Marton Moss
Housing Needs Assessment (HNA)

February 2020

Quality information

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Revision History

Revision	Revision date	Details	Authorized	Name	Position
1	January 2020	Draft report for group review	PA	Paul Avery	Senior Housing Consultant
2	February	Group Review	JJ	Julian Jackson	Planning Consultant, Marton Moss Neighbourhood Forum
3	February 2020	Amended following group review	KP	Kerry Parr	Associate Director
4	February 2020	Locality review	AO	Annabel Osborne	Neighbourhood Planning Officer
5	February 2020	Final Report	KP	Kerry Parr	Associate Director

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Disclaimer

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List of acronyms used in the text:

AH	Affordable Housing (NPPF definition)
AMH	Affordable Market Housing
HNA	Housing Needs Assessment
HNF	Housing Need Figure
Housing LIN	Housing Learning and Improvement Network
HRP	Household Reference Person
LHN	Local Housing Need
LPA	Local Planning Authority
LQAR	Lower Quartile Affordability Ratio
LTHPD	Long-Term Health Problem or Disability
MAR	Median Affordability Ratio
MH	Market Housing
MHCLG	Ministry for Housing, Communities and Local Government (formerly DCLG)
NA	Neighbourhood (Plan) Area
NDO	Neighbourhood Development Order
NDP	Neighbourhood Development Plan
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SHLAA	Strategic Housing Land Availability Assessment
SHMA	Strategic Housing Market Assessment
VOA	Valuation Office Agency

1. Executive Summary

1.1 Tenure and affordability

1. This housing need assessment (HNA suggests there is substantial need for affordable housing in the neighbourhood area (NA) on the basis of Marton Moss's share of Blackpool's need, particularly for social/affordable rent because these households do not have other choices. It will be important to maximise the provision of new affordable homes, in line with Blackpool's Local Plan, when new housing developments are delivered in the NA. However, in practice the number of new homes delivered in the NA over the plan period is likely to be limited given Blackpool's indicative housing requirement for the area of 28 homes. Furthermore, if new homes are delivered on small sites (eg as infill developments) they may fall below affordable housing thresholds.
2. The income required to buy an average market home for sale (£43,035) is higher than that available to households with median household incomes (£33,200). The income required to buy an average entry-level home for sale (£25,280) is lower than that available to households on median incomes, but unaffordable to those lower quartile household earnings (£10,295), even where two household members may be earning.
3. Affordable home ownership products would be affordable to those on median incomes. However, Marton Moss, like Blackpool as a whole, is unusual because the cost of home ownership (entry level prices) is similar to the cost of private rents. This calls into question the value of affordable home ownership products in this area. Typically, these products are aimed at households who can afford to rent in the market but cannot afford to access home ownership. Their purpose is to extend home ownership to households who cannot afford to buy.
4. There is very little affordable housing (for rent or sale) in the NA and so delivering more affordable housing could widen the choice available to local residents, particularly younger households.
5. Whilst there may be some potential demand for affordable home ownership products, it is difficult to support substantial provision of these homes as most of these households would be able to afford to buy in the open market. There may be some specific products that can be justified, including shared ownership which may extend home ownership to some of the lowest income households and products which support households in saving for a deposit eg rent to buy. Given the Government's recent announcement on the introduction of First Homes (30% discount on new market homes) it would be worthwhile to keep this product under review for its potential to meet the aspirations of households unable to afford to buy, particularly younger households

1.2 Type and size

6. This HNA provides an indication of the likely need for different types and sizes of homes based on demographic change. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include (but are not limited to):
    i. the characteristics of the existing stock of housing: the area is characterised by lower density housing, large plots and a rural feel which residents value.[1] It offers a different choice to other parts of Blackpool. Whilst new development might widen choice in the local area it is likely to also need to respond to the local context. This issue is being considered further within the Design Coding package.
    ii. the role of the NA or site within the wider housing market area (linked to any LA strategies or plans): Local Plan policy indicates limited development within the neighbourhood area (based on its indicative housing requirement).
    iii. site specific factors which may justify a particular dwelling mix: the tenure, type and size of housing that is appropriate to provide will depend on the nature of the site as well as evidence of local housing needs.
7. In terms of demographic change, AECOM's projections suggest that new development might involve prioritising smaller dwellings. This is primarily because the ageing population in Marton Moss feeds through into projections of demand for smaller dwellings. In practice, many older households may not wish to downsize in later life, so these projections need to be treated with caution.

[1] These factors were cited by local residents as things that they like about living in Marton Moss (Residents' questionnaire 2019)

8. The housing stock in Marton Moss has a larger bias, with more detached homes and very few flats compared to the Borough and England as a whole and so the provision of some smaller dwellings could widen choice within the NA.

9. However, the Blackpool Local Plan Core Strategy policy CS13 specifies the mix of housing sizes required on different sites with the provision of the smallest properties limited in areas where this would intensify existing concentrations (see Chapter 2 of this report). Marton Moss is different to Blackpool as a whole in terms of housing mix so there may be some justification for a higher proportion of smaller homes than specified in Borough wide policies.

1.3 Specialist housing for older people

10. This HNA suggests there might be 32-51 dwellings required by the end of the plan period to meet the needs of older people who may need care and support. Again, it is important to emphasise, that some of these people are already living in mainstream housing within Marton Moss and their needs are being met through care and support in the home. Some may have made adaptations to their dwellings to improve accessibility of other features.

11. There are no existing units of specialist housing for older people in Marton Moss at present, with two specialist (sheltered) schemes available for rent just outside of the neighbourhood area. There are no specialist schemes available for sale, which is relevant given that the vast majority of households in the NA live in homes they own and are likely to continue to want to do so even if they need specialist housing in later life.

12. Whilst the size of the older population and its growth over the plan period is significant in the context of the population of Marton Moss, it is unlikely to generate enough need on its own to justify specialist schemes such as extra care (which typically have a minimum of 40 units). However, there may be opportunities to provide innovative smaller schemes in the future or to meet some of the need/demand from the wider area, though the latter would require the planning and coordination of the Borough Council.

13. AECOM would suggest a key consideration for the neighbourhood planners is whether new mainstream homes (both market and affordable) could be provided to improved accessibility and adaptability standards. It may be possible to apply optional building regulation standards M4(2) and M4(3) to some or all new homes so that they better meet the needs of occupants as they age and need care and support. This could help to ensure that some stock of accessible dwellings is built up over time.

1.4 Newly forming households

14. The neighbourhood planners may wish to consider policies which support these newly forming households and allow them to access suitable and affordable accommodation, particularly given the ageing of the population in Marton Moss and the decline in the number and proportion of younger households. Affordable housing including for rent and some cheaper forms of affordable home ownership products, such as shared ownership, may provide these households with the opportunity to form and to remain living in the area rather than seeking affordable housing options elsewhere.

2. Context

2.1 Local context

15. Marton Moss is a Neighbourhood Plan area located in Blackpool. The Neighbourhood Area (NA) boundary comprises the residential area on the edge of Blackpool which extends into countryside and was designated on the 26th March 2019, following a six week consultation period.

16. The proposed Neighbourhood Plan period starts in 2020 and extends to 2030, therefore comprising a planning period of 10 years.

17. Marton Moss is located on the edge of the Blackpool urban area. The A5230 bisects the Neighbourhood Area, with the outskirts of Blackpool airport to the west of the NA. The north east extent of the Area is close to the western end of the M55 motorway. The Blackpool Local Plan – Core Strategy (Part 1) provides a useful description of the area:

    'The distinctive character of the Moss reflects its historic past and its importance in more recent times as a market gardening area. Alongside remaining glasshouses, the lands are now used for a mix of horse grazing, other animal welfare, garden centres and dwellings set in large gardens, with other land in need of enhancement. The Moss lands are criss-crossed by lanes and tracks with scattered dwellings and small businesses. While more development exists along the main highway frontages, the lands behind these frontages retain an essentially rural character, although very different from typical more open countryside.' (Para 8.23, Policy CS26)

18. The term 'Marton Moss' historically refers to a larger area than is covered by this Neighbourhood Plan. Some of this land excluded from the Neighbourhood Plan Area within Blackpool has or is in the process of being developed, the remaining part is within Fylde Borough. However, for the purposes of this Neighbourhood Plan the term 'Marton Moss' relates only the designated Neighbourhood Area as set out in Figure 2-1.

19. For Census purposes, the Neighbourhood Plan area is made up, like the rest of England, of statistical units called Output Areas (OAs). The Plan area equates to the following OAs, which have been used throughout as a statistical proxy for the NA boundary and which can be interrogated for data from both the 2001 and the 2011 Censuses:

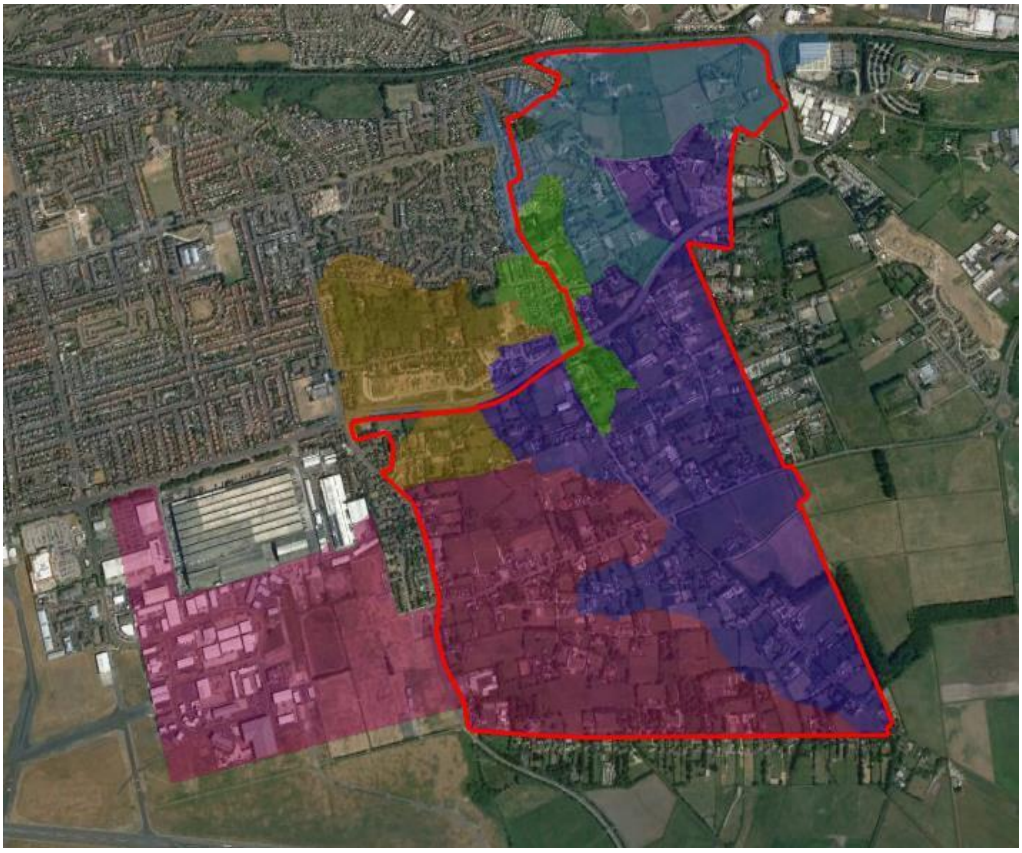
    - E00064206
    - E00064189
    - E00064199
    - E00064208

20. The statistics show that in the 2011 Census the Neighbourhood Plan area had a total of 1,249 residents (based on AECOM's definition of the NA using four output areas).[2]

21. A map of the Plan area appears below in Figure 2.1 with the 5 outputs areas that fall within the NA in whole or in part shown in colour. Note that four of these output areas are included in the definition of the NA. The fifth (E00064205 - yellow coloured OA in the map below) is excluded because only a small part falls within the NA and including it would distort the analysis.

[2] Blackpool Council has used the population in the 5 output areas (rather than the 4 used in this HNA) to calculate an indicative housing figure for Marton Moss. The population of the 5 OAs equated to 1,616 in 2011.

Figure 2-1: Map of the Marton Moss Neighbourhood Plan area to Output Areas coloured



Source: AECOM GIS, Google Earth

22. The neighbourhood planners are interested in exploring the need for Affordable Housing for sale (also known as affordable home ownership or low cost home ownership) as well as other tenures and so this HNA has benefited from support under the 'Affordable Housing for sale' element of the Neighbourhood Planning Technical Support programme. Analysis and commentary on this issue has been provided where relevant and possible in the HNA. Note that this does not make the group eligible for any funding for affordable housing, rather it aims to provide the group with evidence on this issue and help to inform the Neighbourhood Plan policies on affordable housing.

2.2 Planning policy context

24. In line with the Basic Conditions[3] of neighbourhood planning, Neighbourhood Development Plans (NDPs) are required to be in general conformity with adopted strategic local policies.[4] Consequently, the relevant elements of the Local Plan are reviewed as part of this Housing Needs Assessment (HNA).

25. In the case of Marton Moss, the relevant local planning context is the Blackpool Local Plan Part 1: Core Strategy 2012-2027. This was adopted in 2017 and replaces policies in the Blackpool Local Plan 2006 (except for those that are saved). The Council has consulted on the draft Local Plan Part 2: Site Allocations and Development Management Policies in February 2019.

26. It is relevant to note that the previous Local Plan (2001-2016) restricted new development in Marton Moss with the aim of preserving the character of the area. Most of the policies in this plan, in relation to housing development, have been superseded by the Local Plan Part 1: Core Strategy. It will eventually be replaced in full once the Local Plan Part 2: Site Allocations and Development Management Policies Document has been adopted (currently under preparation). A number of policies in the 2006 Local Plan will continue to be 'saved' until the Local Plan Part 2 is adopted. The only policy that has been 'saved' which is relevant to the HNA and development of new housing is Local Plan policy HN4 in relation to windfall development.

27. The Local Plan Core Strategy recognises the need for a local policy framework through the neighbourhood planning process and until the Neighbourhood Plan is in place, development in the area will be limited to *'a. Conversion or change of use of existing buildings for agricultural or horticultural purposes b. Outdoor recreational uses appropriate to a rural area c. New homes that meet the requirements of NPPF paragraph 55 d. Extensions or replacement dwellings in keeping with the scale and character of the area and not exceeding 35% of the original ground floor footprint of the existing dwelling'*. (Policy CS26, Local Plan Part 1: Core Strategy)

2.2.1 Policies in the adopted local plan[5]

28. Table 2.2 summaries the relevant policies in the Local Plan documents which relate to Marton Moss.

Table 2-2: Summary of Blackpool's adopted policies having relevance to Marton Moss Neighbourhood Plan Housing Needs Assessment

Policy	Source	Provisions
HN4 Windfalls (saved policy)	Blackpool Local Plan 2001-2016	Housing development will be permitted on derelict, vacant, underused and previously developed land within the urban area, providing: (a) the land is not needed to maintain amenity or correct deficiencies in the character or amenities of an identified priority neighbourhood; and (b) the land is not identified as being safeguarded for another use in the Local Plan and the need for that safeguarding still exists.

[3] Available at https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum

[4] However, this does not affect the potential for the evidence base underpinning the emerging local plan to inform or form part of the evidence base for the neighbourhood plan.

[5] Note that only those policies considered relevant to this Housing Needs Assessment have been reviewed, and that the policies reviewed may have been edited for relevance and/or clarity. As such, this summary of relevant policies should not be considered a full summary of the Local Plan in question.

Policy	Source	Provisions
CS26: Marton Moss	Blackpool Local Plan – Core Strategy 2012-27	A neighbourhood planning approach will be promoted for this area to develop neighbourhood policy which supports the retention and enhancement of the distinctive character, whilst identifying in what circumstances development including residential may be acceptable. Prior to developing a local policy framework through the neighbourhood planning process development on the remaining lands of the Moss will be limited to: a. Conversion or change of use of existing buildings for agricultural or horticultural purposes b. Outdoor recreational uses appropriate to a rural area c. New homes that meet the requirements of NPPF paragraph 55 d. Extensions or replacement dwellings in keeping with the scale and character of the area and not exceeding 35% of the original ground floor footprint of the existing dwelling.
CS2: Housing Provision	Blackpool Local Plan – Core Strategy 2012-2027	Policy makes provision for 4,200 homes 2012-27 in identified sites within the existing urban area, including major regeneration sites and identifies sites within South Blackpool growth area and an allowance for windfall sites (1,500 homes). At paragraph 5.51, the Core Strategy states that to complement this housing growth, a neighbourhood planning approach for the remaining land at Marton Moss will ensure the retention and enhancement of the distinctive character of the area.
CS13: Housing mix, standards and density	Blackpool Local Plan – Core Strategy 2012-27	This policy specifies the mix of housing sizes required on different sized sites as follows: a) On sites larger than 1 hectare, there should be a maximum of 10% 1 bed homes; at least 20% 2 beds, at least 20% 3 bed plus homes. b) On sites of 0.2-1 hectare there should be a mix of dwelling sizes, or the scheme should contribute towards a balanced mix of provision in the surrounding area. c) On all sites, flat development is not permitted if it would further intensify existing over concentrations of flats. Where permitted, at least 70% of units should be 2 beds.
CS14: Affordable housing	Blackpool Local Plan – Core Strategy 2012-27	On sites of 15 or more dwellings (or 0.5 hectares or larger) 30% affordable housing is required on site. One sites of 3-14 dwellings (or less than 0.5 hectares) a financial contribution towards affordable housing is required. The tenure mix within the affordable housing element will depend on the location of the scheme. Further details are provided in the Affordable Housing SPD.
Tenure mix	Affordable housing Supplementary Planning Document draft consultation document 2012	In Blackpool's inner areas, intermediate housing for sale will be prioritised. In the outer area (which includes Marton Moss) 80% social rented homes will be sought, with 20% as intermediate housing. Affordable homes should comprise a mix of 2-4 bed properties. Flats and 1 bed homes will only be permitted in exceptional circumstances where there are specific needs.

Source: Blackpool Local Plan Core Strategy 2012-27

2.2.2 Policies in the emerging local plan[6]

Table 2-3: Summary of Blackpool Borough emerging Local Plan policies having relevance to Marton Moss Neighbourhood Plan Housing Needs Assessment

Policy	Source	Provisions
DM1: Housing development in residential gardens, infill and backland sites	Blackpool Local Plan Part 2: Site Allocations and Development Management – Consultation Paper	Residential development in these locations will not be permitted unless certain conditions are met.
DM2: Housing for older people	Blackpool Local Plan Part 2: Site Allocations and Development Management – Consultation Paper	On new build sites of 10 dwellings or more, at least 20% of dwellings should be accessible and adaptable in accordance with technical standard M4(2) or suitable for wheelchair users in accordance with M4(3) of the Building Regulations (or as updated). The policy also permits the development of older persons housing (C3 use) providing certain criteria are met.
DM3: Residential institutions	Blackpool Local Plan Part 2: Site Allocations and Development Management – Consultation Paper	The development of new or extensions to existing Use Class C2 care homes will be permitted in appropriate premises and locations subject to a demonstration of local need and meeting other criteria related to the site and the scheme.

Source: Blackpool Local Plan Part 2: Site Allocations and Development Management – Consultation Paper

2.2.3 Quantity of housing to provide

29. The NPPF 2018 requires, through paragraphs 65 and 66, Local Authorities to provide neighbourhood groups with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.

30. Blackpool Council has fulfilled that requirement by providing Marton Moss with an indicative figure of 28 dwellings to be accommodated within the Neighbourhood Plan area by the end of the Plan period.[7] The Council has set out its reasoning behind this figure as follows. In summary, the figure is made up of Marton Moss's fair share of the local authority requirement in the Core Strategy for the period 2020-2027. For the remaining period of the Neighbourhood Plan (2027-2030), the Council has calculated a figure for the NA using the Government's standard method consistent with Planning Practice Guidance which supports the NPPF 2018.

31. The Core Strategy requirement for the borough over the period 2020 – 2027 is 2,110 dwellings (280 dwellings per annum from 2020 – 2022 and 310 dwellings per annum from 2022 – 2027).

32. Assuming Marton Moss forms 1.16% of the population (borough population: 139,300, Marton Moss population 1,616) this would equate to **24 dwellings over the period 2020 – 2027.**

33. The Core Strategy requirement only runs for 7 years from 2020, which is three years short of the 10 year time period of the Marton Moss Neighbourhood Plan (2020-2030). Therefore, the outstanding requirement has been calculated using the Government's standard method. This provides the minimum number of dwellings needed for the 3 years 2027 to 2030.

34. Under the standard method the minimum local housing need figure for the borough per annum for the period 2020 – 2030 is calculated to be: 122 dwellings. Therefore, the minimum local housing need figure for the borough for 2027 – 2030 would be 3 x 122 = 366 dwellings.

[6] Note that only those policies considered relevant to this Housing Needs Assessment have been reviewed, and that the policies reviewed may have been edited for relevance and/or clarity. As such, this summary of relevant policies should not be considered a full summary of the Local Plan in question.

[7] As confirmed in an e-mail from Blackpool Council in November 2019.

35. Assuming Marton Moss forms 1.16% of the population (borough population: 139,300, Marton Moss population 1,616[8]) this would equate to **4** dwellings to be provided in the neighbourhood area over the period 2027 – 2030.

36. The calculation used for the standard methodology is set out below:

37. **Step 1: Setting the baseline**: Baseline calculated using 2014 based household projections:

- 64,165 households in 2020
- 65,338 households in 2030

38. This is a total of 1,173 new households over the 10 year period, equivalent to an average household growth of **117** dwellings per year.

39. **Step 2: An adjustment to take account of affordability**: The average annual projected household growth figure is then adjusted based on the affordability of the area. The most recent ONS published median workplace-based affordability ratio for Blackpool is **4.62** (2018). No adjustment is applied where the ratio is 4 or below, but Blackpool's affordability ratio is higher than 4, so an adjustment is made using the formula in PPG.

- Local affordability ratio minus 4: 4.62 – 4 = **0.62**
- This answer is divided by 4: 0.62/4 = **0.155**
- This answer is multiplied by 0.25: 0.155 x 0.25 **= 0.039**
- 1 is then added to this answer: 0.039 + 1 **= 1.039**

40. The adjustment factor is therefore 1.039 and is used as:

- Minimum annual local housing need figure = (adjustment factor) x projected household growth
- Minimum annual local housing need figure = 1.039 x 117
- The resulting minimum local housing need figure is **122 dwellings per year**

41. **Step 3: Capping the level of any increase:** A cap is then applied which limits the increases an individual local authority can face. How this is calculated depends on the current status of relevant strategic policies for housing. Where these policies were adopted within the last 5 years (at the point of making the calculation), the local housing need figure is capped at 40% above the average annual housing requirement figure.

42. Blackpool strategic policies were adopted within the last 5 years (January 2016), but the minimum local housing need figure (122 dwellings per year) is below the Core Strategy average annual housing requirement figure, so therefore the cap is not applicable.

43. Therefore, based upon the adopted Core Strategy requirement for the period 2020 – 2027 and the standard methodology minimum local housing need figure for the period 2027 – 2030 the housing requirement for Marton Moss would be **28** dwellings (24 + 4) over the 10 year period 2020 – 2030.

44. This does not take account of any completions that have already taken place at Marton Moss over the earlier years in the Core Strategy plan period. There have been 83 completions at Runnell Farm, which is located in the Neighbourhood Area, as well as a small number of other completions elsewhere. If taken into account in the Marton Moss Neighbourhood Plan, these completions exceed what would be required under the Core Strategy, apportioned to Marton Moss.

45. Given that the NPPF requirement has been fulfilled, the question of how many houses to plan for has been answered by Blackpool Council and is therefore outside the scope of this Housing Needs Assessment.

[8] Note that Blackpool Council has used an updated estimate of the population of the neighbourhood area and so differs from the AECOM estimate based on the population in the four output areas at the time of the Census 2011.

3. Approach

3.1 Research Questions

46. Research Questions, abbreviated to 'RQ;' are formulated at the start of the project through discussion with the neighbourhood group. They serve to direct the research and provide the structure for the HNA.

47. The RQs relevant to this study, as discussed and agreed with the Marton Moss neighbourhood group are set out below.

3.1.1 Tenure and Affordability

48. The neighbourhood planning group would like to understand the needs of the community for housing of varying tenures, as well as the relative affordability of those tenures that should be provided to meet local need now and into the future.

49. This evidence will allow Marton Moss to establish the right conditions for new development to come forward that is affordable, both in the broader sense of market housing attainable for first-time buyers, and as Affordable Housing for those who may be currently priced out of the market.

RQ 1: What quantity and tenures of Affordable Housing should be planned for over the Neighbourhood Plan period?

3.1.2 Type and Size

50. The neighbourhood planning group is seeking to determine what size and type of housing would be best suited to the local community. The group is interested in understanding whether there is need and demand for discounted market homes. There is a local perception that there is limited housing available locally for younger households and affordability of housing is a concern. The group is also interested in the housing needs of older people. The area has a large older population, limited 'retirement' options locally and is reported to have a tradition of multi-generational living ie families where several generations live on the same plot, which is more common in areas with a history of farming or land based industries.

51. The aim of this research question is to provide neighbourhood planners with evidence on the types and sizes that might be needed by the local community. This will help to shape future development so that it better reflects what residents need.

RQ 2: What type (terrace, semi, bungalows, flats and detached) and size (number of bedrooms) of housing is appropriate for the Plan area over the Neighbourhood Plan period?

3.1.3 Specialist Housing for Older People

52. The neighbourhood planning group wishes to ensure that future housing provision takes into account the needs of older people. In terms of housing, the group is particularly interested in how those needs might be met through a variety of solutions – including mainstream housing which meets the needs of households at all life stages and specialist accommodation which promotes independent living and access to care and support. There is significant overlap between this area and the question of housing type and size, but this question will specifically address the need for specialised housing for older people through the Plan period.

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

3.1.4 Housing for Newly-Forming Households/First-Time Buyers

53. The neighbourhood planning group is keen to ensure that there is an adequate supply of affordable and suitable dwellings for first-time buyers in the Neighbourhood Plan area, given the difficulties that younger people often face, compared with previous generations, in accessing home ownership. As such it is appropriate to understand any specific dwelling tenures and types that could be provided to ensure that the Neighbourhood Plan area retains its younger population and is attractive and accessible to younger households who may wish to move to the area in

the future.

RQ 4: What provision should be made in terms of housing for newly forming households/first-time buyers over the Neighbourhood Plan period?

3.2 Relevant Data

3.2.1 Local authority evidence base

54. It is appropriate for neighbourhood planners to refer to existing needs assessments prepared by the Local Planning Authority (LPA) as a starting point. As Marton Moss Neighbourhood Area is located within Blackpool's planning area, we therefore turned to the relevant Strategic Housing Market Assessment (SHMA), which is known as the Fylde Coast SHMA 2013. Evidence of the need for affordable housing has been updated recently in the Blackpool Affordability Study 2019.

55. For the purpose of this HNA, data from Blackpool's own evidence base to support their housing policies has been considered applicable and relevant unless it conflicts with more locally specific and/or more recently-produced evidence. The housing market evidence draws upon a range of data including population and demographic projections, housing market transactions, and household incomes. As such, it contains a number of points of relevance when determining housing need within the Neighbourhood Plan area and has been referenced as appropriate.

3.2.2 Other relevant data

56. In addition to the Blackpool evidence base, we have assessed other evidence to ensure our study is robust for the purposes of developing policy at the NP level and is locally specific. This includes data from both Census 2001 and 2011, as well as from a wide range of other data sources, including:

- Land Registry data on prices paid for housing within the local market;
- Population and household projections produced by the Office of National Statistics (ONS);
- Information on current property asking prices, for housing for sale or rent, from home.co.uk;
- The Housing Learning and Improvement Network (LIN)'s SHOP@ tool for estimating the need for differing types of specialist dwellings for older people; and
- Neighbourhood-level survey and consultation work giving further detail. In the case of Marton Moss, this comprises a residents' survey on likes and dislikes about the area and preferences around new housing development.

4. RQ 1: Tenure and Affordability

RQ 1: What Affordable Housing (eg social housing, affordable rented, shared ownership, intermediate rented) and other market tenures should be planned for in the housing mix over the Neighbourhood Plan period?

4.1 Introduction

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

58. This section will examine the tenure of dwellings in the current stock and recent supply. Then, looking at evidence of housing need and affordability, it estimates the need for affordable housing within the neighbourhood area and the tenure of homes that might be required to meet needs. This evidence can justify policies that guide new developments to provide Affordable Housing and, more specifically, what type of Affordable Housing would meet local needs[9]

4.2 Definitions

59. 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'. AH comprises those forms of housing tenure that fall within the definition of Affordable Housing set out in the current NPPF: 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.[10]

60. The definition of Affordable Housing set out in the NPPF makes clear the Government's commitment to home ownership (broadening the definition of AH which had previously referred only to social and intermediate housing to include a range of low-cost housing opportunities for those aspiring to own a home, including discounted market homes). However, it still recognises the important role of social, affordable, and private rent tenures for those unable to afford home ownership products or those not currently seeking home ownership.

61. In paragraph 64 of the NPPF, 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*". In line with PPG,[11] the assumption should be that a 'major housing development' can be defined as a site of 10 dwellings or more, and that affordable home ownership includes starter homes, shared ownership homes, and homes available for discount market sale.

4.3 Current tenure profile

62. In order to set a baseline for the examination of tenure, it is necessary to present a picture of the Neighbourhood Plan area based on the most recent reliable data. Table 4-1 below presents Census data from 2011; this table shows the distribution of how households occupy their homes within Marton, compared to the rest of Blackpool and England.

63. The vast majority of households in Marton Moss own their own homes (83.2%). This proportion is substantially higher than Blackpool (61.6%) and England (63.3%) as a whole. Conversely, the proportion of household living in the private rented sector is relatively low, though is likely to have grown since 2011 along with national trends. The social rented sector in Marton Moss is very limited. Just 1.1% of households live in social rented homes. In absolute terms, there were fewer than 10 households living in this sector. Similarly, the number of households in shared ownership was in single figures.

[9] PPG Paragraph: 021 Reference ID: 2a-021-20160401, available at https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments

[10] NPPF 2019.

[11] PPG 031 Reference ID: 23b-031-20161116, available at https://www.gov.uk/guidance/planning-obligations

Table 4-1: Tenure (households) in Marton Moss, 2011

Tenure	Marton Moss	Blackpool	England
Owned; total	83.2%	61.6%	63.3%
Shared ownership	0.4%	0.4%	0.8%
Social rented; total	1.1%	10.9%	17.7%
Private rented; total	13.9%	26.1%	16.8%

Sources: Census 2011, AECOM Calculations

64. In Table 4-2, we note the changes in tenure during the intercensal period. In line with the national level, levels of home ownership have declined slightly in Marton Moss between 2001 and 2011. The change was marginal however, and the sector effectively stable in size. By contrast, the number of households living in the owner-occupied sector declined by almost 12% over the 10 years in Blackpool as a whole. This is likely to reflect declining affordability of home ownership over the period and the expansion of the private rented sector.

65. The private rented sector doubled in size over the period 2001-2011 in Marton Moss. This growth outstripped growth in both Blackpool and England as a whole but in part this is because of the relatively small size of the sector in 2001 (35 households).

66. In Blackpool as a whole, the private rented sector is dominated by the housing benefit sector. The Blackpool SHMA 2013 notes that 73% of housing benefit claimants live in the PRS in Blackpool (Figure 9.3, SHMA 2013). The rest live in the social rented sector. 90% of private rented dwellings are occupied by households supported by housing benefit (Figure 9.12, SHMA 2013). Whilst the size of the private rented sector in Marton Moss is small in relation to the Borough as a whole it is likely that the sector remains dominated by households supported by housing benefit, particularly because there is very little Affordable Housing within the neighbourhood area.

Table 4-2: Rates of tenure change in Marton Moss, 2001-2011

Tenure	Marton Moss	Blackpool	England
Owned; total	-0.7%	-11.8%	-0.6%
Shared ownership	0.0%	-42.7%	30.0%
Social rented; total	0.0%	13.3%	-0.9%
Private rented; total	108.6%	60.5%	82.4%

Sources: Censuses 2001 and 2011, AECOM Calculations

4.4 Affordability by tenure

67. Having reviewed the tenure of the existing housing stock in Marton Moss and the findings of the Blackpool Affordability Study 2019 and SHMA 2013, this report turns to assessing affordability and evidence of need for Affordable Housing within the neighbourhood area.

68. House prices, rental costs and household incomes and earnings determine whether households can afford to occupy a home. Where prices or rents are unaffordable to households there may be a need to provide subsidised housing to rent or buy.

4.4.1 House prices

69. In line with PPG[12], 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[13] (LQAR) and the Median Affordability Ratio[14] (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

[12] See Paragraph: 021 Reference ID: 2a-021-20190220, at https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments

[13] See Glossary in Appendix.

[14] See Glossary in Appendix.

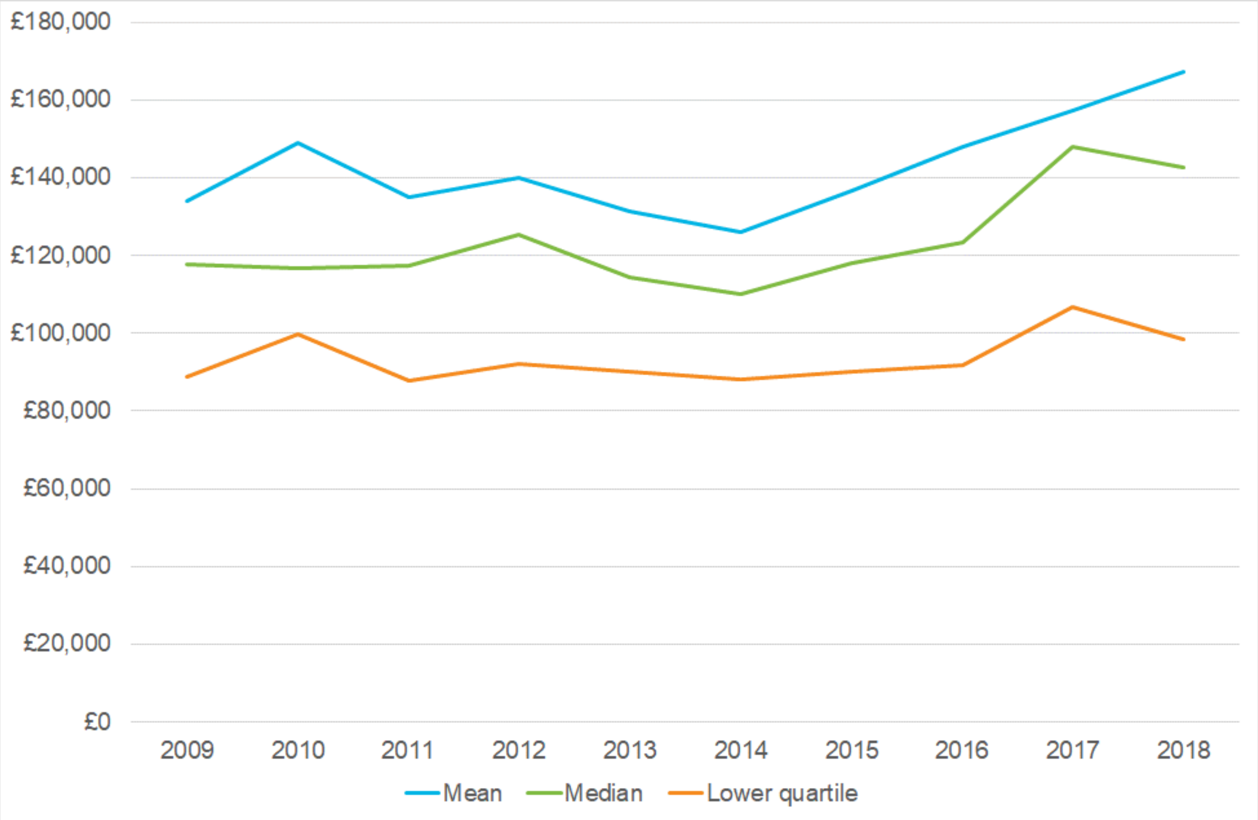
over time and between different geographies. Further, PPG makes clear that lower-quartile house prices may be used as a benchmark for entry-level home prices.[15]

70. An entry-level dwelling can also be understood as one suitable for a household comprising two or three individuals. In order to be in conformity with Government guidance on overcrowding, such a home would require three habitable rooms (i.e. comprise a flat or house with one or two bedrooms). Entry-level properties can therefore also be understood as one or two-bedroom flats/houses.

71. Figure 4-1 looks at selected measures of house prices in Marton Moss. The data is drawn from transactions in Stanley Ward rather than the specific boundaries of the Marton Moss neighbourhood area. It shows that over the last 10 years (2018 being the last year for which there is published data), house prices in the ward containing the neighbourhood area have risen. Mean average house prices increased by 25% over the period, median average prices by 21%. Lower quartile prices experienced more modest growth - increasing by 11% over the period. The price of an average (mean) property in the NA was £167,400 at the end of 2018. A lower quartile (entry level) property was priced at £98,300 at the end of 2018.

72. Discussion with the neighbourhood planners highlighted that prices within the neighbourhood area are higher than the surrounding area. It is relevant to note that the Land Registry data recorded maximum prices in the ward of between £400,000 - £600,000 over this 10 year period and the neighbourhood forum cited a number of examples of properties on the market in Marton Moss at or above this price range. This means that in practice, house prices are likely to be higher, on average, in the neighbourhood than reflected in data at the ward level. There may also be fewer examples of the cheaper entry level homes than implied by the data at ward level.

Figure 4-1: House prices by quartile in Marton Moss between 2009 and 2018



Source: Land Registry PPD

73. Table 4-3 below breaks down house prices by type of house, as recorded by Land Registry Price Paid Data (PPD). It shows that the price of detached and semi-detached homes grew most strongly with negligible change in the

[15] See Paragraph: 021 Reference ID: 2a-021-20190220, available at https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments

price of terraced homes. The price of flats within the area fell over the last 10 years.

Table 4-3: House prices by type in Marton Moss (Stanley Ward), 2008-2018, £000's

Type	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Growth
Detached	£235k	£245k	£206k	£222k	£218k	£196k	£220k	£249k	£220k	£267k	14.3%
Semi-detached	£120k	£131	£129k	£126k	£119k	£122k	£132k	£145k	£141k	£142k	17.1%
Terraced	£90k	£93k	£104k	£105k	£99k	£92k	£90k	£92k	£95k	£91k	1.1%
Flats	£92k	£97k	£96k	£86k	£66k	£87k	£112k	£76k	£97k	£86k	-6.3%
All Types	£134k	£149k	£135k	£140k	£131k	£126k	£137k	£148k	£157k	£167k	24.8%

Source: Land Registry PPD

4.4.2 Income

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

75. The first source is locally specific but limited to the mean average total household income. This is the average household income estimates published by ONS[16] at the level of the Middle-layer Super Output Area (MSOA)[17]. In the case of Marton Moss the MSOA most suitable for use as a proxy for the Neighbourhood Plan area boundary MSOA 2002650. Further details on the extent of this MSOA, including a map, and why it was selected as a proxy for the Neighbourhood Plan area, are set out in Appendix A. The average total household income across MSOA 2002650 was **£33,200**.[18]

76. The second source of data provides Lower Quartile (LQ) earnings. This measure is helpful for understanding affordability challenges among those with lower than average incomes, but it represents individual earnings rather than households. It is also only available at the District level and so maybe less locally-specific. LQ earnings are derived from ONS annual estimates of paid hours worked and earnings for UK employees to local authority level. Although 2018 provisional data has been published, the revised 2017 data is considered more robust and is therefore used here. Blackpool's gross LQ weekly earnings for 2017 was £210, or approximately **£10,925** per year.

77. This LQ figure is a helpful indication of what those on the lowest earnings are able to put towards their housing costs, although it is important to note three caveats. First, it relates to individual earnings rather than households (which could include two or more earners). Second, this figure applies to the wider District and may therefore differ from actual LQ earnings levels within the NA itself. Third, it is an indication of gross rather than net incomes, although earnings at this level may not be taxed.

4.4.3 Affordability Thresholds

78. In order to gain a clearer understanding of local affordability, it is also useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds'. Purchase thresholds denote the standard household income needed to access mortgage products, and income thresholds denote the maximum share of a family's income that should be spent on accommodation costs.

79. AECOM has determined thresholds for entry-level market purchase, market rents and the full range of Affordable Housing tenures as set out in NPPF across Marton Moss. These are: social rent; affordable rent set at 80%, shared ownership at 25%, 50%, and 75%; discounted market sale and rent to buy. These calculations are detailed in

[16]Available at https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/bulletins/smallareamodelbasedincomeestimates/financialyearending2016

[17] An MSOA is a statistical area defined for Census purposes. For further information on MSOAs, see https://www.ons.gov.uk/methodology/geography/ukgeographies/censusgeography

[18] Total annual household income is the sum of the gross income of every member of the household plus any income from benefits such as Working Families Tax Credit.

Appendix A. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 25% and that mortgage financing will be offered at a maximum of 3.5 times household income.

80. It is relevant to note that the Government is consulting on the introduction of 'First Homes'. These discounted market sale homes will offer at least a 30% discount on new home prices. [19] These will be aimed at eligible households including first time buyers. New developments that provide Affordable Housing may be required to provide a proportion of these homes as First Homes (the Government is consulting on a requirement of 40-80% First Homes). This will have implications for any Affordable Housing delivery in Marton Moss and so the neighbourhood group should keep these policy developments under review.

81. Table 4-4 shows the cost of different tenures and the annual income required to afford these homes within Marton Moss. The income required column is the annual income needed to support ongoing housing costs, but does not reflect the cost of a deposit (which we have assumed to be 10% of the value to be purchased) or the possibility that households able to access market housing for purchase may already hold equity from an existing property.

Table 4-4: Affordability thresholds in Marton Moss (income required, £)

Tenure	Cost of purchase (assuming 10% deposit)	Annual rent	Annual Income required[20]
Market Sale (mean average)	£167,361	N/A	£43,035
Entry-level Market Sale	£88,481	N/A	£25,280
Entry-level Market Rent	N/A	£6,356	£25,423
Shared ownership (75% share)	£66,361	£2,458	£21,418
Affordable Rent	N/A	£5,085	£20,338
Discounted Market Sale Homes (discounted by 20%)	£70,785	N/A	£20,224
Shared ownership (50% share)	£44,241	£4,916	£17,556
Shared ownership (25% share)	£22,120	£7,373	£13,694
Social Rent - 3 Bed Dwelling	N/A	£4,834	£19,336
Social Rent - 2 Bed Dwelling	N/A	£4,426	£17,703

Source: AECOM Calculations

82. The income required to afford the different tenures is then benchmarked, in Figure 4-2 against the two measurements of household income or earnings set out above. These are the average total income for Marton Moss (MSOA 2002650) at £33,200 and the lower quartile gross earnings for Blackpool at £10,925.

83. Taking into consideration the affordability thresholds set out above, it is apparent that the income required to buy an average market home for sale (£43,035) is higher than that available to households with median household incomes (£33,200). The income required to buy an average entry-level home for sale (£25,280) is lower than that available to households on median incomes, but unaffordable to those on lower quartile household earnings (£10,295), even where two household members may be earning.

84. Turning to properties for purchase through affordable routes to home ownership tenures, i.e. those aimed at households unable to afford to buy in the market, the purchase threshold is affordable to those on median incomes, providing these products are discounted in relation to entry level market properties. However, it is unlikely that developers would bring forward new build homes (eg discounted market sale homes) that were substantially cheaper than entry level properties because the build cost is likely to exceed the sale price in this location. It is

[19] https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/864265/First_Homes_consultation_document.pdf

[20] On top of deposit assumed at 10% (see Appendix A).

more realistic to envisage discounted market sale homes which are discounted in relation to the average market sale price (£167,361 in the ward surrounding Marton Moss). A 20% discount on average prices would allow households with incomes of around £34,400 to afford home ownership. This is at the margins of affordability for those on median incomes in Marton Moss.

85. Products such as discounted market sale homes are unaffordable to those on LQ earnings. Individuals on LQ earnings are likely to need subsidy in the form of housing benefit to access either social or affordable rented homes in the neighbourhood area. Households where two people have LQ earnings may be able to afford shared ownership products. However, this assumes that these products can be developed at entry level prices which may be unviable given build costs.

86. However, Marton Moss, like Blackpool as a whole, is unusual because the cost of home ownership (entry level prices) is similar to the cost of private rents. There is no gap between the cost of renting and home ownership. This calls into question the value of affordable home ownership products in this area. Typically, these products are aimed at households who can afford to rent in the market but cannot afford to access home ownership. Their purpose is to extend home ownership to households who cannot afford to buy.

87. Previous analysis in this report, based on the SHMA evidence, confirms that there are very few households in the private rented sector who are not supported by housing benefit (HB). There is not a large group of households in the PRS in Marton Moss, or Blackpool as a whole, who can afford private rents (without HB) and would prefer to buy.

88. Government policy aimed at tackling the housing crisis continues to focus on helping those on the lowest incomes and others who are unable to afford market housing for purchase, such as younger buyers, to access affordable routes towards homeownership.[21]. In the case of Marton Moss, analysis of prices, rents and incomes suggests that the most appropriate tenures to support these households are social/affordable rents which provide secure homes for households on the lowest incomes and shared ownership, which may extend homeownership to some households on low incomes if it can be delivered viably.

[21] See the White Paper ‘Fixing Our Broken Housing Market’, at https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/590464/Fixing_our_broken_housing_market_-_print_ready_version.pdf

Figure 4-2: Affordability thresholds in Marton Moss (income required, £)

Source: AECOM Calculations

4.5 Affordable housing- quantity needed

89. The starting point for understanding the need for affordable housing in Marton Moss is the relevant Strategic Housing Market Assessment (SHMA). A SHMA was undertaken for Blackpool in 2013 and reviewed in 2014. The evidence in this report is now dated though much of the commentary remains relevant. However, up to date evidence relating to affordable housing needs is contained in Blackpool's recent 'Affordability Study' (2019). This study estimates the need for affordable housing in the Borough based on findings from a household survey and analysis of other data sets. The Affordability Study 2019 identifies the need for 210 additional homes each year in the Borough as a whole. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents. A small proportion of these households may be able to afford shared ownership because in some cases it is more affordable than market rents, especially when available at a share of 25%.

90. When the Affordability Study 2019 figures are pro-rated to Marton Moss based on its fair share of the population (1.16% of the Blackpool Borough population), this equates to 2.4 homes per annum (predominately for social/affordable rent) or 24 homes over the Neighbourhood Plan period 2020-2030.

91. Given that the Affordability Study does not provide figures for the neighbourhood area, AECOM has produced a neighbourhood level estimate of the need for social/affordable rented housing in Marton Moss. It is important to state that this is based on a simplified model of the approach set out in PPG, proportionate to the needs of neighbourhood planning, but can provide a useful cross check to the Borough wide study by using localised data where it is available.

92. Figure 4-3 estimates the need for 2 affordable (social/affordable rented) homes each year in Marton Moss (20 over the plan period). The majority of this need is driven by the needs of households on the waiting list. Note that specific waiting list figures for Marton Moss are not available so the number of current households in need may be higher or lower. In practice, the number is likely to be lower as the Blackpool waiting list is likely to be weighted towards households in the urban area. There is limited newly arising need over the plan period because household growth is expected to be relatively low. However, there is so little social/affordable rented housing in Marton Moss that there is almost no supply through re-lets to meet the needs of these households.

Figure 4-3: Estimate of the need for social/affordable rented homes in Marton Moss

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current households in need	21.9	Latest waiting list data available from MHCLG Local authority housing statistics data return (households in priority need). Pro rata for the NA. Neighbourhood level data not available from LA.
1.2 Per annum	**2.2**	1.1 divided by the plan period 2020-2030
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	10.9	MHCLG 2014-based household projections for the LA between start and end of plan period. % increase applied to NA
2.2 Proportion of new households unable to rent in the market	13.3%	(1.1 + 2.2.1 + 2.2.2) divided by number of households in NA
2.2.1 Current number of social renters in NA	6	2011 Census + LA-level % increase (MHCLG, Live Table 100)
2.2.2 Number of private renters on housing benefits	41	Housing benefit caseload May 2018. Pro rata for NA.
2.3 New households unable to rent	1	2.1 * 2.2
2.4 Per annum	**0.1**	2.3 divided by plan period 2020-2030
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of social/affordable re-lets (including transfers) %	5%	Assumed proportion of stock re-let each year
3.2 Supply of social/affordable re-lets (including transfers)	0	3.1 x NA social rented stock (2.2.1)
NET SHORTFALL (OR SURPLUS) OF RENTED UNITS PER ANNUM		
Overall shortfall (or surplus) per annum	**2.0**	**1.2 + 2.4 - 3.2**

Source: MHCLG Housing Statistics, Census 2011, MHCLG Household Projections 2014 based, Housing benefit caseload data 2018, AECOM calculations

93. The scale of need estimated using AECOM's model is very similar to the scale of need estimated by the Affordability Study for Blackpool when pro-rated to Marton Moss. Taken together, these estimates suggest that there is a need for additional social/ affordable rented housing within the NA over the plan period.

94. The Affordability Study 2019 also states: '*potentially there is a need for a higher number of affordable homes for those who are currently renting privately, but who aspire to home ownership. However, given the relatively low second hand house prices in Blackpool it would be difficult to justify seeking to provide affordable housing for this group.' (*Paragraph 17, executive summary of the Affordability Study 2019).

95. Figure 4-2 illustrates this point. The income required to access entry level market sale and entry level market rents are broadly similar. Ordinarily, AECOM's estimate of the number of households who can afford to rent in the market but cannot afford to buy, would provide evidence of the scale of need for affordable home ownership products. However, in the case of Marton Moss, and Blackpool Borough as a whole, it is difficult to evidence that this group exists in the same way as in other locations because of the unusual parity between prices and rents.

96. Figure 4-4 estimates potential demand for affordable home ownership products within Marton Moss. This estimate broadly counts households living in the private rented sector (PRS) who are not on housing benefit and new households likely to form over the plan period who are likely to enter the private rented sector (but not require housing benefit). The model discounts 25% of these households, assuming a proportion will be renting out of choice. This leaves almost 3 households per annum who may be interested in affordable home ownership (2.7 per annum). The strong caveat with this estimate is that, by and large, these households are likely to be able to afford to buy a home in the open market because the cost of renting and buying are similar. Cheaper or entry level market housing may meet the needs of many of these households. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location.

Figure 4-4: Estimate of the potential demand for affordable housing for sale in Marton Moss

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in NA	89.0	Census 2011 number of renters x national % increase to 2018
1.2 Percentage renters on housing benefit in LA	58.5%	% of renters in 2018 on housing benefit (based on LA proportion)
1.3 Number of renters on housing benefits in NA	52.0	1.1 x 1.2
1.4 Current need (households)	27.7	Current renters minus those on HB and minus 25% assumed to rent by choice
1.5 Per annum	**2.8**	1.4/ plan period
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	10.9	LA household projections for plan period (2014 based) pro rated to NA
2.2 % of households unable to buy but able to rent	5.8%	Current % of households in PRS
2.3 Total newly arising need	0.6	2.1 x 2.2
2.4 Total newly arising need per annum	**0.0**	2.3/ plan period
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	2.5	Number of shared ownership homes in NA (Census 2011 + new build to 2018/19)
3.2 Supply - intermediate resales	**0.1**	3.1 x 5% (assume rate of re-sale)
NET SHORTFALL (OR SURPLUS) PER ANNUM		
Shortfall (per annum)	**2.7**	**Shortfall = (Step 1.5 + Step 2.4) – 3.2**

Source: AECOM model, using Census 2011, English Housing Survey 2018, CLG 2014 based household projections and net additions to affordable housing stock.

97. It is important to recognise that the estimate of affordable housing need does not overlap entirely with, or supersede, the overall Housing Requirement Figure for the Neighbourhood Plan area. Rather, it has an unspecified

degree of overlap with it. There is no policy or legal obligation on the part either of the Local Authority or neighbourhood planners for it to be met in full, either within or outside the Neighbourhood Plan area, though there are tools available to neighbourhood planners that can help ensure that it is met to a greater extent if resources permit (eg the ability to allocate sites for affordable housing).

98. It is also important to remember that even after the Marton Moss, or indeed any other, Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need and the management of the housing waiting list all remain the responsibility of the local authority rather than neighbourhood planners.

99. In this sense, it must be acknowledged that neighbourhood plans are by their nature relatively constrained in terms of the extent to which they can meet affordable housing need, unless there is a specific policy on the housing supply-side (e.g. the identification of one or more housing exception sites over and above those required by the Local Plan).

4.5.1 Tenure Split within Affordable Housing

100. In terms of the most appropriate mix of tenures within Affordable Housing, it is important to reference the borough's affordable housing policy, as set out in the Local Plan Core Strategy. Policy CS 14 requires new housing development on sites of 15 or more homes (0.5+ hectares) to provide 30% affordable housing. The Core Strategy refers to an Affordable Housing SPD for further detail on tenure mix. Sites with 3-14 dwellings are expected to provide a financial contribution to affordable housing.

101. The Affordable Housing SPD (2012) recommends a balance of 80% social rented and 20% intermediate tenures.[22] This recommendation is broadly consistent with the evidence in the 2019 Affordability Study which identifies that 18.5% of households in need of affordable housing in the Borough may be able to afford shared ownership properties.

102. AECOM's estimates of the need for social/affordable rented homes and the potential demand for affordable home ownership properties support the findings of Blackpool's Affordability Study 2019. The priority need is for social/affordable rented housing to meet the needs of those on the lowest incomes. Whilst there may be some potential demand for affordable home ownership products, it is difficult to support substantial provision of these homes as most of these households would be able to afford to buy in the open market. There may be some specific products that can be justified, including shared ownership which may extend home ownership to some of the lowest income households and products which support households in saving for a deposit eg rent to buy.

103. The Affordable Housing SPD further recommends that the mix of affordable housing should prioritise 2-4 bed homes with flats and one beds only delivered in exception circumstances where specific needs exist. This requirement reflects the large supply of small rented properties, particularly in the inner areas of the borough.

104. In Table 4-5 below, we take forward this estimate and further break down the tenure split into its component parts based on the analysis of affordability thresholds above. It is recommended that for Marton Moss around 80% should be social/affordable rented tenures, in line with local policy, the finding of the Affordability Study 2019 and the analysis in this HNA, and 20% should be intermediate tenures (AECOM suggests shared ownership and rent to buy).

105. This tenure split should be considered a guideline for the ideal mix of tenures to be delivered within the NA. However, it is based foremost upon district-level guidance that benefits from detailed local income data and studies of development viability, with the more detailed breakdown based on the conclusions of our affordability analysis. As such, it will be a useful point of reference when planning applications are considered, but may not represent sufficient justification for the tenure split to be enforced precisely through a Neighbourhood Plan policy.

106. Where the neighbourhood planners wish to develop policy that requires a different mix, it is important that they liaise with the LPA to gather more detailed income and viability information, and to ensure that departures from the district-level policy context have the LPA's support. Another option is to add caveats to the policy in question, to the effect that the precise mix of affordable housing will be considered on the basis of site-by-size circumstances in addition to this evidence.

[22] A new Affordable Housing SPD is in preparation

Table 4-5: Indicative tenure split (Affordable Housing)

Routes to home ownership, of which	**20%**
Discounted market sale eg First Homes	Keep under review
Shared ownership	10%
Rent to buy	10%
Affordable Housing for rent, of which	**80%**
Social rent	40% (to be determined by RPs/ LPA)
Affordable rent	40% (to be determined by RPs/LPA)

Source: AECOM calculations

107. In line with Paragraph 64 of the NPPF, at least 10% of the homes provided in a development[23] should be available for affordable home ownership. The NPPF also specifies that exceptions to the 10% affordable home ownership requirement are permissible when such development will “significantly prejudice the ability to meet the identified affordable housing needs of specific groups”- in other words, in cases where the development of affordable home ownership dwellings would reduce the provision of other types of affordable housing such as social and affordable rented homes. Based on the findings of this chapter, there is likely to be a need to prioritise the provision of affordable rented homes. Going beyond the 10% threshold in Marton Moss may encroach into the number of affordable rented homes that can be provided. However, on balance, the delivery of 20% affordable home ownership properties overall would add choice within the NA and would not significantly reduce the number of social/affordable rented homes that could be delivered.

108. Where affordable home ownership products are delivered, shared ownership is recommended as the primary affordable route to home ownership because it is the tenure that extends home ownership to the widest group, including some households who are unable to afford private rents in the NA. There are a number of points to bear in mind:

    i. Despite being introduced back in the 1970s, shared ownership has only recently become mainstream. Partly because the affordability of home ownership has declined sharply in recent years and partly because Government has supported the provision of these homes through funding to housing associations.

    ii. Shared ownership is particularly known for being an affordable option for those seeking to get on the housing ladder such as newly forming households and families. It is popular due to the increased choice, control and security it offers in comparison to other tenures. Housing for new households and families is an issue for Marton Moss and so this should be considered as an option for the NA.

    iii. However, it should be noted that there are some issues with shared ownership which should be borne in mind. For example, buyers still have to pay service charges which are not fixed and can increase unpredictably. Buyers are also responsible for the maintenance of the property, however small their share in the property. Staircasing can also be costly, given that the purchase of the additional share will rise as market values rise. Furthermore, the discount attained through renting the remaining share can in certain locations be similar to the difference in price between a new build and existing dwelling, meaning that a new shared ownership dwelling is often no more affordable than an existing dwelling offered for market sale.

    iv. Registered providers (eg housing associations) may be reluctant to deliver this tenure in smaller numbers as there are ongoing management costs involved. For this reason, discounted market sale homes may prove more attractive because of the more limited ongoing role for the housing association in terms of maintenance and management.

4.6 Conclusions- Tenure and Affordability

109. The Blackpool Affordability Study 2019 identifies the need for 210 affordable homes per annum in the Borough. Marton Moss’s share of this is 2.4 per annum, with the vast majority needed for social/affordable rent. AECOM’s

[23] The NPPF is clear that the 10% forms a part of the overall affordable housing contribution from the site.

estimate of the need for affordable rented homes produces a similar estimate (2 homes per annum).

110. AECOM's estimate of the need for affordable housing for sale suggests there is potential demand for these products in the NA because of the significant proportion of private renters. However, these households could afford to buy an entry level property so actual demand/ take up may be limited in practice. Provision of entry level market housing would also likely address the aspirations of these households

111. This HNA suggests there is substantial need for affordable housing in the NA on the basis of Marton Moss's share of Blackpool's need, particularly for social/affordable rent because these households do not have other choices. It will be important to maximise the provision of new affordable homes, in line with Blackpool's Local Plan, when new housing developments are delivered in the NA. However, in practice the number of new homes delivered in the NA over the plan period is likely to be limited given Blackpool's indicative housing requirement for the area of 28 homes. Furthermore, if new homes are delivered on small sites (eg as infill developments) they may fall below affordable housing thresholds.

112. The income required to buy an average market home for sale (£43,035) is higher than that available to households with median household incomes (£33,200). The income required to buy an average entry-level home for sale (£25,280) is lower than that available to households on median incomes, but unaffordable to those lower quartile household earnings (£10,295), even where two household members may be earning.

113. Affordable home ownership products would be affordable to those on median incomes. However, Marton Moss, like Blackpool as a whole, is unusual because the cost of home ownership (entry level prices) is similar to the cost of private rents. There is no gap between the cost of renting and home ownership. This calls into question the value of affordable home ownership products in this area. Typically, these products are aimed at households who can afford to rent in the market but cannot afford to access home ownership. Their purpose is to extend home ownership to households who cannot afford to buy.

114. Individuals on LQ earnings are likely to need subsidy in the form of housing benefit to access either social or affordable rented homes in the neighbourhood area. Households where two people have LQ earnings may be able to afford shared ownership products. However, this assumes that these products can be developed at entry level prices which may be unviable given build costs.

115. There is very little affordable housing (for rent or sale) in the NA and so delivering more affordable housing could widen the choice available to local residents, particularly younger households.

116. Local Plan Core Strategy Policy CS 14 requires new housing development on sites of 15 or more homes (0.5+ hectares) to provide 30% affordable housing. The Affordable Housing SPD (2012) recommends a balance of 80% social rented and 20% intermediate tenures. This recommendation is broadly consistent with the evidence in the 2019 Affordability Study which identifies that 18.5% of households in need of affordable housing in the Borough may be able to afford shared ownership properties.

117. AECOM's estimates of the need for social/affordable rented homes and the potential demand for affordable home ownership properties support the findings of Blackpool's Affordability Study 2019. The priority need is for social/affordable rented housing to meet the needs of those on the lowest incomes.

118. Whilst there may be some potential demand for affordable home ownership products, it is difficult to support substantial provision of these homes as most of these households would be able to afford to buy in the open market. There may be some specific products that can be justified, including shared ownership which may extend home ownership to some of the lowest income households and products which support households in saving for a deposit eg rent to buy.

5. RQ 2: Type and Size

RQ 2: What type (terrace, semi, bungalows, flats and detached) and size (number of bedrooms) of housing is appropriate for the Plan area over the Neighbourhood Plan period?

5.1 Introduction

119. The Marton Moss Neighbourhood Plan will need to include policies informed by evidence on what sizes and types of housing would be best suited to the local community. This will help ensure that future developments give local people options within the housing market at all stages of life.

120. PPG recommends a consideration of the existing housing provision and its suitability, having regard to demographic shifts in age and household composition, to address future, as well as current community need. For this reason, we firstly consider the type and size of the existing housing stock in Marton. Demographic shifts in age and household composition will then be considered. Finally, the future demand for housing by size and type is determined by the way different household types currently occupy their dwellings in the LPA, then applying demographic projections of how the population is likely to change by the end of the Plan period.

5.2 Existing types and sizes

5.2.1 Background and definitions

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

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

123. In order to understand the terminology surrounding dwelling size analysis, it is important to note that the number of rooms recorded in Census data excludes some rooms such as bathrooms, toilets and halls. Dwelling size data is collected by determining the number of rooms being occupied by each household. In the section that follows, 'dwelling sizes' can be translated as follows[24]:

- 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 bedrooms, 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 4 or more bedrooms

124. It is also useful to clarify the Census terminology around dwellings and household spaces. These can be confusing where different terminologies such as flats, apartments, shared and communal dwellings, and houses in multiple occupation, are used. Dwellings are counted in the Census by combining address information with Census returns on whether people's accommodation is self-contained.[25] 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.

[24] At https://www.nomisweb.co.uk/census/2011/qs407ew
[25] At https://www.gov.uk/guidance/dwelling-stock-data-notes-and-definitions-includes-hfr-full-guidance-notes-and-returns-form

125. The key measure of whether a dwelling is shared or unshared relates to the Census' definition of a household. A household is defined as "*One person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or sitting room or dining area.*"[26] 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.

5.2.2 Dwelling type

126. The 2011 Census shows that there were 544 dwellings in Marton Moss, comprised of 218 detached houses, 117 semi-detached, 192 terraced houses, and 9 flats. Compared with the LPA, Marton Moss is characterised by a much greater proportion of detached homes, a larger proportion of terraces and very few flats see Table 5-1 below. It has a housing stock profile much more in common with other rural areas than with urban, inner Blackpool.

Table 5-1: Accommodation type (households), Marton Moss 2011

Dwelling type		Marton Moss	Blackpool	England
Whole house or bungalow	Detached	40.1%	8.6%	22.4%
	Semi-detached	21.5%	36.6%	31.2%
	Terraced	35.3%	30.1%	24.5%
Flat, maisonette or apartment	Purpose-built block of flats or tenement	0.9%	14.6%	16.4%
	Parts of a converted or shared house	0.2%	8.3%	3.8%
	In commercial building	0.6%	2.0%	1.0%

Source: ONS 2011, AECOM Calculations

5.2.3 Dwelling size

127. Table 5-2 below sets out the distribution of the number of rooms by household space. The housing stock in Marton Moss is characterised by properties with 5-6 rooms. This is not dissimilar to Blackpool as a whole and consistent with national trends. However, the NA has a relatively large share of homes with 9 or more rooms, consistent with the large proportion of detached properties in Marton Moss. There are very few dwellings with 3 rooms or less, consistent with the fact that there are very few flats within the area.

Table 5-2: Number of rooms per household in Marton, 2011

Number of Rooms	2011 Marton Moss	2011 Blackpool
1 Room	0.0%	0.9%
2 Rooms	1.0%	3.5%
3 Rooms	2.1%	12.1%
4 Rooms	17.0%	18.2%
5 Rooms	27.4%	24.9%
6 Rooms	21.5%	23.8%
7 Rooms	12.4%	9.7%
8 Rooms or more	7.2%	4.1%
9 Rooms or more	11.4%	2.8%

[26] Ibid.

Source: ONS 2011, AECOM Calculations

128. It is also relevant to consider how the number of rooms occupied by households changed between the 2001 and 2011 Censuses. The main change from the 2001 Census findings is that the number of homes with 8 or more rooms has grown whereas properties with fewer rooms have either declined in number or remained relatively stable (though this represents relatively small numbers of properties added overall). This is similar to the pattern in the Borough as a whole but in contrast to England, where the number of homes with 2-3 bedrooms has seen significant growth, reflecting the increasing development of flats over the period.

Table 5-3: Rates of change in number of rooms per household in Marton, 2001-2011

Number of Rooms	Marton Moss	Blackpool	England
1 Room	0.0%	-25.2%	-5.2%
2 Rooms	0.0%	-0.1%	24.2%
3 Rooms	0.0%	5.8%	20.4%
4 Rooms	2.3%	-2.1%	3.5%
5 Rooms	-0.7%	2.9%	-1.8%
6 Rooms	-8.9%	-8.3%	2.1%
7 Rooms	-1.5%	9.2%	17.9%
8 Rooms or more	55.6%	23.6%	29.8%

Source: ONS 2001-2011, AECOM Calculations

129. The LPA confirms that at least 83 dwellings have been developed in Marton Moss since the 2011 Census. The completion of 83 new homes at Runnell Farm on Magnolia Way delivered predominately family sized accommodation and so it likely to have reinforced the existing pattern of larger homes within the NA.

130. Returning to the most recent Census data, it is also useful to compare the figures for number of rooms with figures for the number of bedrooms for each household. Table 5-2 below summarises the proportion of households occupying each size of home in terms of the number of bedrooms. This data shows that around two thirds of households in Marton Moss live in homes with 3 or more bedrooms. There is a larger bias towards the size of the stock compared to both Blackpool and England as a whole. Very few dwellings in the NA have just 1 bedroom (2.5%), compared to 16% in Blackpool and almost 12% in England. This reflects the fact that there are very few flats in the NA. There are more 2 bedroom homes in Marton Moss (as a proportion of households) than in both Blackpool and England as a whole which may reflect the relatively large proportion of terraced properties in the NA.

Table 5-2: Number of bedrooms in household spaces in Marton Moss, 2011

Bedrooms	Marton Moss		Blackpool		England	
All categories: no. of bedrooms	525	100.0%	64,367	100.0%	22,063,368	100.0%
No. bedrooms	1	0.2%	256	0.4%	54,938	0.2%
1 bedroom	13	2.5%	10,460	16.3%	2,593,893	11.8%
2 bedrooms	170	32.4%	16,923	26.3%	6,145,083	27.9%
3 bedrooms	225	42.9%	28,763	44.7%	9,088,213	41.2%
4 bedrooms	83	15.8%	6,259	9.7%	3,166,531	14.4%
5 or more bedrooms	33	6.3%	1,706	2.7%	1,014,710	4.6%

Source: ONS 2011, AECOM Calculations

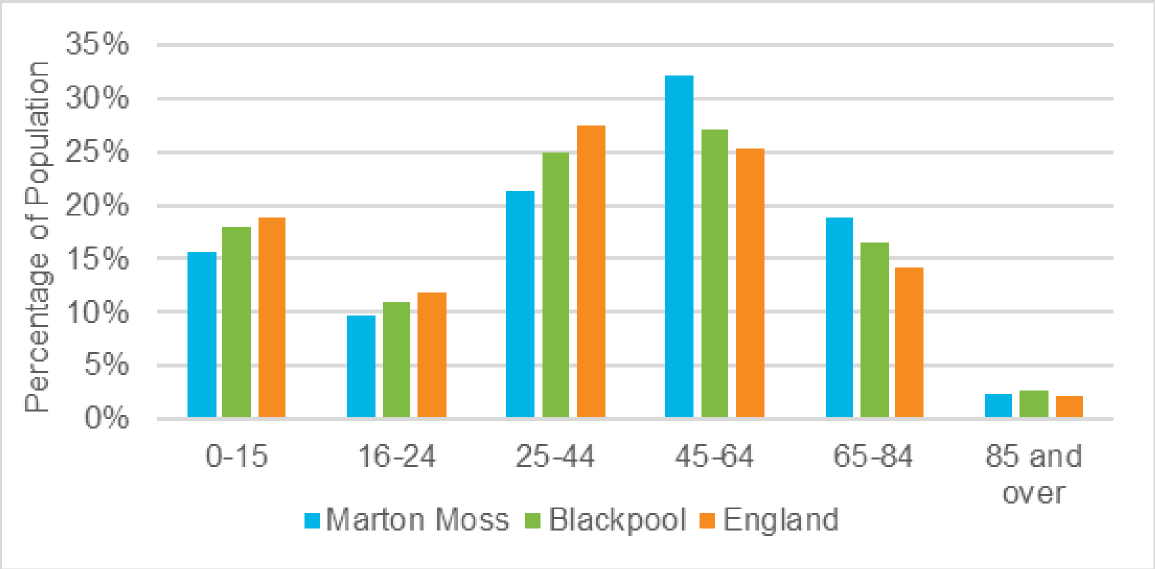
5.3 Household composition and age structure

131. Having established the current stock profile of Marton Moss and identified recent changes in its composition, the evidence assembled below examines the composition and age structure of households in the 2011 Census and in future years. Through a consideration of the types of households projected to form over the Neighbourhood Plan period, and the mix of age groups suggested by demographic projections, it becomes possible to consider the type and size of housing needed in the Neighbourhood Plan area by the end of the planning period.

5.3.1 Age structure

132. The 2011 Census data reveals that Marton Moss has an older population than Blackpool as a whole and England (see Figure 5-1 below). 21% of the population in 2011 was aged 65 or over, compared to 20% in Blackpool and 16% in England. A large proportion of the population was aged 45-64 in 2011 and will move into the 65+ age category over the plan period. Conversely, Marton Moss has a smaller proportion of its population in the younger age groups.

Figure 5-1: Age structure in Marton Moss, 2011



Source: ONS 2011, AECOM Calculations

133. In terms of the changing age structure of the Neighbourhood Plan area population, Census data shows that since 2001 the NA population has aged considerably, with significant growth in the oldest age group (85+). This contrast to the pattern in Blackpool as a whole where there has been limited growth in this age group. Marton Moss has also experienced decline in the number of residents aged 0-15 and 25-44, which suggests families have moved away from the neighbourhood in this period (see Table 5-3 below).

Table 5-3: Rate of change in the age structure of Marton Moss population, 2001-2011

Age group	Marton Moss	Blackpool	England
0-15	-13.3%	-5.6%	1.2%
16-24	13.0%	19.3%	17.2%
25-44	-18.4%	-7.4%	1.4%
45-64	7.8%	6.1%	15.2%
65-84	38.2%	-3.3%	9.1%
85 and over	115.4%	5.5%	23.7%

Source: ONS 2001-2011, AECOM Calculations

5.3.2 Household composition

134. Household composition (i.e the mix of adults and children in a dwelling) is a critical factor in driving the size (and to an extent, the type) of housing needed over the Neighbourhood Plan period.

135. In assessing Census data on household composition, we see that Marton Moss differs from the LPA in that there are fewer single households and fewer households with children compared to Blackpool and England (Table 5-4). There are more older couples (8.6%) compared to Blackpool (7.6%) and other older households (eg those with non-dependent children) account for 13.5% of households. Note that non-dependent children refer to households in which adult children are living at home, or students still call their primary residence despite living for most of the year near to university. This category can often indicate the relative unaffordability of entry-level homes in an area as many such young people may wish to move out and form their own households if they were financially able.

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

Household composition		Marton Moss	Blackpool	England
One person household	**Total**	25.7%	38.0%	30.2%
	Aged 65 and over	10.5%	15.0%	12.4%
	Other	15.2%	23.0%	17.9%
One family only	**Total**	63.8%	55.1%	61.8%
	All aged 65 and over	8.6%	7.6%	8.1%
	With no children	20.0%	14.7%	17.6%
	With dependent children	21.7%	23.6%	26.5%
	All children Non-Dependent[27]	13.5%	9.2%	9.6%
Other household types	**Total**	10.5%	6.9%	8.0%

Source: ONS 2011, AECOM Calculations

136. Again, it is relevant to consider rates of change in this indicator during the period between Censuses. Between 2001 and 2011, the main change in household composition in Marton Moss was growth in (young) single person households and 'other' households – which often refers to sharers (see Table 5-5). There was also growth in older households within both categories ('all aged 65+' and 'all children non-dependent') increasing in size.

137. It is important to note that the number of households overall in the NA increased only marginally over the period 2001-2011 but the change in the age structure and type of households changed quite substantially as the existing population aged and by moves in and out of the area.

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

Table 5-5: Rates of change in household composition, Marton Moss, 2001-2011

Household type		Percentage change, 2001-2011		
		Marton Moss	Blackpool	England
One person household	**Total**	27.4%	5.1%	8.4%
	Aged 65 and over	0.0%	-13.4%	-7.3%
	Other	56.9%	22.1%	22.7%
One family only	**Total**	-6.4%	-3.1%	5.4%
	All aged 65 and over	15.4%	-15.7%	-2.0%
	With no children	-13.2%	-6.1%	7.1%
	With dependent children	-13.0%	-0.7%	5.0%
	All children non-dependent	6.0%	9.6%	10.6%
Other household types	**Total**	48.6%	8.9%	28.9%

Source: ONS 2001-2011, AECOM Calculations

5.4 Dwelling mix determined by life-stage modelling

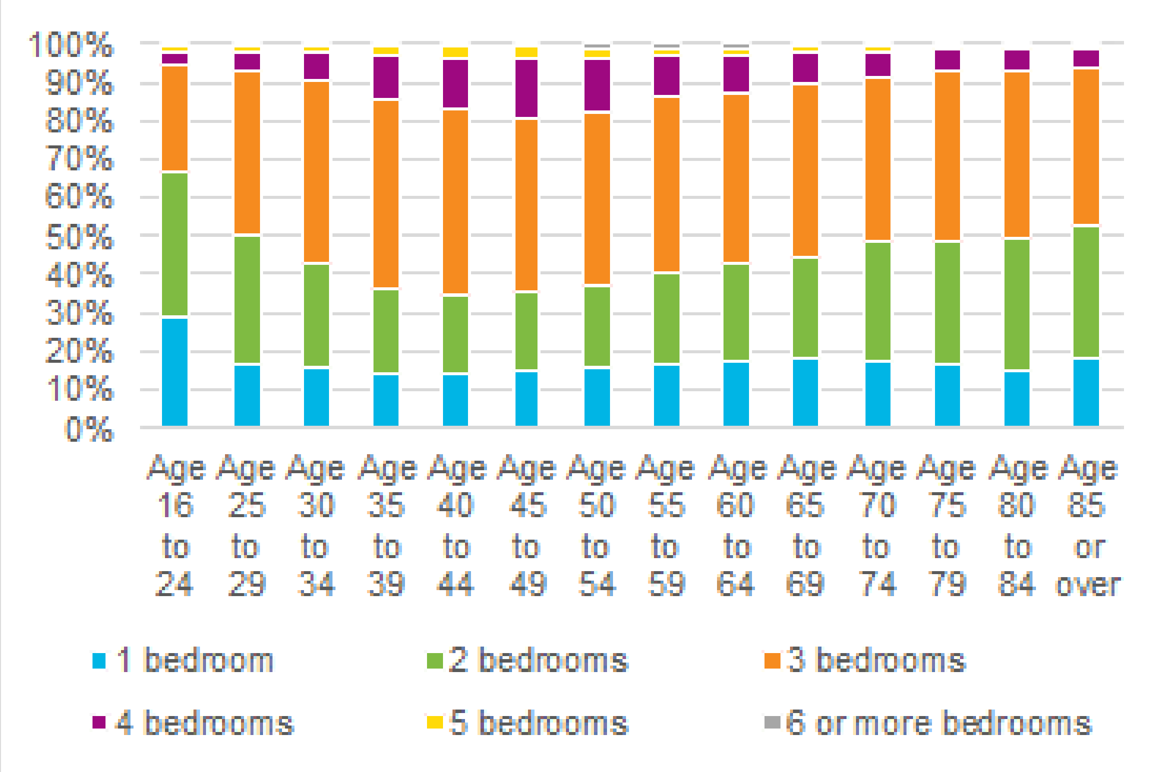
138. Recognising the fact that households of different ages may have different housing needs, the housing mix needed to meet demographic change by the end of the Plan period is estimated by an approach based on current occupation patterns – that is, the propensity of households of different ages to occupy different types of accommodation – will persist into the future. For example, projected growth in households aged under 24 will lead to an increase in the need for the type of housing currently occupied by households of that age.

139. It is important to keep in mind that this exercise provides an estimate based on demographic trends and occupancy patterns alone. It does not take into account income and wealth, other than in an indirect way through the propensity of households to occupy more or less space than they 'need'. This approach also embeds existing patterns of occupancy which may or may not be desirable. This is particularly important to keep in mind in areas where housing affordability has worsened because it means that many households are forced to occupy less space than they need or want.

140. 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 neighbourhood level. For this reason, LPA-level data needs to be used as the closest proxy.

141. Figure 5-2 below sets out the relationship in the 2011 Census at LPA level between the age of the HRP and the size of dwelling occupied. This provides the starting point for determining the most appropriate dwelling size mix by the end of the Neighbourhood Plan period. The data shows that those in the youngest age groups (in terms of the age of the HRP tend to occupy the smallest dwellings in Blackpool Borough. Those aged 40-59 tend to occupy larger dwellings and there is some movement towards smaller dwellings again as households age and some choose to downsize.

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



Source: ONS 2011, AECOM Calculations

142. Household projections provided by MHCLG are then used to understand the future distribution of households by the age of the HRP. Again, this data is only available at the LPA level and for the years 2014 and 2039. Therefore, the distribution of households by the age of the HRP would be in 2030 is estimated, i.e. the end of the Neighbourhood Plan period (red in the table). The data is presented in Table 5-6 below.

Table 5-6: Projected distribution of households by age of HRP, Blackpool

Year	Age of HRP 24 and under	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	2,664	8,244	24,314	10,907	18,238
2014	3,000	8,000	23,000	10,000	20,000
2030	3,000	8,000	21,720	10,000	23,840
2039	3,000	8,000	21,000	10,000	26,000

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

143. It is then necessary to extrapolate from this LPA-level data an estimate of the corresponding change in the age structure of the population in Marton Moss. To do so, the percentage increase expected for each group across Blackpool Borough, derived from the data presented above was mapped to the population of Marton Moss. The results of this calculation are detailed in Table 5-7. This projection shows how the growth of households in the oldest age group (65+) is expected to dominate change in the NA. This is largely down to the ageing of the population but is also likely to be exacerbated by younger households moving out of the area.

Table 5-7: Projected distribution of households by age of HRP, Marton Moss

Year	Age of HRP 24 and under	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	11	45	206	102	161
2014	12	44	195	94	177
2030	12	44	184	94	210
% change 2011-2030	1	-1	-22	-8	49

Source: AECOM Calculations

144. To complement the two stages in Tables 5-6 and 5-7, Table 5-8 below sets out the distribution of dwellings of different sizes according to the age of the HRP as they appeared in Census 2011. This provides the basis for a modelled estimate of the proportion of dwelling sizes that will be occupied by each age band across Blackpool by the end of the plan period.

Table 5-8: Age of household reference person to size, grouped, Blackpool, Census 2011

Size	Age of HRP 16 to 24	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
1 bedroom	29.2%	16.1%	14.9%	17.1%	17.1%
2 bedrooms	37.6%	30.3%	20.8%	24.6%	31.1%
3 bedrooms	28.1%	45.2%	47.0%	45.0%	43.6%
4 bedrooms	3.3%	6.2%	13.9%	10.1%	6.4%
5+ bedrooms	1.8%	2.1%	3.4%	3.2%	1.7%

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

145. Finally, having established the likelihood shown by households at different life-stages towards dwellings of different sizes, and the approximate number of households in Blackpool and Marton Moss falling into each of these stages by the end of the Plan period in 2030, it is possible to estimate how the housing stock might evolve in terms of size over the Neighbourhood Plan period in response to demographic change (see Table 5-9 below).

146. The table takes in turn each projected age group in 2030, estimating how many of the households in that age bracket will want or need to occupy each size of dwelling. This is repeated for each age bracket and added together to arrive at an estimation of what proportion of each size of dwelling will be required overall.

Table 5-9: Likely dwelling size distribution in Marton Moss by the end of the Plan period, based on modelled household life-stages (totals may not sum due to rounding)

Size	Age of HRP 16 to 24	Age of HRP under 35	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over	Total households requiring dwelling sizes
Households 2030	12	44	184	94	210	-
1 bedroom	4	7	27	16	36	90
2 bedrooms	5	13	38	23	66	145
3 bedrooms	3	20	86	42	92	244
4 bedrooms	0	3	26	9	14	52
5+ bedrooms	0	1	6	3	4	14

Source: Census 2011, AECOM Calculations. Figures may not sum due to rounding

147. It is now possible to compare the 2011 housing mix in terms of size with the projected requirement based on the estimates set out in Table 5-9 above modelling the change in the age structure of the population in Marton Moss.

148. Table 5-10 below indicates that, by 2030, the size distribution of dwellings should be focused towards 3 bedroom homes (almost 45%) with 1 and 2 beds making up a further significant proportion. Around 12% of homes in the NA should have 4 or more bedrooms, based on the modelling of demographic change and occupancy patterns.

Table 5-10: 2011 housing sizes compared to likely distribution at end of Plan period, Marton Moss

Number of bedrooms	2011		2030	
1 bedroom	13	2.5%	90	16.6%
2 bedrooms	170	32.4%	145	26.6%
3 bedrooms	225	42.9%	244	44.8%
4 bedrooms	83	15.8%	52	9.5%
5 or more bedrooms	33	6.3%	14	2.6%
Total households	525	100.0%	544	100.0%

Source: Census 2011, AECOM Calculations

149. Table 5-11 below sets out the estimated misalignment between potential future demand for housing, based on the modelled preferences of households at different life-stages, and the current stock available in the Neighbourhood Plan area.

Table 5-11: Future potential misalignments of supply and demand for housing, Marton Moss

Number of bedrooms	2011	2030	Change to housing mix	Recommended split
1 bedroom	13	90	77	80.6%
2 bedrooms	170	145	-25	0.0%
3 bedrooms	225	244	19	19.4%
4 bedrooms	83	52	-31	0.0%
5 or more bedrooms	33	14	-19	0.0%

Source: AECOM Calculations

150. The result of the life-stage modelling exercise shows that, in terms of demographic change, new development might involve prioritising smaller dwellings. This is because the ageing population feeds through into projections of demand for smaller dwellings. In practice, many older households may not wish to downsize in later life, so these projections need to be treated with caution. However, reluctance to downsize can be due to lack of choice locally. Opportunities to move to high quality homes which may be more manageable may encourage some households to move to more suitable dwellings, particularly where an older person may need to receive care or support to live independently. It is relevant to note, in discussion about downsizing, that research suggests older households generally prefer to downsize to dwellings with 2 or more bedrooms. Whilst this exercise suggests the need for more 1 bedroom dwellings, AECOM would suggest that these results are interpreted as indication of the need for some smaller homes with the precise number of bedrooms determined by site/scheme specific context and other factors such as viability.

151. Note that the changes to the housing mix given above for 2, 4 and 5 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 instead 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. In other words, the results of the life-stage modelling suggest that there will be no need for further four bedroom dwellings over the Neighbourhood Plan period. It is important to stress that there may be other good reasons to provide a particular size or type of dwelling in the NA, for example the need to improve the mix of homes in a particular location, improving choice or meeting needs in the wider housing market area.

152. Note that only the percentage mix in the right-hand column is relevant to the purposes of this HNA and the neighbourhood planning process. The actual numbers of dwellings required to adjust the size mix do not reflect that actual quantity of housing needed in the NA and are simply a step in the calculation necessary to produce a percentage split. As a general point, this dwelling mix in percentage terms stands alone from the overall quantity of housing needed or allocated over the Plan period, and could equally apply to windfall development, allocations beyond the plan period, or any other source of housing supply.

5.5 Conclusions- Type and Size

153. This analysis provides an indication of the likely need for different types and sizes of homes based on demographic change. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include:

i. the characteristics of the existing stock of housing: the area is characterised by lower density housing, large plots and a rural feel which residents value.[28] It offers a different choice to other parts of Blackpool. Whilst new development might widen choice in the local area it is likely also to need to respond to the local context. This issue is being considered further within the Design Coding package.

ii. the role of the NA or site within the wider housing market area (linked to any LA strategies or plans): Local Plan policy indicates limited development within the neighbourhood area (based on its indicative housing requirement).

iii. site specific factors which may justify a particular dwelling mix: the tenure, type and size of housing that is appropriate to provide will depend on the nature of the site as well as evidence of local housing needs.

154. In terms of demographic change, AECOM's projections suggest that new development might involve prioritising smaller dwellings. This is primarily because the ageing population in Marton Moss feeds through into projections of demand for smaller dwellings. In practice, many older households may not wish to downsize in later life, so these projections need to be treated with caution.

155. However, reluctance to downsize may, in part, be due to lack of choice locally. Opportunities to move to high quality homes which may be more manageable may encourage some households to move to more suitable dwellings, particularly where an older person may need to receive care or support to live independently. It is relevant to note, in discussion about downsizing, that research suggests older households generally prefer to downsize to dwellings with 2 or more bedrooms.

156. The housing stock in Marton Moss has a larger bias, with more detached homes and very few flats compared to the Borough and England as a whole and so the provision of some smaller dwellings could widen choice within the NA.

157. However, the Blackpool Local Plan Core Strategy policy CS13 specifies the mix of housing sizes required on different sites with the provision of the smallest properties limited in areas where this would intensify existing concentrations (see Chapter 2 of this report). Marton Moss is different to Blackpool as a whole in terms of housing mix so there may be some justification for a higher proportion of smaller homes than specified in Borough wide policies though the neighbourhood group may wish to discuss these issues with the LPA before formulating detailed policies.

[28] These factors were cited by local residents as things that they like about living in Marton Moss (Residents' questionnaire 2019)

6. RQ 3: Specialist housing for older people

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

6.1 Introduction

158. This chapter considers in detail the specialist housing needs for older and disabled people in Marton Moss. Specialist housing refers to schemes or properties which are specifically designed to meet the needs of older people who may need some form of care and support. Furthermore, they are only available for older people to occupy. This distinguishes them from mainstream housing which can be occupied by households of any age.

159. This chapter considers the quantity, tenure and size of dwellings that might be required. It is important to keep in mind that there is no formal definition of 'old age'. People experience ageing differently and much depends on their health, lifestyle and relationship with work. Some people live healthy and active lives into advanced old age whilst others may need support and care much earlier in their lives. It is useful to think of two main stages in later life: the '3rd age' – where people are healthy and active and may or may not continue to work and the '4th age' – where older people need care and support to meet their health needs.[29] These two stages are not necessarily related to age though most people in advanced old age (85+) will need care or support at some point in their lives. The housing needs of these two groups can be markedly different.

160. In the Planning Practice Guidance (PPG), the Government states that plans need to provide for specialist housing for older people where a need exists. Innovative and diverse housing models will need to be considered where appropriate.[30]

161. It is important to note that, as stated in the PPG, the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the overall (i.e. the total) housing need figure. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as a baseline and seeks to resolve the overall need for specialist housing, as opposed to the projected new households which form the baseline for the standard method.[31]

162. In considering the need or demand for specialist housing for older people it is appropriate to consider the population aged 75+ since this group is more likely to access this type of housing. The needs of this sector of the population have been assessed through two methods. The first is a tenure-led projection, based on the tenure of dwellings typically occupied by people in this age group. The second, included for the purposes of comparison, is based on the Housing Learning and Improvement Network's (HLIN) Strategic Housing for Older People (SHOP) tool[32], which is based on best practice nationally and sets a recommended level of provision per 1,000 head of population.

163. Housing needs assessment covers the need for houses that fall for the purposes of the planning system into Use Class C3 (private dwellings)[33]. Any assessment of need for residences that fall into Use Class C2 (residential institutions, which include prisons, boarding schools and some care homes for the elderly) would be a separate exercise outside the scope of a standard HNA. Unfortunately, however, the dividing line between care homes for older people that fall into use class C2 and those where accommodation is counted as C3 is blurred. In some cases, extra care schemes, particularly those where independent living is emphasised and care provision is more limited, will be counted as C3. However, in other cases, particularly where care provision is higher, they will be counted as C2. There is no hard and fast rule - clear differentiation between the two has not been set in government policy.

[29] University of Sheffield & DWELL (2016) Designing with Downsizers

[30] See Paragraph: 012 Reference ID: 63-012-20190626 at https://www.gov.uk/guidance/housing-for-older-and-disabled-people#identifying-the-housing-requirements-of-older-and-disabled-people

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

[32] Available at https://www.housinglin.org.uk/Topics/browse/HousingExtraCare/ExtraCareStrategy/SHOP/SHOPv2/

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

164. As such, existing and future specialist housing for older people may be either C2 or C3, but the important point is that it is not possible to state definitively at the time of assessment whether any new provision forecast to be needed on the basis of current evidence will fall into use class C2 or C3. The distinction is important because accommodation in C2 buildings does not count towards the overall housing target for the neighbourhood plan areas whereas C3 accommodation units do. Therefore, it is not possible to state at this point the extent of overlap, if any, between the overall quantity of specialist housing forecast to be required and the overall housing quantity figure for the plan area.

6.2 Housing for older people - context

165. MHCLG's guidance on housing for older and disabled people states that the need to provide housing for older people is critical. People are living longer lives and the proportion of older people in the national population is increasing. In mid-2016 there were 1.6 million people aged 85 and over in England; by mid-2041 this is projected to double to 3.2 million.

166. Almost a third of UK homes are occupied by the 55+ age group, yet only 7% of UK stock is currently recognised as meeting minimum accessibility standards, which means few older people can find options that will improve their quality of life without adapting their accommodation where this is possible. This is reflected in evidence that just 3.4% of 50+ households move home each year, which is half as many moves as rest of population. Perhaps surprisingly, just under half of moves result in fewer habitable rooms because many older people need or want to retain space for activities, to retain a life time of possessions, accommodating visitors or caring for grandchildren. For some, social status can be a factor in deciding to move to a home with significantly fewer rooms.[34]

167. The concept of 'rightsizing' (formally referred to as downsizing) recognizes that the situations, desires and needs of the older population are no less diverse than their family circumstances. The actual choices available to older people, however, are limited to the housing provisions that are both available and accessible to them. Not surprisingly the vast majority of older people currently tend to age in their own homes until circumstances mean their home environment becomes a decisive barrier to their well-being. Research indicates that very few properties are designed as suitable for the provision of support or care in the home (eg meeting improved accessibility standards) (see below). Whilst many people do not wish to move home, there is also evidence that there is large scale unmet demand to move[35] with many older people stuck in a 'rightsizing gap'.[36]

168. 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.[37]

169. Indeed, 76% of those in homes of three or more bedrooms wished to rightsize, and this increased to 99% of those in homes of five or more bedrooms, with two bedrooms the preferred choice for both.[38] However, in spite of evidence of high demand, currently only 5% of older people's housing nationally is made up of specialist homes,[39] with Demos suggesting that, "the chronic under-supply of appropriate housing for older people is the UK's next housing crisis",[40] and local authorities are often, "accused of reluctance to approve development plans for specialist housing….out of fear of increased care costs".[41] Indeed, whilst many of those surveyed may consider moving, the percentage that ultimately do is likely to be relatively low, and many who downsize may move into mainstream housing.

170. Offering older people a better choice of accommodation to suit their changing needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and

[34] Rightsizing: Reframing the housing offer for older people, 2018, Phase and Manchester School of Architecture

[35] Pannell et al., 2012

[36] Rightsizing: Reframing the housing offer for older people, 2018, Phase and Manchester School of Architecture

[37] https://www.demos.co.uk/files/TopoftheLadder-web.pdf?1378922386

[38] Ibid.

[39] https://www.housinglin.org.uk/_assets/Resources/Housing/OtherOrganisation/for-future-living_Oct2014.pdf

[40] https://www.demos.co.uk/files/TopoftheLadder-web.pdf?1378922386

[41] http://researchbriefings.files.parliament.uk/documents/CBP-7423/CBP-7423.pdf

health systems. Therefore, an understanding of how the ageing population in Marton Moss affects housing needs is something to be considered from the early stages of plan-making through to decision-taking.[42]

171. The need to access housing with support or care is often driven by health considerations, particularly disabilities. Disabilities can include, but are not limited to, people with ambulatory difficulties, blindness, learning difficulties, autism and mental health needs, which may generate a range of housing requirements which can change over time. Unsuitable housing or housing which is not capable of adaptation can have a negative impact on occupants and their carers. Disability is strongly linked to age and an ageing population will see the numbers of disabled people continuing to increase. It is important to plan early to meet their needs throughout their lifetime.

172. Older people typically occupy a broad range of accommodation types and tenures depending on their individual needs, including both market housing and more specialist accommodation. The latest PPG[43] adopts the following planning approach:

(1) Where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 46 of the National Planning Policy Framework) to help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:

(a) M4(1) Category 1: Visitable[44] dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement)

(b) M4(2) Category 2: Accessible and adaptable dwellings

(c) M4(3) Category 3: Wheelchair user dwellings

(2) Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site specific factors.

173. In the case of Marton Moss, this HNA, together with evidence at the Borough level will form the evidence required to justify policies proposing the Category 2 or 3 standards above for both market and affordable housing and the two main types of specialist housing for older people - sheltered housing and extra care (see Appendix C for definitions).

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 the private sector and the rest provided at social rent levels.[45] This situation reflects historic patterns of development, significant constraints on the delivery of such housing in the market sector as well as changing aspirations and expectations amongst older people today in comparison with previous generations.

175. Local planning authorities can plan for older co-living communities (see Appendix C for definition) through their implementation of the Self-build and custom-build legislation 2015[46], as some communities will be looking to build the development themselves. Local authorities can also identify sites suitable for older co-living communities as part of their overall assessment of land available for housing over the plan period.[47]

176. Given that the vast majority of people over 75 live in their own mainstream homes, but that the current stock of specialist housing 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 Neighbourhood Plan area so as to develop projections for future need for specialist housing provided with some level of care or other services.

[42] Available at https://www.gov.uk/guidance/housing-for-older-and-disabled-people#identifying-the-housing-requirements-of-older-and-disabled-people

[43] Housing for Older and disabled people, Guidance June 2019, MHCLG

[44] The intention is that the property is accessible to visitors who may have mobility constraints eg there is a downstairs bathroom

[45] 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

[46] https://www.gov.uk/guidance/self-build-and-custom-housebuilding

[47] See Paragraph: 011 Reference ID: 63-011-20190626 at https://www.gov.uk/guidance/housing-for-older-and-disabled-people#identifying-the-housing-requirements-of-older-and-disabled-people

6.3 Approach

177. In accordance with NPPF guidance, this chapter 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 older people in the Neighbourhood Plan area, and Census data relating to mobility limitations and overall health.[48] 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 Blackpool.

178. Clearly, this calculation represents an assumption, with the actual decision for an older or disabled person to enter specialist housing highly dependent on individual circumstances. As already noted, the actual proportion of older 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 older people currently choose to continue to live in their homes for their entire lives.

179. 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."[49] By understanding the tenure breakdown of specialist housing need, it is possible to better understand the extent to which demand will be a factor in this market segment.

6.3.1 Current supply of specialist housing for older people

180. When determining an estimate of the need for specialist dwellings, it is necessary first to take account of current supply. There are a number of ways to do this. Data may be available within Blackpool's housing evidence base. Alternatively, data may be collated manually on the amount of specialist housing within a given area using the search function on the Elderly Accommodation Counsel's Website: http://www.housingcare.org.

181. It is important to note that bed spaces in communal establishments such as live-in care homes are not included in the calculation below.[50] This is because for the purposes of the UK planning system, such institutions occupy a different land-use class from other housing (use class C2, which comprises residential institutions, versus C3, which comprises private dwellings)[51]. However, all other types of specialist housing for older people fall within use class C3 and, as such, are within the scope of this Housing Needs Assessment. Having said this, we will note the existing provision of such institutional accommodation where it exists in Marton Moss.

182. The 2011 Census highlights the number of residents living in different types of communal establishments. Within Marton Moss, it identified 12 residents living in care homes without nursing.[52]

183. Given that communal establishments (care homes) are generally outside the scope of housing needs assessments for the reasons described above, these are discounted from this analysis. There is no specialist housing for older people, within use class C3 (eg sheltered housing or extra care) in Marton Moss. There appear to be two schemes just outside of the neighbourhood areas: Aysgarth Court (96 x 1 bed flats for rent) and Windmill House (36 x 1 bed flats for rent. Notably, both provide dwellings for social/affordable rent.

6.3.2 Tenure-led projections

184. Turning to determining future need for specialist housing, the first step is to review data on the tenure of households aged 55-75 across Blackpool, as this is the smallest geography for which tenure by age bracket data is available. The age cohort-based approach is taken because it is these households which, over the next 10-20 years, will be reaching the age of 75+, where the need for specialist housing provision is more likely. The existing tenure split within this cohort is used to project forward the need for specialist housing according to different tenures.

185. The projection is based on the premise that those currently occupying their own home will also wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally,

[48] https://www.gov.uk/guidance/housing-for-older-and-disabled-people#identifying-the-housing-requirements-of-older-and-disabled-people

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

[50] Further details on the definition of different types of housing within the English planning system are available at https://www.gov.uk/guidance/definitions-of-general-housing-terms

[51] See Paragraph: 009 Reference ID: 13-009-20140306 at https://www.gov.uk/guidance/when-is-permission-required

[52] ONS, 2011 (KS405EW)

those who currently rent, either in the private or social sectors, are projected to need affordable rented accommodation of some kind.

186. According to Table 6-1 below, the majority of those aged 55-74 (71.3%) own their own homes although a significant proportion (16.6% rent privately). It is important to note that this data is for Blackpool as a whole and is likely to be skewed towards renting to a greater extend than for Marton Moss.

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

All owned	Owned outright	Owned with a mortgage or loan or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
71.3%	48.5%	22.8%	28.7%	11.1%	16.6%	1.1%

- *Source: Census 2011*

187. The next step is to project how the overall number of older people in Marton Moss is likely to change in future, by extrapolating from the ONS Sub-National Population Projections for Blackpool at the end of the Plan period. The figure must be extrapolated from the LPA data because such projections are not available at neighbourhood level. The results are set out in 2 below.

188. This calculation indicates that the population aged 75+ is expected to grow in Marton Moss and will account for over 10% of the population by 2030.

Table 6-2: Modelled projection of older population in Marton Moss by end of Plan period

Age group	2011		2030	
	Marton Moss Census 2011	Blackpool Census 2011	Marton Moss AECOM calculations	Blackpool ONS SNPP 2014
All ages	1,249	142,065	1,202	136,731
75+	107	12,886	129	15,478
%	8.6%	9.1%	10.7%	11.3%

Source: ONS SNPP 2016, AECOM Calculations

189. The results of this exercise provide us with a projection of the number of people in Marton Moss living in each tenure in the 55-75 cohort by 2011, as shown in the table below. This projection is calculated by multiplying the projected number of people aged 75 and over by the end of the Plan period by the tenure split for Blackpool presented in Table 6-2 above, and is set out in Table 6-3 below.

190. A key assumption made here is that, for the purposes of determining the proportion of households aged 75+ falling into different tenures in 2030, and consequently the number of specialist units they might need, the growth in the overall population of those aged 75 is used.

Table 6-3: Projected tenure of households aged 75+ in Marton Moss to the end of the Plan period

Owned	Owned outright	Owned with a mortgage or loan or shared ownership	All rented	Social rented	Private rented	Living rent free
92	62	29	37	14	21	1

Source: Census 2011, ONS SNPP 2013, AECOM Calculations

191. Next the incidence of mobility limitations is considered, as defined by the Census, within each tenure group for those aged 65+ in Marton Moss. This allows us to link the levels of need (as defined by extent of mobility limitations within the population) to tenure (based on the premise that such needs can be used as a proxy for the need for specialist housing in this age group).

192. 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; they are therefore less able to afford to buy, even at earlier stages in their lives. It also reflects the fact that as people develop support and care needs they may find that the only suitable and affordable option to them is available in the social rented sector.

Table 6-4: Tenure and mobility limitations of those aged 65+ in Marton Moss, 2011

Tenure	All categories: Long-term health problem or disability	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories: Tenure	251	75	29.9%	64	25.5%	112	44.6%
Owned or shared ownership: Total	242	69	28.5%	63	26.0%	110	45.5%
Owned: Owned outright	199	57	28.6%	51	25.6%	91	45.7%
Owned: Owned with a mortgage or loan or shared ownership	43	12	27.9%	12	27.9%	19	44.2%
Rented or living rent free: Total	9	6	66.7%	1	11.1%	2	22.2%
Rented: Social rented	1	1	100.0%	0	0.0%	0	0.0%
Rented: Private rented or living rent free	8	5	62.5%	1	12.5%	2	25.0%

Source: DC3408EW Health status

193. Focusing on those whose activities are limited a lot, the calculations suggest that of the 9 renters and 242 owners in Marton Moss in this age group, there could be a need for 26 specialist homes for owner occupiers (29.9% x 92) and 25 for renters of all kinds (66.7% x 37), or 51 specialist homes in total.

Table 6-5: AECOM estimate of specialist housing need in Marton Moss by the end of the Plan period

<table>
<tr><th>Type</th><th>Affordable</th><th>Market</th><th>Total (rounded)</th></tr>
<tr><td rowspan="2">Housing with care (e.g. extra care)</td><td>Multiply the number of people across all rented (not just social rent as those aged 65+ who need to rent are overwhelmingly likely to need Affordable Housing) housing by the percent in that tenure who have day to day activity limitations limited a lot.</td><td>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.</td><td rowspan="2">51</td></tr>
<tr><td>25</td><td>26</td></tr>
<tr><td rowspan="2">Adaptations, sheltered, or retirement living</td><td>Multiply the number of people across all rented housing by the percent who have day to day activity limitations limited a little.</td><td>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.</td><td rowspan="2">28</td></tr>
<tr><td>4</td><td>24</td></tr>
<tr><td>Total</td><td>29</td><td>50</td><td>79</td></tr>
</table>

194. These findings are set out in Table 6-5, based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially

medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.

6.3.3 Housing LIN-recommended provision

195. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the respected models for planning for the housing needs of older people. In Table6-6 below we reproduce the key table from their Strategic Housing for Older People (SHOP) toolkit. The table serves as a guide, based on best practice research, to the numbers of specialist dwellings for older people that should be provided given the increase in their numbers over the Plan period, and how these should be split into the different tenures.

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

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

Source: Housing LIN SHOP Toolkit

196. As Table 6-3 shows, Marton Moss is forecast to have an over-75 population of 129 by the end of the Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = 60 x 0.129 = 7.7
- Leasehold sheltered housing = 120 x 0.129 = 15.5
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = 20 x 0.129 = 0.3
- Extra care housing for rent = 15 x 0.129 = 1.9
- Extra care housing for sale = 30 x 0.129 = 3.9
- Housing based provision for dementia = 6 x 0.129 = 0.8

197. This produces an overall total of around 32 specialist dwellings which might be required by the end of the plan period. This projection is applied to the existing population of over 75s as well as the growth in this population so it represents the total potential need for provision rather than just that required to accommodate the growing population. There is no existing specialist accommodation within the NA at present which suggests that older people with care and support needs are accommodated within the mainstream housing stock, likely supported by adaptations to their homes and visits from carers where required.

198. Table 6-7 below sets out the HLIN recommendations in the same format as Table 6-6 above. It is important to stress that the SHOP toolkit embeds assumptions that uplift the provision of specialist accommodation compared to current rates. This means that the requirements expressed by the SHOP toolkit are higher than those implied by a straightforward projection based on the growth of the over 75 population.

Table 6-7: HLIN estimate of specialist housing need in Marton Moss by the end of the Plan period

Type	Affordable	Market	Total
Housing with care (e.g. extra care)	Includes: enhanced sheltered housing for rent + extra care housing for rent + housing based provision for dementia	Includes: enhanced sheltered housing for sale + extra care housing for sale	9
	4	5	
Sheltered housing	Conventional sheltered housing for rent	Leasehold sheltered housing	23
	8	15	
Total	**12**	**21**	**32**

Source: Housing LIN, AECOM calculations (rounded to nearest whole unit)

6.4 Blackpool Council's evidence base

199. Blackpool Council's Plan for the Ageing Population (2017) provides evidence and sets out a strategy for the provision of housing for older people. The report finds:

i. Blackpool will experience a 28% increase in residents aged 65 and over the next 25 years which will impact on housing provision and related services.

ii. Housing provision is not adequately meeting the diverse needs and aspirations of the current and projected older population (in line with the national picture)

iii. Housing and housing related support have a role to play in shifting the balance of care and reducing the use of institutional care settings (eg care homes). Blackpool Council's aim is to support people to remain independent in their own home for as long as possible, reducing the demand for care homes and hospital stays.

iv. The Council has 6 key objectives in its plan for the ageing population. Three of these in particular are relevant to the Marton Moss context:

- Aim 3: Ensure the general housing needs stock meets the changing needs and aspirations of older people. The neighbourhood group may wish to consider how any new housing in Marton Moss can be built to improved accessibility and adaptability standards. Proposed Local Plan policy DM2 includes a requirement for 20% M4(2) or M4(3) homes on sites of 10 or more dwellings.

- Aim 4: Ensure older people's homes continue to meet their needs by providing appropriate support and provisions of care. Whilst this is within the remit of the Council and may include grants to adapt existing homes as well as relating to care and support, the neighbourhood planners have a role to play in considering whether new homes can be built to improved standards.

- Aim 6: Provide a strategic framework for commissioning new specialist housing to meet the growing needs and aspirations of older people. This HNA suggests there may be potential demand for specialist housing within the NA based on the size of the existing population of older people and the fact that a proportion have care or support needs. However, the number of people needing or wanting specialist schemes is still small in scale compared to the size required to make schemes such as extra care viable (usually 40 units as a minimum).

6.5 Conclusions- Specialist Housing for the Older People

200. This section of the HNA presented two estimates of the need for specialist housing for older people who may have care or support needs. This does not include the need for accommodation in care homes (residential or nursing) which are not defined as housing for the purposes of planning.

201. The most realistic comparison of the two approaches can be achieved by comparing the 51 dwellings identified in the tenure-led approach for those who require housing with care with the 32 specialist dwellings that emerge from the HLIN calculations. By contrast, the additional 28 dwelling figure in the tenure-led projections is based on those whose day-to-day needs are limited only a little, and whose housing needs therefore have the potential to be provided through adaptations to a conventional home.

202. This suggests there might be 32-51 dwellings required by the end of the plan period to meet the needs of older people who may need care and support. Again, it is important to emphasise, that some of these people are already living in mainstream housing within Marton Moss and their needs are being met through care and support in the home. Some may have made adaptations to their dwellings to improve accessibility of other features.

203. There are no existing units of specialist housing for older people in Marton Moss at present, with two specialist (sheltered) schemes available for rent just outside of the neighbourhood area. There are no specialist schemes available for sale, which is relevant given that the vast majority of households in the NA live in homes they own and are likely to continue to want to do so even if they need specialist housing in later life.

204. Whilst the size of the older population and its growth over the plan period is significant in the context of the population of Marton Moss, it is unlikely to generate enough need on its own to justify specialist schemes such as extra care (which typically have a minimum of 40 units). However, there may be opportunities to provide innovative smaller schemes in the future or to meet some of the need/demand from the wider area, though the latter would require the planning and coordination of the Borough Council.

205. While it is important to maximise the accessibility of all new housing, it is particularly important for specialist housing for older people to be provided in sustainable, accessible locations, for a number of reasons, as follows:

- so that residents, who often lack cars of their own, are able to access local services and facilities, such as shops and doctor’s surgeries, on foot;
- so that any staff working there have the choice to access their workplace by more sustainable transport modes; and
- so that family members and other visitors have the choice to access relatives and friends living in specialist accommodation by more sustainable transport modes.

206. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist elderly housing needs arising from a number of different locations and/or neighbourhood plan areas from a single, centralised point (i.e. what is sometimes referred to as a ‘hub-and-spoke’ model).

207. It is considered that Marton Moss, in broad terms, due to its location on the edge of an urban area and road network, is a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. Discussion with the neighbourhood forum raised concerns about the adequacy of public transport within the area, however and the Local Plan’s proposed policy DM2 states that, to be permitted, sites for C3 ‘retirement housing’ will need to have good accessibility to public transport. Whilst acknowledging there is potential for such accommodation to be provided within the Neighbourhood Plan area, there is no specific requirement or obligation to do so if there is potential to meet need arising from Marton Moss in other suitable locations near to but outside the Plan area boundaries. Where it is considered for any reason desirable to meet some of the specialist need outside the Neighbourhood Plan area boundaries, there will be a degree of overlap between the number of specialist dwellings to be provided and the overall dwellings target for the Neighbourhood Plan area itself.

208. AECOM would suggest a key consideration for the neighbourhood planners is whether new mainstream homes (both market and affordable) could be provided to improved accessibility and adaptability standards. It may be possible to apply optional building regulation standards M4(2) and M4(3) to some or all new homes so that they better meet the needs of occupants as they age and need care and support. This could help to ensure that some stock of accessible dwellings is built up over time. The group may wish to discuss this policy option with the LPA as it is likely that Blackpool Council may wish to adopt these standards across the Borough.

7. RQ 4: Newly forming households/first-time buyers

RQ 4: What provision should be made in terms of housing for newly forming households/first-time buyers over the Neighbourhood Plan period?

7.1 Introduction

209. The neighbourhood group have asked AECOM to consider the housing needs of newly forming households in Marton Moss. For the purpose of this HNA, we define newly forming households as those where the Household Reference Person (HRP- a more modern term for 'head of household') is aged between 18 and 35 and is looking to form their own independent household.

7.2 Assessment

210. In order to understand the needs of newly-forming households, we start by interrogating the ONS 'Age by Single Year' dataset.[53] This reveals that there were 220 individuals aged between 18 and 35 in the Neighbourhood Plan area in 2011. This represents 17.6 % of the population. These individuals may or may not have formed their own households.

211. Table 7-1 below shows that there is a total of 56 households with an HRP aged under 35, or around 10.6% of all 525 households in Marton Moss. To estimate the number of individual residents aged between 18 and 35 this represents, we use the following approach:

   i. Multiply the number of households under 35 by the average household size in the Neighbourhood Plan area (2.38 individuals per household), which results in 133 individuals. (56 * 2.38 = 133)

   ii. We then discount all children (i.e. individuals under the age of 18). As 34 households live with at least one dependent child, we estimated there were about 34 children among these households. (133 - 34 = 99)

   iii. Therefore, among the 220 individuals who are between 18 and 35, 99 have formed their own household and 121 have not. (220 - 99 = 121)

   iv. This represents 51 households that could potentially be formed (121 divided by 2.38).

212. We make the reasonable assumption that those individuals with the potential to form new households who have not yet done so are, in most cases, either living with their parents or in shared houses with other young people. They will not yet have formed their own household for many potential reasons, but most likely the absence of suitable affordable tenures.

213. Census data about household composition shows that 67 households include non-dependent children. The figure of 51 above can therefore be considered a broadly reasonable estimate.

214. Therefore, around 51 households in Marton Moss had the potential to form their own household, but had not yet done so, at the time of the last Census in 2011 (9.7 % of the total number of households).[54]

Table 7-1: Households in Marton Moss with HRP under the age of 35, 2011

Household composition	Number
Age of HRP under 35: One person household	11
Age of HRP under 35: Two or more person household: No dependent children	11
Age of HRP under 35: Two or more person household: With dependent children	34
Age of HRP under 35: Total	56

Source: ONS, 2011

215. Now that we have identified the number of households with potential to form but who have not yet done so, we need to determine the type of tenures they are most likely to occupy. To do so, we assess the tenures of

[53] ONS, Census 2011: QS103EW.

[54] Data from Census 2011 is used to illustrate how many households have not formed in one year.

households in the Neighbourhood Plan area where the HRP is aged 24 or younger, as well as those with HRPs aged 25 to 49. The results are set out in Table 7-2 below.

216. The table shows that the majority of the youngest households (aged 24 and under) live in the private rented sector. Home ownership levels increase amongst older households (aged 25-49) where the majority own their own homes in Marton Moss.

Table 7-2: Tenures occupied by HRP under the age of 50, Marton Moss, 2011

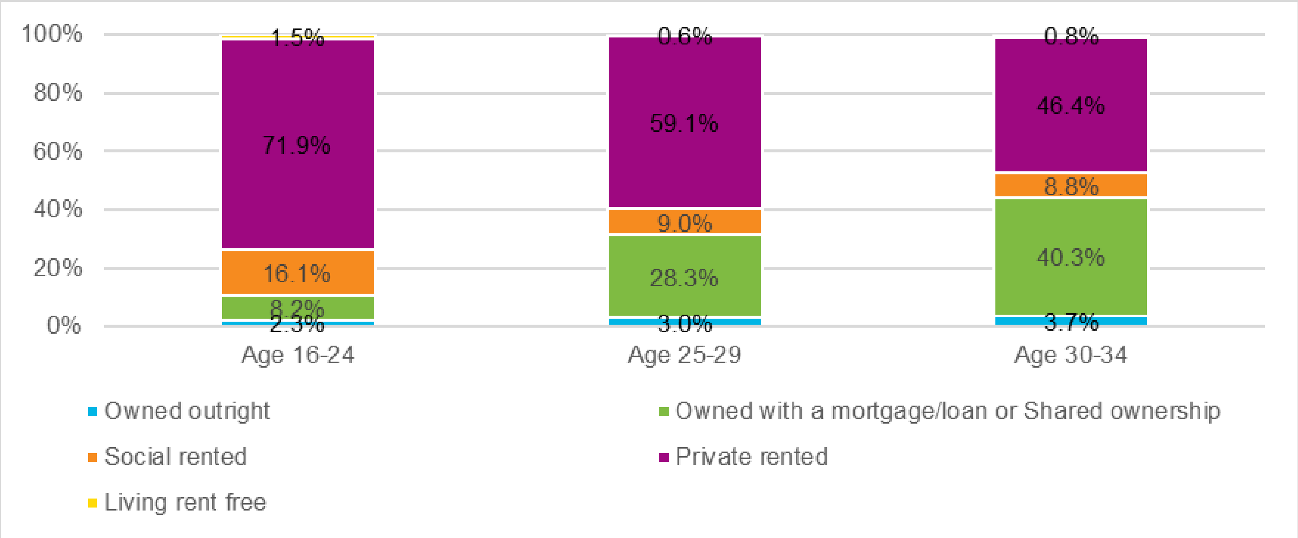
	Age 24 and under		Age 25 to 49	
Tenure	**Number**	**Percent**	**Number**	**Percent**
All categories: Tenure	11	100.0%	192	100.0%
Owned or shared ownership: Total	2	18.2%	142	74.0%
Owned: Owned outright	1	9.1%	28	14.6%
Owned: Owned with a mortgage or loan or shared ownership	1	9.1%	114	59.4%
Rented or living rent free: Total	9	81.8%	50	26.0%
Rented: Social rented	0	0.0%	5	2.6%
Rented: Private rented or living rent free	9	81.8%	45	23.4%

Source: ONS, 2011

217. The data we have just examined considers the tenure of households with HRPs aged 49 and under as a single group. However, the tenures occupied by different households can vary significantly between these ages.

218. Such data is only available at the level of Blackpool. This data, presented in Figure 7-1 below, reveals that private renting is the dominant tenure across all of the younger aged households but levels of home ownership increase with age, as with the data for Marton Moss. There is a relatively significant proportion of the youngest households (aged 16-24) living in social rented housing in Blackpool as a whole. This is not replicated at the NA level, partly because of the very limited level of social rented stock in Marton Moss.

Figure 7-1: Tenure by age of HRP, Blackpool, 2011



Source: ONS, 2011

7.3 Conclusions- Newly-forming households/first-time buyers

219. It can be concluded that, on the basis of ONS Census 2011 data, about 121 individuals below 35 had not formed their own household by that year. This represents around 51 new households with the potential to form.

220. The neighbourhood planners may wish to consider policies which support these newly forming households and

allow them to access suitable and affordable accommodation, particularly given the ageing of the population in Marton Moss and the decline in the number and proportion of younger households.

221. Affordable housing including social/affordable rent and some cheaper forms of affordable home ownership products, such as shared ownership, may provide these households with the opportunity to form and to remain living in the area rather than seeking affordable housing options elsewhere.

8. Conclusions

8.1 Overview

222. Table 8-1 below sets out in full the conclusions and recommendations of this Neighbourhood Plan housing needs assessment, based on the evidence reviewed and analysed.

Table 8-1: Summary of study findings specific to Marton Moss with a potential impact on Neighbourhood Plan housing policies

Issue	Source(s)	Summary of evidence and data assessed	Conclusions and recommendations
Quantity of affordable housing to plan for	Chapter 4	The Blackpool Affordability Study 2019 identifies the need for 210 affordable homes per annum in the Borough. Marton Moss's share of this is 2.4 per annum, with the vast majority needed for social/affordable rent. AECOM's estimate of the need for affordable rented homes produces a similar estimate (2 homes per annum). AECOM's estimate of the need for affordable housing for sale suggests there is potential demand for these products in the NA because of the significant proportion of private renters. However, these households could afford to buy an entry level property so actual demand/ take up may be limited in practice. Entry level market homes may meet some of these needs.	The scale of housing development in the area is likely to be limited given the indicative requirement of 28 dwellings over 2020-2030. Opportunities to secure affordable housing, particularly on small site, are likely to be limited. It will be important to maximise the provision of new affordable homes, in line with Blackpool's Local Plan, when new housing developments are delivered in the NA.

Issue	Source(s)	Summary of evidence and data assessed	Conclusions and recommendations
Housing tenure and affordability	Chapter 4	The income required to buy an average market home for sale (£43,035) is higher than that available to households with median household incomes (£33,200). The income required to buy an average entry-level home for sale (£25,280) is lower than that available to households on median incomes, but unaffordable to those lower quartile household earnings (£10,295), even where two household members may be earning. It is recognised that prices within the NA may be higher than the wider area, resulting in poorer affordability. Affordable home ownership products would be affordable to those on median incomes. However, Marton Moss, like Blackpool as a whole, is unusual because the cost of home ownership (entry level prices) is similar to the cost of private rents. This calls into question the value of affordable home ownership products in this area. Typically, these products are aimed at households who can afford to rent in the market but cannot afford to access home ownership. Their purpose is to extend home ownership to households who cannot afford to buy. Individuals on LQ earnings are likely to need subsidy in the form of housing benefit to access either social or affordable rented homes in the neighbourhood area. Households where two people have LQ earnings may be able to afford shared ownership products. However, this assumes that these products can be developed at entry level prices which may be unviable given build costs. There is very little affordable housing (for rent or sale) in the NA and so delivering some affordable housing could widen the choice available to local residents, particularly younger households.	Local Plan Core Strategy Policy CS 14 requires new housing development on sites of 15 or more homes (0.5+ hectares) to provide 30% affordable housing. The Affordable Housing SPD (2012) recommends a balance of 80% social rented and 20% intermediate tenures. This recommendation is broadly consistent with the evidence in the 2019 Affordability Study which identifies that 18.5% of households in need of affordable housing in the Borough may be able to afford shared ownership properties. AECOM's estimates of the need for social/affordable rented homes and the potential demand for affordable home ownership properties support the findings of Blackpool's Affordability Study 2019. Whilst there may be some potential demand for affordable home ownership products, it is difficult to support substantial provision of these homes as most of these households would be able to afford to buy in the open market. There may be some specific products that can be justified, including shared ownership which may extend home ownership to some of the lowest income households and products which support households in saving for a deposit eg rent to buy. The Neighbourhood Plan may also wish to keep discounted market sale products under review as Government introduces new policies (eg First Homes where the proposal involves new homes discounted by 30%)

Issue	Source(s)	Summary of evidence and data assessed	Conclusions and recommendations
Housing type and size	5	In terms of demographic change, AECOM's projections suggest that new development might involve prioritising smaller dwellings. This is because the ageing population feeds through into projections of demand for smaller dwellings. In practice, many older households may not wish to downsize in later life, so these projections need to be treated with caution. However, reluctance to downsize is due to lack of choice locally. Opportunities to move to high quality homes which may be more manageable may encourage some households to move to more suitable dwellings, particularly where an older person may need to receive care or support to live independently. It is relevant to note, in discussion about downsizing, that research suggests older households generally prefer to downsize to dwellings with 2 or more bedrooms. The housing stock in Marton Moss has a larger bias and so the provision of some smaller dwellings could widen choice within the NA. However, the Blackpool Local Plan Core Strategy policy CS13 specifies the mix of housing sizes required on different sites with the provision of the smallest properties limited in areas where this would intensify existing concentrations. Marton is different to Blackpool as a whole in terms of housing mix so there may be some justification for a higher proportion of smaller homes than specified in Borough wide policies.	The evidence in this report supports the need for some smaller homes. However, the precise type and size of new homes (including number of bedrooms) should be determined by consideration of other factors, including the evidence in this HNA. These factors include: site/scheme specific context, viability, design considerations (eg coming from the Design Coding exercise) and the objectives of the Neighbourhood and Local Plans for the area.

Issue	Source(s)	Summary of evidence and data assessed	Conclusions and recommendations
Specialist housing for older people	6	AECOM's estimates suggest there might be 32-51 dwellings required by the end of the plan period to meet the needs of older people who may need care and support. It is important to emphasise, that some of these people are already living in mainstream housing within Marton Moss and their needs are being met through care and support in the home. There are no existing units of specialist housing for older people in Marton Moss at present, with two specialist (sheltered) schemes available for rent just outside of the neighbourhood area. There are no specialist schemes available for sale, which is relevant given that the vast majority of households in the NA live in homes they own and are likely to continue to want to do so even if they need specialist housing in later life.	AECOM would suggest a key consideration for the neighbourhood planners is whether new mainstream homes (both market and affordable) could be provided to improved accessibility and adaptability standards. It may be possible to apply optional building regulation standards M4(2) and M4(3) to some or all new homes so that they better meet the needs of occupants as they age and need care and support. This could help to ensure that some stock of accessible dwellings is built up over time.
Newly-forming households/first-time buyers	7	On the basis of ONS Census 2011 data, around 121 individuals below the age of 35 had not formed their own household in the year of the Census. This represents around 51 new households with the potential to form.	The neighbourhood planners may wish to consider policies which support these newly forming households and allow them to access suitable and affordable accommodation, particularly given the ageing of the population in Marton Moss and the decline in the number and proportion of younger households. Affordable housing including for rent and some cheaper forms of affordable home ownership products, such as shared ownership, may provide these households with the opportunity to form and to remain living in the area rather than seeking affordable housing options elsewhere.

8.2 Recommendations for next steps

5. This Neighbourhood Plan housing needs assessment aims to provide Marton Moss with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with Blackpool with a view to agreeing and formulating draft housing policies, bearing the following in mind:

- All Neighbourhood Planning Basic Conditions, but in particular the following: Condition A, namely 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 strategic policies of the adopted development plan;

- The views of Blackpool Council – in particular in relation to the quantity of housing that should be planned for;
- The views of local residents;
- The views of other relevant local stakeholders, including housing developers and estate agents;
- The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by Blackpool Council, including but not limited to the Strategic Housing Land Availability Assessment (SHLAA);
- The recommendations and findings of this study; and
- The impact of the Government's Standard Methodology on calculating housing need for Blackpool Council and the neighbourhood plan areas within it.

6. This assessment has been provided in good faith by AECOM consultants on the basis of housing data, national guidance and other relevant and available information current at the time of writing.
7. Bearing this in mind, it is recommended that the Neighbourhood Plan steering group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Blackpool Council or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
8. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

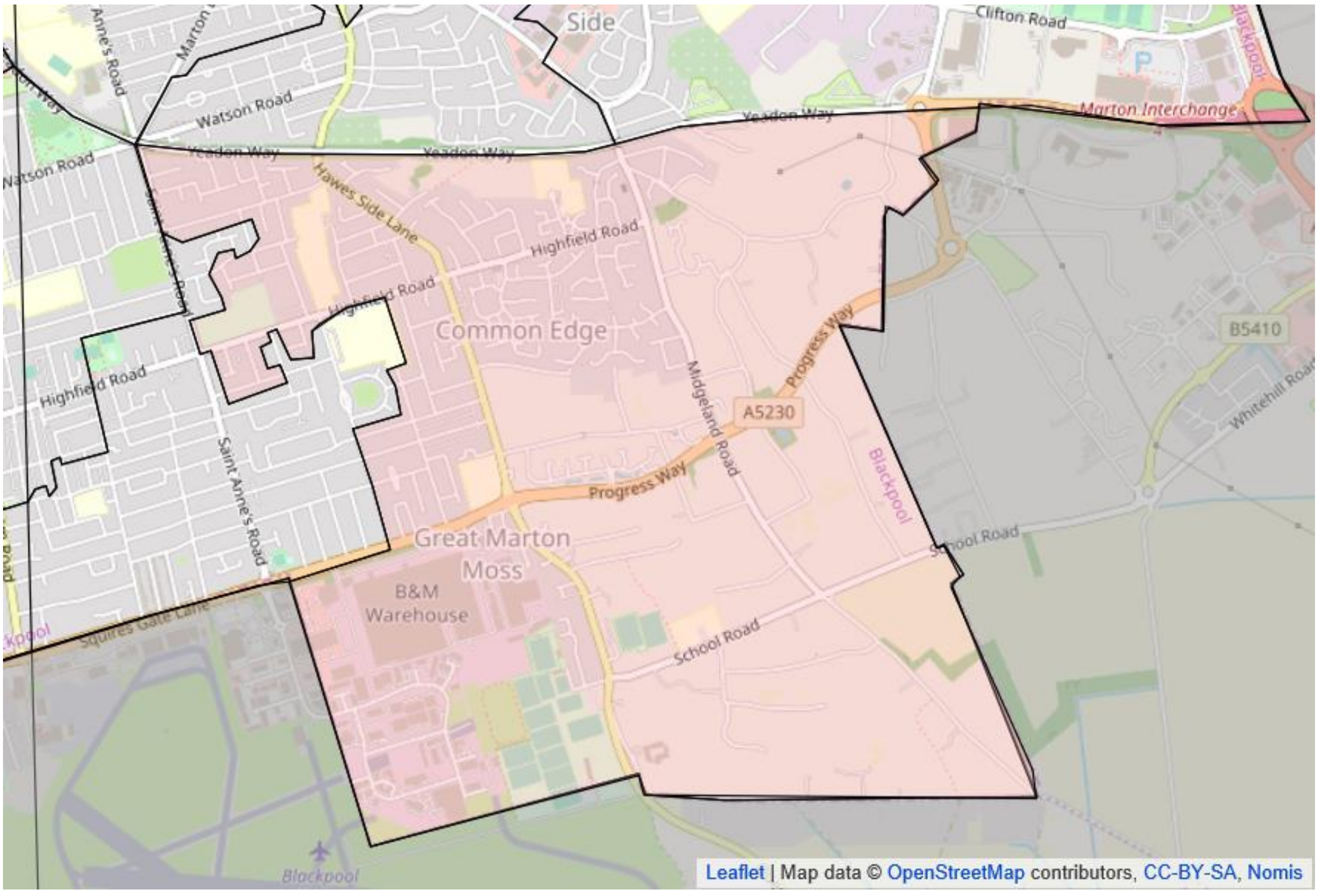
Appendix A: Calculation of Affordability Thresholds

A.1 Assessment geography

9. As noted in the Tenure and Affordability chapter above, affordability thresholds can only be calculated on the basis of data on incomes across the Neighbourhood Plan area. Such data is available at MSOA level but not at the level of neighbourhood plan areas.

10. As such, when calculating affordability thresholds, an MSOA needs to be selected that is a best-fit proxy for the Neighbourhood Plan area. In the case of Marton Moss, it is considered that MSOA 2002650 is the closest realistic proxy for the Neighbourhood Plan area boundary, and as such, this is the assessment geography that has been selected. A map of MSOA 2002650 appears below in Figure A-1. It is the MSOA that overlaps to the greatest extent with the Neighbourhood Plan area and contains the majority of the Neighbourhood Plan area population, etc.]

Figure A-1: MSOA E02002650 used as a best-fit geographical proxy for the Neighbourhood Plan area



Source: ONS, Pink area denotes

A.2 Market housing

11. Market dwellings are accessible to people on higher incomes. Choices in the housing market are driven principally by spending power, life stage, and personal taste.

12. The operation of the housing market is, in most circumstances, the best means of addressing the demand for different types of housing for sale. For this reason, it is important that planning policy does not place unnecessary burdens on the market preventing its ability to respond to demand, because this is the principal way equilibrium is achieved in the market and thus house price growth kept in check.

13. In this sense, the notion of development viability is essential. It is important not to deter development in the context

of clear housing need; to do so will not only frustrate the delivery of new housing but also may deprive the community of resources for infrastructure improvements.

14. To determine affordability in market housing, the assessment considers two primary indicators: income thresholds, which denote the maximum share of a family's income that should be spent on accommodation costs, and purchase thresholds, which denote the standard household income required to access mortgage products.

i) Market sales

15. The starting point for calculating the affordability of a dwelling for sale (i.e. the purchase threshold) from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5.

16. To produce a more accurate assessment of affordability, both the savings available for a deposit and the equity in the home from which the buyer is moving (if not a first-time buyer) should be taken into account. However, this data is not available for Marton Moss. As such, a reasonable assumption is therefore made that a 10% purchase deposit is available to the prospective buyer.

17. The value of an entry-level dwelling is considered the best representation of the segment of market housing most likely to be accessible to those on lower incomes.[55] The value of an entry level dwelling used here is the lower quartile average house price from sales data from Land Registry over the year 2018.

18. The calculation is therefore:

- Value of an 'entry level dwelling' = £98,313;
- Purchase deposit = £9,831 @10% of value;
- Value of dwelling for mortgage purposes = £88,481
- Loan to income ratio = value of dwelling for mortgage purposes divided by 3.5;
- **Purchase threshold = £25,280.**

ii) Private Rented Sector (PRS)

19. Income thresholds are used to calculate the affordability of rented and affordable housing tenures. Households are deemed able to afford a private rented property if the lower quartile private rent does not exceed 25% of gross household income for households with incomes of less than £40,000 per annum, or 30% of gross household income for households with incomes of more than £40,000 per annum.

20. It is assumed that lower quartile private rent equates to the average rent paid in the Neighbourhood Plan area for a two-bedroom dwelling (enough living space for two or three individuals). In order to be in conformity with the Government guidance on overcrowding,[56] such a home would require three habitable rooms (a flat or house with two bedrooms).

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

22. According to home.co.uk, there are 36 two-bed properties currently listed for rent across the postcode area, with an average price of £530 per calendar month.

23. It is possible to derive from this data the estimated income threshold for private rental sector dwellings in the Neighbourhood Plan area; the calculation is therefore:

[55] 'Entry-level dwelling' can be understood to comprise a property that costs the average value of dwellings falling into the lower quartile of house prices in the Neighbourhood Plan area, as set out in the Tenure and Affordability chapter above.

[56] This is based on the concept of the 'room standard', which indicates a dwelling is legally overcrowded if two people of the opposite sex have to share a room to sleep in (this does not apply when couples share a room). See: http://england.shelter.org.uk/housing_advice/repairs/overcrowding

- Annual rent = £530 x 12 = £6,356;
- Multiplied by 4 (so that no more than 25% of income is spent on rent) = £25,423;
- **Income threshold (private rental sector) = £25,423.**

24. The NPPF 2018 acknowledges that build-to-rent dwellings have a role to play in providing affordable market homes and may meet affordable housing need where they include a component of affordable private rent.

A.3 Affordable Housing

25. There are a range of tenures that constitute the definition of Affordable Housing within the 2018 NPPF: social rent and affordable rent, starter homes, discounted market sales housing, and other affordable routes to home ownership.

26. This variety of tenures reflects an ambition by the Government to provide a pathway to home ownership for more households, as well as introducing market principles into the provision of subsidised housing for rent. The aim is to divide affordable housing into a series of products designed to appeal to different sectors of the market and, by changing eligibility criteria, bring rents closer in line with people's ability to pay.

27. We consider each of the affordable housing tenures in turn.

i) Social rent

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

29. To determine social rent levels, data and statistical return from Homes England is used. This data is only available at the LPA level so must act as a proxy for Marton Moss. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for Blackpool in the table below.

30. To determine the income needed, it is assumed that no more than 25% of income should be spent on rent.

Table A-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent PCM	£75	£85	£93	£98	£85
Annual average	£3,907	£4,426	£4,834	£5,080	£4,426
Income needed	£15,629	£17,703	£19,336	£20,322	£17,704

Source: Homes England, AECOM Calculations

ii) Affordable rent

31. Affordable rent is controlled at no more than 80% of the local market rent. As demonstrated in this report, the annual entry-level rent in Marton Moss is £6,356. In the event of a 20% reduction in rent to £5,085, the income threshold would reduce to an estimated **£20,338**. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000). Even an 80% discount on the market rent may not be sufficient to ensure that households can afford it, particularly when they are dependent on benefits. RPs in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.

iii) Intermediate tenures

32. Intermediate housing includes 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. They can include shared equity (shared

ownership and equity loans), other low-cost homes for sale and intermediate rent, but not affordable rented housing.

Discounted Market Homes

33. In paragraph 64 of the NPPF 2019, 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".*

34. The Housing and Planning Act 2016 introduced a duty on planning authorities in England to promote the supply of 'starter homes', and to require a minimum number or proportion of 'starter homes' on certain residential development sites. The Government is currently consulting on proposals to introduce 'First Homes' which will provide a minimum discount of 30% on new build market homes for sale.

35. Whether to treat discounted market sale homes as affordable housing or not depends on whether discounting the asking price of new build homes of a size and type suitable to first time buyers or other eligible households would bring them within reach of people currently unable to access market housing for purchase.

36. Applying a discount of 20% to an entry level home provides an approximate selling price of £78,650. Allowing for a 10% deposit further reduces the value of the property to £70,785. The income threshold at a loan to income ratio of 3.5 is £20,224.

37. In practice, developers are likely to price discounted market homes in relation to new build prices, particularly in locations where discounting in relation to entry level prices may not make these homes viable to develop in relation to build costs. When new build prices are discounted by 20% they will not offer any discount on entry level prices in the existing dwelling stock.

Shared ownership

38. 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 'staircasing'. Generally, staircasing will be upward, thereby increasing the share owned over time.

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

40. To determine the affordability of shared ownership, calculations are based on the lower quartile house price of £98,313].[57] The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 25% of the income on rent (as for the income threshold for the private rental sector). The calculations for each share are included in Table A-2 below.

Table A-2: Shared ownership income thresholds (£)

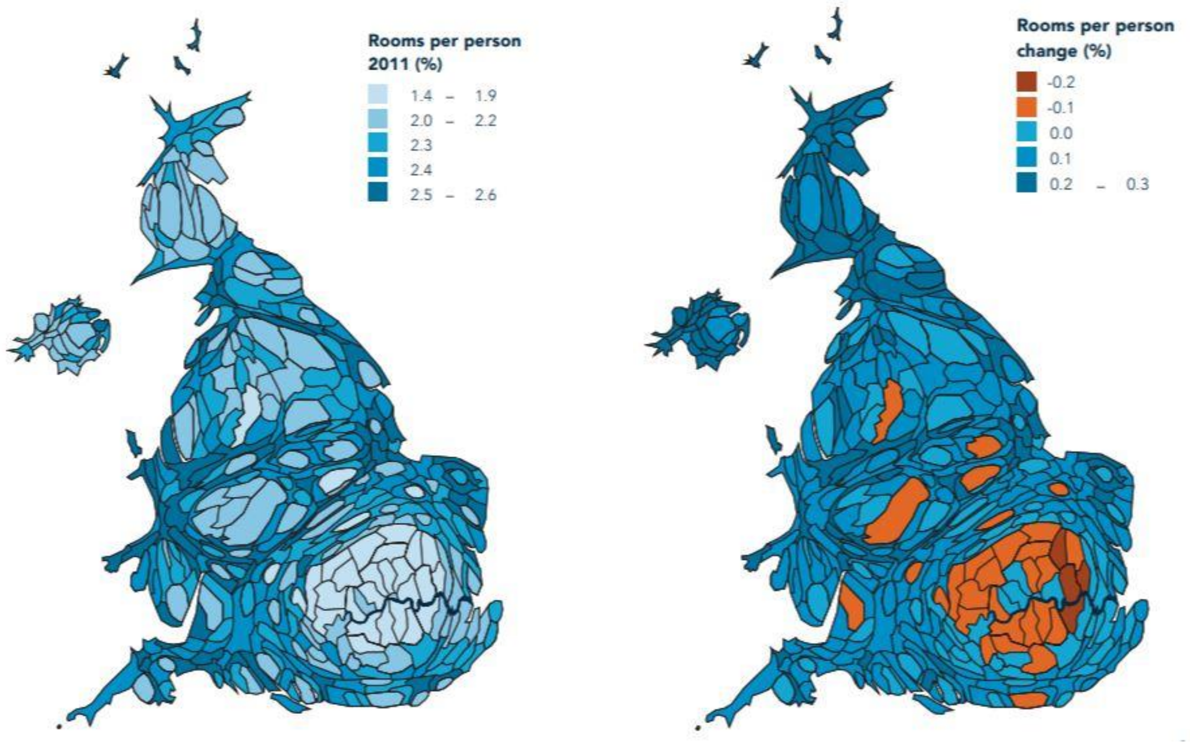
Shared Ownership	25%	50%	75%
Entry level price	£98,313	£98,313	£98,313
Equity	£24,578	£49,156	£73,734
10% deposit	£2,458	£4,916	£7,373
Mortgage value	£22,120	£44,241	£66,361
Purchase income required	***£6,320***	***£12,640***	***£18,960***
Unsold value	£73,734	£49,156	£24,578
2.5% rent	£1,843	£1,229	£614
Rental income required	***£7,373***	***£4,916***	***£2,458***
Total income required	**£13,694**	**£17,556**	**£21,418**

[57] It is important to note that this is based on new build sales only. The current shared ownership models are only available for new build homes, with the assumed cost therefore differing from the cost of open market housing, which also includes property re-sale.

41. For illustration of the calculations in Table A-2, a 25% equity share of £98,313 is £24,578, from which a 10% deposit of £2,458 is deducted. The mortgage value of £22,120 (£24,578 - £2,458) is then divided by 3.5. To secure a mortgage of £22,120, an annual income of £6,320 (£22,120]/3.5) is therefore needed. In addition to mortgage costs, rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £73,734. An ongoing annual rent equivalent to 2.5% of the value of the unsold equity is assumed, which is £1,843 and requires an income of £7,373 (multiplied by 4 so that no more than 25% of income is spent on rent). Therefore, an income of around £13,694 (£6,320 + £7,373) is required to afford a 25% shared equity purchase of an entry-level home.

42. As with discounted market sale homes, caution must be applied to these calculations. Shared ownership properties may be unlikely to be priced in relation to entry level properties because of build costs. They are more likely to be priced in relation to new build properties which are typically higher and would therefore required higher incomes to access them.

Appendix B : Rooms per person & changes, UK



Source: People and Places 2016

Appendix C : Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

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

Affordable Housing (NPPF Definition)

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

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

b) 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. The Government is consulting on the introduction of First Homes, where discounts will be a minimum of 30% on the price of new build homes.

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[58].

Age-Restricted General Market Housing

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

Annual Monitoring Report

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

Basic Conditions

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

Backlog need

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

Bedroom Standard[59]

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[60]

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.

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

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

[60] See https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary

Concealed Families (Census definition)[61]

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

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

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

The Government is consulting on the introduction of First Homes as a new form of discounted market homes which will be provided at least 30% discount on new homes. The intention is that these homes are available to first time buyers as a priority but other households will be eligible depending on agreed criteria. New developments may be required to provide a proportion of Affordable Housing as First Homes (40-80%).

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.

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

Housing Needs

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

Housing Needs Assessment

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

Housing Products

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

Housing 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[62], 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.

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

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

Private Rented

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

Retirement Living or Sheltered Housing

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

Residential Care Homes and Nursing Homes

Housing for older people comprising of individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.

Rightsizing

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

Rural Exception Sites

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

Shared Ownership

Housing where a purchaser part buys and part rents from a housing association or local authority. Typical purchase share is between 25% and 75%, 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[63]

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

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.[64]

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

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