Husbands Bosworth Neighbourhood Plan

Housing Needs Assessment (HNA)

May 2025

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Quality information

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Revision History

Revision	Date	Authorized	Position
1. First Draft	March 2025	Fraser Young	Environmental Consultant
2. Draft following Internal Review	March 2025	Kerry Parr	Associate Director
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4. Locality	May 2025	Annabel Osborne	Locality
5. Final	May 2025	Fraser Young	Environmental Consultant

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List of acronyms used in the text:

HDC	Harborough District Council
HMA	Housing Market Area
HNA	Housing Needs Assessment
HRF	Housing Requirement Figure (the total number of homes the NA is expected to plan for, usually supplied by LPAs)
HLIN	Housing Learning and Improvement Network
HRP	Household Reference Person
LA	Local Authority
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LPA	Local Planning Authority
LSOA	Lower Layer Super Output Area
MHCLG	Ministry of Housing, Communities, and Local Government
MSOA	Middle Layer Super Output Area
NA	Neighbourhood (Plan) Area
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
OA	Output Area
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SHMA	Strategic Housing Market Assessment
VOA	Valuation Office Agency

1. Executive Summary

1.1.1. Husbands Bosworth is a Neighbourhood Area (NA) located in the district of Harborough. The NA boundary covers the areas administered by Husbands Bosworth parish council.

1.1.2. The 2021 Census recorded 1,463 individuals in Husbands Bosworth, indicating an increase of 318 people since the 2011 Census.

1.1.3. There has been some development in Husbands Bosworth in recent years. Harborough District Council (HDC) has provided data showing that 100 new homes have been built since 2011. Unfortunately, the data cannot be broken down by market versus affordable, dwelling type or number of bedrooms. As of March 2025, outstanding commitments (dwellings on sites with planning permission) total 14 homes. This includes a 9-home commitment not yet built out, likely referring to Land Adjacent Honeypot Farm, according to HDC commitments records.

1.1.4. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Husbands Bosworth's Neighbourhood Forum at the outset of the research.

1.1.5. Data from the 2021 Census is continuing to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level is not yet available, as well as some data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections where necessary to build up evidence at the neighbourhood level.

1.1.6. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF) [1] and practice guidance (both published in December 2024).[2]

Affordability and Affordable Housing

Current tenure profile

1.1.7. Home ownership is the dominant tenure in Husbands Bosworth, making up 76% of the NA's total stock—higher than England (62%) and similar to Harborough (76%). Social rent (8%) and private rent (15%) account for smaller shares in Husbands Bosworth. Shared ownership remains minimal across all three geographies, comprising 1-2% of the total tenure mix.

1.1.8. These trends may be becoming more pronounced, with home ownership increasing by 32% (110 units) since 2011. While shared ownership grew by 17%, this only represents two additional households due to the low starting point in 2011.

[1] National Planning Policy Framework published in December 2024
[2] Housing and economic needs assessment - GOV.UK published in December 2024

Affordability

1.1.9. There is a large gap between the spending power of average income households £47,700 in 2020) and those earning the lowest 25% of incomes, particularly where the household in question has one earner (£20,494 in 2023). Nevertheless, even average income households fall below the affordability threshold required to afford an average home through market ownership.

1.1.10. The poor affordability of average house prices for average income households is driven by strong house price appreciation in the NA over the past ten years, with the median house price growing by 54%. It is noteworthy that the mean NA house price is below that of the LA's prices in 2023. However, this difference may be due to variations in the housing mix, as the LA has a higher proportion of detached houses compared to Husbands Bosworth. This is explored further in Section 5: Type and Size.

1.1.11. An offering of Affordable Housing tenures would be beneficial in Husbands Bosworth to widen access to those with varying home ownership/renting aspirations:

- **First Homes** at a 30% discount is insufficient for affordability based on average income levels. A 40% discount is needed but would still only serve those on average incomes. Higher discounts may impact financial viability, potentially reducing the total amount of Affordable Housing, especially Social/Affordable rented housing. Further discussions with the LPA may be needed if higher discounts are considered.
- **Shared Ownership** offers similar affordability to First Homes and is accessible to the same groups. A 10% equity share could make it more accessible, but it may not be as attractive as other discounted market sale options for those who can afford higher equity shares.
- **Rent to Buy** in the NA allows households to rent at a discount (at least 20% below market rent) while saving for a deposit. Its affordability depends on how rents are set, but discounts on entry-level rents could make it widely accessible. It is particularly useful for those struggling with deposit availability rather than income levels. The evidence in this chapter suggests that the small affordable rented sector theoretically performs a vital function in Husbands Bosworth as the only option for a large segment of those in the greatest need.

The need for Affordable Housing

1.1.12. When pro-rated to the NA, the latest (2022) HENA undertaken for Leicester & Leicestershire points towards a need to provide some 3.8 additional affordable rented homes and 2.8 affordable home ownership per annum. As discussed above, this appears to be relatively high for a rural location such as Husbands Bosworth. In particular, the NA has a limited social housing stock – meaning both that there is limited capacity to meet newly arising need, but also that limited additional need is generated from those already living in the sector. Additionally, households in need of affordable housing often relocate to areas with greater availability, making it difficult to accurately assess local demand for social or affordable rented housing.

1.1.13. When asked about the importance of various housing types in new developments, respondents in the parish survey showed the strongest preference for starter homes, and shared ownership.

Affordable Housing policy

1.1.14. The adopted Local Plan sets a tenure mix of 75% social/affordable rented housing and 25% affordable home ownership. However, if the Neighbourhood Forum wishes to expand affordable home ownership, AECOM suggests adjusting this to 60% social/affordable rented and 40% affordable home ownership in Husbands Bosworth NA. The high property prices and lack of shared ownership options in areas like Husbands Bosworth justify increasing affordable home ownership, ensuring greater housing choice for local residents.

1.1.15. Table 4-5 summarises Husbands Bosworth'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 Neighbourhood Plan period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation, and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plans for more housing (and therefore more affordable housing) than the local plan, or if the group decides to influence the tenure mix in other ways), or as a result of site-specific constraints.

1.1.16. Given the allocation of 105 new homes for the NA in HDC's draft Local Plan, which includes the 30 residential units allocated at Welford Road Southwest in the Husbands Bosworth Neighbourhood Plan (2018-2031), developments would be expected to contribute to Affordable Housing supply (as they would exceed the 10-home threshold). This means that a portion of new housing - potentially up to 42 Affordable Homes (40% of 105) - could be delivered through market-led developments in the NA.

1.1.17. However, the actual delivery will depend on the size and phasing of individual developments. If a substantial number of homes are delivered in small developments below the 10-home threshold, the Affordable Housing contribution may be lower. Conversely, if larger developments come forward (as appears likely due to the allocations), more Affordable Housing will be secured, aligning with Policy HN01. Additionally, the tenure mix requirement (75% affordable rent, 25% affordable home ownership) will shape the type of Affordable Housing available, influencing housing options for different income groups in the community.

Estimated delivery of Affordable Housing in Husbands Bosworth

	Step in Estimation	Expected delivery
A	Residual housing requirement figure / sum of allocations / commitments	105
B	Affordable housing quota (%) in LPA's Local Plan	40%
C	Potential total Affordable Housing in NA (A x B)	42
D	Rented % (e.g. social/ affordable rented)	60%
E	Rented number (C x D)	25
F	Affordable home ownership % (e.g. Shared Ownership, Discounted Market Sale, First Homes, Rent to Buy)	40%
G	Affordable home ownership number (C x F)	17

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

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

Housing Mix: Type and Size

1.1.19. This chapter provides an indication of the likely need for different types and sizes of homes based on demographic change.

The current housing mix

1.1.20. Table 5-1 shows that in 2021, semi-detached and detached houses make up 71% of Husbands Bosworth's housing, while flats and terraced houses account for just 8% and 15%. This chapter shows that the percentage of 4+ bedroom housing has increased since 2011 (by 56%).

1.1.21. The lack of smaller homes may be contributing to the affordability issues mentioned throughout this section.

Population characteristics

1.1.22. As with most areas in the UK, Husbands Bosworth's population appears to be ageing, and will continue to do so over the Neighbourhood Plan period unless development succeeds in attracting a more balanced demographic profile. This chapter also examined the NA population structure alongside that of the district and country. The three younger age categories (of 0-14, 15-24 and 25-44) are all underrepresented when compared to England.

1.1.23. Non-dependent children refer to adult children or students living at home due to the unaffordability of entry-level homes. This chapter highlighted that this category grew by 53% between 2011 and 2021, compared to 28% in the district and 3.5% nationally, highlighting the financial challenges young people may face in the NA.

Future population and size needs

1.1.24. It may be appropriate for new dwellings in the Parish to contribute toward the creation of more variety in Husbands Bosworth's' dwelling stock, by offering a range of dwelling types and sizes, with prioritisation of medium-sized dwellings overall in order to widen choice.

1.1.25. If current trends persist, and the goal is to accommodate these demographic shifts, then future housing delivery in Husbands Bosworth should prioritise the provision of dwellings that would be appropriate to accommodate the area's growing elderly population. However, there is also an opportunity to influence this outcome by delivering a more varied and affordable housing mix that aligns with community preferences expressed in the recent survey, thereby attracting a broader range of household types and life stages.

1.1.26. Both this HNA and the 2022 HENA suggest that the majority of market housing provision should focus on 3-bedroom, followed by 2-bedroom homes. This will help address the future requirements of the NA calculated in Table(s) 5-5 to 5-8, provide wider choice locally, and may also help to improve affordability discussed in the section (4).

1.1.27. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA 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.

Specialist Housing for Older People

Current stock and demographics

1.1.28. The expected growth in the 75+ population in the NA is 116 additional individuals by the end of the plan period. The analysis presented in this chapter suggests that 94% of Husbands Bosworth's population aged 75 and over is likely to live in the mainstream housing stock.

1.1.29. There is a total of 10 units of specialist accommodation in the NA at present, suggesting that current provision is in the region of 65 units per 1,000 of the 75+ population (half the national average). VOA data shows that 8% of the NA's housing consists of bungalows which may accommodate some of the NA's aging population.

Need for Specialist Housing for Older People

1.1.30. 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.

1.1.31. These two methods of estimating the future need in Husbands Bosworth produce a range of 12 to 29 specialist accommodation units that might be required during the Neighbourhood 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.

Need for Additional Care Home Units

1.1.32. AECOM has estimated that the likely need for care home accommodation over the plan period, is in the region of 8 residential care beds and 5 nursing care beds. This broadly aligns with (although is slightly above) the pro-rated 2022 HENA findings.

Alternative Solutions

1.1.33. Although there is a low volume of specialist accommodation in the NA at present, there are several facilities such as extra-care housing and age exclusive housing located at nearby towns (including Market Harborough) which may support some of the NA's future needs.

1.1.34. Through an inception call with Aecom, Husbands Bosworth's Neighbourhood Forum identified a limited number of bungalows and smaller properties. They are open to considering an exception site for older people's housing, in addition to the existing exception site aimed at those with local connections.

1.1.35. The current emerging Local Plan policy HN02 provides the expectation that 5% of new homes will be built to Category M4(2) accessibility standards and that a minimum of 10% of affordable homes must meet standard M4(3)B (wheelchair accessible).

1.1.36. In addition to seeking specialist supply through Husbands Bosworth's Neighbourhood Plan housing delivery targets, another avenue open to the Husbands Bosworth's Neighbourhood Forum is to discuss the standards of accessibility and adaptability in new development to be met in the Neighbourhood Plan with the Local Planning Authority.

2. Context

Local context

2.1.1. Husbands Bosworth is a Neighbourhood Area (NA) located in the district of Harborough in Leicestershire. The NA boundary follows the existing Husbands Bosworth Parish boundary and was designated for the purpose of neighbourhood planning in 2017.

2.1.2. The Neighbourhood Plan is envisaged to start in 2024 and extend to 2041, therefore covering a period of 17 years. The evidence supplied in this report will look forward to the Plan end date of 2041, but where possible will also provide annualised figures which can be extrapolated to a different term if the Neighbourhood Plan period changes.

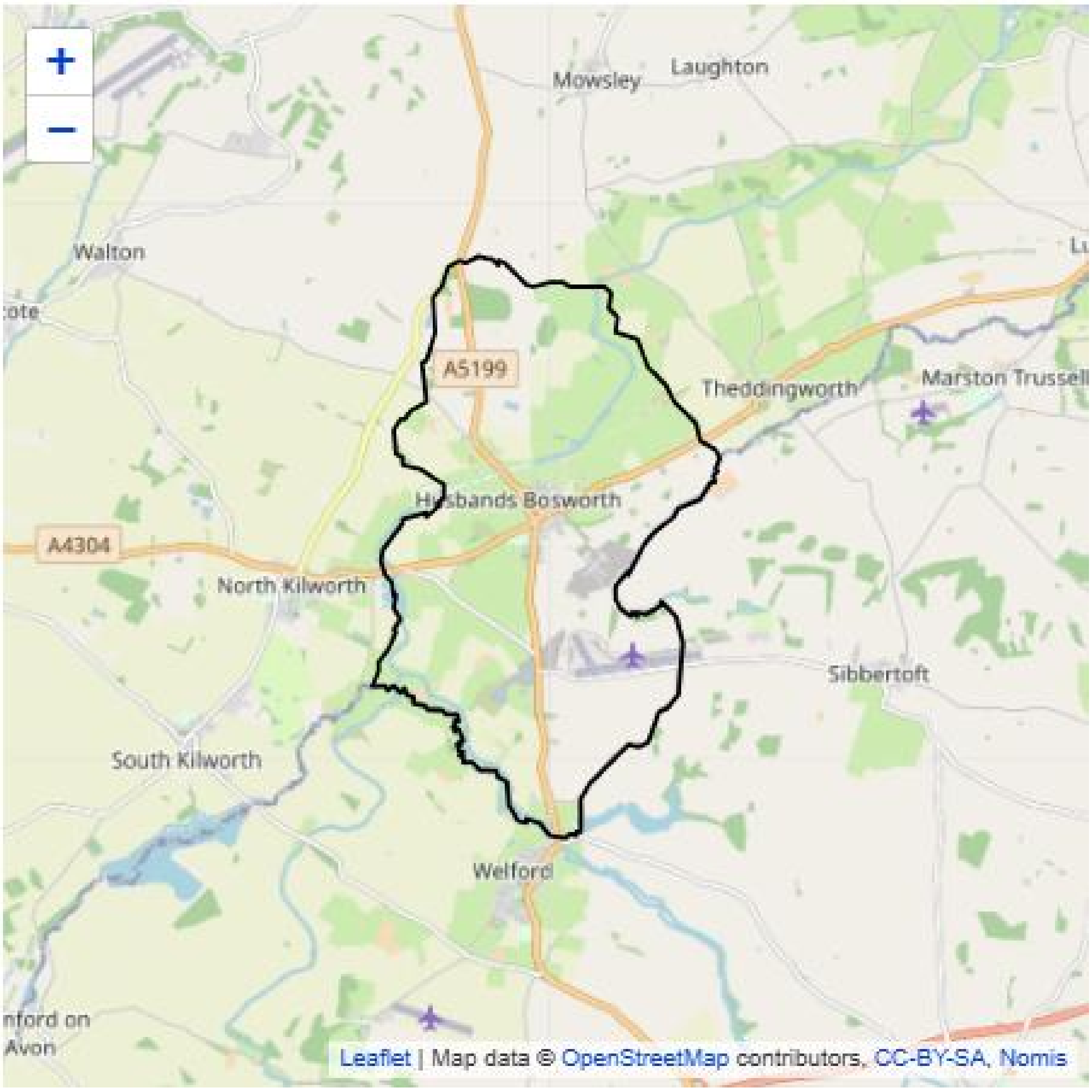
2.1.3. Husbands Bosworth is designated as a Rural Centre within Harborough District, with a new Settlement Boundary that defines areas for development. The village is located at the junction of two major A-class roads, the A4304 Theddingworth Road and the A5199 Welford Road, making it a key traffic route, particularly for HGVs traveling between Magna Park, the M1, Market Harborough, Leicester, and Northampton. Due to its geographical position, the village is sometimes used as a diversion route for the A14. The Grand Union Canal runs through the area, adding to its historic and environmental character

2.1.4. Husbands Bosworth has two designated Conservation Areas: one protecting the historic village core and another along the canal corridor, with local mapping identifying areas of Priority Habitat and a Local Wildlife Site at the southern end of the canal. As such, recent development and residents' vision for the NA typically seek to preserve the historic settlement pattern and biodiversity while balancing future growth.

The NA boundary and key statistics

2.1.5. For Census purposes, the NA is made up, like the rest of England, of statistical units called Output Areas (OAs). A breakdown of the OAs relevant to Husbands Bosworth is provided in Appendix A. A map of the Plan area appears below in Figure 2-1.

Figure 2-1: Map of the Husbands Bosworth Neighbourhood Area



Source: Nomis[3]

2.1.6. At the time of the 2021 Census the NA was home to 1,463 residents, formed into 596 households and occupying 621 dwellings. This data indicates population growth of around 318 people (or 26%) since 2011, when the Census 2011 recorded a total of 1,145 residents and 464 households. There has been some development in Husbands Bosworth in recent years. Harborough District Council has provided data showing that 100 new homes have been built since 2011.

The housing market area context

2.1.7. Whilst this Housing Needs Assessment (HNA) focuses on Husbands Bosworth NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.

[3] Available at Official Census and Labour Market Statistics

2.1.8. In the case of Husbands Bosworth, the NA sits within a housing market area which covers Leicester and Leicestershire.[4] The Housing & Economic Needs Assessment (HENA) identifies Leicester and Leicestershire as the relevant Housing Market Area (HMA) and Functional Economic Market Area (FEMA) for plan-making purposes. This means that when households who live in these authorities move home, the vast majority move within this geography. The housing market area also has links to other neighboring areas however, including the market town of Rugby in eastern Warwickshire.

2.1.9. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Husbands Bosworth, are closely linked to other areas. In the case of Husbands Bosworth, changes in need or demand in settlements nearby is likely to impact on the neighbourhood. For example, there are neighbouring towns with expansion planned, or regeneration strategies which might meet some of the needs or demand of the NA, including at Market Harborough, which is 6km east of the NA. Land at Overstone Park in Market Harborough, as shown on the Policies Map, is allocated for the development of about 600 dwellings.

2.1.10. In summary, Husbands Bosworth functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Harborough District Council), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

Planning policy context

2.1.11. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.[5] In the case of Harborough District Council, the relevant adopted Local Plan consists of:

- Harborough Local Plan 2011-2031[6], adopted in April 2019. This document sets out the vision, objectives, spatial strategy, and planning policies for Harborough up to 2031; and
- In July 2021 the Council's Cabinet took the decision to begin the preparation of a new Local Plan for Harborough. HDC is preparing a new Local Plan and

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[4] Leicester & Leicestershire Housing & Economic Needs Assessment. Available at: Final-HENA-Report-June-22.pdf

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

[6] Available at https://www.harborough.gov.uk/downloads/file/5714/harborough_local_plan_2011-2031_-_adopted_april_2019

is holding a six-week public consultation on what it should contain. It is in the first stage of public consultation on the preparation of the new Harborough Local Plan.

2.1.12. A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. However, it is worth summarising the most important points of the emerging Local Plan:

- The emerging Local Plan identifies an overall housing target of 6,129 new homes by 2041 for the district, including an allocation of 105 new homes for the NA.
- In Policy DS01, Husbands Bosworth is designated as a Medium Village. This is intended to enable modest and proportionate growth in such locations, ensuring an appropriate scale of development based on the level of existing residential planning permissions, a broad assessment of the development capacity (as evidenced through the Strategic Housing and Economic Land Availability Assessment Update 2024), the size of the village and the level of service provision;
- Policy HN01, states that 40% of all new dwellings are expected to be delivered as Affordable Housing on sites larger than 10 homes. The suggested tenure mix within Affordable Housing is 75% affordable rent to 25% affordable home ownership;
- Policy HN02 sets out an expectation that 5% of new homes will be built to Category M4(2) accessibility standards. A minimum of 10% of affordable homes must meet standard M4(3)B (wheelchair accessible).[7]

Quantity of housing to provide

2.1.13. There is no requirement to allocate residential development land in the NA up to 2031 according to the adopted local Plan. Although there is no specific housing target for the parish, the Parish Council allocated the land at Welford Road Southwest for residential development following a thorough site assessment process. Land is allocated at Welford Road Southwest for up to 30 units of residential accommodation.

2.1.14. The NPPF 2024 (paragraphs 69 and 70) requires LPAs to provide designated neighbourhood areas with a housing requirement which reflects the overall strategy for the pattern and scale of development and any relevant allocations. Where it is not possible for the LPA to provide a requirement figure for a neighbourhood area the NPPF states that the LPA should provide an indicative figure, if requested to do so by the neighbourhood planning body.

[7] The draft Local Plan underwent Cabinet discussion on February 20, 2025, and the detailed policy numbers have not been publicly released. Once the draft Local Plan is officially published following the Cabinet meeting, the exact policy numbers and percentages will be available.

2.1.15. Harborough District Council has fulfilled that requirement by providing Husbands Bosworth with a requirement of 105 dwellings to be accommodated within the NA by the end of the Neighbourhood Plan period. The allocation of 105 new homes for Husbands Bosworth is detailed under Policy HB1: Land east of Welford Road (HUSBANDS BOSWORTH) in Harborough District Council's draft Local Plan, published on February 12, 2025. It is acknowledged that Policy HB1 only references the Land east of Welford Road site and does not reflect other potential development land submitted in response to the Neighbourhood Plan Group’s own Call for Sites exercise, carried out in February 2025. These additional site submissions will be reviewed and considered further in the response to the Local Plan draft.

3. Objectives and Approach

Objectives

3.1.1. This HNA is structured according to a number of themes or topics that were agreed at the outset of the research with the Husbands Bosworth's Neighbourhood Forum. These themes are broadly aligned with the kinds of housing policy areas available to neighbourhood plans, and each will form a distinct chapter of this report. The sub-sections below give a brief overview of the objectives of each chapter.

Affordability and Affordable Housing

3.1.2. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.

3.1.3. This chapter has three aims, each given its own sub-section:

- To establish the existing tenure of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
- To examine the affordability of different tenures by considering house prices, rents, local incomes and earnings; and
- To estimate the scale of need for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.

3.1.4. The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must be in general conformity with these strategic policies, there is scope for Neighbourhood Plan policies to add detail and nuance to reflect localized circumstances where this is supported by the evidence.

Housing Mix: Type and Size

3.1.5. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local households need.

3.1.6. The focus of this section is to identify relevant trends and potential gaps in the market that can be used to justify planning policies. It has three aims, each given its own sub-section:

- To establish what mix of housing exists in the NA at present;
- To describe relevant characteristics of the local population; and
- To look to the **future**, considering how the population is likely to change over time and what mix of homes would be most appropriate to build.

3.1.7. In addition to the direction of travel revealed by data, a variety of reasons sit behind the choices that households make that are less easy to predict, including wealth, accessibility requirements and personal preference. The evidence in this section provides a starting point for developing and justifying planning policies but does not provide definitive recommendations as it may be appropriate to take into account other factors and site-specific circumstances.

Specialist Housing for Older People

3.1.8. It may be appropriate for neighbourhood plans in areas with ageing populations to include policies relating to specialist housing for older persons.

- This chapter supplements the demographic evidence in the previous section (Housing Mix: 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. Its approach is as follows:
- To review the current provision of specialist housing in the NA;
- To estimate the potential demand for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
- To discuss the potential for meeting this need through adaptations to the mainstream stock and other additional considerations.

3.1.9. This element of the HNA recognises that the majority of older people will live in the mainstream housing stock and that there is no single way to meet their needs. It may also be inappropriate to focus excessively on the needs of one group or to promote a specialist scheme in a location that lacks adequate services. These issues will be drawn out.

Approach

3.1.10. This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the neighbourhood plan level. This includes data from the 2021 and 2011 Censuses and a range of other data sources, including:

- ONS population and household projections for future years;
- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from Home.co.uk;
- Local Authority housing waiting list data; and
- Leicester & Leicestershire Housing & Economic Needs Assessment (2022)[4].

3.1.11. Data from the 2021 Census continues to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including for parishes, and some datasets which compare numerous variables, has not yet been made available. As such, this HNA draws on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections to build up evidence at the neighbourhood level.

4. Affordability and Affordable Housing

Introduction

4.1.1. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.

4.1.2. This chapter has three aims, each given its own sub-section:

- To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
- To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and
- To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.

4.1.3. The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must conform with these policies, there is scope for Neighbourhood Plan policies to adopt some local variety where this is supported by the evidence.

4.1.4. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF) and Planning Practice Guidance (PPG) (published 2024).

Definitions

4.1.5. This section uses a range of technical terms which are useful to define at the outset:

- 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).
- Affordability refers to the relationship between the cost of housing to buy or rent and the incomes and earnings of households.
- The definition of Affordable Housing is set out in the NPPF 2024 (Annex 2) as 'Housing for sale or rent, for those whose needs are not met by the market…' We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.

- A range of affordable home ownership products are included in the Government's definition of Affordable Housing, to meet the needs of those aspiring to own a home. This includes discounted market sales housing and other affordable routes to home ownership (shared ownership, rent to buy etc) which are defined in Annex 2. First Homes are also part of the range of affordable home ownership products, but the definition of First Homes and policy is covered in a Ministerial Statement (2021) and not defined in Annex 2.[8]

Current tenure profile

4.1.6. The current tenure profile is a key feature of the NA. Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.

4.1.7. Table 4-1 presents data on tenure in Husbands Bosworth compared with Harborough District and England from the 2021 Census. Firstly, Table 4-1 shows that the most common tenure type in Husbands Bosworth is home ownership, accounting for 76% of the total mix – this is considerably higher than the equivalent proportions in England (62%) and roughly equivalent to Harborough's average (76%).

4.1.8. Social rent and private rent account for much smaller proportions in Husbands Bosworth's tenure mix (8% and 15%, respectively). This is marginally lower than Harborough's proportion of social rent tenures (9%), and England's (approximately 17%). Finally, all three geographies have between 1-2% of their total tenure mix in shared ownership tenures.

Table 4-1: Tenure (households) in Husbands Bosworth, 2021

Tenure	NA	LA	England
Owned	76.2%	75.8%	61.3%
Shared ownership	1.2%	2.0%	1.0%
Social rented	7.9%	8.7%	17.1%
Private rented	14.8%	13.5%	20.6%

Sources: Census 2021, AECOM Calculations

4.1.9. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). The most notable change in Husbands Bosworth's tenure mix (when considering both raw changes in household tenure and percentage change), is the growth in home ownership,

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

increasing by 32% (or 110 units) since 2011. Although shared ownership tenures exhibited a 17% increase, this only represents a change of two households (due to the small scale of provision in Husbands Bosworth). Private rented tenures also grew considerably by 31% (21 households between 2011 and 2021). It is noteworthy that social rent was the only form of tenure that did not change during this time period.

Table 4-2: Tenure change (households) in Husbands Bosworth, 2011-2021

Tenure	2011	2021	% Change
Owned	344	454	32.0%
Shared ownership	6	7	16.7%
Social rented	47	47	0.0%
Private rented	67	88	31.3%

Sources: Census 2021 and 2011, AECOM Calculations

Affordability

House prices

4.1.10. 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 to consider what this reveals about the local housing market.

4.1.11. Figure 4-1 looks at average and lower quartile house prices in Husbands Bosworth based on sales price data published by the Land Registry. It shows that the current average (mean) household price for the NA is £327,692 which represents a 26% increase since 2014. Because the mean captures the average of all the house prices, both high and low, the few outlying data points on the high end cause the mean to increase, making it higher than the median. It is also likely to be affected by small numbers of transactions in NAs such as Husbands Bosworth.

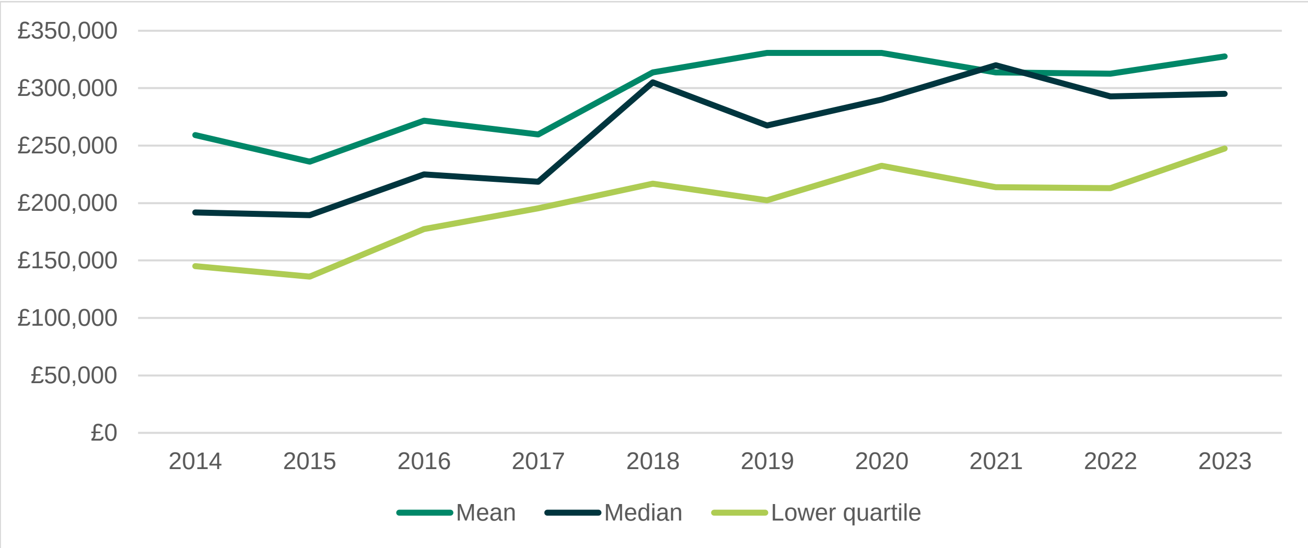
4.1.12. The median, which is the middle number when you sort the data from smallest to largest sits at £295,000, representing a 54% increase over the same period. The lower quartile is the middle figure of the lowest 50% of prices and a good representation of entry-level housing. This measurement exhibited the largest price growth since 2014, at 71%.

4.1.13. Although all three measurements exhibited an overall increase between 2014 and 2023, the mean has experienced a stable increase since 2018, while the median and lower quartile figures have fluctuated. The mean has experienced a stable increase since 2018 because it is influenced by the overall distribution of house prices, including high-value properties. A decline in extreme high-end sales (as seen in the drop in the maximum price) has likely reduced volatility, making the mean more stable.

4.1.14. In contrast, the median and lower quartile have fluctuated more due to shifts in demand and affordability in the mid-to-lower segments of the market. For example the peak median price in 2018 (£304,998) followed by a dip suggests potential market corrections or temporary changes in buyer behaviour. However, factors such as changes in mortgage lending conditions, government policies affecting first-time buyers, and variations in the number of lower-priced transactions have likely contributed to this variability.

4.1.15. It is noteworthy that the mean NA house price is above that of the LA's prices in 2023, which suggests the NA is a particularly high-value area within Harborough. This may reflect the differences in the housing mix – discussed further in Section 5: Type and Size.

Figure 4-1: House prices by quartile in Husbands Bosworth, 2014-2023



Source: Land Registry PPD

4.1.16. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that that that the average growth for median house prices across all types was 54%.

4.1.17. Looking closer at the different house types reveals that the house prices of flats grew the most since 2014, by a rate of 61%. However, there were not enough recorded 'flat' valuations in 2020 to interpret their growth over the entire period. Detached house prices in the NA also experienced a considerable increase across 2014-2023, by approximately 50%. Semi-detached and Terraced house prices also grew, but at a relatively lower rate (39% and 41%, respectively).

Table 4-3: Median house prices by type in Husbands Bosworth, 2014-2023

Type	Detached	Semi-Detached	Terraced	Flats	All Types
2014	£290,000.00	£185,000.00	£177,000.00	£91,000.00	£191,750.00
2015	£326,000.00	£244,975.00	£143,000.00	£126,500.00	£189,500.00
2016	£362,060.00	£261,100.00	£196,000.00	£125,000.00	£225,000.00
2017	£370,000.00	£205,500.00	£203,625.00	£95,500.00	£218,500.00
2018	£395,495.00	£220,000.00	£228,000.00	£99,500.00	£304,998.00
2019	£477,498.00	£244,000.00	£215,000.00	£143,500.00	£267,500.00
2020	£474,000.00	£294,950.00	£234,750.00	-	£290,000.00
2021	£435,000.00	£320,000.00	£214,250.00	£146,000.00	£320,000.00
2022	£385,000.00	£295,000.00	£217,750.00	£132,000.00	£293,000.00
2023	£433,250.00	£257,500.00	£250,000.00	£146,170.00	£295,000.00
Price Growth	49.40%	39.20%	41.20%	60.60%	53.80%

Source: Land Registry PPD

Income

4.1.18. Household incomes determine the ability of most households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in the NA.

4.1.19. 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 £47,700 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.

4.1.20. 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 District’s gross individual lower quartile annual earnings were £20,494 in 2023. To estimate the income of households with two lower quartile earners, this figure is doubled to £40,988.

4.1.21. It is clear from this data that there is a large gap between the spending power of average income households and those earning the lowest 25% of earnings, particularly where the household in question has one earner only.

Affordability Thresholds

4.1.22. 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 assessed using ‘affordability thresholds’: the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.

4.1.23. AECOM has determined thresholds for the income required in Husbands Bosworth to buy a home in the open market (average and entry-level prices), and the income required to afford private rents and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.

4.1.24. 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.

4.1.25. 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. This is discussed in more detail at the start of Appendix C.

4.1.26. The analysis in Table 4-3 does not take account of wealth (beyond savings sufficient for a 10% deposit) or existing housing equity which may provide substantial additional financial resources for many existing home owners. Wealth and equity resources are difficult to measure, particularly at the localized level.

4.1.27. Furthermore, the affordability analysis in HNAs is primarily focused on access to different housing options for those entering the market for the first time, either to rent or buy, and developing policies that support those who have difficulty accessing market housing. Nevertheless, many households will have additional resources that are not factored into this analysis. This is particularly the case for older owner occupiers since many own their homes outright, and/or have built up substantial equity in their existing homes over time.

4.1.28. 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.

4.1.29. 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.

Table 4-4: Affordability thresholds in Husbands Bosworth (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £47,700	Affordable on LQ earnings (single earner)? £20,494	Affordable on LQ earnings (2 earners)? £40,988
Market Housing						
Median House Price	£265,500	-	**£75,857**	No	No	No
Estimated NA New Build Entry-Level House Price	£251,269		**£71,791**	No	No	No
LQ/Entry-level House Price	£222,750	-	**£63,643**	No	No	No
LA New Build Median House Price	£332,996	-	**£95,142**	No	No	No
Average Market Rent (and Rent to Buy)	-	£17,976	**£59,920**	No	No	No
Entry-level Market Rent (and Rent to Buy)	-	£10,860	**£36,200**	Yes	No	Yes
Affordable Home Ownership						
Discounted Market Sale (-20%)	£201,016	**-**	**£57,433**	No	No	No
First Homes (-30%)	£175,889	-	**£50,254**	No	No	No
First Homes (-40%)	£150,762	-	**£43,075**	Yes	No	No
First Homes (-50%)	£125,635	-	**£35,896**	Yes	No	Yes
Shared Ownership (50%)	£125,635	£3,490	**£47,528**	Marginal	No	No
Shared Ownership (25%)	£62,817	£5,235	**£35,397**	Yes	No	Yes
Shared Ownership (10%)	£25,127	£6,282	**£28,118**	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£6,005	**£20,018**	Yes	Marginal	Yes
Social Rent	-	£4,719	**£15,730**	Yes	Yes	Yes

Source: AECOM Calculations

4.1.30. Before considering each tenure category in turn, it is important to stress that these affordability thresholds have been calculated to give an indication of the costs of various tenures to inform Neighbourhood Plan policy choices. These figures rely on existing data and assumptions, and it is not possible to estimate every possible permutation. The income figures also disguise a large degree of variation. For simplicity the analysis below speaks in terms of tenure products being ‘affordable’ or ‘not affordable’ for different groups, but individual circumstances and the location, condition and other factors of specific properties in each category have a large impact. These conclusions should therefore be interpreted flexibly.

Market housing for purchase and rent

4.1.31. Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher-than-average income, is likely to remain out of reach to most. The median house price would require an annual income 85% higher than the current average.

4.1.32. Entry-level private renting is generally only affordable to average and LQ2 income households. Households made up of one lower quartile earner cannot afford the given rental thresholds. Affordability is improved if households are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances. There is an additional challenge that very little private rented housing exists in the NA (see Table 4-1), even if it were to be more affordable.

4.1.33. Indeed, the Husbands Bosworth's Neighbourhood Forum perceives that there is a lack of suitable and affordable housing, leading young couples to move out when they need more space to start a family. It is reasonable to interpret that recent developments have primarily consisted of higher-end, larger homes, shifting the village's demographic toward older, more established families. This will be explored in the next section of this HNA.

Affordable home ownership

4.1.34. There is a relatively large group of households in Husbands Bosworth who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £36,200 per year (at which point entry-level rents become affordable) and £63,643 (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 Discounted Market Sale, First Homes, Shared Ownership and Rent to Buy.

4.1.35. Discounted Market Sale homes are offered at a discount at least 20% on market prices. First Homes are offered at a discount of at least 30% on market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.

4.1.36. This report has estimated the income required to afford discounts of 20-50% to cover the range of discounts likely to be available on these different products. Based on our calculations, First Homes at the discount levels of 30%, would not bring home ownership to within affordable levels for any the average income benchmarks. As such the higher discount of 40% would be needed, but would still only serve those with average incomes.

4.1.37. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. In some case, higher discount levels could create a financial burden on a scheme which leads developers to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be reduced. The latter might put at risk the delivery of Social/ Affordable rented housing which may be an unintended consequence. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the Husbands Bosworth's Neighbourhood Forum intend to set higher discount levels (e.g. on

First Homes) than that set at district level, further discussions with the LPA are advised.

4.1.38. Shared ownership appears to be equally as affordable as First Homes but is broadly accessible to the same groups. The minimum equity share for shared ownership is 10% of the property value.[9] If this is delivered in the NA, it will make shared ownership easier to access for more households. 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 or discounted market sale products) for those who can afford them.

4.1.39. Rent to Buy provides households with the option to rent at a discount (an intermediate rent at least 20% lower than the market rent) in order that they can save for a deposit to buy their property within a set period. The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership quite significantly, including LQ2 groups. However, discounts on *average* rents would make Rent to Buy affordability, in terms of the household income required, comparable to First Homes and Shared Ownership. However, for some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.

4.1.40. The range of affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:

- Discounted Market Sale and 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 DMS/First Homes, but there are additional costs associated with the rented portion.
- Shared ownership at low equity shares can usually be accessed by lower income 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.

[9] 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.

- Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is likely to be 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.

Social and Affordable Rented housing

4.1.41. Social and Affordable Rented housing performs a critical role in supporting households with the most acute housing needs. These households are likely to be on the lowest incomes and unable to afford market housing without subsidy.

4.1.42. Affordable rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered Providers (housing associations) set them to ensure that they are affordable to those claiming housing benefit, i.e. at or below Local Housing Allowance levels. This means that they are in practice below 80% of market levels. This appears to be the case in Husbands Bosworth.

4.1.43. Affordable rented housing is generally affordable to households with one lower earner depending on their household size (average income households are unlikely to be eligible). However, households with a single lower earner appear unable to afford any of the tenures considered including the Social Rented homes. Many households eligible for Social/Affordable Rented homes will require additional subsidy through Housing Benefit/Universal Credit to access housing.

4.1.44. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)[10].

4.1.45. Social Rents are cheaper than Affordable Rents and, in theory, would leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. This is particularly the case for households who are supported by Housing Benefit and subject to the overall benefit cap since their benefit income is limited by the cap and they may not be able to claim enough to cover the Affordable Rent.

4.1.46. Where households are supported by housing benefit and not affected by benefit caps, 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 these households may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.

4.1.47. Households who are not supported by benefits, for example those whose earnings are higher and making them ineligible for benefits, would clearly benefit by the lower Social Rent levels because it would reduce their outgoings. However, these households are less likely to be in acute need on

[10] National Planning Policy Framework

housing waiting lists. Rather, this scenario might apply to those already living in Social Rented housing where their financial circumstances have improved.

4.1.48. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data and more detailed evidence in LHNAs. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.

Estimates of the need for Affordable Housing

4.1.49. This section estimates the need for Affordable Housing which should be considered separately for Social/ Affordable rented housing and affordable home ownership. The appropriate approach is taken based on the evidence available at Local Authority and NA scale.

Evidence in the HENA

4.1.50. A HENA was undertaken for Leicester & Leicestershire in 2022. This study estimates the need for affordable housing in the district(s) based on analysis of the Council's housing waiting list and analysis of other data sets in line with Planning Practice Guidance at the time.

4.1.51. The HENA identifies the need for 254 additional affordable rented homes and 185 affordable home ownership dwellings each year in Harborough district as a whole. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents. A small proportion of these households may be able to afford shared ownership because in some cases it is more affordable than market rents, especially when available at a share of 25%.

4.1.52. When the HENA figures are pro-rated to Husbands Bosworth based on its fair share of the population (1.5% of the district's population according to Census 2021), this equates to 3.8 additional affordable rented homes per annum and 2.8 affordable home ownership per annum or 112 total affordable homes over the Neighbourhood Plan period.

4.1.53. Table 13.5 in the HENA suggests that the majority of affordable home ownership (40% of total provision) should be delivered as 2-bedroom housing, with the majority of affordable rented housing mix being focused on 1-2-bedroom housing (both at 35%).

4.1.54. However, pro-rating district level estimates of affordable housing need to rural areas presents problems in practice. The Local Authority level figures are likely to represent higher needs in urban areas where there is a large social housing stock and larger numbers of households living in private rented homes on housing benefit. Both of these factors tend to generate higher needs. By contrast, in rural parishes like Husbands Bosworth the lack of social housing means there is no need generated from households already living in the sector. Similarly, households who may need social housing often move away to areas where their needs are more likely to be met (either because there is social housing available or more private rented housing). For this reason these estimates applied to Husbands Bosworth should be treated with a degree of caution.

Additional evidence of Affordable Housing needs

4.1.55. In terms of lettings, Harborough LPA recorded a total of one property relet in the NA in 2023. Unfortunately, the LPA's affordable housing options records do not capture details for the number of households on the waiting list with a local connection to specific parishes.

4.1.56. A Husbands Bosworth household survey took place between March and April 2018. The level of response from the community was good, there being 448 responses, representing 625 parishioners. This results of this survey supports the need for additional affordable provision in the NA: When asked about the importance of various housing types in new developments, respondents showed the strongest preference for starter homes, social, rental, shared ownership and low-cost housing. This suggests a clear desire to meet the housing needs of younger families, first-time buyers, and older residents. In contrast, larger homes and flats received the least support.

Affordable Housing policies in Neighbourhood Plans

4.1.57. This section outlines a common Neighbourhood Plan policy level around the tenure mix of affordable housing, provides a recommendation and summarises relevant considerations.

Application of Local Plan policies

4.1.58. Harborough District Council's adopted policy on this subject Policy HN01 requires 40% of all new housing to be affordable. Harborough District Council recorded 100 Housing Completions in Husbands Bosworth between 2013 and 2023 and noted that this will be surveyed again in April, so there may be further completions to record. This broadly aligns with population growth of the NA. Unfortunately, the LPA could not break down market versus affordable, dwelling type or number of bedrooms.

4.1.59. The Husbands Bosworth's Neighbourhood Forum has also confirmed that there is also a 9-home commitment not yet built out. This is referring to Land Adjacent Honeypot Farm, according to LPA commitments records. In their recent Call for Sites this site came forward as being considered by the land-holder for re-submission as a development of greater density.

4.1.60. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.

4.1.61. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is specified in the draft Local Plan (refer to section 4.6.8, below).

Affordable Housing at Neighbourhood level

4.1.62. The HNA can provide more localised evidence and this may be used to support Neighbourhood Plan policies. This section suggests an Affordable Housing tenure mix that might be suitable for Husbands Bosworth on the basis of identified housing need and a range of other considerations detailed in Appendix D.

4.1.63. The tenure mix required in the adopted Local Plan is 75% social/affordable rented and 25% affordable home ownership. AECOM suggests that in Husbands Bosworth NA, the mix of Social/ Affordable Rented housing might be reduced to 60%, with the remaining 40% delivered as affordable home ownership. This represents a modest change from the headline tenure mix at the local authority level but the evidence of housing need within Husbands Bosworth suggests this could be justified.

4.1.64. A higher proportion of affordable home ownership (to 40%) could be justified due to the evident need within the NA. Husbands Bosworth is a particularly expensive area with a notable lack of shared ownership options. Increasing the availability of affordable home ownership products would provide genuine housing choice for local residents. This would still provide 60% affordable rented housing, consistent with existing Local Plan policy which prioritises this tenure and would allow meaningful delivery of affordable rented homes.

4.1.65. AECOM suggests an indicative mix of 15% discounted market sale or First Homes, 10% shared ownership and 5% rent to buy. This is because discounted market sale/First Homes can offer higher discounts which are need in this NA; shared ownership is equally as affordable as First Homes at extending home ownership; and rent to buy offers an option for households who lack savings or deposits and this is appears to be the key barrier in this NA.

4.1.66. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)[11].

[11] National Planning Policy Framework

4.1.67. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data, housing benefit data, more detailed evidence in LHNAs and viability assessments. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.

4.1.68. In this NA, where there is no limited requirement for housing over the plan period, the delivery of Affordable Housing is likely to be very limited unless it can be provided directly e.g. through an exception site which focuses on the provision of Affordable Housing. If small numbers of Affordable Homes do come forward from market led sites, the tenure mix discussed above may need to be different in order to reflect the delivery of small numbers of homes and in response to the site-specific context.

4.1.69. Where the Husbands Bosworth's Neighbourhood Forum wish to develop policy that deviates from that outlined in the Local Plan – either by differing from the headline split between renting and ownership or by specifying a greater level of detail around sub-tenures, it is important that they liaise with Harborough District Council to determine what additional evidence (notably about development viability) may be needed, and to ensure that departures from the local policy context have their support.

Conclusions- Affordability and Affordable Housing

Current tenure profile

4.1.70. Beginning with housing tenures, this chapter finds that home ownership is the dominant tenure in Husbands Bosworth, making up 76% of the NA's total stock—higher than England (62%) and similar to Harborough (76%). Social rent (8%) and private rent (15%) account for smaller shares in Husbands Bosworth. Shared ownership remains minimal across all three geographies, comprising 1-2% of the total tenure mix.

4.1.71. These trends may be becoming more pronounced, with home ownership increasing by 32% (110 units) since 2011. While shared ownership grew by 17%, this only represents two additional households due to the low starting point in 2011.

Affordability

4.1.72. There is a large gap between the spending power of average income households £47,700 in 2020) and those earning the lowest 25% of incomes, particularly where the household in question has one earner (£20,494 in 2023). Nevertheless, even average income households fall below the affordability threshold required to afford an average home through market ownership. The median house price would require an annual income 85% higher than the current average.

4.1.73. The poor affordability of home ownership for average income households is driven by strong house price appreciation in the NA over the past ten years, with the median house price growing by 54%. It is noteworthy that the mean NA house price is below that of the LA's prices in 2023. However, this difference may be due to variations in the housing mix, as the LA has a higher proportion of detached houses compared to Husbands Bosworth. This is explored further in Section 5: Type and Size.

4.1.74. An offering of Affordable Housing tenures would be beneficial in Husbands Bosworth to widen access to those with varying home ownership/renting aspirations:

- **First Homes** at a 30% discount is insufficient for affordability based on average income levels. A 40% discount is needed but would still only serve those on average incomes. Higher discounts may impact financial viability, potentially reducing the total amount of Affordable Housing, especially Social/Affordable rented housing. Further discussions with the LPA may be needed if higher discounts are considered.
- **Shared Ownership** offers similar affordability to First Homes and is accessible to the same groups. A 10% equity share could make it more accessible, but it may not be as attractive as other discounted market sale options for those who can afford higher equity shares.
- **Rent to Buy** in the NA allows households to rent at a discount (at least 20% below market rent) while saving for a deposit. Its affordability depends on how rents are set, but discounts on entry-level rents could make it widely accessible. It is particularly useful for those struggling with deposit availability rather than income levels. The evidence in this chapter suggests that the small affordable rented sector theoretically performs a vital function in Husbands Bosworth as the only option for a large segment of those in the greatest need.

The need for Affordable Housing

4.1.75. When pro-rated to the NA, the latest (2022) HENA undertaken for Leicester & Leicestershire points towards a need to provide some 3.8 additional affordable rented homes and 2.8 affordable home ownership per annum. As discussed above, this appears to be relatively high for a rural location such as Husbands Bosworth. In particular, the NA has a limited social housing stock – meaning both that there is limited capacity to meet newly arising need, but also that limited additional need is generated from those already living in the sector. Additionally, households in need of affordable housing often relocate to areas with greater availability, making it difficult to accurately assess local demand for social or affordable rented housing.

4.1.76. When asked about the importance of various housing types in new developments, respondents in the parish survey showed the strongest preference for starter homes, and shared ownership.

Affordable Housing policy

4.1.77. The adopted Local Plan sets a tenure mix of 75% social/affordable rented housing and 25% affordable home ownership. However, if the Neighbourhood Forum wishes to expand affordable home ownership, AECOM suggests adjusting this to 60% social/affordable rented and 40% affordable home ownership in Husbands Bosworth NA. Additionally, the high property prices and lack of shared ownership options in areas like Husbands Bosworth further justify increasing affordable home ownership, ensuring greater housing choice for local residents.

4.1.78. Table 4-5 summarises Husbands Bosworth'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 Neighbourhood Plan period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation, and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plans for more housing (and therefore more affordable housing) than the local plan, or if the group decides to influence the tenure mix in other ways), or as a result of site-specific constraints.

4.1.79. Given the allocation of 105 new homes for the NA in HDC's draft Local Plan, along with the 30 residential units allocated at Welford Road Southwest in the Husbands Bosworth Neighbourhood Plan (2018-2031), developments would be expected to contribute to Affordable Housing supply (as they would exceed the 10-home threshold). This means that a portion of new housing—potentially up to 42 Affordable Homes (40% of 105)—could be delivered through market-led developments in the NA.

4.1.80. However, the actual delivery will depend on the size and phasing of individual developments. If a substantial number of homes are delivered in small developments below the 10-home threshold, the Affordable Housing contribution may be lower. Conversely, if larger developments come forward (as appears likely due to the allocations), more Affordable Housing will be secured, aligning with Policy HN01. Additionally, the tenure mix requirement (75% affordable rent, 25% affordable home ownership) will shape the type of Affordable Housing available, influencing housing options for different income groups in the community.

Table 4-5: Estimated delivery of Affordable Housing in Husbands Bosworth

	Step in Estimation	Expected delivery
A	Residual housing requirement figure / sum of allocations / commitments	105
B	Affordable housing quota (%) in LPA's Local Plan	40%
C	Potential total Affordable Housing in NA (A x B)	42
D	Rented % (e.g. social/ affordable rented)	60%
E	Rented number (C x D)	25
F	Affordable home ownership % (e.g. Shared Ownership, Discounted Market Sale, First Homes, Rent to Buy)	40%
G	Affordable home ownership number (C x F)	17

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

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

5. Housing Mix: Type and Size

Introduction

5.1.1. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of the type and size of new homes. This requires evidence of what local households need.

5.1.2. This can be done using statistics to identify relevant trends and potential gaps in the market. That is the focus of this section of the HNA. The evidence gathered here can be used to justify planning policies either on its own or in combination with survey results expressing the specific aspirations of local residents. It will also build up a picture of the population and existing range of homes that may provide useful context for the neighbourhood plan.

5.1.3. This section has three aims, each given its own sub-section:

- To establish what mix of housing exists in the NA at present;
- To describe characteristics of the local population that are relevant to housing need; and
- To look to the future, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.

5.1.4. It is important to keep in mind that housing need is not an exact science. To move from a set of facts about the population to an ideal mix of homes requires making assumptions. For example, there are clear patterns about what size of home households tend to live in at different stages of life. However, a variety of other reasons sit behind their housing choices that are less easy to predict, including wealth, accessibility requirements and personal preferences. Some trends can also change rapidly over time, such as the increasing preference for home working in some sectors of the economy.

5.1.5. The analysis and conclusions provided in this section are therefore not definitive. Rather, they are what the data suggest future needs will look like based on current trends. This is sufficient for justifying planning policies, but it is also appropriate to take into account other factors and evidence where appropriate.

Definitions

- Dwelling type: whether a home is detached, semi-detached, terraced, a flat, bungalow or other type. Which a household chooses to occupy tends to be more about wealth and preference than a specific need.
- Dwelling size: how many rooms or bedrooms a home contains. While this could also mean floor area or number of storeys, the number of bedrooms is most reliably recorded in housing statistics. Bedroom numbers are also closely linked to family size and life stage.

- Household: a unit of people who live together, commonly a family, couple or single person. Not all dwellings contain a household, including properties that are vacant and second homes, so the number of dwellings and the number of households in an area is usually different.
- Household composition: the specific combination of adults and children who form a household. The Census offers a number of categories, for example distinguishing between families with children who are dependent or non-dependent (i.e. adults). ‘Other’ households in the Census include house-sharers, groups of students, and multi-family households.
- Household life stage: the age of the lead member of a household – usually the oldest adult, or what used to be called the ‘head of household’. Life stage is correlated with dwelling size as well as wealth.
- Housing mix: the range of home sizes and types in an area.
- Over- and under-occupancy: the degree to which the size and composition of a household lines up with the number of bedrooms in their home. If there are more bedrooms than the household would be expected to need, the home is considered under-occupied, and vice versa.

The current housing mix

5.1.6. This section establishes the current housing mix of Husbands Bosworth, highlighting recent changes to it and comparing the mix to wider averages.

5.1.7. Harborough District Council recorded 100 Housing Completions in Husbands Bosworth between 2013 and 2023 and noted that this will be surveyed again in April 2025, so there may be further completions to record. This broadly aligns with population growth of the NA established in the latest Census. Unfortunately, the LPA data cannot break down by market versus affordable, dwelling type or number of bedrooms. The data on housing mix presented below therefore relies on the Census, which implies dwelling growth of 132.

5.1.8. The Husbands Bosworth’s Neighbourhood Forum has also confirmed that there is also a 9-home commitment not yet built out. This is likely referring to Land Adjacent Honeypot Farm, according to LPA’s commitments records.

Dwelling type

5.1.9. Table 5-1 below shows the accommodation type mix in Husbands Bosworth in 2021. The Census data confirms that Husbands Bosworth’s dwelling type mix is dominated by semi-detached and detached houses, together accounting for approximately 71% of the mix in 2021. The number of flats and terraced housing accounts for a much smaller percentage of Husbands Bosworth’s dwellings at around 8% and 15% respectively. This lack of smaller dwelling types may be contributing to the affordability issues discussed in Section 4: Affordability and Affordable Housing.

5.1.10. Table 5-1 also compares the NA mix to wider benchmarks. Whilst England is dominated by semi-detached accommodation, detached housing represents the dominant dwelling type in Husbands Bosworth (and the district), by a considerable margin. It is clear from Table 5-1 that the NA is lacking in flats (occupying 8% of the total mix), when compared to England (at 22%). In England, all dwelling types account for a minimum of 20% of the total mix. Consequently, England displays a more varied mix of dwelling types compared to the NA. However, this is common for more rural parishes.

Table 5-1: Accommodation type, Husbands Bosworth and comparator geographies, 2021

Type	Husbands Bosworth	Harborough District	England
Detached	43.8%	48.8%	22.9%
Semi-detached	27.5%	29.2%	31.5%
Terrace	14.9%	14.4%	23.0%
Flat	7.6%	7.0%	22.2%

Source: Census 2021, AECOM Calculations

5.1.11. The Census does not capture bungalows as a separate category but this has been obtained from the VOA which illustrates 8% of the NA's housing is in the form of bungalows – lower than the district average (12%) but comparable to England's (at 9%). Nevertheless, the Husbands Bosworth Neighbourhood Forum may wish to provide a higher proportion of bungalows in the NA, to address its rapidly aging population, as discussed in the ensuing chapter, 6: Specialist housing for older people.

5.1.12. As shown in Table 5-2, larger accommodation trends seem to have become more pronounced in NA over time, with the proportion of detached and semi-detached housing increasing (by 30% and 16%, respectively) between 2011 and 2021; the proportion of terraced homes staying relatively stable; and the proportion of flats decreasing marginally across the same time period.

Table 5-2: Accommodation type, Husbands Bosworth, 2011-2021

Type	2011	%	2021	%
Detached	201	41.5%	261	43.8%
Semi-detached	142	29.3%	164	27.5%
Terrace	87	18.0%	89	14.9%
Flat	48	9.9%	45	7.6%
Total	484	100%	596	100%

Source: ONS 2021 and 2011, AECOM Calculations

Dwelling size

5.1.13. It is also useful to look at the percentage breakdown of dwelling sizes in comparison with the wider district and country. Table 5-3 shows that the NA is strongly overrepresented in 4+ bedroom dwellings, at 38% of the total stock. This is significantly above England's average (of 21%) and marginally greater than the LA (at 37%). Table 5-3 also reveals that, while the district is severely underrepresented in 1-bedroom dwellings, the NA is comparable to the country as a whole at 12%. This is not true for 2-bedroom dwellings, with Husbands Bosworth and the district having around 21% in this category compared to 27% for England.

Table 5-3: Dwelling size (bedrooms), Husbands Bosworth and comparator geographies, 2021

Number of bedrooms	Husbands Bosworth	Harborough District	England
1	11.7%	5.7%	11.6%
2	21.2%	21.6%	27.3%
3	29.1%	35.9%	40.0%
4+	38.0%	36.8%	21.1%

Source: Census 2021, AECOM Calculations

5.1.14. Table 5-4 below, reinforces that the NA is dominated by larger dwellings. However, it also reveals that the number of 1-bedroom properties has increased substantially (by 94%) since 2011.

5.1.15. The percentage of 4+ bedroom housing has also significantly increased since 2011 (by 56%), with an apparent decrease in 3-bedroom properties, which fell by 6% in the same time period. This may be due to the replacement of existing homes in the process of recent development, or a sign of extensions moving a number of existing homes into larger size categories. This is likely the case to some degree, since the additional number of 4+ bedroom properties is just below the total number of completed new homes, according to Council figures: Harborough District Council recorded 100 Housing Completions in Husbands Bosworth between 2013 and 2023. However, apparent declines in this and the above dataset can also reflect a change in how the 2021 records this data compared with the approach in 2011. Unfortunately, the LPA did not break these down dwelling type or number of bedrooms.

5.1.16. There appears to be a stable stock of 2-bedroom properties in the NA, which represented around 21-22% of the overall stock in both 2011 and 2021. New development has exaggerated some existing imbalances but also provided welcome diversification of the stock, particularly in the smallest size categories.

Table 5-4: Dwelling size (bedrooms), Husbands Bosworth, 2011-2021

Number of bedrooms	2011	%	2021	%
1	36	7.8%	70	11.7%
2	97	20.9%	127	21.2%
3	185	39.9%	174	29.1%
4+	146	31.5%	227	38.0%
Total	464	100%	598	100%

Source: ONS 2021 and 2011, AECOM Calculations

Population characteristics

5.1.17. This section examines key characteristics of the local population that have a bearing on what housing might be needed in future years. Where available, recent data is used. However, for some information it is necessary to fall back on the 2011 Census.

Age

5.1.18. Table 5-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. At first glance Husbands Bosworth's 2021 age profile shows a relatively healthy mix of ages: Just over 50% of the population is found in the economically active age bands (between 25 and 64). Just over 25% of the population in the NA is 24 years old or younger, leaving the around 20% of the remaining population occupying the 65 and over age category.

5.1.19. It should be noted, however, that between 2011 and 2021 the older age category of 65-84 category grew substantially, by almost 45%, which is indicative of an aging population. This growth will likely coincide with the need for enhanced housing accessibility features; adaptable design and community and social considerations, which will be discussed further in Chapter 6: Specialist housing for older people. This trend may be a result of local residents from the 2011 45-64 category remaining in the NA and transitioning into older age brackets, or may be a function of the NA's attractiveness as a destination for older individuals and families at retirement age with the housing stock being part of that attraction.

Table 5-5: Age structure of Husbands Bosworth, 2011 and 2021

Age group	2011 (Census)		2021 (Census)		Change
0-14	218	19.0%	253	17.3%	16.1%
15-24	92	8.0%	119	8.1%	29.3%
25-44	279	24.4%	356	24.3%	27.6%
45-64	323	28.2%	417	28.5%	29.1%
65-84	194	16.9%	282	19.3%	45.4%
85 and over	39	3.4%	36	2.5%	-7.7%
Total	1145	100.0%	1,463	100.0%	27.8%

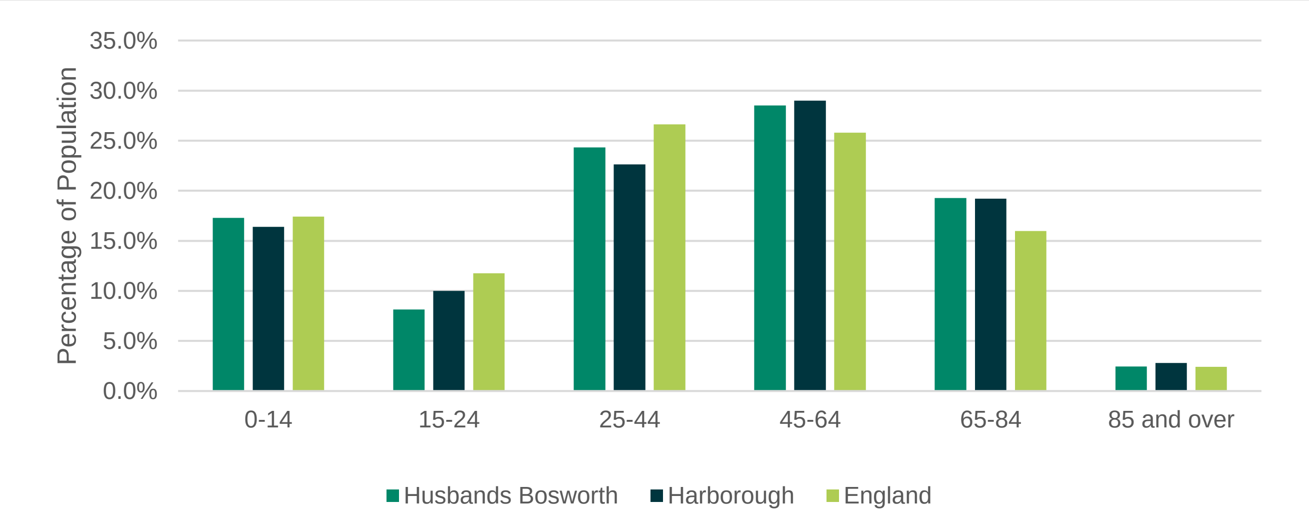
Source: ONS 2011, ONS 2021, AECOM Calculations

5.1.20. According to the most recent census data, Husbands Bosworth has experienced a large population increase of 318 residents (or 26%) between 2011 and 2021. This trend is considerably above Harborough's population increase of 14%, from around 85,382 in 2011 to around 97,626 in 2021. As above, this growth may speak to the NA's attractiveness as a destination for older individuals or new families. The scale of new development has translated into growth across all age cohorts.

5.1.21. However, through an inception call with Aecom, the Husbands Bosworth's Neighbourhood Forum indicated that there is a growing concern about education in the NA. Namely, the primary school (capacity of 105) is turning away children who live in the village and the forum would therefore support new development to be accompanied by an expansion in infrastructure to retain balance in the demographic mix of residents.

5.1.22. For context, it is useful to look at the NA population structure alongside that of the district and country. Figure 5-1 (using 2021 Census data) reinforces that the NA has an older age distribution, with the 65-84 category exceeding that of the district and country as a whole. The 45-64 age category, which sits at 29% compared to 26% for England is another large proportion of the population that will continue to age through the Plan period towards 2041. As expected, the three remaining younger age categories (0-14, 15-24 and 25-44) are all underrepresented when compared to England.

Figure 5-1: Age structure in Husbands Bosworth, 2021



Source: ONS 2021, AECOM Calculations

Household composition and occupancy

5.1.23. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-6 reveals that the majority of households within all three geographies fall into the ‘one family only’ category, accounting for around 72% of the total mix in the NA. This is higher than both the LA (at 70%, and England at 63%).

5.1.24. The influence of the NA’s older population is apparent when turning to the subcategories relating to families (usually couples) aged 65 and over (around 12% of households), which is higher than the national average (9%).

5.1.25. Note that non-dependent children refer to households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. A marked increase in this category can be taken to indicate the relative unaffordability of entry-level homes, where young people are financially unable to move out and form their own households. It is interesting to observe that this category grew considerably by 53% between 2011 and 2021 in the NA – a stark difference to the district (28%) and national average (3.5%).

5.1.26. The proportion of families with dependent children is also higher in the NA than comparators, indicating continued appeal to families (and emphasising the importance of delivering adequate school places).

Table 5-6: Household composition, Husbands Bosworth, 2021

Household composition		NA	LA	England
One person household	**Total**	23.0%	26.0%	30.1%
	Aged 66 and over	9.6%	13.2%	12.8%
	Other	13.3%	12.8%	17.3%
One family only	**Total**	71.5%	69.6%	63.1%
	All aged 66 and over	12.3%	12.8%	9.2%
	With no children	23.0%	19.6%	16.8%
	With dependent children	26.2%	26.7%	25.8%
	With non-dependent children[12]	9.8%	10.2%	10.5%
Other household types	**Total**	5.6%	4.4%	6.9%

Source: ONS 2021, AECOM Calculations

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

5.1.28. While not uncommon, this might suggest that the larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties.

5.1.29. The occupancy rating data from the 2021 Census, presented in Table 5-7, reveals an overall trend of underoccupancy in Husbands Bosworth, with around 78% of households having at least one unused bedroom. The ‘Family 66+’; ‘Family under 65 – no children’, followed by ‘Single person 66+’ households are most likely to have a +2-occupancy rating. It may be the case that additional smaller-sized homes in the NA for households in these categories looking to downsize may free up some larger housing.

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

5.1.30. In contrast, the 'Family under 66 - adult children' group shows that 5% of households are overcrowded (-1 rating). Although this represents a small proportion, it highlights an acute need, particularly among families with children. The unaffordability of housing may force adult children to leave the area in search of more affordable living options, contributing to the 'out-migration' of younger populations. This not only puts pressure on families but also adds to the aging population trend discussed above, as fewer younger people remain to support the community's long-term sustainability. This further underscores the need for affordable housing, discussed in section 4.

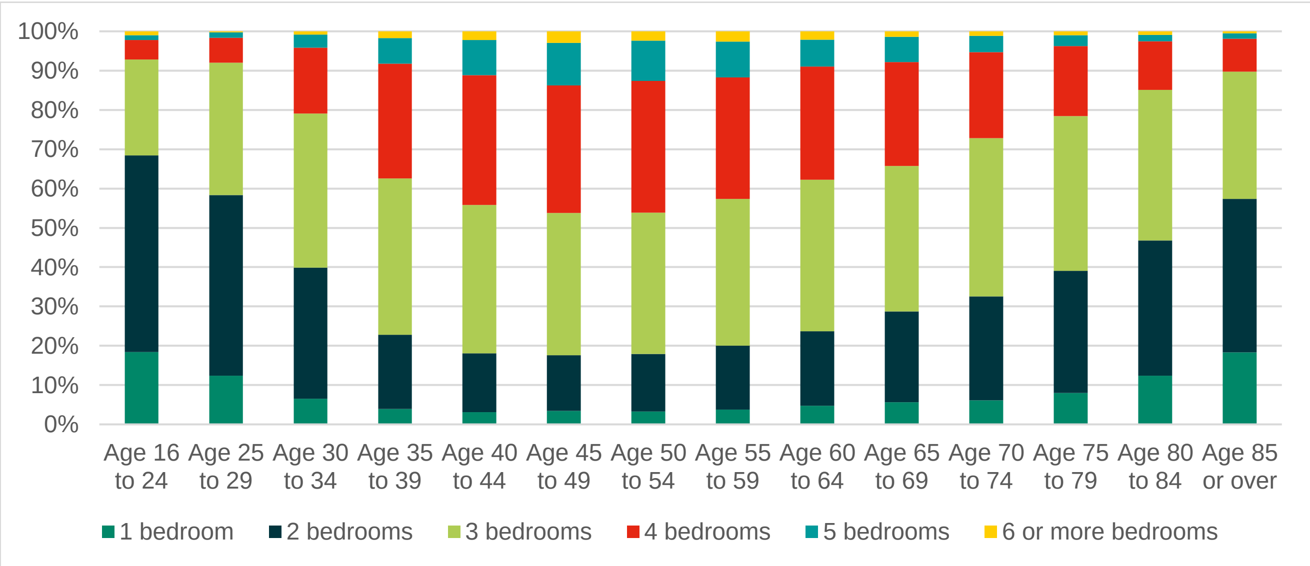
Table 5-7: Occupancy rating by age in Husbands Bosworth, 2021

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	82.4%	13.5%	4.1%	0.0%
Single person 66+	53.6%	26.8%	19.6%	0.0%
Family under 66 - no children	65.0%	21.2%	13.9%	0.0%
Family under 66 - dependent children	45.5%	32.7%	19.2%	2.6%
Family under 66 - adult children	35.9%	31.3%	28.1%	4.7%
Single person under 66	26.3%	37.5%	36.3%	0.0%
All households	50.7%	27.2%	19.8%	2.3%

Source: Census 2021, AECOM Calculations

5.1.31. As noted in the introduction to this chapter, the life stage of households is strongly correlated with the size of home they tend to occupy. Figure 5-2 sets out this relationship for Harborough District in 2011 (because this data is not available at smaller scales). The graph shows how the youngest households tend to occupy the smallest dwellings, before rapidly taking up larger homes as their families expand, and then more gradually downsizing to smaller homes again as they age.

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



Source: ONS 2011, AECOM Calculations

Future population and size needs

5.1.32. This section projects the future age profile of the population in Husbands Bosworth at the end of the Neighbourhood Plan period and then estimates the mix of dwelling sizes they may need.

Age

5.1.33. The result of applying Local Authority level household projections to the age profile of Husbands Bosworth households in 2011 is shown in Table 5-8. This makes clear that population growth can be expected to be driven by the oldest households, with the '55 to 64' and the '65 and over' household age brackets expected to grow by 23% and 104%, respectively, by 2041. Whilst this change is taking place, the economically productive age bracket of 35-54 will increase at a modest rate of only 10%.

5.1.34. Overall, it is expected that if current trends persist, and the goal is to accommodate these demographic shifts, then future housing delivery in Husbands Bosworth should prioritise the provision of dwellings that would be appropriate to accommodate the area's growing elderly population. Based on these projections alone, it may, for example, be appropriate to focus on delivery of smaller-sized dwellings for older households who may be looking to downsize. However, the rate of future ageing across the NA may also depend on its ability to retain and attract a replacement younger population. This could entail employment and lifestyle reasons but may also be supported by a more diverse and modern housing offer.

5.1.35. It is also worth noting that the imbalanced population growth projected here may not materialize if HB continues to deliver residential development that attracts a wide variety of household life stages, as evidenced by recent population growth driven by the scale and diversity of new construction.

Table 5-8: Projected age of households, Husbands Bosworth, 2011 - 2041

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	9	38	190	102	125
2041	10	46	208	126	255
% change 2011-end of Plan period	15%	22%	10%	23%	104%

Source: AECOM Calculations

5.1.36. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2) onto the projected age profile for the NA in Table 5-8 immediately above. The resulting 'ideal' future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.

5.1.37. This approach has limitations, in that it embeds existing size preferences and does not anticipate changes in what people want from their homes. As such, it is appropriate for the results 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 appropriate for the purpose of drafting neighbourhood plan policies.

5.1.38. The result of this exercise is presented in Table 5-9. It suggests that the 'ideal' dwelling size mix by 2041 might be achieved by increasing the share for all sizes of home but with a particular emphasis on the medium-sized options (2- and 3-bedroom dwellings). Additional provision of medium-sized dwellings by 2041 would help address the requirements of the NA's growing population calculated in Table(s) 5-5 to 5-8, provide wider choice locally and may also help to improve affordability for some households who are unable to afford larger properties e.g. younger households.

Table 5-9: Suggested dwelling size mix to 2041, Husbands Bosworth

Number of bedrooms	Current mix (2021)	Suggested mix 2041	Balance of new housing to reach suggested mix	Indicative policy range
1	8.5%	6.5%	0.0%	0-10%
2	15.4%	23.7%	27.7%	20-30%
3	21.1%	37.3%	72.3%	65-75%
4+	27.5%	24.6%	0.0%	0-10%

Source: AECOM Calculations

5.1.39. The following points sense-check the results of the model against other evidence and suggest ways to interpret them when thinking about policy options.

- The Parish survey results align with this sentiment towards medium-sized options, with over 76% of respondents considering it very important to provide more one- and two-bedroom properties. This reflects a strong desire to accommodate single people, young families, first-time buyers, and those looking to downsize. The clear message gleaned from the open events and questionnaire is that the community seeks to encourage continued vibrancy and diversity in Husbands Bosworth and feels that rebalancing the housing offer will achieve this objective.
- Table 13.5 in the 2022 HENA suggests that the majority of market provision in Leicestershire (45%) should be delivered as 3-bedroom housing followed by 2-bedroom housing (35%). This supports the findings of this HNA in Table 5-9, which highlights that the ideal dwelling size mix by 2041 should increase

the proportion of small to medium-sized homes, with a specific focus on 2- and 3-bedroom properties.

- The analysis in the 2022 HENA also suggests that the majority of new housing should focus on houses rather than flats, although site-specific factors may sometimes make flatted developments more suitable. Additionally, the role of bungalows should be considered within the housing mix, as they are particularly appealing to older households looking to downsize. This could help free up larger family-sized homes for the wider market.
- The preceding chapter found that affordability is a serious and worsening challenge in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets. Continuing to provide medium-sized homes with such as 2-bedroom housing would help to address this situation.
- To best meet the needs of the growing cohort of older households expected to be present by the end of the Neighbourhood Plan period, it should also 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 are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms if they existing stock of larger homes is sufficiently affordable.

Tenure

5.1.40. The recommendation discussed immediately above applies to all housing in the NA over the Neighbourhood Plan period. This is considered proportionate for devising policy at neighbourhood scale. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make in Neighbourhood Plan policy, since Local Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.

5.1.41. Generally speaking, the size mix estimated as needed within affordable tenures, particularly Affordable and Social rent, is smaller than the size mix of market housing. This is because under local authority allocation policies, which reflect the shortage of Affordable Housing overall, households are only eligible for the minimum sized home that meets their needs. This means that single people and couples will generally only be entitled to one bedroom properties. Families with two young children are only likely to be eligible for two bedroom properties (with the expectation that children share rooms until a certain age). In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.

5.1.42. There are three key sources of information for thinking through the size needs of different categories. These are:

- The relevant SHMA or LHNA for the Local Authority, which will (usually) set out the projected need by size within each tenure over the long-term. In this case, the 2022 HENA indicates that that the majority of market provision in Leicestershire should be delivered as 3-bedroom housing (45%), followed by 2-bedroom housing (35%). Table 13.5 in the 2020 HENA suggests that the majority of Affordable home ownership (40% of total provision) should be delivered as 2-bedroom housing, with the majority of Affordable rented housing mix being focused on 1-2-bedroom housing (both at 35%).
- The waiting list for affordable rented housing, kept by the Local Authority. This provides a more current snapshot of the size needs of applicant households. As this changes over time, individual planning applications can be decided in ways that meet evolving needs. There was no size distinction made in the LPA waiting list data.
- Whilst there may be more households eligible for smaller properties, the availability of larger properties if often severely limited which puts pressure on these larger homes and often results in long waits for those needing larger family sized accommodation.

5.1.43. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes to reflect the eligibility of those on the waiting list, while market homes focus on mid-sized homes and some larger options.

5.1.44. That said, there is often acute pressure on larger Social/Affordable Rented homes because their availability through lettings is often limited. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

Type

5.1.45. Planning policy also tends to be less prescriptive about the mix of dwelling types that are needed than the mix of home sizes. This is because the choice to occupy a terraced rather than a detached home, for example, is primarily a matter of wealth, personal preference, and the amount of outdoor space or other features sought than 'need' in the strict sense. This stands in contrast to the matter of dwelling size, where it can be more clearly established that a household with a certain number of members, closely correlated with age, requires a particular number of bedrooms.

5.1.46. The key distinctions when it comes to dwelling type are between flats and houses and, to a lesser extent, bungalows, each of which tend to appeal to occupants with different life circumstances. However, it remains difficult to generalise about this, particularly when drawing on demographic evidence.

5.1.47. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Husbands Bosworth, and which favours more dense options (e.g. terraces and flats). This imperative to improve affordability is often in conflict with matters of character, which in rural areas tend to favour lower density options that blend in with the existing built environment. This is particularly relevant in the case of flats, a large block of which may not be a welcome proposition in the NA. That said, it is possible to deliver flats in the form of low-rise maisonettes that resemble terraces from street level, which can counter this issue.

5.1.48. In summary, there is a balance to be struck between, on the one hand, improving affordability and choice in the market by encouraging flats and terraces, and, on the other hand, preserving the distinctive character and other features that residents like about the NA today. How far the Neighbourhood Plan should guide on this issue, and in what direction, is a policy decision for the Husbands Bosworth's Neighbourhood Forum and community to consider.

Conclusions- Type and Size

5.1.49. This chapter provides an indication of the likely need for different types and sizes of homes based on demographic change.

The current housing mix

5.1.50. Table 5-1 shows that in 2021, semi-detached and detached houses make up 71% of Husbands Bosworth's housing, while flats and terraced houses account for just 8% and 15%. This chapter shows that the percentage of 4+ bedroom housing has increased since 2011 (by 56%).

5.1.51. The lack of smaller homes may be contributing to the affordability issues mentioned throughout this section.

Population characteristics

5.1.52. As with most areas in the UK, Husbands Bosworth's population appears to be ageing, and will continue to do so over the Neighbourhood Plan period unless development succeeds in attracting a more balanced demographic profile. This chapter also examined the NA population structure alongside that of the district and country. The three younger age categories (of 0-14, 15-24 and 25-44) are all underrepresented when compared to England.

5.1.53. Non-dependent children refer to adult children or students living at home due to the unaffordability of entry-level homes. This chapter highlighted that this category grew by 53% between 2011 and 2021, compared to 28% in the district and 3.5% nationally, highlighting the financial challenges young people may face in the NA.

Future population and size needs

5.1.54. It may be appropriate for new dwellings in the Parish to contribute toward the creation of more variety in Husbands Bosworth's' dwelling stock, by offering a range of dwelling types and sizes, with prioritisation of medium-sized dwellings overall in order to widen choice.

5.1.55. If current trends persist, and the goal is to accommodate these demographic shifts, then future housing delivery in Husbands Bosworth should prioritise the provision of dwellings that would be appropriate to accommodate the area's growing elderly population. However, there is also an opportunity to influence this outcome by delivering a more varied and affordable housing mix that aligns with community preferences expressed in the recent survey, thereby attracting a broader range of household types and life stages.

5.1.56. Both this HNA and the 2022 HENA suggest that the majority of market housing provision should focus on 3-bedroom, followed by 2-bedroom homes. This will help address the future requirements of the NA calculated in Table(s) 5-5 to 5-8, provide wider choice locally, and may also help to improve affordability discussed in the section (4).

5.1.57. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA 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.

6. Specialist Housing for Older People

Introduction

6.1.1. It is relatively common for neighbourhood plans in areas with ageing populations to include policies relating to specialist housing for older people. This chapter considers in detail the specialist housing needs of older people in Husbands Bosworth. It focuses on specialist forms of provision but recognises that the majority of older people will live in the mainstream housing stock. The approach is as follows:

- To review the current provision of specialist housing in the NA;
- To estimate the potential demand for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
- To discuss the potential for meeting this need through adaptations to the mainstream stock and other additional considerations.

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

6.1.3. 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 opposed to the projected new households which form the baseline for estimating housing need overall.[13]

6.1.4. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).[14] Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.

6.1.5. The distinction 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. C3 specialist accommodation is typically self-contained with its own front door, made available on an individual basis with

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

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

support provided in the home or not at all if the resident does not require it, and offered for sale or rent on the open market.

Definitions

- **Older people**: people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, 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.
- **Sheltered Housing15:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. 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.
- **Category M4(2):** accessible and adaptable dwellings. These standards can be applied to mainstream housing as well as in specialist accommodation such as sheltered housing and extra care.
- **Category M4(3):** dwellings which are capable of adaptation for wheelchair users, or are already built for use of wheelchair throughout. These standards can be applied to mainstream housing as well as in specialist accommodation such as sheltered housing and extra care.

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

Specialist housing for older people

6.1.6. There is a total of 10 units of specialist accommodation in the NA at present, which are specifically designed for the over 55's. The majority of these units are offered as one- or two-bedroom flats in social rented tenures. Details are provided in Appendix E.

6.1.7. The 2021 Census indicates that at this time there were 153 individuals aged 75 or over in Husbands Bosworth. This suggests that current provision is in the region of 65 units per 1,000 of the 75+ population (a common measure of specialist housing supply). It is relevant to note that the national average for England is 136 units per 1,000 of the 75+ population[16], so provision in the NA is around half the national average.

Demographic characteristics

6.1.8. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Husbands Bosworth is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for Harborough District. The results are set out in Table 6-1. This indicates that the projection of older population (75+) in Husbands Bosworth will be comparable to the district by end of Plan period (2041) at around 16% of the total population.

6.1.9. A key assumption for the estimate given at the end of this section 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). As such, the growth in the older population rather than the total at the end of the Neighbourhood Plan period is the key output of this calculation.

Table 6-1: Modelled projection of older population in Husbands Bosworth by end of Plan period

Age group	2021 Husbands Bosworth	2021 Harborough District	2041 Husbands Bosworth	2041 Harborough District
All ages	1,463	97,626	1,684	112,359
75+	153	10,069	269	17,670
%	10.5%	10.3%	15.9%	15.7%

Source: ONS SNPP 2020, AECOM Calculations

[16] Table 22, 'More Choice Greater Voice' (2008), published by Housing LIN for CLG (now MHCLG) and the Care Services Improvement Partnership

6.1.10. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.

6.1.11. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Neighbourhood Plan period to 2041. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates that the majority (92%) of individuals in this age bracket owned their home in 2011.

6.1.12. The expected growth in the 75+ population in the NA is 116 additional individuals by the end of the plan period. This can be converted into 84 households based on the average number of people per household aged 75+ at Local Authority scale. Multiplying this figure by the percentages of 55–75-year-olds occupying each tenure gives a breakdown of which tenures Husbands Bosworth households are likely to need in 2041, and is shown in the bottom row of Table 6-2.

Table 6-1: Tenure of households aged 55-75 in Harborough District (2011) and projected aged 75+ in Husbands Bosworth (2041)

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
Harborough District (2011 mix)	**91.5%**	64.9%	26.6%	**8.5%**	7.5%	0.9%	0.1%
Husbands Bosworth 2041)	**76**	54	22	**7**	6	1	0

Source: Census 2011

6.1.13. It is also important to consider rates of disability by tenure. 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 E-2 in Appendix E presents this data for Husbands Bosworth from the 2011 Census.

Future needs for specialist accommodation and adaptations

6.1.14. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Neighbourhood Plan period is calculated to be 12.

6.1.15. AECOM's modelling, summarised in Table 6-3, is 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.

6.1.16. The table below also provides a breakdown of possible types of specialist housing, ranging from sheltered to extra-care for both affordable and market housing, and indicates a slight preference for more (market) sheltered housing or retirement living.

Table 6-3: AECOM estimate of specialist housing for older people need in Husbands Bosworth by the end of the Neighbourhood Plan period

Type	Affordable	Market	Total
Housing with care	1	4	**4**
Adaptations, sheltered, or retirement living	1	7	**7**
Total	**1**	**11**	**12**

Source: Census 2011, AECOM Calculations

6.1.17. 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. HLIN calculations

6.1.18. Ta in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Husbands Bosworth results in a total of 29 specialist dwellings that might be required to the end of the Neighbourhood Plan period. This is set out in Table 6-4.

Table 6-4: HLIN estimate of specialist housing for older people need in Husbands Bosworth by the end of the Neighbourhood Plan period

Type	Affordable	Market	Total
Housing with care	4	5	**8**
Adaptations, sheltered, or retirement living	7	14	**21**
Total	**11**	**18**	**29**

Source: Housing LIN, AECOM calculations

Further considerations

6.1.19. The above estimates suggest that potential need for specialist accommodation could be in the range of 12-29 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. It is proportionally high in relation to the overall housing delivery expectation in the NA, and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

6.1.20. In addition, specialist housing for older people should only be provided in sustainable, accessible locations that offer services and facilities, public transport options, and the necessary workforce of carers and others.

6.1.21. 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).

6.1.22. It is considered that Husbands Bosworth’s position in the settlement hierarchy makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Husbands Bosworth entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a ‘hub and spoke’ model. In the case of Husbands Bosworth, Market Harborough is considered to have potential to accommodate the specialist housing need arising from the Neighbourhood Area (i.e. to be the hub in the hub-and-spoke model).

6.1.23. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

Care homes

6.1.24. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.

6.1.25. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided.

Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.

6.1.26. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.

6.1.27. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the ‘More Choice, Greater Voice’ 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. For nursing care beds this is an extra 45 care beds per 1,000 people aged 75+. Based on these rates, applied to the growth in the older population for consistency with the calculations above, it is estimated that in 2041 there would be a need for 8 residential care beds and 5 nursing care beds in the NA, an increase of 13 from present levels.

2022 HENA Assessment Findings

6.1.28. The 2022 HENA points to a need for around 3,100 housing units with support (sheltered/retirement housing) in Leicester (2020-41) and 6,700 units in Leicestershire or 319 units per year (mainly in the market sector in Leicestershire). There is an additional need for around 1,500 additional housing units with care (e.g. extra-care) in Leicester and 4,400 or 210 units per year in Leicestershire – focussed on market housing in Leicestershire and the affordable sector in Leicester, as well as a need for additional residential and nursing care bedspaces. When the HENA figures are pro-rated to Husbands Bosworth based on its fair share of the population (0.2% of the Leicestershire’s population according to Census 2021), this equates to roughly 1 unit per year sheltered/retirement housing and under 1 unit per year of housing units with care. These valuations are slightly below the Aecom estimates outline above in section 6.2 and 6.3.

6.1.29. It is important to note that as these estimates relate to care homes (or the population in institutions) rather than independent housing, these figures are in addition to the overall need for housing in the NA. However, as discussed in this section, some of the need for care home beds might be met by independent housing accommodation and vice versa.

The Role of Mainstream Housing

6.1.30. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock in Appendix E, around 94% of the Husbands Bosworth population aged 75 and over is likely to live in the mainstream housing stock[17].

6.1.31. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation in suitable to their needs and whether adequate care or support is provided within the home when they need.

6.1.32. However, given that there is unlikely to be a large volume of additional specialist supply during the Neighbourhood Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with Harborough District Council.

6.1.33. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings[18], although changes to Building Regulations have not yet been made.

6.1.34. The current emerging Local Plan policy HN02 provides explicit encouragement for development to accommodate specific groups such as older people. The policy sets out an expectation that 5% of new homes will be built to Category M4(2) accessibility standards and that a minimum of 10% of affordable homes must meet standard M4(3)B (wheelchair accessible).

6.1.35. The evidence gathered here would appear to justify achieving or exceeding these district-scale requirements wherever possible in the NA, or potentially exceeding them if the Neighbourhood Forum wishes to approach the LPA to discuss setting higher requirements on accessibility and adaptability at district or neighbourhood level. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.

6.1.36. The proportion of new housing that might accommodate those using wheelchairs is harder to define at small scales. Typically, at Local Authority scale, this might be set with reference to the proportion of Affordable Housing applicants in the Local Authority area falling into this category or to wider data from surveys and other sources where available.

[17] 153 over 75s in 2021, of which 10 are accommodated in specialist housing in care homes, leaving 143 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.

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

6.1.37. Table 6-5 sets out the proportion of wheelchair users in England as a whole, either using a wheelchair all of the time (0.6% of the population) or part of the time (3% of the population). As a crude estimate, these percentages are applied to the expected level of housing delivery for Husbands Bosworth to suggest the number that might be encouraged to be wheelchair friendly or adaptable. This would imply a potential need for 1-3 wheelchair accessible dwellings over the Neighbourhood Plan period. It is worth noting that these national figures are for all age categories, not just older persons, although it is likely that a significant proportion of households using a wheelchair will be older persons.

Table 6-5: Wheelchair use Nationally Applied to Husbands Bosworth

	Percentage in England	% applied to NA housing requirement figure (105to end of plan period)
Households using wheelchair all the time	0.6%	1
Households using wheelchair either indoors or outdoors	3.0%	3

Source: Survey of English Housing 2018/19

Conclusions- Specialist Housing for Older People

Current stock and demographics

6.1.38. The expected growth in the 75+ population in the NA is 116 additional individuals by the end of the plan period. The analysis presented in this chapter suggests that 94% of Husbands Bosworth's population aged 75 and over is likely to live in the mainstream housing stock.

6.1.39. There is a total of 10 units of specialist accommodation in the NA at present, suggesting that current provision is in the region of 65 units per 1,000 of the 75+ population (half the national average). VOA data shows that 8% of the NA's housing consists of bungalows which may accommodate some of the NA'saging population.

Need for Specialist Housing for Older People

6.1.40. 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.

6.1.41. These two methods of estimating the future need in Husbands Bosworth produce a range of 12 to 29 specialist accommodation units that might be required during the Neighbourhood 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.

Need for Additional Care Home Units

6.1.42. AECOM has estimated that the likely need for care home accommodation over the plan period, is in the region of 8 residential care beds and 5 nursing care beds. This broadly aligns with (although is slightly above) the pro-rated 2022 HENA findings.

Alternative Solutions

6.1.43. Although there is a low volume of specialist accommodation in the NA at present, there are several facilities such as extra-care housing and age exclusive housing located at nearby towns (including Market Harborough) which may support some of the NA's future needs.

6.1.44. Through an inception call with Aecom, Husbands Bosworth's Neighbourhood Forum identified a limited number of bungalows and smaller properties. They are open to considering an exception site for older people's housing, in addition to the existing exception site aimed at those with local connections.

6.1.45. The current emerging Local Plan policy HN02 provides the expectation that 5% of new homes will be built to Category M4(2) accessibility standards and that a minimum of 10% of affordable homes must meet standard M4(3)B (wheelchair accessible).

6.1.46. In addition to seeking specialist supply through Husbands Bosworth's Neighbourhood Plan housing delivery targets, another avenue open to the Husbands Bosworth's Neighbourhood Forum is to discuss the standards of accessibility and adaptability in new development to be met in the Neighbourhood Plan with the Local Planning Authority.

7. Next Steps

Recommendations for next steps

7.1.1. This Neighbourhood Plan housing needs assessment aims to provide Husbands Bosworth's Neighbourhood Forum 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 Harborough District Council with a view to agreeing and formulating draft housing policies, bearing the following in mind:

- All Neighbourhood Planning Basic Conditions, but in particular Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
- The views of Harborough District Council;
- The views of local residents;
- The views of other relevant local stakeholders, including housing developers and estate agents; and
- The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by Harborough District Council.

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

7.1.3. Bearing this in mind, it is recommended that the Husbands Bosworth's Neighbourhood Forum should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Harborough District Council or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.

7.1.4. 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 : Assessment geography

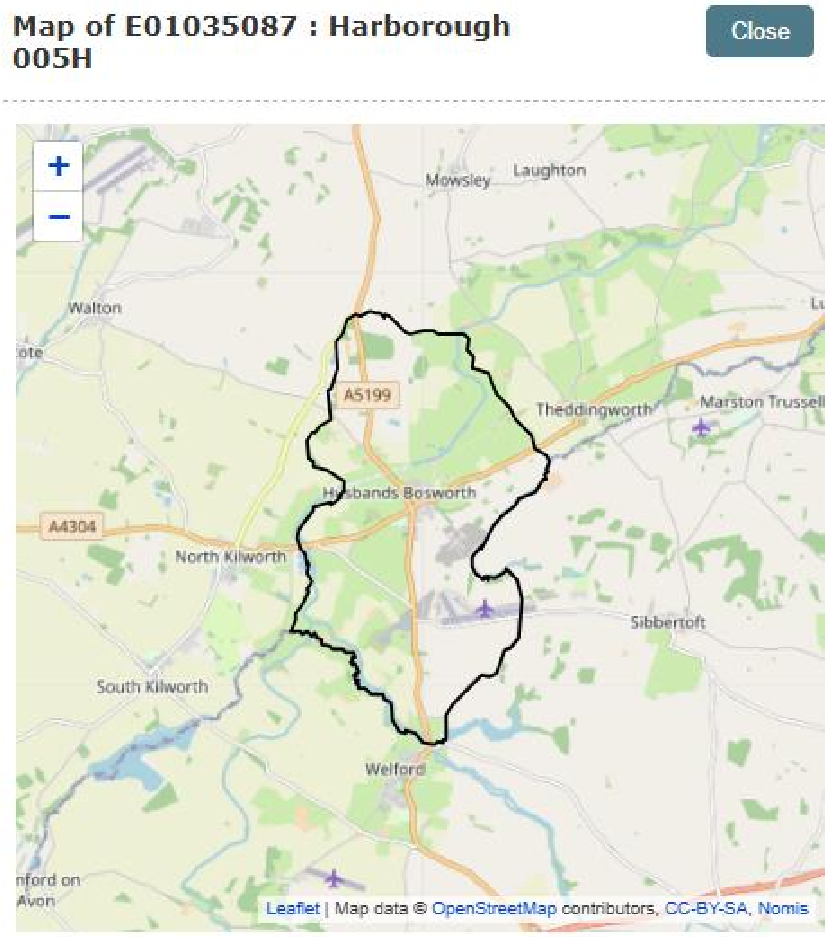
A.1 For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs). The NA and parish equates to the following combination of OAs:

- OA E00130751
- OA E00130752
- OA E00130753
- OA E00130754

A.2 Many other datasets besides the Census itself make use of OAs, but not necessarily down to the same level of detail. For example, Valuation Office Agency (VOA) data, which can be used to understand the type and size mix of housing, is only available down to the scale of LSOAs. The most relevant LSOA in this case, which will need to be used as a proxy for the NA, is:

- LSOA E01035087 - which is an exact fit to the NA.

Figure A-1: Map of LSOA for VOA Data

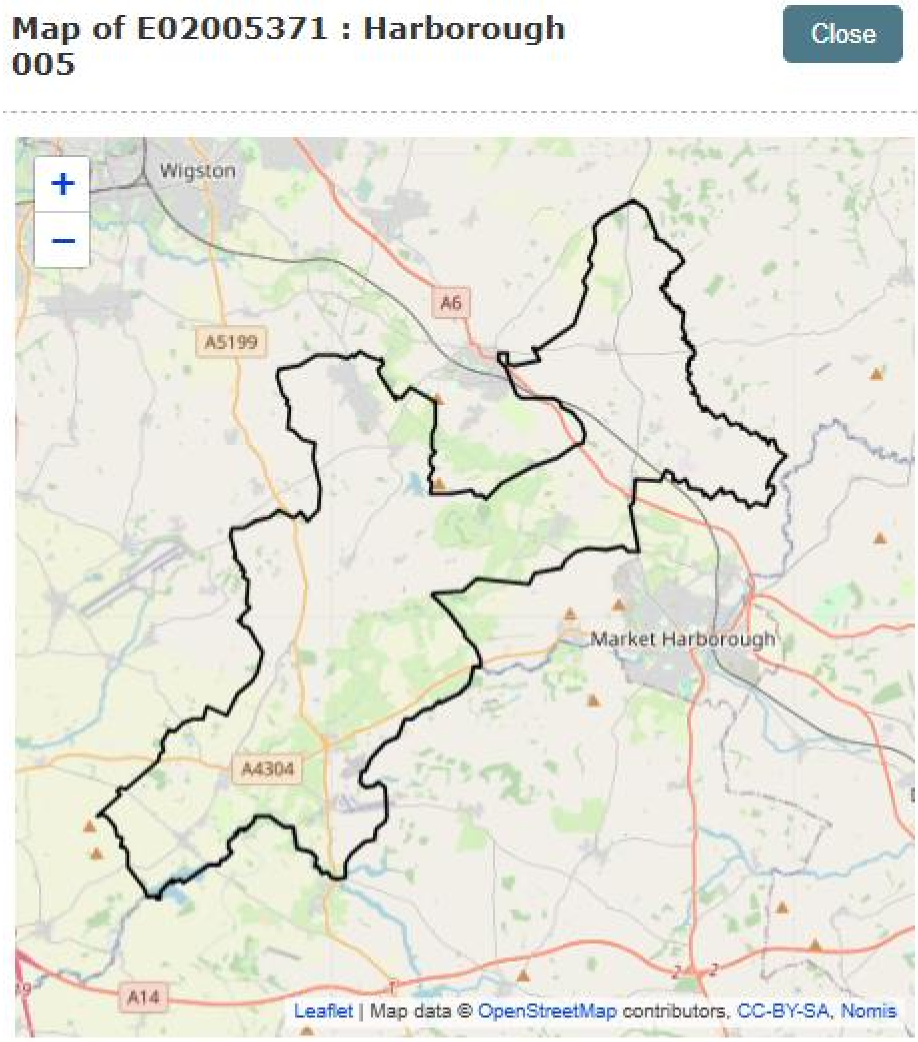


Source: NOMIS

A.3 Finally, as noted in the analysis of affordability in the main body of the report, household income data for small areas is only provided down to the scale of MSOAs. The relevant MSOA, in which the NA is located and which will need to serve as a proxy for it, is:

- MSOA E02005371 - which extends beyond the NA, and incorporates settlements such as South Kilworth to the west and as far as Langton to the east.

Figure A-2: Map of MSOA for Income Data



Source: NOMIS

Appendix B : Local Plan context

Policies in the adopted local plan

B.1 Table B-1 below summarises adopted Local Plan policies that are relevant to housing need and delivery in Husbands Bosworth.

Table B-1: Summary of relevant adopted policies in the adopted Harborough Local Plan 2011-2031

Policy	Provisions
Policy SS1 The spatial strategy	Policy SS1 sets out the following hierarchy: a. (part of) the Leicester Principal Urban Area: Scraptoft, Thurnby and Bushby; b. Sub-regional Centre: Market Harborough; c. Key Centres: Lutterworth, Broughton Astley; d. **Rural Centres**: Billesdon, Fleckney, Great Glen, Houghton on the Hill, The Kibworths, Ullesthorpe, and **Husbands Bosworth**; e. Selected Rural Villages: Bitteswell, Church and East Langton, the Claybrookes, Dunton Bassett, Foxton, Gilmorton, Great Bowden, Great Easton (with Bringhurst), Hallaton, Lubenham, Medbourne, North Kilworth, South Kilworth, Swinford, Tilton on the Hill, Tugby; f. Other villages, rural settlements and the countryside where development will be strictly controlled. **Rural Centres** are identified as a focus for rural development, to serve both the settlements themselves and the surrounding rural area. The policy aim is to enable Fleckney, Great Glen, and The Kibworths, along with **Husbands Bosworth to a lesser extent**, to function as Rural Centres. These areas will provide housing, business, retail, leisure, and community facilities to meet the needs of their own populations as well as those of the surrounding areas.
Policy GD3 Development in the countryside	This policy indicates that, outside of Market Harborough, Key Centres, the Principal Urban Area, **Rural Centres** and selected Rural Villages, and land adjoining them, but excluding Green Wedges, development will only be permitted in certain circumstances. These are outlined fully in the policy.
Policy GD4 New housing in the countryside	Policy GD4 states that (outside Market Harborough, Key Centres, the Principal Urban Area, Rural Centres and Selected Rural Villages), new residential development will only be permitted either where it is in accordance with Policy GD2, or where it is for:

	a. Housing on small sites of no more than 4 dwellings which are within or physically and visually connected to settlements and which meet a local need for housing of a particular type, including small dwellings for the elderly and starter homes, providing this has been evidenced through a rural housing needs survey or a neighbourhood plan; b. housing to meet the needs of a rural worker; c. the re-use of redundant or disused buildings that results in enhancement to their immediate setting; d. the sub-division of an existing dwelling; e. a design of exceptional quality; or f. the rebuilding or replacement of an existing dwelling.
Policy H1 Provision of new housing	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**,** according to policy H1. **Husbands Bosworth is not one of the 'Rural Centres' in policy H1 identified to facilitate this growth.** Policy H1 makes provision for a minimum of 12,800 dwellings from 2011 to 2031. Of this, 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.
Policy H2 Affordable housing	This policy stipulates that 40% affordable housing will be required on housing sites of more than 10 dwellings. The tenure split for the affordable housing will be as follows: a. 75% affordable or socially rented; b. 25% low-cost home ownership products; or c. a variation on the above mix which is shown to be justified by reference to the latest assessment of affordable housing need.
Policy H3 Rural exception sites	This policy ensures that development proposals for affordable housing on small sites in rural areas that would not normally be permitted for housing may be approved as rural exception sites. Full requirements are outlined in the policy.
Policy H4 Specialist housing	Policy H4 makes provision for well-designed specialist forms of accommodation in appropriate locations, which will be supported, and will be: a. permitted on sites within existing residential areas; b. permitted where it is in accordance with Policy GD2;

	c. sought as an integral part all residential developments of over 100 dwellings at a rate of at least 10% of all dwellings proposed (subject to further requirements in the full policy).
Policy H5 Housing density, mix and standards	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**.
Policy GI2 Open space, sport and recreation	The GI2 policy, as shown on the Policies Map in the Local Plan, safeguards and enhances open space, sport, and recreation facilities across the district, including those in **Husbands Bosworth's** NA G12 areas. Development that leads to a loss or reduction of these facilities will only be permitted if they are surplus to local needs, replaced with equivalent provision, or meet local demand for alternative recreational uses. For developments of more than 10 dwellings, contributions to new or enhanced facilities are required to meet local standards. New facilities must be accessible, well-designed, and include clear management and maintenance plans. This policy impacts housing provision in Husbands Bosworth by ensuring developments contribute to improving local open space and recreation facilities.

Source: Harborough District Council

Policies in the emerging local plan

B.2 Table B-2 below summarises emerging Local Plan policies that are relevant to housing need and delivery in Husbands Bosworth.

Table B-2: Summary of relevant emerging policies in the emerging Local Plan for Harborough District Council[6]

Policy	Provisions
Policy DS01 Development Strategy: Delivering Homes	The housing requirement for Harborough District is 13,182 between 2020 and 2041. In addition to delivery of existing housing commitments and completions this policy sets out the allowance for windfalls, land for a minimum of 6,422 new homes to be delivered across housing allocations for the District. For **Husbands Bosworth, the policy allocates 105 new homes** as part of the **Medium Villages category** under Site Allocations (Policy SA01). This designation means the village will accommodate a proportionate level of growth, supporting local housing needs while maintaining its rural character. The development will contribute to the district's overall housing

<table>
<tr><th>Policy</th><th>Provisions</th></tr>
<tr><td></td><td>strategy, ensuring a balance between urban expansion and sustainable village growth.</td></tr>
<tr><td>Policy SA01: Site Allocations</td><td>This policy sets out the Site Allocations to support and enable the delivery of the Development Strategy Policies DS01 to DS05 which are shown on the Policies Map and identified in a Site Allocation Schedule.</td></tr>
<tr><td>HB1: Land east of Welford Road (HUSBANDS BOSWORTH)</td><td>Policy HB1 outlines the key requirements for the development of the allocated site in Husbands Bosworth, ensuring integration with the village and surrounding landscape while addressing potential impacts.
Key provisions include:
Landscape Mitigation: Focus development on the northern and western parts of the site, using structural landscaping to minimize visual impact.
Heritage Protection: A Heritage Impact Assessment is required due to the site's proximity to the Conservation Area, listed buildings, and non-designated heritage assets.
Public Right of Way: Footpath A2 should be integrated into the layout, preserving key views.
Access & Infrastructure: Vehicle access will be from the A5199.
Mineral Safeguarding: A Mineral Assessment is required to evaluate the impact of sand and gravel deposits.
Environmental Considerations: Noise and Dust Impact Assessments are needed due to the nearby quarry.
Flood Risk Management: A Flood Risk Assessment and a Sustainable Drainage Strategy (SuDS) are required to address flood risks and ensure safe access. A sequential approach to site layout should prioritize flood resilience.
These provisions ensure the development is sustainable, respects the village’s character, and mitigates environmental and heritage impacts.</td></tr>
<tr><td>Policy HN01 Housing Need: Affordable Homes</td><td>This policy requires that 40% of homes in residential developments of 10 or more units be affordable.
On-site provision: Affordable housing should generally be provided on-site, unless exceptional circumstances are proven, in which case off-site provision or a financial contribution is required.
Tenure Split: Of the affordable housing:
75% should be affordable or socially rented; and</td></tr>
</table>

<table>
<tr><th>Policy</th><th>Provisions</th></tr>
<tr><td></td><td>25% should be affordable homeownership.</td></tr>
<tr><td>Policy HN02 Housing Need: Mix of New Homes</td><td>Policy HN02 outlines requirements for the mix of new homes and accessibility in residential developments:
Housing Mix: Proposals should provide a mix of housing types, tenures, and sizes based on the latest housing needs evidence from the Council, unless an alternative mix is justified.
Accessible and Adaptable Homes: All homes must meet M4(2) Building Regulations standards for accessibility, with exceptions made for site-specific factors.
Wheelchair Accessibility:
5% of market homes must meet M4(3)A (wheelchair adaptable) standard; and
10% of affordable homes must meet M4(3)B (wheelchair accessible) standard.</td></tr>
<tr><td>Policy HN04 Housing Need: Supported and Specialist Housing</td><td>Policy HN04 lays out the following provisions for supported and specialist housing:
Supported and Specialist Accommodation: Proposals should reflect the latest housing needs evidence and ensure the design, layout, and access are appropriate for the specific specialist group.
Specialist Housing for Older People: In developments of 100 or more homes, at least 10% should be designated for specialist housing for older people, provided the site is suitable for such accommodation.</td></tr>
</table>

Source: Harborough District Council

Appendix C : Affordability calculations

C.1 This section outlines how the affordability thresholds discussed in the Affordability and Affordable Housing have been calculated.

Market housing

C.2 Market housing is not subsidised and tends to be primarily accessible to people on higher incomes.

Market sales

C.3 The starting point for calculating the affordability of a dwelling for sale 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. In practice this can be highly variable. 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.

C.4 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 Husbands Bosworth, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.

C.5 The calculation for the purchase threshold for market housing is as follows:

- Value of a median NA house price (2023) = £295,000;
- Purchase deposit at 10% of value = £29,500
- Value of dwelling for mortgage purposes = £265,500; and
- Divided by loan to income ratio of 3.5 = purchase threshold of £75,857.

C.6 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 2023 was £247,500, and the purchase threshold is therefore £63,643.

C.7 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. The average cost of new builds in 2022 was £342,000.00, however these were low in number (five) and primarily consisted of large, detached housing, which may not be representative of average new build property prices. Land Registry records no sales of new build properties in the NA in 2023. There were too few recent sales in the NA specifically to determine an accurate average for the cost of new build housing in Husbands Bosworth. It is, however, important to understand the likely cost of new housing because new housing is where the Neighbourhood Plan has most influence and is the appropriate benchmark for understanding the costs of affordable home ownership tenures (considered below).

C.8 Therefore an estimate has been calculated by determining the uplift between all house prices in 2023 across Harborough District and new build house prices in 2023 in the same area. This percentage uplift (or 'new build premium') is then applied to the 2023 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £279,188 and purchase threshold of £71,791.

C.9 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 Harborough District in 2023. The median cost of new build dwellings in Harborough District was £369,995, with a purchase threshold of £95,141.

Private Rented Sector (PRS)

C.10 It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable 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.

C.11 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.

C.12 The property website Home.co.uk shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within the LE17 postcode area, which covers a larger area than the Plan area itself but can be used as a reasonable proxy for it. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.

C.13 According to home.co.uk, there were 18 properties for rent at the time of search in February 2025, with an average monthly rent of £1,498. There were 3 two-bed properties listed, with an average price of £905 per calendar month.

C.14 The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:

- Annual rent = £905 x 12 = £10,860;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £36,200.

C.15 The calculation is repeated for the overall average to give an income threshold of £59,920.

Affordable Housing

C.16 There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2024: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. The First Homes product was introduced in 2021 but is not included in the NPPF Annex 2 definitions. Each of the affordable housing tenures are considered below.

Social rent

C.17 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.

C.18 To determine social rent levels, 2021 data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Husbands Bosworth. This data provides information about rents and the size and type of stock owned and managed by private registered providers and local authorities and is presented for Harborough District in Table C-1.

C.19 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 C-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£78.63	£91.08	£98.31	£112.92	£90.75
Annual average	£4,089	£4,736	£5,112	£5,872	£4,719

Income needed	£13,629	£15,787	£17,040	£19,573	£15,730

Source: Homes England, AECOM Calculations

Affordable rent

C.20 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 capped).

C.21 Even a 20% 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%.

C.22 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Harborough District. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.

C.23 Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 55% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table C-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£96.20	£115.27	£131.89	£167.94	£115.49
Annual average	£5,002	£5,994	£6,858	£8,733	£6,005
Income needed	£16,675	£19,980	£22,861	£29,110	£20,018

Source: Homes England, AECOM Calculations

Affordable home ownership

C.24 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 First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.

Discounted Market Sale/ First Homes

C.25 Discounted market sale homes are affordable home ownership products which offer a discount of at least 20% on market values.

C.26 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.

C.27 The starting point for considering whether Discounted Market Sale/First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £279,188.

C.28 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) = £279,188;
- Discounted by 30% = £195,432;
- Purchase deposit at 10% of value = £19,543;
- Value of dwelling for mortgage purposes = £175,889;
- Divided by loan to income ratio of 3.5 = purchase threshold of £50,254.

C.29 The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 20%, 40% and 50% discounted home. This would require an income threshold of £57,433, £43,075 and £35,896 respectively.

C.30 All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.

C.31 Discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m19) would be around £122,500. This cost

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

excludes any land value or developer profit. This would not appear to be an issue in Husbands Bosworth.

C.32 Table C-3 shows the discount required for market homes to be affordable to the three income groups. The cost of a typical First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking about these properties in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

Table C-3: Discount on sale price required for households to afford

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	37%	73%	46%
NA estimated new build entry-level house price	34%	71%	43%
NA entry-level house price	25%	68%	36%
LA median new build house price	50%	78%	57%

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

C.33 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 rent payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.

C.34 In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.

C.35 To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).

C.36 The affordability threshold for a 25% equity share is calculated as follows:

- A 25% equity share of £279,188 is £69,797;
- A 10% deposit of £6,980 is deducted, leaving a mortgage value of £62,817;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £17,948;
- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £209,391;
- The estimated annual rent at 2.5% of the unsold value is £5,235;
- This requires an income of £17,449 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £35,397 (£17,948 plus £17,449).

C.37 The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £28,118 and £47,528 respectively.

C.38 The income thresholds are below the £80,000 cap for eligible households.

Rent to Buy

C.39 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.

Appendix D : Affordable Housing need and policy

Affordable housing policy

D.1 The following table reviews the relevant factors in developing a policy on the Affordable Housing tenure mix, which inform the recommendation given in the main body of the report.

Table D-3: Wider considerations in developing Affordable Housing mix policy

Consideration	Local Evidence
A. **Evidence of need for Affordable Housing**: The need for affordable rent and affordable home ownership is 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.	This HNA based on the 2022 HENA, suggests that the NA requires around 3.8 units of social/affordable rented housing and 2.8 units of affordable home ownership homes per annum over the Neighbourhood Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes. The relationship between these figures suggests that both forms of Affordable Housing appear to be valuable in meeting the needs of people on mean incomes but that rented should be prioritized.
B. **Can Affordable Housing needs be met in full?** How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.	If the Local Plan target of 40% were achieved on every site, assuming the delivery of the NA's housing allocations for 105 homes overall, up to 42 affordable homes might be expected in the NA over Neighbourhood Plan period. This level of potential affordable housing delivery would not be sufficient to meet all of the need identified.
C. **Government policy (eg NPPF) requirements**: There is no required tenure mix set out in national policy (NPPF 2024) but local authorities are required to set out the minimum proportion of Social Rented housing needed in their areas as part of their Affordable Housing requirements.	Implicit prioritisation of Social Rented homes within Affordable Housing policy at the nation level but local authorities have flexibility to set out the proportion needed in their areas. Local Plan tenure mix provides the starting point.

D. **Local Plan policy**:	The emerging Local Plan seeks a tenure split of 75% affordable rent and 25% affordable home ownership.
E. **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 affordable home ownership properties.
F. **Funding**: The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.	The Husbands Bosworth's Neighbourhood Forum may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
G. **Existing tenure mix in Husbands Bosworth**: The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.	Approximately 9% of Husbands Bosworth's tenure mix is in affordable tenures. Roughly 8 of those percentage points are for social rent tenures, and the remaining (approximately one) percentage point being for shared ownership tenures. This suggests a notable potential gap in the market when compared to the rates across the district and country.
H. **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 social/affordable rented homes in the NA. The funding arrangements available to housing associations will also influence rent levels.
I. Wider policy objectives:	The Husbands Bosworth's Neighbourhood Forum may wish to take account of broader policy objectives for Husbands Bosworth and/or the wider district. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations

	may influence the mix of Affordable Housing provided.

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, Husbands Bosworth

	Name	Description	Dwellings	Tenure	Type
1	Adnitt House	Extra Care Housing in Husbands Bosworth designed specifically for the over 55's	10	Rent (social landlord)	1-bedroom, 2-bedroom flats

Source: http://www.housingcare.org

Table E-2: Tenure and mobility limitations of those aged 65+ in Husbands Bosworth, 2011 (65+ is the closest proxy for 75+ in this data)

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories	61	5.6%	97	8.9%	938	85.6%
Owned Total	42	5.0%	74	8.8%	724	86.2%
Owned outright	31	9.1%	52	15.3%	256	75.5%
Owned (mortgage) or shared ownership	11	2.2%	22	4.4%	468	93.4%
Rented Total	19	7.4%	23	9.0%	214	83.6%
Social rented	12	11.2%	12	11.2%	83	77.6%
Private rented or living rent free	7	4.7%	11	7.4%	131	87.9%

Source: DC3408EW Health status

HLIN calculations

Table E-3: Recommended provision of specialist housing for older people from the HLIN SHOP toolkit

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

Source: Housing LIN SHOP Toolkit

E.1 As Table 6-1 in the main report shows, Husbands Bosworth is forecast to see an increase of 116 individuals aged 75+ by the end of the Neighbourhood Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = 60 x 0.116 = 7
- Leasehold sheltered housing = 120 x 0.116 = 14
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = 20 x 0.116 = 2.31
- Extra care housing for rent = 15 x 0.116 = 1.73
- Extra care housing for sale = 30 x 0.116 = 3.47
- Housing based provision for dementia = 6 x 0.116 = 0.69

Appendix F : 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)

Affordable housing: 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) Social Rent: meets all of the following conditions: (a) the rent is set in accordance with the Government’s rent policy for Social Rent; (b) the landlord is 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.

b) Other affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government’s rent policy for 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).

c) 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.

d) 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[20].

Age-Restricted General Market Housing

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

Annual Monitoring Report

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

Basic Conditions

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

Backlog need

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

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

Bedroom Standard[21]

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

Co-living

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

Community-led developments (NPPF definition)

A development taken forward by, or with, a not-for-profit organisation, that is primarily for the purpose of meeting the needs of its members or the wider local community, rather than being a primarily commercial enterprise. The organisation should be created, managed and democratically controlled by its members, and membership of the organisation should be open to all beneficiaries and prospective beneficiaries of that organisation. It may take any one of various legal forms including a co-operative society, community benefit society and company limited by guarantee. The organisation should own, manage or steward the development in a manner consistent with its purpose, potentially through a mutually supported arrangement with a Registered Provider of Social Housing. The benefits of the development to the community should be clearly defined and consideration given to how those benefits can be protected over time, including in the event of the organisation being wound up.

Community Right to Build Order

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. The NPPF 2024 specifically defines it as follows: An Order made by the local planning authority (under the Town and Country Planning Act 1990) that grants planning permission for a sitespecific development proposal or classes of development.

Concealed Families (Census definition)[22]

The 2021 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

[21] See https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report

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

single person cannot be a concealed family; therefore one older parent living with their adult child and family or an adult child returning to the parental home is not a concealed family; the latter are reported in an ONS analysis on increasing numbers of young adults living with parents.

Equity Loans/Shared Equity

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

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

First Homes is another form of discounted market housing which will provide a discount of at least 30% on the price of new homes, introduced in 2021. These homes are available to first time buyers as a priority but other households will be eligible depending on agreed criteria. 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 Need (NPPG 2024 definition)

Housing need is an unconstrained assessment of the minimum number of homes needed in an area. Assessing housing need is the first step in the process of deciding how many homes need to be planned for. It should be undertaken separately from assessing land availability, establishing a housing requirement figure and preparing policies to address this such as site allocations.

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 Requirement (NPPF 2024 Definition)

The housing requirement is the minimum number of homes that a plan seeks to provide during the plan period. Once local housing need has been assessed, as set out in this guidance, authorities should then make an assessment of the amount of new homes that can be provided in their area. This should be justified by evidence on land availability, constraints on development and any other relevant matters.

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 Neighbourhood 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/. Lifetime Homes standards have been broadly wrapped up into the M4(2) optional building regulations standards which relate to accessibility and adaptability of dwellings.

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 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[23], i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

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

Neighbourhood plan

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

Older People

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

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

An output area is the lowest level of geography for publishing statistics, and is the core geography from which statistics for other geographies are built. Output areas were created for England and Wales from the 2001 Census data, by grouping a number of households and populations together so that each output area's population is roughly the same. 175,434 output areas were created from the 2001 Census data, each

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

containing a minimum of 100 persons with an average of 300 persons. Lower Super Output Areas consist of higher geographies of between 1,000-1,500 persons (made up of a number of individual Output Areas) and Middle Super Output Areas are higher than this, containing between 5,000 and 7,200 people, and made up of individual Lower Layer Super Output Areas. Some statistics are only available down to Middle Layer Super Output Area level, meaning that they are not available for individual Output Areas or parishes.

Overcrowding

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

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

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

Private Rented

The Census tenure private rented includes a range of different living situations in practice, such as private rented/ other including households living "rent free". Around 20% of the private rented sector are in this category. 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[24]

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 range in size from studio flats

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

(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 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 Neighbourhood 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 (former NPPF 2012 Definition)

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

Specialist Housing for Older People

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.[25]

AECOM