

# Broughton Astley

Housing Needs Assessment (HNA)

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## Quality information

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

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

# 1. Executive Summary

1. Broughton Astley is a Neighbourhood Area and parish located in the local authority area of Harborough District Council. The Neighbourhood Area boundary covers the whole area administered by Broughton Astley Parish Council. Broughton Astley already has a made Neighbourhood Plan to 2028, dating from 2014. The Parish Council is currently in the process of producing a new Neighbourhood Plan to 2031. Our Housing Needs Assessment is part of the evidence supporting this review.
2. The Office for National Statistics mid-2020 population estimate for Broughton Astley parish is 9,437 individuals, estimating an increase of 497 individuals since the 2011 Census, when the recorded parish population was 8,940. Broughton Astley, as a designated Key Centre, provides employment and services to the surrounding area, including through a GP surgery, library, post offices, three primary schools, a community college, a leisure centre, two churches, a village hall, several shops, pubs, and three employment areas. Bus services connect to destinations including Hinckley, Leicester, Blaby, and Rugby.
3. There has been significant development in Broughton Astley since 2011. Harborough District Council completions and commitments data show 504 dwellings completed since 2011, and 140 commitments as of 31<sup>st</sup> March 2022. Together, these 644 commitments and completions roughly constitute a 18% increase in dwellings in the NA overall, compared to the 2011 stock of 3,474 units. Looking at major residential permissions data since 2011, 30% of these units were permitted as Affordable Housing. Based on the adopted Harborough Local Plan at the time of writing, Broughton Astley has a zero residual housing requirement for the emerging new Broughton Astley Neighbourhood Plan to 2031, aside from the existing planning permissions, allocations, and completions already committed to through the previous Core Strategy and made Neighbourhood Plan to 2028.
4. Based on Census and completions data, the total quantity of dwellings in the NA is estimated to be 3,978 dwellings at the time of writing. This is almost identical to the figure given in Valuation Office Agency data, which records 3,960 total dwellings in Broughton Astley in 2021.
5. Our Executive Summary which follows, details the conclusions of each chapter of the report, addressing the four research questions formulated at the outset of the research.

## Tenure and Affordability

6. Many of the households (85%) in Broughton Astley own their own home. Private renting is the second most common tenure in the NA (accommodating 9% of households), followed by social renting (5%), and shared ownership (1%). The share of owner occupiers in the NA is much higher than across the district or country and thus, private and affordable renting less common. However, recent permissions are increasing the share of affordable rented accommodation in the NA.

7. House prices have grown by an average of 50% since 2012. Prices of detached houses have increased most, followed by those of semi-detached, and terraced houses, while average prices of flats have declined.
8. Household incomes determine the ability of households to exercise choice in the housing market. The average total household income before housing costs in Broughton Astley was £49,800 in 2018. Harborough's gross individual lower quartile annual earnings were £17,982 in 2020. To estimate the income of households with two lower quartile earners, this figure is doubled to £35,964. There is clearly a large gap between the spending power of different households.
9. Local households on average incomes are unable to access home ownership unless they have the advantage of a larger deposit. The median house price would require an annual income which is £11,914 higher than the current average. However, lower quartile homes are only marginally unaffordable on average incomes in the NA.
10. Private renting is generally affordable to average earners and to households with two lower quartile incomes, but not to those with one lower income. Affordability could be 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, particularly considering the current cost of living crisis.
11. There is a relatively large group of households in Broughton Astley who may be able to afford to rent privately but cannot afford home ownership, typically earning between around £30,640 -£50,7021 per year. This 'can rent, can't buy' cohort may benefit from affordable home ownership products such as First Homes, shared ownership, and Rent to Buy.
12. In Broughton Astley, a First Homes discount of 30% would be sufficient to make home ownership an affordable option for those on average incomes. However, a higher discount of 40-50% would be required to be affordable to households with two lower quartile earners.
13. Shared ownership appears to be slightly more affordable than First Homes but is broadly accessible to similar groups. Those on average incomes can afford a 50% share. This option would be marginally unaffordable to households with two lower incomes, who could however afford a 10-25% share.
14. The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. On that basis, it is the most affordable route to homeownership in the NA, affordable to households on average incomes or with access to two lower quartile incomes.
15. In conclusion, all of these affordable home ownership products would be valuable to different segments of the local population, particularly Rent to Buy, shared ownership at a lower share, and First Homes at a higher level of discount.
16. Affordable rented housing is generally affordable to households with two lower earners depending on their household size, and only marginally unaffordable to those with one

lower quartile earner. The only tenure clearly affordable to households with a single lower earner, without recourse to benefits, is social housing.

17. The evidence in this chapter suggests that the affordable rented sector performs a vital function in Broughton Astley 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, especially considering the recent rise in such costs. 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.
18. This study estimates a total need for affordable housing over the Neighbourhood Plan period in the NA of 198-392 units, roughly made up of:
  - 152-157 affordable rented units (based on two alternative calculations, one pro-rating the 2017 HEDNA figures, and one based on HDC housing waiting list figures); and
  - 46-235 units of affordable home ownership (again, one estimate based on pro-rating the HEDNA and the other an AECOM calculation based on the number of renters in the NA) over the Plan period.
19. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on different incomes.
20. The table below summarises Broughton Astley's position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Plan period. As the NA currently has a zero net housing requirement for the upcoming Neighbourhood Plan period, this exercise applies the outstanding commitments figure from HDC for Broughton Astley of 137 dwellings as at 31/03/2022 instead of a new target figure, as a new target is currently not available. The table further shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced, and if the delivery of these commitments takes place during the upcoming Neighbourhood Plan period 2022-2031.
21. In this sense it is hypothetical, and the outcomes in practice are likely to differ, particularly as these units are commitments and thus already permitted with a set percentage of affordable housing. However, as HDC have communicated 504 completions 2011-2022 already, major development permissions for Broughton Astley over the past 11 years show 30% affordable housing with a 60/40% tenure split, and new committed development is likely to be permitted with the same tenure requirement and split, the below appears realistic. It is worth noting that, as these units are already permitted, it is unlikely that the new NP can influence their tenure mix further, if a different mix than the below were desired. Further development beyond these current commitments is however likely to come forward over the upcoming plan period, due to ongoing development pressure.



**Table 1-1: Estimated delivery of Affordable Housing in Broughton Astley**

	<b>Step in Estimation</b>	<b>Expected delivery</b>
A	Provisional capacity figure based on outstanding commitments figure from HDC as at 31/03/2022 (as the net residual housing requirement for the upcoming Neighbourhood Plan period 2022-2031 is zero)	137
B	Affordable housing quota (%) in the Made Neighbourhood Plan	30%
C	Potential total Affordable Housing in NA (A x B)	41
D	Rented % (e.g. social/ affordable rented)	60%
E	Rented number (C x D)	25
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	40%
G	Affordable home ownership number (C x F)	16

*Source: AECOM estimate based on current made affordable housing policies and AECOM's indicative tenure mix*

22. As is evident, this estimated level of delivery, even if all of it or more takes place during the upcoming Neighbourhood Plan period, will not meet estimates of local need. Therefore, we recommend that the affordable housing policy requirement be met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing (such as exception sites) to be explored.
23. If the group considered exceeding the affordable housing requirement of the previous made Neighbourhood Plan in a revised NP, particularly if this requirement exceeds the 40% requirement in the adopted Local Plan (which only applies to major applications over 10 units or more), then it must be noted that an extremely high standard of justification would be required which goes beyond the scope of this HNA, in particular around the issue of what level of Affordable Housing delivery can be financially viable in the NA. Raising the percentage of Affordable Housing required could have the effect of discouraging new building from coming forward altogether. Should the Parish Council wish to consider such an option, it is advisable to discuss this with HDC in the first instance. Local viability may or may not be sufficient to justify an overall target of 40% affordable homes for all housing development in the new Neighbourhood Plan.
24. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by adopted Local Plan and made Neighbourhood Plan policy. However, if the community wishes to boost the supply of affordable housing to meet local need to a greater extent, there are other, more proactive routes available for its provision. Using community development orders, identifying exception sites, or developing community land trusts are all examples of ways of boosting the supply of affordable housing. BAPC may wish to investigate these options in cooperation with HDC.

## Type and Size

25. 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.
26. Detached and semi-detached houses are the most common dwelling types in Broughton Astley. These dwelling types make up a larger proportion of homes in the NA than across Harborough or England as a whole. Conversely, the NA contains a lower proportion of flats, terraces, and bungalows. Concerning flats, this difference is only slight in comparison to the rest of the district, but significant compared to the rest of the country.
27. In terms of dwelling size, properties in Broughton Astley are largely middle sized with three bedrooms (making up around 43% of all properties) or four bedrooms (29%), followed by two-bedroom properties (22%). The smallest and largest size categories (1 and 5+ bedroom dwellings) make up 3% of the mix each. Smaller dwellings are under-represented in the NA compared to the rest of the country, but this is similarly the case for Harborough as a whole.
28. Recent development permissions are unlikely to significantly change the overall profile of the local housing stock, with a third of units permitted consisting of detached and semi-detached properties. The proportion of flats permitted is very low (5%), but new permissions do add some terraced properties to the mix (32%). In terms of size mix, new permissions, like existing stock, are very much focused on mid-sized 3-bedroom dwellings (more than half of units in major scheme permissions) but propose to add some more two bed units and a lower proportion of four bed dwellings. Only 1% of dwellings permitted have 5 bedrooms and 4% have 1 bedroom.
29. Overall, Broughton Astley has a lower proportion of flats, terraces, and bungalows compared to detached and semi-detached houses, a lower proportion of small homes with one-bedroom, and a higher percentage of larger houses with four bedrooms, than the comparator geographies of Harborough and England. This means that there are likely to be fewer housing types and sizes appropriate for younger first-time buyers and older households looking to downsize, especially where such households have limited income and/or equity. However, the high proportion of 2- and 3-bedroom semi-detached and detached homes is likely to be appropriate and popular for these types of households, where they can afford them.
30. As regards age structure and household composition, the NA population has a rather similar profile to that of the county and country as a whole. The two largest age groups, together making up just over half of Broughton Astley's population, were the two "middle" age categories aged 25-64 years, followed by young children under the age of 15. Those between 65-84 and older teenagers and young adults aged 16-24 were the two next largest categories. Those aged over 85 are the smallest age group.

31. The NA's population is largely made up of one family households (76%), with fewer one person or 'other' households. The population profile is again very similar to the rest of the county and country. However, Broughton Astley has an even more pronounced predominance of one family households (particularly those with dependent children) compared to the larger geographies.
32. Close to half of all households in the NA (47%) live in a home with two or more spare bedrooms, and the vast majority (85%) live in a home with at least one spare bedroom. Only 1% of the Broughton Astley population were over-occupying their homes. Households over the age of 65 are the most likely to have two or more spare bedrooms. Families over 65 and families under 65 with no children are most likely to under-occupy their home. The most likely to over-occupy are families with children, lone parents, and 'other household types' with dependent children. This is quite common and suggests that larger housing isn't necessarily being occupied by households with the most family members.
33. Looking forward towards the end of the plan period, population growth can be expected to be primarily driven by the oldest households aged 65 and over, projected to grow by a significant 71% from 2011 - 2031.
34. The findings of the Leicester and Leicestershire HEDNA also show the need for a mix of different housing types and sizes across the HMA to 2031, with a greater emphasis on smaller unit sizes for affordable housing and a greater emphasis on mid-sized and larger units for market housing.
35. Our model suggests that what is most needed to be built in Broughton Astley over the plan period is a broad mix of sizes. This includes 3- and 2-bedroom properties (29% and 28% respectively), followed rather closely by the largest and smallest size dwellings needed (22% 5+ bedroom units and 21% 1-bedroom units). The only size category showing no extra need is 4-bedroom dwellings.
36. When comparing this to the size mix in recent major residential permission, it appears that the main gaps in provision are likely to be in the smallest and largest property sizes (1-bedroom and 5+ bedroom properties), while there appears to be an over-provision in 3-4 bedroom properties.
37. Therefore, the greatest importance in Broughton Astley appears to be the provision of a wide variety of housing in terms of types and sizes. This variety should cater for different needs, incomes, sizes, and life-stages, including some provision of large 5+ dwellings for larger families, as well as smaller homes suitable for those with limited funds, including some households looking to purchase their first home or looking to downsize on a lower income.

## **Specialist Housing for Older People**

38. The subject of specialist housing needs of older and disabled people is of particularly interest to BAPC, who noted the struggle for older people to downsize in Broughton Astley, due to a lack of diversity in the parish.

39. The NA has a current specialist offer of 90 units per 1,000 population of over 75-year olds (56 units for 619 individuals, based on the ONS 2018-based population estimate of the population ages 75 and over in Broughton Astley). The Housing LIN model<sup>1</sup> recommends a provision of 251 units per 1,000 population. Our analysis therefore shows a very significant current under-provision, as is the case in most locations around the country.
40. None of the 56 specialist units currently available in Broughton Astley appear to offer an on-site care element (such as Housing with Care / Extra Care housing). All the units are age exclusive / retirement housing without onsite care. Most of the units on offer (44 units, or 79%) are available for social rent for those in financial need. The remaining 12 units (21%) are for market purchase with leasehold.
41. Currently, 91.5% of 55 to 75 year olds across Harborough own their own home, renters making up 8.5% (7.5 renting from the council or a housing association and 1% renting privately). The population of over 75s is projected to almost double in the NA over the plan period, while the overall population is only projected to increase by 23%. The picture across Harborough is similar.
42. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
43. These two methods of estimating the future need in Broughton Astley produce a range of 112-195 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
44. Overall, the largest demand is likely to be for sheltered accommodation for market sale, which makes up approximately half (47-50%, depending on the estimate) of projected demand.
45. There is also projected to be a significant level of demand for extra-care units (28-43%) with the majority of these units also needed for market sale. 12-37% of total specialist demand is likely to be for affordable specialist housing. Housing with on-site care makes up around 34-39% of this is affordable older persons housing demand, depending on the method used to estimate this need.
46. It is worth noting that Neighbourhood Plans cannot set the proportion of housing (specialist or otherwise) that should be affordable, as this must be in line with Local Plan policy. In the case of Harborough, the adopted Local Plan Policy H2 requires 40% of housing to be affordable on major schemes providing more than 10 dwellings, with a tenure split of 75% rented and 25% affordable home ownership units.
47. The made Broughton Astley NP Policy H2 makes a 30% requirement for all development regardless of size. Developments are also specifically expected to contribute to the

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<sup>1</sup> The Housing Learning and Improvement Network (HLIN) model is one of the simplest and widely used models estimating for the housing needs of older people. See [www.housinglin.org.uk](http://www.housinglin.org.uk) for more detail

provision of affordable homes that are suitable to meet the needs of older people and those with disabilities.

48. These policies, together with the evidence provided in our HNA, should be useful in supporting negotiations for the provision of at least 30% affordable housing on specialist housing schemes in the NA to meet evidenced demand.
49. The key imbalance of current provision versus future need is that the current stock includes no specialist provision with on-site care (compared to a projected demand of which 28-43% is for extra-care). Current provision also provides too few market units, compared to what is needed (79% of current provision is affordable for rent, compared to only 12-37% projected demand being for affordable specialist housing). This imbalance will need to be redressed through future supply as a priority.
50. As just under half of total unmet need (47-50%) is for market sheltered housing, this element might be satisfied by making sure all new housing is accessible and adaptable for people with lower support needs.
51. The 2017 HEDNA includes similar findings to our study, for across the wider Leicester and Leicestershire HMA, projecting a significant growth in the older population, most of which is likely to have significant equity and demand 2- and 3-bedroom market units, with a limited requirement of 1-bed affordable units. The growth in the older population is projected to be associated with a decline in average household sizes and an associated rise in average household age across the HMA.
52. There is no known future supply of specialist housing in Broughton Astley at the time of writing. The adopted Local Plan encourages specialist provision through policy H4 on Specialist Housing and require it as an integral part of all residential development over 100 dwellings at a rate of at least 10% of dwellings proposed, subject to viability, where the site is suitable. As there are only two developments in Broughton Astley permitted since 2011 which meet this threshold, and these had reserved matters permitted before the current Local Plan was adopted, no older person's accommodation provision appears to have been included or is likely to come forward in the near future.
53. Therefore, given that it appears unlikely that there will be a large volume of additional specialist supply during the Plan period in the NA, an avenue open to the BAPC is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with the LPA. The local level evidence supplied in this report could be used to support this discussion. The group may also be able to encourage the adaptation of existing properties through grant schemes and other means, although it is acknowledged that Neighbourhood Plans may have limited influence over changes to the existing stock.
54. Since 2019, adopted Local Plan policy H5 requires that housing development on sites capable of providing 100 dwellings or more, should meet the accessible and adaptable standards in Building Regulations, Part M4(2) Category 2, in 4% of dwellings proposed. The evidence gathered here supports such requirements for accessible and adaptable standards in the NA. It is unclear whether Neighbourhood Plans can set their own, more ambitious 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 priority for the new Neighbourhood Plan. The proportion of new housing that might accommodate those using wheelchairs might be set with reference to the proportion of affordable housing applicants in the district falling into this category but would be subject to viability testing.

55. 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 several reasons, as follows:
- so that residents, who often lack cars of their own, can 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.
56. 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).
57. Broughton Astley is identified in the Harborough Local Plan as a Key Centre, providing a service function to the surrounding area, and containing a reasonable variety of services including a GP surgery, library, post office, and several shops. It is considered by AECOM that the NA is, in broad terms, a relatively suitable location for specialist accommodation to meet some or all local need, on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, there is potential for further specialist 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 Broughton Astley 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, in larger settlements with access to more public transport and local services, 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.
58. Wherever specialist housing is to be accommodated, partnership working with specialist developers is recommended, to introduce a greater degree of choice into the housing options for older people who wish to move in later life.

## **Housing for People with Disabilities**

59. The subject of specialist housing needs of disabled people is of particular interest for the Neighbourhood Plan. The current homogeneity of the housing stock makes it more difficult for disabled persons to find appropriate accommodation. The same is reflected nationally, with around 1 million households in 2019-20 not having all the adaptations

that they reported to need in their home. BAPC is keen to ensure that there is an adequate supply of suitable dwellings provided to meet the needs of people with disabilities in the Neighbourhood Area over the plan period to 2031.

60. Using Census data, as well as population projections, and benefits claims data, it is possible to examine the current population with physical disabilities at various geographies and from various perspectives, and to model how that population is likely to change in future, as a basis for planning for their specialised housing needs.
61. There is also a need to provide specialised supported housing for other vulnerable households including, for example, those with learning disabilities, mental health needs, or young people leaving care. However, the requirements of such groups need to be assessed at the HDC scale, as analysis and suitable specialist supply is difficult to provide at a parish level. There is also a need to acknowledge that, due to higher rates of disability amongst the older population, a significant overlap exists between the findings of this section and the section on the needs of older people, who represent the largest constituent group of the disabled with mobility impairments.
62. Census shows that Broughton Astley has a lower overall incidence of long-term health problems and disabilities (LTHPD) than the two larger comparator geographies, at 11% compared to 14% across Harborough and 17% across England. In 2011, 964 persons in the NA had their day-to-day activities limited by a LTHPD, with 7% having their activities limited a little, and 4% a lot.
63. Local authority level data shows that people with LTHPD in Harborough are more likely to own their home outright (more than 50%), or to live in the social rented sector, compared to those who do not have a limiting health problem or disability. Conversely, they are less likely to be homeowners with a mortgage, loan, or shared ownership arrangement, and less likely to rent a home in the private rented sector.
64. Older persons are more likely to access to specialist accommodation (such as age restricted specialist housing) and are less likely to report that their home is unsuitable for their needs in relation to adaptations. Owner-occupiers are also less likely to report their home as unsuitable, possibly because they are more able to make adaptations.
65. As incidence of LTHPD increases with age, particularly over the age of 65, a large degree of specialised housing need that will be counted in this section is also counted in the section on housing for older people. Of the 403 additional persons projected to have a LTHPD by the end of the plan period in 2031, 336 are projected to be aged 65 or over. This means that an additional 67 persons under the age of 65 are projected to have a LTHPD in 2031 in Broughton Astley. These persons would benefit from a potential uplift in specialist housing for people with disabilities outside of the provision planned for those over the age of 65. This should be planned for in the context of the overall increase in housing provision of the NDP.
66. Another measure which can be used to indicate the scale of disability within the population is the current number and proportion of Personal Independence Payment (PIP) claimants, providing an indication of the number of people in younger, working age groups who are disabled and who have personal care needs, mobility needs, or both.

67. Data on benefits claims shows that in 2011, 215 persons claimed disability living allowance in Broughton Astley. This is 2.4% of the population. Across Harborough as a whole, a similar but slightly higher 2.8% claimed DLA. This is less than half the national rate. Based on local authority level data of PIP claims in 2022, it is estimated that in July 2022, there were approximately 275 individuals claiming PIP in the NA, thus an approximate 60 person increase in the number of disability benefits claimants 2011-2022. This is close to the 67 persons predicted to be additional working age persons by the end of the plan period with a LTHPD. It is therefore likely that this number is appropriate, and possibly even slightly too low.
68. The three most common adaptations required inside the home by households containing people with a disability or other physical health-related challenge are a grab hand rail in the kitchen or bathroom (42%), other grab hand or stair rails (36%), and bath or shower seats and aids (25%) <sup>2</sup> It is relatively easy for new housing to be suitable to be adapted in these ways at relatively low cost, and this minimum measure of adaptability across new housing in Broughton Astley would be reasonable given the evidence of a growing population of people with disabilities. The latest PPG<sup>3</sup> adopts the following planning approach:
- a. Where an identified need exists, plans are expected to make use of the [optional technical housing standards](#) (footnote 46 of the National Planning Policy Framework) to help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:
    - i. M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement)
    - ii. M4(2) Category 2: Accessible and adaptable dwellings
    - iii. M4(3) Category 3: Wheelchair user dwellings
  - b. Planning policies for accessible housing need to be based on evidence of need, viability, and a consideration of site specific factors.
69. The 2017 Leicester and Leicestershire HEDNA further references a Habinteg report from 2010, which estimates a wheelchair accessibility need from around 3% of households going forward.
70. In Broughton Astley, for the end of the plan period in 2031, we project this to be a need of 125 homes in total which should be wheelchair accessible (3% of 4,155 households in 2031, based on 2018-based household projections to 2031).
71. As mentioned above, Local Plan policy H5 already requires that housing development on sites capable of providing 100 dwellings or more, should meet the accessible and adaptable standards in Building Regulations, Part M4(2) Category 2, in 4% of dwellings proposed. Furthermore, as a result of a 2020 consultation on housing accessibility

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<sup>2</sup> English Housing Survey Home Adaptations Report, 2019-20

<sup>3</sup> Housing for Older and disabled people, Guidance June 2019, DLUHC



standards<sup>4</sup>, national government decided in 2022 to mandate the current M4(2) requirement in Building Regulations as a new minimum standard for all homes.

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<sup>4</sup> [www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes)

## 2. Context

### Local context

72. Broughton Astley is a Neighbourhood Area (NA) located in the Harborough District of Leicestershire. The NA boundary, designated in 2012, encompasses the whole parish of Broughton Astley, including the larger village of Broughton Astley, and the smaller settlement of Sutton in the Elms.
73. Broughton Astley already has a 'made' (adopted) Neighbourhood Plan, which became part of Harborough District's statutory development plan in 2014. This Neighbourhood Plan is currently under review, and our Housing Needs Assessment (HNA) will support this review. The proposed new Neighbourhood Plan period starts in 2022 and extends to 2031, therefore comprising a planning period of 9 years. The evidence supplied in this report will look forward to the Plan end date of 2031, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes. The NP end date is designed to match that of the adopted Harborough Local Plan 2011-2031.
74. The parish of Broughton Astley lies between Leicester, Rugby, and Coventry, in the western part of Harborough District, near to the border with Blaby. It was originally made up of three villages, Broughton, Sutton in the Elms, and Primethorpe, which eventually merged into a single parish. Primethorpe no longer exists as a separate settlement, but Sutton Elms remains a separate settlement on the northern side of the parish and NA. An 'Area of Separation' between the villages of Broughton Astley and Sutton Elms prevents the coalescence of the two settlements within the parish.
75. Broughton Astley is identified in the Harborough Local Plan as a Key Centre, and thus provides an employment and service function to the surrounding area. The NA contains a variety of services including a GP surgery, library, post offices, three primary schools, a community college, a leisure centre, two churches (one of which is grade 1 listed), and a village hall, as well as several shops and pubs. Broughton Astley is also home to three employment areas designated in the Local Plan.
76. The city centre of Leicester, as the largest population centre in the district, lies only 9 miles to the north of the NA and functions as a major centre for the surrounding area, providing access to more shops, services, education and employment.
77. The NA falls within the Upper Soar Landscape Character Area<sup>5</sup>, which is deemed to have medium capacity to accommodate growth with some mitigation measures required to maintain the local landscape character. Character and associated capacity also varies across the NA. Of importance to biodiversity within the NA are local wildlife sites, waterways (River Soar and Broughton Astley Brook), a disused railway line, mature hedgerows, and veteran trees. The made Neighbourhood Plan designates four sites of Local Green Space. Five local buildings are listed and there are several local areas of potential archaeological note. There are no Sites of Special Scientific Interest (SSSIs),

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<sup>5</sup> See the Harborough District Landscape Character Assessment - [Landscape Character Assessments | Harborough District Council](#)

Conservation Areas or scheduled monuments within the NA. Land around the brook running north to south through the centre of Broughton Astley is in Flood Zone 2 and 3.

78. The NA is connected by two bus routes which link to destinations including Hinckley, Leicester, Blaby, and Rugby. A community bus and community transport initiative offer additional transport options. Two B roads cross the parish, and the nearest A road and motorway access are to the east onto the A426 and M1, connecting north-south to Leicester and Rugby and further afield. There is currently no railway connection to or through any part of the NA. The nearest railway stations are at Narborough, Nuneaton, Leicester, and Rugby, all located between 4 and 10 miles from the NA.
79. With Leicester so close and unable to accommodate all of its own housing need, the NA has experienced significant development pressure over the past decades. Broughton Astley has seen substantial growth, with an allocation of a minimum of 400 new homes in the previous Core Strategy to 2028 and the made Broughton Astley NP. 360 homes were permitted on two major residential permissions alone since 2011<sup>6</sup>. The new Harborough Local Plan to 2031 does not include an additional housing requirement for the NA, acknowledging that the commitments and completions in Broughton Astley to date already exceed the initial housing requirement to 2031.
80. For Census purposes, Neighbourhood Areas are made up, like the rest of England, of statistical units. These are parishes, Lower Layer Super Output Areas (LSOAs), Middle Layer Super Output Areas (MSOAs) and Output Areas (OAs)<sup>7</sup>. Because the NA equates to the parish boundary for Broughton Astley, parish level data with the NOMIS reference of 1170215258 has been used throughout our HNA as a statistical proxy for the NA boundary. This can be interrogated for data from 2011 Census. In the few instances where a comparison with older Census 2001 data is useful, a different statistical proxy can be used, which is an LSOA with the reference number E02005370.
81. The statistics show that in the 2011 Census, the NA had a total of 8,940 residents, formed into 3,422 households, and occupying 3,474 dwellings. The Office for National Statistics (ONS) also produces mid-year population estimates for parishes and wards throughout the country. The mid-2020 population estimate for Broughton Astley parish was 9,437 individuals, indicating population growth of around 497 individuals since 2011.
82. 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.
83. Harborough District Council, as the LPA, has provided AECOM with completions data for ten years 2011-2021, as well as data on outstanding commitments. This shows 504 dwellings completed since 2011, and 137 dwellings committed as at 31<sup>st</sup> March 2022 but

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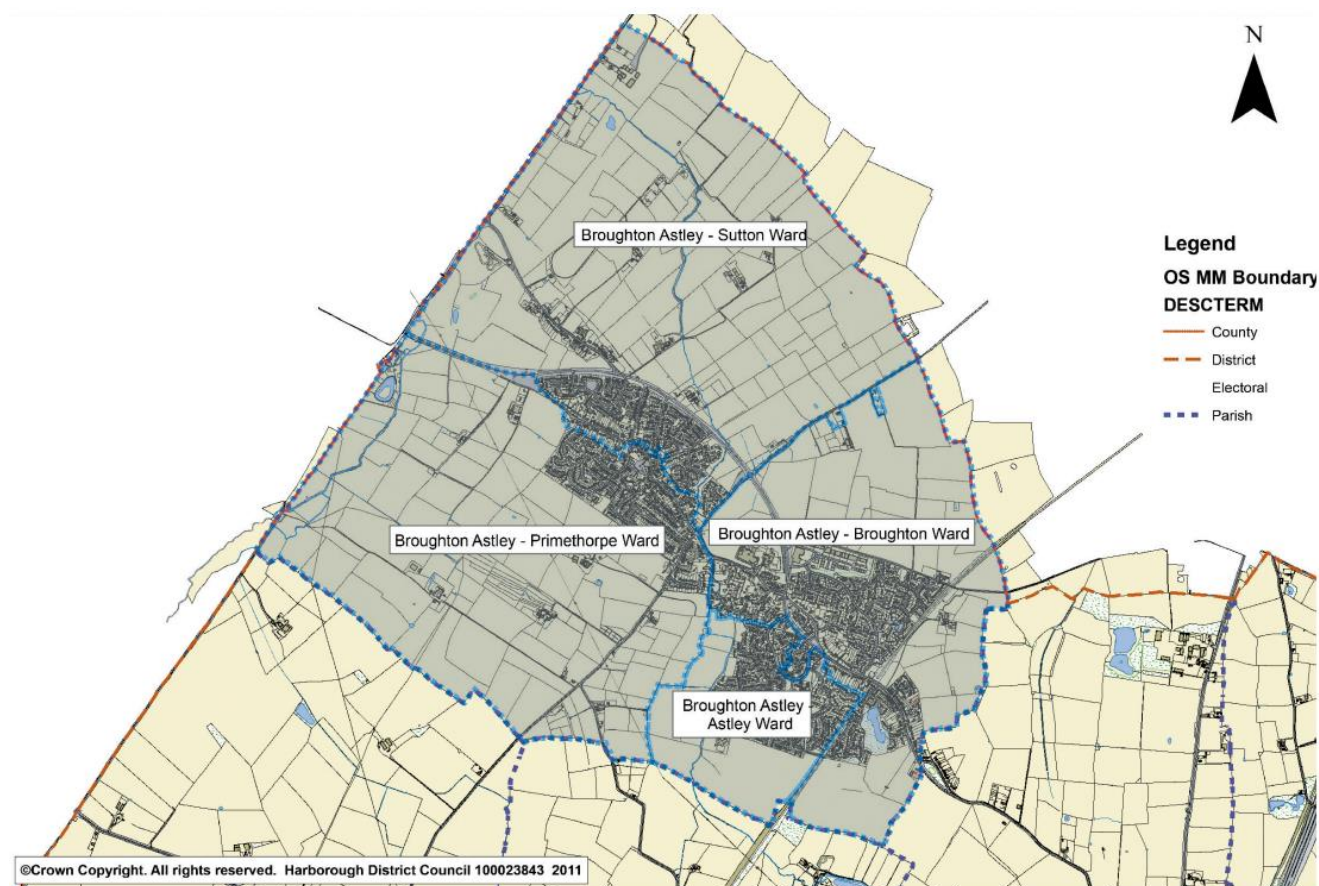
<sup>6</sup> These two major applications are used as case studies, rather than to illustrate total growth, which is better represented through local authority completions and commitments figures.

<sup>7</sup> Output areas are the smallest geographies for published Census outputs with a population under 650 people; LSOAs have a population of under 3,000 persons, and MSOAs is the next largest, with a population of below 15,000 residents. These smaller areas statistical units allow for easier data aggregation and disaggregation and provide a standardised structure for collecting, analysing, and comparing data. For more information please see the ONS guidance on Census Geographies [\[ARCHIVED CONTENT\] Output Area \(OA\) - ONS \(nationalarchives.gov.uk\)](#)

not yet built out (this includes a residual supply of circa 114 units on Land East / West of Broughton Way).

84. Together, these 644 commitments and completions roughly constitute a 18% increase in dwellings in the NA overall, compared to the 2011 stock of 3,474 units. Based on the 2011 Census, and this completions data, the total quantity of dwellings in the NA is therefore estimated to be 3,978 dwellings in 2022. This is almost identical to the figure given in Valuation Office Agency data, which records 3,960 total dwellings in Broughton Astley in 2021.
85. If we take into account the fact that there were approximately 52 dwellings in the Census which were surplus compared to the number of households, and then multiply the remaining 3,926 dwellings (3,978-52) by the average household size in 2011 (8,940 residents divided by 3,422 households equals a household size of 2.8755) we can estimate that there are approximately 11,289 residents living in Broughton Astley at present. This shows that the ONS mid-year estimate for 2020 of 9,437 residents is likely to be a relatively accurate assumption, if possibly a little low, depending on when exactly completions took place.
86. Confirmation of the exact current population figure for Broughton Astley will not be possible until parish level population data from the 2021 Census is released. Regardless, based on the above estimates, Broughton Astley has seen relatively substantial growth for a Neighbourhood Area of its size.
87. A map of the Plan area appears below in Figure 2-1.

**Figure 2-1: Map of the designated Broughton Astley Neighbourhood Area<sup>8</sup>**



BROUGHTON ASTLEY NEIGHBOURHOOD PLAN AREA

Source: Harborough District Council

## The Housing Market Area Context

88. Whilst this HNA focuses on Broughton Astley, it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing Market Areas (HMAs) are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because HMAs are inherently linked to the labour market, employment patterns and travel to work areas.
89. In the case of Broughton Astley, the parish, as well as the whole Harborough District, sits within the Leicester and Leicestershire Housing Market Area. As defined in the Leicester and Leicestershire Housing and Economic Needs Assessment (HEDNA)<sup>9</sup>, this HMA covers the local authority areas of Blaby District Council; Charnwood Borough Council; Harborough District Council; Hinckley & Bosworth Borough Council; Leicester City Council; Leicestershire County Council; Melton Borough Council; North West Leicestershire District Council; and Oadby and Wigston Borough Council. This means that when households who live in these authority areas move home, the vast majority (84%)

<sup>8</sup> Available at [final-print-version-281113.pdf \(broughton-astley.gov.uk\)](#);

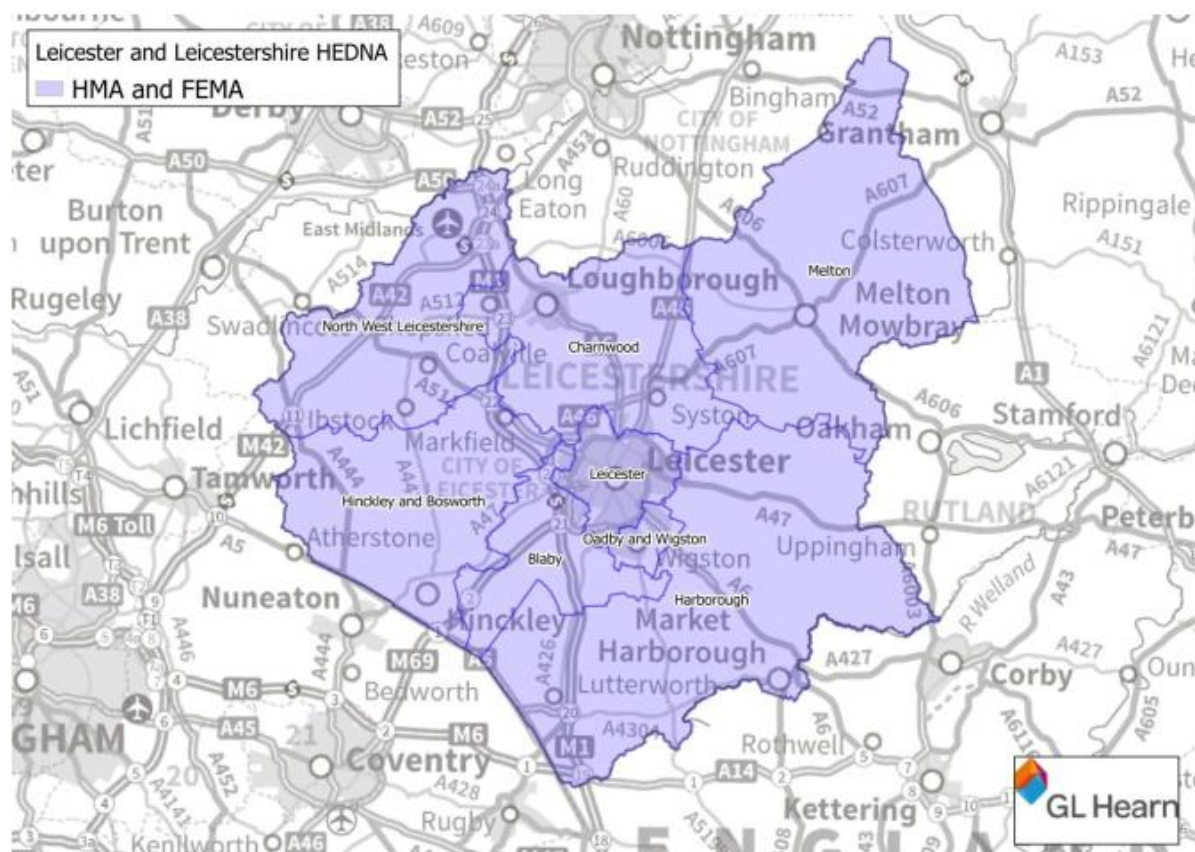
Please note that this map shows the designation as made in 2012. Any updates to ward boundaries etc made since then are not reflected.

<sup>9</sup> [Our policies, plans and strategies - HSG8 Housing and Economic Development Needs Assessment \(HEDNA\) | Harborough District Council](#)



move within this geography. The Leicester and Leicestershire HMA also has links to other neighbouring areas. The HEDNA analysis highlights in particular relationships between North West Leicestershire and South Derbyshire, between the northern parts of Melton District and southern parts of Nottinghamshire, and between Hinckley & Bosworth and the northern parts of Warwickshire.

**Figure 2-2: Leicester and Leicestershire Housing Market Area (HMA) and Functional Economic Area (FEMA)**



Source: Figure 1 of the GL Hearn Leicester and Leicestershire HEDNA Report (2017)

90. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods such as Broughton Astley are closely linked to other areas. Changes in need or demand in settlements nearby is likely to impact on the neighbourhood. In Broughton Astley, the proximity to the city of Leicester makes this point particularly relevant.
91. In summary, Broughton Astley functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (HDC), it is therefore useful to think about the *role* of the neighbourhood within the wider area. Our HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

## Planning policy context

92. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.<sup>10</sup> In the case of Broughton Astley, the relevant adopted statutory development plan documents for Harborough are

- the Local Plan 2011-2031, adopted in 2019; as well as
- the Broughton Astley Neighbourhood Plan made in 2014.

93. The Local Plan provides the overarching policy framework, while the NP adds local detail.

## Policies in the adopted local plan

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

**Table 2-1: Summary of relevant adopted policies in the Harborough Local Plan**

Policy	Provisions
H1 Provision of new housing	<p>In addition to delivery of existing commitments and completions and the allowance for windfalls, land for a minimum of 3,975 new homes will be provided during the plan period to 2031 across the District.</p> <p>Note that in total, Policy H1 makes provision for a minimum of 12,800 dwellings from 2011–2031, of which about 8,792 dwellings have already been built or committed (through the granting of planning permission, or through allocation in neighbourhood plans) with a further 225 anticipated on windfall sites.</p> <p><i>The made Broughton Astley Neighbourhood Plan already allocates sites for 500 units in total. Broughton Astley is not assigned an additional dwelling target in the adopted Local Plan at the time of writing.</i></p> <p><i>Note that the previous Core Strategy Policy CS16 assigned a minimum housing requirement of 400 units to the NA.</i></p> <p><i>Note also that the Housing Topic Paper underpinning the Local Plan stated that Broughton Astley had a negative residual provision when subtracting commitments and completions to 2017 (607 units) from the initial housing requirement to 2031 (496), which equals -111.<sup>11</sup></i></p>
H2 – Affordable Housing	<p>40% affordable housing will be required on housing sites of more than 10 dwellings or with a combined gross floorspace of more than 1,000 square metres.</p>

<sup>10</sup> A description of the Basic Conditions of Neighbourhood Planning is available at <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum>

<sup>11</sup> As total completions and commitments communicated by HDC as at 31.03.2022 total an even higher number of 644, the residual housing requirement is likely to be even further into the negative.

Policy	Provisions
	<p>Where small housing developments are proposed within five years of each other on sites that have a spatial relationship, or on adjacent sites in the same ownership, affordable housing will be required where a cumulative total exceeding the above threshold is proposed.</p> <p>The tenure split for affordable housing will be about 75% affordable or socially rented versus 25% low cost home ownership products; or a variation on this mix which is shown to be justified by reference to the latest assessment of affordable housing need.</p> <p>This policy can be subject to considerations of viability if the approach contributes towards creating mixed and balanced communities.</p>
<p>H4 Specialist Housing</p>	<p>The provision of well-designed specialist forms of accommodation in appropriate locations will be supported, taking into account housing needs.</p> <p>Specialist accommodation development will be permitted on sites within existing residential areas; where it is in accordance with Policy GD2; and sought as an integral part of all residential developments of over 100 dwellings at a rate of at least 10% of all dwellings proposed, where:</p> <ul style="list-style-type: none"> <li>i. the site offers a suitable location for the provision of specialist housing; and</li> <li>ii. provision of specialist housing would not have an adverse impact upon the deliverability and/or viability of the scheme.</li> </ul> <p>Any proposal for specialist accommodation development should demonstrate that it is conveniently situated in relation to local retail and community services; and has a design, layout, and access suitable for occupation by the particular specialist group for whom it is intended.</p>
<p>H5 Housing density, mix and standards</p>	<p>Major housing development should provide a mix of house types that is informed by up-to-date evidence of housing need.</p> <p>Housing development on sites capable of providing 100 dwellings or more, should meet the accessible and adaptable standards in Building Regulations, Part M4(2) Category 2, in 4% of dwellings proposed.</p>

*Source: Harborough Local Plan 2011-2031*

95. Broughton Astley's 'made' Neighbourhood Development Plan, dating from 2014, will continue to form part of the statutory development plan for the NA, until such a time when the revised NP is made.

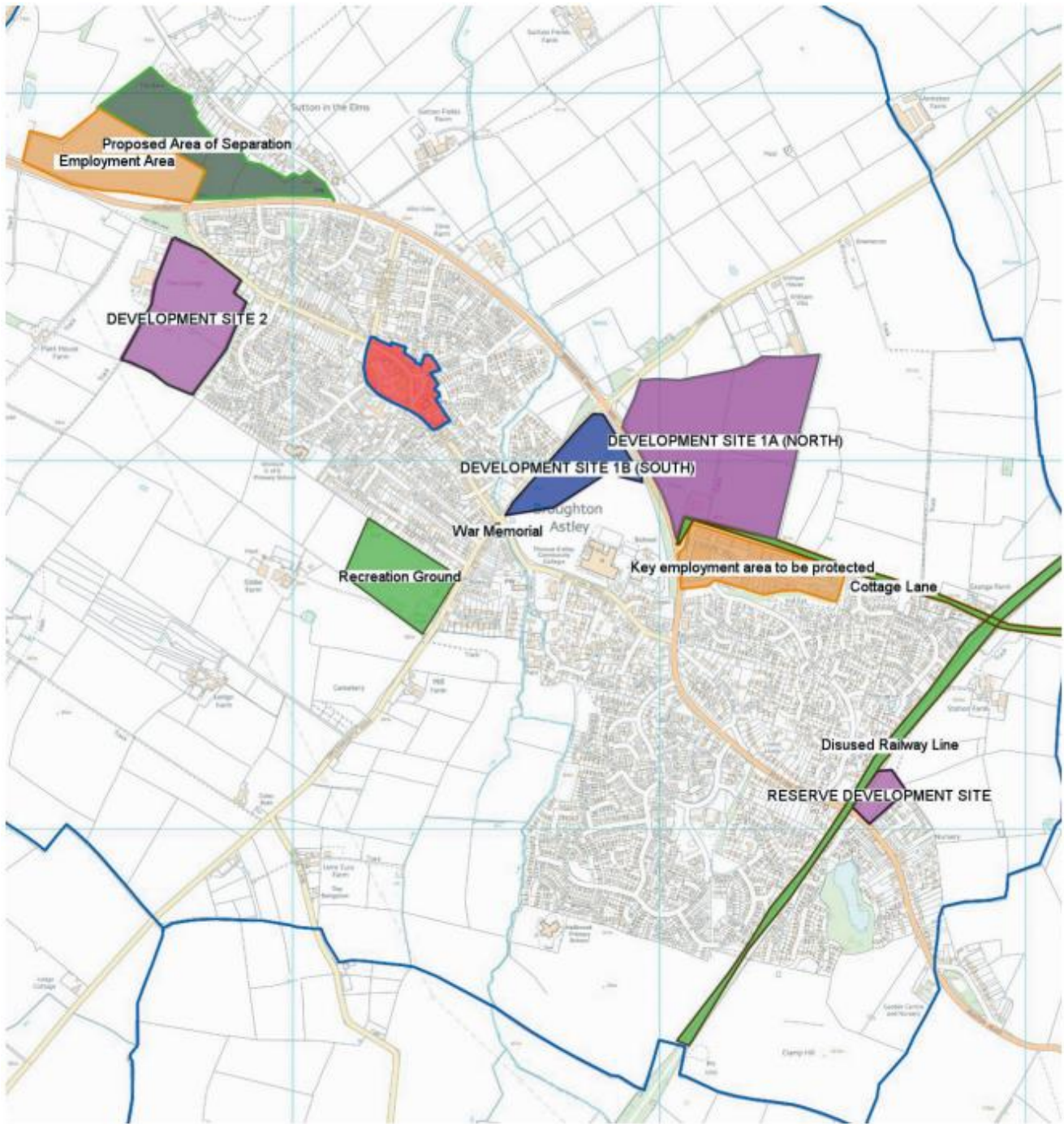


**Table 2-2: Summary of relevant policies in the made Broughton Astley Neighbourhood Plan to 2028**

<b>Policy / section</b>	<b>Provisions</b>
H1 – Housing Allocations	<p>Two sites are allocated for new housing development: Site 1A North of Broughton Way (for 310 units) and Site 2 South of Coventry Road (for 190 units), with a total capacity to deliver 500 homes by 2028.</p> <p>A mixture of housing types including family homes, starter homes, and homes designed for older people (including bungalows) is encouraged.</p>
H2 – Affordable Housing	<p>At least 30% of all new housing developments will be affordable housing.</p> <p>Developments will be expected to contribute to the provision of affordable homes that are suitable to meet the needs of older people and those with disabilities.</p>
H3 Windfall and Backland Development	<p>It is accepted that there may be some windfall developments on previously developed 'brownfield' or unallocated sites with direct highways access. These should be small, well designed residential sites of less than 5 dwellings, which do not have a detrimental effect on the surrounding area / properties. ...</p>

*Source: Broughton Astley Neighbourhood Plan made in 2014*

Figure 2-3: Proposals Map of Made NP



KEY

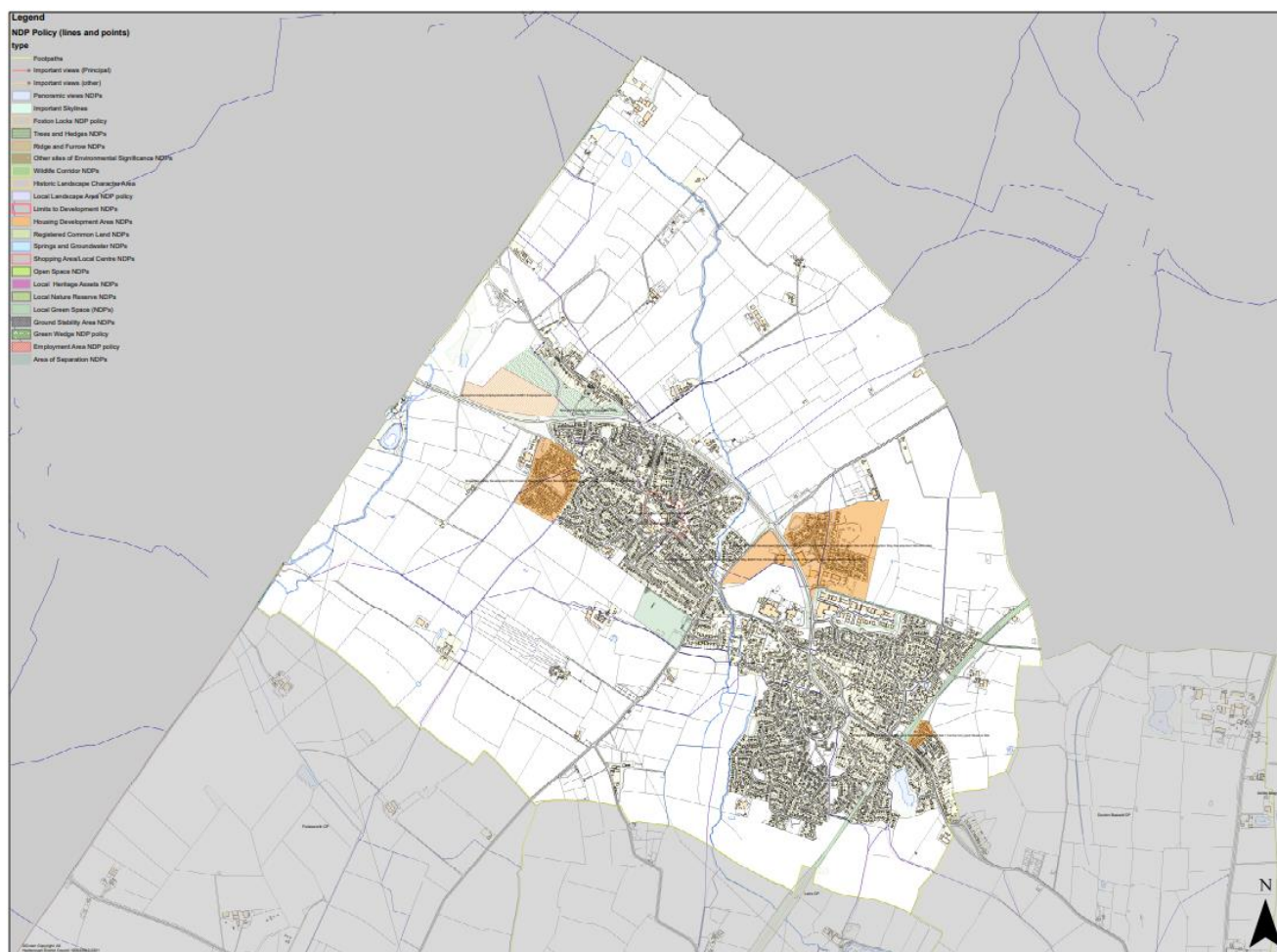
Neighbourhood Plan – proposals and allocations map (Figure 1)

	Land Allocated for Development		Existing Key Employment Area and Site Allocated for Employment		Local Green Space
	Areas of Separation		Land Allocated For Leisure and Community Use		Principal Shopping and Business Area

97. The adopted Local Plan and made NP are underpinned by housing evidence including:

- Authority Monitoring Reports (the latest version at the time of writing is 2018/19)<sup>12</sup>
- The Leicester and Leicestershire Housing and Economic Development Needs Assessment (HEDNA), 2017; and
- A Housing Topic Paper TCP2<sup>13</sup>.

**Figure 2-4: Made NDP Policies Map<sup>14</sup>**



Source: Broughton Astley Made Neighbourhood Plan

## Policies in the emerging Local Plan

98. Harborough's latest Local Development Scheme (LDS) at the time of writing, published in July 2022, states that in July 2021, the Council's Cabinet took the decision to begin the preparation of a new Local Plan.

99. An officer review of the Plan carried out in 2021 found that, although it remains up-to-date and continues to deliver sustainable development in the district, the issue of

<sup>12</sup> [Authority Monitoring Report 2018/19 | Harborough District Council](#)

<sup>13</sup> [https://www.harborough.gov.uk/downloads/download/1181/housing\\_topic\\_paper\\_march\\_2018](https://www.harborough.gov.uk/downloads/download/1181/housing_topic_paper_march_2018)

<sup>14</sup> [Broughton Astley NDP policies 2014.pdf](#)



Leicester City's unmet housing need is likely to require a plan update. The LDS sets out the following timetable for the preparation of the new Harborough Local Plan:

- Regulation 18 Consultation<sup>15</sup> - September - October 2023;
- Regulation 19 & 20 Proposed Submission Local Plan Consultation - December 2024 - January 2025;
- Regulation 22 Submission of Local Plan for Examination - June 2025; and
- Indicative Regulation 26 Local Plan Adoption - April 2026.

100. At the time of writing this HNA, there are not yet any drafts of the emerging Local Plan available publicly. However, the Parish Council and NP Steering Group should monitor progress on the emerging Local Plan as the new NP progresses, to ensure conformity.

## Quantity of housing to provide

101. 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.
102. HDC has fulfilled that requirement through their recently adopted Local Plan to 2031 and its associated Housing Topics Paper. Local Plan Policy H1 identifies the approximate number of homes to be provided in or adjoining each settlement in the settlement hierarchy. This list of settlements in policy H1 does not include a housing requirement for Broughton Astley.
103. Furthermore, the Housing Topic Paper, which forms part of the Local Plan evidence base, states that when subtracting commitments and completions to 2017 for Broughton Astley (607 units) from the initial housing requirement to 2031 (496), this equals a negative residual requirement of -111. This is further confirmed by the fact that completions and commitments figures as of 31<sup>st</sup> March 2022, communicated by HDC, total an even higher 644 units. Thus, the NA certainly has a zero residual housing requirement for the new Broughton Astley Neighbourhood Plan to 2031, aside from the existing planning permissions, allocations, and completions already committed to through the previous Core Strategy and made Neighbourhood Plan to 2028.<sup>16</sup>
104. Note that, despite the zero residual housing requirement, it is still expected that new planning applications for housing will continue to come forward within the NA, due to the high housing pressures resulting from Broughton Astley's proximity to Leicester. This is the reason for which BAPC still wish to explore various aspects of housing, set out in the four research questions in the following section. The aim is to provide evidence to shape policies that will apply to all new development permitted after the new NP is adopted.

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<sup>15</sup> These Regulation numbers refer to Local Plan preparation stages in the Town and Country Planning (Local Planning) (England) Regulations 2012 – for further details see [The Town and Country Planning \(Local Planning\) \(England\) Regulations 2012 \(legislation.gov.uk\)](https://www.legislation.gov.uk)

<sup>16</sup> See Harborough Local Plan Policy H1 and supporting text, and its associated Housing Topic paper

## 3. Approach

### Research Questions

105. The following research questions were formulated at the outset of the research through discussion with Broughton Astley Parish Council. They serve to direct the research and provide the structure for the HNA.

### Tenure and Affordability

106. 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.
107. This evidence will allow Broughton Astley 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.
108. Affordability has been noted as an issue by BAPC, who reported that it is a particular struggle for younger people to buy their own first home on the market, which is exacerbated by the fact that there is a lack of smaller homes on offer and that many households cannot afford the larger family homes which make up most of the current stock. Aside from some provision in more recent developments, current affordable housing provision was reported as being limited.
109. The recent cost of living crisis, caused by rising fuel prices and the associated increase in other costs and prices, further exacerbates these affordability issues. Note that a separate Design Code document which is currently under preparation for Broughton Astley may be able to shed further light on the current condition of buildings in the NA, in relation to energy efficiency.

***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

110. The neighbourhood planning group is seeking to determine what size and type of housing would be best suited to the local community.
111. 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.
112. The homogeneity of the current housing stock has been noted as an issue by BAPC, who reported that it is a struggle for older people to downsize due to a lack of diversity in the parish, as well as for younger persons to buy their first home for the same reason,

as well as for reasons of affordability as mentioned above. Housing for older persons is also discussed in more detail in the next section.

113. 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.
114. Note, however, that the evidence gathered here takes the current population as its starting point and projects forward the trends that exist today. It therefore risks embedding features of the housing stock and occupation patterns that the community may 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**

115. 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.
116. As mentioned above, housing for older people is a subject of particular interest to BAPC.

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

## **Housing for People with Disabilities**

117. BAPC is keen to ensure that there is an adequate supply of suitable dwellings provided to meet the needs of disabled people in the Neighbourhood Area. As such, it is appropriate to understand the specific dwelling tenures and types that could be provided to ensure that the Neighbourhood Area retains or provides housing that is suitable for disabled people.

***RQ 4: What provision should be made in terms of housing for disabled people over the Neighbourhood Plan period?***

## **Relevant Data**

118. This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the Neighbourhood Plan level and is locally specific. This includes data from the 2011 Census and a range of other data sources, including:
- Other Office of National Statistics (ONS) datasets providing more up-to-date demographic information;
  - ONS population and household projections for future years;
  - Valuation Office Agency (VOA) data on the current stock of housing;
  - Land Registry data on prices paid for housing within the local market;

- Rental prices from Home.co.uk;
- Local Authority housing waiting list data as at 1 August 2022;
- Local Authority completions and commitment data as at 31 March 2022;
- Local Authority Planning search data on the two major development permissions in Broughton Astley since 2011<sup>17</sup>; and
- Leicester and Leicestershire Housing and Economic Needs Assessment (HEDNA) 2017.

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

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<sup>17</sup> [Simple Search \(harborough.gov.uk\)](https://www.harborough.gov.uk/simple-search)

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

***RQ1: 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

120. 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.
121. 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.
122. The definition of Affordable Housing set out in the NPPF 2021 makes clear the Government's commitment to home ownership by broadening the definition to include a range of low-cost housing opportunities for those aspiring to own a home. The NPPF defines Affordable Housing as '*housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers; and which complies with one or more of the following definitions*'<sup>18</sup>. The full document further outlines the tenures included in this definition. Those outlined in Table 4-1 would fall under this NPPF definition of Affordable Housing.

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<sup>18</sup> Available here - [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1005759/NPPF\\_July\\_2021.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1005759/NPPF_July_2021.pdf)



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

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

123. As part of the effort to expand home ownership, the Government introduced the First Homes product in 2021.<sup>19</sup> Because the First Homes product is new and expected to be an important part of the strategy for improving access to home ownership, it is worth summarising its key features and implications:

<sup>19</sup> The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

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

## Current tenure profile

124. 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.
125. Table 4-2 presents data on tenure in Broughton Astley compared with Harborough and England from the 2011 Census, which is the most recent available source of this information.
126. As is the case in most places around the country, most households in the NA own their own home. This percentage is slightly higher in Broughton Astley (85%) than around Harborough and England as a whole (78% and 63% respectively). Private renting at 9%, is the second most common tenure, with a slightly lower percentage nationally (17%) or across Harborough (11%). Social renting is the third most common tenure, at a very low rate of 5% in the NA (8% and 18% across Harborough and England). Shared ownership at around 1% is equally under-represented across all three geographies. Affordable housing therefore only makes up a very small part of the stock, with social rented accommodation only housing 174 households and shared ownership

accommodating only 29 households in the Census, thus a likely total stock of about 203 affordable units in the NA in total in 2011.

**Table 4-2: Tenure (households) in Broughton Astley and comparator areas, 2011**

Tenure	Broughton Astley	Harborough	England
Owned; total	84.9%	78.1%	63.3%
Shared ownership	0.8%	1.2%	0.8%
Social rented; total	5.1%	8.4%	17.7%
Private rented; total	8.6%	11.2%	16.8%

*Sources: Census 2011, AECOM Calculations*

127. Recent permissions have changed this picture to a significant extent. HDC has provided AECOM with housing completions and outstanding commitment figures, but these do not contain details of affordable completions at a lower scale than District level. It is therefore difficult to draw much further information from this data for Broughton Astley in specific.
128. However, it is possible to scrutinise some major applications for Broughton Astley in the past 11 years since the 2011 Census, as case studies. These are two sites on which major development involving a large number of residential units have been approved, both with 30% affordable housing, of which 60% was for rent and 40% intermediate housing:
- Land East of Broughton Way, Broughton Astley – up to 310 residential units (Ref 17/01603/REM and 13/01142/OUT), approved in 2019; and
  - Land off Crowfoot Way, Broughton Astley – 50 residential units (Ref. 12/01633/REM and 10/01579/OUT), approved in 2012.
129. In total, this equates to permissions for up to 108 affordable units on these two major schemes alone, of which 65 should be affordable housing for rent and 43 units should be intermediate affordable housing. While it is not clear whether and to what extent these two schemes have been delivered to date, it still gives a rough idea of likely proportion of affordable housing delivery in the NA. If all the affordable units from these two developments have been delivered, this alone would mean a 53% increase in the affordable housing stock in the NA, from around 203 to around 311 units. Please note that this is not an illustration of all units permitted since 2011 but just based on two major applications.
130. The higher figure of 644 completions and commitments communicated by HDC shows that delivery of affordable units is likely to be a higher than this, with major scheme permissions likely to have delivered the most substantial numbers of affordable units.
131. There is no current data on the proportion of housing that is rented because the choice to let out a property does not require planning permission or other changes that would be recorded centrally. The 2021 Census will provide the most robust and up-to-date picture of this when the results are released in the coming months. However, it is interesting to observe the change recorded between the 2001 and 2011 Census: In

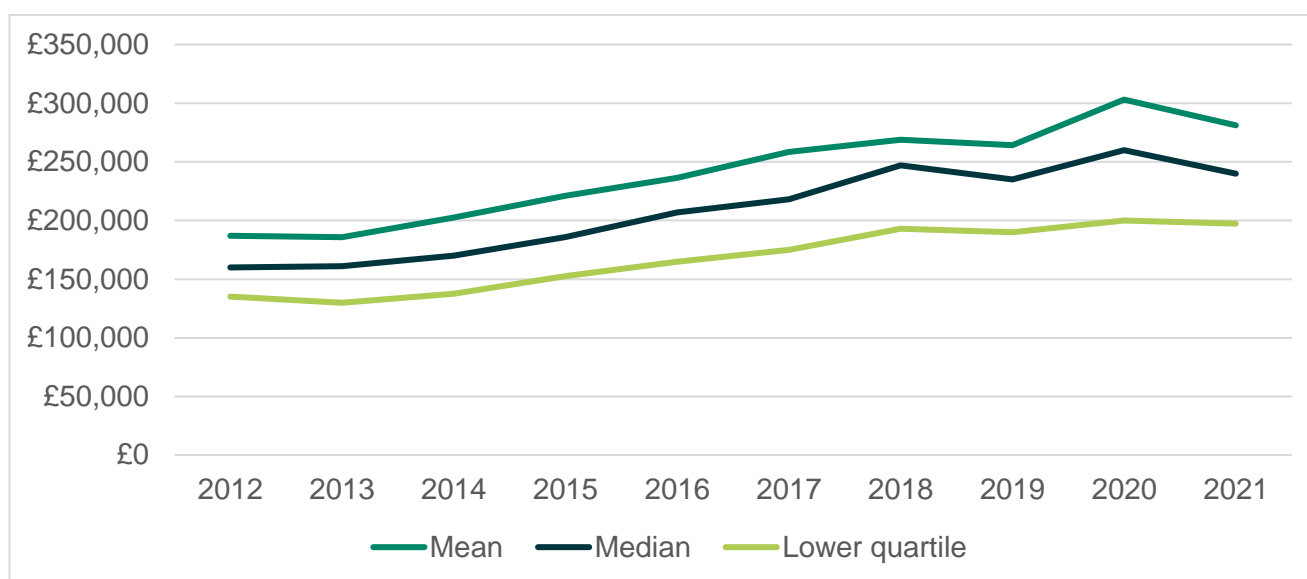
Broughton Astley the private rented sector expanded by 179% in that period, a rate of growth that exceeded even the high growth in this sector at the local authority and national level (157% and 82% respectively).

## Affordability

### House prices

132. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type, and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.
133. Figure 4-1 looks at the average and lower quartile house prices in Broughton Astley based on sales price data published by the Land Registry. It shows that:
- average house prices have been rising relatively steadily from 2013-2019,
  - then increasing more steeply 2019-2020,
  - decreasing a little between 2018-2019 and 2020-2021, and that
  - In 2021, average prices returned to similar levels as in 2019.
134. Mean house prices increased overall by 50% or £80,000 over the period 2012-21 (about £8,888 per annum). Compared to the local authority mean, NA mean house prices are significantly (77%) lower, especially for the upper end of the market. At lower quartile price levels, the differential is less (17%)
135. The relationship between the mean, median, and lower quartile average measures remained largely unchanged throughout the 9-year period. The Broughton Astley median (which is the middle number when you sort the data from smallest to largest) shows a similar but very slightly lower trajectory than the mean (average), with only very minor divergences between the two. This is quite common and is the characteristic of a housing market which has a slightly larger number of house prices at the lower end and slightly fewer house prices at the higher end. In this case, the median lies in the lower range of values (where more of the house prices are). Because the mean captures the average of all the house prices, both high and low, the few outlying data points on the high end (as in, the slightly smaller number of more expensive homes) cause the mean to increase marginally, making it a little higher than the median.
136. The lower quartile (lowest 25%) house price average being similarly lower in turn confirms that there are more below average price houses in the area than expensive ones. However, lower quartile prices have risen by less than the mean or median, from 135,000 in 2012 to 197,250 in 2021 (a 46% increase).

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



Source: Land Registry PPD

137. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that while the price of homes has grown significantly overall (50% in total / 5.6% per annum), prices of detached houses have increased most, followed by semi-detached, and terraced houses (registering 53% and 49% price average price increases respectively). Flats have declined in average price by 24% over the same nine-year period. This is consistent with the earlier finding, which noted that prices have increased most for the most expensive building types.

**Table 4-3: Median house prices by type in Broughton Astley, 2012-2021**

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Growth
Detached	£226,000	£234,250	£245,000	£277,500	£270,000	£305,000	£309,975	£325,000	£334,000	£357,500	58%
Semi-Detached	£139,000	£146,000	£147,000	£162,000	£174,950	£187,000	£201,150	£199,975	£206,750	£212,513	53%
Terraced	£118,500	£115,000	£122,250	£134,500	£149,000	£155,950	£169,975	£175,000	£185,000	£176,475	49%
Flats	£135,000	-	£93,500	-	£94,350	£106,000	-	£142,500	£72,000	£103,000	-24%
All Types*	£160,000	£161,000	£170,000	£186,000	£207,000	£218,000	£247,000	£235,000	£260,000	£240,000	50%

Source: Land Registry PPD

## Income

138. 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.
139. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £49,800 in 2018. A map of the area to which this data applies is provided in Appendix A.
140. 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. Harborough's gross individual lower quartile annual earnings were £17,982 in 2020. To estimate the income of households with two lower quartile earners, this figure is doubled to £35,964.

141. 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**

142. 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.
143. AECOM has determined thresholds for the income required in Broughton Astley 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.
144. 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.
145. 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.
146. 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.
147. 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.
148. 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.

149. 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 Broughton Astley (income required, £)**

Tenure	Mortgage Value	Rent	Income required	Affordable on mean incomes?	Affordable on LQ 1 incomes?	Affordable on LQ 2 incomes?
<b>Market Housing</b>						
Median House Price	£216,000	-	<b>£61,714</b>	No	No	No
Estimated NA New Build Entry-Level House Price	£194,733		<b>£55,638</b>	No	No	No
LQ/Entry-level House Price	£177,525	-	<b>£50,721</b>	Marginal	No	No
LA New Build Median House Price	£305,996	-	<b>£87,427</b>	No	No	No
Average Market Rent	-	£10,632	<b>£35,440</b>	Yes	No	Yes
Entry-level Market Rent	-	£9,192	<b>£30,640</b>	Yes	No	Yes
<b>Affordable Home Ownership</b>						
First Homes (-30%)	£136,313	-	<b>£38,947</b>	Yes	No	No
First Homes (-40%)	£116,840	-	<b>£33,383</b>	Yes	No	Yes
First Homes (-50%)	£97,367	-	<b>£27,819</b>	Yes	No	Yes
Shared Ownership (50%)	£97,367	£2,705	<b>£36,834</b>	Yes	No	Marginal
Shared Ownership (25%)	£48,683	£4,057	<b>£27,433</b>	Yes	No	Yes
Shared Ownership (10%)	£19,473	£4,868	<b>£21,792</b>	Yes	No	Yes
<b>Affordable Rented Housing</b>						
Affordable Rent	-	£5,678	<b>£18,907</b>	Yes	Marginal	Yes
Social Rent	-	£4,632	<b>£15,425</b>	Yes	Yes	Yes

Source: AECOM Calculations

150. 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**

151. Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access home ownership unless they have the advantage of a larger deposit. The median house price would require an annual income £11,914 higher than the current average. However, lower quartile homes are only marginally unaffordable on average incomes in the NA.
152. Private renting is generally affordable to average earners, as well as households with access to two lower quartile incomes. Households made up of one lower quartile earner cannot afford the given rental thresholds, even for an entry-level market rental. 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.
153. There has particularly been more pressure on housing affordability due to the combined impact of the ongoing cost of living crisis, particularly associated with rising energy costs, leaving less room for manoeuvre to spend a higher proportion of income on housing costs.

## **Affordable home ownership**

154. There is a relatively large group of households in Broughton Astley who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £30,640 per year (at which point entry-level rents become affordable) and £50,721 (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.
155. 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.
156. This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. All three levels of discount, including the lowest at 30%, would make home ownership affordable to households on average earnings in Broughton Astley.
157. Table 4-5 shows the discount required for First Homes to be affordable to the four income groups. The cost of a typical First Home is calculated using an estimate for new build entry-level housing in the NA, as outlined in the Appendix. It is also worth considering the discounts required for some additional price benchmarks. The table above uses the calculated NA new build entry-level house price as the best estimate for the cost of a newly built entry-level home in the area, because this reflects the local market and accounts for the price premium usually associated with newly built housing. However, it is worth thinking about First Homes in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.



158. Households with a single lower quartile earner would generally not be able to afford First Homes, even if the highest discounts of 50% were applied. However, First Homes would be affordable to a household with access to two lower quartile incomes, even at the lowest level of discount of 30%, so long as this discount is based on an entry level home at a lower quartile house price.

**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	19%	71%		42%	
NA Estimated New Build Entry-Level House Price	10%	68%		35%	
NA Entry-Level House Price	2%	65%		29%	
LA Median New Build House Price	43%	79%		59%	

Source: Land Registry PPD; ONS MSOA total household income

159. Shared ownership appears to be more affordable than First Homes but is broadly accessible to the same groups. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.<sup>20</sup> If this is delivered in the NA, it will make shared ownership easier to access for more people. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.
160. 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. Furthermore, even at a 10% equity share, shared ownership is still not affordable to households relying on a single lower quartile income.
161. 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, Rent to Buy is more affordable than First Homes and shared ownership except for at the higher rates of discount (40-50% First Home discounts) or lower rates of equity (shared ownership with 10-25% equity stakes). In average terms, Rent to Buy is the most affordable route to home ownership for the NA, followed by shared ownership, followed by First Homes.
162. 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.

<sup>20</sup> The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>.

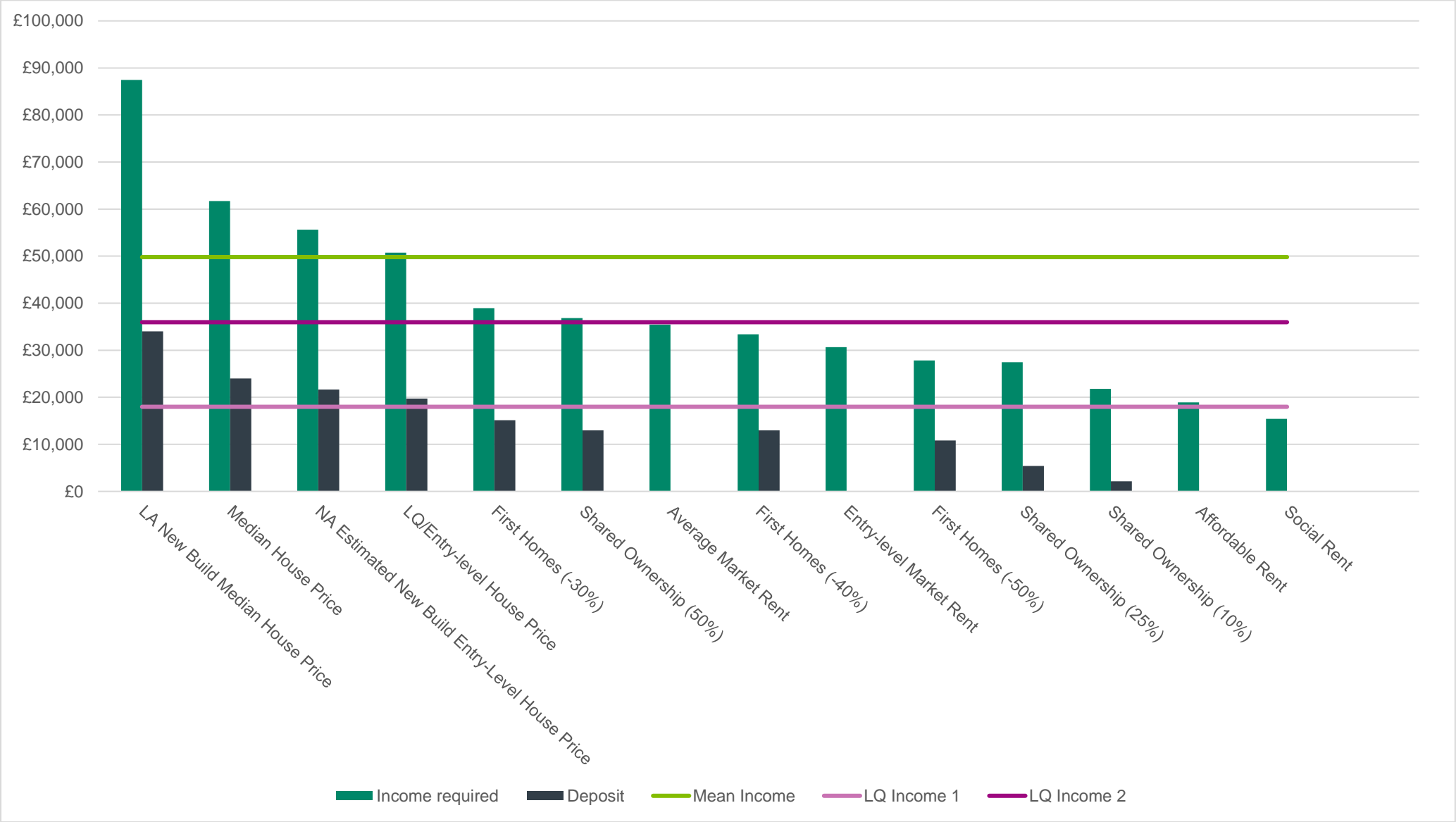
- First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
- Shared ownership at high equity shares performs a similar function to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

163. In conclusion, all of these products would provide value to different segments of the local population, with shared ownership at a lower than 25% equity share potentially allowing lower earning households to get a foot on the housing ladder, while Rent to Buy is helpful to those with little or no savings for a deposit, and First Homes (especially at 50% discount) may provide a better long-term investment to those who can afford to access it.

### **Affordable rented housing**

164. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). However, households with a single lower earner appear unable to afford any of the tenures considered, except social renting. Many such individuals will, if unable to secure a social rented dwelling, require additional subsidy through Housing Benefit to access other housing.
165. The evidence in this chapter suggests that the affordable rented sector performs a vital function in Broughton Astley 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, particularly at this current time of rising living costs. 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 Broughton Astley, income required (additional cost of deposit in black)



Source: AECOM Calculations

## Affordable housing- quantity needed

166. The starting point for understanding the need for affordable housing in Broughton Astley is the relevant Housing and Economic Need Assessment (HEDNA). This HEDNA was commissioned jointly for the Leicester and Leicestershire area by Blaby District Council; Charnwood Borough Council; Harborough District Council; Hinckley & Bosworth Borough Council; Leicester City Council; Leicester and Leicestershire Local Enterprise Partnership; Leicestershire County Council; Melton Borough Council; North West Leicestershire District Council; and Oadby and Wigston Borough Council and published in January 2017. This study estimates the need for affordable housing in the whole Leicester and Leicestershire Housing Market Area, as well as for the individual authority areas within the HMA (including Harborough District), in line with Planning Practice Guidance at the time. Section 7 of the HEDNA assesses affordable housing need.
167. Overall, in the period from 2011 to 2031 a net need for 2,322 affordable homes per annum is identified for across the HMA.
168. For Harborough District individually, the HEDNA identifies a net need for 206 affordable homes each year 2011-2031. The District's potential delivery was assessed as being 31% of total dwellings which is higher than any of the other local authorities in the HMA, who ranged between 20-30%.
169. The analysis undertaken also identifies that around 20% of housing across the HMA should be of an intermediate tenure (e.g. shared ownership) and the remainder (80%) should be social or affordable rented housing, which relates to households who live in unsuitable housing and who cannot afford to access market rents. The analysis identified a particular need for social housing across the HMA. HEDNA table 43 shows, for Harborough District specifically, that in terms of gross need, 23% is for intermediate housing and 77% for affordable rented housing.
170. When the HEDNA figures are pro-rated to Broughton Astley, based on its fair share of the population (10.47% of the LPA's population), this equates to 22 homes per annum (predominately for social/affordable rent) or 198 homes over the nine-year Neighbourhood Plan period 2022-2031. Assuming the same tenure split for Broughton Astley as suggested for across Harborough in the HEDNA, 23% of this need (4-5 units per annum or 46 over the plan period) would be for intermediate housing and 77% (15 per annum or 152 across the plan period) would be for affordable rented housing.
171. However, pro-rating District level estimates of affordable housing need to rural areas presents problems in practice. The District level figures are likely to represent higher needs in the urban areas of the District where there is a larger social housing stock and larger numbers of households living in the PRS on housing benefit. Both factors tend to generate higher needs. By contrast, in rural villages, even in large villages like Broughton Astley, the comparative lack of social housing means there is usually less need generated from households

already living in the sector. Similarly, households who may need social housing often move away to areas where their needs are more likely to be met (either because there is social housing available or more private rented housing). This means it is difficult to identify need for social/affordable rented housing within Broughton Astley NA specifically.

172. However, the pro-rated HEDNA figure still provides a useful indication of affordable housing need in line with the size of population. Also, as recent developments have been and are continuing to add new affordable housing stock, this will also increasingly generate further local need, and thus the pro-rated HEDNA figure becomes more realistic.
173. In order to add further detail to the pro-rated HEDNA figure, we have sought local housing waiting list data from HDC. This waiting list data in Table 4-6 below (provided as correct on 1<sup>st</sup> August 2022) shows that 166 households on the Harborough District housing waiting list (those waiting to access affordable rented housing) have selected Broughton Astley-Primethorpe & Sutton and 168 households have selected Broughton Astley South & Leire as a preferred option. This shows a relatively significant current backlog of households waiting for appropriate affordable rented accommodation in the NA, chiefly for smaller units with one and two bedrooms, and primarily for younger persons rather than those aged over 55. The greatest demand overall is for 1 bed units, and demand for different unit sizes appears broadly similar between the two parts of the parish. Only very few persons registered a need for larger units with 4 bedrooms or more.
174. It is not entirely clear, but it appears highly likely that there is close overlap between the two lists, based on the close similarity of the numbers and on the fact that these figures are described as selection of a preferred option rather than of the preferred option (this means that persons on the waiting list interested in living in the area are likely able to select more than one preferred option, so may potentially have selected both Broughton Astley Primethorpe & Sutton and Broughton Astley South & Leire as their preferred options). We therefore interpret these figures as follows: that around 168 households have indicated a preference for being housed somewhere in the parish. This figure has a relatively close resemblance to the pro-rated needs figure of 152 households across the plan period who, based on the HEDNA, are likely to be in need of affordable housing for rent.

**Table 4-6: Households on the HDC Housing Waiting List that have selected Broughton Astley parish as a preferred option, correct on 1 August 2022<sup>21</sup>**

	Total Households	1 bed under 55	1 bed over 55	2 bed	2 bed over 55	3 bed	4 bed	5 bed	6+ bed
Broughton Astley-Primethorpe & Sutton	166	55	16	53	0	28	7	3	3
Broughton Astley South & Leire	168	53	15	56	0	31	7	3	2

175. In Table 4-7 we have additionally calculated, using PPG as a starting point,<sup>22</sup> an estimate of the total need for affordable rented housing in Broughton Astley over the Plan period. However, it should be noted that the accuracy of the findings generated by the model is only as strong as the evidence we have available to us. For example, Census 2011 data is increasingly out-of-date. Nevertheless, given the test of proportionality for evidence supporting Neighbourhood Plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.
176. It should also be noted that figures in Table 4-7 are largely dependent on information provided by HDC in its capacity as manager of the local housing waiting list data described above.
177. The table shows that, based on our interpretation of the data, there are currently about 168 households in Broughton Astley unable to access affordable rented homes suitable to their needs. The table also suggests that, over the Plan period, 5.3 additional households in the Neighbourhood Area will fall into need, producing total need for affordable rented homes of 17.5 per annum or 157 over the plan period.
178. Putting this together with the pro-rated HEDNA figure above, **we estimate the need for affordable housing for rent to be between 152-157 units over the plan period.**
179. It is worth considering the role of the affordable rented housing sector in Broughton Astley in relation to the wider LPA area, and in particularly considering that it is likely that Broughton Astley captures some of the housing need and affordable housing need generated by Leicester. While in the past, the affordable housing provision in the NA has been very low, as discussed earlier in our report, recent developments have been adding to the affordable housing stock locally. Accordingly, this new affordable housing stock is likely to also provide housing

<sup>21</sup> Provided by Harborough District Council in email dated 24.04.2022

<sup>22</sup> Paragraphs 024-026 Reference ID: 2a-026-20140306, at <https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment>

for those originating from outside of the NA. The role of the NA within the Council area may be a further reason to continue to ensure delivery of affordable housing within the plan period. Discussions with HDC would be required to determine to what extent Broughton Astley provides or is suitable to continue to provide this wider role.

**Table 4-7: Estimate of need for Affordable Housing for rent in Broughton Astley**

Stage and Step in Calculation	Total	Description
<b>STAGE 1: CURRENT NEED</b>		
1.1 Current households in need	168.0	Latest waiting list data available from HDC
1.2 Per annum	<b>18.7</b>	Step 1.1 divided by the plan period to produce an annualised figure.
<b>STAGE 2: NEWLY ARISING NEED</b>		
2.1 New household formation	441.7	DLUHC 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.
2.2 Proportion of new households unable to rent in the market	10.8%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in parish	216.3	2011 Census social rented occupancy + LA % increase.
2.2.2 Number of private renters on housing benefits	44.5	Housing benefit caseload May 2018. Pro rata for NA.
2.3 New households unable to rent	47.7	Step 2.1 x Step 2.2.
2.4 Per annum	<b>5.3</b>	Step 2.3 divided by plan period.
<b>STAGE 3: TURNOVER OF AFFORDABLE HOUSING</b>		
3.1 Supply of social/affordable re-lets (including transfers) %	3.0%	Assumed proportion of stock re-let each year.
3.2 Supply of social/affordable re-lets (including transfers)	<b>6.5</b>	Step 3.1 x NA social rented stock (2.2.1).
<b>NET SHORTFALL OF RENTED UNITS PER ANNUM</b>		
Overall shortfall per annum	<b>17.5</b>	Step 1.2 + Step 2.4 - Step 3.2
Overall shortfall (or surplus) over the plan period	<b>157.3</b>	(Step 1.1 + Step 2.3) - Step 3.2 * plan period

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

180. Turning now to Affordable Housing providing a route to home ownership in more detail, Table 4-8 estimates the extent of the potential demand in Broughton Astley. This model aims to estimate the number of households that might wish to own their own home but cannot afford to – the ‘can rent, can’t buy’ group described in the previous section. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.

181. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home ownership.<sup>23</sup> No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.
182. The result of the calculation is that up to 26 households per annum who may be interested in affordable home ownership (or 235 for the entirety of the Plan period).
183. Again, this assumes a rate of turnover in the existing stock will satisfy some need, though this is extremely minimal because of the lack of shared ownership in the NA currently.
184. As discussed above, an element of intermediate housing / affordable home ownership is already considered as part of the HEDNA calculation of affordable housing need (4-5 units per annum or 46 over the plan period). Therefore, **we consider the need for affordable housing for sale to be between 46-235 units over the plan period.**
185. To understand the wide range between these figures (much wider than the estimated range of affordable housing for rent need), it is important to keep in mind that the households identified in this affordable housing for sale need estimates are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing. Therefore, the higher number of 235 units needed illustrates the potential extent of the “can rent, can’t buy” group, assuming that all those likely to want to buy but cannot afford to do so in the market would be accommodated in affordable housing for sale. This is of course not realistic but serves to illustrate the full extent of potential demand.

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<sup>23</sup> <http://www.ipsos-mori-generations.com/housing.html>



**Table 4-8: Estimate of the potential demand for affordable housing for sale in Broughton Astley**

Stage and Step in Calculation	Total	Description
<b>STAGE 1: CURRENT NEED</b>		
1.1 Current number of renters in parish	357.2	Census 2011 number of renters x national % increase to 2018.
1.2 Percentage renters on housing benefit in LA	12.5%	% of renters in 2018 on housing benefit.
1.3 Number of renters on housing benefits in parish	44.5	Step 1.1 x Step 1.2.
1.4 Current need (households)	234.5	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. <sup>24</sup>
1.5 Per annum	<b>26.1</b>	Step 1.4 divided by plan period.
<b>STAGE 2: NEWLY ARISING NEED</b>		
2.1 New household formation	441.7	LA household projections for plan period (2018 based) pro-rated to NA.
2.2 % of households unable to buy but able to rent	7.1%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	31.4	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	<b>2.4</b>	Step 2.3 divided by plan period.
<b>STAGE 3: SUPPLY OF AFFORDABLE HOUSING</b>		
3.1 Supply of affordable housing	47.7	Number of shared ownership homes in parish (Census 2011 + LA new build to 2018/19 pro-rated to NA).
3.2 Supply - intermediate resales	<b>2.4</b>	Step 3.1 x 5% (assumed rate of resale).
<b>NET SHORTFALL PER ANNUM</b>		
Overall shortfall per annum	<b>26.1</b>	(Step 1.5 + Step 2.4) - Step 3.2.
Overall shortfall (or surplus) over the plan period	234.7	(Step 1.4 + Step 2.3) - Step 3.2 * number of years to end of plan period

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

186. 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, although there are

<sup>24</sup> The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg <http://www.ipsos-mori-generations.com/housing.html> and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

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).

187. 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.

## Additional HEDNA findings

188. The HEDNA's local authority summary on page 98 states that: *"Harborough has the highest median house prices in the HMA, the highest land values and the highest lower quartile house price-to-income ratio (9.0 in 2015). The median house price increased by £126,000 between 2000-15, the highest absolute increase, but below the average in proportional terms (144%). Harborough District, together with Blaby, has the highest average rents in the HMA, albeit that these are equal to the national average overall and relative to incomes. Levels of overcrowded, concealed and shared households have increased (2001-11) but are below wider benchmarks"*.
189. The following extract from HEDNA table 57 also suggests the following mix for affordable housing for Harborough District:

	1-bedroom	2-bedrooms	3-bedrooms	4+ bedrooms
Harborough	35-40%	30-35%	25-25%	5-10%

Source: Leicester and Leicestershire HEDNA 2017, extract from table 57

190. More information on size mix in general terms is also provided in our HNA's following section on type and size.

## Affordable Housing policy guidance

191. HDC's adopted policy on affordable housing (H2) requires 40% of all new housing sites of more than 10 dwellings to be affordable. The made Broughton Astley Neighbourhood Plan policy H2 in turn requires that at least 30% of all new housing developments will be affordable housing.
192. Given that Affordable Housing made up 30% of the two major new housing schemes permitted in Broughton Astley over the last decade according to information on HDC's planning applications search, it is understood that this target may be generally met on sites in the NA, or potentially just on major development sites.
193. 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 the continued need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable.

194. 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 as 75% affordable or socially rented / 25% low cost home ownership products in Local Plan policy H2. The HNA can supply more localised evidence, and this section summarises the factors that might be considered before proposing a suggested Affordable Housing tenure mix that might be suitable for Broughton Astley specifically.
195. The following evidence and considerations may be used as a starting point in the development of policy concerning the Affordable Housing mix:

- A. **Evidence of need for Affordable Housing:** This study estimates that Broughton Astley requires roughly **152-157 units of affordable rented housing** and **46-235 units of affordable home ownership over the Plan period**. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.

The relationship between the top of these ranges of figures would suggest that 40% of Affordable Housing should be rented and 60% should offer a route to ownership. If using the bottom of the range, 77% should be affordable rented and 23% affordable housing for sale. However, as noted above, these figures are not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.

If the quantity of new housing overall were unlimited, 40% to 60% may be an appropriate affordable tenure mix. However, this is not likely and not strictly necessary.

- 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.

As Broughton Astley's net housing requirement is zero, this cannot be used to estimate how much affordable housing delivery is likely over the coming Neighbourhood Plan period. However, if the made Neighbourhood Plan target of 30% were achieved on every site as part of existing commitments and permissions (which, based on past permissions appears to be a reasonable assumption, at least for larger developments), based on the two allocations in the made Neighbourhood Plan for 500 homes by 2028, around 150 affordable homes might be expected in the NA by 2028, although some of these are likely to have been already delivered prior to the start of the new Neighbourhood Plan period in 2022. Even if all of this affordable housing was yet to be delivered during the new Neighbourhood Plan period 2022-2031, this would still not be sufficient to satisfy the total potential demand for Affordable Housing identified here.

As a result, affordable rented housing should have a higher weighting in the tenure mix to ensure that the most acute needs are met as a priority. Given the estimated volume of delivery, it is reasonable to assume that supply will be limited, and affordable rented accommodation should be prioritised. On this basis, the 75% rented 25% ownership guideline mix in the Local Plan may offer an appropriate benchmark.

- 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 Broughton Astley, where 30% of all housing should be affordable, 33% of Affordable Housing should be for affordable ownership. This does not comply with the guideline tenure split sought in the adopted Harborough Local Plan.

There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing. Based on the findings of this HNA delivery 10% or more of homes as affordable home ownership would likely impact on the ability to deliver social/affordable rented homes.

- D. **Local Plan policy:** As noted above, the adopted Local Plan seeks a tenure split of 75% rented 25% ownership.

- E. **First Homes policy:** the Government recently concluded a consultation on the introduction of First Homes (to provide at least a 30% discount on new build home prices). The proposals have now been enacted through a ministerial statement. A minimum of 25% of all Affordable Housing secured through developer contributions are now required to be First Homes.

This new minimum requirement may have the effect of displacing other products in any established tenure mix and will reduce the amount of social or affordable rent if this was proposed to be more than 75% of Affordable Housing. As the Local Plan tenure split is 75% affordable rented and 25% affordable housing for sale, this would not be the case in Broughton Astley.

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

AECOM is aware that some Local Planning Authorities are considering 'top slicing' their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. If this was done in Harborough, 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.

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 is appropriate to provide at a particular point in time or on any one site. BAPC 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 Broughton Astley:** In the absence of detailed affordable housing delivery data for the NA, based on 2011 Census data and on permissions since then, we estimate that presently in Broughton Astley, there are between 174 – 239 units of affordable housing for rent, and 29 – 72 units of affordable housing for sale. This suggests that some provision of Affordable Housing would offer a wider choice of homes for 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:** BAPC may wish to take account of broader policy objectives for Broughton Astley and/or the wider district. These could include, but are not restricted to, policies to attract younger households, families or working aged people to the NA. These wider considerations may influence the mix of Affordable Housing provided.
196. Based on the considerations above, Table 4-9 proposes an indicative Affordable Housing tenure mix that might be sought through Neighbourhood Plan policy.
197. This indicative mix is chiefly a response to the expectation that the delivery of Affordable Housing will be lower than the needs identified here. In this context, affordable rented tenures should be prioritised. The mix currently achieved on the two major applications we examined for Broughton Astley, i.e. 60% rented to 40% ownership appears to be the most realistic benchmark, which would also comply with the various minimum requirements mandated nationally. The Local Plan guideline mix of 75% affordable rented and 25% affordable housing for sale

would be more beneficial for prioritising more urgently needed affordable housing for rent. However, based on the consideration of national requirements, and considering the split implemented on recent major permissions, this appears less realistic. If this tenure split was sought, it would involve successfully arguing that the delivery of 10% or more of homes as affordable home ownership in line with national requirements would negatively impact on the ability to deliver more urgently needed social and other affordable rented homes.

198. As regards First Homes, as these appear to offer a less affordable route to home ownership for local households on average incomes and below, national policy that First Homes should represent 25% of the affordable mix is less suitable here. However, in the interests of meeting national policy requirements, and to increase diversity and maximize choice, a national policy compliant share of 25% is allocated to First Homes in the proposed tenure split, and a lower share to shared ownership and Rent to Buy.
199. 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.
200. Where BAPC wish to develop policy that deviates from that outlined in the Local Plan or the currently made NP – 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 HDC to gather more detailed income and viability information, and to ensure that departures from the local policy context have their support.
201. 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 based on site-by-site circumstances in addition to this evidence.

**Table 4-9: Indicative tenure split (Affordable Housing)**

<b>Tenure</b>	<b>Indicative mix</b>	<b>Considerations and uncertainties</b>
<b>Routes to home ownership, of which</b>	<b>40%</b>	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders, and buyer appetite etc.
Shared ownership	7.5%	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	7.5%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
<b>Affordable Housing for rent, of which</b>	<b>60%</b>	
Social rent	To be set by Registered Providers	Uncertain how much funding available to support this tenure in local area. Uncertain whether RPs willing to own/manage stock in this area.
Affordable rent	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area.

*Source: AECOM calculations*

## Conclusions- Tenure and Affordability

202. Most households (85%) in Broughton Astley own their own home. Private renting is the second most common tenure in the NA (accommodating 9% of households), followed by social renting (5%), and shared ownership (1%). The share of owner occupiers in the NA is much higher than across the district or country and thus, private and affordable renting less common. However, recent permissions are increasing the share of affordable rented accommodation in the NA.
203. House prices have grown by an average of 50% since 2012. Prices of detached houses have increased most, followed by those of semi-detached, and terraced houses, while average prices of flats have declined.
204. Household incomes determine the ability of households to exercise choice in the housing market. The average total household income before housing costs in Broughton Astley was £49,800 in 2018. Harborough's gross individual lower quartile annual earnings were £17,982 in 2020. To estimate the income of

households with two lower quartile earners, this figure is doubled to £35,964. There is clearly a large gap between the spending power of different households.

205. Local households on average incomes are unable to access home ownership unless they have the advantage of a larger deposit. The median house price would require an annual income which is £11,914 higher than the current average. However, lower quartile homes are only marginally unaffordable on average incomes in the NA.
206. Private renting is generally affordable to average earners and to households with two lower quartile incomes, but not to those with one lower income. Affordability could be 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, particularly considering the current cost of living crisis.
207. There is a relatively large group of households in Broughton Astley who may be able to afford to rent privately but cannot afford home ownership, typically earning between around £30,640 -£50,7021 per year. This 'can rent, can't buy' cohort may benefit from affordable home ownership products such as First Homes, shared ownership, and Rent to Buy.
208. In Broughton Astley, a First Homes discount of 30% would be sufficient to make home ownership an affordable option for those on average incomes. However, a higher discount of 40-50% would be required to be affordable to households with two lower quartile earners.
209. Shared ownership appears to be slightly more affordable than First Homes but is broadly accessible to similar groups. Those on average incomes can afford a 50% share. This option would be marginally unaffordable to households with two lower incomes, who could however afford a 10-25% share.
210. The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. On that basis, it is the most affordable route to homeownership in the NA, affordable to households on average incomes or with access to two lower quartile incomes.
211. In conclusion, all of these affordable home ownership products would provide valuable to different segments of the local population, particularly Rent to Buy, shared ownership at a lower share, and First Homes at a higher level of discount.
212. Affordable rented housing is generally affordable to households with two lower earners depending on their household size, and only marginally unaffordable to those with one lower quartile earner. The only tenure clearly affordable to households with a single lower earner, without recourse to benefits, is social housing.
213. The evidence in this chapter suggests that the affordable rented sector performs a vital function in Broughton Astley 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, especially considering the recent rise in such



costs. 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.

214. This study estimates a total need for affordable housing in the NA of 198-392 units, roughly made up of:
- 152-157 affordable rented units (based on two alternative calculations, one pro-rating the 2017 HEDNA figures, and one based on HDC housing waiting list figures); and
  - 46-235 units of affordable home ownership (again, one estimate based on pro-rating the HEDNA and the other an AECOM calculation based on the number of renters in the NA) over the Plan period.
215. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on different incomes.
216. Table 4-10 summarises Broughton Astley's position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Plan period. As the NA currently has a zero net housing requirement for the upcoming Neighbourhood Plan period, this exercise applies the outstanding commitments figure from HDC for Broughton Astley of 137 dwellings as at 31/03/2022 instead of a new target figure. The table further shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced, and assuming that delivery of these commitments takes place during the upcoming Neighbourhood Plan period 2022-2031.
217. In this sense it is hypothetical, and the outcomes in practice are likely to differ. However, as HDC have communicated 504 completions 2011-2022 already, and major development permissions for Broughton Astley over the past 11 years show 30% affordable housing with a 60/40% tenure split, the below appears realistic. It is worth noting that, as these units are already permitted, it is unlikely that the new NP can influence their tenure mix further, if a different mix than the below were desired. Further development beyond these current commitments is however likely to come forward over the upcoming plan period, due to ongoing development pressure.

**Table 4-10: Estimated delivery of Affordable Housing in Broughton Astley**

	Step in Estimation	Expected delivery
A	Provisional capacity figure based on outstanding commitments figure from HDC as at 31/03/2022 (as the net residual housing requirement for the upcoming Neighbourhood Plan period 2022-2031 is zero)	137
B	Affordable housing quota (%) in the Made Neighbourhood Plan	30%
C	Potential total Affordable Housing in NA (A x B)	41
D	Rented % (e.g. social/ affordable rented)	60%
E	Rented number (C x D)	25
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	40%
G	Affordable home ownership number (C x F)	16

*Source: AECOM estimate based on current made affordable housing policies and AECOM's indicative tenure mix*

218. As is evident, this estimated level of delivery, even if all of it or more takes place during the upcoming Neighbourhood Plan period, will not meet estimates of local need. Therefore, we recommend that the affordable housing policy requirement be met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing (such as exception sites) to be explored.
219. If the group considered exceeding the affordable housing requirement of the previous made Neighbourhood Plan in a revised NP, particularly if this requirement exceeds the 40% requirement in the adopted Local Plan (which only applies to major applications over 10 units or more), then it must be noted that an extremely high standard of justification would be required which goes beyond the scope of this HNA, in particular around the issue of what level of Affordable Housing delivery can be financially viable in the NA. Raising the percentage of Affordable Housing required could have the effect of discouraging new building from coming forward altogether. Should the Parish Council wish to consider such an option, it is advisable to discuss this with HDC in the first instance. Local viability may or may not be sufficient to justify an overall target of 40% affordable homes for all housing development in the new Neighbourhood Plan.
220. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by adopted Local Plan and made Neighbourhood Plan policy. However, if the community wishes to boost the supply of affordable housing to meet local need to a greater extent, there are other, more proactive routes available for its provision. Using community development orders, identifying exception sites, or developing community land trusts are all examples of ways of boosting the supply of affordable housing. BAPC may wish to investigate these options in cooperation with HDC.

## 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

221. The evidence in this chapter is intended to give a snapshot of the existing dwelling stock in Broughton Astley 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.
222. It is worth emphasising that this evidence assumes that existing demographic and occupation patterns will persist into the future. It can therefore be thought of as the baseline or default scenario, into which the community may wish to intervene, for example to attract a different or more balanced demographic. The recommendations in this chapter, particularly the final suggested size mix, are a starting point that may be adjusted in light of other community objectives and primary evidence.

### Existing types and sizes

#### Background and definitions

223. 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 who have more buying power choosing to occupy larger homes, and often preferring detached properties to denser building types, such as terraces or flats.
224. 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.
225. The best proxy for the number of people in a household is age or 'life stage', with younger and then older households tending to include 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.
226. 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.

227. 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 would be highly accurate. However, because we do not have detailed completions data for the NA individually revealing dwelling type, we have used a combination of the 2011 Census, together with VOA data, and the characteristics of the two major residential permissions in the NA since 2011, to build a picture of the type and size of dwellings in Broughton Astley NA.

## Dwelling type

228. The below presents a comparison between Census 2011 data and more recent VOA data from 2021. While this comparison has its limitations (because Census data counts bungalows within each of the other categories rather than independently and because the Census data relates to a slightly different proxy area – for more details see our Appendix A), it is still useful to demonstrate some of the trends. Note also that VOA data is rounded to the nearest 10 in each dwelling category.
229. Assuming that bungalows are likely to be represented in the semi-detached and detached category of the Census, the accommodation type categories which appear to show the most significant increases 2011-2021 in the NA are detached houses, followed closely by semi-detached and terraced houses.
230. 3,960 homes are captured in total in the 2021 VOA data, which is 486 additional homes compared to the 2011 Census. This includes an additional 34 flats and 136 terraces. Semi-detached and detached houses appear to have each declined slightly from Census to VOA figures, but if we assume that about half of the bungalows listed in the Census are semi-detached and half detached, this results in estimating the highest increase in the detached category. Overall, this indicates that in Broughton Astley, mostly new houses have been built rather than flats (the latter show an increase of only 34 dwellings, which is unlikely to be affected by the figure for bungalows and therefore likely to be accurate).

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

Dwelling type	2011 (Census)	2021 (VOA)
Bungalow	-	350 (8.8%)
Flat	126 (3.6%)	160 (4.0%)
Terrace	444 (12.8%)	580 (14.6%)
Semi-detached	1,159 (33.4%)	1,120 (28.3%)
Detached	1,745 (50.2%)	1,740 (43.9%)
Unknown/other	-	10 (0.3%)
Total	3,474 (100%)	3,960 (100%)

Source: ONS 2011, VOA 2021, AECOM Calculations

231. Despite a lack of detailed completions data for the NA which reveals type and tenure, a further useful comparison is possible by examining two major residential permissions since 2011 in the NA, as case studies.

232. On the development known as “**Land East of Broughton Way**”, up to 310 residential units were permitted. As the below accommodation schedule details for the majority of units (a full schedule for all units could not be found online at the time of writing), the vast majority of units listed are houses, with only very few apartments. Based on the site plans available online, the 202 dwellings will be delivered as a mix of

- detached houses (61 units / 30%),
- semi-detached houses (66 units / 33%),
- short-terrace houses (64 / 32%) with no more than 3 houses in a terrace, except for one affordable housing terrace of four dwellings, and
- flats / apartments (11 / 5%).

**Figure 5-1: Accommodation schedule for Land East Of Broughton Way  
Broughton Astley Leicestershire**

	housetype	no. of beds	no. of units
<b>private market</b>	S2/01	2	6
	T2/01	2	9
	T2/02	2	3
	S3/04	3	10
	T3/04	3	21
	S3/11	3	20
	S3/12	3	2
	D3/05	3	7
	D3/06	3	7
	D3/06/G	3	2
	D3/10	3	5
	D3/12	3	4
	D3/13	3	2
	D3/13/K	3	9
	D4/04	4	4
	D4/05	4	1
	D4/08	4	1
	D4/11	4	11
	D4/15	4	7
	D4/20	4	1
<i>sub-total</i>			<i>132no. units</i>
<b>affordable</b> <small>(35% on phase II - 30% across total development)</small>	F1/01	1	1
	F2/01	2	1
	S2/02	2	8
	T2/02	2	16
	S3/04	3	12
	S3/10	3	8
	T3/04	3	15
	Ha Apts	1	9
<i>sub-total</i>			<i>70no. units</i>
<b>total</b>			<b>202no.</b>

Source: *Harborough Council Planning Applications search, 16/00877/REM*<sup>25</sup>

233. Looking in turn at the major permission on “Land off Crowfoot Way”, for 50 residential units, the following accommodation schedule is available through HDC’s planning application search:

<sup>25</sup> [13/01142/OUT | Mixed use development comprising up to 310 residential units; a food store \(up to 2,450 m2 gross\) and petrol station; a community leisure/sports building \(Use Class D2\); a medical centre \(Use Class D1\); employment units \(up to 5,500 m2 in total\) \(Use Class B1/B2/B8\), and a variety of areas for formal and informal sport and recreation, foot and cycle paths, sustainable drainage features, access roads and landscaping \(Outline application, with means of access to be assessed in detail\) | Land East Of Broughton Way Broughton Astley Leicestershire \(harborough.gov.uk\)](#)

**Figure 5-2: Accommodation Schedule for Land off Crowfoot Way**

Housing Accommodation Schedule			
Type		No	
A	2B4P 76sqm	7	Affordable
B	3B5P 87sqm	8	Affordable
C	2B4P 68sqm	6	
D	3B5P 84sqm	2	
E	3B5P 86sqm	6	
F	3B5P 86sqm	2	
G	3B5P 86sqm	2	
H	4B7P 118sqm	1	
J	4B8P 130sqm	5	
K	3B5P 88sqm	2	
L	4B8P 135sqm	4	
M	2B4P 64sqm	2	
N	5B10P214sqm	3	
Total		50	

Source: *Harborough Council Planning Applications search*

234. The site plan shows that all dwellings are houses not flats, with a mixture of detached and semi-detached houses, a single short terrace of three connected affordable houses, and again, no flats or apartments.
235. Taking these examples together, we can see that new permissions are unlikely to add much variety in terms of increasing the proportion of flats in the NA but are likely to add some terraced properties to the mix.
236. Looking at the VOA data from 2021 in more detail, even after some newer development, the NA still has a slightly lower proportion of flats, bungalows, and terraces at one end of the spectrum, and a slightly higher proportion of terraced, semi-detached, and detached houses on the other end, compared to the rest of Harborough or England as a whole.
237. Detached houses are still the most common dwelling type in the NA in 2021, followed by semi-detached and terraced houses. Across the country there are fewer houses and significantly more flats. Flats are not particularly represented in Broughton Astley or in Harborough. Overall, this suggests that the NA is likely to have fewer smaller or cheaper dwellings suitable for first time buyers or downsizers.

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

Dwelling type	Broughton Astley	Harborough	England
Bungalow	8.8%	12.5%	9.2%
Flat	4.0%	7.7%	23.7%
Terrace	14.6%	16.4%	26.1%
Semi-detached	28.3%	22.6%	23.7%
Detached	43.9%	39.0%	15.8%
Unknown/other	0.3%	1.9%	1.4%

Source: *VOA 2021, AECOM Calculations*

## Dwelling size

238. There is no detailed completions data available for the NA from the local authority which shows dwellings size. Therefore, we analyse dwellings size in the same way as dwelling type, showing Census data from 2011, 2021 VOA data for comparison, and some data from recent major residential permissions.
239. While the VOA data helpfully shows changes that have been made to existing homes (i.e. extensions and the subdivision of rooms) that the other method overlooks (because the 2011 Census mix is effectively frozen at that point in time), it is in other respects less accurate. The VOA data is rounded to the nearest ten for each dwelling category, records several properties with an unknown number of rooms, and the newest data available is for 2021, which misses any homes completed in recent months. However, it still offers some chances of comparison with Census data and for observing trends in the absence of detailed completions data. It is also worth noting that the accuracy of VOA data is shown when comparing Census plus completions data as at 2022, which results in an almost identical figure to the VOA count in 2021 (3,978 versus 3,960).
240. From 2011-2021, the proportion of studios, one- and two-bedroom properties in Broughton Astley has only increased very slightly (by under 1% each). The proportion of three-bed properties has increased a little more (by just under 4%), while the proportion of properties with four or more bedrooms has declined (by just under 5%). It appears that the trend is for new properties built in the NA to be largely the same size as existing properties. The most common dwelling size in 2021, as in 2011, is still three bedrooms (making up 43% of the total), followed by four-bedroom and two-bedroom properties, leaving the dwelling size mix largely unchanged.

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

Number of bedrooms	2011 (Census)		2021 (VOA)	
Studio	3	(0.1%)	-	(-)
1	95	(2.8%)	130	(3.3%)
2	735	(21.5%)	870	(22.0%)
3	1,339	(39.1%)	1,700	(42.9%)
4	1,061	(31.0%)	1,130	(28.5%)
5+	189	(5.5%)	130	(3.3%)
Unknown	-	(-)	0	(0.0%)
<b>Total</b>	<b>3,422</b>	<b>(100%)</b>	<b>3,960</b>	<b>(100%)</b>

Source: ONS 2011, VOA 2021, AECOM Calculations

241. The two major permissions we looked at as case studies of development since 2011 appear to verify this fact. For the development known as “Land East of Broughton Way”, where up to 310 residential units were permitted, the accommodation schedule (table 5-1 above) for 202 dwellings shows that most units are permitted as 3-bedroom dwellings (124 units), followed by 2-bedroom (43 units), and 4-bedroom dwellings (25 units). Only 10 units were permitted as 1-bed dwellings.



242. Looking in turn at the other major development “Land off Crowfoot Way”, this shows 15 x 2- bedroom, 22 x 3-bedroom, 10 x 4-bedroom, and 3 x 5-bedroom dwellings.

243. Therefore, together these two permissions provide:

- 1 10 x 1 bedroom (4%)
- 2 58 x 2 bedroom (23%)
- 3 146 x 3 bedroom (58%)
- 4 35 x 4 bedroom (14%) and
- 5 3 x 5 bedroom dwellings (1%).

244. It is also, as above, useful to look at the percentage breakdown of dwelling sizes in comparison with the wider district and country in 2021 according to the VOA, which shows that Broughton Astley in 2021 still has a significantly below district and national average proportion of one-bedroom dwellings and in turn higher proportion of larger dwellings with four or more bedrooms. The proportion of two- and three-bedroom dwellings is more similar to the average for the two larger geographies.

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

Number of bedrooms	Broughton Astley	Harborough	England
1	3.3%	5.8%	12.6%
2	22.0%	22.8%	28.4%
3	42.9%	40.5%	43.0%
4	28.5%	24.2%	12.1%
5+	3.3%	6.3%	3.3%

*Source: VOA 2021, AECOM Calculations*

### **Age and household composition**

245. Having established the current stock profile of Broughton Astley 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**

246. Table 5-5 shows the most recent estimated age structure of the NA population, alongside 2011 Census figures.

247. In the 2011 Census, the two largest age groups, together making up the majority (56%) of the Broughton Astley population, were the two “middle” age categories, which together include those aged 25-64 years. Young children under the age of 15, accounting for 22% of the population, is the next largest category, followed by older persons aged between 65 and 84, and older teenagers and young adults aged 16-24, accounting for 10% each. The smallest age group is aged 85 and over, making up 2% of the total population.

248. The 2020 estimates, while showing slightly different percentages, largely still show the same trends. The two middle categories of those aged 25-64 are still the two largest (53% together). All the younger age groups under 44 have decreased marginally in proportion and in absolute terms, while the number and proportion of older age groups over 44 have increased. All of the increases in population are thus driven by the older age groups aged 45+. The NA population is clearly growing and aging. Many other communities experience similar trends.
249. 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.
250. 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.
251. More detail will be available once more Census 2021 data is released. Overall, a sense check against Census 2021 early results data for local authorities shows that Broughton Astley's population is likely to have growth more than the ONS-projected 6%, as Harborough population growth 2011-2022 was 14%, and the VOA and HDC completions data shows an 18% increase in dwellings 2011-2021/22 for Broughton Astley. However, neither of these data sources allow for a comparison of age structure or life stages.

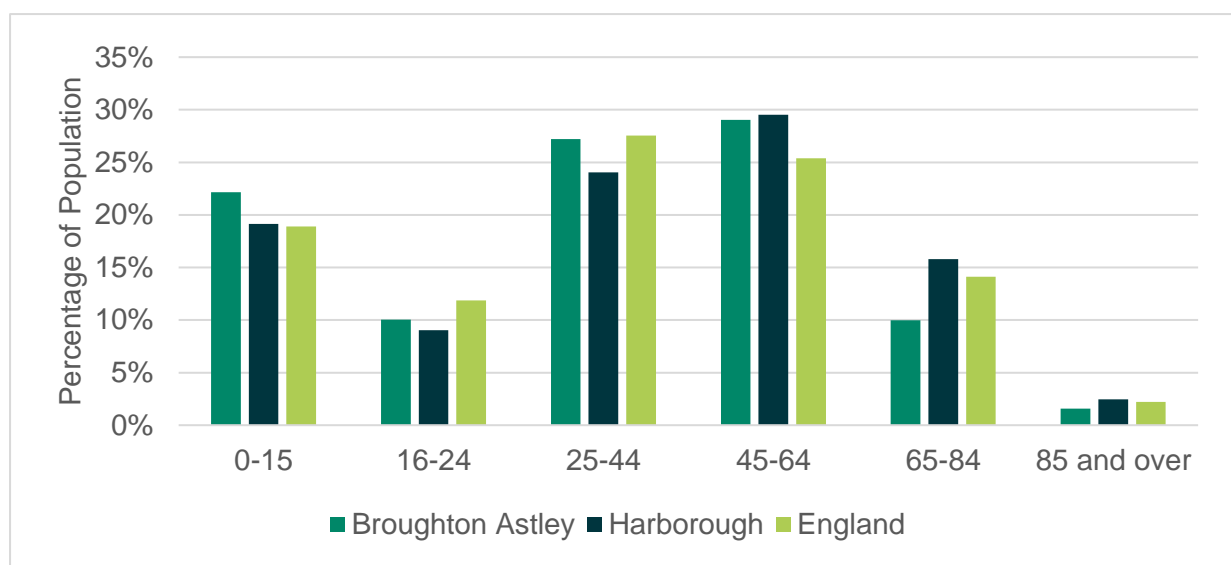
**Table 5-5: Age structure of Broughton Astley population, 2011 and 2020**

Age group	2011 (Census)		2020 (ONS, estimated)	
0-15	1981	22%	1,832	19.4%
16-24	898	10%	900	9.5%
25-44	2432	27%	2,154	22.8%
45-64	2596	29%	2,867	30.4%
65-84	892	10%	1,521	16.1%
85 and over	141	2%	163	1.7%
Total	8,940	100%	9,437	100%

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

252. For context, it is useful to look at the parish population structure alongside that of the district and country. Figure 5-3 (using 2011 Census data) shows that the NA population has a relatively similar age profile to that of Harborough and England as a whole. The only differences are slight.

**Figure 5-3: Age structure in Broughton Astley, 2011**



*Source: ONS 2011, AECOM Calculations*

253. Unfortunately, unlike for dwelling size and type discussed above, this type of information can also not be compared to data from recent planning permissions, without a comprehensive post-occupation survey, which is not included in the information available at the time of writing. Until Census 2021 information is available at parish level, this information will not be possible to update accurately.

## Household composition

254. Household composition (i.e. the combination and relationships of adults and children in a dwelling) is an important factor in the size (and to an extent, the type) of housing needed over the Neighbourhood Plan period. Table 5-6 shows that the NA's population is largely made up of one family households, with fewer one person or 'other' households (the latter category includes households such as flat shares).

255. In this, the population profile is again very similar to the rest of the district and country, with the only difference being that Broughton Astley has an even more pronounced predominance of one family households than across the larger geographies. Within this category, the NA particularly has a higher proportion of family households with dependent children. Households aged 65 and over (older family households and older single person households) make up a lower percentage compared to across Harborough and to England as a whole. Overall, the household compositions are roughly similar across all three geographies.

256. 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. While the data is quite old at this point, it is interesting to observe that this category grew by 17.9% between 2001 and 2011 in the parish, at a faster rate than the district average.

**Table 5-6: Household composition, Broughton Astley, 2011**

Household composition		Broughton Astley	Harborough	England
One person household	Total	20.2%	25.8%	30.2%
	Aged 65 and over	8.4%	12.5%	12.4%
	Other	11.8%	13.3%	17.9%
One family only	Total	76.3%	70.0%	61.8%
	All aged 65 and over	6.9%	10.8%	8.1%
	With no children	22.5%	21.4%	17.6%
	With dependent children	36.3%	28.4%	26.5%
	With non-dependent children <sup>26</sup>	10.6%	9.3%	9.6%
Other household types	Total	3.5%	4.3%	8.0%

Source: ONS 2011, AECOM Calculations

## Occupancy ratings

257. 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.
258. In Broughton Astley, close to half of all households (47%) live in a home with two or more spare bedrooms, and the vast majority (85%) live in a home with at least one spare bedroom. Households over the age of 65 are the most likely to have two or more spare bedrooms. Families over 65 and families under 65 with no children are most likely to under-occupy their home (96.2% and 99.5% respectively have one or two spare bedrooms). Within the single person category, those over 65 are slightly more likely to under-occupy their home than those under 65.
259. Only 1% of households in the NA were over-occupying their homes. The most likely to over-occupy their home / be over-crowded are families with children, lone parents, and 'other household types' with dependent children. This is quite common and suggests that the larger housing isn't necessarily being occupied by households with the most family members, but by the people with the most wealth (such as couples without children) or by older people who have not chosen or not been able to move to smaller properties.

<sup>26</sup> Refers to households containing children who are older than 18 e.g students or young working people living at home.

**Table 5-7: Occupancy rating by age in Broughton Astley, 2011**

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 65+	66.1%	30.1%	3.8%	0.0%
Single person 65+	38.5%	48.3%	13.2%	0.0%
Family under 65 - no children	77.0%	22.5%	0.5%	0.0%
Family under 65 - dependent children	32.7%	43.2%	22.7%	1.4%
Family under 65 - adult children	30.0%	47.7%	19.8%	2.5%
Single person under 65	48.6%	40.4%	10.9%	0.0%
All households	47%	38%	15%	1%

Source: ONS 2011, AECOM Calculations

## Dwelling mix determined by life-stage modelling

### Suggested future dwelling size mix

260. As noted above, there is a strong link between the life stage of a household and the size of dwelling that a 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 Broughton Astley 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. As discussed earlier in our report, while we have some data on the dwelling size mix of more recent developments, and can provide some commentary on this basis, we do not have access to comprehensive completions data at the time of writing which details the size of units.
261. It is important to keep in mind that housing need is not an exact science and that 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.
262. The approach therefore embeds existing patterns of occupancy which may or may not be desirable. As such, it is appropriate for the result of this model to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is considered entirely appropriate for the purpose of drafting Neighbourhood Plan policy.
263. Before presenting the results of this exercise, it may be interesting to review two of the inputs described above.
264. The first, given as Figure 5-2, sets out the relationship between household life stage and dwelling size for Harborough 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 a trend that can be observed in all geographies. However, it is worth noting that, as across the rest of the country, older households in Harborough do not tend to return to living in homes as small as those occupied by the youngest households. As such, homes of 3 or more bedrooms continue to make a larger proportion of the homes occupied by the over 80s than those occupied by the households with a younger reference person under 30.

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



Source: ONS 2011, AECOM Calculations

265. The second dataset of note is the result of applying Local Authority level household projections to the age profile of Broughton Astley households in 2011 and the updated estimates of household numbers described in the bullets above. Table 5-8 makes clear that population growth can be expected to be driven by the oldest households, a reference person aged 65 and over. This age group is projected to grow by a very significant 71% from 2011 to the end of the NP period in 2031. All other age groups are also projected to grow, but at lower rates. The most significant growth in another age group is of the youngest group aged 24 and under, projected to grow by 19%.

**Table 5-8: Projected distribution of households by age of HRP, Broughton Astley**

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	52	386	1,625	683	676
2031 (end of the plan period)	62	439	1,706	792	1,157
% change 2011-2031	19%	14%	5%	16%	71%

Source: AECOM Calculations

266. The result of this exercise is presented in Table 5-9. The model suggests that what is most needed to be built in Broughton Astley over the plan period is a mix consisting of 3-bedroom properties (29%), 2-bedroom properties (28%); with a

smaller amount of 5+ and 1-bedroom properties (21-22%). No new 4-bedroom properties appear to be needed.

**Table 5-9: Suggested dwelling size mix to end of plan period (2031), Broughton Astley**

Number of bedrooms	Current mix (2011)	Indicative mix 2031 (end of Plan period)	Balance of new housing to reach indicative mix
1 bedroom	95 (2.8%)	250 (6.0%)	155 (21%)
2 bedrooms	735 (21.5%)	945 (22.7%)	210 (28%)
3 bedrooms	1,399 (39.1%)	1,549 (37.3%)	210 (29%)
4 bedrooms	1,061 (31.0%)	1,061 (25.5%)	0 (0%)
5+ bedrooms	189 (5.5%)	351 (8.4%)	162 (22%)

*Source: AECOM Calculations*

267. Below we further compare this suggested size mix to the two major residential permissions in Broughton Astley since 2011.

**Table 5-10: Suggested dwelling size mix to 2031 compared to recent major residential permissions in Broughton Astley**

Number of bedrooms	Mix in major residential development permissions since 2011	Balance of new housing to reach indicative mix
1 bedroom	4%	21%
2 bedrooms	23%	28%
3 bedrooms	58%	29%
4 bedrooms	14%	0%
5+ bedrooms	1%	22%

268. This shows that recent permissions are largely providing a mix which is likely to address the majority of identified need. The main gaps appear to be in the provision of the smallest and largest property sizes (one-bedroom and 5+ bedroom properties). The main over-provision appears to be in 3-4 bedroom properties.

269. However, 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.

270. For example, while young starter families and downsizing older households may both need 'mid-sized' homes, they 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.

271. The preceding chapter found that affordability is a serious and worsening challenge in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type, and density for residents' budgets. Continuing to provide smaller homes with fewer bedrooms would help to address this situation.
272. 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.
273. That said, it may not be realistic to expect growing families to be able to afford the larger detached and semi-detached homes that are currently most likely to be 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 certain sizes of homes despite their abundance because a different kind of home is needed to accommodate local need, such as growing families with limited buying power. However, 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.
274. 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 providing a thorough mix of homes, including small, mid-sized and larger 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**

275. The HEDNA similarly shows that requirements across the HMA to 2031 are also for a mix of different sizes, with a greater emphasis on smaller unit sizes for affordable housing and a greater emphasis on mid-sized and larger unit sizes for market housing.

**Table 5-11: HEDNA Estimated Size of Dwellings Needed 2011 to 2031 – Market Housing – HMA**

Size	2011	2031	Additional households 2011-2036	% of additional households
1 bedroom	17,512	20,953	3,441	5.6%
2 bedrooms	77,136	95,175	18,039	29.3%
3 bedrooms	157,040	188,254	31,214	50.6%
4+ bedrooms	79,939	88,907	8,968	14.5%
Total	331,627	393,289	61,662	100.0%

Source: Leicester and Leicestershire HEDNA 2017

**Table 5-12: HEDNA Estimated Size of Dwellings Needed 2011 to 2031 – Affordable Housing – HMA**

Size	2011	2031	Additional households 2011-2036	% of additional households
1 bedroom	19,049	27,890	8,841	43.0%
2 bedrooms	18,066	23,992	5,926	28.8%
3 bedrooms	19,749	24,992	5,243	25.5%
4+ bedrooms	2,419	2,963	544	2.6%
Total	59,283	79,837	20,554	100.0%

Source: Leicester and Leicestershire HEDNA 2017

## Conclusions- Type and Size

276. 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.
277. Detached and semi-detached houses are the most common dwelling types in Broughton Astley. These dwelling types make up a larger proportion of homes in the NA than across Harborough or England as a whole. Conversely, the NA contains a lower proportion of flats, terraces, and bungalows. Concerning flats, this difference is only slight in comparison to the rest of the district, but significant compared to the rest of the country.
278. In terms of dwelling size, properties in Broughton Astley are largely middle sized with three bedrooms (making up around 43% of all properties) or four bedrooms (29%), followed by two-bedroom properties (22%). The smallest and largest size categories (1 and 5+ bedroom dwellings) make up 3% of the mix each. Smaller

dwellings are under-represented in the NA compared to the rest of the country, but this is similarly the case for Harborough as a whole.

279. Recent development permissions are unlikely to significantly change the overall profile of the local housing stock, with a third each of units permitted consisting of detached and semi-detached properties. The proportion of flats permitted is very low (5%), but new permissions do add some terraced properties to the mix (32%). In terms of size mix, new permissions, like existing stock, are very much focused on mid-sized 3-bedroom dwellings (more than half of units in major scheme permissions) but propose to add some more two bed units and a lower proportion of four bed dwellings. Only 1% of dwellings permitted have 5 bedrooms and 4% have 1 bedroom.
280. Overall, Broughton Astley has a lower proportion of flats, terraces, and bungalows compared to detached and semi-detached houses, a lower proportion of small homes with one-bedroom, and a higher percentage of larger houses with four bedrooms, than comparator geographies. This means that there are likely to be fewer housing types and sizes appropriate for younger first-time buyers and older households looking to downsize, where these have limited financial means. However, the high proportion of 2- and 3-bedroom semi-detached and detached homes is likely to be appropriate and popular for these types of households, where they can afford them.
281. As regards age structure and household composition, the NA population has a rather similar profile to that of the county and country as a whole. The two largest age groups, together making up just over half of Broughton Astley's population, were the two "middle" age categories aged 25-64 years, followed by young children under the age of 15. Those between 65-84 and older teenagers and young adults aged 16-24 were the two next largest categories. Those aged over 85 are the smallest age group.
282. The NA's population is largely made up of one family households (76%), with fewer one person or 'other' households. The population profile is again very similar to the rest of the county and country. However, Broughton Astley has an even more pronounced predominance of one family households (particularly those with dependent children) compared to the larger geographies.
283. Close to half of all households in the NA (47%) live in a home with two or more spare bedrooms, and the vast majority (85%) live in a home with at least one spare bedroom. Only 1% of the Broughton Astley population were over-occupying their homes. Households over the age of 65 are the most likely to have two or more spare bedrooms. Families over 65 and families under 65 with no children are most likely to under-occupy their home. The most likely to over-occupy are families with children, lone parents, and 'other household types' with dependent children. This is quite common and suggests that larger housing isn't necessarily being occupied by households with the most family members.
284. Looking forward towards the end of the plan period, population growth can be expected to be primarily driven by the oldest households aged 65 and over, projected to grow by a significant 71% from 2011 - 2031.

285. The findings of the Leicester and Leicestershire HEDNA also show the need for a mix of different housing types and sizes across the HMA to 2031, with a greater emphasis on smaller unit sizes for affordable housing and a greater emphasis on mid-sized and larger units for market housing.
286. Our model suggests that what is most needed to be built in Broughton Astley over the plan period is a broad mix of sizes. This includes 3- and 2-bedroom properties (29% and 28% respectively), followed rather closely by the largest and smallest size dwellings needed (22% 5+ bedroom units and 21% 1-bedroom units). The only size category showing no extra need is 4-bedroom dwellings.
287. When comparing this to the size mix in recent major residential permission, it appears that the main gaps in provision are likely to be in the smallest and largest property sizes (1-bedroom and 5+ bedroom properties), while there appears to be an over-provision in 3-4 bedroom properties.
288. Therefore, the greatest importance in Broughton Astley appears to be the provision of a wide variety of housing in terms of types and sizes. This variety should cater for different needs, incomes, sizes, and life-stages, including some provision of large 5+ dwellings for larger families, as well as smaller homes suitable for those with limited funds, including some households looking to purchase their first home or looking to downsize on a lower income.

## 6. RQ 3: Specialist housing for older people

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

### Introduction

289. This chapter considers in detail the specialist housing needs of older and disabled people in Broughton Astley. 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.

290. 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.

291. 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. They are an idea of the broad scale of potential need rather than an obligatory target that must be met.

292. The specialist housing needs of older people (75+) are assessed below using two methods. The first is a tenure-led projection, based on rates of mobility limitation among this age group and the tenure of housing they currently occupy. The second, included for the purposes of comparison, is based on the Housing Learning and Improvement Network (HLIN) Strategic Housing for Older People (SHOP) tool,<sup>27</sup> which is based on best practice nationally and sets a recommended level of provision per 1,000 head of population.

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

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<sup>27</sup> Available at <https://www.housinglin.org.uk/Topics/browse/HousingExtraCare/ExtraCareStrategy/SHOP/SHOPv2/>

as opposed to the projected new households which form the baseline for estimating housing need overall.<sup>28</sup>

294. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).<sup>29</sup> 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**

295. When determining a final target for the need for specialist dwellings, it is necessary first to take account of current supply. Information on the current stock is collated manually using the search function on the Elderly Accommodation Counsel's Website: <http://www.housingcare.org>.
296. Table 6-1 counts a total of 56 units of specialist accommodation in the NA at present, provided within three older persons accommodation schemes. The nearest other settlement in Harborough with more specialist older persons accommodation is Lutterworth, with a further five schemes.
297. The units in Broughton Astley appear to be a mix in terms of tenure, with the majority (44 units, or 79%) available for rent from a social landlord and the remaining 12 units (21%) available for market sale with leasehold. None of the 56 units appear to offer any kind of on-site care element.
298. ONS 2020 population estimates suggest that there are currently around 619 individuals aged 75 or over in Broughton Astley. This infers that current provision is in the region of 90 units per 1,000 of the 75+ population (a common measure of specialist housing supply).

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<sup>28</sup> See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

<sup>29</sup> For a full description of Planning Use Classes, please refer to [https://www.planningportal.co.uk/info/200130/common\\_projects/9/change\\_of\\_use](https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use)

**Table 6-1: Existing specialist housing for older people in Broughton Astley**

	Name	Description	Dwellings	Tenure	Type
1	Arkwright House	33 flats. Sizes: studio, 1 bedroom. Non-resident management staff and Careline alarm service. Lift, lounge, laundry, guest facilities, kitchen. Frequent social activities. Meal(s) available (Mon, Wed, Fri). New residents accepted from 60 years of age.	33	Rent (social landlord)	Retirement Housing
2	Gladstone Mews	12 bungalows. Sizes: 2 bedroom. Careline alarm service. Garden. New residents accepted from 55 years of age.	12	Leasehold	Age exclusive housing
3	Gladstone Mews <sup>30</sup>	11 bungalows. Built in 1991. Sizes: 1-bedroom and 2-bedroom. Includes mobility standard properties. Careline alarm service. Garden. New residents accepted from 60 years of age	11	Rent (social landlord)	Age exclusive housing

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

## Tenure-led projections

299. Turning to determining future need for specialist housing, the first step is to review data on the tenure of households aged 55 to 75 across HDC, as this is the most recent and smallest geography for which tenure by age bracket data is available.
300. 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 2031. 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 continue to need affordable rented specialist accommodation.
301. According to Table 6-2, in 2011 91.5% of 55 to 75 year olds across Harborough owned their own home, renters making up 8.5% of 55 to 75 year old population (7.5% renting from the council or a housing association and 1% renting privately).

<sup>30</sup> Please note that it is assumed that the two listings under the name of Gladstone Mews both exist, providing a total of 23 units of different tenure, and that this is not a duplicate listing of 11-12 units after a change of tenure. No further information is available online for this scheme, but the parish council may have access to further local information.

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

All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
91.5%	64.9%	26.6%	8.5%	7.5%	0.9%	0.1%

Source: Census 2011

302. The next step is to project how the overall number of older people in Broughton Astley is likely to change in future, by extrapolating from the ONS 2018-based Sub-National Population Projections (SNPP) for HDC 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 6-3.

303. The over-75s population in Broughton Astley is projected to nearly double (from 452 to 898, so a 99% increase) while the overall population is projected to increase by just 23% (8,940 to 10,977) between 2011 and 2031.

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

Age group	2011		2031	
	Broughton Astley (Census)	Harborough (Census)	Broughton Astley (AECOM)	Harborough (ONS SNPP 2018)
All ages	8,940	85,382	10,977	104,839
75+	452	7,121	898	14,141
%	5.1%	8.3%	8.2%	13.5%

Source: ONS SNPP 2018, AECOM Calculations

304. 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).

305. The people whose needs are the focus of the subsequent analysis are therefore the additional 446 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 Harborough in 2011 (the smallest and most recent dataset to capture households). In 2011 there were 7,121 individuals aged 75+ and 5,150 households headed by a person in that age group. The average household size is therefore 1.38, and the projected growth of 446 people in Broughton Astley can be estimated to be formed into around 323 households.



306. The next step is to multiply this figure by the percentages of 55 to 75 year olds occupying each tenure (shown in the table above). This is set out in Table 6-4. This provides a breakdown of which tenures those households are likely to need.

**Table 6-4: Projected tenure of households aged 75+ in Broughton Astley to the end of the Plan period**

<b>Owned</b>	<b>Owned outright</b>	<b>Owned (mortgage) or shared ownership</b>	<b>All rented</b>	<b>Social rented</b>	<b>Private rented</b>	<b>Living rent free</b>
408	289	118	38	33	4	0

Source: Census 2011, ONS SNPP 2018, AECOM Calculations

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

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

<b>Tenure</b>	<b>Day-to-day activities limited a lot</b>		<b>Day-to-day activities limited a little</b>		<b>Day-to-day activities not limited</b>	
<b>All categories</b>	<b>188</b>	<b>18.8%</b>	<b>254</b>	<b>25.4%</b>	<b>558</b>	<b>55.8%</b>
<b><i>Owned Total</i></b>	<b>161</b>	<b>18.1%</b>	<b>214</b>	<b>24.1%</b>	<b>513</b>	<b>57.8%</b>
Owned outright	139	17.4%	191	23.9%	468	58.6%
Owned (mortgage) or shared ownership	22	24.4%	23	25.6%	45	50.0%
<b><i>Rented Total</i></b>	<b>27</b>	<b>24.1%</b>	<b>40</b>	<b>35.7%</b>	<b>45</b>	<b>40.2%</b>
Social rented	18	25.4%	28	39.4%	25	35.2%
Private rented or living rent free	9	22.0%	12	29.3%	20	48.8%

Source: DC3408EW Health status

308. 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 195.

309. These findings are set out in the table below, based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.

**Table 6-6: AECOM estimate of specialist housing need for older people in Broughton Astley by the end of the Plan period**

Type	Affordable	Market	Total (rounded)
Housing with care (e.g. extra care)	Multiply the number of older households across all rented tenures (not just social rent as those aged 65+ who need to rent are overwhelmingly likely to need Affordable Housing) by the percent of occupiers in that tenure who have day to day activity limitations limited a lot	Multiply the number of older households people across all owner-occupied housing by the percent of occupiers in that tenure who have day to day activity limitations limited a lot	83
	9	74	
Adaptations, sheltered, or retirement living	Multiply the number of older households across all rented housing by the percent of occupiers in that tenure who have day to day activity limitations limited a little	Multiply the number of older households across all owned housing by the percent of occupiers in that tenure who have day to day activity limitations limited a little	112
	14	98	
<b>Total</b>	<b>23</b>	<b>172</b>	<b>195</b>

Source: Census 2011, AECOM Calculations

## Housing LIN-recommended provision

310. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. Table 6-7 reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. The table serves as a guide to the numbers of specialist dwellings for

older people that should be provided given the increase in their numbers over the Plan period, and how these should be split into the different tenures.

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

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

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

*Source: Housing LIN SHOP Toolkit*

312. As Table 6-3 shows, Broughton Astley is forecast to see an increase of 446 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 =  $60 \times 0.446 = 27$
- Leasehold sheltered housing =  $120 \times 0.446 = 53$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) =  $20 \times 0.446 = 9$
- Extra care housing for rent =  $15 \times 0.446 = 7$
- Extra care housing for sale =  $30 \times 0.446 = 13$
- Housing based provision for dementia =  $6 \times 0.446 = 3$

313. This produces an overall total of 112 specialist dwellings which might be required by the end of the plan period.
314. Table 6-8 sets out the HLIN recommendations in the same format as Table 6-6. It is important to stress that the SHOP toolkit embeds assumptions that uplift the provision of specialist accommodation compared to current rates.

**Table 6-7: HLIN estimate of specialist housing need for older people in Broughton Astley 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	<b>32</b>
	13.81	17.82	
Sheltered housing	Conventional sheltered housing for rent	Leasehold sheltered housing	<b>80</b>
	27	53	
<b>Total</b>	<b>41</b>	<b>71</b>	<b>112</b>

Source: Housing LIN, AECOM calculations

## HEDNA findings

315. The Leicester and Leicestershire HEDNA, again comes to similar findings as our assessment. The HEDNA identifies household growth across the HMA being primarily driven by a growing older population who typically live in smaller households, which will drive down average household sizes and drive up average ages over the plan period. The older population is also identified as less migrant than younger people, particularly of working-age, and thus more likely to remain in the area over the plan period.
316. 2-3 bedroom dwellings are identified as most likely to be demanded by older downsizers in market dwellings in the HMA. Most downsizers in the area over the plan period are likely to have significant equity, and therefore able to exercise housing choice. Some 1-bed accommodation is deemed as likely to be needed in the affordable tenures for those who do not have such means.
317. In terms of supply, the picture across the HMA is again similar to the NA, with 77% affordable and 24% market supply of specialist housing, and an average provision of 92 units per 1,000 population aged over 75. This shows again an over-all undersupply of units, compared with the provision rate recommended as appropriate by the HLIN.

## Conclusions- Specialist Housing for Older People

318. The subject of specialist housing needs of older and disabled people is of particular interest to BAPC, who noted the struggle for older people to downsize in Broughton Astley, due to a lack of diversity in the parish.
319. The NA has a current specialist offer of 90 units per 1,000 population of over 75-year olds (56 units for 619 individuals, based on the ONS 2018-based population estimate of the population ages 75 and over in Broughton Astley). The Housing LIN model recommends a provision of 251 units per 1,000 population. Our

analysis therefore shows a very significant current under-provision, as is the case in most locations around the country.

320. None of the 56 specialist units currently available in Broughton Astley appear to offer an on-site care element (such as Housing with Care / Extra Care housing). All the units are age exclusive / retirement housing without onsite care. Most of the units on offer (44 units, or 79%) are available for social rent for those in financial need. The remaining 12 units (21%) are for market purchase with leasehold.
321. Currently, 91.5% of 55-75 year olds across Harborough own their own home, renters making up 8.5% (7.5 renting from the council or a housing association and 1% renting privately). The population of over 75s is projected to almost double in the NA over the plan period, while the overall population is only projected to increase by 23%. The picture across Harborough is similar.
322. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
323. These two methods of estimating the future need in Broughton Astley produce a range of 112-195 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
324. Overall, the largest demand is likely to be for sheltered accommodation for market sale, which makes up approximately half (47-50%, depending on the estimate) of projected demand.
325. There is also projected to be a significant level of demand for extra-care units (28-43%) with most of these units also needed for market sale. 12-37% of total specialist demand is likely to be for affordable specialist housing. Housing with on-site care makes up around 34-39% of this is affordable older persons housing demand, depending on the method used to estimate this need.
326. It is worth noting that Neighbourhood Plans cannot set the proportion of housing (specialist or otherwise) that should be affordable, as this has to be in line with Local Plan policy. In the case of Harborough, the adopted Local Plan Policy H2 requires 40% of housing to be affordable on major schemes providing more than 10 dwellings, with a tenure split of 75% rented and 25% affordable home ownership units.
327. The made Broughton Astley NP Policy H2 makes a 30% requirement for all development regardless of size. Developments are also specifically expected to contribute to the provision of affordable homes that are suitable to meet the needs of older people and those with disabilities.

328. These policies, together with the evidence provided in our HNA, should be useful in supporting negotiations for the provision of at least 30% affordable housing on specialist housing schemes in the NA to meet evidenced demand.
329. The key imbalance of current provision versus future need is that the current stock includes no specialist provision with on-site care (compared to a projected demand of which 28-43% is for extra-care). Current provision also provides too few market units, compared to what is needed (79% of current provision is affordable for rent, compared to only 12-37% projected demand being for affordable specialist housing). This imbalance will need to be redressed through future supply as a priority.
330. As just under half of total unmet need (47-50%) is for market sheltered housing, this element might be satisfied by making sure all new housing is accessible and adaptable for people with lower support needs.
331. The 2017 HEDNA includes similar findings to our study, for across the wider Leicester and Leicestershire HMA, projecting a significant growth in the older population, most of which is likely to have significant equity and demand 2- and 3-bedroom market units, with a limited requirement of 1-bed affordable units. The growth in the older population is projected to be associated with a decline in average household sizes and an associated rise in average household age across the HMA.
332. There is no known future supply of specialist housing in Broughton Astley at the time of writing. The adopted Local Plan encourages specialist provision through policy H4 on Specialist Housing and require it as an integral part of all residential development over 100 dwellings at a rate of at least 10% of dwellings proposed, subject to viability, where the site is suitable. As there are only two developments in Broughton Astley permitted since 2011 which meet this threshold, and these had reserved matters permitted before the current Local Plan was adopted, no older person's accommodation provision appears to have been included or is likely to come forward in the near future.
333. Therefore, given that it appears unlikely that there will be a large volume of additional specialist supply during the Plan period in the NA, an avenue open to the BAPC is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with the LPA. The local level evidence supplied in this report could be used to support this discussion. The group may also be able to encourage the adaptation of existing properties through grant schemes and other means, although it is acknowledged that Neighbourhood Plans may have limited influence over changes to the existing stock.
334. Since 2019, adopted Local Plan policy H5 requires that housing development on sites capable of providing 100 dwellings or more, should meet the accessible and adaptable standards in Building Regulations, Part M4(2) Category 2, in 4% of dwellings proposed. The evidence gathered here supports such requirements for accessible and adaptable standards in the NA. It is unclear whether Neighbourhood Plans can set their own, more ambitious 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 priority for the new Neighbourhood Plan. The proportion of new housing that might accommodate those using wheelchairs might be set with reference to the proportion of affordable housing applicants in the district falling into this category but would be subject to viability testing.

335. 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 several 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.
336. 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).
337. Broughton Astley is identified in the Harborough Local Plan as a Key Centre, providing a service function to the surrounding area, and containing a reasonable variety of services including a GP surgery, library, post offices, and several shops. It is considered by AECOM that the NA is, in broad terms, a relatively suitable location for specialist accommodation to meet some of or all local need, on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, there is potential for further specialist 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 Broughton Astley 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, in larger settlements with access to more public transport and local services, 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.
338. Wherever specialist housing is to be accommodated, partnership working with specialist developers is recommended to introduce a greater degree of choice into the housing options for older people who wish to move in later life.

## 7. RQ 4: Housing for People with Disabilities

***RQ4: What provision should be made in terms of housing for disabled people over the Neighbourhood Plan period?***

### Introduction

339. The neighbourhood planning group is keen to ensure that there is an adequate supply of suitable dwellings provided to meet the needs of people with disabilities in the Neighbourhood Area. As such, it is appropriate to understand the specific dwelling tenures and types that could be provided to ensure that the Neighbourhood Area retains or provides housing that is suitable for disabled people.
340. This HNA focuses on the needs of those with physical disabilities because of the data available and the close correlation between physical ability and the type of housing that might be needed. The English Housing Survey<sup>31</sup> 2019-20 found that 8% of households in England contain at least one person with a long-standing physical or mental health condition that required adaptations to make their home suitable to their needs. It is also estimated that around 1 million households in 2019-20 did not have all the adaptations that they reported to need in their home, increasing from 864,000 in 2014-15.
341. It is important to acknowledge that there may be a need to provide specialised (supported) housing for other vulnerable households including, for example, those with learning disabilities, mental health needs, or young people leaving care. This is harder to assess at small scales, and individual circumstances play a much greater role within the wide range of potential non-physical challenges in what forms of housing might be needed. The forms of care involved are also often more specialised, meaning that the availability of appropriately trained care staff is a further relevant consideration. The requirements of such groups tend to be assessed at the scale of Local Authorities.
342. It also is important to note that there will understandably be a significant and unspecifiable degree of overlap between this section and the section on the needs of older people, who represent the largest constituent group of the disabled with mobility impairments.

### Data

343. Using Census data, it is possible to examine the current population with physical disabilities at various geographies and from various perspectives, and to model how that population will change in future. This presents a basis with which to plan for their specialised housing needs.

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<sup>31</sup> Home Adaptations Report



344. The Census provides data on people with a long-term health problem or disability (LTHPD), which is defined as a health-problem or disability that limits that person's day-to-day activities and has lasted or is expected to last at least 12 months. The data is broken down by whether the respondent's activities are perceived to be limited 'a lot' or 'a little'. Table 7-1 shows the total number of residents in Broughton Astley reporting an LTHPD, broken down by the degree of activity limitation, and compared with the wider geographies of HDC and England overall.
345. This shows that Broughton Astley has a lower overall incidence of LTHPD than the two larger comparator geographies, at 11% compared to 14% across Harborough and 17% across England.

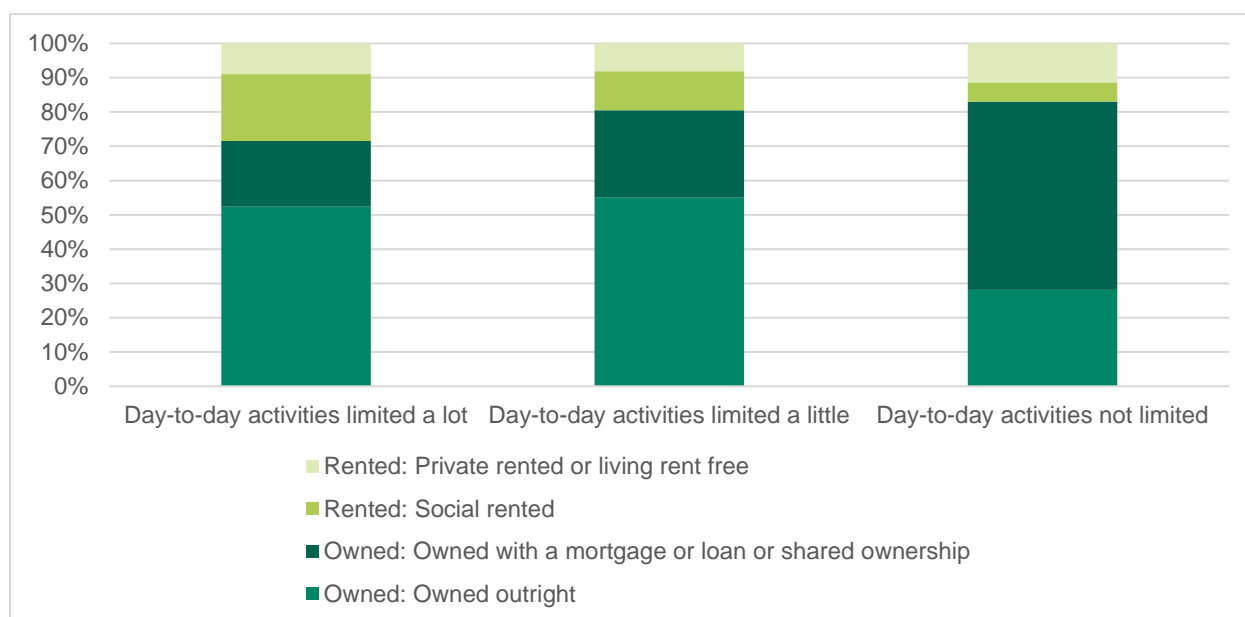
**Table 7-1: Current population with LTHPD at various geographies**

	<b>Broughton Astley</b>		<b>Harborough</b>		<b>England</b>	
	Total	%	Total	%	Total	%
All usual residents	8,940	100%	85,382	100%	53,012,456	100%
Total with a LTHPD	964	11%	11,791	14%	8,936,954	17%
Day-to-day activities limited a lot	375	4%	4,673	5%	4,098,808	8%
Day-to-day activities limited a little	589	7%	7,118	8%	4,838,146	9%

*Source: 2011 Census*

346. Next, we look at the prevalence of long-term disability among different tenure groupings. Figure 7-1 shows the tenure mix occupied by people with LTHPDs across Harborough, as well as those without an LTHPD ('day-to-day activities not limited'). Note that this data, at this level of detail, is not available at parish level for Broughton Astley, but the local authority level data still allows for some useful commentary.
347. The data shows that people with LTHPD in Harborough are more likely to own their home outright or to live in the social rented sector, compared to those whose do not have a limiting health problem or disability. Conversely, they are less likely to be homeowners with a mortgage, loan or shared ownership arrangement, and less likely to rent a home in the private rented sector.

**Figure 7-1: Tenure of people with LTHPD, HDC**



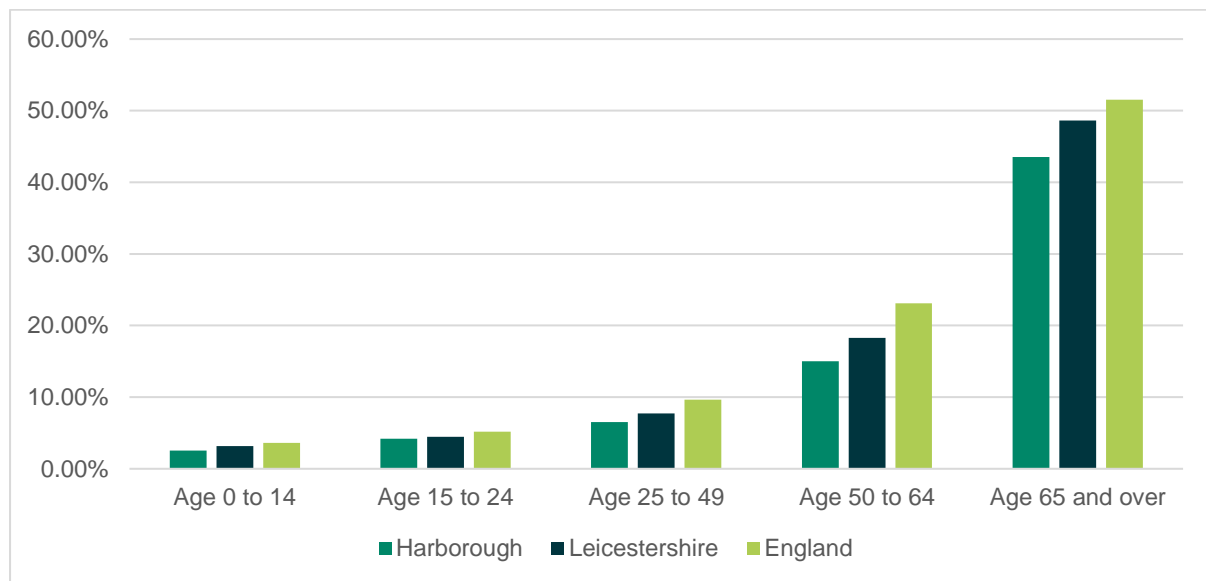
*Source: 2011 Census*

348. The links between household wealth, particularly in relation to home ownership and equity, are also important when considering if homes are suitably adapted for those with disabilities. According to the English Housing Survey (2019-20)<sup>32</sup>, a quarter of private renters and a quarter of local authority households nationally felt their homes were unsuitable for their needs in relation to adaptations. Unsurprisingly, this was least common for owner occupiers, with 17% reporting that their home was unsuitable. This is possibly due to homeowners not only being more likely to have the funds to make the required adaptations, but also due to owner occupiers having more control over altering their home.
349. Households under the age of 55 were also more likely to report that their dwelling was unsuitable (30%) compared to older households (13% of those age 75+), potentially linked to older persons being more likely to own their own home than the wider population. Older persons are also likely to have greater access to specialist accommodation, such as age-restricted sheltered housing or retirement flats, which would be more suitable for their needs.
350. We next consider the prevalence of long-term disability and mobility by age group. Figure 7-2 clearly shows that the incidence of long-term disability and age are strongly correlated. Therefore, a large degree of specialised housing need that will be counted in this section is also counted in the section on housing for older people. The incidence of LTHPD particularly rises above the age of 65.
351. When comparing Harborough to the wider county and country, it appears that Harborough has a slightly lower incidence of LTHPD than the two larger comparator geographies at all ages, but that this difference is not very pronounced. However, the divergence increases proportionately with the higher incidence in the older age groups. For the youngest age group, for instance, the

<sup>32</sup> [English Housing Survey 2019 to 2020: headline report - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/publications/english-housing-survey-2019-to-2020-headline-report)

difference between the local authority incidence and the national incidence is only 1%, and for the oldest age group, the difference is 8%.

**Figure 7-2: Incidence of LTHPD by age group at various geographies**



Source: 2011 Census

352. The prevalence of long-term disabilities by age group in Harborough is then projected to 2031, the end of the plan period.

**Table 7-2: Population of Harborough with a disability by the end of the plan period**

Age bracket	2011 population	% of whom have LTHPD in 2011	2031 projected population	2031 population with LTHPD (based on 2011 incidence)	Increase 2011-2031	% Increase 2011-2031
Age 0 to 15	15,207	3%	16,373	416	30	8%
Age 16 to 24	8,857	4%	9,625	393	31	9%
Age 25 to 44	20,527	6%	22,716	1,299	125	11%
Age 45 to 64	25,200	13%	28,565	3,701	436	13%
Age 65+	15,591	42%	27,560	11,674	5,070	77%
<b>Total</b>				<b>17,483</b>	<b>5,692</b>	<b>44%</b>

Source: 2011 Census, ONS 2018-based projections, AECOM calculations

353. This prevalence at local authority level is then applied to the projected population of Broughton Astley by age group at the end of the Plan period (see Table 7-3).

**Table 7-3: Estimated population of Broughton Astley with a disability, projected to the end of the plan period**

Age bracket	2011 population	Population by age likely to have LTHPD in 2011 (based on HDC prevalence by age)	2031 population projection	2031 population with LTHPD (based on HDC % increase 2011-2031)	Projected Increase 2011-2031
Age 0 to 15	1,981	50	1,832	54	4
Age 16 to 24	898	37	900	40	3
Age 25 to 44	2,432	139	2,154	154	15
Age 45 to 64	2,596	336	2,867	381	45
Age 65+	892	438	1,684	774	336
<b>Total</b>					<b>403</b>

*Source: 2011 Census, ONS 2018-based projections, AECOM calculations*

354. The total projected increase of 403 persons with a LTHPD is, not unexpectedly, driven by growth in the older population. Age groups below 65 are also likely to see increases in the numbers of people with LTHPD, but at a much lower rate than older persons. The overall increase may nevertheless require a potential uplift in specialist housing for people with disabilities (both for older and for younger persons) that should be planned for in the context of the overall increase in housing provision afforded by the NDP.

## PIP Claimants

355. Another measure which can be used to indicate the scale of disability within the population is the number and proportion of Personal Independence Payment (PIP) claimants. PIP is replacing Disability Living Allowance (DLA) for eligible working people aged 16 to 64. PIP therefore provides an indication of the number of people in younger, working age groups who are disabled and who have personal care needs, mobility needs, or both.

356. It is estimated that as of April 2022<sup>33</sup>, there were approximately 3 million claimants entitled to PIP. It is important to note that eligibility for PIP is not limited to mobility-reducing disabilities, with 83% of claims between May 2017 and April

<sup>33</sup> Available here - <https://www.gov.uk/government/statistics/personal-independence-payment-statistics-to-april-2022/personal-independence-payment-official-statistics-to-april-2022>

2022 falling into the following categories:

- Psychiatric disorders;
- Musculoskeletal disease (general);
- Musculoskeletal disease (regional);
- Neurological disease; and
- Respiratory disease.

357. The most common category, psychiatric disorders, covers a wide variety of more detailed conditions, with  $\frac{3}{4}$  of claims classified into this broader category falling into one of 5 sub-groups – mixed anxiety and depressive disorders, mood disorders, autistic spectrum disorders, learning disability global, and psychotic disorders.

358. It is more difficult to quantify the housing need of those with psychiatric disorders than it is for those with mobility limiting disabilities. This is because the level of additional need, whether this is through in the home adaptations, extra bedroom requirements for carers, or the potential need for supported living accommodation, will be a very individual need, which will need to be assessed on a case-by-case basis. This is something that the local authority, HDC will be more appropriately placed to advise on.

359. The number of people claiming PIP as of July 2022 can be viewed below in Table 7-4. 'PIP cases with entitlement' shows the number of people in receipt of PIP and those with entitlement where pay has been suspended (e.g. they are in hospital), by local authority.

**Table 7-4: Proportion of PIP claimants in HDC, 2011**

	<b>Total population (ONS 2020)</b>	<b>PIP claimants (July 2022)</b>	<b>Approximate proportion of PIP claimants (%)</b>
HDC	95,500	2,628	2.75%
England	56,550,100	2,523,631	4.46%

*Source: ONS mid-2020 population estimates, Stat-xplore PIP cases with entitlement, AECOM Calculations*

360. Recording the proportion of PIP claimants can be helpful in determining the proportion of the disabled population in Harborough relative to the proportion nationally. The data shows that claims across Harborough were lower than across England as a whole (2.75% compared to 4.46%).

361. However, please note that while this data can be used to give a rough indication of the percentage of claimants, this is not an exact exercise. This is because the population must be based on the mid-year population estimate by the ONS for 2020, while the PIP claimant figure is based on the latest number of PIP cases

with entitlement recorded at the time of writing, which is for July 2022. Therefore, the years do not exactly match. Assuming a certain level of population increase year on year, the population figure may therefore be slightly higher, and the percentage of claimants marginally lower. However, a 3% assumption at local authority level appears roughly realistic as a reasonable indicator for Broughton Astley.

362. It is also still helpful to look at past DLA claimants, at the time of the 2011 Census, as this data is available at a smaller scale than information on PIP currently is. To determine the proportion of the population who were DLA claimants, data for the population as a whole from the 2011 Census needs to be gathered. However, as the number or proportion of DLA claimants was not recorded in the Census, the number of claimants from May 2011, i.e. the closest point to the Census for which data is available, needs to be cross-referenced with the Census data. Additionally, data on DLA claimants was only available by ward, so data from the four wards making up Broughton Astley parish (i.e. Astley, Broughton, Primethorpe and Sutton), have been used. The results are presented in Table 7-5.

**Table 7-5: Proportion of Disability Living Allowance Claimants in Broughton Astley, 2011**

	<b>Total population (Census 2011)</b>	<b>DLA claimants (May 2011)</b>	<b>Approximate proportion of DLA claimants (April/May 2011 (%))</b>
<i>Ward: Broughton Astley-Astley</i>	<i>2,324</i>	<i>40</i>	<i>1.72%</i>
<i>Ward: Broughton Astley-Broughton</i>	<i>2,840</i>	<i>50</i>	<i>1.76%</i>
<i>Ward: Broughton Astley-Primethorpe</i>	<i>1,772</i>	<i>65</i>	<i>3.67%</i>
<i>Ward: Broughton Astley-Sutton<sup>34</sup></i>	<i>2,004</i>	<i>60</i>	<i>2.99%</i>
Total - all wards in Broughton Astley parish	8,940	215	2.40%
Harborough	85,382	2,400	2.81%
England	53,012,456	2,635,110	4.97%

*Source: Census 2011, Nomis (Benefit Claimants - Disability Living Allowance for Small Areas), AECOM Calculations*

<sup>34</sup> Please note that this table is based on wards as at the time of the 2011 Census. Any updates to ward names, boundaries etc made since then are not reflected.

363. Table 7-5 shows that 2.4% of residents in Broughton Astley claimed Disability living allowance in 2011. This is slightly lower, but broadly similar, to the percentage of claimants across Harborough (2.81%), but significantly below the percentage across England, at less than half the national rate (4.97%).
364. Looking at the proportion of Harborough DLA claimants at the time of the 2011 Census alongside the current proportion of PIP claimants in 2022 shows that the percentage of PIP claimants in 2022 (2.75%) is almost identical to the percentage of Harborough DLA claimants in 2011 (2.81%). At a national level, the divergence is slight greater with 4.46% DLA claimants in 2011 versus 4.97% PIP claimants in 2022. However, rates are still broadly similar, but increased by half a percentage point.
365. Local authority level PIP claimant data can be pro-rated to the NA based on overall population estimates. The NA population accounted for 10.47% of the LPA population in 2011. When applying this population share to the 2.75% PIP claimants in HDC (which can be justified by the close resemblance of the DLA data between the parish and the local authority), it can be estimated that as of July 2022, there were approximately 275 individuals claiming PIP in the NA.
366. This figure is only an estimate and may vary in reality due to a number of factors, such as accessibility of the NA (e.g. public transport connections, local amenities), but gives a reasonable indication, that there is likely to have been an around 60 person increase in disability benefits claimants since 2011 in the NA.

## HEDNA findings

367. The Leicester and Leicestershire HEDNA has also sought to consider the likely impact of population growth on the number of people with specific illnesses or disabilities. In relation to disabilities in the older population, the HEDNA uses data from the Projecting Older People Information System (POPPI) website<sup>35</sup>, to consider this subject specifically in relation to those aged 65 and over in the HMA. This data shows that both dementia and mobility problems are projected to increase (108% increase in dementia cases and 92% increase in the number of persons with mobility problems in Harborough 2011-2031). These increases fuel the increased need for specialist housing for older people, as discussed in our previous section.
368. The HEDNA also discusses housing need of people with disabilities more generally, across the whole HMA and national population, including wheelchair-accessible properties or adaptations to homes required. It remarks that the rising age profile across the HMA increases the total number of people with a LTHPD overall. However, persons under the age of 65 also still make up a significant percentage of those with an LTHPD, as shown in Tables 7-2 and 7-3 above.
369. In 2011, 16.6% of the overall HMA population had a LTHPD and 25% of households contained someone with a LTHPD. The HEDNA further projects that the number of people with a LTHPD will increase by around 36% by 2031, across

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<sup>35</sup> [Projecting Older People Population Information System \(poppi.org.uk\)](https://poppi.org.uk)



the HMA, with most of this increase (91%) expected to be related to the population aged 65+.

370. The HEDNA notes that “through the implementation of the emerging Adult Social Care Strategy, there is also an ambition to increase the number of working age adults with disabilities accessing supported living accommodation rather than residential care. Supported living is generally viewed as offering a greater level of independence for an individual with disabilities, and a more cost-effective option for the local authorities”.
371. The HEDNA also references a Habinteg Housing Association and London South Bank University report from 2010<sup>36</sup>, which estimates that around 84% of homes in England do not allow someone using a wheelchair to get to and through the front door without difficulty and that, once inside, spaces are even more restrictive. It is further estimated in this report, based on English House Condition Survey data, that just 0.5% of homes meet criteria for ‘accessible and adaptable’ homes, while 3.4% are ‘visitable’ by someone with mobility problems. The report finally estimates a wheelchair accessibility need from around 3% of households going forward.
372. In Broughton Astley, for the end of the plan period in 2031, we project this to be a need of 125 homes in total which should be wheelchair accessible (3% of 4,155 households in 2031, based on 2018-based household projections to 2031).

## Conclusions - Housing for People with Disabilities

373. The subject of specialist housing needs of disabled people is of particularly interest for the Neighbourhood Plan. The current homogeneity of the housing stock makes it more difficult for disabled persons to find appropriate accommodation. The same is reflected nationally, with around 1 million households in 2019-20 not having all the adaptations that they reported to need in their home. BAPC is keen to ensure that there is an adequate supply of suitable dwellings provided to meet the needs of people with disabilities in the Neighbourhood Area over the plan period to 2031.
374. Using Census data, as well as population projections, and benefits claims data, it is possible to examine the current population with physical disabilities at various geographies and from various perspectives, and to model how that population is likely to change in future, as a basis for planning for their specialised housing needs.
375. There is also a need to provide specialised supported housing for other vulnerable households including, for example, those with learning disabilities, mental health needs, or young people leaving care. However, the requirements of such groups need to be assessed at the HDC scale, as analysis and suitable specialist supply is difficult to provide at a parish level. There is also a need to acknowledge that, due to higher rates of disability amongst the older population,

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<sup>36</sup> Habinteg Housing Association and London South Bank University (Supported by the Homes and Communities Agency) - Mind the Step: An estimation of housing need among wheelchair users in England; [Mind the step: an estimation of housing need among wheelchair users in England - a summary | Emerald Insight](#)



a significant overlap exists between the findings of this section and the section on the needs of older people, who represent the largest constituent group of the disabled with mobility impairments.

376. Census shows that Broughton Astley has a lower overall incidence of long-term health problems and disabilities (LTHPD) than the two larger comparator geographies, at 11% compared to 14% across Harborough and 17% across England. In 2011, 964 persons in the NA had their day-to-day activities limited by a LTHPD, with 7% having their activities limited a little, and 4% a lot.
377. Local authority level data shows that people with LTHPD in Harborough are more likely to own their home outright (more than 50%), or to live in the social rented sector, compared to those who do not have a limiting health problem or disability. Conversely, they are less likely to be homeowners with a mortgage, loan, or shared ownership arrangement, and less likely to rent a home in the private rented sector.
378. Older persons are more likely to access to specialist accommodation (such as age restricted specialist housing) and are less likely to report that their home is unsuitable for their needs in relation to adaptations. Owner-occupiers are also less likely to report their home as unsuitable, possibly because they are more able to make adaptations.
379. As incidence of LTHPD increases with age, particularly over the age of 65, a large degree of specialised housing need that will be counted in this section is also counted in the section on housing for older people. Of the 403 additional persons projected to have a LTHPD by the end of the plan period in 2031, 336 are projected to be aged 65 or over. This means that an additional 67 persons under the age of 65 are projected to have a LTHPD in 2031 in Broughton Astley. These persons would benefit from a potential uplift in specialist housing for people with disabilities outside of the provision planned for those over the age of 65. This should be planned for in the context of the overall increase in housing provision of the NDP.
380. Another measure which can be used to indicate the scale of disability within the population is the current number and proportion of Personal Independence Payment (PIP) claimants, providing an indication of the number of people in younger, working age groups who are disabled and who have personal care needs, mobility needs, or both.
381. Data on benefits claims shows that in 2011, 215 persons claimed disability living allowance in Broughton Astley. This is 2.4% of the population. Across Harborough as a whole, a similar but slightly higher 2.8% claimed DLA. This is less than half the national rate. Based on local authority level data of PIP claims in 2022, it is estimated that in July 2022, there were approximately 275 individuals claiming PIP in the NA, thus an approximate 60 person increase in the number of disability benefits claimants 2011-2022. This is close to the 67 persons predicted to be additional working age persons by the end of the plan period with a LTHPD. It is therefore likely that this number is appropriate, and possibly even slightly too low.

382. The three most common adaptations required inside the home by households containing people with a disability or other physical health-related challenge are a grab hand rail in the kitchen or bathroom(42%), other grab hand or stair rails (36%), and bath or shower seats and aids (25%) <sup>37</sup> It is relatively easy for new housing to be suitable to be adapted in these ways at relatively low cost, and this minimum measure of adaptability across new housing in Broughton Astley would be reasonable given the evidence of a growing population of people with disabilities. The latest PPG<sup>38</sup> adopts the following planning approach:

- a. Where an identified need exists, plans are expected to make use of the [optional technical housing standards](#) (footnote 46 of the National Planning Policy Framework) to help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:
  - i. M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement)
  - ii. M4(2) Category 2: Accessible and adaptable dwellings
  - iii. M4(3) Category 3: Wheelchair user dwellings
- b. Planning policies for accessible housing need to be based on evidence of need, viability, and a consideration of site-specific factors.

383. The 2017 Leicester and Leicestershire HEDNA further references a Habinteg report from 2010, which estimates a wheelchair accessibility need from around 3% of households going forward.

384. In Broughton Astley, for the end of the plan period in 2031, we project this to be a need of 125 homes in total which should be wheelchair accessible (3% of 4,155 households in 2031, based on 2018-based household projections to 2031).

385. As mentioned above, Local Plan policy H5 already requires that housing development on sites capable of providing 100 dwellings or more, should meet the accessible and adaptable standards in Building Regulations, Part M4(2) Category 2, in 4% of dwellings proposed.

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<sup>37</sup> *English Housing Survey Home Adaptations Report, 2019-20*

<sup>38</sup> Housing for Older and disabled people, Guidance June 2019, DLUHC

## 8. Next Steps

### Recommendations for next steps

386. This Neighbourhood Plan housing needs assessment aims to provide Broughton Astley 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 HDC 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 HDC;
- 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 HDC.

387. This assessment has been provided in good faith by AECOM consultants based on housing data, national guidance and other relevant and available information current at the time of writing.

388. Bearing this in mind, it is recommended that the Neighbourhood Plan steering group should carefully monitor strategies and documents with an impact on housing policy produced by the Government, HDC or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.

389. 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.

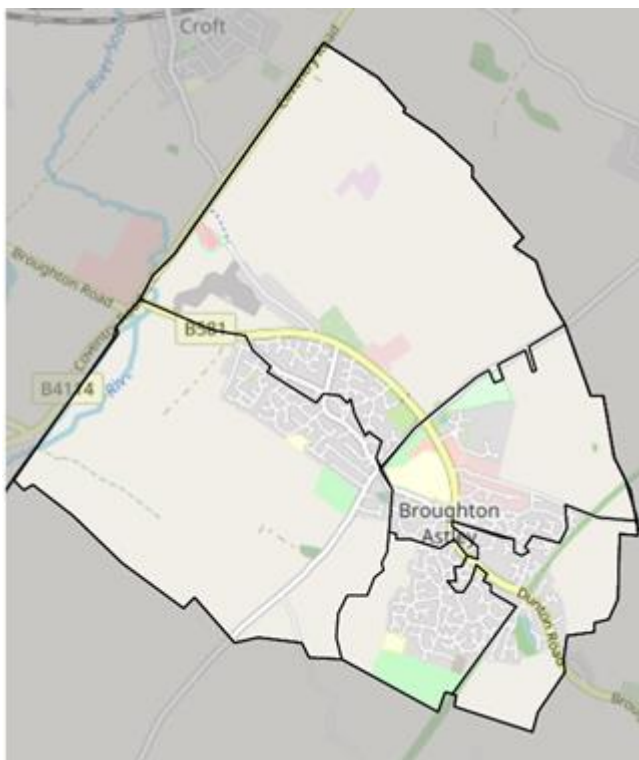
# Appendix A : Calculation of Affordability Thresholds

## A.1 Assessment geography

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

391. 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 Broughton Astley, MSOA E02005370 (Harborough 004) is the closest realistic proxy for the Neighbourhood Area boundary when looking at income data, and as such, this is the assessment geography that has been selected. A map of MSOA Harborough 004 appears in Figure A-1. This shows that the MSOA is a perfect fit, covering the NA of Broughton Astley and showing an identical population figure in the Census 2011 as the parish of Broughton Astley.

**Figure A-1: MSOA E02005370 (Harborough 004) used as a best-fit geographical proxy for the Neighbourhood Area**



Source: ONS

## A.2 Market housing

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

393. 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**

394. 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.

395. 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 Broughton Astley, 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. It is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.

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

- Value of a median NA house price (2021) = £240,000;
- Purchase deposit at 10% of value = £24,000;
- Value of dwelling for mortgage purposes = £216,000;
- Divided by loan to income ratio of 3.5 = purchase threshold of £61,714.

397. 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 £197,250, and the purchase threshold is therefore £50,721.

398. 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 28 sales of new build properties in the NA in 2021.

399. There were too few sales in the NA specifically to determine an accurate average for the cost of new build entry-level housing in Broughton Astley for 2021. AECOM has calculated an estimate for the cost of new build entry-level housing in the NA in 2021. This is important as it is the expected lower end of the market for new housing in the near future, and it is also the benchmark used for the likely cost of affordable home ownership products (calculated later in the Appendix). The estimated NA new build entry-level house price is calculated by determining the uplift between all house prices in 2021 across HDC and new build house prices in 2021 in the same area. This percentage uplift is then applied to the 2021

lower quartile house price in the NA to give an estimated NA new build entry-level house price of £216,370 and purchase threshold of £55,638.

400. 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 HDC in 2021. The median cost of new build dwellings in HDC was £339,995, with a purchase threshold of £87,427. This is quite significantly higher than the purchase thresholds for NA median house prices. New builds across the local authority area are therefore even less affordable than the average properties currently for sale in the NA.

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

401. 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.
402. 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. This is particularly pertinent during the ongoing cost of living crisis at the time of writing this HNA.
403. 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 a 3-mile radius of Broughton Astley, 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.
404. According to [home.co.uk](https://www.home.co.uk), there were 14 properties for rent at the time of search in September 2022, with an average monthly rent of £886. There were three two-bed properties listed, with an average price of £766 per calendar month.
405. The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:
- Annual rent = £766 x 12 = £9,192
  - Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £30,640.
406. The calculation is repeated for the overall average to give an income threshold of £35,440.

## A.3 Affordable Housing

407. 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

408. 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.

409. 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 Broughton Astley. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for HDC in the Table A-1.

410. 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	£76.44	£89.33	£96.67	£108.92	£89.08
Annual average	<b>£3,975</b>	<b>£4,645</b>	<b>£5,027</b>	<b>£5,664</b>	<b>£4,632</b>
Income needed	<b>£13,236</b>	<b>£15,468</b>	<b>£16,739</b>	<b>£18,861</b>	<b>£15,425</b>

Source: Homes England, AECOM Calculations

### ii) Affordable rent

411. 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).

412. 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%.

413. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for HDC. Again, it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
414. Comparing this result with the average 2-bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 62% 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	£91.40	£109.34	£121.75	£158.90	£109.19
Annual average	<b>£4,753</b>	<b>£5,686</b>	<b>£6,331</b>	<b>£8,263</b>	<b>£5,678</b>
Income needed	<b>£15,827</b>	<b>£18,933</b>	<b>£21,082</b>	<b>£27,515</b>	<b>£18,907</b>

Source: *Homes England, AECOM Calculations*

### iii) Affordable home ownership

415. 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.
416. 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

417. 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.
418. The starting point for these calculations is therefore the estimated cost of new build entry-level housing in the NA noted above of £216,370.
419. For the minimum discount of 30% the purchase threshold can be calculated as follows:
- Value of a new home (estimated NA new build entry-level) = £216,370;
  - Discounted by 30% = £151,146;
  - Purchase deposit at 10% of value = £15,146;



- Value of dwelling for mortgage purposes = £136,313;
- Divided by loan to income ratio of 3.5 = purchase threshold of £38,947.

420. 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 £33,383 and £27,819 respectively.
421. All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.
422. Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2-bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m<sup>39</sup>) would be around £122,500. This cost excludes any land value or developer profit. This would not appear to be an issue in Broughton Astley.

### **Shared ownership**

423. 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 are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
424. In exceptional circumstances (for example, because 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.
425. To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling assumes that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
426. The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £216,370 is £54,093;
  - A 10% deposit of £5,409 is deducted, leaving a mortgage value of £48,683;

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<sup>39</sup> It is estimated that in 2022, build costs for a house are between £1,750 and £3,000 per square metre - <https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/>

- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £13,910;
- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £162,278;
- The estimated annual rent at 2.5% of the unsold value is £4,057;
- This requires an income of £13,523 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £27,433 (£13,910 plus £13,523).

427. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £21,792 and £36,834 respectively, both of which are well below the £80,000 cap for eligible households.

### **Rent to Buy**

428. 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)**

429. 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.

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

# Appendix B : Housing Needs Assessment Glossary

## **Adoption**

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

## **Affordability**

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

## **Affordability Ratio**

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

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

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

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

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

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

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

### **Affordable rented housing**

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods<sup>40</sup>.

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

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

### **Annual Monitoring Report**

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

### **Basic Conditions**

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

### **Backlog need**

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

### **Bedroom Standard<sup>41</sup>**

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

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<sup>40</sup> The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

<sup>41</sup> See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

## **Co-living**

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

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

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

## **Community Right to Build Order<sup>42</sup>**

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

## **Concealed Families (Census definition)<sup>43</sup>**

The 2011 Census defined a concealed family as one with young adults living with a partner and/or child/children in the same household as their parents, older couples living with an adult child and their family or unrelated families sharing a household. A single person cannot be a concealed family; therefore one 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.

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<sup>42</sup> See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

<sup>43</sup> See [http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776\\_350282.pdf](http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf)

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

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

## **Fair Share**

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

## **First Homes**

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

## **Habitable Rooms**

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

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

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

## **Housing Market Area**

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

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

## **Housing Needs**

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

## **Housing Needs Assessment**

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

## **Housing Products**

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

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

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

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

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

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

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

## **Income Threshold**

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

## **Intercensal Period**

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

## **Intermediate Housing**

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

## **Life Stage modelling**

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

## **Life-time Homes**

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

## **Life-time Neighbourhoods**

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

## **Local Development Order**

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

## **Local Enterprise Partnership**

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

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

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



## **Local Planning Authority**

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

## **Local Plan**

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

## **Lower Quartile**

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

## **Lower Quartile Affordability Ratio**

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

## **Market Housing**

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

## **Mean (Average)**

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

## **Median**

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

## **Median Affordability Ratio**

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

## **Mortgage Ratio**

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years<sup>44</sup>, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

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

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

## **Neighbourhood plan**

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

## **Older People**

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

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

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

## **Overcrowding**

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

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<sup>44</sup> See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

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

### **Planning Condition**

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

### **Planning Obligation**

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

### **Purchase Threshold**

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

### **Proportionate and Robust Evidence**

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

### **Private Rented**

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

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

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

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

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

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

## **Rightsizing**

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

## **Rural Exception Sites**

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

## **Shared Ownership**

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

## **Sheltered Housing<sup>45</sup>**

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

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<sup>45</sup> See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

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

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

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

**Strategic Housing Market Assessment (NPPF Definition)** – Note that in the case of Broughton Astley, the equivalent assessment is a HEDNA

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

### **Specialist Housing for the Older People**

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

### **Social Rented Housing**

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.<sup>46</sup>

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<sup>46</sup> See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

