FINAL REPORT

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Buckden
Housing Needs Assessment (HNA)

June 2019

Quality information

Prepared by	Checked by	Approved by
Matthew Bale – Graduate Environmental Consultant	Jesse Honey – Associate Director	Jesse Honey- Associate Director

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Prepared for:

Buckden Parish Council

Prepared by:

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

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Table of Contents

1. Executive Summary 7
1.1 Introduction 7
1.2 Research Questions 7
1.2.1 Type and Size 7
1.2.2 Tenure and affordability 7
1.2.3 Housing for specialist groups 7
1.3 Findings of RQ1: Type and size 7
1.3.1 Housing type 7
1.3.2 Housing size 8
1.4 Findings of RQ2: Tenure and affordability 8
1.4.1 Tenure split 9
1.5 Findings of RQ3: Specialist housing 9
1.5.1 Specialist housing for older people 9
1.5.2 Housing for younger/newly-forming households 11
2. Context 12
2.1 Local context 12
2.2 Planning policy context 12
2.2.1 The Huntingdonshire Local plan to 2036 12
3. Approach 14
3.1 Research Questions 14
3.1.1 Type and Size 14
3.1.2 Tenure and affordability 14
3.1.3 Housing for specialist groups 14
3.2 Relevant Data 14
3.2.1 Other relevant data 15
4. RQ 1: Type and Size 16
4.1 Introduction 16
4.2 Background and definitions 16
4.3 Existing types and sizes 17
4.3.1 Type 17
4.3.2 Size 17
4.4 Household composition and age structure 19
4.4.1 Current household composition 19
4.4.2 Household age bands 20
4.5 Current patterns of occupation 22
4.6 Dwelling mix determined by life stage modelling 22
4.7 Conclusions- type and size 25
4.7.1 Housing type 25
4.7.2 Housing size 25
5. RQ 2: Tenure and affordability 27
5.1 Introduction 27
5.1 Definitional issues 27
5.2 Current tenure profile 28
5.3 Affordability 28
5.4 Affordability Thresholds 29
5.4.1 Income 29
5.5 Affordability Ratio 32
5.6 Affordability Threshold 33
5.7 Conclusions- tenure and affordability 35
5.7.1 Tenure split 35

6. RQ3: The need for specialist housing 37
6.1 Introduction 37
6.2 Elderly Housing Need 37
6.2.1 Background 37
6.2.2 Tenure-led projections 38
6.2.3 Further information on specialist housing from Huntingdonshire District Council 42
6.3 Conclusions- specialist housing for elderly people 42
6.3.1 Current supply 42
6.3.2 Future supply 43
6.4 Newly forming households 44
6.5 Conclusions- newly-forming households 46
7. Conclusions 47
7.1 Findings and Recommendations 47
7.2 Recommendations for next steps 50
Appendix A : Affordability of tenure options 51
Market housing 51
Market sales 51
Intermediate Tenures 51
Starter Homes 51
Shared Ownership 52
Private rented sector (PRS) 53
Affordable housing 54
Social Rent 54
Affordable Rent 55
Conclusion- affordability of tenure options 55
Appendix B: Housing Needs Assessment Glossary 56

List of acronyms used in the text:

AH	Affordable Housing (NPPF definition)
AMH	Affordable Market Housing
BPC	Buckden Parish Council
HAPPI	Housing our Ageing Population Panel for Innovation
HDC	Huntingdonshire District Council
HLIN	Housing Learning and Improvement Network
HMA	Housing Market Area
HNA	Housing Needs Assessment
HNF	Housing Needs Figure
HRP	Household Reference Person
IT	Income Threshold
LPA	Local Planning Authority
LPR	Local Plan Review
LQ	Lower Quartile
LQAR	Lower Quartile Affordability Ratio
MHCLG	Ministry for Housing, Communities and Local Government (formerly DCLG)
NA	Neighbourhood Area
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
PT	Purchase Threshold
SDR	Statistical Data Return
SHMA	Strategic Housing Market Assessment

1. Executive Summary

1.1 Introduction

1. Buckden Parish Council (BPC), in Huntingdonshire, commissioned from Locality a Housing Needs Assessment (HNA) to inform their emerging Neighbourhood Plan. In consultation with the neighbourhood planning group, we developed three 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.
2. Quantity (i.e. how many homes to plan for within the Neighbourhood Plan) has been excluded from the Research Questions due to the fact that the Huntingdonshire Local Plan to 2036 (adopted May 2019) allocates 435 dwellings to Buckden, thus already answering for the purposes of plan-making the question of how many homes to plan for.

1.2 Research Questions

1.2.1 Type and Size

3. BPC has expressed an interest in the type and size of dwellings needed. They would like to obtain further evidence for policies that can support the aspiration of providing a mixture of homes that encourage the maintenance of a balanced social mix in the community, enabling young people to stay in the village and allow elderly residents to downsize, freeing up existing family accommodation.

   RQ1: What type (terraced, semi, bungalows, flats and detached) and size (number of bedrooms) of housing is most appropriate to meet local needs?

1.2.2 Tenure and affordability

4. BPC has identified a requirement for affordable market housing as there is a lack of opportunity for younger buyers to get on the housing ladder in the village and many people who have grown up in the village cannot afford to buy. In addition, for those households unable to afford market housing, the group is keen to promote social housing. In order to maintain a balanced population within the village it is therefore appropriate to examine:

   RQ2. What Affordable Housing (Social Rented, Affordable Rented, and affordable routes to home ownership) and market tenures should be included in the housing mix?

1.2.3 Housing for specialist groups

5. The Parish Council has provided evidence of their concerns surrounding specialised housing available in the area and concealed households, where younger people are not able to form their own household. The parish wishes to ensure that future housing provision takes into account the needs of the elderly and younger population. The village has a very small number of bungalows or other accommodation suitable for the elderly. BPC is interested in a number of potential solutions, including smaller units, bungalows, and/or market housing designed to accommodate the needs of the elderly. Provision for younger people and newly forming families also has the potential to be considered in this research question.

   RQ 3: What provision should be made for the elderly and younger/newly forming families within the village of Buckden?

1.3 Findings of RQ1: Type and size

1.3.1 Housing type

6. In determining conclusions on housing type, it should be borne in mind that the type of home (detached, semi-detached, terraced or flat) is more a matter of taste than need and is therefore of secondary importance in the context of a Housing Needs Assessment. Notwithstanding this, the housing types most likely to meet Buckden's needs, based on the current stock transaction data from the land registry and the local context, are detached homes. Additionally, bungalows appeal to an elderly population and therefore this particular type should be promoted so as to meet the demands of a growing elderly population.

1.3.2 Housing size

7. Buckden shows a similar housing stock to that of the wider district, but with a higher proportion of detached dwellings. This aligns with the finding that 82.7% of households in Buckden occupy dwellings of four or more bedrooms, compared with 76.3% in Huntingdonshire. The supply of new dwellings between 2001 and 2011, allowing for changes in absolute numbers, saw a significant increase in 8-room dwellings. In summary, changes in the housing stock by size of the intercensal period are relatively consistent between Buckden, Huntingdonshire and England.

8. Buckden and Huntingdonshire have similar demographics, with Buckden's largest population cohort between 45-64 years of age (29% of the population). This indicates a relatively aged population within the neighbourhood area.

9. The NA has a higher proportion of larger dwellings than the District. There may be unmet demand for appropriate dwellings to which the significant and growing older population can downsize.

10. Having established this context, we gathered data on the projected population of the district by age, as well as the propensity of households in particular age bands to occupy particular sizes of dwelling. Applying this information to the demographic profile of Buckden provides a reasonable estimate of the age structure of Buckden at the end of the Plan period, and the sizes of dwellings that its future population are likely to want to occupy.

11. In both geographies it can generally be said that the younger population is declining or growing slowly, although Buckden's 0-15 aged population is increasing at a greater rate than the district and England, which may suggest an increase in newly forming families with young children. The elderly population of Buckden is increasing at a faster rate, which is clearly apparent when analysing Government household projections for Huntingdonshire suggesting an increase of 95.66% for the 65+ age group between 2014 and 2036.

12. There is very likely a surplus of larger households that are underutilised. Households aged between 35 and 54 live in family-sized homes i.e. 3 – 4 bedroom houses. Beyond this, from age bracket 55+ onwards, house size should naturally decrease due to dependent children leaving. However, in Buckden, homes of 3 bedrooms or more account for 78.7% of the total dwelling stock and those where the HRP is aged 65 and over account for 65.4%.This indicates that while the appetite for downsizing increases after the age of 65, it remains relatively infrequent.

13. This is likely due to Buckden's misalignment in the dwelling stock. It is apparent from the projections to 2036 that there is currently an absence of the one, two and three bedroom housing that would be required in 2036, and an oversupply of four and five bedroom housing. As such, it is recommended that the dwelling mix for new housing delivered over the Plan period be 10.8% one bedroom, 36.1% 2 bedroom and 53.1% three bedroom dwellings, with no further supply of dwellings with four or more bedrooms.

14. This dwelling mix would effectively balance out the present weighting toward larger units by providing additional smaller dwellings[1], and would also help to meet any latent demand for downsizing.

1.4 Findings of RQ2: Tenure and affordability

15. The majority of households in Buckden own their own homes, higher than the District average. By contrast, there are more households in the District renting their homes than in the Parish. 11.3% of households live in social rented homes across Buckden, versus 12.9% in Huntingdonshire. Private rented accounts for 10.8% of Buckden's tenure compared to 14.1% in Huntingdon.

16. There is a strong demand for private rented homes, with an increase of 46.6% over the intercensal period. While below the District and national growth rate, this indicates a substantial demand. There is a substantial increase in social rented housing in Buckden (27.4%) which is considerably greater than Huntingdonshire at 9.0% and national levels of -0.9%.

17. Data from CACI, a data provision company, shows that the median annual income in Buckden is £42,591 and the lower quartile income is £24,818. We particularly focus on the lower quartile income as it helps us to understand what tenures the lowest earning households in most need of support are able to afford. Through our affordability thresholds calculations, we found that the income required for the average market sale household is £81,252 which is substantially more that the net annual incomes, therefore showing that market homes remain relatively unaffordable.

[1] In terms of the definitions used in this report, these additional smaller market dwellings to be provided can be considered suitable for the 'fit elderly' to downsize into. As such, it would be appropriate for a proportion of them, potentially a large proportion, to be bungalows. This is why the conclusion on housing type recommends that Neighbourhood Plan policy should encourage the provision of bungalows. These smaller market dwellings, whether or not they are bungalows, that are suitable for occupation by the fit elderly do not overlap with, and therefore should not be confused with, the specialist accommodation often needed to meet the needs of the population over the age of 75, and which is considered in detail in Chapter 6 below.

18. However, there are alternatives for those households earning around the average and who desire to purchase their homes. First, we have examined the affordability of those homes defined as 'entry-level' homes, which generally refer to those of one or two bedrooms. An income of £54,804 is required, which is still above the average household income.

19. Secondly, 'Intermediate housing products', in other words, Starter Homes and Shared Ownership, have the potential to fulfil younger households' desires to get onto the property ladder. Having examined the affordability of Starter Homes, although the income required is above the net annual income at £43,842, this is only £1,251 more than the average income. Nevertheless, this is still unaffordable to those individuals in the lower quartile bracket, therefore a less suitable tenure for them. For Shared Ownership housing (75%) the required incomes are above the annual average with an income of £45,987 required. Shared Ownership (50%) requires £37,170, again putting it out of the reach of lower income households. However for 25% Shared Ownership the required annual income is £27,751. This is £2,922 more than the lower quartile income. We therefore suggest that providing a significant number of Shared Ownership homes (25%) could have the potential to make this tenure affordable for those in the lower quartile wishing to gain ownership of a home to do so.

20. With regards to renting, affordable rent and social rent are both affordable tenures for lower quartile income households. Market rent tenures require between £34,920 to £31,200, whilst affordable rent requires £21,493 and social rent at £20,045. Therefore, we suggest that both tenures should be provided in Buckden.

1.4.1 Tenure split

21. In terms of the tenure split for Affordable Housing, we suggest that 30% should be provided as Shared Ownership (25%).

22. The remaining 70% of the new affordable housing units should be provided as social or affordable rented properties, with the balance made up of other affordable tenures. This is in line with Policy LP25 of the Huntingdonshire Local Plan to 2036. We suggest that the remaining affordable tenure should be provided as Shared Ownership (25%).

23. On the basis of the evidence we have gathered, the following split of Affordable Housing tenures is recommended:

Routes to home ownership, of which	**30%**
Shared Ownership – 25%	30%
Affordable Housing for rent, of which	**70%**
Social Rent	35%
Affordable Rent	35%

Source: AECOM calculations

24. As an important caveat, even after Neighbourhood Plan adoption, it is the local authority that will continue to control the affordable housing waiting list, negotiate with developers on a site-by-site basis the proportion of affordable housing to be provided (guided by adopted Local Plan affordable housing policy) and subsequently allocate the affordable housing completed to households in a priority order it determines. In this sense, it can be assumed that, for all new homes in Buckden discussed in this report, the Council will be seeking 40% affordable housing on all sites of 11 dwellings or more in line with the definition of affordable housing in national policy.

1.5 Findings of RQ3: Specialist housing

1.5.1 Specialist housing for older people

25. When comparing the two methods used in this report to estimate the quantity of specialist housing needed for older people- the tenure-led projection and the Housing Learning and Improvement Network (HLIN) breakdown – it is clear that the former figure of 360 specialist dwellings would not be a viable delivery target for Buckden as it relies on relatively broad assumptions about the connection between mobility impairment and actual need for different accommodation.

26. It is therefore more appropriate to consider that tenure-led approach as generating an aspirational number that could theoretically be delivered in the absence of constraints on resources. For this reason, our recommendation would be to treat these targets as a range, with at least 192 dwellings made available to service the needs of older and elderly people over the Plan period and the tenure-led number of 360 dwellings functioning as an upper, aspirational target.

27. As this range relates to the total number of dwellings by the end of the Plan period, the final step is to deduct an estimate of the current supply of specialist housing for older people in Buckden and to then determine a minimum requirement for additional provision over the Plan period, broken down by tenure.

Current supply

28. There are 66 bed spaces in specialist housing in Buckden, serving a 2011 population of 327 people aged 75 and above. This produces an actual rate of provision in the neighbourhood area of 201 dwellings (rounded) per 1,000 of the population aged 75 and over.

29. Referring to the minimum target produced by the HLIN calculation, there are an additional 126 specialist units (192 – 66) that need to be provided over the Plan period.

30. The current supply of bed spaces is spread across four communities, ranging from sheltered housing and homes for social rent (South's Almshouse & Burberry Homes) and sheltered housing for leasehold (King George Court). Hardwick Dene is a care home that can accommodate 50 residents. However, these do not supply the needs of 'private households' and so will not be included in the calculation. That said, a care home or similar establishment may be supported in the Neighbourhood Plan and would provide an option that may lessen the need for extra care housing within the Parish.

31. We can now deduct current supply by tenure category from the targets supplied by HLIN. The table below provides this final recommendation. Note that all current supply falls within the 'sheltered housing' category without additional onsite care provided, so the requirement for extra care housing has not changed and should be a priority for future supply.

32. It is also not currently possible to determine the total number of those dwellings that have already been adapted for mobility-impaired people in the current stock, or those households where the person with limited mobility has their needs met through family or other care rather than requiring adaptations to their living space. However, we do have a figure for applications for disabled facilities grant that was paid between April 2012 and March 2019 (a total of 31 homes), which we can subtract from the overall specialist housing need as determined on the basis of Census 2011 figures.

33. The District Council states that there is a very low level of need identified by those on the housing register currently living in Buckden. Information is not collected about those who would like to live in Buckden but do not currently do so. However, in the parish at present, anecdotal evidence suggests there appear to be few affordable housing options for older people.

Future supply

Final recommendation for additional specialist housing provision to 2036[2]

	Affordable	Market	Total
Extra care housing	24	31	55
Sheltered housing or adaptations	46 – 15 = 31	92 – 51 = 41	72
Total	55	72	**127**

Source: HLIN, https://housingcare.org, AECOM calculations

34. The current supply of bed space is provided through sheltered housing for social rent (South's Almshouse & Burberry Homes) and sheltered housing for leasehold (King George Court) contributing to 66 total bed spaces. As a result, it is considered that a total addition of 127 specialist homes is a realistic number to aim for.

35. The Huntingdonshire Accessible and Specialist Housing Evidence Paper forecasts the specialist housing requirement for Huntingdonshire between 2016 and 2036. Its calculations show an indicative need across Huntingdonshire in the period 2016-36 for 4,177 units of specialist housing for older people. Therefore Buckden's total supply will account for 3% of Huntingdonshire total need, which is a reasonable number considering the size and facilities of the village.

36. Finally, it may be an appropriate policy response 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, for

[2] It should be noted that in this and in other tables throughout the report, estimates of future dwelling need are provided in a 1:1 ratio with predictions of future household need. In other words, where this table forecasts a future need for 127 dwellings, this is on the basis of a forecast of 127 additional households in need of such dwellings.

example a survey of older people in the area, might indicate that Lifetime Homes-standard dwellings or adaptions to existing homes would be a suitable substitute for the provision of new sheltered housing.

37. The District Council also advises that the Parish Council may wish to consider ensuring that new provision specifically aimed at the elderly be built to the design standard developed by the Housing our Ageing Population Panel for Innovation (HAPPI).

1.5.2 Housing for younger/newly-forming households

38. Data on the tenures occupied by HRPs aged between 16 and 24 is available at both the NA and the LPA level. When comparing them, we see that, compared with Buckden, a higher percentage in the District own outright and own with a mortgage, loan or Shared Ownership. A higher percentage also live in socially rented properties in the district compared with the NA and a much greater percentage of those aged 16-24 privately rent or live rent-free.

39. Based on ONS Census data 2011, we have estimated that about 229 individuals below 35 had not formed their own household. This represents around 97 households with the potential to be formed.

40. Based on the average of the numbers in Table 6-12 and Table 6-14 , an estimated tenure split of new-build homes has been developed, bearing in mind the needs of newly-forming households specifically.

41. This estimate emphasises the importance to these households of both entry-level market sales (including affordable routes to home ownership) and private rent. Based on these calculations we recommend the following tenure split: 1% home ownership, 14% entry-level market sales/intermediate ownership product, 30% social rent and 55% private rent.

Recommended tenures in Buckden to meet the needs of newly forming households

Tenure	Recommended proportion
Home ownership	1%
Entry-level market sales/intermediate ownership product	14%
Social rent	30%
Private rent	55%

Source: AECOM calculations

42. Based on the evidence we have gathered, the private rented sector should continue to provide a means for newly forming households to form independent households. For this reason, build-to-rent development should be supported through neighbourhood planning policy[3], particularly as it offers a route to affordable private rented dwellings, a tenure of AH introduced under the revised NPPF.

43. Given careful consideration we have made in this study on affordability, and the resulting division of AH set out in Table 6-15, we do not consider the AH conclusions need to be adjusted further in the light of evidence relating to newly forming households.

[3] The increase in private rented dwellings, and indeed any other housing tenure that the Parish Council wishes to encourage, needs to be supported in the first instance by clear, unambiguous policy support in the Neighbourhood Plan (for example, requiring a proportion of Build to Rent development within any development of market housing), and then, working closely with Huntingdonshire DC and, where necessary, individual developers, through rigorous monitoring and implementation of those policies. It is only where development is promoted on land owned or controlled by the Parish Council that the Parish Council itself can have 100% control over the practical delivery of any specific housing tenure or type, including Build to Rent housing (as defined by the NPPF as a tenure wholly separate from standard market housing).

2. Context

2.1 Local context

44. Buckden is a rural village and civil parish 4 miles south west of the town of Huntingdon and 3.7 miles north of the town of St Neots. Buckden lies within Huntingdonshire which is a non-metropolitan district of Cambridgeshire. The population of Buckden is approximately 2,800 residents.

45. The small hamlets of Stirloe and Hardwick also lie in the parish. Buckden is situated close to four major transport networks. The River Great Ouse forms the eastern boundary of the parish; the Great North Road and A1 bypass to the western boundary and the East Coast Mainline runs along the eastern side of the Great Ouse river valley in the neighbouring parish of The Offords. The village is centered on High Street, Church Street and Mill Road. It is also close to the A14 and the new A14 will be finished in 2020.

46. Huntingdonshire District Council has designated the whole of the parish of Buckden as a Neighbourhood Plan Area (NPA). Buckden is categorised as one of the seven key service centres within Huntingdonshire. These villages are considered capable of accommodating some development sustainably due to the level of services, facilities and infrastructure they contain. Further sustainable development at key service centres can contribute to the social and economic sustainability of the thriving rural economy.

2.2 Planning policy context[4]

47. In line with the Basic Conditions[5] of Neighbourhood Planning, Neighbourhood Development Plans (NDPs) are required to conform to adopted strategic local policies. Consequently, there is a need for the relevant elements of the Local Plan to be reviewed as part of this Housing Needs Assessment (HNA).

48. The Development Plan current during the drafting of the majority of this report comprised the Core Strategy[6] (adopted September 2009), which sets the spatial vision, objectives and strategic direction of growth to 2026, alongside saved policies from the Local Plan 1995[7] and the Local Plan Alteration 2002[8].

49. However, while the report was being drafted, in May 2019, the new Local Plan to 2036[9] was adopted. It replaces the existing development plan documents including the Core Strategy (2009) and the saved policies of the Local Plan (1995) and the Local Plan Alteration (2002). The planning period for Buckden Neighbourhood Plan will mirror that of the Local Plan to 2036 and, as of May 2019, it is now the Local Plan with which Buckden Neighbourhood Plan must align for the purposes of meeting the Basic Conditions.

50. Below, the key policies of the Local Plan to 2036 are reviewed insofar as they are relevant to neighbourhood planning at Buckden (for this reason, not every provision of each relevant policy has been reviewed).

2.2.1 The Huntingdonshire Local plan to 2036

51. *Policy LP1 – Amount of Development* – In Huntingdon in the period 2011-2036 provision will be made for:

    - at least 20,100 new homes (both market and affordable)

52. *Policy LP8 – Key Service Centres* – Buckden is defined as a Key Service Centre, a proposal for development on a site which is additional to those allocated in this plan will be supported where it is located within the built-up area.

53. *Policy LP25 – Affordable Housing Provision* - In order to assist in meeting the identified local need for additional affordable homes, a proposal which includes housing development will be required to provide a range of affordable housing types, sizes and tenures. A proposal will be supported where:

[4] It is clear that housing growth will occur at Buckden during the emerging Local Plan period. However, it is not possible for AECOM, Huntingdonshire District Council or any other party to state at this point definitively the proportion of new dwellings that will be occupied by existing village residents versus the proportion to be occupied by incomers to Buckden. In the same way, it is difficult to predict at the level of the Neighbourhood Plan how the local take up will break down in terms of age profile and where incomers to Buckden will come from. This is the case for all types and tenures of housing. It is recommended that any members of the Parish Council interested in these types of questions consult the Cambridge Sub-Region Strategic Housing Market Assessment (SHMA) 2013 (https://cambridgeshireinsight.org.uk/housing/local-housing-knowledge/our-housing-market/shma/) which considers indicators potentially relevant to these questions that are outside the scope of this neighbourhood-level assessment and the research questions selected by the Parish Council (but can be considered at the level of the wider housing market).
[5] https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum
[6] http://www.huntingdonshire.gov.uk/media/1061/core-strategy.pdf
[7] http://www.huntingdonshire.gov.uk/media/1065/huntingdonshire-local-plan-part-one-adopted-1995.pdf
[8] http://www.huntingdonshire.gov.uk/media/1063/local-plan-alteration-2002-part-1-policies.pdf
[9] http://www.huntingdonshire.gov.uk/media/3007/core01-final-local-plan-for-submission.pdf

- it delivers a target of 40% affordable housing on a site where 11 homes or 1,001m^2 residential floorspace (gross internal area) or more are proposed; and
- it provides approximately 70% of the new affordable housing units as social or affordable rented properties with the balance made up of other affordable tenures.

54. *Policy LP26 – Housing Mix* – A proposal for a major scale development that includes housing will be supported where it provides a mix of sizes, types and tenures which help achieve sustainable, inclusive and mixed communities.

55. *Policy LP27 – Specialist Housing* - A proposal for self-contained specialist housing (class 'C3') will be supported where it will:

- be easily accessible to shops, services, community facilities, public transport and social networks appropriate to the needs of the occupiers;
- be integrated with the wider community;
- incorporate a mix of tenures including affordable homes in accordance with policy Affordable Housing Provision; and
- facilitate a high quality of life for residents.

56. *Policy LP30 – Rural Exception Housing* - A proposal for housing will be supported on a site well-related to a built-up area, as an exception to the requirements of relevant policies, where it can be demonstrated that:

- at least 60% (net) of the site area is for affordable housing for people with a local connection;
- the number, size, type and tenure of the affordable homes is justified by evidence that they would meet an identified need arising within the settlement or nearby small settlements through a local needs survey or other local needs evidence;
- the remainder of the site area is available as open market housing or plots suitable for custom or self-build homes tailored to meet locally generated need; and
- the amount of development and location of the proposal is sustainable in terms of:
  - i. availability of services and existing infrastructure;
  - ii. opportunities for users of the proposed development to travel by sustainable modes; and
  - iii. effect on the character of the immediate locality and the settlement as a whole.

Allocated sites for housing in Buckden[10]

57. Policy BU1 – East of Silver Street and South of A1, Buckden - 14.8ha of land at East of Silver Street and South of A1, Buckden is allocated for residential development of approximately 270 homes. The Parish Council has advised, however, that more recently, a planning application for 340 dwellings has been made on this site.

58. *Policy BU2 – Luck's Lane, Buckden* - 10.3ha of land at Luck's Lane, Buckden is allocated for residential development of approximately 165 homes. The Parish Council has advised that more recently, planning permission for 180 dwellings on this site was granted on appeal.[11]

[10] Dwelling completions within the Huntingdonshire Local Plan period can count towards the target of new homes allocated to Buckden. Note, however, that the two schemes cited in this section are, at the time of writing, commitments only, and are therefore not yet ready to be discounted from the outstanding dwelling requirement until completions start to come through as the Local Plan period progresses. If the Parish Council wishes to understand what Buckden's total housing requirement figure is for the Neighbourhood Plan period (i.e. across all tenures and types of housing) and the extent to which the recent permissions might count towards that figure once dwellings start to be completed on these sites, they should be aware that Huntingdonshire Council has an obligation to provide them with this figure, in line with NPPF 2018 paragraphs 65 and 66.

[11] The Parish Council has further advised that this site will include no specialist dwelling provision for the elderly, and that the size of homes consented may not fully reflect local needs. This is important anecdotal evidence supporting the need for the emerging Neighbourhood Plan housing policy that this HNA is intended to inform should support the increased supply of specialist dwellings for the elderly and ensure that the size of housing provided in Buckden in future aligns more closely with the evidenced forecasts of local needs set out in this report.

3. Approach

60. Below we set out the research questions relevant to this study, as discussed and agreed with Buckden Parish Council (BPC). Research Questions, abbreviated to 'RQ', are arrived 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.

61. Quantity (i.e. how many homes to plan for within the Neighbourhood Plan) has been excluded from the Research Questions due to the fact that the Huntingdonshire Local Plan to 2036 (adopted May 2019) allocates 435 dwellings to Buckden, thus already answering for the purposes of plan-making the question of how many homes to plan for.

3.1 Research Questions

3.1.1 Type and Size

62. BPC has expressed an interest in the type and size of dwellings needed. They would like to obtain further evidence for policies that can support the aspiration of providing a mixture of homes that encourage the maintenance of a balanced social mix in the community, enabling young people to stay in the village and allow elderly residents to downsize, freeing up existing family accommodation.

    RQ1: What type (terraced, semi, bungalows, flats and detached) and size (number of bedrooms) of housing is most appropriate to meet local needs?

3.1.2 Tenure and affordability

63. BPC has identified a requirement for affordable market housing as there is a lack of opportunity for younger buyers to get on the housing ladder in the village and many people who have grown up in the village cannot afford to buy. In addition, for those households unable to afford market housing, the group is keen to promote social housing. In order to maintain a balanced population within the village it is therefore appropriate to examine:

    RQ2. What Affordable Housing (Social Rented, Affordable Rented, and affordable routes to home ownership) and market tenures should be included in the housing mix?

3.1.3 Housing for specialist groups

64. Buckden Parish Council has provided evidence of their concerns surrounding specialised housing available in the area and concealed households, where younger people are not able to form their own household. The parish wishes to ensure that future housing provision takes into account the needs of the elderly and younger population. The village has a very small number of bungalows or other accommodation suitable for the elderly. BPC is interested in a number of potential solutions, including smaller units, bungalows, and/or market housing designed to accommodate the needs of the elderly. Provision for younger people and newly forming families also has the potential to be considered in this research question.

    RQ 3: What provision should be made for the elderly and younger/newly forming families within the village of Buckden?

3.2 Relevant Data

65. The Planning Practice Guidance (PPG) states that those developing a Neighbourhood Plan can refer to existing needs assessments prepared by the Local Planning Authority as a starting point. As Buckden Neighbourhood Area is located within Huntingdonshire District, we therefore turned to the Strategic Housing Market Assessment (SHMA) which covers the District and informs emerging housing policies at the local authority level, including affordable housing policy.

66. Buckden and Huntingdonshire are covered by the Cambridge Sub-Region SHMA produced in May 2013[12]. The SHMA draws upon a range of data including population and demographic projections, housing market transactions and employment scenarios. As such, it contains a number of points of relevance when determining housing need within the NA.

67. This provides a strong starting point for policy development that aims to build on and add local specificity to the Local Plan by enabling a comparison to be made with Parish-level data (gathered as part of the preparation of this study).

[12] https://cambridgeshireinsight.org.uk/housing/local-housing-knowledge/our-housing-market/shma/

3.2.1 Other relevant data

68. The Huntingdonshire Housing Strategy[13] was also considered. The Strategy sets out the plans for working in partnership to help meet identified housing needs. The strategy considers Huntingdonshire's need for housing growth, need for affordable housing, homelessness and requirements for the region's ageing population.

69. Huntingdonshire's Objectively Assessed Housing Need April 2017[14] updates the quantity figures in the SHMA. For the purposes of the Buckden Housing Needs Assessment, we have focused on its conclusions in respect of affordable housing.

70. We have also interrogated Census data from both 2001 and 2011 (the most recently available) which provides information on demographic shifts and parish-level specificity.

71. Furthermore, data from the Land Registry was analysed. This data provides prices paid, housing types and date of transaction information which allows housing market trends to be identified.

72. Market rental data was collected from a range of sources including www.home.co.uk and www.rightmove.com.

73. Finally, we also used survey data from BPC: Developing our Strategy (2019). The survey had a 16% response rate.

[13] http://www.huntingdonshire.gov.uk/media/2765/housing-strategy-2017-20.pdf
[14] http://cambridgeshire.wpengine.com/wp-content/uploads/2017/12/HDC_OAN-Update_28-04-2017.pdf

4. RQ 1: Type and Size

RQ1: What type (terraced, semi, bungalows, flats and detached) and size (number of bedrooms) of housing is most appropriate to meet local need?

4.1 Introduction

74. The evidence required to support policies that guide development towards certain types and sizes of dwelling needs to show that the neighbourhood area has specific housing requirements. The evidence should draw on demographic data, in particular age structure and household composition, which describes the current profile of the population and how it is forecast to change over the Plan period to 2036.

75. In line with PPG, the needs that may be identified in this way are matched against the current stock of dwellings to identify whether the supply of dwellings is suited to the requirements of the population or whether any misalignments can be said to exist.[15] Where this is the case, either currently, or emerging over the Plan period, this may offer a reasonable justification for policy to be developed that seeks to resolve them.

4.2 Background and definitions

76. Before beginning our consideration of type and size, it is important to understand how different types of households occupy their homes. Crucially, 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 and income, with age, such that older households tend to have larger homes than younger households, often as a result of cost and affordability.

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

78. In order to understand the terminology surrounding size of dwellings, it is important to note the number of rooms recorded in Census data excludes some rooms such as bathrooms, toilets and halls; and to be clear that data on dwelling size is collected on the number of rooms being occupied by each household. In the section that follows, 'dwelling sizes' should therefore be translated as follows:

    - 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 3 bedrooms and 2 reception rooms and a kitchen, or 4 bedrooms and one reception room and a kitchen
    - 7+ rooms = house with 3, 4 or more bedrooms

79. It is also useful to clarify the Census terminology around dwellings and households spaces. These can be confusing where different terminology 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[16]. 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.

80. 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

[15] PPG, Paragraph: 023 Reference ID: 2a-023-20190220, at https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments
[16] https://www.gov.uk/guidance/dwelling-stock-data-notes-and-definitions-includes-hfr-full-guidance-notes-and-returns-form

address who share cooking facilities and share a living room or sitting room or dining area."[17] 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.

81. Whilst it is unlikely that these issues are of particular relevance to Buckden Neighbourhood Area, given that their main applicability is to students and other people likely to be sharing homes, it is still helpful to understand the terms as a background to the data in this chapter.

4.3 Existing types and sizes

4.3.1 Type

82. Table 4-1 below shows that detached properties are the most common type in Buckden, representing 53.7% of all dwellings. This is 13.6% more than Huntingdonshire and over twice the national average. The proportion of semi-detached dwellings in the NA is slightly less than the district average by 5.1% and the national average by 6.2%. The proportion of terraced housing is at only 13.8% whilst Huntingdonshire is 18.9% and England 24.5%.

83. Flats, maisonettes and apartments are all in slightly lower proportions across Buckden compared to the district and national levels.

Table 4-1 Accommodation type per household space, 2011

Dwelling type		Buckden	Huntingdonshire	England
Whole house or bungalow	Detached	53.7%	40.1%	22.4%
	Semi-detached	25.0%	30.1%	31.2%
	Terraced	13.8%	18.9%	24.5%
Flat, maisonette or apartment	Purpose-built block of flats or tenement	5.8%	8.5%	16.4%
	Parts of a converted or shared house	0.9%	1.1%	3.8%
	In commercial building	0.4%	0.7%	1.0%

Source: ONS 2011, AECOM Calculations

4.3.2 Size

84. The Census measure of rooms per household is the most accurate proxy for size of dwelling since reliable data on floorspace in square feet is not otherwise available. Table 4-2 and Table 4-3 below set out the distribution of the number of rooms by household space in Buckden compared with the wider district. In accordance with the findings above, housing in Buckden is generally larger than the Huntingdonshire average. Though the most common dwelling size is six rooms at the NA level and five rooms at the district level, the overall spread of sizes is very different: Buckden has a slightly higher number of 1 room dwellings, after this 2-5 rooms the district share is higher, and from 6 rooms onward the NA area has an increasingly greater share, accounting for 66.8% of total housing stock in Buckden compared to 53.54% of the District.

85. Buckden contains 222 dwellings with nine or more rooms, which is 18.6% of the total, compared with 11.7% across Huntingdonshire. Buckden also contains only 53 dwellings (or 4.4%) with three rooms or fewer, while in the district there are 5,992 such dwellings (or 8.6%).

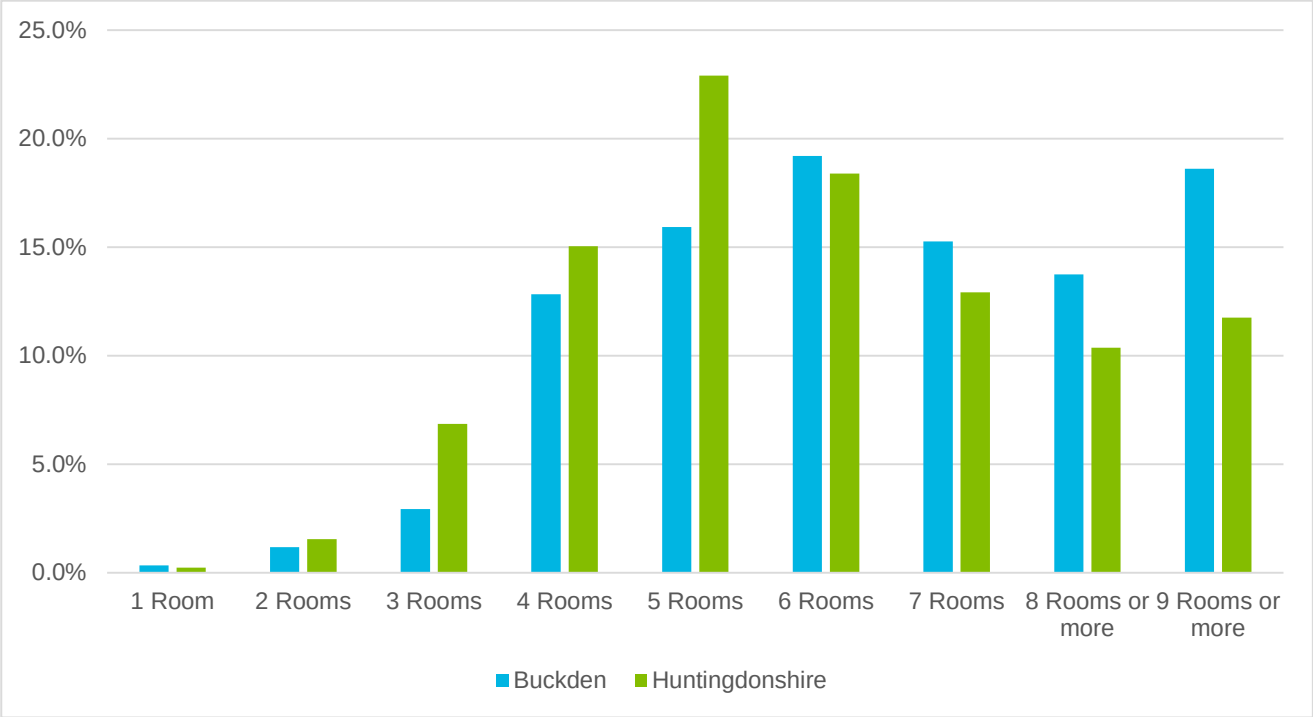
[17] Ibid.

Table 4-2 Number of rooms per household, 2011

Number of Rooms	2011 Buckden	2011 Huntingdonshire
1 Room	0.3%	0.2%
2 Rooms	1.2%	1.5%
3 Rooms	2.9%	6.9%
4 Rooms	12.8%	15.0%
5 Rooms	15.9%	22.9%
6 Rooms	19.2%	18.4%
7 Rooms	15.3%	12.9%
8 Rooms or more	13.7%	10.4%
9 Rooms or more	18.6%	11.7%

Source: ONS 2011, AECOM Calculations

Table 4-3 Number of rooms per household space, 2011



Source: ONS 2011, AECOM Calculations

86. It is also useful to compare the change in number of rooms over the 2001-2011 intercensal period presented in Table 4-4 below. This shows that the distribution of Buckden housing stock has undergone some relatively significant changes. The most notable trend is an increase of 2 room dwellings by 180% (albeit that this is likely a very small absolute number of properties) and dwellings of 8 or more rooms have increased by 56.2%. There has also been a 14.8% reduction in 5-room dwellings.

87. Compared with the District and England, the reduction in 3 room dwellings is unusual since dwellings of those sizes have become more common in both wider geographies. 4 room dwellings have remained broadly in line with the district level at an increase of 9.3%.

88. In summary, changes in the size of the housing stock during the intercensal period are reasonably different across Buckden, Huntingdonshire and England, with a significant increase in 2 room dwellings in Buckden. Across the district and nationally this increase is much less significant. There was also a decrease in 3 room households at the same time as the district and national levels increased significantly.

Table 4-4 Rates of change in number of rooms per household, 2001-2011

Number of Rooms	Buckden	Huntingdonshire	England
1 Room	0.0%	-19.7%	-5.2%
2 Rooms	180.0%	16.9%	24.2%
3 Rooms	-5.4%	22.5%	20.4%
4 Rooms	9.3%	9.5%	3.5%
5 Rooms	-14.8%	-5.8%	-1.8%
6 Rooms	8.5%	9.6%	2.1%
7 Rooms	-1.1%	13.2%	17.9%
8 Rooms or more	46.2%	26.4%	29.8%

Source: ONS 2011, AECOM Calculations

4.4 Household composition and age structure

89. Having established the current profile of Buckden's housing stock and how it has changed over time, we now turn to the composition of households living in the area. The age structure and size of households are fundamental factors in the size of future housing needed in Buckden.

4.4.1 Current household composition

90. In Table 4-5 below, we present data relating to household composition drawn from Census 2011. From this it is possible to identify how household composition in Buckden differs from the wider District. We can see that there is a slightly higher percentage of one person households in Buckden (28.0%) compared to the district (25.5%), but this is higher at a national level. For one family households the proportion is similar to district levels and higher than national levels.

91. In terms of the older population (aged 65 and over), there is a higher percentage of one person households (16.2%) compared to District and national levels.

92. There is a lower proportion of one person households aged 65 and over than the district. One family elderly households are also higher in the NA, at 14.2%, compared to regionally and nationally.

93. Figure 4-7 shows that Buckden's largest sector of the population is between 45-64 years of age. The second largest cohort is 65-84 years of age. Both of these are higher than the District and national averages and this depicts an older population within the NA.

Table 4-5 Household composition (by household), 2011

Household type		Buckden	Huntingdonshire	England
One person household	Total	28.0%	25.5%	30.2%
	Aged 65 and over	16.2%	10.7%	12.4%
	Other	11.8%	14.9%	17.9%
One family only	Total	68.4%	68.7%	61.8%
	All aged 65 and over	14.2%	9.2%	8.1%
	With no children	20.3%	22.1%	17.6%
	With dependent children	26.2%	28.2%	26.5%
	All children non-dependent	7.6%	9.2%	9.6%
Other household types	Total	3.6%	5.8%	8.0%

Source: ONS 2011, AECOM Calculations.

94. Census data also allows us to study changes in household composition between 2001 and 2011. The changes in household composition in Buckden presented in Table 4-6 below display some striking differences to those observed at wider geographies.

95. Rates of change in general for household composition in Buckden are higher for the ageing population, higher than district levels, and substantially higher than the national average.

96. Overall growth in one-family households in Buckden, at 11.7%, is much lower than the district and national figures. However, constituent sub-categories of that growth vary widely. Buckden's growth in one-family households aged 65 and over is 37.1%, far above the 19.1% growth across Huntingdonshire and the 2% contraction in England. The rate of increase of one family households with no dependent children is also far higher in Buckden (6.1%) than in Huntingdonshire (4.9%).

97. Both household types for ages 65 and over are more common in Buckden than in Huntingdonshire and England, which indicates that Buckden's population is ageing faster. We consider trends relating to the age of Buckden residents in greater detail below.

Table 4-6 Rates of Change in household composition 2001-2011

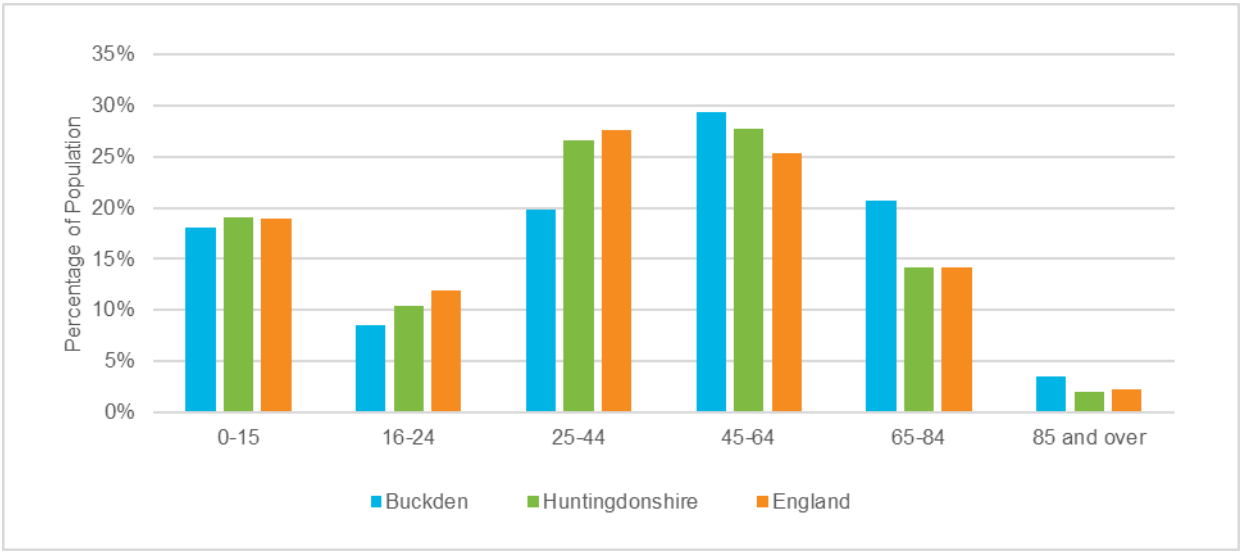
Household type		Buckden	Huntingdonshire	England
One person household	Total	11.7%	15.2%	8.4%
	Aged 65 and over	13.5%	8.1%	-7.3%
	Other	9.3%	20.8%	22.7%
One family only	Total	12.7%	6.4%	5.4%
	All aged 65 and over	37.1%	19.1%	-2.0%
	With no children	6.1%	4.9%	7.1%
	With dependent children	13.8%	0.8%	5.0%
	All children non-dependent	-6.2%	18.5%	10.6%
Other household types	Total	26.5%	36.1%	28.9%

Source: ONS 2011, AECOM Calculations.

4.4.2 Household age bands

Housing need in terms of type and size is also strongly influenced by the age of householders and the wider population. Figure 4-7 below shows the age distribution of Buckden's residents at the time of the 2011 Census, compared with those of the district and England. In accordance with much of the data reviewed above, it shows that Buckden has a significantly higher proportion of people aged 45-84 than both the district and England and a proportion of people aged 0-44 lower than that of both comparator geographies.

Figure 4-7 Age structure, 2011



Source: ONS 2011, AECOM Calculations.

Future household composition and age mix

98. Having analysed the age structure of the current population and households in the NA, we now turn to how they have changed over the intercensal period and how they are projected to change in future.

99. Table 4-8 below presents the percentage changes in the number of people in different age brackets between 2001 and 2011. Buckden's patterns of population change are generally aligned with the direction of travel in the district, although the magnitude of those changes is often much greater.

100. Buckden's age 0-15 population had a high increase in population of 8.5% compared to a decline in 5.1% in Huntingdonshire and England's 1.2% increase. However, the 45-64 population increased slightly more slowly in Buckden than Huntingdonshire. For ages 65-84 the increases for both Buckden (38.1%) and Huntingdonshire (33.2%) were significantly higher than the national average (9.1%). The population aged 85 and over has increased at a faster rate in Buckden than Huntingdonshire and at over double the rate of national levels (23.7%).

101. In both geographies it can generally be said that the younger population is declining or growing slowly, although Buckden's 0-15 population is increasing at a greater rate than the rest of the UK which suggests an increase in young families. It is clearly apparent that the older population in Buckden is increasing at a rapid rate.

Table 4-8 Rate of change in the age structure of the population, 2001-2011

Age group	Buckden	Huntingdonshire	England
0-15	8.5%	-5.1%	1.2%
16-24	20.2%	22.2%	17.2%
25-44	-8.9%	-6.0%	1.4%
45-64	10.8%	17.4%	15.2%
65-84	38.1%	33.2%	9.1%
85 and over	52.3%	43.3%	23.7%

Source: ONS 2001 and 2011, AECOM Calculations.

102. In order to develop an understanding of how the age structure of the population will change over the Plan period, it is necessary to refer to District-level data because population projections are not available at the NA level. Drawn from the 2014-based MHCLG Household Projections[18], Table 4-9 below sets out forecast changes to the age structure of the population in Huntingdonshire between 2014 and 2036. Percentage change has been calculated in Table 4-10 based on the 2011 Census data because that is more accurate than the 2014 estimates.

103. The data shows a substantial increase in those aged 65+ in an ageing population from 2011-2036. The next largest increase is of those aged 35-54, but the increase is much smaller. This data reflects the context of the significant ageing of the UK population as a whole in the coming decades.

104. Given that Buckden saw its 65-85 population rise at a similar rate as that of the District in the 2001-2011 period, it is reasonable to expect that Buckden's future demographic change will be comparable to that of Huntingdonshire in terms of its ageing.

Table 4-9 MHCLG Household projections for Huntingdonshire by household age

	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	1,887	8,646	28,541	12,697	17,562
2014	1,894	9,154	28,105	11,949	20,892
2036	1,978	8,402	30,017	12,884	34,361

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

Table 4-10 MHCLG Household projections for Huntingdonshire by household age

	<24	25-34	35-54	55-64	65<
% change 14-2036	4.82%	-2.82%	5.17%	1.47%	95.66%

Source: MHCLG 2014-based household projections, ONS 2011.

[18] Available at https://www.gov.uk/government/statistics/2014-based-household-projections-in-england-2014-to-2039

4.5 Current patterns of occupation

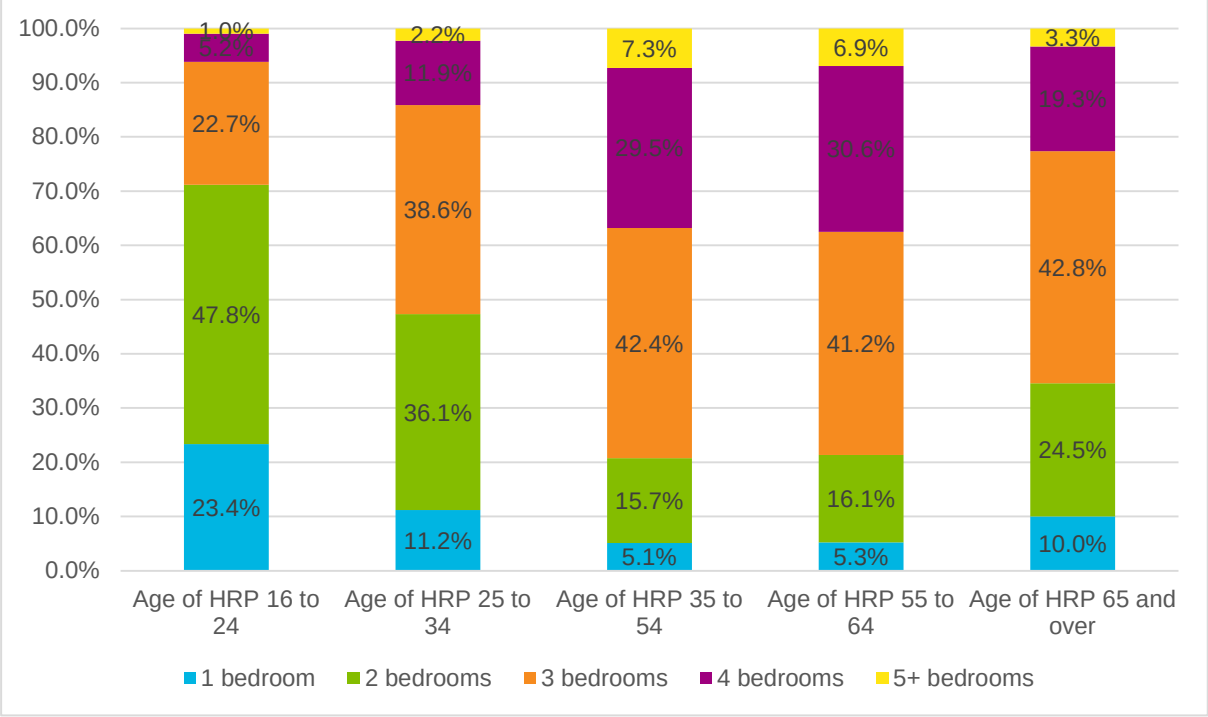
To estimate the housing mix needed by the end of the Plan period we assume (reasonably) that current occupation patterns – that is, the propensity of households of different ages to occupy distinct types of dwellings – will persist into the future. For example, projected growth in newly forming households will lead to an increase in the need for the type of housing currently occupied by this group – i.e. smaller homes (assuming affordability remains broadly similar to now).

105. Size of housing is strongly correlated with household life stage. However, no data on housing size occupation by age of the Household Reference Person (HRP- a more modern term for 'head of household') is available at the Parish level, so District-level data will again need to be used as a proxy. That data is presented in Table 4-11 below, showing the size of property occupied by different age groups.

106. The most prevalent size of dwellings for age bands 16 to 24 and 25 to 34 are two bedroom and three bedroom properties. For ages 35 and onward, the most popular size of household is three bedroom, then four bedroom. One bedroom houses are prevalent in the 16 to 24 age bracket; however, after this, the number of one-bedroom dwellings is low, as is that of five or more bedroom dwellings.

107. It is logical that households where the HRF is aged between 35 and 54 live in family-sized homes, as most of them have dependent children. However, very few households between 55 and 64 live with a dependent child, which means households tend to remain in their large family homes after their children have moved out, as 3 bedroom houses and above account for 78.7% of the total population. After 65, the usual trend is that households downsize due to the reduction in family size; however this is not apparent in Buckden. For the age bracket of 65 and over, dwellings of three bedrooms and over account for 65.4%.This indicates that while the appetite for downsizing increases after the age of 65, it remains relatively infrequent.

Table 4-11: Age of household reference person to size in Huntingdonshire 2011



Source: ONS 2011, AECOM Calculations.

4.6 Dwelling mix determined by life stage modelling

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

109. First, we use household projections provided by MHCLG to achieve an understanding of the future distribution of households by the age of the HRP. This data is only available at the District level, and for the years 2014 and 2039.

Therefore, the distribution of households by the age of the HRP in 2036 has been estimated by dividing the total projected increase by the number of years between 2014 and 2039 and subtracting three years' worth of annualised population growth from the 2039 figure. These estimates are given in red in the table. The data, which differs from that in Table 4-9 in the addition of the 2039 projection, is presented in Table 4-12 below.

Table 4-12 Projected distribution of households by age of HRP in Huntingdonshire

	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	1,887	8,646	28,541	12,697	17,562
2014	1,894	9,154	28,105	11,949	20,892
2036	1,978	8,402	30,017	12,884	34,361
2039	1,990	8,299	30,278	13,011	36,198

Source(s): MHCLG 2014-based household projections, ONS 2011, AECOM Calculations

110. At this point it is necessary to formulate an estimate of the change to the age structure of the population in Buckden. To do so, the percentage of increase expected for each group in Huntingdonshire derived from the data presented in Table 4-14 is applied to the population of Buckden. The results of this calculation are presented in Table 4-13 below.

111. It is immediately clear from the table below that Buckden's population is projected to age further: its demographic profile in 2036 is dominated by the 65 and over age group, which will see a substantial increase over the plan period. Age 35 to 54 is the second largest age group, followed by age 55 to 64. In fact, age bands 35 and above will represent 94% of the population of Buckden. We should therefore expect that the dwelling size preferences of 35-65+ as evidenced by the Census to have by far the greatest impact on the ideal dwelling mix put forward below, especially 65+, which is predicted to see a 64.5% change from 2014-2036. However, as mentioned above, it should be noted that the population change at NA level is unlikely to follow exactly the same pattern as that of the district.

Table 4-13 Projected distribution of households by age of HRP in Buckden

	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	18	75	442	225	433
2014	18	79	435	212	515
2036	19	73	465	228	847

Source: AECOM Calculations

112. In Table 4-14 we work from the same dataset as in Table 4-11 and set out the distribution of dwellings of different sizes occupied by Huntingdonshire residents according to the age of the HRP.

Table 4-14 Age of household reference person to size, grouped in Huntingdonshire

	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
1-bed	23.4%	11.2%	5.1%	5.3%	10.0%
2-bed	47.8%	36.1%	15.7%	16.1%	24.5%
3-bed	22.7%	38.6%	42.4%	41.2%	42.8%
4-bed	5.2%	11.9%	29.5%	30.6%	19.3%
5+ bed	1.0%	2.2%	7.3%	6.9%	3.3%

Source(s): MHCLG 2014-based household projections, ONS 2011, AECOM Calculations

113. Having established the projected number of households in Buckden falling into each of these age bands at the end of the Plan period in 2036 (Table 4-15), and the preference shown by households at different life stages towards dwellings of different sizes (Table 4-16 and Table 4-17), it is now possible to develop an estimate of the 'ideal' mix of dwelling sizes required to accommodate the population of Buckden at the end of the Plan period.

114. From there, we can develop a recommendation as to how the housing stock should evolve in terms of size over the Plan period to overcome any misalignments between the existing supply of dwellings and demand.

115. Table 4-15 below takes the projected population falling into each age band, and then apportions those households among different sizes of dwellings according to the preferences expressed by households at the District level as captured in the Census data (i.e. the dwelling sizes they choose to occupy). As noted previously, because 94% of the 2036 population are projected to be aged 35 and over, the dwelling size preferences of these three age cohorts have

an outsized impact on the total recommended dwelling mix. Three bedroom households will dominate the housing mix followed closely by two) and four bedrooms as the next most popular options. There is likely to be little demand for dwellings with one or five or more bedrooms.

Table 4-15 Ideal size distribution in Buckden in 2036, by household life stage

	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	Total
Population 2036	19	73	465	228	847	-
1-bed	4	8	24	12	85	133
2-bed	9	26	73	37	208	353
3-bed	4	28	197	94	362	686
4-bed	1	9	137	70	164	380
5+ bed	0	2	34	16	28	80

Source: Census 2011, AECOM Calculations

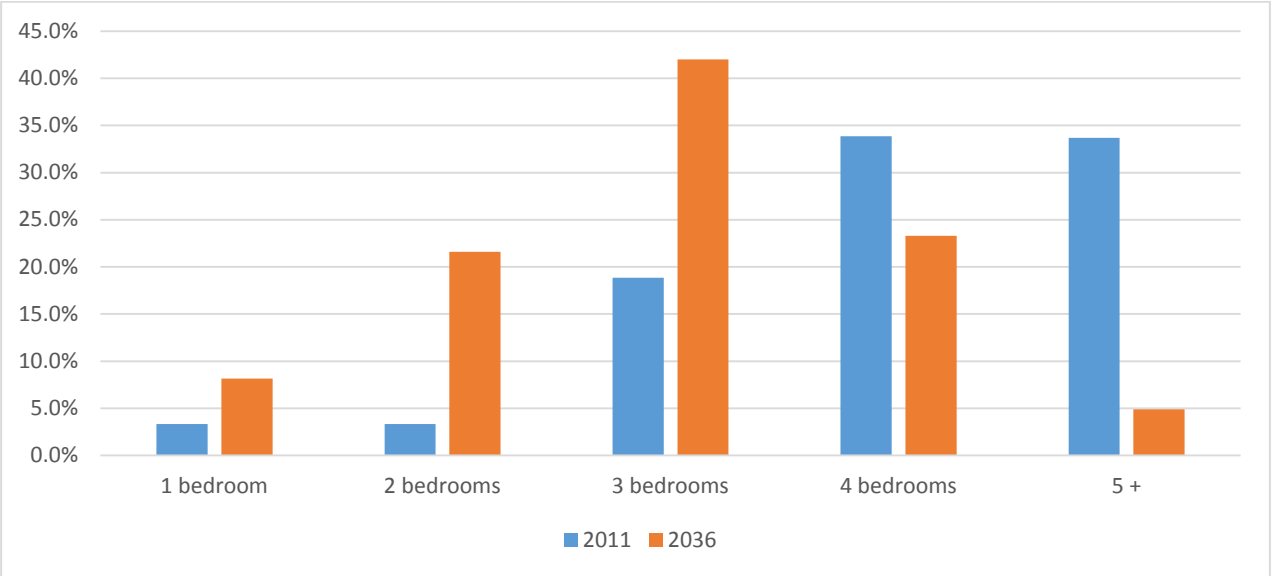
116. We are now able to compare the housing mix in terms of size in 2011 with the projected requirement based on the estimates set out above. Table 4-16 and Table 4-17 show that the current distribution of dwellings is weighted more towards three bedroom dwellings than the recommended distribution in 2036. As such, it can be concluded that there is currently an insufficient supply of one, two and three bedroom dwellings to meet the needs of the future population, and there is an oversupply of dwellings of four or more bedrooms.

Table 4-16 Size distribution in 2011 compared to ideal distribution in 2036 (Buckden)

Number of bedrooms	2011	%	2036	%
1-bed	40	3.4%	133	8.2%
2-bed	40	3.4%	353	21.6%
3-bed	225	18.9%	686	42.0%
4-bed	404	33.9%	380	23.3%
5+ bed	402	33.7%	80	4.9%
Total households (not counting those with 0 bedrooms)	1,193	100.0%	1,632	100.0%

Source: Census 2011, AECOM Calculations

Table 4-17 Size distribution in 2011 compared to ideal distribution in 2036 (Buckden)



Source: Census 2011, AECOM Calculations

117. Table 4-18 below sets out the misalignment between the current stock in the NA and future demand for housing of different sizes, based on the preferences expressed by Huntingdonshire households at different life stages as evidenced by their occupation patterns in Census data. The current stock profile of Buckden is heavily weighted toward larger dwellings and these will be in lower demand as the population ages.

118. Note that the changes to the housing mix given below for four and five-bedroom dwellings are negative numbers. Because in light of the national and local housing shortage, it is rarely advisable or practicable to remove dwellings from the available stock, as would otherwise be suggested here for dwellings with four or more bedrooms, we have set the recommended split at 0% rather than a negative number, and rebalanced the other sizes as percentages of the additional dwellings they represent in total.

119. The percentages in the recommended split are then recalculated as a share of the total number of dwellings in the three remaining positive categories, as set out below.

Table 4-18 Misalignments of supply and demand for housing[19]

Number of bedrooms	2011	2036	Change to housing mix	Recommended split
1-bed	40	133	93	10.8%
2-bed	40	353	313	36.1%
3-bed	225	686	461	53.1%
4-bed	404	380	(-24)	0.0%
5+ bed	402	80	(-322)	0.0%

Source: AECOM Calculations

120. What emerges from this exercise is the recommendation that in order to avoid misalignment between supply and demand and to re-balance the stock over the Plan period, 53.1% of the dwellings in new developments should be three bedrooms, 36.1% two bedrooms, and the remaining 10.8% one bedroom dwellings. No further dwellings of four or more bedrooms should be supplied as they are sufficiently numerous in the current stock.

4.7 Conclusions- type and size

4.7.1 Housing type

121. In determining conclusions on housing type, it should be borne in mind that the type of home (detached, semi-detached, terraced or flat) is more a matter of taste than need and is therefore of secondary importance in the context of a Housing Needs Assessment. Notwithstanding this, the housing types most likely to meet Buckden's needs, based on the current stock transaction data from the land registry and the local context, are detached homes. Additionally, bungalows appeal to an elderly population and therefore this particular type should be promoted so as to meet the demands of a growing elderly population.

4.7.2 Housing size

122. Buckden shows a similar housing stock to that of the wider district, but with a higher proportion of detached dwellings. This aligns with the finding that 82.7% of households in Buckden occupy dwellings of four or more bedrooms, compared with 76.3% in Huntingdonshire. The supply of new dwellings between 2001 and 2011, allowing for changes in absolute numbers, saw a significant increase in 8-room dwellings. In summary, changes in the housing stock by size of the intercensal period are relatively consistent between Buckden, Huntingdonshire and England.

123. Buckden and Huntingdonshire have similar demographics, with Buckden's largest population cohort between 45-64 years of age (29% of the population). This indicates a relatively aged population within the NA.

124. The NA has a higher proportion of larger dwellings than the District. There may be unmet demand for appropriate dwellings to which the significant and growing older population can downsize.

125. Having established this context, we gathered data on the projected population of the district by age, as well as the propensity of households in particular age bands to occupy particular sizes of dwelling. Applying this information to the demographic profile of Buckden provides a reasonable estimate of the age structure of the NA at the end of the Plan period, and the sizes of dwellings that its future population are likely to want to occupy.

126. In both geographies it can generally be said that the younger population is declining or growing slowly, although Buckden's 0-15 aged population is increasing at a greater rate than the district and England, which may suggest an increase in newly forming families with young children. The elderly population of Buckden is increasing at a faster rate, which is clearly apparent when analysing MHCLG household projections for Huntingdonshire suggesting an increase of 95.66% for the 65+ age group between 2014 and 2036.

[19] As an important caveat to this table, it should be noted that it comprises a modelled demand-led estimate. It does not allocate, nor should it be considered to allocate, dwellings to Buckden- this is the responsibility of Huntingdonshire District Council.

127. There is very likely a surplus of larger households that are underutilised. Households aged between 35 and 54 live in family-sized homes i.e. 3 – 4 bedroom houses. Beyond this, from age bracket 55+ onwards, house size should naturally decrease due to dependent children leaving. However, in Buckden, homes of 3 bedrooms or more account for 78.7% of the total dwelling stock and those where the HRP is aged 65 and over account for 65.4%.This indicates that while the appetite for downsizing increases after the age of 65, it remains relatively infrequent.

128. This is likely due to Buckden's misalignment in the dwelling stock. It is apparent from the projections to 2036 that there is currently an absence of the one, two and three bedroom housing that would be required in 2036, and an oversupply of four and five bedroom housing. As such, it is recommended that the dwelling mix for new housing delivered over the Plan period be 10.8% one bedroom, 36.1% 2 bedroom and 53.1% three bedroom dwellings, with no further supply of dwellings with four or more bedrooms.

129. This dwelling mix would effectively balance out the present weighting toward larger units by providing additional smaller dwellings[20], and would also help to meet any latent demand for downsizing.

[20] In terms of the definitions used in this report, these additional smaller market dwellings to be provided can be considered suitable for the 'fit elderly' to downsize into. As such, it would be appropriate for a proportion of them, potentially a large proportion, to be bungalows. This is why the conclusion on housing type recommends that Neighbourhood Plan policy should encourage the provision of bungalows. These smaller market dwellings, whether or not they are bungalows, that are suitable for occupation by the fit elderly do not overlap with, and therefore should not be confused with, the specialist accommodation often needed to meet the needs of the population over the age of 75, and which is considered in detail in Chapter 6 below.

5. RQ 2: Tenure and affordability

RQ2: What Affordable Housing (Social Rented, Affordable Rented and affordable routes to home ownership) and market tenures should be included in the housing mix?

5.1 Introduction

130. 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 (AH) and market housing, depending on whether the household benefits from a subsidy of some sort to enable them to live in their home.

131. This section will examine 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 supply of different tenures of housing and local need. Such misalignments can justify policies that guide new development to prioritise certain tenures, so as to bring supply and demand into better alignment.

132. As an important caveat to this entire chapter, it should be remembered that even after Neighbourhood Plan adoption, it is the local authority that will continue to control the affordable housing waiting list, negotiate with developers on a site-by-site basis the proportion of affordable housing to be provided (guided by adopted Local Plan affordable housing policy) and subsequently allocate the affordable housing completed to households in a priority order it determines. In this sense, it can be assumed that, for all new homes in Buckden discussed in this report, the Council will be seeking 40% affordable housing on all sites of 11 dwellings or more in line with the definition of affordable housing in national policy (see below).

5.1 Definitional issues

133. It is necessary at this stage of the study to make clear the distinction between Affordable Housing as planning terminology and the colloquial meaning of the phrase. In the course of this study, we refer to Affordable Housing, abbreviated to 'AH'. We mean by this those forms of housing tenure that fall within the definition of Affordable Housing set out in the current National Planning Policy Framework (NPPF), published in July 2018[21]: Social Rent, Affordable Rent, Affordable Private Rent (brought forward by Build to Rent schemes) and forms of AH designed to offer affordable routes to home ownership . To distinguish this from the colloquial definition, we refer to housing for sale within reach of those on modest incomes as "Affordable Market Housing" or AMH.

134. The definition of AH set out in the NPPF makes clear the government's commitment to home ownership. It also prioritises the important role of Social, Affordable and Private Rent tenures for those not currently seeking home ownership (either by choice or on affordability grounds). The changes to the definition of AH introduced as part of the 2018 revisions seek to broaden AH to include a range of low cost housing opportunities for those aspiring to own a home, including Starter Homes.

135. Following the publication of the NPPF, the Government provided clarification on the rent levels appropriate to different AH tenures in the Social Housing Green Paper[22], published in August 2018: "Social Rent levels take into account a measure of relative local earnings as well as relative property values. It is typically set at around 50-60 per cent of market rents. Affordable Rent was introduced in 2011 to support building more new homes below market rents. Affordable Rent levels are set at a maximum of 80 per cent of the market rent."

136. It is also important to note other provisions in the NPPF that impact on tenure split. In paragraph 64, a recommendation is introduced that "where major development involving the provision of housing is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership." Affordable home ownership includes Starter Homes, Shared Ownership homes and homes available for discount market sale. The NPPF defines major development as "where 10 or more homes will be provided, or the site has an area of 0.5 hectares or more."

137. Paragraph 64 goes on to state that an exemption from the 10% policy is permissible where "this would exceed the level of Affordable Housing required in the area, or significantly prejudice the ability to meet the identified Affordable Housing needs of specific groups." While it is possible to infer that specific groups in this context refers to those listed in para 61, this is not meant as an exhaustive list. The NPPF therefore neither provides a clear definition of these

[21] https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/779764/NPPF_Feb_2019_web.pdf
[22] https://www.gov.uk/government/consultations/a-new-deal-for-social-housing

"specific groups," nor guidance over the ability of councils to make a case for exemption. Neighbourhood Plan-makers can, however, take advantage of the lack of specificity in the guidance to identify such groups within their own area, and justify addressing their housing needs by assembling a relevant and proportionate evidence base.

5.2 Current tenure profile

138. In order to set a baseline for our examination of tenure, it is necessary to present a picture of the NA based on the most recent reliable data. Table 5-1 below presents Census data from 2011; it shows how households occupy their homes within Buckden. It is worth noting the higher number of owner occupied dwellings in Buckden compared to Huntingdonshire and England. When looking at the social rented sector, there is a lower proportion in Buckden compared to Huntingdonshire. Buckden has a lower percentage of privately rented dwellings (10.8%) than Huntingdonshire (14.1% and the rest of England (16.8%).

Table 5-1Tenure (households) in Buckden, 2011

Tenure	Buckden	Huntingdonshire	England
Owned; total	76.7%	71.2%	63.3%
Shared Ownership	0.6%	0.7%	0.8%
Social rented; total	11.3%	12.9%	17.7%
Private rented; total	10.8%	14.1%	16.8%

Source: Census 2011, AECOM Calculations

139. In Table 5-2, we note the changes in the way households occupy their homes during the intercensal period; the general trend seen in Buckden is an increase in the number of houses in all tenures. The increase in owned is higher than the national and local average. Shared Ownership and private rented are all lower growth than the district and national averages, whilst social rented has seen an above-average increase of 27.4%.

140. The general uplift across all tenures is the result of the increase in dwellings (and therefore households) over the period, from 1,105 in 2001 to 1,214 in 2011. Private rented has seen a 46.6% increase, which, while high, is much lower than the district and England.

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

Tenure	Buckden	Huntingdonshire	England
Owned; total	7.8%	3.4%	-0.6%
Shared Ownership	0.0%	103.2%	30.0%
Social rented; total	27.4%	9.0%	-0.9%
Private rented; total	46.6%	106.2%	82.4%

Source: Census 2001 and 2011, AECOM Calculations

141. In conclusion, we can therefore note that:

- Owner-occupation remains the dominant tenure in the NA (the tenure for most households);
- There has been an increase in the private rented sector during the 2001-11 inter-censual period; and
- The number of those socially renting has increased greater than the district and national average.

5.3 Affordability

142. 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.

143. 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[23] (LQAR) and the Median Affordability Ratio[24] (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.

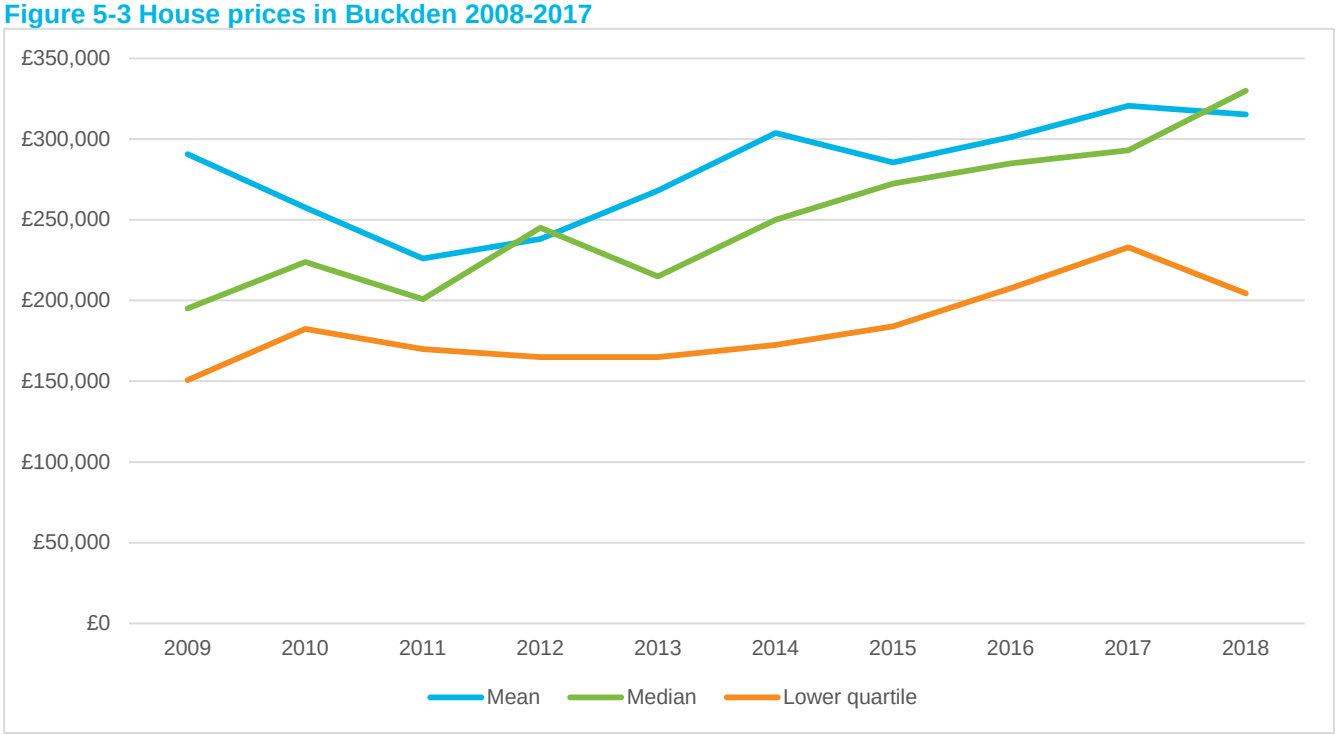
[23] See glossary
[24] See glossary

Furthermore, the Planning Practice Guidance makes it clear that lower-quartile house prices can be used as a benchmark for entry-level[25] home prices[26].

144. Figure 5-3 on the following page looks at selected measures of house prices in Buckden. It shows that price growth has been fairly significant for both Lower Quartile (35.6%) and slightly higher for Median prices (69.2%). However, the mean price has had a slightly lower increase. This suggests that price growth has been concentrated in the median and lower quartile of the market, whilst there has been slightly less growth in the upper end of the market, thus lifting the lower quartile figures.

145. It can be noted from Figure 5-3 that the housing price has been steadily increasing from 2008 to 2017. However, there has been a recent dip in lower quartile and mean prices.

Figure 5-3 House prices in Buckden 2008-2017



Source: Land Registry PPD

5.4 Affordability Thresholds

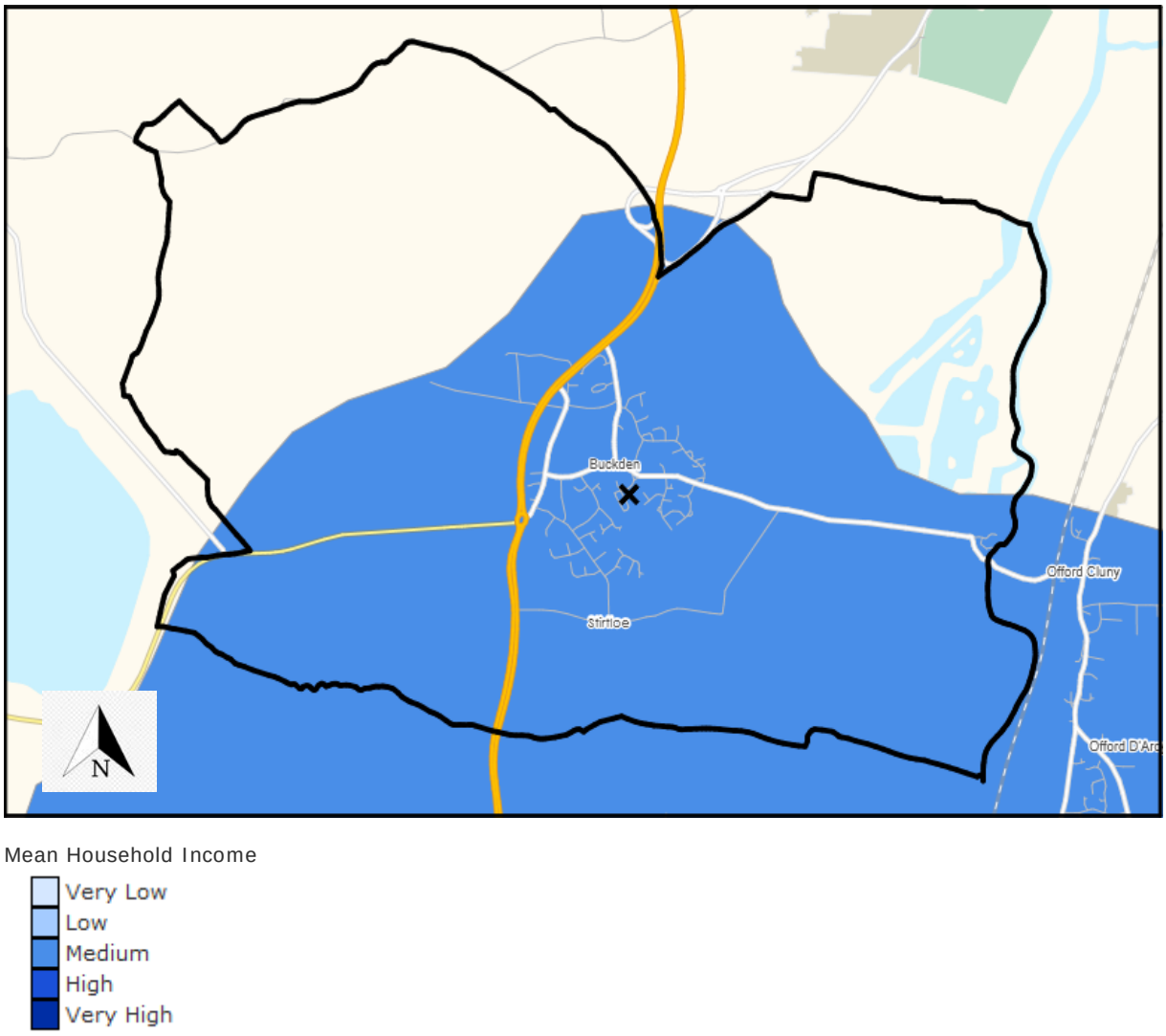
5.4.1 Income

146. 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. For this, we use household income estimates provided by CACI, a data provider, for Buckden, which are presented in Table 5-5 below.

147. The **median annual household income is £42,591** and the **lower quartile income is £24,818**. In this study we will be chiefly concerned with the median – which can be understood as the average – and the lower quartile incomes, which helps to explain what tenures of housing the lowest earning households in most need of support are able to afford.

[25] A detailed definition of 'entry-level' home size is provided in Appendix A.
[26] Planning Practice Guidance, Paragraph: 024 Reference ID: 2a-024-20180913, at https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments

Figure 5-4 Income map for Buckden (not to scale)



Source: CACI

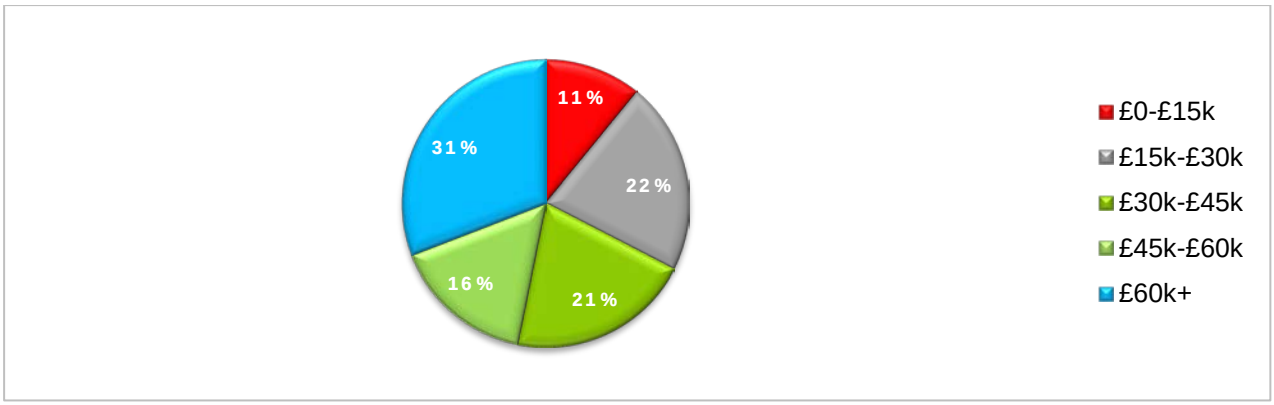
Table 5-5 Household average incomes, 2018

	Buckden	Huntingdonshire
Mean income	£50,237	£45,141
Median income	£42,591	£37,844
Mode band	£30,000 - £35,000	£15,000 - £20,000
Upper quartile income	£66,712	£59,977
Lower quartile income	£24,818	£22,087

Source: CACI

148. Table 5-6 below shows that the most common income band is for those earning between £60,000+, accounting for 31% of households within Buckden. The next largest income group is those earning £15,000 - £30,000, at 22% and £30,000-£45,000, with 21%.

Table 5-6 Household income distribution in Buckden, 2018



Source: CACI

149. In Table 5-7 below, we set out the full distribution of income levels within the NA. Note that the total number of households counted by CACI in 2018, at 1,245, is 31 more than the 2011 Census tally of 1,214. This is likely due to new households having been created since 2011.

Table 5-7 Banded household income in Buckden (2018)

Income range	Number of households	Percentage of total
£0 – 5k	12	0.9%
£5 – 10k	50	4.0%
£10 – 15k	74	6.0%
£15 – 20k	89	7.1%
£20 – 25k	90	7.2%
£25 – 30k	91	7.3%
£30 – 35k	92	7.4%
£35 – 40k	83	6.6%
£40 – 45k	82	6.6%
£45 – 50k	69	5.6%
£50 – 55k	70	5.6%
£55 – 60k	59	4.8%
£60 – 65k	57	4.6%
£65 – 70k	46	3.7%
£70 – 75k	37	3.0%
£75 – 80k	30	2.4%
£80 – 85k	33	2.7%
£85 – 90k	30	2.4%
£90 – 95k	23	1.8%
£95 – 100k	13	1.0%
£100 – 120k	62	5.0%
£120 – 140k	26	2.1%
£140 – 160k	15	1.2%
£160 – 180k	8	0.6%
£180 – 200k	3	0.2%
£200k+	2	0.2%
Total households	1,245	

Source: CACI Paycheck

5.5 Affordability Ratio

151. 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 the community with access to dwellings of a suitable type and size, given their household composition.

152. 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[27] (LQAR) and the Median Affordability Ratio[28] (MAR). These ratios are presented in Table 5-8 and Table 5-9 below.

[27] See glossary
[28] See glossary

Table 5-8 Affordability ratios for Buckden 2018

Average	Area Price (PPD)	Mean Income £50,237	Median Income £45,591	Lower Quartile Income £24,818
Mean	£315,980	1:6.3	1:7.4	1:12.7
Median	£327,500	1:6.5	1:7.7	1:13.2
Lower quartile	£213,125	1:4.2	1:5.0	1:8.6

Source: Land Registry Price Paid Data 2018, CACI, AECOM Calculations

Table 5-9 Affordability ratios for Huntingdonshire

Average	Area Price (PPD)	Mean Income £45,141	Median Income £37,844	Lower Quartile Income £22,087
Mean	£291,173	1:6.5	1:7.7	1:13.2
Median	£265,000	1:5.9	1:7.0	1:12.0
Lower quartile	£200,000	1:4.4	1:5.3	1:9.1

Source: Land Registry Price Paid Data 2018, CACI, AECOM Calculations

153. From the calculations above, we can see that Buckden has a higher average income than the District as a whole. House prices are also higher in Buckden than Huntingdonshire. However, the Average Income: Average Area Price ratio shows that due to higher average income, houses are more affordable in the NA than the wider district.

5.6 Affordability Threshold

154. 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 using 'affordability thresholds.'

155. We have prepared thresholds for market purchase, Private Rented Sector (PRS), Shared Ownership at 25%, 50% and 75%, Affordable Rent set at 80%, Starter Homes and estimated Social Rent levels across Buckden. These calculations are detailed in Appendix A. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations. Table 5-10 below shows the annual cost of different tenures and the income required (excluding deposits saved) to support these costs within Buckden.

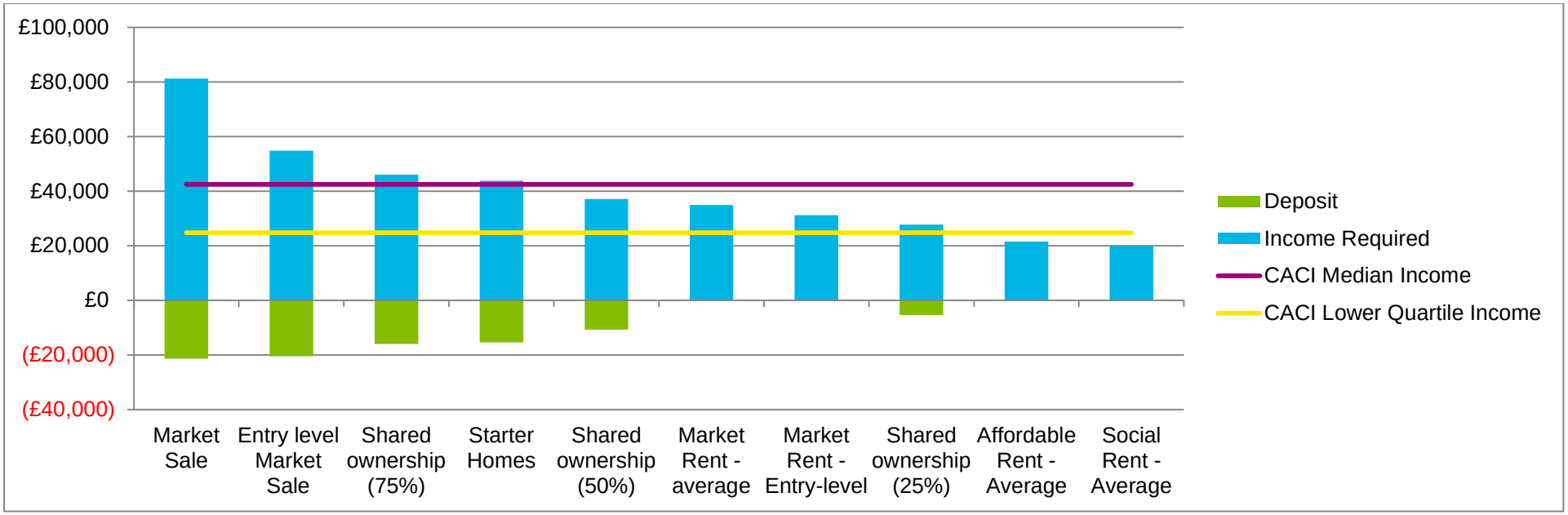
Table 5-10 Affordability Thresholds (Income required, £)

Tenure	Cost of purchase	Annual rent	Deposit	Income Required
Market sale	£315,980	-	-£21,313	£81,252
Entry level – market sale	£213,125	-	-£20,438	£54,804
Shared Ownership (75%)	£159,844	£1,404	-£15,984	£45,987
Starter Homes	£153,450	-	-£15,345	£43,842
Shared Ownership (50%)	£106,563	£2,809	-£10,656	£37,170
Market Rent	-	£10,476		£34,920
Market Rent – entry-level	-	£9,360		£31,200
Shared Ownership (25%)	£53,281	£4,215	-£5,328	£27,751
Affordable Rent – average	-	£6,448		£21,493
Social Rent – average	-	£5,011	-£21,313	£20,045

Source: AECOM Calculations

156. The income required to afford these different tenures is then benchmarked against the median annual household income in Buckden of **£42,591** and the lower quartile income in Buckden of **£24,818**. Table 5-11 presents the results. Taking into consideration the tenures of AH set out in Table 5-10 and the Affordability Thresholds set out using the net annual household income of the local area, it is apparent that a number of these tenures are not suitable for those on a lower quartile income for Buckden including market sale, entry level market sale, average market rent, entry level rent, Shared Ownership (25%), Shared Ownership (75%) and Starter Homes. The tenures that are more suitable are affordable rent and social rent. However, for Shared Ownership 25%, though a higher income is required, the difference is relatively small compared to lower quartile income.

Table 5-11 Buckden household income and affordability of housing tenures



Source(s): CACI, AECOM Calculations

5.7 Conclusions- tenure and affordability

157. The majority of households in Buckden own their own homes, higher than the District average. By contrast, there are more households in the District renting their homes than in the Parish. 11.3% of households live in social rented homes across Buckden, versus 12.9% in Huntingdonshire. Private rented accounts for 10.8% of Buckden's tenure compared to 14.1% in Huntingdon.

158. There is a strong demand for private rented homes, with an increase of 46.6% over the intercensal period. While below the District and national growth rate, this indicates a substantial demand. There is a substantial increase in social rented housing in Buckden (27.4%) which is considerably greater than Huntingdonshire at 9.0% and national levels of -0.9%.

159. CACI data shows that the median annual income in Buckden is £42,591 and the lower quartile income is £24,818. We particularly focus on the lower quartile income as it helps us to understand what tenures the lowest earning households in most need of support are able to afford. Through our affordability thresholds calculations, we found that the income required for the average market sale household is £81,252 which is substantially more that the net annual incomes, therefore showing that market homes remain relatively unaffordable.

160. However we have alternatives for those households earning around the average and who desire to purchase their homes. First, we have examined the affordability of those homes defined as 'entry-level' homes, which generally refer to those of one or two bedrooms. An income of £54,804 is required, which is still above the average household income.

161. Secondly, 'Intermediate housing products', in other words, Starter Homes and Shared Ownership, have the potential to fulfil younger households' desires to get onto the property ladder. Having examined the affordability of Starter Homes, although the income required is above the net annual income at £43,842, this is only £1,251 more than the average income. Nevertheless, this is still unaffordable to those individuals in the lower quartile bracket, therefore a less suitable tenure for them. For Shared Ownership housing (75%) the required incomes are above the annual average with an income of £45,987 required. Shared Ownership (50%) requires £37,170, again putting it out of the reach of lower income households. However for 25% Shared Ownership the required annual income is £27,751. This is £2,922 more than the lower quartile income. We therefore suggest that providing a significant number of Shared Ownership (25%) could have the potential to bring the price down for this tenure and enable those in the lower quartile wishing to gain ownership of a house to do so.

162. With regards to renting, affordable rent and social rent are both affordable tenures for lower quartile income households. Market rent tenures require between £34,920 to £31,200, whilst affordable rent requires £21,493 and social rent at £20,045. Therefore, we suggest that both tenures should be provided in Buckden.

5.7.1 Tenure split

163. In terms of the tenure split for Affordable Housing, we suggest that 30% should be provided as Shared Ownership (25%).

164. The remaining 70% of the new affordable housing units should be provided as social or affordable rented properties, with the balance made up of other affordable tenures. This is in line with Policy LP25 of the Huntingdonshire Local Plan to 2036. We suggest that the remaining affordable tenure should be provided as Shared Ownership (25%).

165. On the basis of the evidence we have gathered, the following split of AH tenures is recommended in Table 5-12:

Table 5-12 Tenure split (Affordable Housing)

Routes to home ownership, of which	**30%**
Shared Ownership – 25%	30%
Affordable Housing for rent, of which	**70%**
Social Rent	35%
Affordable Rent	35%

Source: AECOM calculations

166. As an important caveat, even after Neighbourhood Plan adoption, it is the local authority that will continue to control the affordable housing waiting list, negotiate with developers on a site-by-site basis the proportion of affordable housing to be provided (guided by adopted Local Plan affordable housing policy) and subsequently allocate the affordable housing completed to households in a priority order it determines. In this sense, it can be assumed that, for

all new homes in Buckden discussed in this report, the Council will be seeking 40% affordable housing on all sites of 11 dwellings or more in line with the definition of affordable housing in national policy.

6. RQ3: The need for specialist housing

RQ3: What provision should be made for the elderly and younger/newly forming families within the village of Buckden?

6.1 Introduction

167. The Parish Council has provided evidence for their concerns surrounding specialised housing available in the area and concealment of young adults. The parish wishes to ensure that future housing provision takes into account the needs of the elderly and younger population.

168. As noted previously in the Type and Size chapter, the specialist housing for the elderly considered in this chapter is different from, and should not be considered to overlap with, the smaller market housing units, including bungalows, that have the potential to be occupied by the 'fit elderly'.

6.2 Elderly Housing Need

169. In line with PPG[29] and national policy[30], it is important plan-makers address the specialist needs of the elderly in their area.[31] This section of the HNA develops an estimate of the specialist housing needs of those aged 75+, and how this breaks down to different types and tenures of housing.

170. We provide this estimate based on two methods, one projection based on the tenure of dwellings typically occupied by people in this age group and, for the purposes of comparison, another based on the Housing Learning and Improvement Network's (HLIN) recommended levels of provision per 1000 head of population.

6.2.1 Background

171. Before considering the need for specialist housing in Buckden in more detail, it is useful to understand the national context for specialist housing for the elderly across England (see Glossary for definitions under 'extra care housing' and 'sheltered housing').

172. Between 1974 and 2015, the population aged 65 and over in England grew 47% and the population aged 75 and over grew by 89%.[32] 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.[33]

173. 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.[34] However, in spite of evidence of high demand, currently only 5% of elderly people's housing is made up of specialist homes,[35] with Demos suggesting that "the chronic undersupply of appropriate housing for older people is the UK's next housing crisis",[36] and local authorities often "accused of reluctance to approve development plans for specialist housing….out of fear of increased care costs".[37] 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.

174. 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 private sector and the rest provided at social rent levels.[38] 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.

[29] Paragraph: 017 Reference ID: 2a-017-20190220, at https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments
[30] National Planning Policy Framework, Para 61
[31] It should be noted that there are multiple ways of addressing the specialist needs of the elderly, and housing is just one of them. For example, the voluntary sector and charities have an important role to play as well, but this is outside the direct scope of this housing needs assessment.
[32] http://researchbriefings.files.parliament.uk/documents/CBP-7423/CBP-7423.pdf
[33] https://www.demos.co.uk/files/TopoftheLadder-web.pdf?1378922386
[34] Ibid.
[35] https://www.housinglin.org.uk/_assets/Resources/Housing/OtherOrganisation/for-future-living_Oct2014.pdf
[36] https://www.demos.co.uk/files/TopoftheLadder-web.pdf?1378922386
[37] http://researchbriefings.files.parliament.uk/documents/CBP-7423/CBP-7423.pdf
[38] 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

175. 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.

176. 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 Huntingdonshire.

177. 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 as well as 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.

178. 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."[39] 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.

6.2.2 Tenure-led projections

179. Firstly we review data on the tenure of households aged 55-75 across Huntingdonshire. We take this cohort approach because it is these households which, over the next 20 years, will be reaching the age of 75+. This is considered the typical threshold age for specialist housing provision, and thus forms the basis for calculations of future housing need and provision within this age group using the HLIN toolkit (see Table 6-6). We will then use the tenure split within this cohort to project forward the need for specialist housing according to different tenures, based on the premise that those currently occupying their own home will wish to do so in future, even where 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.

180. It is clear that the majority of Huntingdonshire households own their homes, and the majority of those that rent are in social rented tenure as presented in Table 6-1 below.

Table 6-1 Tenure of households aged 55-75 in Huntingdonshire, 2011

Owned	Owned outright	Owned with a mortgage/loan or Shared Ownership	All rented	Social rented	Private rented	Living rent free
83.2%	57.3%	25.8%	16.8%	10.1%	5.9%	0.8%

Source: Census 2011

181. Secondly, we project how the overall number of older people in Buckden is likely to change in future based on the ONS' sub-national population projections for the year 2036. These are presented in Table 6-2 overleaf.

182. The method we use to arrive at this number can only be an estimate given that MHCLG population projections do not provide data at the NA level. AECOM uses the following four-step method to formulate an estimate:

- Using ONS population projections, we take the projected size of the total district population (169,508) and population aged 75 and over (27,658) at the end of the Plan period;
- Using Census 2011 data, we take the population sizes for Buckden and Huntingdonshire together with the number of those aged 75 and over;
- We develop an estimate of the size of the total population living in Buckden at the end of the Plan period by assuming it is the same proportion of the Huntingdonshire population as in 2011, which produces a number of 3,188; and

[39] https://www.ageuk.org.uk/documents/EN-GB/Political/Age%20UK%20ID201813%20Housing%20Later%20Life%20Report%20-%20final.pdf?dtrk=true

- To formulate an estimate of the 75 and over population in Buckden at the end of the Plan period, we assume it is the same proportion of the Huntingdonshire population aged 75 and over as in 2011 (1.7%), which produces a number of 766.

183. This calculation results in an increase in the 75 and over population for both geographies of 134%. In Huntingdonshire, this equates to an increase of 27,658, while in Buckden it amounts to an increase of 766.

184. Between the 2001 and 2011 Census the number of people aged 75 and over in Buckden increased by 34%, which is higher than the Huntingdonshire rate of increase of 27%. Meaning that the geographies aged at different rates. Both geographies previously aged at a similar rate. However, the population aged 60-75 who will enter the 75+ age band in future grew by 56% in Buckden over the same time frame, compared with 45% in Huntingdonshire. From this we can conclude that Buckden is likely to age at a faster rate than Huntingdonshire in the coming decades.

185. The results of this exercise provide us with a projection of the number of people in Buckden aged 75 and above in 2036, and which tenure categories they can be expected to occupy. This is done by multiplying the projected number of persons aged 75 and above in 2036 (766) by the tenure percentages for Huntingdonshire presented in Table 6-1 above. Our findings are presented in Table 6-2.

Table 6-2 Projections of elderly population (75+) in Buckden

	2011 Buckden (Census)	Huntingdonshire (Census)	2036 Buckden Projection (AECOM Calculation)	Huntingdonshire Projection (ONS SNPP 2014)
All ages	2,805	169,508	3,188	192,682
75+	327	11,811	766	27,658
% of population which is 75+	11.7%	7.0%	24.0%	14.4%

Source: ONS SNPP 2014, AECOM Calculations

186. A key assumption here is that, for the purposes of determining the proportion of households aged 75+ falling into different tenures in 2036, and the number of specialist units 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.

187. The results of this exercise provide us with a projection of the number of people living in each tenure in the 55-75 cohort in 2011 as shown in the Table 6-3 below.

Table 6-3 Projected tenure of households aged 75+ in Buckden to 2036

Owned	Owned outright	Owned with a mortgage/loan or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
637	439	198	129	77	45	6

Source: Census 2011

188. Thirdly, we have considered the incidence of mobility limitations, as defined by the Census, within each tenure group for those aged 65+ in Buckden. This allows us to link the levels of need (as defined by the levels of mobility limitation within the population) to tenure (based on the premise that such needs can be deemed a 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. It arises partly 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 6-4 Tenure and mobility limitations of those aged 65+ in Buckden

Tenure	All categories: Long term health problems	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories: Tenure	307	75	24.4 %	68	22.1 %	164	53.4 %
Owned or Shared Ownership: Total	291	72	24.7 %	63	21.6 %	156	53.6 %
Owned: Owned outright	260	61	23.5 %	56	21.5 %	143	55.0 %
Owned: Owned with a mortgage or loan or Shared Ownership	31	11	35.5 %	7	22.6 %	13	41.9 %
Rented or living rent free: Total	16	3	18.8 %	5	31.3 %	8	50.0 %
Rented: Social rented	5	1	20.0 %	2	40.0 %	2	40.0 %
Rented: Private rented or living rent free	11	2	18.2 %	3	27.3 %	6	54.5 %

Source: Census 2011, DC3408EW Health status

189. If we focus on those whose activities are limited a lot, the calculations suggest that of the 637 households aged 75 and over that own and the 129 that rent in Buckden in 2036, there could be a need for 158 specialist homes for owner occupiers (24.7% x 637) and 24 for renters of all kinds (18.8% x 129), or 182 new specialist homes in total.

190. These outputs are shown in Table 6-5 below, based on the assumption that those whose day-to-day activities are limited a lot will need extra care housing (e.g. with significant on-site services, including potentially medical services), whilst those with their day to day activities limited only a little may instead need adaptations to their existing homes, or sheltered housing (providing some degree of oversight or additional services for older people). These outputs are added to the numbers estimated for those whose activities are limited a lot above.

Table 6-5 AECOM estimate of specialist housing need in Buckden to 2036

	Affordable	Market	Total (rounded)
Extra care housing	Multiply the number of people across all rented housing (not just social rent as those aged 65+ who need to rent are overwhelmingly likely to need Affordable Housing) by the percent in that tenure who have day to day activity limitations limited a lot. This comes to 129 x 18.8% = 24.	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. This comes to 637 x 24.7% = 158.	182
Sheltered housing or adaptations	Multiply the number of people across all rented housing by the percent who have day to day activity limitations limited a little. This comes to 129 x 31.3% = 40.	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. This comes to 637 x 21.6% = 238.	178
Total	64	295	**360**

Source: Census 2011, AECOM Calculations

191. The total number of households falling into potential need for specialist accommodation is 360, which is 24% of the 1,521 households aged 75 and above projected to live in Buckden in 2036.

Table 6-6 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)[36]	20
Extra care housing for rent	15
Extra care housing for sale	30
Housing based provision for dementia	6

Source: Housing LIN

192. As we have seen in Table 6-5, Buckden is forecast to have an over-75 population of 766 by the end of the Plan period. Using the HLIN toolkit calculation presented in Table 6-6, this should result in the following:

- Conventional sheltered housing to rent 60 x 0.766= 46
- Leasehold sheltered housing 120 x 0.766 = 92
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) 20 x 0.766 = 15
- Extra care housing for rent 15 x 0.766 = 11
- Extra care housing for sale = 30 x 0.766 = 23
- Housing based provision for dementia = 6 x 0.766= 5

193. This forecasts a total demand for **192** specialist dwellings.

194. Table 6-7 below presents the HLIN recommendations equivalent to the findings in Table 6-5 above, which produce a significantly lower figure, weighted more towards affordable provision and with even greater emphasis on lower care needs. For consistency, we assume that adaptations to existing homes or new adaptable dwellings can equally meet the needs of those for whom the HLIN model recommends the provision of sheltered housing.

195. Table 6-8 below presents both tenure-led and HLIN specialist housing need by their percentage split.

Table 6-7 HLIN estimate of specialist housing need in Buckden to 2036

	Affordable	Market	Total
Extra care housing	Includes: enhanced sheltered housing for rent (7.5) + extra care housing for rent (11) + housing based provision for dementia (5) = **24**	Includes: enhanced sheltered housing for sale (7.5) + extra care housing for sale (23) = **31**	54
Sheltered housing or adaptations	Conventional sheltered housing for rent (**46**)	Leasehold sheltered housing (**92**)	138
Total	70	123	**192**

Source: Housing Learning and Improvement Network

**Note: to calculate the HLIN housing figure we used the total number of proposed dwellings with residents over 75+ by 2036.*

Table 6-8 Specialist housing need percentage split

Split	Tenure-led	HLIN
Affordable	17.9%	36.3%
Market	82.1%	63.7%
Higher care	50.5%	28.3%
Lower care	49.5%	71.7%

Source: AECOM Calculations

6.2.3 Further information on specialist housing from Huntingdonshire District Council

196. To further inform the conclusions of the HNA on specialist housing for the elderly, AECOM contacted Huntingdonshire District Council for any additional information they were able to provide on this issue.

197. The District Council states that there is a very low level of need identified by those on the housing register currently living in Buckden. Information is not collected about those who would like to live in Buckden but do not currently do so. However, in the parish at present, anecdotal evidence suggests there appear few affordable housing options for elderly owners.

198. The District Council also advises that the Parish Council may wish to consider ensuring that new provision specifically aimed at the elderly be built to the design standard developed by the Housing our Ageing Population Panel for Innovation (HAPPI).[40]

6.3 Conclusions- specialist housing for elderly people

199. When comparing the two figures – that of the tenure-led projection and the HLIN breakdown – it is clear that the former figure of 360 specialist dwellings would not be a viable delivery target for Buckden as it relies on relatively broad assumptions about the connection between mobility impairment and actual need for different accommodation.

200. It is therefore more appropriate to consider that tenure-led approach as generating an aspirational number that could theoretically be delivered in the absence of constraints on resources. For this reason, our recommendation would be to treat these targets as a range, with at least 192 dwellings made available to service the needs of older and elderly people over the Plan period and the tenure-led number of 360 dwellings functioning as an upper, aspirational target.

201. As this range relates to the total number of dwellings by the end of the Plan period, the final step is to deduct an estimate of the current supply of specialist housing for older people in Buckden and to then determine a minimum requirement for additional provision over the Plan period, broken down by tenure.

6.3.1 Current supply

202. There are 66 bed spaces in specialist housing in Buckden, serving a 2011 population of 327 people aged 75 and above. This produces an actual rate of provision in the NA of 201 dwellings (rounded) per 1,000 of the population aged 75 and over.

203. Referring to the minimum target produced by the HLIN calculation, there are an additional 126 specialist units (192 – 66) that need to be provided over the Plan period.

204. The current supply of bed spaces, presented in Table 6-9, is spread across four communities, ranging from sheltered housing and for social rent (South's Almshouse & Burberry Homes) and sheltered housing for leasehold (King George Court). Hardwick Dene is a care home that can accommodate 50 residents. However, these do not supply the needs of 'private households' and so will not be included in the calculation. That said, a care home or similar establishment may be supported in the Neighbourhood Plan and would provide an option that may lessen the need for extra care housing within the Parish.

205. The District Council states that there is a very low level of need identified by those on the housing register currently living in Buckden. Information is not collected about those who would like to live in Buckden but do not currently do so. However, in the parish at present, anecdotal evidence suggests there appear few affordable housing options for elderly owners.

[40] For further information on the design standards, please refer to www.housinglin.org/browse/topic/design-building/HAPPI

Table 6-9 Buckden specialist housing bed spaces

	Name	Description	Bed spaces	Type
1	South's Alms-house & Burberry Homes	15 flats (1 bedroom each)	15	Sheltered housing for social rent
2	King George Court	17 cottages (3 bedrooms each)	51	Sheltered housing for leasehold
Total bed spaces in Buckden			66	

Source: https://housingcare.org, phone calls to each establishment, Rightmove sold listings for Butlers Place

206. We can now deduct current supply by tenure category from the targets supplied by HLIN. Table 6-10 provides this final recommendation. Note that all current supply falls within the 'sheltered housing' category without additional onsite care provided, so the requirement for extra care housing has not changed and should be a priority for future supply.

207. It is also not currently possible to determine the total number of those households that have already been adapted for mobility-impaired people in the current stock, or those households where the person with limited mobility has their needs met through family or other care rather than requiring adaptations to their living space. However, we do have a figure for applications for disabled facilities grant that was paid since April 2012 to March 2019 (a total of 31 homes), which we can subtract from the overall specialist housing need.

6.3.2 Future supply

Table 6-10 Final recommendation for additional specialist housing provision to 2036[41]

	Affordable	Market	Total
Extra care housing	24	31	55
Sheltered housing or adaptations	46 – 15 = 31	92 – 51 = 41	72
Total	55	72	**127**

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

208. The current supply of bed space is provided through sheltered housing for social rent (South's Almshouse & Burberry Homes) and sheltered housing for leasehold (King George Court) contributing to 66 total bed spaces. As a result, it is considered that a total addition of 127 specialist homes is a realistic number to provide.

209. The Huntingdonshire Accessible and Specialist Housing Evidence Paper[42] forecasts the specialist housing requirement for Huntingdonshire between 2016 and 2036. Its calculations show an indicative need across Huntingdonshire in the period 2016-36 for 4,177 units of specialist housing for older people. Therefore Buckden's total supply will account for 3% of Huntingdonshire total need, which is a reasonable number considering the size and facilities of the village.

210. Finally, it may be an appropriate policy response 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, for example a survey of older people in the area, might indicate that Lifetime Homes-standard dwellings or adaptions to existing homes would be a suitable substitute for the provision of new sheltered housing.

211. The District Council also advises that the Parish Council may wish to consider ensuring that new provision specifically aimed at the elderly be built to the design standard developed by the Housing our Ageing Population Panel for Innovation (HAPPI).

[41] It should be noted that in this and in other tables throughout the report, estimates of future dwelling need are provided in a 1:1 ratio with predictions of future household need. In other words, where this table forecasts a future need for 127 dwellings, this is on the basis of a forecast of 127 additional households in need of such dwellings.
[42] Available at http://www.huntsdc.gov.uk/media/2687/huntingdonshire-accessible-and-specialist-housing-evidence-paper.pdf

6.4 Newly forming households

212. The second part of this research question relates to the housing needs of newly forming households in Buckden. For the purpose of this HNA, we define newly forming households as those where people aged between 18 and 35 are looking to form their own independent household, with themselves as the HRP.

213. We start by looking at the ONS 'Age by single year' dataset. This reveals that there were 405 individuals aged between 18 and 35 in the NA in 2011. This represents 14.4% of the population. These individuals may or may not have formed their own households.

214. Table 6-11 below shows that there is a total of 93 households with an HRP aged below 35, or around 7.8% of all households in Buckden. To estimate the number of individuals aged between 18 and 35 residents this represents, we use the following approach:

    i. We multiply the number of households under 35 by the average household size in the NA, which results in 219 individuals. (93 * 2.35 = 219)

    ii. We then discount the number of individuals below 18. As 43 households live with at least one dependent child, we estimated there were about 43 children among these households. (219 - 43 = 176)

    iii. Therefore, among the 405 individuals who are between 18 and 35, 176 have formed their own household and 229 have not. (405 - 176 = 229)

    iv. This represents 97 (rounded up) households that could potentially be formed (229 divided by 2.35).

215. We assume these potential households are still living with their parents. They will not have formed their own household for several reasons, including the absence of suitable affordable tenures.

216. Census data about household composition shows that 91 households have non-dependent children living in them. The figure of 97 above can therefore be seen as a broadly accurate estimate.

217. Therefore, at the time of the last Census, around 97 households in Buckden had the potential to form their own household (8.1% of the total number of households).

Table 6-11 Households with HRP under 35, Buckden, 2011

Household composition	Number
Age of HRP under 35: One person household	16
Age of HRP under 35: Two or more person household: No dependent children	34
Age of HRP under 35: Two or more person household: With dependent children	43
Age of HRP under 35: Total	93

Source: ONS, 2011

218. Now that we have identified the number of potential newly forming households in need, we need to find out the type of tenures they are most likely to occupy. To do so, we look at tenure occupied by households aged 49 and under in the NA. This is presented in Table 6-12 below.

219. Through analysis of Table 6-12, it is apparent that newly forming households (as above, we assume here these households are overwhelmingly aged between 16 and 34) aged 24 and under are substantially more dependent on private rental sector housing (88.9%). Those aged 25 to 49 are more dependent on Owned or Shared Ownership households (68.1%). The majority of these own with a mortgage or loan or Shared Ownership (60.8%).

Table 6-12 Tenure by age of HRP, NA 2011

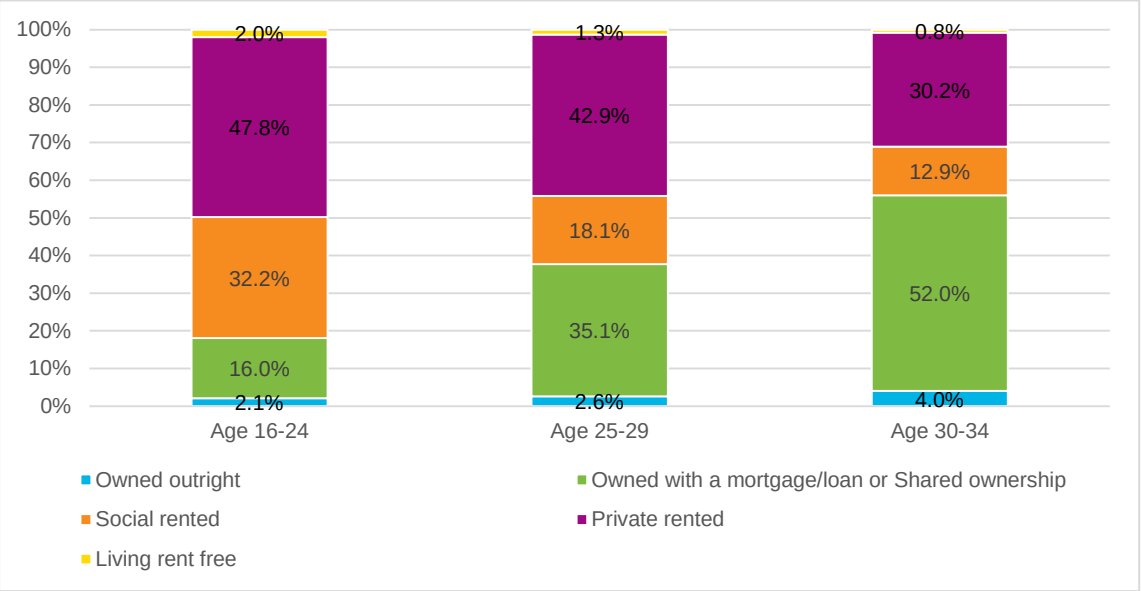
Tenure	Age 24 and under		Age 25 to 49	
	Number	Percent	Number	Percent
All categories: Tenure	18	100.0%	385	100.0%
Owned or Shared Ownership: Total	2	11.1%	262	68.1%
Owned: Owned outright	0	0.0%	28	7.3%
Owned: Owned with a mortgage or loan or Shared Ownership	2	11.1%	234	60.8%
Rented or living rent free: Total	16	88.9%	123	31.9%
Rented: Social rented	5	27.8%	46	11.9%
Rented: Private rented or living rent free	11	61.1%	77	20.0%

Source: ONS, 2011

220. This data we have examined considers the tenure of HRPs aged between 25 and 49 as a single group. However, the tenures occupied by different households can vary significantly between these ages. This data does not capture the tenures occupied specifically by households where the HRP is aged below 35.

221. Therefore, we turned to data at the LPA level, as it provides the level of precision we are seeking. The data presented in Table 6-13 and Table 6-14 below reveals that for ages 16-29 the dominant tenure is privately rented housing, whilst the majority for ages 30-34 is owned with a mortgage/loan or Shared Ownership. For ages 16-24, the second most popular tenure is social rented, whilst for ages 25-29, it is property owned with a mortgage/loan or Shared Ownership.

Table 6-13: Tenure by age of HRP, Buckden 2011



Source: ONS, 2011

Table 6-14 Tenure for Buckden and District for age 16-24, 2011

Age 16-24 Tenure	NA	District	Diff	Av.
All categories: Tenure	100.0%	100.0%	0.0%	100.0%
Owned: Owned outright	0.0%	2.1%	-2.1%	1.1%
Owned: Owned with a mortgage or loan or Shared Ownership	11.1%	16.0%	-4.8%	13.5%
Rented: Social rented	27.8%	32.2%	-4.4%	30.0%
Rented: Private rented or living rent free	61.1%	49.8%	11.3%	55.4%

Source: ONS, 2011

6.5 Conclusions- newly-forming households

222. Data on the tenures occupied by HRPs aged between 16 and 24 is available at both the NA and the LPA level. When comparing them, we see that, compared with Buckden, a higher percentage in the District own outright and own with a mortgage, loan or Shared Ownership. A higher percentage also live in socially rented properties in the district compared with the NA and a much greater percentage of those aged 16-24 privately rent or live rent-free.

223. Based on ONS Census data 2011, we have estimated that about 229 individuals below 35 had not formed their own household. This represents around 97 households with the potential to be formed.

224. Based on the average of the numbers in Table 6-12 and Table 6-14 , an estimated tenure split of new-build homes has been developed, bearing in mind the needs of newly forming households specifically.

225. This estimate emphasises the importance to these households of both entry-level market sales (including affordable routes to home ownership) and private rent. Based on these calculations we recommend the following tenure split: 1% home ownership, 14% entry-level market sales/intermediate ownership product, 30% social rent and 55% private rent.

Table 6-15 Recommended tenures in Buckden to meet the needs of newly forming households

Tenure	Recommended proportion
Home ownership	1%
Entry-level market sales/intermediate ownership product	14%
Social rent	30%
Private rent	55%

Source: AECOM calculations

226. Based on the evidence we have gathered, the private rented sector should continue to provide a means for newly forming households to form independent households. For this reason, build-to-rent development should be supported through neighbourhood planning policy[43], particularly as it offers a route to affordable private rented dwellings, a tenure of AH introduced under the revised NPPF.

227. Given careful consideration we have made in this study on affordability, and the resulting division of AH set out in Table 6-15, we do not consider the AH conclusions need to be adjusted further in the light of evidence relating to newly forming households.

[43] The increase in private rented dwellings, and indeed any other housing tenure that the Parish Council wishes to encourage, needs to be supported in the first instance by clear, unambiguous policy support in the Neighbourhood Plan (for example, requiring a proportion of Build to Rent development within any development of market housing), and then, working closely with Huntingdonshire DC and, where necessary, individual developers, through rigorous monitoring and implementation of those policies. It is only where development is promoted on land owned or controlled by the Parish Council that the Parish Council itself can have 100% control over the practical delivery of any specific housing tenure or type, including Build to Rent housing (as defined by the NPPF as a tenure wholly separate from standard market housing).

7. Conclusions

7.1 Findings and Recommendations

228. Below, in Table 7-1, we summarise conclusions and recommendations on issues affecting: tenure, type and size and specialist housing for Buckden Neighbourhood Area.

Table 7-1 Overall conclusions of Buckden Neighbourhood Plan Housing Needs Assessment

Issue	Source(s) (see Chapter 3)	Evidence	Conclusion
Type and Size	AECOM Calculations, ONS 2011 MHCLG 2014-based household projections, MHCLG 2011-based household projections	82.7% of households in Buckden occupy dwellings of four or more bedrooms, compared with 76.3% in Huntingdonshire. The supply of new dwellings between 2001 and 2011 was dominated in real terms by 8 bedroom or more dwellings, with a 46.2% increase. Buckden's largest age bracket is 45-64 years of age, accounting for 29% of the population, compared to the District's 28%. The second largest is 65-84 years of age at 21% compared to Huntingdonshire's 14%, showing an older population within the NA. These findings suggest that there may be unmet demand for appropriate smaller dwellings to which the older population can downsize. It is apparent that there is a surplus of larger households that are underutilised. It is logical that households aged between 35 and 54 live in family-sized homes i.e. 3 – 4 bedroom houses; however, for households aged 55+ downsizing normally becomes more common, but this is not apparent at Buckden. For ages 55-64, 3-bedroom homes or more account for 78.7% of the total population and for ages 65 and over three bedrooms and over accounts for 65.4%.This indicates that some downsizing occurs but it remains relatively infrequent.	Buckden is likely to have a misalignment in housing stock. Projections to 2036 show that more one, two and three bedroom housing is needed, and there is an oversupply of four and five bedroom housing. It is clear Buckden has an ageing population that requires smaller dwellings to downsize into. It is recommended that the dwelling mix for new housing over the Plan period be 10.8% one bedroom, 36.1% 2 bedroom and 53.1% three bedroom dwellings, with no further supply of dwellings with four or more bedrooms. This dwelling mix would effectively balance out the present weighting toward larger units, and would also help to meet any latent demand for downsizing options.

Tenure	AECOM Calculations, Census 2001/2011, Land Registry PPD, RSH, Strategic Housing Market Assessment for the Cambridge housing sub-region 2013 https://www.rightmove.co.uk, https://www.home.co.uk	Home ownership remains the most common tenure in the NA, with a strong demand for private rented homes and socially rented housing between 2001 and 2011. Through CACI data, we found that the median annual income in Buckden is £42,591 and the lower quartile income is £24,818. We particularly focus on the lower quartile income as it helps us to understand what tenures the lowest earning households in most need of support are able to afford. With reference to the lower quartile, the only tenures that are affordable are socially rented housing and affordable housing.	Although 25% Shared Ownership requires a higher income than the lower quartile average, we suggest that this tenure should nevertheless be supplied as the required annual income is £27,751, only £2,922 more than the lower quartile. Providing a supply of this tenure will bring down the price for this tenure and enable those in the lower quartile bracket to become home-owners. With regards to rental tenures, affordable rent requires £21,493 and social rent £20,045. These are below the lower quartile average income, therefore we suggest that both these tenures should be provided in Buckden. In terms of the tenure split of Affordable Housing, we suggest that 30% should be provided as Shared Ownership (25%). The remaining 70% of the new affordable housing units should be provided as social or affordable rented properties with the balance made up of other affordable tenures, which is in line with Policy LP25 of the Huntingdonshire Local plan to 2036.
Specialist housing – Elderly Housing Need	AECOM Calculations, Housing LIN (2011), 2014-based Sub-national population projections and Census 2011 (ONS),	A range of at least 192 dwellings and a maximum of 360 dwellings should be provided to meet the needs of the elderly, before current supply is deducted. We found that there are 66 specialist dwelling spaces in Buckden. This figure deducted from the minimum target results in 126 specialist units to be provided over the Plan period. The District Council states that there is a very low level of need identified by those on the housing register currently living in Buckden. Information is not collected about those who would like to live in Buckden but do not currently do so. However, in the parish at present, anecdotal evidence suggests there appear few affordable housing options for elderly owners.	The final recommendation for additional specialist housing is therefore • Affordable extra care housing = 24 • Market extra care housing = 31 • Affordable sheltered housing or adaptations = 31 • Market sheltered housing or adaptations = 41 This results in a total of 127 specialist housing after the current supply is deducted. The District Council also advises that the Parish Council may wish to consider ensuring that new provision specifically aimed at the elderly be built to the design standard developed by the Housing our Ageing Population Panel for Innovation (HAPPI).

Specialist Housing Need – Newly forming households	AECOM Calculations, Census 2011 (ONS)	Data on the tenures occupied by HRPs aged between 16 and 24 is available at both the NA and the LPA level. When comparing them, we see that a higher percentage in the District own outright and own with a mortgage, loan or Shared Ownership. A higher percentage also rent social properties in the District than the NA, and a much greater percentage of those aged 16-24 privately rent. Based on Census 2011, an estimated 229 individuals below 35 have not formed their own household in Buckden. This represents around 97 households with the potential to be formed, around 8.1% of the total number of households.	A proposed tenure split for newly-forming households is 1% home ownership, 14% entry-level market sales/intermediate ownership, 30% social rent and 55% private rent over the Plan Period. Based on the evidence we have gathered, the private rented sector should continue to provide a means for newly forming households to form independent households. For this reason, build-to-rent development should be supported, particularly as it offers a route to affordable private rented dwellings.

7.2 Recommendations for next steps

229. This neighbourhood plan housing needs assessment has aimed to provide Buckden Parish Council with evidence on housing trends from a range of sources. We recommend that BPC should, as a next step, discuss the contents and conclusions with HDC 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 the Neighbourhood Plan 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 adopted strategic development plan:
    - the views of HDC – 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 the HDC 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 the district and its neighbourhoods.

230. Changes to national policy will continue to affect housing policies at a local authority and, by extension, a neighbourhood level.

231. 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).

232. Bearing this in mind, we recommend that the steering group should monitor carefully strategies and documents with an impact on housing policy produced by HDC or any other relevant body and review the neighbourhood plan accordingly to ensure that general conformity is maintained.

233. 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. For example, the Parish Council can determine when there are changes in housing needs and respond to those changes by ensuring that they are alerted by Huntingdonshire District Council when a new SHMA is published, and by checking ONS for new statistics, in particular the release of 2021 Census data (projected for 2022).

Appendix A : Affordability of tenure options

Market housing

234. To determine affordability in market housing, we consider two primary indicators, 'Income Thresholds' (IT), which denotes the maximum share of a family's income that should be spent on accommodation costs, and secondly 'Purchase Thresholds' (PT), which denotes the standard household income requirement to access mortgage products.

Market sales

235. The PT examines affordability for sale market homes. In this sub-section, we consider two measures of housing price: the average (mean) house price, and the lower quartile (LQ) house price. The LQ house price is the price below which the cheapest 25% of houses may be bought and is a **measure of 'entry-level' property in the area** (cheaper, more affordable housing)[44]. Nonetheless, an entry-level dwelling can also be understood as one suitable for a household comprising two or three individuals. In order to conform with the Government guidance on overcrowding, such a home would require three habitable rooms (a flat or house with one or two bedrooms). **Entry-level properties can therefore also be understood as two-bedroom flats/houses.**

236. As there have been low sales of smaller homes in the NA, including two bedroom properties, it is necessary to use Land Registry data from 2018. The Lower quartile price for homes in Buckden is **£213,125** whilst the average price for property in the NA is **£315,980.**

Table 7-2 Average prices for market sale homes, 2018

Average	Price Buckden	Price Huntingdon
Mean	£315,980	£291,173
Median	£327,500	£265,000
Lower quartile	£213,125	£200,000
Max	£545,000	£2,250,000
Min	£115,000	£57,500

Source: Land Registry 2018

237. The PT is calculated by discounting 10% of the house price to reflect a mortgage deposit. The resulting cost is then divided by 3.5.[45]

238. The PT for the **average property** price is £315,980 x 10% = £31,980; £315,980 – £31,980 = £284,382; £284,382 / 3.5 = £81,252. A single person would need to be earning **£81,252** annually to afford an average priced property.

239. The PT for an **entry-level property** is £213,125 x 10% = £21,313; £213,125– £21,313 = £191,813; £191,813 / 3.5 = £54,804**.** A single person would need to be earning **£54,804** annually to afford an entry-level property.

Intermediate Tenures

240. 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. It can include shared equity (Shared Ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.

Starter Homes

241. The Housing and Planning Act 2016 (HPA) includes provisions to introduce a general duty on planning authorities in England to promote the supply of 'Starter Homes,' and a specific duty to require a minimum number or proportion of 'Starter Homes' on certain residential development sites. In paragraph 64 of the NPPF 2018, the Government introduces a recommendation that *"where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership".*

242. This is a fulfilment of the direction of travel set in the Housing White Paper. It states that, *"in keeping with our approach to deliver a range of affordable homes to buy, rather than a mandatory requirement for 'Starter Homes,' we intend to amend the NPPF to introduce a clear policy expectation that housing sites deliver a minimum of 10%*

[44] Definition of 'entry-level' taken from https://www.ons.gov.uk/visualisations/dvc393/affordabilitycalculator/content.html
[45] Lending criteria: How much a mortgage provider is prepared to lend you (how many times income).

affordable home ownership units. It will be for local areas to work with developers to agree an appropriate level of delivery of 'Starter Homes', alongside other affordable home ownership and rented tenures".

243. This is a substantial watering-down of the 'Starter Home' requirement as envisaged when policy contained in the Housing and Planning Act was first conceived. In effect, it leaves it to local groups, including neighbourhood plans, to decide an appropriate level of affordable home ownership products, while taking note of the 10% policy expectation.

244. A Starter Home is a new build home with a value not exceeding £250,000 outside London; it is eligible for first time buyers aged under 40.

245. The decision whether to treat Discounted Market Sale Homes (DMSH) as AH should be determined by whether lowering the asking price of new build homes of a size and type suitable to first time buyers by 20% would bring them within reach of people currently unable to access Affordable Market Housing for purchase.

246. So as to provide a conservative assessment of suitability of DMSH, we propose to use the value we have estimated for an entry-level dwelling of **£213,125.**

247. Applying a discount of 20% provides the approximate selling price of £170,500. Allowing for a 10% deposit further reduces the value of the property to **£153,450** The PT at a multiple of 3.5 is **£43,842** with a total deposit of £15,345.

248. The income data shows that 48% of Buckden households are able to afford to purchase an entry-level market dwelling. This is within reach of those at the mean income but not lower quartile incomes. Only 36% of households are able to afford the average market dwelling.

249. However, it is important to note that the income data used here relates only to employment and other earnings and does not account for equity in a property already owned. Since 76.7% of Buckden households already own the property they occupy, it is likely that many of them possess home equity, and would be able to put this towards the purchase of an alternative market home should they wish to move. This is particularly relevant to downsizing.

Shared Ownership

250. As we have seen, there are very few Shared Ownership dwellings in Buckden (at the time of the last Census). Nevertheless, it is worth considering its future role.

251. Shared Ownership involves the purchaser buying an initial share in a property typically of between 25% and 75% and paying rent on the share retained by the provider. Shared Ownership is flexible in two respects, in the share which can be purchased and in the rental payable on the share retained by the provider. Both of these are variable. The share owned by the leaseholder can be varied by 'stair-casing'. Generally, stair-casing will be upward, thereby increasing the share owned. In exceptional circumstances (as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to both first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose household income does not exceed £60,000.

252. To determine the affordability of Shared Ownership, calculations are based on the entry-level house price in Buckden (**£213,125)**. The amount of the deposit available to the **prospective purchaser** is assumed to be **10% of the value of the dwelling**, the **standard loan to value ratio of 3.5** is used to calculate the income required to obtain a mortgage. The income required to cover the rental component of the dwelling is based on the assumption that a **household spends no more than 30% of the income on rent**. This assumption is made in the Cambridge sub-region SHMA 2013[46].

253. A 25% equity share of £213,125 is £53,281 from which a 10% deposit of £5,328 is deducted. The mortgage value of **£47,953** (£53,281-£5,328) is then divided by 3.5. To secure a mortgage of £47,953, an annual income of **£13,701** (£47,953 / 3.5) is therefore needed. In addition to the mortgage costs, rent is charged on the remaining 75% Shared Ownership equity (i.e. the unsold value of £159,844). An ongoing annual rent equivalent to 2.75% of the value of the unsold equity is assumed, which is £4,395 and requires an income of **£14,050**. Therefore, an income of around **£27,751** (£13,701+ £14,050) is required to afford a 25% shared equity purchase of an entry-level house with annual rent.

254. The same calculation is repeated for different initial share and the results are presented in Table 7-9 below:

[46] https://cambridge.blob.core.windows.net/public/ldf/coredocs/RD-STRAT-090.pdf, Chapter 10 Incomes and affordability, page 24

Table 7-3 Affordability calculator for Shared Ownership

Purchase price	£204,275	Share price	Minimum income needed	Mortgage	Income needed for mortgage	Annual Rent	Income needed for rent	Deposit required
Initial share	25%	£53,281	£27,751	£47,953	£13,701	£4,215	£14,050	£5,328
	35%	£74,594	£31,880	£67,134	£19,181	£3,810	£12,699	£7,459
	40%	£85,250	£33,643	£76,725	£21,921	£3,517	£11,722	£8,525
	50%	£106,563	£37,170	£95,906	£27,402	£2,930	£9,768	£10,656
	60%	£127,875	£40,697	£115,088	£32,882	£2,344	£7,815	£12,788
	75%	£159,844	£45,987	£143,859	£41,103	£1,465	£4,884	£15,984

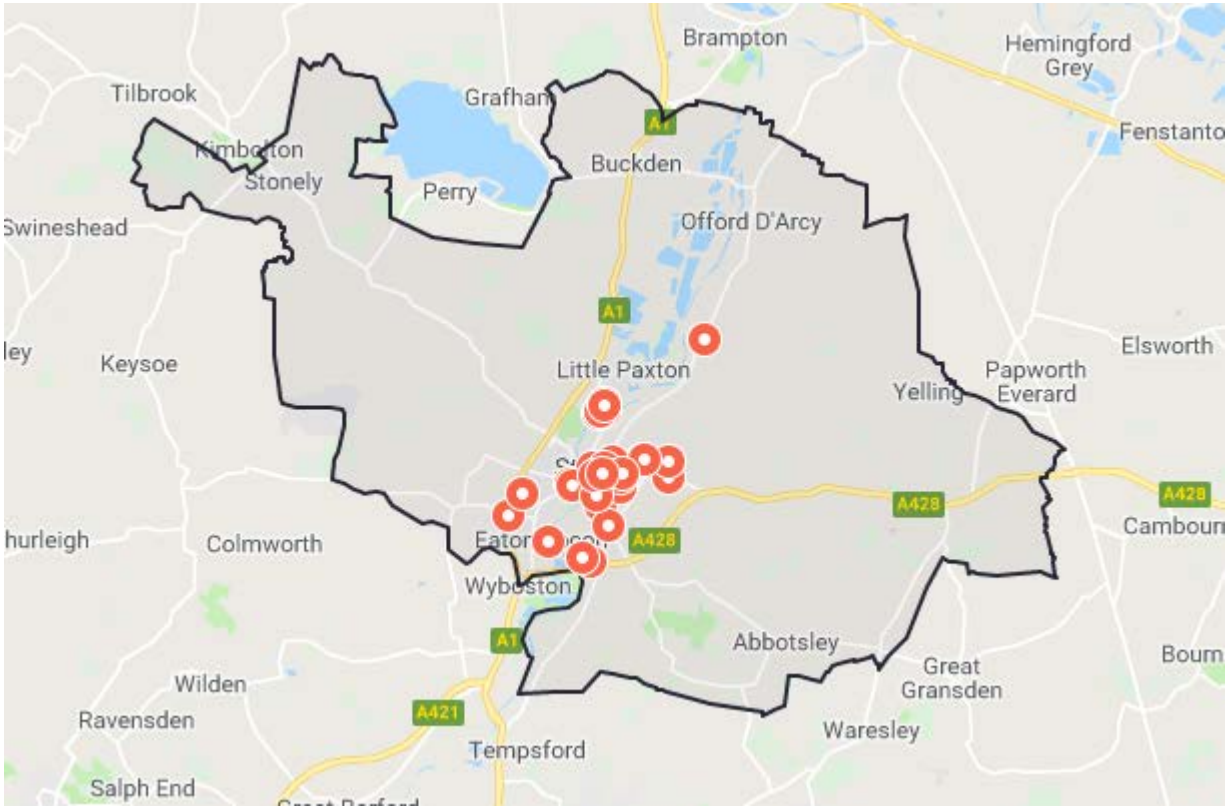
Source: AECOM Calculations

255. The income data shows that Lower Quartile Income residents are not able to afford any of the Shared Ownership dwellings. Those on a median income can afford the 25%-60% of the dwellings and those on a mean income can afford all the schemes as well as Starter Homes. 74% of the population can afford 25% Shared Ownership.

Private rented sector (PRS)

256. The IT examines affordability for rent market homes. Again, we consider two measures of price: the average rent price and the LQ rent price. However, data is not available for long-term trends at the NA scale, making it impossible to calculate LQ rent price. Nonetheless, as we saw, an entry-level dwelling can also be understood as two-bedroom flats/houses. A search of properties was made on Home.co.uk, which provides a market rent summary for the wider postcode area, shown in Figure 7-10: PE19 Postcode Area.

Figure 7-4: PE19 Postcode Area



Source: https://www.rightmove.co.uk

257. We used PE19 as a proxy for market rent levels in Buckden and present property rents by size in Table 7-11.

Table 7-5 Market Rents in PE19 by Number of Bedrooms

	No. of properties	Average rent	Annualised Rent
One bedroom	15	£615	£7,380
Two bedrooms	59	£780	£9,360
Three bedrooms	21	£959	£11,508
Four bedrooms	12	£1,489	£17,868
Five bedrooms	2	£1,448	£17,376
Average property rents in PE19		£873	£10,476

Source: https://www.home.co.uk

258. Finally, we have examined rents in surrounding areas and the results are compiled in Table 7-12. It appears that the rental market in PE19 (including Buckden), is more expensive when compared to surrounding areas of Huntingdonshire but less expensive than the county of Cambridgeshire.

Table 7-6 Property rents in surrounding areas

Area	Average rent	Annualised Rent
Average property rents in PE19	£873	£10,476
Average property rents in Huntingdon	£800	£9,600
Average property rents in Cambridgeshire	£978	£11,736

Source: https://www.home.co.uk

259. We now determine the income needed to afford market rents. The IT is derived through the annualisation of the monthly rental cost. For the purpose of this exercise and in line with the SHMA, affordability is defined as spending 30% of income on housing costs.[47]

260. The average rent for PE19 used as a proxy for Buckden is £873 per calendar month. The annualisation of this figure is £10,476. The income threshold is therefore **£34,920.**

261. The average entry-level rent (2 bedrooms) in Buckden is £780 per calendar month. The annualisation of this figure is £9,360. The income threshold is therefore **£31,200.**

Affordable housing

262. We identified the various different tenures that constitute the new definition of Affordable Housing (AH) within the NPPF (2018): Social Rent and Affordable Rent, Starter Homes, Discounted market sales housing, and other affordable routes to home ownership.

Social Rent

263. Rents in socially rented properties reflect a 'formula rent' based on a combination of individual property values and average earnings in each area, maintaining substantial discounts to market rents. As such, they are suitable for the needs of those on low incomes, and are subject to strict eligibility criteria.

264. To determine Social Rent prices we have used the Statistical Data Return (SDR) from the Regulator of Social Housing. This data is only available at the District level, but operates as an acceptable proxy for Buckden given the shared demographic and employment characteristics identified in this study between the two geographies. SDR provides data about rents and the size and type of stock owned and managed by Private Registered Providers and is presented in Table 7-13. Using this data, we have also calculated what annual rent and income will be needed for each home.

[47] Cambridge sub-region SHMA 2013 "*We have looked at spending a third of gross income on housing costs as "affordable". This helps identify the proportion of households who may be unable to afford different tenures and sizes of homes. However people may spend more or less than 30% of income on their housing costs.*"

Table 7-7 Social Rent Levels

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent PCM	£81	£95	£103	£118	£96
Annual average	£4,206	£4,938	£5,344	£6,121	£5,011
Income needed	£16,823	£19,754	£21,374	£24,484	£20,045

Source: SDR, AECOM Calculations

Affordable Rent

265. To determine Affordable Rent prices we can also use the SDR. The data is presented in Table 7-14 and Table 7-15 below.

Table 7-8 Affordable Rent levels (£)

Size	1 bed	2 bed	3 bed	4 bed	All
Average weekly Gross rent	£104	£124	£145	£167	£124
Annual rent	£5,408	£6,448	£7,540	£8,684	£6,448
Income needed	£18,027	£21,493	£25,133	£28,947	£21,493

Source: SDR, AECOM Calculations

Conclusion- affordability of tenure options

266. We are now able to directly compare the cost of market rent, market purchase, Social Rent, Starter Homes, Shared Ownership at 25%, 50% and 75%, and Affordable Rent in Buckden, and the level of income needed to afford these tenure options. Table 7-15 below summarises the annual cost of different tenures and the income required to support these costs.

Table 7-9 Affordability thresholds (income required)

Tenure	Cost of purchase	Annual rent	Deposit	Income Required
Market sale	£315,980	-	-£21,313	£81,252
Entry level - market sale	£213,125	-	-£20,438	£54,804
Shared Ownership (75%)	£159,844	£1,404	-£15,984	£45,987
Starter Homes	£153,450	-	-£15,345	£43,842
Shared Ownership (50%)	£106,563	£2,809	-£10,656	£37,170
Market Rent	-	£10,476		£34,920
Market Rent - entry-level	-	£9,360		£31,200
Shared Ownership (25%)	£53,281	£4,215	-£5,328	£27,751
Affordable Rent - average	-	£6,448		£21,493
Social Rent - average	-	£5,011	-£21,313	£20,045

Source: AECOM Calculations

267. The income required to afford these different tenures is then benchmarked against the median annual household income in Buckden of £42,591 and the lower quartile income in Buckden of £24,818.

Appendix B: Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

Assessing affordability involves comparing 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[48].

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[49]

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[50]

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)[51]

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.

Equity Loans/Shared Equity

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

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[52]

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.

Housing Products

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

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[53], 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.

Proportionate and Robust Evidence

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

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[54]

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).

Specialist Housing for the Elderly

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

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.[55]

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

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