Final Report

AECOM
Imagine it.
Delivered.

Broomfield
Housing Needs Assessment (HNA)

July 2019

Quality information

Prepared by	Checked by	Approved by
Campbell Howe – Planner Guillaume Rey – Graduate Planner	Jesse Honey – Associate Director	Jesse Honey – Associate Director

Revision History

Revision	Revision date	Details	Authorized	Name	Position
1	March 2019	Research and drafting	CH	Campbell Howe	Planner
2	March 2019	Quantity section	GR	Guillaume Rey	Graduate Planner
3	April 2019	Technical review	JH	Jesse Honey	Associate Director
4	May 2019	Final draft for Locality (after group review)	JH	Jesse Honey	Associate Director

Prepared for:

Broomfield Parish Council

Prepared by:

AECOM
Aldgate Tower
2 Leman Street
London
E1 8FA
aecom.com

Table of Contents

List of acronyms used in the text:

AH	Affordable Housing (NPPF definition)
AMH	Affordable Market Housing
BPC	Broomfield Parish Council
CCC	Chelmsford City Council[1]
CDLP	Chelmsford Draft Local Plan
GT	Gypsy & Traveller
GTAA	Gypsy and Traveller Accommodation Assessment
HLIN	Housing Learning and Improvement Network
HNA	Housing Needs Assessment
HNF	Housing Needs Figure
LPA	Local Planning Authority
MHCLG	Ministry for Housing, Communities and Local Government (formerly DCLG)
NDP	Neighbourhood Development Plan
NP	Neighbourhood Plan
NA	Neighbourhood Area
NPPF	National Planning Policy Framework
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
SHLAA	Strategic Housing Land Availability Assessment
SHMA	Strategic Housing Market Assessment

---

[1] Because Broomfield is located in Chelmsford City Council's area, then technically, throughout this report, the Local Authority area should be referred to as the City rather than the District. However, this can create ambiguity in terms of whether or not it is the urban area of Chelmsford being referred to or the wider planning area. As such, to avoid misunderstanding, while accepting that this is not the technically correct terminology to use, we have referred to the area planned for by Chelmsford City Council as 'the District' throughout.

1.   Executive Summary

1.1   Introduction

Broomfield in Chelmsford district, Essex, commissioned from Locality a Housing Needs Assessment (HNA) to inform their emerging Neighbourhood Plan. In consultation with the neighbourhood planning group, we developed four research questions (RQs) for the HNA to answer. The RQs serve to direct our research into the key neighbourhood-level issues and provide the structure for the study.

1.2   Research Questions

The RQs developed for Broomfield were as follows:

1.2.1   Quantity

Broomfield Parish Council is aware that the Local Planning Authority is not able to provide them with a housing target or an indicative housing need figure. Nor does the Settlement Hierarchy in the Local Plan specify the amount of development to come forward in each Key Service Settlement (Broomfield is designated as such in the LP).

The parish is facing significant development pressures. There are a number of sites recently completed, under construction or with permission under the current LDF, comprising in total around 1,337 dwellings within the parish/neighbourhood area.

In addition, as noted above, the emerging Local Plan allocates a further strategic site of 450 dwellings, of which half falls within the parish/neighbourhood area. Furthermore, just to the east of the area lies the proposed North East Chelmsford Garden Village site, which will comprise a further 3,000 dwellings and employment areas.

While the Neighbourhood Plan is required to be in general conformity with the strategic policies of the adopted Local Plan, it should also have regard for the emerging Local Plan (2021-2036). The group would, however, consider allocating further sites in the Neighbourhood Plan to meet local needs if required.

For all these reasons, the Parish Council needs AECOM to estimate for them an objective housing need figure.

RQ1: What quantity of housing in the Neighbourhood Area is appropriate over the Plan period? To what extent is this requirement covered by the recently completed and planned housing developments outlined above?

1.2.2   Tenure and Affordable Housing

The Residents Questionnaire showed support for a significant proportion of any new housing to be affordable (i.e. rented or shared equity). As a result, the Neighbourhood Plan intends to draft policies that will address the provision of Affordable Housing, as well as other market tenures required to meet local housing needs. Therefore, they wish to understand the tenure split future development should seek to achieve. In particular, how to ensure 'affordable housing' can be genuinely affordable (as opposed to just being cheaper than other market types).

RQ2: What is the need for Affordable Housing and how should it be split into different tenures? What role is there for market housing in addressing community need over the Plan period and what are the best alternatives for achieving genuinely affordable housing?

1.2.3   Type and size

Responses from the Residents Questionnaire (Summary Report attached) show that if more housing is allocated through the emerging Local Plan (as seems likely), residents felt that the greatest needs are for the following types:

- Small family homes;
- Retirement homes for the 'active retired';
- Bungalows;
- Affordable (i.e. rented or shared equity) starter homes; and
- Smaller homes for single people.

The group would therefore like to better understand the extent to which these perceptions are borne out by statistical study. This will underpin the group's discussions about the provision of strategic Local Plan housing and the possible need for any further site allocations. This leads not only to RQ3 but also to RQ4:

RQ3: What type (terraced, semi, bungalows, flats and detached) and size (number of bedrooms) of housing is most appropriate to meet local needs?

1.2.4   Specialist housing for older people

The neighbourhood planning group wishes to ensure that future housing provision takes into account the needs of the elderly. In terms of housing, the group is particularly interested in how those needs might be met through a variety of solutions – such as smaller units, independent living provision, and so forth – rather than just care homes. There is significant overlap between this area and the question of housing type and size, but this question will specifically address the need for specialised housing for the elderly through the Plan period.

RQ4. What provision should be made for specialist housing for older people in Broomfield?

1.3   Findings of RQ1: Quantity

To determine an overall projection for the quantity of housing to be delivered in the NA over the Plan Period, we have averaged four projections: Local Plan-based, SHMA-based, MHCLG Household Projections based, and completions-based. However, the following should be noted:

a. The dwelling completions 2001-2018-derived projection is based to a significant extent on the supply side. To reflect the fact that HNAs should not be constrained by supply-side considerations, this projection has been discounted for the purposes of arriving at an overall projection.

b. Although the Local Plan-derived projection represents a balance between demand and supply (and therefore is not a 'pure' demand-side projection), it has been included in the overall calculation to reflect its importance with regard to Basic Condition E, that the neighbourhood plan is consistent with the Local Plan.

The average of the projections having regard to a and b above produce a residual housing target of 176 dwellings in Broomfield by 2036, or 10 dwellings per annum 2018-2036.

Chelmsford Council also provides data on outstanding housing commitments in Broomfield, which have been set out in Table 4 2. The number of dwellings coming forward at present is significantly above the residual housing target of 176 dwellings calculated. Much of the reason for this is that they include completions arising from the Local Plan Strategic Site.

1.4   Findings of RQ2: Tenure and affordability

The analysis revealed the existence of affordability pressures within the Parish, together with a high need for Affordable Housing. This was also evidenced in the SHMA15, which informed the requirement set out in Policy HO2 for 35% of the total number of residential units to be provided and maintained as affordable housing within all new residential development sites.

In Broomfield, this is further confirmed by the number of applicants for Affordable Housing in the Council's Housing Register who have stated a preference for Broomfield (2,378), and the fact that market tenures are well above the means of households earning the average income. The SHMA15 gives an indication of how this tenure should be split between different sizes. The largest net need is for two bedroom units, followed by one-bedroom units. Data from the Housing Register suggests a higher need for one-bedroom units in Broomfield.

Furthermore, 548 applicants in the Council's Housing Register have applied for shared ownership specifically, which is 23% of all Affordable Housing applicants. While the majority of households in Broomfield and Chelmsford aspire to home ownership (in 2011, 73.4% of households are homeowners, versus 63.3% for England), an entry-level home costs £292,500, which requires a minimum income of £83,571. However, the average annual household income is £40,300.

By comparison, an entry-level flat requires an annual income of £48,624. This may well explain the significant increase of private renters (178%) between 2001 and 2011 in Broomfield. Private rental is an affordable alternative to homeownership and we therefore recommend the Parish plan for more homes offering this tenure.

Moreover, a 25% shared ownership home requires an income of £45,268, which makes it even more affordable than a privately rented property. Given the aspiration for home ownership, affordability pressures and the loss of 24 shared

ownership homes between 2001 and 2011, we recommend the Parish encourage the provision of more affordable housing for sale, such as shared ownership.

In line with Paragraph 64 of the NPPF, at least 10% of the homes provided in a development should be available for affordable home ownership. Most of those should be 25% and 50% shared ownership. Our analysis shows that Starter Homes sold at a discount of at least 20% below local market value will, however, be out-of-reach of the group they are intended for, i.e. first time buyers. This particular product should consequently be excluded from the tenure mix as every type built effectively reduces the provision of more useful Affordable Homes.

The NPPF also specifies that an exception to the 10% affordable home ownership requirement is permissible when its development will "significantly prejudice the ability to meet the identified affordable housing needs of specific groups", in other words, in cases where the development of affordable home ownership dwellings would reduce the provision of other much needed types of affordable housing such as social and affordable rented homes. In this HNA, we have found no evidence that going beyond the 10% threshold would prejudice such provision. However, we would not recommend going beyond the 10% threshold without conducting a local housing needs survey (as recommended in the DCLP), to provide additional information on this issue.

Finally, based on data from the Council's Housing Register, we express in Figure 5-3 the demand expressed by applicants for different sizes of Affordable Housing. This reveals a higher need for one-bedroom units in Broomfield compared with the findings from the SHMA15.

1.5   Findings of RQ3: Type and size

The NA's housing stock is characterised by more semi-detached and less flats than the District as a whole. In terms of size, measured by the number of rooms, the parish and the District present similarities, although the proportion of smaller homes with one to four rooms is lower in Broomfield.

In terms of demographics, although the 25-44 and 45-64 age bands are the largest, Broomfield is characterised by a larger proportion aged above 65. The NA differs from the District in this regard, which is more aligned with the national average. Between the two censuses, the NA has also experienced a more significant ageing of its population. For example, the population aged 85 and over increased by 111%, compared with 40% in the District. In terms of household composition, the NA and the District do not differ significantly. However, between 2001 and 2011, single households and families where all members are aged over 65 have increased in Broomfield more significantly than across the District.

To satisfy the requirements of increasingly smaller and older households, but also to enable younger households to remain in the area, and maintain a balanced population, we recommend the following housing mix:

16% of houses in new developments should be one-bedroom homes, 18% two-bedroom, 50% three-bedroom, 9% four-bedroom and 8% five-bedroom. Most of the need will therefore be for two and three-bedroom homes. This mix is similar to that presented in the SHMA15 for the overall District, although the analysis shows a greater need for one-bedroom homes in Broomfield. This housing mix should be applied flexibly, considering site-specific characteristics, including context and local character, as well as market dynamics at the time of the specific development.

This recommendation is based on a model reflecting the current housing market and projection demographic profile. As such, it does not necessarily follow that such prescriptive figures should be included in the plan making process. The market is to some degree a better judge of what is the most appropriate profile of homes to deliver at any specific point, and demand can change over time, based on macro-economic factors and local supply. The figures can, however, be used as a broad-brush monitoring tool to ensure that future delivery does not become unbalanced when compared with likely requirements driven by demographic change in the area.

The type of home to provide (detached, semi-detached, terraced or flat) is a matter more of taste and of local context than of need and is therefore of secondary importance in the context of a Housing Needs Assessment. Notwithstanding this, the housing types that are most likely to meet the needs, based on the current stock recent transactions, are (smaller) detached and semi-detached homes. Additionally, bungalows appeal to an elderly population, and this particular type should be promoted to support the needs of the growing elderly population.

1.6   Findings of RQ4: Specialist housing

We have used two methods to model the need for specialist housing for the elderly in Broomfield by 2036. The Housing LIN method suggests a total need of **115** specialist housing dwellings, while AECOM's method of tenure-led projections suggests a higher need of **410**.

When comparing the two figures – that of the tenure-led projection and the HLIN breakdown – it is clear that the former would not, in practice, be a viable delivery target for Broomfield Parish, because it relies on relatively broad assumptions about the connection between mobility impairment and the actual need for different types of accommodation.

It is therefore more appropriate to consider the tenure-led approach as generating an aspirational number that could be delivered if resources permit. For this reason, our recommendation would be to treat these targets as a range, with at least 115 dwellings planned for to service the needs of elderly people over the Plan period and the tenure-led number of 410 dwellings functioning as an upper, aspirational target.

As this range relates to the total number of dwellings by the end of the Plan period, the final step is to deduct an estimation of the current supply of specialist housing for older people in Broomfield and, in so doing, to determine a minimum requirement for additional provision over the Plan period, broken down by tenure. There are four units in non-residential specialist housing for older people in Broomfield, which can be categorised as affordable sheltered housing. On this basis, Table 7-8 provides the final recommendation.

Table 7-1: Final recommendation for additional specialist housing provision to 2036

	Affordable	Market	Total
Extra care housing	14	18	32
Sheltered housing or adaptations	24	55	79
Total	**38**	**73**	**111**

HLIN, https://housingcare.org, AECOM Calculations

The finding that 38 of 111 units, or 34%, should fall into AH tenures is deemed to be feasible, as the overall requirement for Affordable Housing is 35%. However, specialist housing for the elderly does tend to incur higher build costs, and so this recommendation should be assessed on the basis of viability.

It is also not currently possible to determine the number of households that are already adapted for the needs of the elderly in the current stock, or the proportion of households where the person with limited mobility has their needs met through family or other care rather than requiring adaptations to their living space. It may therefore be that actual need for sheltered or adapted housing is lower than that indicated here. A detailed household survey could indicate the answers to these outstanding questions that cannot be determined within the scope of this study.

Seen in the context of Broomfield's overall housing target, providing 111 specialist housing units for the elderly is relatively high. However, the 111 specialist units should not be thought of as additional to the overall target, neither does it form a significant part of that target. Rather, this recommendation should be thought of as an independent calculation providing an indication of the ideal level of specialist housing provision based on the needs of the current population.

Furthermore, it would very likely be neither practical nor viable for all 111 units to be provided within the Parish itself. It is more likely that this need for specialist dwellings will have to be met (and is already to an extent being met) by provision across the wider District, including in locations with a higher level of access to services and facilities, such as Chelmsford city itself. This will enable the elderly to live as close to Broomfield as possible without the need for large scale development of specialist housing complexes within a relatively small village.

Finally, it may be an appropriate policy response to the evidence presented in this chapter for the Neighbourhood Plan to require an increased level of new dwellings to be adaptable for the needs of older people. The Parish may also consider whether further evidence, potentially though not necessarily generated by the Council, might indicate that Lifetime Homes-standard dwellings or adaptions to existing homes have the potential to substitute for a proportion of new sheltered housing.

2. Context

2.1 Local context

1. Broomfield Parish is a village just north of the city of Chelmsford in Essex. The village has a population of around 4,575 as of the 2011 census and the parish is about 747ha in size.

2. Main Road (B1008) runs through the centre of town and connects with Chelmsford south of the village. The other major road located within the Parish boundaries is Essex Regiment Way that passes through the eastern part of the parish.

3. The Broomfield Neighbourhood Plan steering group was established in June 2016 after the Parish Council's successful application for a Neighbourhood Plan. A map identifying the designated Broomfield Neighbourhood Plan Area, which covers the same area as Broomfield parish, is shown below in Figure 2-1.

Figure 2-1: Broomfield Neighbourhood Area

Source: Broomfield Application and Map, Chelmsford City Council

2.2   Planning policy context

2.2.1   Introduction

4.   In line with the Basic Conditions[2] of Neighbourhood Planning (NP), Neighbourhood Development Plans (NDPs) are required to be in general conformity with the strategic policies in the adopted local plan. Consequently, there is a requirement for the relevant Local Plan to be reviewed as part of this Housing Needs Assessment (HNA).

5.   The Broomfield Neighbourhood Plan is being developed within Chelmsford City Council's area. The current Local Development Framework (the adopted plan) sets out proposals and policies from 2001 until 2021.

2.2.2   Adopted Local Plan

6.   The following policies from Chelmsford's Core Strategy and Development Control Policies document (2013)[3], which comprises the adopted Local Plan framework for Broomfield, are relevant to this HNA:

7.   **Policy CP15 - Meeting the Housing Needs of our Communities** calls for a balanced mix of housing types, sizes, and accommodation so as to better serve a diverse community. New housing on threshold sites will have affordable housing stipulations and all development proposals will consider housing needs, local market housing conditions, the local landscape and environment as well as any specific requirements of the proposal. Additionally, site allocations will be made to accommodate older persons, gypsies and travellers.

8.   **Policy DC31 - The Provision of Affordable Housing** outlines specifications for affordable housing requirements. All new residential development sites that have a capacity of 15 or more dwellings, comprise an area of 0.5 ha or larger, or lie within a small rural Defined Settlement and have a capacity for 5 or more dwellings will be required to provide 35% of the total number of residential units as affordable. This 35% requirement will only be reduced where it can be demonstrated that the site would be financially unviable due to such policy obligations. Where a development does not meet these site/size thresholds, the City Council will take into consideration neighbouring sites and plans to ensure strategic and coordinated development. Proposals that seek to under-develop to avoid affordable housing contributions will be refused planning permissions. Affordable housing must meet the need of the area, as set out by local housing need assessments, they must be integrated into residential layouts and developers or owners must enter into planning obligations to ensure housing affordability for successive occupiers.

9.   While the Basic Conditions require neighbourhood plan policies to be in conformity with adopted rather than emerging policy, clearly it is sensible, given the forthcoming replacement of adopted policies, for the Neighbourhood Plan to seek to have regard for the emerging Local Plan policy (where adopted policy does not conflict with the NPPF), and this is the assumption made of the emerging Neighbourhood Plan by this Housing Needs Assessment. Needing to be in conformity with both is not normally problematic.

2.2.3   Emerging Local Plan

10.   Chelmsford City Council is currently working on a new Local Plan that will replace the current adopted plan and will set out priorities and a long-term vision for the area until 2036. This emerging plan is known as the Chelmsford Draft Local Plan (CDLP). It is expected to be adopted in 2019[4]. The CDLP Pre-Submission Document has been published its policies relevant for the purposes of this HNA are reviewed in the following section:

11.   There are a number of strategic priorities for Chelmsford that relate to housing in Broomfield. **Strategic Policy S8 – Housing and Employment Requirements** sets out the housing development needs for the area. From 2013 to 2036 the Council has allocated "a minimum of 18,515 net new homes at an average annual rate of 805 net new homes per-year." The CDPL states that the total number of new homes (21,893) would provide nearly 20% more homes than the total objectively assessed housing need. See Table 2-1 for a summary of housing plans from the CDLP Pre-Submission Document:

---

[2] See Glossary
[3] Core Strategy and Development Control Policies Accessed at:
https://www.chelmsford.gov.uk/EasySiteWeb/GatewayLink.aspx?alId=32038
[4] Chelmsford Local Plan Local Development Scheme 2018-2021 accessed at:
https://www.chelmsford.gov.uk/EasySiteWeb/GatewayLink.aspx?alId=1292035

Table 2-1: Housing in Chelmsford 2013-2036

Housing	Net new homes
Completions 2013-2017	3,090
Existing Commitments with planning permission (including windfall allowance 2017-22)	8,098
Existing Commitments without planning permission (re-allocation of existing LDF sites)	220
SUB-TOTAL	11,408
New Local Plan Allocations	9,085
Windfall allowance (2022-36)	1,400
TOTAL	21,893

Source: Chelmsford City Council

12. **Strategic Policy S9 – The Spatial Strategy** sets out the scale and distribution of new development across Chelmsford. This policy aims to plan for housing and employment growth in the most sustainable locations, where infrastructure and pre-developed land already exists. Broomfield is considered a key service settlement located "Outside the Green Belt".

13. Part of Broomfield is also located in **Growth Area 2 – North Chelmsford**, and this area has been allocated new homes over the plan period. This area is experiencing significant changes due to its strategic location along key transport corridors (see Figure 2.2 for proposed housing developments in North Chelmsford from the CDLP Pre-Submission Document).

14. North of Broomfield is considered a strategic growth site. This area north of Woodhouse Lane and west of Blasford Hill is expected to house around 450 new homes (of a mixed size and type) and include a proportion of affordable housing[5]. It is expected to be delivered between 2021/22 and 2025/26.

15. **Policy HO1 – Size and Type of Housing** from the CDLP Pre-Submission Document details how the council will protect existing housing by setting a list of requirements per development size. This is important to ensure that market housing meets the needs of all community members. The policy requirements include:

    a.   Within all developments of 10 or more dwellings the Council will require:

    -   the provision of an appropriate mix of dwelling types and sizes that contribute to current and future housing needs and create mixed communities;

    b.   Within all developments of 30 or more dwellings the Council will require the above plus:

    -   a minimum of 5% of new affordable dwellings should be built to meet requirement M4(3) of the Building Regulations 2015 (wheelchair user dwellings), or subsequent government standard.

    c.   Within all developments of more than 100 dwellings the Council will require both a. and b. from above and:

    -   a minimum of 5% self-build homes which can include custom housebuilding; and

    -   provision of Specialist Residential Accommodation (including Independent Living), taking account of local housing needs.

16. **Policy HO2 – Affordable Housing and Rural Exception Sites** states that affordable housing totalling 35% of the total number of residential units will be required for all new residential development sites that contain 11 or more residential units, or that comprise a maximum combined floor space of more than 1,000 square metres. Additionally, "the mix, size, type and cost of affordable homes will meet the identified housing need of the Council's area as established by housing need assessments." These houses must also be integrated into residential layouts and developers and owners must enter into planning obligations to ensure that the housing remains affordable into the future.

---

[5] The Chelmsford pre-submission Local Plan Document, (2018) Accessed at: http://consult.chelmsford.gov.uk/portal/policy/pre-submission_local_plan/1_pre-submission_local_plan_document?pointId=s1513698695197

3.   Approach

3.1   Research Questions

17. Research Questions, abbreviated to 'RQ', are agreed at the start of the project through discussion with the parish. They serve to direct our research and provide the structure for the Housing Needs Assessment.

18. Below we set out the research questions relevant to this study, as discussed and agreed with Broomfield Parish Council.

3.1.1   Quantity

19. Broomfield Parish Council is aware that the Local Planning Authority is not able to provide them with a housing target or an indicative housing need figure. Nor does the Settlement Hierarchy in the Local Plan specify the amount of development to come forward in each Key Service Settlement (Broomfield is designated as such in the LP).

20. The parish is facing significant development pressures. There are a number of sites recently completed, under construction or with permission under the current LDF, comprising in total around 1,337 dwellings within the parish/neighbourhood area.

21. In addition, as noted above, the emerging Local Plan allocates a further strategic site of 450 dwellings, of which half falls within the parish/neighbourhood area. Furthermore, just to the east of the area lies the proposed North East Chelmsford Garden Village site, which will comprise a further 3,000 dwellings and employment areas.

22. While the Neighbourhood Plan is required to have regard to the emerging Local Plan (2021-2036), that emerging plan will be examined, in line with Government guidance, according to the 2012 NPPF (i.e. not the most recent 2019 version), which means the housing need figure within it will not be calculated according to the Standard Method. The group would, however, consider allocating further sites in the Neighbourhood Plan to meet local needs if required.

23. For all these reasons, the Parish Council needs AECOM to estimate for them an objective housing need figure.

   RQ1: What quantity of housing in the Neighbourhood Area is appropriate over the Plan period? To what extent is this requirement covered by the recently completed and planned housing developments outlined above?

3.1.2   Tenure and Affordable Housing

24. The Residents Questionnaire showed support for a significant proportion of any new housing to be affordable (i.e. rented or shared equity). As a result, the Neighbourhood Plan intends to draft policies that will address the provision of Affordable Housing, as well as other market tenures required to meet local housing needs. Therefore, they wish to understand the tenure split future development should seek to achieve. In particular, how to ensure 'affordable housing' can be genuinely affordable (as opposed to just being cheaper than other market types).

   RQ2: What is the need for Affordable Housing and how should it be split into different tenures? What role is there for market housing in addressing community need over the Plan period and what are the best alternatives for achieving genuinely affordable housing?

3.1.3   Type and size

25. Responses from the Residents Questionnaire (Summary Report attached) show that if more housing is allocated through the emerging Local Plan (as seems likely), residents felt that the greatest needs are for the following types:

   - Small family homes;
   - Retirement homes for the 'active retired';
   - Bungalows;
   - Affordable (i.e. rented or shared equity) starter homes; and
   - Smaller homes for single people.

26. The group would therefore like to better understand the extent to which these perceptions are borne out by statistical study. This will underpin the group's discussions about the provision of strategic Local Plan housing and the possible need for any further site allocations. This leads not only to RQ3 but also to RQ4:

RQ3: What type (terraced, semi, bungalows, flats and detached) and size (number of bedrooms) of housing is most appropriate to meet local needs?

3.1.4   Specialist housing for older people

27.   The neighbourhood planning group wishes to ensure that future housing provision takes into account the needs of the elderly. In terms of housing, the group is particularly interested in how those needs might be met through a variety of solutions – such as smaller units, independent living provision, and so forth – rather than just care homes. There is significant overlap between this area and the question of housing type and size, but this question will specifically address the need for specialised housing for the elderly through the Plan period.

RQ4. What provision should be made for specialist housing for older people in Broomfield?

3.2   Relevant Data

28.   The PPG states that neighbourhood planners can refer to existing needs assessments prepared by the local planning authority as a starting point. As such, we have considered the evidence produced by Peter Brett Associates LLP for Chelmsford City Council: the Objectively Assessed Housing Need Study November 2016 update. This document will be referred to as SHMA16 throughout the report.

29.   In addition to the SHMA, we have gathered a range of other data sources to ensure our study is robust for the purposes of developing policy at the Neighbourhood Plan level, and is sufficiently Broomfield-specific. These include data from the 2001 and 2011 Censuses, from recent and up-to-date population projections and from estimates produced by the ONS. We have also used data from the Land Registry, which provides prices paid, housing types and date of transaction information; this allows housing market trends to be identified and thus helps answer questions of tenure and affordability. Market rental data was collected from a range of sources including www.home.co.uk and www.rightmove.com.

30.   Annual completions monitoring data acquired directly from Chelmsford Council was also used in preparing this HNA report. All of these sources of data have been established as up-to-date and publically accessible, and therefore can be considered as a reasonable basis for developing robust evidence on the housing needs of Broomfield.

4.   RQ1: Quantity

RQ1: What quantity of housing in the Neighbourhood Area is appropriate over the Plan period? To what extent is this requirement covered by the recently completed and planned housing development outlined above?

4.1   Introduction

31.   The NPPF (paragraph 65) states that strategic policy-making authorities "should establish a housing requirement figure for their whole area which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. Within this overall requirement, strategic policies should also set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations".

32.   NPPF paragraph 66 states that "Where it is not possible to provide a requirement figure for a neighbourhood area, the local planning authority should provide an indicative figure, if requested to do so by the neighbourhood planning body". This 'indicative' figure should (amongst other things) "take into account factors such as the latest evidence of local housing need, the population of the neighbourhood area and the most recently available planning strategy of the planning authority."

33.   However, in the case of Broomfield, the Local Planning Authority is not able to provide the parish with a housing target or any indicative housing need figure. Nor does the Settlement Hierarchy in the Chelmsford Draft Local Plan (CDLP) specify the amount of development to come forward in each Key Service Settlement (Broomfield is designated as such in the CDLP).

34.   Nevertheless, the parish is facing significant development pressures. There are a number of sites recently completed, under construction or with permission under the current Local Development Framework. These comprise in total around 1,337 new dwellings within the parish/neighbourhood area.

35.   In addition, the emerging Local Plan (CDLP) allocates a further strategic site of 450 dwellings, of which half falls within the parish/neighbourhood area. Further, just to the east of the area lies the proposed North East Chelmsford Garden Village site, which will comprise 3,000 dwellings and employment areas.

36.   Their Neighbourhood Plan is required to have regard to the emerging Local Plan (2021-2036). However, the Local Plan will be examined according to the 2012 NPPF, which means the housing need figure will not be calculated according to the Standard Method.

37.   The group will consider allocating additional sites in their Neighbourhood Plan to meet local needs if required. For all these reasons, they need AECOM to provide them with an objective housing need figure.

4.2   Methodology used

38.   The final version of the revised National Planning Policy Framework (NPPF), published in 2019, confirmed that strategic policies should be informed by a local housing assessment conducted using the 'standard method'. The method is set out in planning practice guidance (PPG). The Government has made it clear that "*the use of the standard method applies to plan-making for plans submitted[6] on or after the 24 January 2019[7]."* In the case of Chelmsford Council, the emerging Local Plan, the Chelmsford Draft Local Plan, was submitted to the Secretary of State for public examination in November 2018. This means the plan will not need to be informed by a housing need assessment using the standard method.

39.   Therefore, we did not use the standard method as the basis for calculating Broomfield's housing requirement and instead, we estimated the quantity of housing needed in the NA according to the following projections and respective sources:

---

[6] "T*he council submits the Local Plan, alongside the consultation representations and other required documents, to the Planning Inspectorate. The Inspectorate then arrange for the Local Plan to be scrutinised through an Examination in Public. During the Examination, the Inspector will be testing the Local Plan for soundness; legal procedural compliance and whether the Council has met the duty to cooperate. The Inspector will consider any representations made on the plan. The National Planning Policy Framework contains further information on the Government's policy for sound Local Plans."*
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/753766/LPA_Other_Plan_Progress_-_31_October_2018.pdf
[7] Technical consultation on updates to national planning policy and guidance
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/751810/LHN_Consultation.pdf

Projection name	Sources
Housing delivery requirement derived projection	Chelmsford Draft Local Plan (CDLP) (2018)
Objectively Assessed Needs (OAN) derived projection	Objectively Assessed Housing Need Study – November 2016 update
Household projections derived projection	MHCLG 2014-based household projections
Historic homes growth trends derived projection	Housing completions data provided by Chelmsford Council

4.3   Housing delivery requirement derived projection

40. Strategic Policy S8 in the emerging CDLP sets a housing delivery requirement of 21,893 for the District over the plan period between 2013 and 2036. This is 20% more homes than the total objectively assessed housing need.

41. Additionally, the CDLP sets out a hierarchy for the distribution of development in its Spatial Strategy (Strategic Policy S9). Most of the development is proposed in the city of Chelmsford and South Woodham Ferrers. Broomfield is identified as a Key Service Settlement, but the policy does not give any indication of the amount or proportion of development expected in this category. The Spatial Strategy also identifies three broad geographic areas where new development growth will be accommodated. Broomfield is located in North Chelmsford. Within it, a strategic site of 450 houses, which straddles the parish boundary shared by Broomfield and Little Waltham, will deliver a significant new neighbourhood in Broomfield.

42. Apart from the aforementioned strategic allocation, the CDLP does therefore give some (indirect) indication of the proportion of the housing delivery requirement to be built in Broomfield. Therefore, to estimate the housing contribution required for the parish, we consider what a 'fair share' approach would look like if the Local Plan housing requirement were distributed according to proportion.

43. First, we calculate a share of the District housing requirement for Broomfield based on the proportion of homes in Broomfield compared to Chelmsford, or Broomfield's 'fair share'.

44. At the time of the last Census there were 71,247 dwellings in Chelmsford and 1,889 in the Broomfield NA, or 2.65% of all homes in the District. Therefore, 580 homes (or 2.65% of 21,893 homes) should be allocated as the 'fair share' of the District's target.

45. In arriving at a final total for Broomfield, however, it is important to consider that 330 dwellings were built between 2013 and 2018 in the NA[8]. Allowing for these completed dwellings, a housing target for Broomfield in conformity with the CDLP **generates 250 dwellings (580 minus 330) between 2018 and 2036, or 14 homes per year (rounded).**

4.4   OAN-derived projection

46. Firstly, it is important to remember that the OAN presents a demand-side only, or 'unconstrained' assessment of need, as opposed to a final housing target or housing delivery requirement figure. The final housing target will have to take into account other (supply-side) factors, including, for example, the availability of land, the viability of development, planned infrastructure, environmental constraints and so on.

47. The OAN report published in November 2016 uses the 2014-based sub-national population and household projections together with an update to Strategic Housing Market Assessment (SHMA) undertaken in December 2015. It provides up-to-date independent evidence to support the Council's housing requirement for the Local Plan. This shows that the objectively assessed housing need for Chelmsford is 805 homes per year or 18,515 over the Plan period. The base date for the assessments is 2013. This is lower than the planned requirement of 21,893 dwellings.

48. It should also be noted, however, that the OAN is not distributed between the different categories of the settlement hierarchy, so we can only use a 'fair share' approach.

---

[8] The Chelmsford annual monitoring of dwelling completions cycle goes from 1st April in one year to 31st March in the next year. Therefore, the completions discounted are up to and including 31st March 2018, being the most recent data available at the time of writing. As such, the outstanding dwellings counted between 2018 and 2036 are from 1st April 2018 to 31st March 2036.

49. To calculate the NA's 'fair share' of this target, it is again possible to use Broomfield's proportion of all housing in the District (2.65%). This produces a figure of 21 dwellings per annum (rounded) or 491 dwellings over the Plan period. Furthermore, again completions in recent years can be deducted; since 2013, as set out above, 330 dwellings have been built; **producing a final target of 161 dwellings over the Plan period, or 9 per year (rounded).**

4.5   Household projections-derived projection

50. MHCLG publishes household projections every two years. The PPG recommends that these household projections should form the starting point for the assessment of housing need. The most recent (2016-based) household projections were published in September 2018[9], and extend to 2041. However, in line with the Government-recommended approach, we are using the 2014-based data (published in July 2016 and extending to 2039) to provide the demographic baseline for the assessment of local housing need (see Technical consultation on updates to national planning policy and guidance)[10]. Although population projections are only available at a Local Authority (LA) level, a calculation of the share for the NA is nevertheless possible for the household projections based on the NA's household numbers in the 2011 Census.

51. According to the 2011 Census, Chelmsford had 69,667 households and the NA had 1,850 households, or 2.66% of the total (rounded).

52. In the 2014-based household projections, the projection for Chelmsford is for 86,120 households in 2036. Assuming it continues to form 2.66% of the District total, the NA's new total number of households would be 2,287 (rounded); therefore 437 new households form in the NA between 2011 and 2036.

53. The number of households does not equate precisely, however, to number of homes needed, with the latter slightly higher in most places. The NA is no exception; in the 2011 Census, there were 1,850 households but 1,889 homes. This gives a ratio of 0.98 households per home. In the case of the NA, taking into account the disparity between household numbers and dwelling numbers, a projection of 437 new households between 2011 and 2036 translates into a need for 446 homes (rounded to the nearest whole number). **Deducting the 330 dwellings completed since 2011, we estimate a household projections-derived target of 116 dwellings (rounded) over the Plan period of 6 per annum.**

54. As an important caveat, this projection should be considered an entirely unconstrained, theoretical figure comprising a relative proportion of the overall projected increase, and thus does not take into account political, economic, demographic or any other factors that might have influenced, or may influence in the future, the Local Plan distribution of housing across the District.

4.6   Historic growth-derived projection.

55. Consideration of dwelling growth between 2001 and 2011 provides a forward projection based on the rate of delivery of net new homes between the two Censuses. There was an increase of 222 homes in the NA between these two dates, or an average annual rate of increase of 22 homes (rounded). Multiplying this annual figure by the number of years remaining of the Plan period to 2029 **would produce 511 homes.**

56. It is also helpful to consider a projection based on the rate of delivery of net new homes since the last Census (2011), using data gathered and monitored by the LPA. Chelmsford City Council has provided AECOM with a summary of housing completions since 2013, presented in Table 4-1 on the following page. Between 2013 and 2018, 330 new dwellings were completed. This equates to an annual rate of delivery of 67 homes. If this rate of delivery were to continue to 2036, this would equate to **a projection of 1,132 homes over the Plan period.**

57. It is important to note the disparity between the two 'homes growth' figures; this reflects the susceptibility of the development industry to fluctuations in demand and costs of development, among other factors. To allow for these peaks and troughs, and to provide a more realistic picture of the quantum of development that could be delivered over the Plan period, we have taken the aggregate of the homes growth between 2001 and 2018. However, it is important to note that we are lacking completion data for the period 2011-2012; it is possible that this has an impact on the aggregate figure. The aggregate of dwellings completions between 2001 and 2018 comes to 552 (222 + 330). Expressed as an annual average rate, this is 35 dwellings/year. This produces a **projection derived from homes growth between 2001 and 2018 of 621 homes over the remaining Plan period.**

[9] See 2016-based Household projections for England, by region and local authority, mid-2016 to mid-2041:
https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/datasets/householdprojectionsforengland
[10] https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/751810/LHN_Consultation.pdf

Table 4-1: Housing completions in Broomfield since 2013

Year	Completions
2013-14	20
2014-15	64
2015-16	28
2016-17	131
2017-18	87

Source: Chelmsford City Council

4.7   Residual NA housing requirement

58. Figure 4-1 below compares the total number of homes under each of the projections we have identified for Broomfield starting from 2001 and ending at the end of the Plan period, in 2036.

Figure 4-1: Dwelling projections for the Broomfield NA, 2001-2036
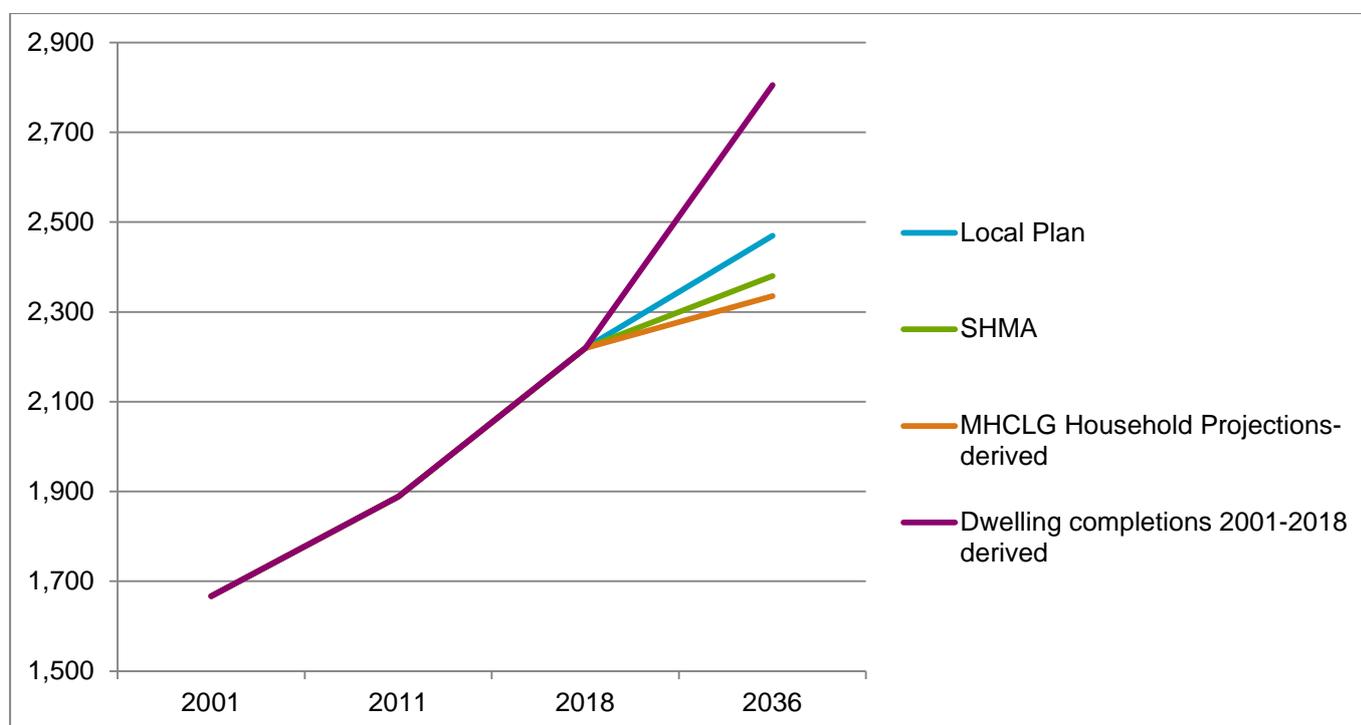
Sources: Chelmsford Council, Chelmsford SHMA, MHCLG Sub-national Household Projections, AECOM Calculations

59. To determine an overall projection for the quantity of housing to be delivered in the NA over the Plan Period, we have averaged four projections: Local Plan-based, SHMA-based, MHCLG Household Projections based, and completions-based. However, the following should be noted:

    a. The dwelling completions 2001-2018-derived projection is based to a significant extent on the supply side. To reflect the fact that HNAs should not be constrained by supply-side considerations, this projection has been discounted for the purposes of arriving at an overall projection.

    b. Although the Local Plan-derived projection represents a balance between demand and supply (and therefore is not a 'pure' demand-side projection), it has been included in the overall calculation to reflect its importance with regard to Basic Condition E, that the neighbourhood plan is consistent with the Local Plan.

60. The average of the projections having regard to a and b above produce a residual housing target of 176 dwellings in Broomfield by 2036, or 10 dwellings per annum 2018-2036.

61. The table below shows the projections and the average of the projections. The average of the projections chosen is used to determine a residual housing requirement figure.

	Projection	Total housing need in Broomfield
1	Housing delivery requirement	250
2	OAN	161
3	MHCLG household projection	116
4	Homes growth	587
	Average (including Projection 4)	279
	Average chosen (discounting Projection 4)	**176**

Sources: Chelmsford Council, Chelmsford SHMA, MHCLG Sub-national Household Projections, AECOM Calculations

62. Therefore, the projections outlined above produce a residual housing target of **176** dwellings in Broomfield by 2036 or 10 dwellings per annum.

63. Chelmsford Council has also provided data on outstanding housing commitments in Broomfield, which have been set out in Table 4-2 below. The number of dwellings coming forward at present is significantly above the residual housing target of 176 dwellings we have calculated. Much of the reason for this is that they include completions arising from the Local Plan Strategic Site.

Table 4-2: Housing supply in Broomfield

Year	Market Housing	Affordable Housing	Total
2018-19	121	32	153
2019-20	239	123	362
2020-21	171	74	245
2021-22	128	58	186
2022-23	32	18	50
Post 5 years	234	126	360

Source: Chelmsford City Council

5.   RQ2: Tenure and affordability

RQ2. What Affordable Housing (social housing, affordable rented, shared ownership, intermediate rented) and market housing tenures should be included in the housing mix?

64. Tenure refers to the legal arrangements in place that enable a household to live in their home; it determines householder rights and influences the level of payments to be made in return for these rights. Broadly speaking, tenure falls into two categories, Affordable Housing and Market Housing, depending on whether the household benefits from a subsidy of some sort to enable them to live in their home.

65. We will address this section by examining the tenure of dwellings in the current stock and recent supply, and make an assessment, based on a reasonable interpretation of the evidence we have been able to gather, whether continuation of these trends would meet future needs; or, alternatively, whether there exist misalignments between the division of tenures and the needs of the community. In line with PPG, such misalignments can justify policies that guide new development to prioritise certain tenures, to ensure that the supply of housing is better suited to need in future years.[11]

5.1   Current tenure profile

66. In order to set a baseline for our examination of tenure, it is necessary to present a picture in the NA based on the most recent reliable data. Table 5-1 below presents Census data from 2011; it shows the distribution of how households occupy their homes within Broomfield, compared to the rest of Chelmsford and England. There is a slightly higher proportion of shared ownership in Broomfield compared to Chelmsford and England.

67. However, overall, the tenure profile for Broomfield is very similar to that of Chelmsford, with the largest difference being a -2.4% difference in private rented tenure. There is a lower percentage of social and private rented dwellings in Broomfield when compared to England overall, but the difference is fairly minimal. There is a higher number of owned households in Broomfield when compared to England overall.

Table 5-1: Tenure (households) in Broomfield, 2011

Tenure	Broomfield Civil Parish	Chelmsford	England
Owned; total	73.4%	73.2%	63.3%
Shared ownership	1.3%	0.6%	0.8%
Social rented; total	14.9%	13.1%	17.7%
Private rented; total	9.6%	12.0%	16.8%

Sources: Census 2011, AECOM Calculations

68. In Table 5-2, we note the changes in the way households occupy their homes during the intercensal period; the general uplift across all tenures is the result of the increase in dwellings (and therefore households) over the period, from 1,639 in 2001 to 1,850 in 2011. There was a major decrease in shared ownership households (-50%), with a total of 48 shared ownership households in 2001 dropping to 24 in 2011. This could be due to residents purchasing the remaining share of their properties ('stair-casing'), and in doing so, becoming full owners. It is important to note that the percentages shown below can be misleading; for example, the increase of 178.1% in private rented dwellings starts from a low base of 64. This increase in private rented dwellings is similar to that of Chelmsford and slightly higher than England. The number of socially rented dwellings has increased at a higher rate than the District and England's trends.

Table 5-2: Rates of tenure change in Broomfield, 2001-2011

Tenure	Broomfield Civil Parish	Chelmsford	England
Owned; total	8.8%	1.0%	-0.6%
Shared ownership	-50.0%	53.6%	30.0%
Social rented; total	29.7%	9.2%	-0.9%
Private rented; total	178.1%	120.9%	82.4%

Sources: Census 2001 and 2011, AECOM Calculations

---

[11] Paragraph: 023 Reference ID: 2a-023-20190220

69. In conclusion, we can therefore note that:

- Owner-occupation remains the dominant tenure in the NA (the tenure for most households);
- There has been a substantial decrease in shared ownership between 2001 and 2011; and
- The number of those renting (both private and social) has increased in the NA.

5.2   Affordability

70. In order to understand whether the tenure profile of the current stock reflects the needs of the population currently and over the Plan Period, an important starting point is to consider whether this profile provides different market segments access to dwellings of a suitable type and size, given their household composition.

71. In line with the PPG, we have considered evidence of affordability by looking specifically at the relationship between lower quartile house prices and incomes, as expressed in the Lower Quartile Affordability Ratio[12] (LQAR) and the Median Affordability Ratio[13] (MAR). While this is a relatively crude measure of affordability, as it does not take account of the cost of servicing mortgage debt, it is a useful basic measure for benchmarking affordability changes over time. Furthermore, the Planning Practice Guidance makes clear that lower-quartile house prices should be used as a benchmark for entry-level home prices[14].

72. Figure 5-1 looks at selected measures of house prices in Broomfield. This shows that price growth has been fairly significant for both the mean (78.7%) and the median prices (77.5%). The price growth was slightly lower for the lower quartile (67.7%). This suggests that overall price growth has been strong. However, there has been slightly less growth at the lower end of the market. Overall, house price growth in Broomfield is strong and has been steadily increasing since 2009.

Figure 5-1: House prices in Broomfield 2009-2018
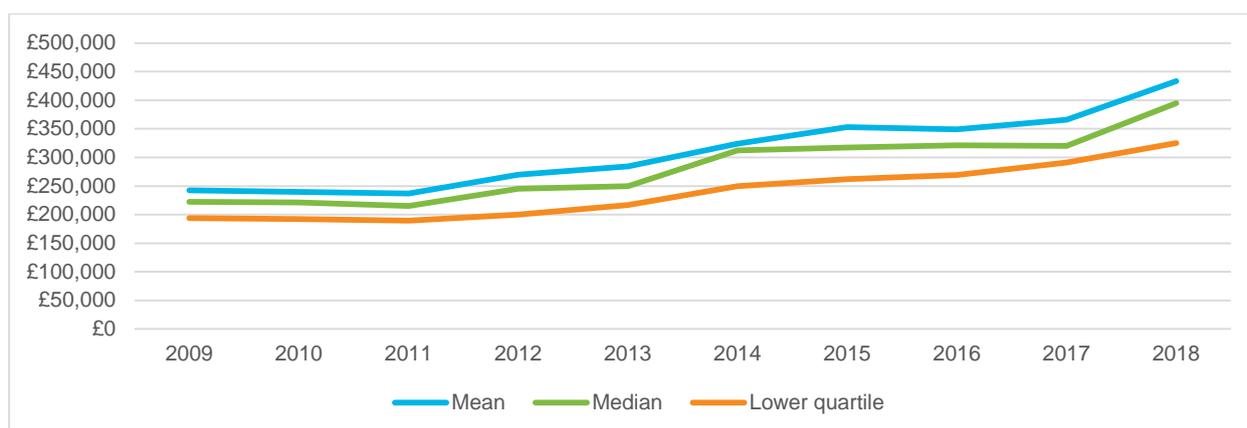
Source: Land Registry Price Paid Data

73. Table 5-3 below breaks down house prices by type of house, as recorded in the Land Registry. This shows that semi-detached homes have seen the greatest increase in prices over this period and detached homes have also increased significantly in price as well as terraced homes, but to a slightly lesser extent. Overall, all house prices increased by 78.7%, which shows a demand in all types, in particular semi-detached and detached properties.

Table 5-3: House prices by type in Broomfield, 2009-2018

Type	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Growth
Detached	£307,672	£322,559	£349,182	£356,021	£360,877	£406,684	£463,657	£469,142	£484,526	£555,204	**80.5%**
Semi-detached	£214,500	£242,766	£223,022	£240,791	£269,961	£313,236	£316,451	£332,333	£347,000	£404,888	**88.8%**
Terraced	£175,577	£191,752	£191,824	£196,250	£203,500	£275,062	£283,468	£257,391	£305,500	£298,627	**70.1%**
Flats	£195,000	£144,250	£136,250	£125,625	£217,000	£190,415	£199,883		£217,500	£239,500	**22.8%**
All Types	**£242,374**	**£239,876**	**£236,773**	**£269,902**	**£284,589**	**£323,786**	**£353,045**	**£349,235**	**£366,103**	**£433,197**	**78.7%**

Source: Land Registry Price Paid Data

---

[12] See glossary
[13] See glossary
[14] Planning Practice Guidance, Paragraph: 024 Reference ID: 2a-024-20180913

74. For the purposes of this HNA, given the inaccessibility of household income data at the neighbourhood level, we have checked the Annual Survey of Hours and Earnings[15] that are available at Local Authority level from 2017. Table 5-4 below shows the Lower Quartile weekly earning is £243[16], which equates to an annual income of £12,652. The median income is £425 per week, which equates to an annual earning of £22,084.

Table 5-4: Household gross weekly pay in Chelmsford by quartile, 2017

Place Description	Percentiles (£)								
	Median	Mean	10	20	25	30	40	60	75
England and Wales	450.7	542.2	144.4	238.7	285.0	317.7	381.9	530.3	629.2
England	454.0	546.0	144.5	239.3	286.2	318.9	383.3	533.9	632.4
Chelmsford	424.7	497.7	102.9	199.5	243.3	282.9	346.2	496.5	587.5

Source: Annual Survey of Hours and Earnings, 2017

75. From this it is possible to generate an estimated LQAR of 25.7 (rounded) and a Median Affordability Ratio (MAR) of 17.9 in 2017.

5.3   Affordability Thresholds

76. In order to gain a clearer understanding of affordability, it is also useful to understand what levels of income are required to afford different tenures. This is done by using 'affordability thresholds.'

77. Incomes are considered first, as they have an important relationship with the ability of households to exercise choice in the housing market and the level of need for affordable housing products. Different sources were used to estimate income levels in Broomfield.

78. As household income data at the Parish level is not available, we have used estimates of average household incomes for 2016, published by the ONS at the Middle-layer Super Output Area (MSOA)[17]. One must be aware that the selected area used to obtain estimates of household average income is slightly smaller than the NA. However, we believe this data is a robust proxy, giving a much more accurate picture than the alternative approach of estimates of incomes at the District level. The geography used to retrieve the data is shown in Figure 5-2. The net annual household income before housing costs (equalised) in 2016 was £40,300.

---

[15]ONS (2017) available at:
https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/annualsurveyofhoursandearnings/2017provisionaland2016revisedresults Last accessed 09.10.18
[16] ONS (2017) Available at:
https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/annualsurveyofhoursandearnings/2016provisionalresults/relateddata?:uri=employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/annualsurveyofhoursandearnings/2016provisionalresults/relateddata&:uri=employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/annualsurveyofhoursandearnings/2016provisionalresults/relateddata&page=3
[17]
https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/datasets/smallareaincomeestimatesformiddlelayersuperoutputareasenglandandwales

Figure 5-2: Broomfield MSOA (E02004486: Chelmsford 002)
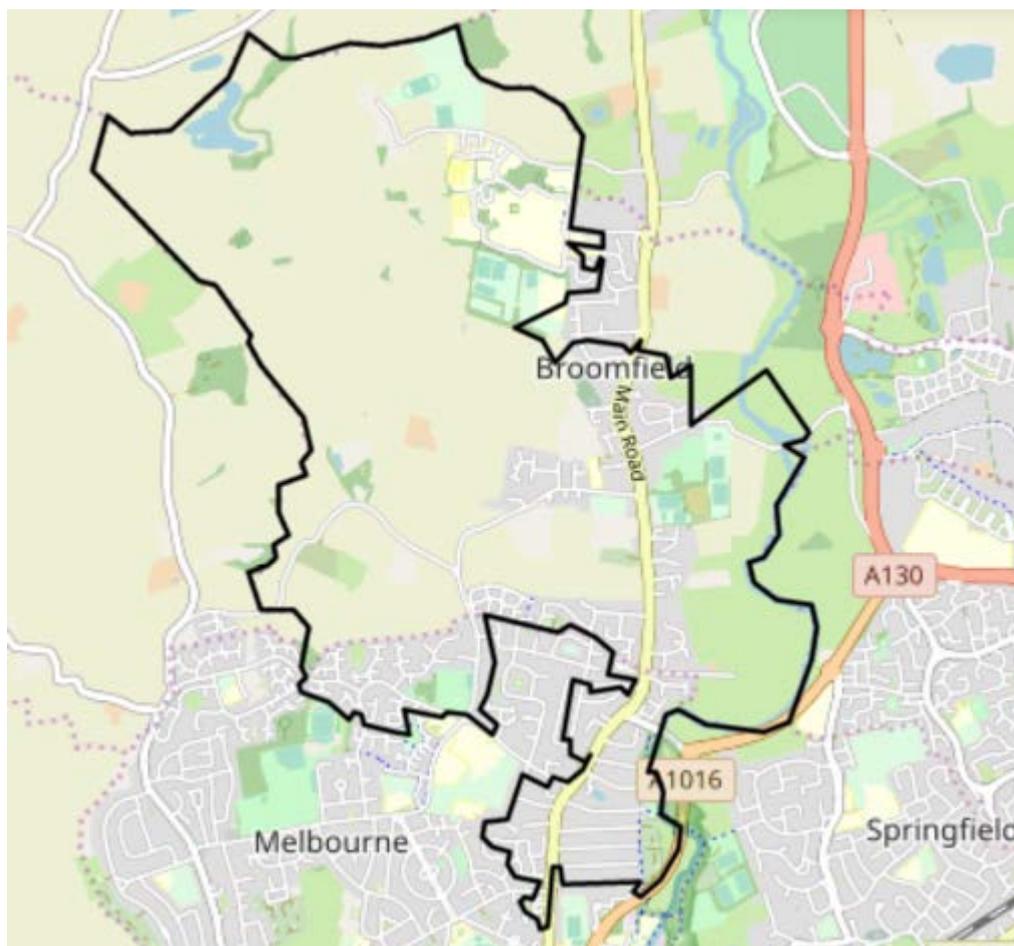
Source: ONS 2011

79. In our analysis, we have set thresholds for market purchase, Private Rented Sector (PRS), Shared Ownership at 25%, 50% and 75%, Affordable Rent set at 80%, and estimated Social Rent levels across Broomfield.

80. Table 5-5 below shows the annual costs of different tenures within Broomfield and the income required (excluding deposits saved) to support these costs.

Table 5-5: Affordability Thresholds (Income required, £)

| Tenure	Cost of purchase	Annual rent	Income Required
Entry-level Market Sale	£292,500	N/A	£83,571
Shared ownership (75%)	£219,375	£8,125	£70,804
Starter Homes	£234,000	N/A	£66,857
Shared ownership (50%)	£146,250	£16,250	£58,036
Entry-level Market Rent	N/A	£12,156	£48,624
Shared ownership (25%)	£73,125	£24,375	£45,268
Affordable Rent	N/A	£9,725	£38,899
Social Rent - 3 Bed Dwelling	N/A	£6,007	£24,028
Social Rent - 2 Bed Dwelling	N/A	£5,283	£21,131

Source: AECOM Calculations

81. The income required to afford the different tenures is then benchmarked against the average net annual household income, which is £40,300. Based on this information, it is assumed that households within this income bracket can afford only social and affordable rent. It would, however, be possible for these households to spend a higher

proportion of their income on housing, which would allow them access to entry level market rent or 25% shared ownership housing.

5.4   Conclusions- tenure and affordability

82. The analysis revealed the existence of affordability pressures within the Parish, together with a high need for Affordable Housing. This was also evidenced in the SHMA15, which informed the requirement set out in Policy HO2 for 35% of the total number of residential units to be provided and maintained as affordable housing within all new residential development sites.

83. In Broomfield, this is further confirmed by the number of applicants for Affordable Housing in the Council's Housing Register who have stated a preference for Broomfield (2,378), and the fact that market tenures are well above the means of households earning the average income. The SHMA15 gives an indication of how this tenure should be split between different sizes. The largest net need is for two bedroom units, followed by one-bedroom units. Data from the Housing Register suggests a higher need for one-bedroom units in Broomfield.

84. Furthermore, 548 applicants in the Council's Housing Register have applied for shared ownership specifically, which is 23% of all Affordable Housing applicants. While the majority of households in Broomfield and Chelmsford aspire to home ownership (in 2011, 73.4% of households are homeowners, versus 63.3% for England), an entry-level home costs £292,500, which requires a minimum income of £83,571. However, the average annual household income is £40,300.

85. By comparison, an entry-level flat requires an annual income of £48,624. This may well explain the significant increase of private renters (178%) between 2001 and 2011 in Broomfield. Private rental is an affordable alternative to homeownership and we therefore recommend the Parish plan for more homes offering this tenure.

86. Moreover, a 25% shared ownership home requires an income of £45,268, which makes it even more affordable than a privately rented property. Given the aspiration for home ownership, affordability pressures and the loss of 24 shared ownership homes between 2001 and 2011, we recommend the Parish encourage the provision of more affordable housing for sale, such as shared ownership.

87. In line with Paragraph 64 of the NPPF, at least 10% of the homes provided in a development should be available for affordable home ownership. Most of those should be 25% and 50% shared ownership. Our analysis shows that Starter Homes sold at a discount of at least 20% below local market value will, however, be out-of-reach of the group they are intended for, i.e. first time buyers. This particular product should consequently be excluded from the tenure mix as every type built effectively reduces the provision of more useful Affordable Homes.

88. The NPPF also specifies that an exception to the 10% affordable home ownership requirement is permissible when its development will "significantly prejudice the ability to meet the identified affordable housing needs of specific groups", in other words, in cases where the development of affordable home ownership dwellings would reduce the provision of other much needed types of affordable housing such as social and affordable rented homes. In this HNA, we have found no evidence that going beyond the 10% threshold would prejudice such provision. However, we would not recommend going beyond the 10% threshold without conducting a local housing needs survey (as recommended in the DCLP), to provide additional information on this issue.

89. Finally, based on data from the Council's Housing Register, we express in Figure 5-3 the demand expressed by applicants for different sizes of Affordable Housing. This reveals a higher need for one-bedroom units in Broomfield compared with the findings from the SHMA15.

Figure 5-3: Affordable Housing size mix

■ 1 Bed ■ 2 Bed ■ 3 Bed ■ 4 Bed ■ 5 Bed ■ 6 Bed
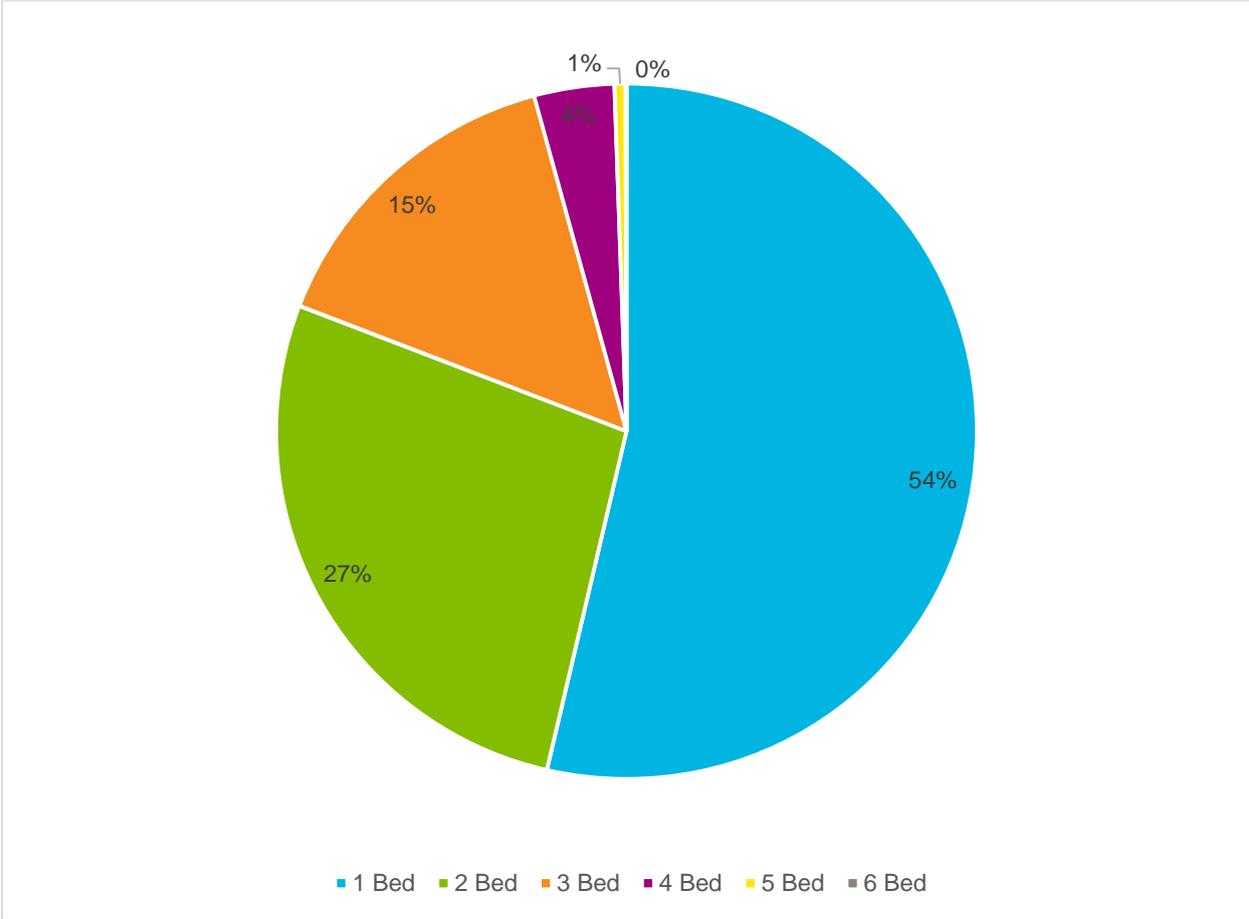
Sources: Chelmsford Council Housing Register, AECOM Calculations

6.   RQ3: Type and size

RQ3: What type (terraced semi, bungalows, flats and detached) and size (number of bedrooms) of housing is most appropriate to meet local needs?

90.   The PPG recommends a consideration of the existing housing provision and its suitability, having regard to demographic shifts in age and household composition, to address future, as well as current community need. For this reason, we start with a consideration of type and size within the existing housing stock in Broomfield. Demographic shifts in age and household composition will then be considered. Finally, the future demand for housing by size and type will be determined by the way different household types currently occupy their dwellings in the District.

6.1   Background and definitions

91.   Before beginning our consideration of dwelling type and size, it is important to understand how different types of households occupy their homes. Crucially, and unsurprisingly, household 'consumption' of housing (in terms of housing size) tends to increase alongside wages, with the highest earning households consuming relatively more (i.e. larger) housing than those on lower incomes. Similarly, housing consumption tends to increase, alongside wealth, income, and age, such that older households tend to have larger homes than younger households, often as a result of cost and affordability.

92.   In this context, even smaller households (those with fewer than three inhabitants) may be able to choose to live in larger homes than they require, and thus would be defined in Census terms as under-occupying their homes. This is a natural feature of the housing market, and can distort considerations of future housing needs, with market dynamics and signals giving a very different picture than demographics, household type and size would suggest for future years.

93.   In order to understand the terminology surrounding dwelling size analysis, it is important to note that the number of rooms recorded in Census data excludes some rooms such as bathrooms, toilets and halls. Dwelling size data is collected by determining the number of rooms being occupied by each household. In the section that follows, 'dwelling sizes' should thus be translated as follows[18]:

- 1 room = bedsit
- 2 rooms = flat/house with one bedroom and a reception room/kitchen
- 3 rooms = flat/house 1-2 bedrooms and one reception room and/or kitchen
- 4 rooms = flat/house with 2 bedroom, one reception room and one kitchen
- 5 rooms = flat/house with 3 bedrooms, one reception room and one kitchen
- 6 rooms = house with 2 bedrooms and 2 reception rooms and a kitchen, or 3 bedrooms and one reception room and a kitchen
- 7+ rooms = house with 3, 4 or more bedrooms

94.   It is also useful to clarify the Census terminology around dwellings and households spaces. These can be confusing where different terminologies such as flats, apartments, shared and communal dwellings, and houses in multiple occupation, are used. Dwellings are counted in the Census by combining address information with Census returns on whether people's accommodation is self-contained.[19] As such, all dwellings are classified into either "shared" or "unshared" dwellings. Household spaces make up the individual accommodation units forming part of a shared dwelling.

95.   The key measure of whether a dwelling is shared or unshared relates to the Census' definition of a household. A household is defined as "*One person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or sitting room or dining area.*"[20] On this basis, where unrelated residents of a dwelling share rooms other than a kitchen, this would be considered a single household in an unshared dwelling, whilst where only a kitchen is shared, each resident would be considered their own household, and the dwelling would be considered shared.

6.2   Existing types and sizes

96.   The 2011 Census shows there were 1,889 households in Broomfield, living in 565 detached houses, 774 semi-detached and 354 terraced houses and 199 flats. Compared with the District, Broomfield is characterised by a larger proportion of semi-detached dwellings, with a slightly smaller proportion of terraced dwellings and the same proportion

---

[18] https://www.nomisweb.co.uk/census/2011/qs407ew
[19] https://www.gov.uk/guidance/dwelling-stock-data-notes-and-definitions-includes-hfr-full-guidance-notes-and-returns-form
[20] Ibid.

of detached housing, just under 30%. Broomfield had a much smaller percentage of flats when compared with the District (see Table 6-1 below).

Table 6-1: Accommodation type (households), 2011

Dwelling type		Broomfield Civil Parish	Chelmsford	England
Whole house or bungalow	Detached	29.9%	29.8%	22.4%
	Semi-detached	41.0%	31.4%	31.2%
	Terraced	18.7%	20.5%	24.5%
Flat, maisonette or apartment	Purpose-built block of flats or tenement	8.7%	15.9%	16.4%
	Parts of a converted or shared house	1.5%	1.1%	3.8%
	In commercial building	0.3%	0.7%	1.0%

Sources: ONS 2011, AECOM Calculations

97.   Table 6-2 below sets out the distribution of the number of rooms by household space. The majority of dwellings in Broomfield have more than five rooms, which is the same for Chelmsford as a whole. Only 23.9% of the stock in Broomfield consists of dwellings with one to four rooms, which could be considered entry-level homes[21], i.e. with one to two bedrooms. This finding is just less than the Chelmsford total of 27.3% of dwellings with one to four bedrooms, showing a great deal of similarity between the Parish and the District.

Table 6-2: Number of rooms per household, 2011

Number of Rooms	2011 Broomfield Civil Parish	2011 Chelmsford
1 Room	0.6%	0.4%
2 Rooms	4.3%	2.4%
3 Rooms	5.2%	9.2%
4 Rooms	13.8%	15.3%
5 Rooms	23.7%	21.6%
6 Rooms	21.8%	20.1%
7 Rooms	14.2%	13.1%
8 Rooms or more	9.1%	8.9%
9 Rooms or more	7.3%	8.9%

Sources: ONS 2011, AECOM Calculations

98.   It is also relevant to consider how the number of rooms occupied by households changed between the 2001 and 2011 censuses. The main change from the 2001 Census findings is that the number of two bedroom households very significantly increased (by 426.7%), and smaller family houses with one, three and four bedrooms all decreased. The large increase in two bedroom properties is due to the addition of 64 new houses of this size (rising from 15 to 79 between 2001 and 2011). There was a very modest growth in five and six room dwellings. Dwellings with seven or eight rooms or more saw a moderate growth (see Table 6-3).

---

[21] Homes that are suitable for first-time buyers, sometimes also defined as lower quartile property price.

Table 6-3: Rates of change in number of rooms per household in Broomfield, 2001-2011

Number of Rooms	Broomfield Civil Parish	Chelmsford	England
1 Room	-7.7%	-19.1%	-5.2%
2 Rooms	426.7%	36.7%	24.2%
3 Rooms	-8.6%	20.8%	20.4%
4 Rooms	-0.8%	5.7%	3.5%
5 Rooms	11.2%	-6.5%	-1.8%
6 Rooms	1.5%	0.0%	2.1%
7 Rooms	19.6%	15.6%	17.9%
8 Rooms or more	33.3%	29.8%	29.8%

Sources: ONS 2001-2011, AECOM Calculations

6.3   Household composition and age structure

99.   We have now established the current stock profile of Broomfield and identified recent changes in its composition. The evidence assembled below examines the composition and age structure of households both now and in future years. Through a consideration of the types of households forming and the mix of age groups, it is possible to consider the type and size of housing needed in the NA in future.

Age structure

100.   The 2011 Census data reveals that the age band 45-64 is the largest single group by a very small margin, which is also the case in the District, but not nationally, where the largest single group is the age band 25-44. The District has the same age structures for both age groups 25-44 and 45-64. The NA has a larger proportion of people in the age band 65-84, as well as for people aged 85 and over compared with the District and England (see Figure 6-1 below).

Figure 6-1: Age structure, 2011
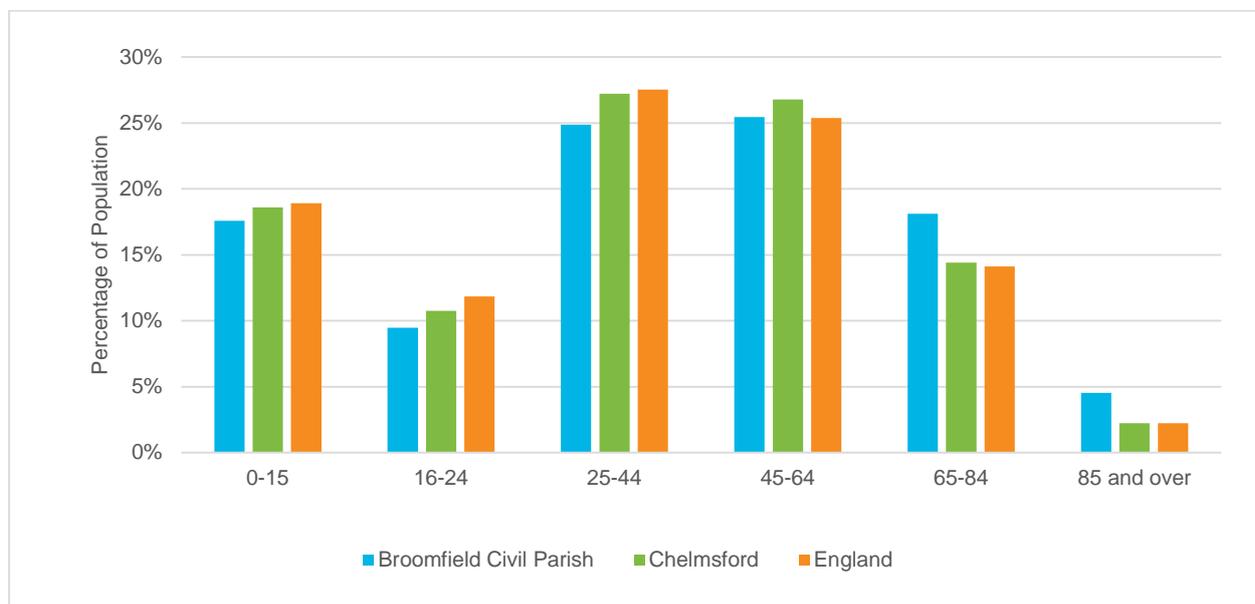
Sources: ONS 2011, AECOM Calculations

101.   The Census shows that, since 2001, the proportion of the population aged over 65 has increased by 31.4% in Broomfield and 19.6% in the District, whilst the population aged 25-44 has increased by only 1.3% compared with -1.6% in the District (see Table 6-4).

Table 6-4: Rate of change in the age structure of the population, 2001-2011

Age group	Broomfield Civil Parish	Chelmsford	England
0-15	13.4%	-0.1%	1.2%
16-24	20.3%	8.7%	17.2%
25-44	1.3%	-1.6%	1.4%
45-64	10.9%	14.0%	15.2%
65-84	31.4%	19.6%	9.1%
85 and over	111.2%	39.0%	23.7%

Sources: ONS 2001-2011, AECOM Calculations

Household composition

102. Household composition in Broomfield does not differ significantly from the District as a whole. We note that there are more single families all aged 65 and over (12.2%) than the District (9.4%) and England (8.1%), whilst other single family compositions remain about the same across Broomfield, the District and England overall. Single families with dependent children are the single largest household type in the NA (25.9%), very likely accounting for the prevalence of large family dwellings identified earlier.

103. Finally, the majority of households in Broomfield (66.9%) are single families which is about the same as the District (67.2%) and slightly above England overall (61.8%) (see Table 6-5).

Table 6-5: Household composition (by household), 2011

		Broomfield Civil Parish	Chelmsford	England
One person household	Total	27.0%	27.5%	30.2%
	Aged 65 and over	13.0%	11.5%	12.4%
	Other	14.0%	16.0%	17.9%
One family only	Total	66.9%	67.2%	61.8%
	All aged 65 and over	12.2%	9.4%	8.1%
	With no children	18.7%	19.6%	17.6%
	With dependent children	25.9%	27.7%	26.5%
	All children Non-Dependent	10.1%	10.4%	9.6%
Other household types	Total	6.2%	5.4%	8.0%

Sources: ONS 2011, AECOM Calculations

104. Since 2001, the main changes have been the significant increase in single family households, all aged 65 and over (25.6%) and the increase in single person households (27.6%). The total number of single person households increased by 19.7%, which is 11.3 percentage points above both the District and England. The number of families with dependent and non-dependent children increased at about the same rate of 11.7% and 10.7% respectively (see Table 6-6). Other household types increased by 60.6% which is far above the increases across the District (23.4%) and England (28.9%).

Table 6-6: Rates of change in household composition, 2001-2011

Household type		Percentage change, 2001-2011		
		Broomfield Civil Parish	Chelmsford	England
One person household	Total	19.7%	8.4%	8.4%
	Aged 65 and over	12.1%	-0.9%	-7.3%
	Other	27.6%	16.1%	22.7%
One family only	Total	7.8%	6.7%	5.4%
	All aged 65 and over	25.6%	6.0%	-2.0%
	With no children	-6.5%	5.8%	7.1%
	With dependent children	11.7%	4.7%	5.0%
	All children non-dependent	10.7%	14.8%	10.6%
Other household types	Total	60.6%	23.4%	28.9%

Sources: ONS 2001-2011, AECOM Calculations

105. It is important to recognise that households of different ages are likely to have different housing needs. This relationship is examined in the following section.

6.1   Dwelling mix determined by life-stage modelling

106. In this section, we provide an estimate of the mix of size of homes needed by the end of the Plan period by matching future household composition to current patterns of occupation by age. We are working from the (reasonable) assumption that the same household types are likely to wish to occupy the same size of homes in 2036 as in 2011.

107. First, we use household projections provided by MHCLG to achieve an understanding of the future distribution of households by the age of the Household Reference Person (HRP). This data is only available at the District level and for the years 2014 and 2039. Therefore, we have estimated the distribution of households by the age of the HRP in 2036 (red in the table). The data is presented in Table 6-7 below.

Table 6-7: Projected distribution of Households by age of HRP (Chelmsford)

Year	Age of HRP 24 and under	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	1,552	9,160	28,136	12,524	18,295
2014	1,676	9,702	27,680	11,678	20,961
2036	1,696	9,308	30,366	13,409	31,109
2039	1,698	9,254	30,732	13,645	32,492

Sources: MHCLG 2014-based household projections, ONS 2011, AECOM Calculations

108. At this point, it is necessary to develop an estimate of the change to the age structure of the population in Broomfield. To do so, the percentage of increase expected for each group in Chelmsford, derived from the data presented in Table 6-7, was applied onto the population of Broomfield. The results of this calculation are detailed in Table 6-8 below:

Table 6-8: Projected distribution of households by age of HRP (Broomfield)

Year	Age of HRP 24 and under	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	53	201	721	304	571
2014	57	213	709	283	654
2036	58	204	778	325	971

Source: AECOM Calculations

109. In Table 6-9 below, we set out the distribution of dwellings of different sizes according to the age of the HRP.

Table 6-9: Age of household reference person to size, grouped (Chelmsford)

Size	Age of HRP 16 to 24	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
1 bedroom	31.2%	17.1%	7.6%	7.2%	13.3%
2 bedrooms	47.0%	40.8%	17.1%	15.8%	22.8%
3 bedrooms	15.0%	31.8%	42.4%	42.4%	43.3%
4 bedrooms	4.5%	8.3%	25.3%	27.6%	17.3%
5+ bedrooms	2.4%	2.0%	7.7%	7.1%	3.3%

Sources: MHCLG 2014-based household projections, ONS 2011, AECOM Calculations

110. We established the preference shown by households at different life-stages towards dwellings of different sizes, and the approximate number of households in Chelmsford and Broomfield falling into each of these stages at the end of the Plan period in 2036. It is now possible to develop recommendations as to how the housing stock should evolve in terms of size over the Plan period to overcome any misalignments between supply of dwellings and demand (see Table 6-10).

Table 6-10: Ideal size distribution in Broomfield in 2036, according to household life-stages

Size	Age of HRP 16 to 24	Age of HRP under 35	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over	Total Households requiring dwelling sizes
Pop 2036	58	204	778	325	971	-
1 bedroom	18	35	59	23	129	**264**
2 bedrooms	27	83	133	51	222	**516**
3 bedrooms	9	65	330	138	420	**962**
4 bedrooms	3	17	197	90	168	**474**
5+ bedrooms	1	4	60	23	32	**121**

Sources: Census 2011, AECOM Calculations

111. It is now possible to compare the housing mix in terms of size in 2011 with the projected requirement based on the estimates set out above in Table 6-10 as to the change in the age structure of the population in Broomfield. Table 6-11 below indicates that, by 2036, the distribution of dwellings should be weighted more towards the middle of the size spectrum, with a particular focus on entry-level and family dwellings of two, three and four bedrooms.

Table 6-11: Size distribution in 2011 compared to ideal distribution in 2036 (Broomfield)

Number of bedrooms	2011		2036	
1 bedroom	186	10.1%	264	11.3%
2 bedrooms	431	23.3%	516	22.1%
3 bedrooms	719	38.9%	962	41.2%
4 bedrooms	430	23.3%	474	20.3%
5 or more bedrooms	83	4.5%	121	5.2%
Total households	**1849**	**100.0%**	**2337**	**100.0%**

Sources: Census 2011, AECOM Calculations

112. Table 6-12 below sets out the misalignment between demand for housing, particularly for 3 bedroom homes, based on the preferences expressed by households at different life-stages, and the current stock in the NA.

Table 6-12: Misalignments of supply and demand for housing

Number of bedrooms	2011	2036	Change to housing mix	Recommended split
1 bedroom	186	264	78	16.0%
2 bedrooms	431	516	85	17.5%
3 bedrooms	719	962	243	49.8%
4 bedrooms	430	474	44	9.0%
5 or more bedrooms	83	121	38	7.7%

Source: AECOM Calculations

113. In order to avoid misalignment between supply and demand and to re-calibrate the stock over the plan period, we recommend that 16% of houses in new developments be one-bedroom homes, 18% two-bedroom, and 50% three-bedroom, and the remainder (16%) four and five bedroom.

114. Our recommended mix will allow the increasing cohort of elderly people to downsize, while also allowing newly-forming households to remain in the Parish. Our recommended split is in fact broadly similar to the SHMA15's indicative size recommendation, although Broomfield presents a relatively higher need for one-bedroom properties. This is probably explained by the existence of more single and older households in the Parish. In Table 6-13, we reproduce the recommended size mix for Chelmsford to allow for straightforward comparison.

Table 6-13: Indicative size guide for homes to be provided during the Neighbourhood Plan period[22]

Number of bedrooms	SHMA recommended split	AECOM's recommended split
1 bedroom	6.2%	16.0%
2 bedrooms	28%	17.5%
3 bedrooms	46.3%	49.8%
4 or more bedrooms	19.5%	16.7%

Sources: SHMA15, AECOM Calculations

115. The type of home to provide (detached, semi-detached, terraced or flat) is a matter more of taste and of local context than of need and is therefore of secondary importance in the context of a Housing Needs Assessment, as it lends itself less well to quantitative analysis and veers into a supply-side rather than a demand-side consideration. Notwithstanding this, the housing types most likely to meet the needs assessed in this study, based on recent transactions in the current stock, are (smaller) detached and semi-detached homes. Additionally, bungalows appeal to an elderly population and this particular type should also be promoted to support the needs of the growing elderly population.

6.2   Conclusions- type and size

116. The NA's housing stock is characterised by more semi-detached and less flats than the District as a whole. In terms of size, measured by the number of rooms, the Parish and the District present similarities, although the proportion of smaller homes with one to four rooms is lower in Broomfield.

117. In terms of demographics, although the 25-44 and 45-64 age bands are the largest, Broomfield is characterised by a larger proportion aged above 65. The NA differs from the District in this regard, which is more aligned with the national average. Between the two censuses, the NA has also experienced a more significant ageing of its population. For example, the population aged 85 and over increased by 111%, compared with 40% in the District. In terms of household composition, the NA and the District do not differ significantly. However, between 2001 and 2011, single households and families where all members are aged over 65 have increased in Broomfield more significantly than across the District.

118. To satisfy the requirements of increasingly smaller and older households, but also to enable younger households to remain in the area, and maintain a balanced population, we recommend the following housing mix:

119. 16% of houses in new developments should be one-bedroom homes, 18% two-bedroom, 50% three-bedroom, 9% four-bedroom and 8% five-bedroom. Most of the need will therefore be for two and three-bedroom homes. This mix is similar to that presented in the SHMA15 for the overall District, although the analysis shows a greater need for one-bedroom homes in Broomfield. This housing mix should be applied flexibly, considering site-specific characteristics, including context and local character, as well as market dynamics at the time of the specific development.

120. This recommendation is based on a model reflecting the current housing market and projection demographic profile. As such, it does not necessarily follow that such prescriptive figures should be included in the plan making process. The market is to some degree a better judge of what is the most appropriate profile of homes to deliver at any specific point, and demand can change over time, based on macro-economic factors and local supply. The figures can, however, be used as a broad-brush monitoring tool to ensure that future delivery does not become unbalanced when compared with likely requirements driven by demographic change in the area.

121. The type of home to provide (detached, semi-detached, terraced or flat) is a matter more of taste and of local context than of need and is therefore of secondary importance in the context of a Housing Needs Assessment. Notwithstanding this, the housing types that are most likely to meet the needs, based on the current stock recent transactions, are (smaller) detached and semi-detached homes. Additionally, bungalows appeal to an elderly population, and this particular type should be promoted to support the needs of the growing elderly population.

---

[22] Note that this table relates to all tenures, both market and all tenures within the NPPF definition of affordable housing.

7.   RQ4: Specialist housing

RQ3: What provision should be made for specialist housing within the NA?

122. This section sets out AECOM's estimate of the specialist housing needs of those aged 75+. We achieve this through two methods, one projection based on the tenure of dwellings typically occupied by people aged 75+ and, for the purposes of comparison, another based on the Housing Learning and Improvement Network's (HLIN) recommended levels of provision per 1,000 head of population.

7.1   Background

123. Before considering the need for specialist housing in Broomfield in more detail, it is useful to understand the national context for specialist housing for the elderly across England (see Appendix B for definitions).

124. Between 1974 and 2015, the population aged 65 and over in England grew 47% and the population aged 75 and over grew by 89%.[23] A Demos survey of over-60s conducted in 2013 found a "considerable appetite" amongst this age group to move to a new property, with one quarter of all those surveyed suggesting they would be interested in buying a specialist property, and one quarter considering renting a specialist home.[24]

125. Indeed, 76% of those in homes of three or more bedrooms wished to downsize, and this rose to 99% of those in homes of five or more bedrooms, with two bedrooms the preferred choice for both.[25] However, in spite of evidence of high demand, currently only 5% of elderly people's housing is made up of specialist homes,[26] with Demos suggesting that *"the chronic undersupply of appropriate housing for older people is the UK's next housing crisis"*[27], and local authorities often "*accused of reluctance to approve development plans for specialist housing….out of fear of increased care costs".*[28] Indeed, whilst many of those surveyed may consider moving, the percentage that ultimately does is likely to be relatively low, and many who do may move into general needs housing, for example market sale bungalows.

126. In 2014 there were approximately 450,000 units of sheltered social rented and private sector retirement housing in England, with approximately one quarter of these in the private sector and the rest provided at social rent levels.[29] This situation reflects the significant constraints on the delivery of such housing in the market sector, as well as the improved health of older people today in comparison with previous generations.

127. Given that the vast majority of people over 75 live in their own homes, but that the current stock is primarily for social rent, AECOM has developed a 'tenure-led' approach to calculating the need for specialist housing, which also takes into account the health and mobility of population of the NA so as to develop projections for future need for specialist housing provided with some level of care or other services.

128. The following section applies a three stage process to determine the potential incidence of need for specialist housing for the elderly, based on tenures, projections of the future population of elderly people in the NA, and census data relating to mobility limitations and overall health. These are then compared with rates of provision that have been recommended by the Housing Learning and Improvement Network (HLIN), as well as with existing rates of provision across Chelmsford.

129. Clearly, this calculation represents an assumption, with the actual decision for an elderly person to enter specialist housing highly dependent on individual circumstances. As already noted, the actual proportion of elderly people that can be considered in need of specialist housing is affected both by overall levels of health and by individual lifestyle choices, given that the vast majority of elderly people currently choose to continue to live in their homes into their old age.

130. The charity Age UK suggests that *"inaccessible housing should not force anyone out of their home or local community against their wishes. It's much better to have 'pull factors' that attract older people towards housing alternatives."*[30] By understanding the tenure breakdown of specialist housing need, we are able to better understand the extent to which demand will be a factor in this market segment.

[23] http://researchbriefings.files.parliament.uk/documents/CBP-7423/CBP-7423.pdf
[24] https://www.demos.co.uk/files/TopoftheLadder-web.pdf?1378922386
[25] Ibid.
[26] https://www.housinglin.org.uk/_assets/Resources/Housing/OtherOrganisation/for-future-living_Oct2014.pdf
[27] https://www.demos.co.uk/files/TopoftheLadder-web.pdf?1378922386
[28] http://researchbriefings.files.parliament.uk/documents/CBP-7423/CBP-7423.pdf
[29] https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/safe-at-home/rb_july14_housing_later_life_report.pdf
[30] https://www.ageuk.org.uk/documents/EN-GB/Political/Age%20UK%20ID201813%20Housing%20Later%20Life%20Report%20-%20final.pdf?dtrk=true

7.2   Current supply of specialist housing for older people in Broomfield

131. When arriving at a final target, it is necessary to take account of current supply. There are a number of routes open to identifying supply. Data may be available within the Local Authority's housing evidence base. Alternatively, data may be collated manually on the amount of specialist housing within a given area using the search function on the Elderly Accommodation Councils Website: http://www.housingcare.org.

132. It is important to note that we are not considering the 'communal population'; i.e. those residents living in communal establishments[31], such as live-in care homes, are not included in the calculation below. Such dwellings occupy a different land-use class to other types of specialist housing for older people.

133. As such, they are subject to separate need calculations that are outside of the scope of this study, which is based on the needs of private households. That said, there are three specialist housing options for older people in Broomfield:

- Ayletts House[32] consists of 27 single rooms, and is described as a care home;
- Madelayne Court[33] consists of 112 single rooms, and is described as a care home; and
- Copland Almshouse[34] consists of 4 one-bedroom cottages, and is described as retirement housing which is rented out by a social landlord (Social Rent).

134. There are, therefore, 143 specialist dwelling bed spaces for older people in Broomfield, for a 2011 population aged 75+ of 532. This suggests the actual rate of provision in the NA is close to 269 dwellings per 1000 population aged 75+. However, as we are looking at specialist housing that is not classified as a communal establishment, we need to discount the two care homes from our analysis as they do not supply the needs of private households.

7.3   Tenure-led projections

135. Firstly, we review data on the tenure of households aged 55-75 across Chelmsford. We take this cohort approach because it is these households, which, over the next 20 years, will be reaching the age of 75+, which is considered the typical threshold age for specialist housing provision. Therefore, it forms the basis for calculations of future housing need and provision within this age group using the HLIN toolkit.

136. We will then use the tenure split within this cohort to project forward the need for specialist housing according to tenure. This is based on the premise that those currently occupying their own home will wish to do so in future, even if downsizing or moving into specialist accommodation, and that those who currently rent, either in the private or social sectors, will need affordable rented accommodation of some kind.

Table 7-1: Tenure of households aged 55-75 in Chelmsford, 2011

All owned	Owned outright	Owned with a mortgage or loan or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
84.0%	59.5%	24.5%	**16.0%**	11.1%	4.0%	0.9%

Source: Census 2011

137. Secondly, we project how the overall number of older people in Chelmsford is likely to change in future based on the ONS' sub-national population projections for the year 2036. This suggests a significant increase of more than 86% over the period, which aligns with the ageing of the population described throughout this study.

---

[31] *"Communal establishments, i.e. establishments providing managed residential accommodation, are not counted in overall housing supply statistics (however, all student accommodation, whether it consists of communal halls of residence or self-contained dwellings, and whether or not it is on campus, can be included towards the housing provision in local development plans). These cover university and college student, hospital staff accommodation, hostels/homes, hotels/holiday complexes, defence establishments (not married quarters) and prisons. However, purpose-built (separate) homes (e.g. self-contained flats clustered into units with 4 to 6 bedrooms for students) should be included. Each self-contained unit should be counted as a dwelling."* https://www.gov.uk/guidance/definitions-of-general-housing-terms

[32] http://www.housingcare.org/housing-care/facility-info-147652-ayletts-house-broomfield-england.aspx

[33] http://www.housingcare.org/housing-care/facility-info-149971-madelayne-court-broomfield-england.aspx

[34] http://www.housingcare.org/housing-care/facility-info-83525-copland-almshouses-broomfield-england.aspx

Table 7-2: Projections of elderly population in Broomfield and Chelmsford to 2036

Age group	2011 Broomfield (Census)	Chelmsford (Census)	2036 Broomfield (AECOM Calculation)	Chelmsford (ONS SNPP 2014)
All ages	4,575	168,310	5,275	194,059
75+	532	13,310	991	24,788
%	11.6%	7.9%	18.8%	12.8%

Sources: ONS SNPP 2014, AECOM Calculations

138. The results of this exercise provide us with a projection of the number of people living in each tenure in the 55-75 age cohort in 2011 as shown in the table below. A key assumption here is that, for the purposes of establishing the proportion of households aged 75+ falling into different tenures in 2036, and the number of specialist dwellings to be provided, the growth in the overall population number of those aged 75 and over may be used. This is justified on the basis that many people over the age of 75 live alone on account of, for example, the death of a partner, and encourages a conservative view of future provision. In the context of a rapidly ageing population, this is not unreasonable.

Table 7-3: Projected tenure of households aged 75+ in Broomfield to 2036

Owned	Owned outright	Owned with a mortgage or loan or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
832	590	242	159	110	39	9

Sources: Census 2011, AECOM Calculations

139. Thirdly, we have considered the incidence of mobility limitations, as defined by the census, within each tenure group for those aged 65+ in Broomfield (Table 7-4). This allows us to link the levels of need (as defined by the levels of mobility limitations within the population) to tenure (based on the premise that such needs can be deemed a reasonable proxy for the need for specialist housing in this age group). The tendency for people in rented housing to have higher dependency levels is well established, and partly arises because people with higher dependency levels tend to have lower incomes and so are less able to afford to buy, even at earlier stages in their lives.

Table 7-4: Tenure and mobility limitations of those aged 65+ in Broomfield, 2011

Tenure	All	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories: Tenure	**870**	**149**	**17.1%**	**210**	**24.1%**	**511**	**58.7%**
All owned	**734**	**102**	**13.9%**	**178**	**24.3%**	**454**	**61.9%**
Owned outright	656	89	13.6%	160	24.4%	407	62.0%
Owned with a mortgage or loan or shared ownership	78	13	16.7%	18	23.1%	47	60.3%
All rented	**136**	**47**	**34.6%**	**32**	**23.5%**	**57**	**41.9%**
Social rented	104	34	32.7%	28	26.9%	42	40.4%
Private rented or living rent free	32	13	40.6%	4	12.5%	15	46.9%

Source: ONS Census 2011

140. If we focus only on those people whose activities are limited a lot, the calculations suggest that of the projected 832 owners and 159 renters in the 75+ age group, there could be a need for 116 specialist homes for owner occupiers (13.9% x 832) and 55 for renters of all kinds (34.6% x 159), or 171 new housing with care specialist homes in total.

141. These outputs are summarised in Table 7-5, based on the assumption that those whose day-to-day activities are limited a lot will need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), whilst those with their day to day activities limited only a little may need adaptations to their existing homes, or sheltered or retirement living providing some degree of oversight or additional services for older people.

Table 7-5: AECOM estimate of specialist housing need in Broomfield to 2036

Type	Affordable	Market	Total (rounded)
Housing with care (e.g. extra care)	Multiply the number of people across all rented (not just social rent as those aged 65+ who need to rent are overwhelmingly likely to need Affordable Housing) housing by the percent in that tenure who have day to day activity limitations limited a lot.	Multiply the number of people across all owned housing by the percent in that tenure who have day to day activity limitations limited a lot.	171
	55	116	
Adaptations, sheltered, or retirement living	Multiply the number of people across all rented housing by the percent who have day to day activity limitations limited a little.	Multiply the number of people across all owned housing by the percent in that tenure who have day to day activity limitations limited a little.	239
	37	202	
Total	92	318	410

Sources: Census 2011, AECOM Calculations

7.4   Housing LIN

142. It is important to compare these findings with the recommendations of the Housing LIN[35], an authority on how to plan for the housing needs of the elderly. In Table 7-6 below, we reproduce from their study Strategic Housing for Older People (SHOP@) a guide as to the numbers of specialist dwellings for older people given the increase in their numbers over the Plan period, and how these should be split into the different tenures.

Table 7-6: Apportionment of Specialist Housing for Older People

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)*	20
Extra care housing for rent	15
Extra care housing for sale	30
Housing based provision for dementia	6

Source: Housing LIN SHOP@ Toolkit

143. As we have seen in Table 7-2, Broomfield is forecast to have a population of **991** people over 75 by the end of the Plan period. The SHOP@ tool thus indicates the following split of units to be provided:

- Conventional sheltered housing to rent = 28
- Leasehold sheltered housing = 55
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = 9
- Extra care housing for rent = 7
- Extra care housing for sale = 14
- Housing based provision for dementia = 3

144. This produces **a total of 115 specialist dwellings**, which is lower than the figure estimated through the tenure-led projections. Table 7-7 gives a grouped breakdown of the housing categories presented above:

---

[35] The toolkit is developed by Housing LIN, in association with the Elderly Accommodation Council and endorsed by the Department of Health, to identify potential demand for different types of specialist housing for older people and model the future range of housing and care provision. It suggests that there should be around 250 units of specialist accommodation (other than registered care home places) per thousand people aged over 75 years.

Table 7-7: Housing LIN estimate of specialist housing need in Broomfield, 2036

Type	Affordable	Market	Total
Housing with care (e.g. extra care)	Includes: enhanced sheltered housing for rent + extra care housing for rent + housing based provision for dementia	Includes: enhanced sheltered housing for sale + extra care housing for sale	32
	14	18	
Sheltered housing	Conventional sheltered housing for rent	Leasehold sheltered housing	83
	28	55	
Total	42	73	115

Sources: Housing LIN, AECOM calculations

7.5   Conclusion- specialist housing

145. We have used two methods to model the need for specialist housing for the elderly in Broomfield by 2036. The Housing LIN method suggests a total need of **115** specialist housing dwellings, while AECOM's method of tenure-led projections suggests a higher need of **410**.

146. When comparing the two figures – that of the tenure-led projection and the HLIN breakdown – it is clear that the former would not, in practice, be a viable delivery target for Broomfield Parish, because it relies on relatively broad assumptions about the connection between mobility impairment and the actual need for different types of accommodation.

147. It is therefore more appropriate to consider the tenure-led approach as generating an aspirational number that could be delivered if resources permit. For this reason, our recommendation would be to treat these targets as a range, with at least 115 dwellings planned for to service the needs of elderly people over the Plan period and the tenure-led number of 410 dwellings functioning as an upper, aspirational target.

148. As this range relates to the total number of dwellings by the end of the Plan period, the final step is to deduct an estimation of the current supply of specialist housing for older people in Broomfield and, in so doing, to determine a minimum requirement for additional provision over the Plan period, broken down by tenure. There are four units in non-residential specialist housing for older people in Broomfield, which can be categorised as affordable sheltered housing. On this basis, Table 7-8 provides the final recommendation.

Table 7-8: Final recommendation for additional specialist housing provision to 2036

	Affordable	Market	Total
Extra care housing	14	18	32
Sheltered housing or adaptations	24	55	79
Total	38	73	111

HLIN, https://housingcare.org, AECOM Calculations

149. The finding that 38 of 111 units, or 34%, should fall into AH tenures is deemed to be feasible, as the overall requirement for Affordable Housing is 35%. However, specialist housing for the elderly does tend to incur higher build costs, and so this recommendation should be assessed on the basis of viability.

150. It is also not currently possible to determine the number of households that are already adapted for the needs of the elderly in the current stock, or the proportion of households where the person with limited mobility has their needs met through family or other care rather than requiring adaptations to their living space. It may therefore be that actual need for sheltered or adapted housing is lower than that indicated here. A detailed household survey could indicate the answers to these outstanding questions that cannot be determined within the scope of this study.

151. Seen in the context of Broomfield's overall housing target, providing 111 specialist housing units for the elderly is relatively high. However, the 111 specialist units should not be thought of as additional to the overall target, neither does it form a significant part of that target. Rather, this recommendation should be thought of as an independent calculation providing an indication of the ideal level of specialist housing provision based on the needs of the current population.

152. Furthermore, it would very likely be neither practical nor viable for all 111 units to be provided within the Parish itself. It is more likely that this need for specialist dwellings will have to be met (and is already to an extent being met) by provision across the wider District, including in locations with a higher level of access to services and facilities, such as Chelmsford city itself. This will enable the elderly to live as close to Broomfield as possible without the need for large scale development of specialist housing complexes within a relatively small village.

153. Finally, it may be an appropriate policy response to the evidence presented in this chapter for the Neighbourhood Plan to require an increased level of new dwellings to be adaptable for the needs of older people. The Parish may also consider whether further evidence, potentially though not necessarily generated by the Council, might indicate that Lifetime Homes-standard dwellings or adaptions to existing homes have the potential to substitute for a proportion of new sheltered housing.

8.   Conclusions

8.1   Findings and Recommendations

154. Below, in Table 8-1, we summarise conclusions and recommendations on factors affecting the type of housing needed in Broomfield. In addition to these conclusions on housing type, it was established in addressing RQ1 that the overall quantity of housing to plan for in the Broomfield Neighbourhood Plan period comprises an estimated **176 dwellings**.

Table 8-1: Summary of local issues specific to Broomfield with a potential impact on Neighbourhood Plan housing quantity and characteristics

Issue	Evidence
Quantity	To determine an overall projection for the quantity of housing to be delivered in the NA over the Plan Period, we have averaged four projections: Local Plan-based, SHMA-based, MHCLG Household Projections based, and completions-based. However, the following should be noted:
	a. The dwelling completions 2001-2018-derived projection is based to a significant extent on the supply side. To reflect the fact that HNAs should not be constrained by supply-side considerations, this projection has been discounted for the purposes of arriving at an overall projection.
	b. Although the Local Plan-derived projection represents a balance between demand and supply (and therefore is not a 'pure' demand-side projection), it has been included in the overall calculation to reflect its importance with regard to Basic Condition E, that the neighbourhood plan is consistent with the Local Plan.
	The average of the projections having regard to a and b above produce a residual housing target of **176 dwellings** in Broomfield by 2036, or 10 dwellings per annum 2018-2036.
	Chelmsford Council also provides data on outstanding housing commitments in Broomfield, which have been set out in Table 4 2 below. The number of dwellings coming forward at present is significantly above the residual housing target of 176 dwellings calculated. Much of the reason for this is that they include completions arising from the Local Plan Strategic Site.

Issue	Evidence
Tenure and affordability	The analysis reveals the existence of affordability pressures within the Parish, resulting in a high need for affordable housing. This was also evidenced in the SHMA15, which informed the requirement set out in Policy HO2 for 35% of the total number of residential units to be provided and maintained as affordable housing within all new residential development sites. This is further evidenced by the number of applicants for Affordable Housing on the Council's Housing Register who have indicated a preference for Broomfield (2,378), and the fact that prices for market tenures are well above the means of households earning the average income. The SHMA15 gives an indication of how this tenure should be split between different sizes. The most significant net need is for two bedroom units, followed by one-bedroom units. Data from the Housing Register suggests a higher need for one-bedroom units in Broomfield. Furthermore, 548 applicants in the Council's Housing Register have applied for shared ownership, which is 23% of all Affordable Housing applicants. While the majority of households in Broomfield and Chelmsford aspire to home ownership, an entry-level home costs £292,500, which requires a minimum income of £83,571. However, the average annual household income is £40,300. By comparison, an entry-level flat requires an annual income of £48,624. This may well explain the significant increase of private renters (178%) between 2001 and 2011 in Broomfield. Private rental is an affordable alternative to homeownership and we recommend the Parish plan for more such homes in this tenure. A 25% shared ownership home requires an income of £45,268, which makes it even more affordable than private rent. Given the aspiration for home ownership, affordability pressures and the reduction in shared ownership homes between 2001 and 2011, we recommend the Parish encourage the provision of more affordable housing for sale, including shared ownership. In line with Paragraph 64 of the NPPF 2019, at least 10% of the homes provided in a development should be available for affordable home ownership. Most of these dwellings should be 25% and 50% shared ownership. Starter Homes are out-of-reach of the group they are intended for, first time buyers. This particular product should consequently be excluded from the tenure mix as every type built effectively reduces the provision of more useful Affordable Homes. We do not recommend exceeding the 10% limit without more evidence such as a local housing survey. 25% of new residential units should be social or affordable rent, mostly with one to two bedrooms.
Type and size	To satisfy the requirements of increasingly smaller and older households, but also to enable younger households to remain in the area, and maintain a balanced population, we recommend the following housing mix: 16% of houses in new developments as one-bedroom homes, 18% two-bedroom, 50% three-bedroom, 9% four-bedroom and 8% five-bedroom. Most of the need will therefore be for two and three-bedroom homes. This housing mix should, however, be applied flexibly, considering site-specific characteristics, including context and local character, as well as the market dynamics at the time of the specific development. The type of home to be provided (detached, semi-detached, terraced or flat) is of secondary importance in the context of a HNA. Notwithstanding this, the housing types most likely to meet assessed needs, based on recent transactions in the current stock, are (smaller) detached and semi-detached homes. Additionally, bungalows appeal to an elderly population and this particular type should be promoted to support the needs of the growing elderly population.

Issue	Evidence
Specialist housing	In Chelmsford, the proportion of people aged 75+ is expected to increase by 15% between 2011 and 2036, from 168,310 in 2011 to 194,059 in 2036. Applying that percentage of increase to Broomfield results in 991 people aged 75+ by 2036, or 18.8% of the population.
	This translates into a specialist housing need range of between 115 and 410 units. At least 115 dwellings should be available to service the needs of older residents, and the number of 410 should be considered as an upper, aspirational target.
	Taking into account the existing four socially rented retirement cottages, this brings the minimum total to plan for down to 111. Of these 111 dwellings, 34% should be socially rented.
	There is no obligation for all 111 of the units required to be provided within the Parish itself and it is in fact more likely that this need for specialist dwellings will have to be met by provision across the wider District, including in Chelmsford city itself.

8.2   Recommendations for next steps

155. This Neighbourhood Plan housing needs advice has aimed to provide Broomfield with evidence on housing trends from a range of sources. We recommend that the parish should, as a next step, discuss the contents and conclusions with CCC with a view to agreeing and formulating draft housing policies, in particular the appropriate approach to identifying the level of need for new housing in the NP area, bearing the following in mind:

- Neighbourhood Planning Basic Condition A, that it has regard to national policies and advice contained in guidance issued by the Secretary of State; Condition D, that the making of the Neighbourhood Plan contributes to the achievement of sustainable development; and Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies in the adopted Local Plan;

- the views of Chelmsford City Council – in particular in relation to the housing need figure that should be adopted;

- the views of local residents;

- the views of other relevant local stakeholders, including housing developers;

- the numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by CCC, including but not limited to the SHLAA;

- the recommendations and findings of this study; and

- The impact of the new Government proposed standard methodology on calculating housing need on Chelmsford and its neighbourhoods.

156. Ongoing changes to the planning system (for example the recent revisions to the NPPF) will continue to affect housing policies at a local authority and, by extension, a neighbourhood level.

157. This advice note has been provided in good faith by AECOM consultants on the basis of housing data and national guidance current at the time of writing (alongside other relevant and available information).

158. Bearing this in mind, we recommend that the steering group should monitor carefully strategies and documents with an impact on housing policy produced by the City Council or any other relevant body and review the neighbourhood plan accordingly to ensure that there are no disparities between the plans.

159. At the same time, monitoring on-going demographic or other trends over the period in which the neighbourhood plan is being developed will help ensure the continued relevance and credibility of its policies.

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

Affordable Housing (NPPF Definition)

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

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

b) Starter homes: is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.

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[36].

Annual Monitoring Report

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

Basic Conditions

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

Backlog need

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

Bedroom Standard[37]

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

Co-living

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

Community Led Housing/Community Land Trusts

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

Community Right to Build Order[38]

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

Concealed Families (Census definition)[39]

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

---

[36] The Tenant Services Authority has issued an explanatory note on these methods at
http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf
[37] See https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report
[38] See https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary
[39] See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

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[40]

New forms of sheltered housing and retirement housing have been pioneered in recent years, to cater for older people who are becoming frailer and less able to manage day-to-day tasks without assistance. Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as very or enhanced sheltered housing, assisted living, or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home. In addition to the communal facilities often found in sheltered housing (residents' lounge, guest suite, laundry), Extra Care often includes a restaurant or dining room, health & fitness facilities, hobby rooms and even computer rooms. Domestic support and personal care are available, usually provided by on-site staff. Properties can be rented, owned or part owned/part rented. There is a limited (though increasing) amount of Extra Care Housing in most areas and most providers set eligibility criteria which prospective residents have to meet.

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.

Habitable Rooms

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

Household Reference Person (HRP)

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

Housing Market Area

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

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

Housing Needs

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

Housing Needs Assessment

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

---

[40] See http://www.housingcare.org/jargon-extra-care-housing.aspx

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, such as Starter Homes, the Government's flagship 'housing product'.

Housing Size (Census Definition)

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

Housing Type (Census Definition)

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

Housing Tenure (Census Definition)

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

Income Threshold

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

Intercensal Period

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

Intermediate Housing

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

Life Stage modelling

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

Life-time Homes

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

Life-time Neighbourhoods

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

Local Development Order

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

Local Enterprise Partnership

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

Local housing need (NPPF definition)

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

Local Planning Authority

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

Local Plan

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

Lower Quartile

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

Lower Quartile Affordability Ratio

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

Market Housing

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

Mean (Average)

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

Median

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

Median Affordability Ratio

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

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years[41], i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

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

Neighbourhood plan

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

Older People

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

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

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

Overcrowding

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

---

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

Proportionate and Robust Evidence

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

Private Rented

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

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%, 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[42]

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

Strategic Housing Land Availability Assessment

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

Strategic Housing Market Assessment (NPPF Definition)

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

---

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

Specialist Housing for the Elderly

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.[43]

---

[43] See http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing

AECOM (NYSE: ACM) is a global provider of professional technical and management support services to a broad range of markets, including transportation, facilities, environmental, energy, water and government. With approximately 45,000 employees around the world, AECOM is a leader in all of the key markets that it serves. AECOM provides a blend of global reach, local knowledge, innovation, and collaborative technical excellence in delivering solutions that enhance and sustain the world's built, natural, and social environments. A Fortune 500 company, AECOM serves Clients in more than 100 countries and has annual revenue in excess of $6 billion.

More information on AECOM and its services can be found at www.aecom.com.

aecom.com