

# Stapleford & Great Shelford

Housing Needs Assessment (HNA)

March 2023

## Quality information

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## Table of Contents

1. Executive Summary.....	6
Conclusions- Tenure and Affordability .....	6
Conclusions- Type and Size .....	8
Conclusions- Specialist Housing for Older People .....	10
2. Context.....	12
Local context.....	12
The NA boundary and key statistics .....	12
The housing market area context.....	13
Planning policy context.....	13
Quantity of housing to provide.....	14
3. Objectives and approach.....	15
Objectives .....	15
Affordability and Affordable Housing .....	15
Type and Size .....	15
Specialist Housing for Older People.....	16
Approach.....	16
4. Affordability and Affordable Housing.....	18
Introduction .....	18
Definitions .....	18
Current tenure profile .....	19
Affordability.....	20
House prices .....	20
Income .....	21
Affordability Thresholds.....	22
Estimates of the need for Affordable Housing .....	27
Evidence in the Housing Needs of Specific Groups Study .....	27
AECOM Estimates .....	28
Additional evidence of Affordable Housing needs .....	28
Affordable Housing policies in Neighbourhood Plans .....	29
Application of Local Plan policies .....	29
Affordable Housing at Neighbourhood level .....	29
Conclusions- Tenure and Affordability .....	30
5. Type and Size.....	34
Introduction .....	34
Definitions .....	34
The current housing mix.....	35
Dwelling type.....	35
Dwelling size .....	37
Population characteristics .....	38
Age.....	38
Household composition and occupancy .....	40
Future population and size needs .....	43
Age.....	43
Tenure .....	45
Type .....	47

Conclusions- Type and Size .....	47
6. Specialist housing for older people .....	50
Introduction .....	50
Definitions .....	51
Specialist housing for older people.....	51
Demographic characteristics .....	52
Future needs for specialist accommodation and adaptations.....	54
Further considerations.....	55
Care homes.....	56
The Role of Mainstream Housing .....	57
Conclusions- Specialist Housing for Older People .....	58
7. Next Steps .....	61
Recommendations for next steps .....	61
Appendix A : Assessment geography .....	62
Appendix B : Local Plan context.....	63
Policies in the adopted local plan .....	63
Policies in the emerging local plan .....	65
Appendix C : Affordability calculations.....	68
C.1 Market housing .....	68
i) Market sales .....	68
ii) Private Rented Sector (PRS).....	69
C.2 Affordable Housing .....	70
i) Social rent.....	70
ii) Affordable rent.....	70
iii) Affordable home ownership .....	71
Appendix D : Affordable Housing estimates .....	75
Appendix E : Specialist housing for older people .....	81
Background data tables.....	81
Appendix F : Housing Needs Assessment Glossary .....	83

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

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

# 1. Executive Summary

1. Stapleford & Great Shelford is a Neighbourhood Area (NA) located in the district of South Cambridgeshire. The NA boundary covers the areas administered by Stapleford Parish Council and Great Shelford Parish Council.
2. The 2021 Census population estimate for Stapleford & Great Shelford is 6,541 individuals, indicating an increase of 437 people since the 2011 Census.
3. There has been some development in Stapleford & Great Shelford in recent years. South Cambridgeshire District Council has provided data showing that 131 new homes have been built since 2011. Of these, 29 were delivered as Affordable Housing. In addition to these dwellings, 21 Almshouses are expected to be completed by the end of January 2023 and 39 retirement apartments are being delivered. The current total number of dwellings in the NA is therefore estimated to be 2,945 (including the Almshouses and retirement apartments).
4. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Steering Group at the outset of the research.
5. Data from the 2021 Census is being released throughout 2023. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level, including parishes, will not be available until later in 2023, as well as data comparing numerous variables. As such, neighbourhood level HNAs will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS parish projections to build up evidence at the neighbourhood level.

## Conclusions- Tenure and Affordability

### Current tenure profile

6. In 2021 the proportion of households that owned their own home in Stapleford & Great Shelford, which was the same as South Cambridgeshire at 68.9%, was greater than nationally (61.3%). Whilst the district had the highest proportion of households living in shared ownership dwellings, the proportion in the NA was greater than England as a whole. The NA had similar proportions of households living in social rented and private rented dwellings as South Cambridgeshire but was below national levels.
7. Looking at the individual parishes, a significantly greater proportion of households in Stapleford owned their own home in 2021 than Great Shelford, at 81.5% and 63.6% respectively. The proportion of households living in social rented dwellings and the private rented sector in Stapleford was well below both Great Shelford and the NA as a whole.

### Affordability

8. Between 2012 and 2021 house prices have grown overall, although with year-on-year

fluctuation. The median increased by 62.5% in this time to £520,000, peaking in 2017 at £542,000. The lower quartile price increased by 53.5% to £360,000 in 2021, again peaking in 2017 at £387,500. The median house price across South Cambridgeshire in 2021 was £394,998, £125,002 lower than the NA median price in the same year.

9. Over the decade the greatest growth was in flat prices, at 123.0% growth. However, detached prices remained the highest, at £830,000 in 2021. There was some year-on-year fluctuation in house prices, likely due to relatively small sample sizes.
10. Local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. Private renting is generally only affordable to higher earners, with average earners able to afford entry-level market rents. Households made up of one or two lower quartile earners cannot afford the given rental thresholds.
11. Turning to affordable home ownership, there is a relatively large group of households in Stapleford & Great Shelford who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £48,250 and £92,571. This report has estimated the income required to afford First Homes. It is recommended in Stapleford & Great Shelford that First Homes are delivered at a 40% discount as this makes the product marginally affordable to households on mean incomes. Shared ownership appears to be slightly more affordable than First Homes, with 10% equity accessible to households with two lower quartile earners.
12. Affordable rented housing is generally affordable to households with two lower earners. Households with a single lower earner appear marginally able to afford social rented units in the NA.

### **The need for Affordable Housing**

13. When the South Cambridgeshire Affordable Housing need figures from GL Hearn's Housing Needs of Specific Groups study for Cambridgeshire & West Suffolk<sup>1</sup> are pro-rated to Stapleford & Great Shelford, it is estimated that there is a need for 17.4 homes for social/affordable rent each year in the NA. This would be 348.0 homes for social/affordable rent over the plan period 2023-2043.
14. AECOM estimates that there is the demand for 15.0 affordable home ownership dwellings per annum in the NA, or 300.2 over the plan period.
15. AECOM suggests an indicative mix of Affordable Housing in the NA, chiefly in response to the expectation that delivery will be much lower than the need and demand identified in the report. In this context, affordable rented tenures should be prioritised. This HNA suggests a split of 70% social/affordable rented housing and 30% affordable home ownership products.
16. Looking specifically at affordable home ownership products, it is suggested that 25% of the Affordable Housing in Stapleford & Great Shelford is delivered as First Homes, at a 40% discount. It is recommended that the remaining 5% is delivered as shared

<sup>1</sup> <https://cambridgeshireinsight.org.uk/wp-content/uploads/2021/10/CWS-Housing-Needs-of-Specific-Groups-Oct21.pdf>

ownership dwellings, with shared ownership at 10% equity more affordable than First Homes. Rent to Buy does not feature in this tenure mix as locally it is less affordable than the other options discussed.

### **Affordable Housing policy**

17. The expected level of delivery does not meet the quantity of demand identified in estimates of the need for affordable housing. The recommendation is therefore that the policy requirement be met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing to be explored. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using community development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

## **Conclusions- Type and Size**

### **The current housing mix**

18. In 2021 the greatest proportion of households in Stapleford & Great Shelford lived in semi-detached dwellings followed by detached dwellings. Overall, the type mix was relatively stable between 2011 and 2021, suggesting that development remained in character with the existing dwelling stock. VOA data shows that in 2021 18.2% of dwellings were bungalows (counted within semi-detached and detached dwellings in the Census data).
19. It is also helpful to look at the individual parishes of Stapleford and Great Shelford. In 2021 Stapleford had a significantly higher proportion of detached dwellings than Great Shelford, at 47.1% and 34.0% respectively. The former also had a greater proportion of semi-detached dwellings. Great Shelford had a greater proportion of flats and terraced dwellings.
20. The NA had a greater proportion of bungalows than both South Cambridgeshire and England. South Cambridgeshire had the greatest proportion of detached dwellings, followed by the NA. Stapleford & Great Shelford had the greatest proportion of semi-detached dwellings, above both comparator areas. The NA and district had significantly smaller proportions of flats and terraced dwellings than the country.
21. Turning to dwelling size, in both 2011 and 2021 the greatest proportion of dwellings in the NA had 4 or more bedrooms. The proportion of 2-bedroom and 3-bedroom dwellings fell slightly in this time, with the proportion of 1-bedroom dwellings increasing slightly.
22. As with dwelling type, it is helpful to look at the individual parishes which make up the NA. Stapleford had the smallest proportion of 1-bedroom dwellings, at just 3.1%. It also had a significantly smaller proportion of 2-bedroom dwellings than Great Shelford and the NA as a whole. Great Shelford on the other hand had a smaller proportion of mid-sized and larger dwellings than the NA and Stapleford.



23. The NA had a greater proportion of the smallest dwellings than South Cambridgeshire, but a smaller proportion than nationally. The proportion of mid-sized 3-bedroom dwellings in Stapleford & Great Shelford was well below both district and national levels, indicating a potential gap in the stock. The proportion of larger 4+ bedroom dwellings in the NA and South Cambridgeshire was above national levels.

### **Population characteristics**

24. In 2011 the greatest proportion of the population in the NA were aged 45-64, at 27.7% of the total. This remains the largest category in 2021, although to a lesser extent. Between 2011 and 2021 there was clear growth in the older population, with increases of 11.7% and 33.5% in the 65-84 and 85+ age categories respectively. There was also an increase in the younger working age population (25-44) and children, potentially indicating growth in families alongside the older population. In 2021 the majority of the population lived in Great Shelford, at 69.4% of the population compared to 30.6% in Stapleford.
25. Stapleford & Great Shelford had a smaller proportion of individuals aged 44 and under than both South Cambridgeshire and England, with this most evident in the 16-24 age category, suggesting perhaps that young adults are unable to remain in the area for affordability reasons. The NA had a significantly higher proportion of the population aged 65+ than the comparator areas in 2021.
26. In 2021 Stapleford & Great Shelford had a greater proportion of single person households aged 66 and over than the comparator areas. When looking at family households, the proportion in the NA was below the district level. Households with dependent children were most common across all three areas, although to a lesser extent in Stapleford & Great Shelford than South Cambridgeshire as a whole.
27. Under-occupancy was relatively common in the NA in 2011, with 81.2% of households living in a home with at least one extra bedroom based on their household size. This is most common in family households aged 65+ and family households aged under 65 with no children, indicating that larger housing may be occupied by the wealthiest households or older households that have been unable or unwilling to downsize. There was also some over-occupancy in the NA, limited to family households with both dependent children and adult children.

### **Future population and size needs**

28. Population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over projected to increase by 79%. This age group would account for 49.8% of the population in 2043 compared to 35.2% in 2011.
29. AECOM modelling suggests that by 2043 there should be a greater proportion of 2-bedroom, 3-bedroom, and 4-bedroom dwellings in the NA but a reduction in the proportion of the smallest and largest dwellings. In order to reach this suggested mix it is recommended that over 50% of development in the plan period is for mid-sized 3-bedroom dwellings, with some provision of smaller and larger dwellings.

30. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the parish or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

## **Conclusions- Specialist Housing for Older People**

31. There are currently 199 units of specialist accommodation for older people in the NA, with the vast majority (84.9%) located in Great Shelford. Approximately 74% of these are Affordable Housing, either social rent or shared ownership, with the remainder available for market purchase.
32. The Steering Group are aware that there are plans for 186 units of retirement housing in the NA. However, the Steering Group noted that this is not necessarily suitable provision (mainly due to affordability) for older people in the NA looking to downsize. The housing would therefore attract potential residents from outside the NA, putting increasing pressure on local care services and not meeting the needs of local people.
33. In 2021 there were 867 people aged 75+ in Stapleford & Great Shelford, accounting for 13.3% of the population. This is expected to increase to 1,380 people by the end of the plan period. Older people aged 75+ would then account for 20.7% of the population in 2043.

### **Specialist housing for older people**

34. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
35. These two methods of estimating the future need in Stapleford & Great Shelford produce a range of 130 to 174 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here. In addition, to an extent the existing and upcoming provision of specialist accommodation could meet a significant proportion of this need along with at home adaptations for some households where appropriate.
36. It is important to take into consideration the breakdown in levels of care and tenure within the need for specialist housing for older persons. When considering the AECOM calculations outlined in Table 6-3, the majority of the need, at 77.0%, is identified for specialist market housing (compared to 23.0% specialist affordable housing). Slightly more need is identified for sheltered housing at 56.9% compared to 43.1% extra-care. The greatest sub-category of need was identified for market sheltered housing at 47.1% of the total need. Some of the need for sheltered housing could likely be met through at home adaptations or through ensuring that all new housing is accessible and adaptable for people with lower support needs.

37. It is important for specialist housing for older people to be provided in sustainable, accessible locations, with cost-effectiveness and economies of scale also important factors to consider. It is considered that Stapleford & Great Shelford is a suitable location for specialist accommodation but nearby larger settlements, such as Cambridge, may be more suitable settlements for significant provision.
38. Wherever specialist housing is to be accommodated, partnership working with specialist developers is recommended, so as to introduce a greater degree of choice into the housing options for older people who wish to move in later life.

### **Care homes**

39. Care home accommodation is defined as institutional accommodation rather than housing. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on this rate and the expected increase of 513 individuals aged 75+ between 2021 and 2043, it is estimated that in 2043 there would be a need for 33 additional care home beds in the NA compared to 2021. It is worth noting that this calculation is based on the increase in the 75+ population over the plan period and so there may be individuals already in the NA in need of care home accommodation. It is also important to note that the Steering Group are aware of a 63 bed care home commencing construction in Great Shelford in March 2023 which will help to meet this need.

### **Adaptable and accessible housing**

40. The adopted South Cambridgeshire Local Plan provides explicit encouragement for development to accommodate specific groups such as older people. It sets the requirement that 5% of new housing should meet national standards for accessibility and adaptability (Category M4(2)). If the current emerging policy proposals are taken forward then Policy H/SS will require all new homes to be built to this standard. In addition, it will require 5% of all affordable homes on new developments that include 20 or more affordable homes to be suitable for wheelchair users (Category M4(3)). The evidence gathered here may justify the Steering Group approaching the LPA to further reinforce setting these requirements on accessibility and adaptability at district level.

## 2. Context

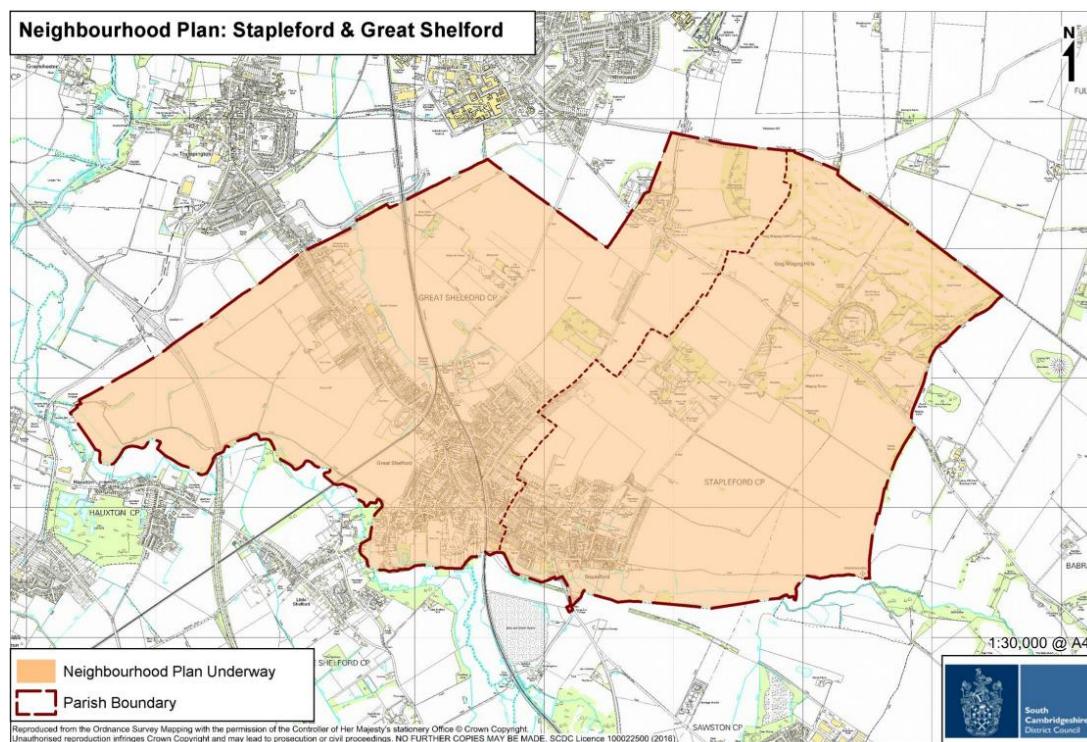
### Local context

41. Stapleford & Great Shelford is a Neighbourhood Area (NA) located in the district of South Cambridgeshire in the East of England. The NA boundary aligns with the combined boundary of the two parishes and was designated in November 2016.
42. The Neighbourhood Plan is envisaged to start in 2023 and extend to 2043, therefore covering a period of 20 years. The evidence supplied in this report will look forward to the Plan end date of 2043, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes.
43. Stapleford & Great Shelford is an NA comprised of two parishes, as shown in Figure 2-1. The NA is approximately 4 miles south of Cambridge, with Great Shelford connected to the city by a continuous residential area. The NA is tightly constrained by the Cambridge Green Belt. The M11 cuts through the west of the NA, with Shelford train station providing connections to Cambridge and London Liverpool Street. In terms of amenities the NA has pubs, churches, village halls, shops, a post office, and a primary school.

### The NA boundary and key statistics

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

**Figure 2-1: Map of the Stapleford & Great Shelford Neighbourhood Area**



Source: South Cambridgeshire District Council<sup>2</sup>

<sup>2</sup> Available at [https://www.scambs.gov.uk/media/3481/great\\_shelford\\_stapleford\\_neighbourhood\\_area\\_map\\_-\\_nov\\_2016.pdf](https://www.scambs.gov.uk/media/3481/great_shelford_stapleford_neighbourhood_area_map_-_nov_2016.pdf)

45. At the time of the 2021 Census the NA was home to 6,541 residents, formed into 2,849 households. Local authority completions data indicates that they occupy 2,945 dwellings. This is an increase of 437 individuals and 191 dwellings since 2011, growth of 7.2% and 6.9% respectively.

## The housing market area context

46. Whilst this HNA focuses on Stapleford & Great Shelford NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.
47. In the case of Stapleford & Great Shelford, the NA sits within a housing market area which covers Cambridge, South Cambridgeshire, East Cambridgeshire, Huntingdonshire, Fenland, and West Suffolk. This means that when households who live in these authorities move home, the vast majority move within this geography. The housing market area also has links to other neighbouring areas.
48. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Stapleford & Great Shelford, are closely linked to other areas. In the case of Stapleford & Great Shelford, changes in need or demand in settlements nearby, especially Cambridge, is likely to impact on the neighbourhood.
49. In summary, Stapleford & Great Shelford functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (South Cambridgeshire), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

## Planning policy context

50. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.<sup>3</sup> In the case of South Cambridgeshire, the relevant adopted Local Plan consists of the South Cambridgeshire Local Plan 2011-2031<sup>4</sup>, adopted in September 2018. The Local Plan identifies the amount of new housing and development planned to 2031 as well as key settlements where development is directed.
51. The emerging Local Plan is the Greater Cambridge Local Plan<sup>5</sup>, a joint plan between Cambridge City Council and South Cambridgeshire District Council. The plan will cover

<sup>3</sup> A description of the Basic Conditions of Neighbourhood Planning is available at <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum>

<sup>5</sup> Available at <https://consultations.greatercambridgeplanning.org/sites/gcp/files/2021-10/First%20Proposals%20-%20FINAL%20FURTHER%20REVISED%2028.10.21-red.pdf>

development in these areas to 2041. In November 2021 the Greater Cambridge Local Plan First Proposals were published. This is currently the most up to date published document.

52. Due to the relatively early stage of the Greater Cambridge Local Plan, for the purposes of the HNA, the policies of the adopted South Cambridgeshire Local Plan are considered alongside emerging policies.
53. A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points in the development framework of the adopted and emerging Local Plan:
  - Adopted Local Plan Policy S/5 identifies an overall housing target of 19,500 homes for the district between 2011 and 2031;
  - In Policy S/8 Stapleford & Great Shelford is designated as a Rural Centre. Allocations for housing across the District are focussed on Rural Centres and Minor Rural Centres. Development and redevelopment is permitted here without any limit on individual scheme size;
  - Policy H/10 states that 40% of all new dwellings are expected to be delivered as Affordable Housing on sites of 11 homes or more. The tenure mix within Affordable Housing is not specified. If proposed emerging policy is taken forward then Policy H/AH will reduce the threshold to 10 dwellings and ensure that 25% of Affordable Housing is delivered as First Homes;
  - Policy H/9 sets out an expectation that 5% of new homes will be built to Category M4(2) accessibility standards. If proposed emerging policy is taken forward, Policy H/SS suggests that all new homes will be required to be built to Category M4(2) accessibility standards. 5% of all affordable homes on new developments that include 20 or more affordable homes will be required to be Building Regulations M4(3) 'wheelchair user' dwellings.

## **Quantity of housing to provide**

54. The NPPF 2021 (paragraphs 66 and 67) requires LPAs to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Plan period.
55. South Cambridgeshire has provided the two parishes with a figure of 45 dwellings to be provided during the period 2017 to 2031. This requirement is associated with the adopted 2018 Local Plan. As of March 2023, dwelling completions and the development pipeline (permissions not yet built out) are expected to meet this requirement. It should be noted that the Neighbourhood Plan period runs to 2043 and so there will be further housing required for the NA over the extended period. There is potential for this to be met through any strategic site allocations in the emerging Local Plan, together with windfall proposal for residential development.

## 3. Objectives and approach

### Objectives

56. This Housing Needs Assessment (HNA) is structured according to a number of themes or topics that were agreed at the outset of the research with the Stapleford & Great Shelford Neighbourhood Plan Steering Group. These themes are broadly aligned with the kinds of housing policy areas available to neighbourhood plans, and each will form a distinct chapter of this report. The sub-sections below give a brief overview of the objectives of each chapter.

### Affordability and Affordable Housing

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

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

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

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

### Type and Size

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

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

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



62. In addition to the direction of travel revealed by statistics, a variety of reasons sit behind people's housing choices that are less easy to predict, including wealth, accessibility requirements and personal preference. The conclusions and recommendations given here are sufficient for justifying planning policies but are not definitive. It is also appropriate to take into account other factors and evidence if desired.

## Specialist Housing for Older People

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

64. This chapter supplements the demographic evidence relating to Type and Size, including the potential demand for downsizing, to consider the quantity and characteristics of need for housing for older people with some form of additional care. Its approach is as follows:

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

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

## Approach

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

- Other Office of National Statistics (ONS) datasets providing more up-to-date demographic information at the neighbourhood level;
- ONS population and household projections for future years;
- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from Rightmove.co.uk;
- Local Authority housing waiting list data; and
- Housing Needs of Specific Groups: Cambridgeshire and West Suffolk, October 2021<sup>6</sup>.

67. Data from the 2021 Census is being released throughout 2023. At present, the available

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<sup>6</sup> Available at <https://cambridgeshireinsight.org.uk/wp-content/uploads/2021/10/CWS-Housing-Needs-of-Specific-Groups-Oct21.pdf>



data covers population , households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level, including parishes, will not be available until later in 2023, as well as data comparing numerous variables. As such, neighbourhood level HNAs will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS parish projections to build up evidence at the neighbourhood level.

## 4. Affordability and Affordable Housing

### Introduction

68. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.
69. This chapter has three aims, each given its own sub-section:
- To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
  - To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and
  - To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.
70. The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must conform with these policies, there is scope for Neighbourhood Plan policies to adopt some local variety where this is supported by the evidence.

### Definitions

71. This section uses a range of technical terms which are useful to define at the outset:
- **Tenure** refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership).
  - **Affordability** refers to the relationship between the cost of housing to buy or rent and the incomes and earnings of households.
  - The definition of **Affordable Housing** is set out in the NPPF 2021 (Annex 2) as 'Housing for sale or rent, for those whose needs are not met by the market...' We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the current NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
  - A range of affordable home ownership opportunities are included in the Government's definition of Affordable Housing, to meet the needs of those aspiring

to own a home. As part of this, the Government has introduced a new product called First Homes, although this is not yet reflected in Annex 2 of the NPPF.<sup>7</sup>

- **First Homes** is a new product and expected to be an important part of the strategy for improving access to home ownership. Its key features are explained in greater detail in Appendix C.

## Current tenure profile

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

73. Table 4-1 presents data on tenure in Stapleford & Great Shelford compared with South Cambridgeshire and England from the 2021 Census, which is the most recent available source of this information. This shows that at this time the proportion of households that owned their own home in the NA and South Cambridgeshire (68.9%) was greater than nationally (61.3%). Whilst the district had the highest proportion of households living in shared ownership dwellings, the proportion in the NA was greater than England as a whole. The NA had similar proportions of households living in social rented and private rented dwellings as South Cambridgeshire but was below national levels.

**Table 4-1: Tenure (households) in Stapleford & Great Shelford, 2021**

Tenure	Stapleford & Great Shelford	South Cambridgeshire	England
Owned	68.9%	68.9%	61.3%
Shared ownership	1.2%	2.5%	1.0%
Social rented	14.7%	14.5%	17.1%
Private rented	15.2%	14.1%	20.6%

Sources: Census 2021, AECOM Calculations

74. It is interesting to observe the change recorded between the 2011 and 2021 Census in Stapleford & Great Shelford, shown in Table 4-2. In this time the number of households living in social rented dwellings increased by 13.2% compared to a similar increase of 13.5% across the district. The number of households living in shared ownership dwellings fell by 22.7%, despite growth across South Cambridgeshire of 33.3%.

**Table 4-2: Tenure (households) in Stapleford & Great Shelford, 2011-2021**

Tenure	2011	%	2021	%	% Change
Owned	1,905	71.3%	1,959	68.9%	+2.8%
Shared ownership	44	1.6%	34	1.2%	-22.7%
Social rented	370	13.8%	419	14.7%	+13.2%
Private rented	322	12.0%	433	15.2%	+34.5%

Sources: Census 2021, AECOM Calculations

<sup>7</sup> The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

75. It is also helpful to look at the tenure split of the individual parishes with the NA. Table 4-3 shows that a significantly greater proportion of households in Stapleford owned their own home in 2021 than Great Shelford, at 81.5% and 63.6% respectively. There was also a greater proportion of households in Stapleford living in shared ownership dwellings. Conversely, the proportion of households living in social rented dwellings and the private rented sector in Stapleford was well below both Great Shelford and the NA as a whole. The proportion of households living in these two tenures was greater in Great Shelford than the NA.

**Table 4-3: Tenure (households) in Stapleford & Great Shelford parishes, 2021**

Tenure	Stapleford & Great Shelford	Stapleford	Great Shelford
Owned	68.9%	81.5%	63.6%
Shared ownership	1.2%	2.2%	0.9%
Social rented	14.7%	8.8%	17.1%
Private rented	15.2%	7.6%	18.4%

Sources: Census 2021, AECOM Calculations

## Affordability

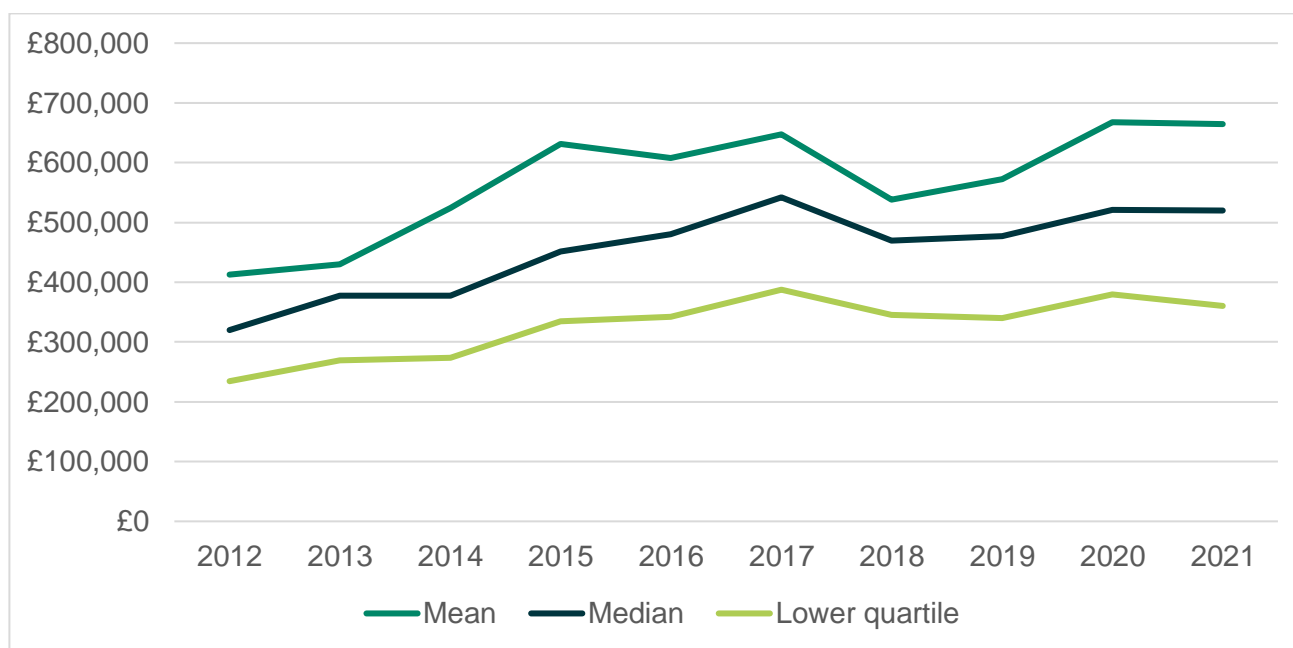
### House prices

76. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.

77. Figure 4-1 looks at the average and lower quartile house prices in Stapleford & Great Shelford based on sales price data published by the Land Registry. It shows that overall house prices have growth, although there was clear price fluctuation year-on-year. The median, which is the middle number when you sort the data from smallest to largest, remained below the mean, which captures the average of all the house prices, both high and low, as the few outlying data points on the high end cause the mean to increase. Between 2012 and 2021 the median increased by 62.5% to £520,000, peaking in 2017 at £542,000. The lower quartile is the middle figure of the lowest 50% of prices and a good representation of entry-level housing. The lower quartile price increased by 53.5% to £360,000 in 2021, again peaking in 2017 at £387,500.

78. The median house price across South Cambridgeshire in 2021 was £394,998, £125,002 lower than the NA median price in the same year. The price difference is less extreme at lower quartile level, with the district price £60,000 lower than the NA. However, this still suggests that Stapleford & Great Shelford is a particularly high value area within the district, in part likely due to its close proximity to Cambridge (c. 4 miles).

**Figure 4-1: House prices by quartile in Stapleford & Great Shelford, 2012-2021**



Source: Land Registry PPD

79. Table 4-4 breaks down house prices by type, presenting the median within each type. It shows that the greatest growth was in flat prices, at 123.0%. However, detached prices remained the highest, at £830,000 in 2021. There was some year-on-year fluctuation in house prices, likely due to relatively small sample sizes. The annual average by type is derived from a smaller sample size within each category which means variation in the homes that happen to be sold in a given year (and their characteristics in terms of size, location, and condition) can have a large impact on the average.

**Table 4-4: Median house prices by type in Stapleford & Great Shelford, 2012-2021**

Type	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Growth
Detached	£525,000	£499,950	£625,000	£799,975	£735,000	£735,000	£650,000	£755,000	£685,000	£830,000	58.1%
Semi-detached	£302,500	£314,725	£407,500	£421,200	£430,000	£464,001	£434,500	£491,250	£505,000	£511,000	68.9%
Terraced	£237,000	£231,500	£290,000	£335,000	£363,750	£378,750	£362,000	£360,000	£379,975	£356,500	50.4%
Flats	£115,000	£162,500	£235,000	£285,000	£250,000	£325,000	£253,500	£276,250	£252,250	£256,500	123.0%
<b>All Types</b>	<b>£320,000</b>	<b>£377,500</b>	<b>£377,500</b>	<b>£451,000</b>	<b>£480,000</b>	<b>£542,000</b>	<b>£470,000</b>	<b>£477,500</b>	<b>£521,250</b>	<b>£520,000</b>	<b>62.5%</b>

Source: Land Registry PPD

## Income

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

81. The first source is ONS’s estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £55,600 in 2018 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.

82. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. South Cambridgeshire's gross individual lower quartile annual earnings were £19,392 in 2020. To estimate the income of households with two lower quartile earners, this figure is doubled to £38,784.
83. It is immediately clear from this data that there is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.

## **Affordability Thresholds**

84. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.
85. AECOM has determined thresholds for the income required in Stapleford & Great Shelford to buy a home in the open market (average and entry-level prices), and the income required to afford private rent and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.
86. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.
87. Table 4-5 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

**Table 4-5: Affordability thresholds in Stapleford & Great Shelford (income required, £)**

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £55,600	Affordable on LQ earnings (single earner)? £19,392	Affordable on LQ earnings (2 earners)? £38,784
<b>Market Housing</b>						
Median House Price	£468,000	-	£133,714	No	No	No
NA New Build Entry-Level House Price (2021)	£328,500	-	£93,857	No	No	No
LQ/Entry-level House Price	£324,000	-	£92,571	No	No	No
LA New Build Median House Price	£393,300	-	£112,371	No	No	No
Average Market Rent	-	£17,513	£58,375	No	No	No
Entry-level Market Rent	-	£14,475	£48,250	Yes	No	No
<b>Affordable Home Ownership</b>						
First Homes (-30%)	£229,950	-	£65,700	No	No	No
First Homes (-40%)	£197,100	-	£56,314	Marginal	No	No
First Homes (-50%)	£164,250	-	£46,929	Yes	No	No
Shared Ownership (50%)	£164,250	£4,563	£62,137	No	No	No
Shared Ownership (25%)	£82,125	£6,844	£46,277	Yes	No	No
Shared Ownership (10%)	£32,850	£8,213	£36,761	Yes	No	Yes
<b>Affordable Rented Housing</b>						
Affordable Rent	-	£7,625	£25,392	Yes	No	Yes
Social Rent	-	£5,890	£19,614	Yes	Marginal	Yes

Source: AECOM Calculations

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

### Market housing for purchase and rent

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

90. Private renting is generally only affordable to higher earners, with average earners able to afford entry-level market rents. Households made up of one or two lower quartile earners cannot afford the given rental thresholds. Affordability is improved if households

are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.

### **Affordable home ownership**

91. There is a relatively large group of households in Stapleford & Great Shelford who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £48,250 per year (at which point entry-level rents become affordable) and £92,571 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and shared ownership.
92. First Homes are to be offered at a discount of at least 30% on equivalent market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies will have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
93. This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. It is recommended in Stapleford & Great Shelford that First Homes are delivered at a 40% discount as this makes the product marginally affordable to households on mean incomes. Although increasing the discount to 50% may make the product more accessible, it does not give further groups access .
94. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether demanding higher discount levels on First Homes will create a financial burden on developers that leads them to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be decreased. This could effectively sacrifice the provision of affordable rented housing to provide a more attractive First Homes product. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the NA intend to set a higher First Homes discount level than that set at district level, further discussions with the LPA are advised.
95. Shared ownership appears to be slightly more affordable than First Homes, with 10% equity accessible to households with two lower quartile earners. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.<sup>8</sup> If this is delivered in the NA, it will make shared ownership easier to access for more people. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.
96. Rent to Buy provides households with the option to rent at a discount whilst saving for a deposit to buy their property within a set period (usually within 7 years). The income

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<sup>8</sup> The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hws48>.



required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership quite significantly, including to households on mean incomes. However, discounts on *average* rents would make Rent to Buy affordability, in terms of the household income required, on the whole less affordable than First (40% and 50% discount) and Shared Ownership (25% and 10% equity). However, for some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.

97. These three affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:

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

### **Affordable rented housing**

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

99. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). Households with a single lower earner appear marginally able to afford social rented units in the NA. Many such individuals will, if unable to secure a social rented dwelling, require additional subsidy through Housing Benefit to access housing.

100. The evidence in this chapter suggests that the affordable rented sector performs a vital function in Stapleford & Great Shelford as the only option for a large segment of those in the greatest need. Social rents are cheaper and would therefore leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. Where households are supported by housing benefit the difference in the cost of affordable and social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that households supported by housing benefit may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.

## **Estimates of the need for Affordable Housing**

### **Evidence in the Housing Needs of Specific Groups Study**

101. A study was undertaken for Cambridgeshire & West Suffolk in 2021. This study estimates the need for affordable housing in the district based on analysis of the Council's housing waiting list and analysis of other data sets in line with Planning Practice Guidance at the time.
102. The study identifies the net need for 435 additional affordable rented homes and 105 affordable home ownership dwellings each year in South Cambridgeshire as a whole.
103. When the study figures are pro-rated to Stapleford & Great Shelford based on its fair share of the population (4.0% of the district's population based on 2021 Census), this equates to 17.4 homes per annum or 348 homes over the Neighbourhood Plan period 2023-2043 for social/affordable rent.
104. However, pro-rating district level estimates of affordable housing need to rural areas can present problems in practice. The Local Authority level figures are likely to represent higher needs in urban areas where there is a large social housing stock and larger numbers of households living in private rented homes on housing benefit. Both of these factors tend to generate higher needs. By contrast, in rural parishes the lack of social housing means there is no need generated from households already living in the sector. This would appear to be an issue more in Stapleford (8.8% social rented housing) than Great Shelford (17.1% social rented housing, in line with national levels). This means it is difficult to identify need for social/affordable rented housing within Stapleford & Great Shelford.
105. When looking at the study's estimates for the demand for affordable home ownership, pro-rated to Stapleford & Great Shelford this gives a need for 4.2 dwellings per annum or 84 over the plan period. However, the Housing Needs of Specific Groups study by GL Hearn makes the assumption in the estimate for affordable home ownership that around half the homes priced at the lower quartile level may be affordable and available to meet the needs of households with an income gap between buying and renting. however, AECOM expect that the extent of this is limited for the following reasons:
  - a) the majority of these households have insufficient deposits and deposit requirements are not reduced substantially enough at the cheaper end of the market;
  - b) properties priced below lower quartile levels tend to be small and will not be suitable for all households (e.g. families); and
  - c) the lowest priced properties may be in poor condition and/or requiring substantial investment to ensure they are habitable.
106. Because of the assumptions made regarding affordable home ownership, AECOM have calculated a figure for the demand for affordable home ownership outlined in Table 4-5 and in further detail in Appendix D.

## AECOM Estimates

107. AECOM estimate the need for 15.0 affordable home ownership dwellings per annum in Stapleford & Great Shelford, equating to a total of 300.2 over the Neighbourhood Plan period. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-6 below.
108. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

**Table 4-6: Estimate of need for Affordable Housing for rent in Stapleford & Great Shelford**

Component of need or supply in the AECOM estimate	Per annum
Current need	14.6
Newly arising need	2.1
Supply	1.7
Net shortfall	15.0

Source: AECOM model summary of estimates. Full estimate included in Appendix D

## Additional evidence of Affordable Housing needs

109. South Cambridgeshire District Council provided information on the Housing Register for Stapleford & Great Shelford. This shows that as of January 2023 there were 115 households on the Housing Register with a local connection to the NA.
110. Housing Needs Surveys (HNS) were undertaken in 2017 for the individual parishes of Stapleford and Great Shelford. These are now relatively dated and only provide a snapshot in time but do indicate clear Affordable Housing need in the NA. The HNS for Stapleford identified 30 households in need of Affordable Housing living in or with a local connection to Stapleford, with the Great Shelford HNS identifying 97 households with a need for Affordable Housing living in or with a local connection to Great Shelford. This totals 127 for the entire NA.
111. The HNS break down this need into bedroom sizes and house/bungalow. Overall, this shows the need in the NA in 2017 as:
- 1-bedroom house – 34.6%
  - 1-bedroom bungalow – 23.6%
  - 2-bedroom house – 28.3%
  - 2-bedroom bungalow – 1.6%
  - 3-bedroom house – 11.0%
  - 3-bedroom bungalow – 0.0%

- 4-bedroom house – 0.8%

112. It is also worth noting community opinion about the potential for small Affordable Housing developments for people with a local connection to the NA. In Stapleford 72% of respondents were in favour of a development such as this. In Great Shelford this was 78%.

## **Affordable Housing policies in Neighbourhood Plans**

### **Application of Local Plan policies**

113. South Cambridgeshire's adopted policy on this subject H/10 requires 40% of all new housing to be affordable. Given that Affordable Housing made up 28% of new housing in Stapleford & Great Shelford over the last decade according to South Cambridgeshire completions figures, it is understood that this target is not usually met on sites in the NA.
114. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.
115. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is left as a matter to be informed by the latest evidence in the adopted Local Plan.

### **Affordable Housing at Neighbourhood level**

116. The HNA can provide more localised evidence and this may be used to support Neighbourhood Plan policies. This section suggests an Affordable Housing tenure mix that might be suitable for Stapleford & Great Shelford on the basis of identified housing need and a range of other considerations detailed in Appendix D.
117. This indicative mix is chiefly a response to the expectation that the delivery of Affordable Housing will be lower than the needs identified here. In addition, there is a significant backlog of households (115) with a local connection to the NA on the Housing Register in need of social/affordable rented housing. In this context, affordable rented tenures should be prioritised. This HNA suggests a split of 70% social/affordable rented housing and 30% affordable home ownership products, which complies with the various requirements mandated nationally.
118. Looking specifically at affordable home ownership products, it is suggested that, in line with national policy, 25% of the Affordable Housing in Stapleford & Great Shelford is delivered as First Homes. It is recommended that First Homes are delivered at a 40% discount in the NA, making the product affordable to

households on mean incomes. Further discount may cause issues with the viability of other forms of Affordable Housing. It is recommended that the remaining 5% is delivered as shared ownership dwellings, with shared ownership at 10% equity more affordable than First Homes. Rent to Buy does not feature in this tenure mix as locally it is less affordable than the other options discussed. However, it may be beneficial for households with little or no savings for a deposit.

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

**Table 4-7: Indicative tenure split (Affordable Housing)**

<b>Tenure</b>	<b>Indicative mix</b>	<b>Considerations and uncertainties</b>
<b>Routes to home ownership, of which</b>	<b>30%</b>	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	5%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to Buy	0%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
<b>Affordable Housing for rent, of which</b>	<b>70%</b>	
Social rent	To be set by Registered Providers	Uncertain how much funding available to support this tenure in local area. Uncertain whether RPs willing to own/manage stock in this area.
Affordable rent	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area.

Source: AECOM calculations

## Conclusions- Tenure and Affordability

### Current tenure profile

120. In 2021 the proportion of households that owned their own home in Stapleford & Great Shelford, which was the same as South Cambridgeshire at 68.9%, was

greater than nationally (61.3%). Whilst the district had the highest proportion of households living in shared ownership dwellings, the proportion in the NA was greater than England as a whole. The NA had similar proportions of households living in social rented and private rented dwellings as South Cambridgeshire but was below national levels.

121. Looking at the individual parishes, a significantly greater proportion of households in Stapleford owned their own home in 2021 than Great Shelford, at 81.5% and 63.6% respectively. The proportion of households living in social rented dwellings and the private rented sector in Stapleford was well below both Great Shelford and the NA as a whole.

### **Affordability**

122. Between 2012 and 2021 house prices have grown overall, although with year-on-year fluctuation. The median increased by 62.5% in this time to £520,000, peaking in 2017 at £542,000. The lower quartile price increased by 53.5% to £360,000 in 2021, again peaking in 2017 at £387,500. The median house price across South Cambridgeshire in 2021 was £394,998, £125,002 lower than the NA median price in the same year.
123. Over the decade the greatest growth was in flat prices, at 123.0% growth. However, detached prices remained the highest, at £830,000 in 2021. There was some year-on-year fluctuation in house prices, likely due to relatively small sample sizes.
124. Local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. Private renting is generally only affordable to higher earners, with average earners able to afford entry-level market rents. Households made up of one or two lower quartile earners cannot afford the given rental thresholds.
125. Turning to affordable home ownership, there is a relatively large group of households in Stapleford & Great Shelford who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £48,250 and £92,571. This report has estimated the income required to afford First Homes. It is recommended in Stapleford & Great Shelford that First Homes are delivered at a 40% discount as this makes the product marginally affordable to households on mean incomes. Shared ownership appears to be slightly more affordable than First Homes, with 10% equity accessible to households with two lower quartile earners.
126. Affordable rented housing is generally affordable to households with two lower earners. Households with a single lower earner appear marginally able to afford social rented units in the NA.

### **The need for Affordable Housing**

127. When the South Cambridgeshire Affordable Housing need figures from GL Hearn's Housing Needs of Specific Groups study for Cambridgeshire & West Suffolk are pro-rated to Stapleford & Great Shelford, it is estimated that there is a

need for 17.4 homes for social/affordable rent each year in the NA. This would be 348.0 homes for social/affordable rent over the plan period 2023-2043.

128. AECOM estimates that there is the demand for 15.0 affordable home ownership dwellings per annum in the NA, or 300.2 over the plan period.
129. AECOM suggests an indicative mix of Affordable Housing in the NA, chiefly in response to the expectation that delivery will be much lower than the need and demand identified in the report. In this context, affordable rented tenures should be prioritised. This HNA suggests a split of 70% social/affordable rented housing and 30% affordable home ownership products.
130. Looking specifically at affordable home ownership products, it is suggested that 25% of the Affordable Housing in Stapleford & Great Shelford is delivered as First Homes, at a 40% discount. It is recommended that the remaining 5% is delivered as shared ownership dwellings, with shared ownership at 10% equity more affordable than First Homes. Rent to Buy does not feature in this tenure mix as locally it is less affordable than the other options discussed.

### **Affordable Housing policy**

131. Table 4-8 summarises Stapleford & Great Shelford's position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Plan period. This exercise simply applies the emerging Local Plan allocation figure and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plans for more housing (and therefore more affordable housing) than the local plan, or if the group decides to influence the tenure mix in other ways), or as a result of site-specific constraints.



**Table 4-8: Estimated delivery of Affordable Housing in Stapleford & Great Shelford**

	<b>Step in Estimation</b>	<b>Expected delivery</b>
A	Sum of emerging Local Plan allocations	100
B	Affordable housing quota (%) in LPA's Local Plan	40%
C	Potential total Affordable Housing in NA (A x B)	40
D	Rented % (e.g. social/ affordable rented)	70%
E	Rented number (C x D)	28
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	30%
G	Affordable home ownership number (C x F)	12

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

132. This level of delivery does not meet the quantity of demand identified in estimates of the need for affordable housing. The recommendation is therefore that the policy requirement be met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing to be explored. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using community development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

## 5. Type and Size

### Introduction

133. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local people need.
134. This can be done using statistics to identify relevant trends and potential gaps in the market. That is the focus of this chapter of the HNA. The evidence gathered here can be used to justify planning policies either on its own or in combination with survey results expressing the specific wants and concerns of local residents. It will also build up a picture of the population and existing range of homes that may provide useful context for the neighbourhood plan.
135. This chapter has three aims, each given its own sub-section:
- To establish what **mix** of housing exists in the NA at present;
  - To describe characteristics of the local **population** that are relevant to housing need; and
  - To look to the **future**, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.
136. It is important to keep in mind that housing need is not an exact science. To get from a set of facts about the population to an ideal mix of homes requires making assumptions. For example, there are clear patterns about what size of home families tend to live in at different stages of life. However, a variety of other reasons sit behind people's housing choices that are less easy to predict, including wealth, accessibility requirements and personal preference. Some trends can also change rapidly over time, such as the increasing preference for home working.
137. The conclusions and recommendations given here are therefore not definitive. Rather, they are what the statistics suggest future needs will look like based on current trends. This is sufficient for justifying planning policies, but it is also appropriate to take into account other factors and evidence if desired.

### Definitions

- **Dwelling type:** whether a home is detached, semi-detached, terraced, a flat, bungalow or other type. Which a household chooses to occupy tends to be more about wealth and preference than a specific need.
- **Dwelling size:** how many rooms or bedrooms a home contains. While this could also mean floor area or number of storeys, the number of bedrooms is most reliably recorded in housing statistics. Bedroom numbers are also closely linked to family size and life stage.
- **Household:** a unit of people who live together, commonly a family, couple or single person. Not all dwellings contain a household, including properties that are vacant

and second homes, so the number of dwellings and the number of households in an area is usually different.

- **Household composition:** the specific combination of adults and children who form a household. The Census offers a number of categories, for example distinguishing between families with children who are dependent or non-dependent (i.e. adults). 'Other' households in the Census include house-sharers, groups of students, and multi-family households.
- **Household life stage:** the age of the lead member of a household – usually the oldest adult, or what used to be called the 'head of household'. Life stage is correlated with dwelling size as well as wealth.
- **Housing mix:** the range of home sizes and types in an area.
- **Over- and under-occupancy:** the degree to which the size and composition of a household lines up with the number of bedrooms in their home. If there are more bedrooms than the household would be expected to need, the home is considered under-occupied, and vice versa.

## The current housing mix

138. This section establishes the current housing mix of Stapleford & Great Shelford, highlighting recent changes to it and comparing the mix to wider averages.

### Dwelling type

139. Table 5-1 below shows that in 2011 the greatest proportion of households lived in detached dwellings (38.8%), closely followed by semi-detached dwellings (37.9%). Looking to 2021 the former decreased slightly, with the latter increasing and becoming the more prevalent dwelling type. The proportion of terraced dwellings grew slightly over the decade, with the proportion of flats decreasing. Overall, the type mix was relatively stable between 2011 and 2021, suggesting that development remained in character with the existing dwelling stock.

140. It should be noted that Census data does not count bungalows as a separate category, but within the other categories (mainly semi-detached and detached). Valuation Office Agency (VOA) data counts bungalows as a separate category at MSOA and LSOA level. The NA aligns with an MSOA and so the data matches the NA geography. It shows that in 2021 18.2% of dwellings were bungalows (which would significantly reduce the proportion of semi-detached and detached dwellings outlined in Table 5-1, if bungalows were considered separately in the Census). This was above the proportion across South Cambridgeshire (15.1%) and significantly greater than nationally (9.2%).

**Table 5-1: Accommodation type, Stapleford & Great Shelford, 2011 to present**

Dwelling type	2011	2021
Bungalow	-	-
Flat	11.7%	10.9%
Terrace	11.0%	12.3%
Semi-detached	37.9%	38.0%
Detached	38.8%	37.8%

Source: ONS 2011, ONS 2021, AECOM Calculations

141. It is also helpful to look at the individual parishes of Stapleford and Great Shelford. Table 5-2 shows that Stapleford had a significantly higher proportion of detached dwellings than Great Shelford, at 47.1% and 34.0% respectively. The former also had a greater proportion of semi-detached dwellings. Great Shelford had a greater proportion of flats and terraced dwellings than the NA generally, and a significantly higher proportion than Stapleford. Overall, Great Shelford parish's type mix aligned more closely with the NA as a whole. Unfortunately the geographies of the sub-areas are too small to split out the proportion of bungalows using VOA data.

**Table 5-2: Accommodation type, NA sub areas, 2021**

Dwelling type	Stapleford & Great Shelford	Stapleford	Great Shelford
Bungalow	-	-	-
Flat	10.9%	4.1%	13.6%
Terrace	12.3%	7.3%	14.3%
Semi-detached	38.0%	41.0%	36.9%
Detached	37.8%	47.1%	34.0%
Unknown/other	0.9%	0.5%	1.1%

Source: ONS 2021, AECOM Calculations

142. Table 5-3 compares the NA mix to wider benchmarks. As discussed above, the NA had a greater proportion of bungalows than both South Cambridgeshire and England. South Cambridgeshire had the greatest proportion of detached dwellings, followed by the NA. Stapleford & Great Shelford had the greatest proportion of semi-detached dwellings, above both comparator areas. The NA and district had significantly smaller proportions of flats and terraced dwellings than the country, with Stapleford & Great Shelford having a slightly greater proportion of flats than South Cambridgeshire.

**Table 5-3: Accommodation type, various geographies, 2021**

Dwelling type	Stapleford & Great Shelford	South Cambridgeshire	England
Bungalow	-	-	-
Flat	10.9%	6.9%	21.4%
Terrace	12.3%	16.8%	23.0%
Semi-detached	38.0%	33.8%	31.5%
Detached	37.8%	41.2%	22.9%
Unknown/other	0.9%	1.4%	1.3%

Source: ONS 2021, AECOM Calculations

## Dwelling size

143. Table 5-4 below presents the current housing mix in terms of size. It shows that in both 2011 and 2021 the greatest proportion of dwellings in the NA had 4 or more bedrooms, with the proportion increasing from 34.3% to 36.4%. The proportion of 2-bedroom and 3-bedroom dwellings fell slightly in this time, with the proportion of 1-bedroom dwellings increasing slightly. Despite this increase, the proportion of the smallest dwellings is still low in the NA, a feature that is not uncommon in rural NAs.

**Table 5-4: Dwelling size (bedrooms), Stapleford & Great Shelford, 2011 to present**

Number of bedrooms	2011	2021
Studio	0.1%	-
1	8.3%	9.2%
2	25.2%	23.5%
3	32.1%	30.9%
4+	34.3%	36.4%

Source: ONS 2011, VOA 2021, AECOM Calculations

144. As with dwelling type, it is helpful to look at the individual parishes which make up the NA. Table 5-5 shows that Stapleford had the smallest proportion of 1-bedroom dwellings, at just 3.1%. It also had a significantly smaller proportion of 2-bedroom dwellings than Great Shelford and the NA as a whole. Great Shelford on the other hand had a smaller proportion of mid-sized and larger dwellings than the NA and Stapleford. Overall, Great Shelford's size mix more closely aligns with the NA.

**Table 5-5: Dwelling size, NA sub areas, 2021**

Number of bedrooms	Stapleford & Great Shelford	Stapleford	Great Shelford
1	9.2%	3.1%	11.7%
2	23.5%	15.1%	26.8%
3	30.9%	36.4%	28.7%
4+	36.4%	45.4%	32.7%

Source: ONS 2021, AECOM Calculations

145. Again, it is useful to look at the percentage breakdown of dwelling sizes in comparison with the wider district and country. Table 5-6 shows that the NA had a greater proportion of the smallest dwellings than South Cambridgeshire, but a smaller proportion than nationally. The proportion of mid-sized 3-bedroom dwellings in Stapleford & Great Shelford was well below both district and national levels, indicating a potential gap in the stock. The proportion of larger 4+ bedroom dwellings was slightly greater in the NA than South Cambridgeshire, with both of these areas well above national levels.

**Table 5-6: Dwelling size (bedrooms), various geographies, 2021**

Number of bedrooms	Stapleford & Great Shelford	South Cambridgeshire	England
1	9.2%	6.7%	11.6%
2	23.5%	22.5%	27.3%
3	30.9%	35.2%	40.0%
4+	36.4%	35.6%	21.1%

Source: ONS 2021, AECOM Calculations

## Population characteristics

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

### Age

147. Table 5-7 shows the most recent estimated age structure of the NA population, alongside 2011 Census figures. It shows that in 2011 the greatest proportion of the population in the NA were aged 45-64, at 27.7% of the population. This remains the largest category in 2021, although to a lesser extent, at 26.7% of the population (although the actual number of people in this category increased). This was followed, in both years, by those aged 25-44. Between 2011 and 2021 there were clear increases in the older population, with increases of 11.7% and 33.5% in the 65-84 and 85+ age categories respectively. There was also an increase in the younger working age population (25-44) and children, potentially indicating growth in families alongside the older population.

**Table 5-7: Age structure of Stapleford & Great Shelford in, 2011 and 2021**

Age group	2011 (Census)		2021 (Census)		Change
0-14	1,042	17.1%	1,098	16.8%	+5.4%
15-24	540	8.8%	498	7.6%	-7.8%
25-44	1,413	23.1%	1,564	23.9%	+10.7%
45-64	1,690	27.7%	1,746	26.7%	+3.3%
65-84	1,192	19.5%	1,332	20.4%	+11.7%
85 and over	227	3.7%	303	4.6%	+33.5%
Total	6,104	-	6,541 <sup>9</sup>	-	7.2%

Source: ONS 2011, ONS 2021, AECOM Calculations

148. It is helpful to also look at the age structures of the individual parishes. Table 5-8 shows the populations of Stapleford parish and Great Shelford parish in 2021. This shows that the majority of the population of the NA lived in Great Shelford, at 69.4%, compared to 30.6% in Stapleford. When looking at the age structure of the NA, these are very similar across the two parishes. Great Shelford had a greater proportion of the younger working age population (25-44) at 25.4% compared to 20.4% in Stapleford. Great Shelford also had a greater proportion of the oldest individuals, aged 85+.

**Table 5-8: Age structure of Stapleford and Great Shelford parishes, 2021**

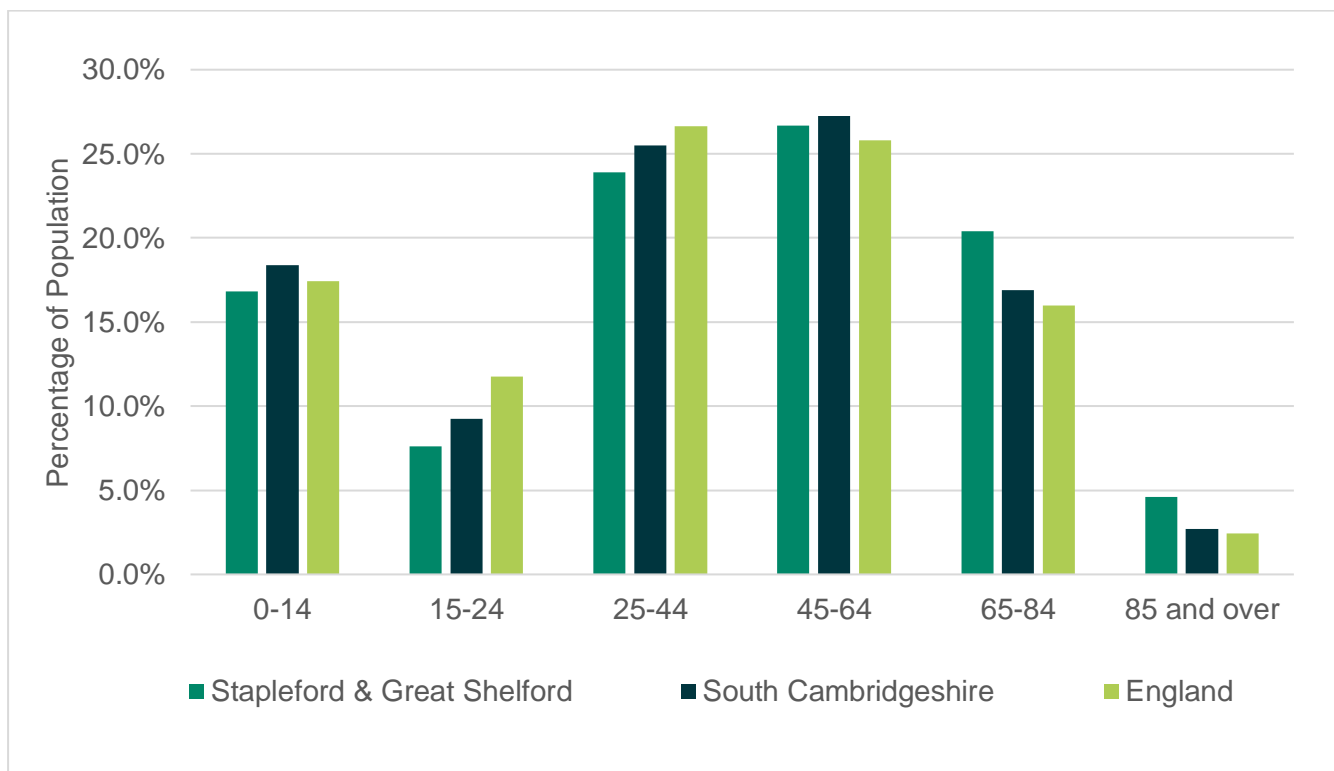
Age group	Stapleford		Great Shelford	
0-14	353	17.6%	745	16.4%
15-24	161	8.0%	337	7.4%
25-44	409	20.4%	1,155	25.4%
45-64	555	27.7%	1,191	26.2%
65-84	449	22.4%	883	19.4%
85 and over	74	3.7%	229	5.0%
Total	2,001	-	4,540	-

Source: ONS 2011, ONS 2021, AECOM Calculations

149. For context, it is useful to look at the parish population structure alongside that of the district and country. Figure 5-1 (using 2021 Census data) shows that Stapleford & Great Shelford had a smaller proportion of individuals aged 44 and under than both South Cambridgeshire and England, which was most evident in the 16-24 age category, suggesting perhaps that young adults are unable to remain in the area. The proportion of the population aged 45-64 was relatively stable across the 3 areas, with the greatest proportion of individuals in this category in South Cambridgeshire, followed by Stapleford & Great Shelford, and then England. The NA had a significantly higher proportion of the population aged 65+ than the comparator areas in 2021.

<sup>9</sup> There are some discrepancies in the 2021 Census data when looking at population between different datasets. The original population data released at MSOA level gives a figure of 6,546, with age by 5 year bands giving an NA population of 6,532. Alternatively, adding together the individual parish populations of Stapleford & Great Shelford gives a figure of 6,541. For the purposes of this report, where 2021 Census population data is used the sum of the 2 parish populations is used to ensure consistency between Table 5-7 and Table 5-8.

**Figure 5-1: Age structure in Stapleford & Great Shelford, 2021**



Source: ONS 2021, AECOM Calculations

## Household composition and occupancy

150. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-9 shows that in 2021 Stapleford & Great Shelford had a greater proportion of single person households than South Cambridgeshire, in line with national levels. Despite overall proportions of single person households similar between the NA and the country, the proportion of single person households in the NA aged 66 and over was significantly higher in Stapleford & Great Shelford, further indicative of an aging population.
151. When looking at family households, the proportion in the NA was below the district level but above national levels. Households with dependent children were most common across all three areas, although to a lesser extent in Stapleford & Great Shelford (26.1%) than South Cambridgeshire as a whole (29.2%). The proportion of older family households, aged 66 and over, was greatest in the NA.
152. It is also helpful to look at the changes between the 2011 and 2021 Census. This shows that in this time the number of family households aged 65/66 and over (2011 Census counts households aged 65+ whilst the 2021 Census counts households aged 66+) increased by 11.4% in Stapleford & Great Shelford. This was a greater increase than nationally (8.4%), indicative of a population aging slightly faster than the country. The number single person households aged 65/66 and over increased at a similar rate for the NA and country at 5.5% and 5.8% respectively.



**Table 5-9: Household composition, various geographies, 2021**

Household composition		Stapleford & Great Shelford	South Cambridgeshire	England
<b>One person household</b>	<b>Total</b>	<b>30.5%</b>	<b>26.2%</b>	<b>30.1%</b>
	Aged 66 and over	16.2%	12.3%	12.8%
	Other	14.3%	14.0%	17.3%
<b>One family only</b>	<b>Total</b>	<b>66.2%</b>	<b>69.1%</b>	<b>63.0%</b>
	All aged 66 and over	13.7%	11.4%	9.2%
	With no children	18.1%	18.7%	16.8%
	With dependent children	26.1%	29.2%	25.8%
	With non-dependent children <sup>10</sup>	8.0%	9.3%	10.5%
	Other	0.3%	0.4%	0.8%
<b>Other household types</b>	<b>Total</b>	<b>3.2%</b>	<b>4.7%</b>	<b>6.9%</b>

Source: ONS 2021, AECOM Calculations

153. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA and is shown in Table 5-10. A person is considered to under-occupy their home when there are more bedrooms in their home than a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1 or +2, indicating that there is one surplus bedroom or at least two surplus bedrooms (respectively). Over-occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few.
154. Under-occupancy was relatively common in the NA in 2011, with 81.2% of households living in a home with at least one extra bedroom based on their household size. This is most common in family households aged 65+ (98.0% under-occupancy) and family households aged under 65 with no children (94.8% under-occupancy). This indicates that larger housing may not necessarily be occupied by the largest households in Stapleford & Great Shelford, but by the wealthiest households or older households that have been unable or unwilling to downsize. The 2017 HNS for Stapleford identified 4 households looking to downsize on the open market, with availability rather than affordability potentially the challenge here.
155. There was also some over-occupancy in the NA, limited to family households with both dependent children and adult children, at 3.4% and 4.2% respectively. Approximately 16.8% of households in the NA lived in a home with the number of bedrooms required for their household size.

<sup>10</sup> Refers to households containing children who are older than 18 e.g. students or young working people living at home.

**Table 5-10: Occupancy rating by age in Stapleford & Great Shelford, 2011**

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 65+	78.6%	19.4%	2.0%	0.0%
Single person 65+	47.3%	39.7%	13.0%	0.0%
Family under 65 - no children	66.8%	28.0%	5.2%	0.0%
Family under 65 - dependent children	35.8%	35.3%	25.5%	3.4%
Family under 65 - adult children	42.5%	34.6%	18.7%	4.2%
Single person under 65	30.7%	39.2%	30.1%	0.0%
All households	48.4%	32.8%	16.8%	2.0%

Source: ONS 2011, AECOM Calculations

156. 2021 Census data has been released at a localised level for occupancy but it is not yet possible to compare this to household types. Table 5-11 shows how NA households as a whole occupy their homes in both 2011 and 2021. This shows that in 2021 81.7% of households lived in a dwelling with at least one extra bedroom compared to 81.2% in 2011. Under-occupancy was slightly less common across South Cambridgeshire as a whole, with 80.1% of households living in a dwelling with at least one extra bedroom. Between 2011 and 2021 the proportion of households in the NA over-occupying declined but the proportion of households living in a suitable dwelling size for their household increased.

157. It should be noted that the 2021 Census was conducted during the Covid-19 pandemic, meaning that households may not be as accurately represented in terms of occupancy as it was not uncommon for single person households to 'bubble' with larger households (e.g. single people moving in with parents or adult children).

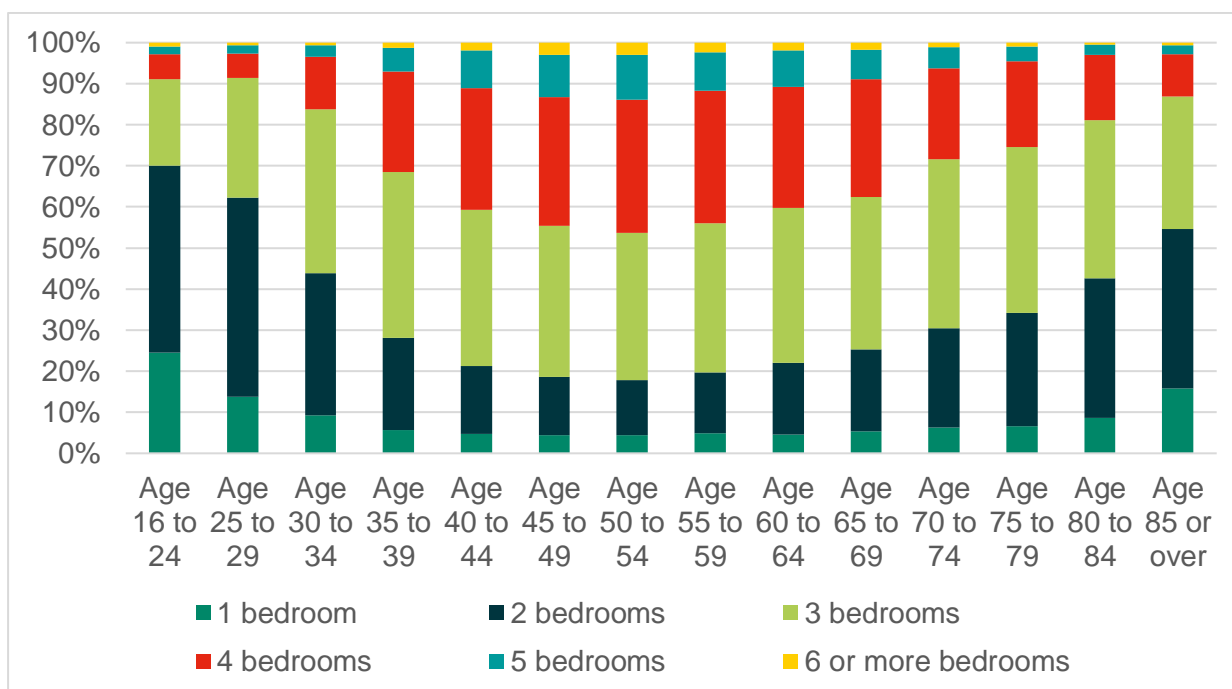
**Table 5-11: Occupancy rating in Stapleford & Great Shelford, 2011-2021**

Year	+2 rating	+1 rating	0 rating	-1 rating
2011, Stapleford & Great Shelford	48.4%	32.8%	16.8%	2.0%
2021, Stapleford & Great Shelford	49.4%	32.3%	17.3%	1.0%
2021, South Cambridgeshire	48.6%	31.5%	18.4%	1.4%

Source: ONS 2011, ONS 2021, AECOM Calculations

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

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



Source: ONS 2011, AECOM Calculations

## Future population and size needs

159. This section projects the future age profile of the population in Stapleford & Great Shelford at the end of the Neighbourhood Plan period and then estimates the mix of dwelling sizes they may need.

### Age

160. The result of applying Local Authority level household projections to the age profile of Stapleford & Great Shelford households in 2011 is shown in Table 5-12. This makes clear that population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over expected to increase by 79%. This would mean that this age group could account for 49.8% of the population in 2043 compared to 35.2% in 2011. There is also expected to be some growth in households with a household reference person aged 55-64, with a decline in all other categories.

**Table 5-12: Projected age of households, Stapleford & Great Shelford, 2011 – 2043**

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	44	266	945	477	941
2043	39	229	887	541	1,680
% change 2011-2043	-10%	-14%	-6%	13%	79%

Source: AECOM Calculations

161. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2) onto the projected age profile for the NA in Table 5-12 immediately above. The resulting 'ideal' future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.
162. This approach has limitations, in that it embeds existing size preferences and does not anticipate changes in what people want from their homes. As such, it is appropriate for the results to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is appropriate for the purpose of drafting neighbourhood plan policies.
163. The result of this exercise is presented in Table 5-13. It suggests that by 2043 there should be a greater proportion of 2-bedroom, 3-bedroom, and 4-bedroom dwellings in the NA but a reduction in the proportion of the smallest and largest dwellings. In order to reach this suggested mix it is recommended that the majority of development (54.8%) in the plan period is for mid-sized 3-bedroom dwellings, with some provision of smaller and larger dwellings.

**Table 5-13: Suggested dwelling size mix to 2043, Stapleford & Great Shelford**

<b>Number of bedrooms</b>	<b>Current mix (2011)</b>	<b>Suggested mix (2043)</b>	<b>Balance of new housing to reach suggested mix</b>
1	8.3%	7.0%	2.1%
2	25.2%	23.9%	18.2%
3	32.1%	37.5%	54.8%
4	23.1%	23.8%	24.9%
5+	11.3%	7.8%	0.0%

Source: AECOM Calculations

164. The following points sense-check the results of the model against other evidence and suggest ways to interpret them when thinking about policy options.
- A key factor to consider is the difference in size mix between the individual parishes. Table 5-5 showed that Stapleford parish had a much smaller proportion of smaller 1-bedroom and 2-bedroom dwellings than the NA and Great Shelford parish. The Steering Group may therefore want to increase the proportion of the smaller dwelling types delivered in this parish. The entire NA had a clear lack of 3-bedroom dwellings compared to South Cambridgeshire and England, but this was more severe in Great Shelford, and so delivery here may need to be more focussed on 3-bedroom dwellings and less so 2-bedroom dwellings (of which there was a greater proportion than the NA as a whole).

- The Steering Group undertook an initial public opinion survey between April and June 2022. Respondents were asked to identify the three main types of housing that would be required in the NA over the next 14-20 years. The category with the most responses, at 68.2%, was 'small/medium size family homes (2-4 beds)' which aligns with AECOM's findings in Table 5-13. A further 55.3% of responses were for 'starter homes (1-2 beds)'. It is clear that the community feel a range of housing from 1-bedroom to 4-bedroom would be needed in the NA over the plan period. Only 16.1% of responses identified the need for 5+ bedroom dwellings.
- The preceding chapter found that affordability is a serious and worsening challenge in the parish. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.
- Continuing to provide smaller homes with fewer bedrooms would help to address this situation, although it should be considered whether large numbers of 1-bedroom homes are suitable given the area's character and current density, with 2-bedroom dwellings often more common on the open market. However, when looking at Affordable Housing, 51.3% of households on the Housing Register with a local connection to Stapleford & Great Shelford are in need of a 1-bedroom dwelling.
- To best meet the needs of the growing cohort of older households expected to be present by the end of the Plan period, it should also be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.
- Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms if they existing stock of larger homes is sufficiently affordable.

## Tenure

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

is because there tend to be higher proportions of single people and couples in need of affordable rented housing, and they are likely to be eligible only for 1- or 2-bedroom properties. In contrast, people buying their own homes tend to want more space than they technically ‘need’, such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.

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

- The relevant SHMA or LHNA for the Local Authority, which will (usually) set out the projected need by size within each tenure over the long-term. In this case, the Housing Needs of Specific Groups study indicates outlines the following size mix for different tenures across South Cambridgeshire. This suggests that there is greater demand in market housing for mid-sized and larger dwellings, with Affordable Housing requiring a smaller skewed mix.

**Figure 5-3: Housing Needs of Specific Groups (GL Hearn) Table 87 – Suggested Mix of Housing by Size and Tenure in South Cambridgeshire**

Tenure	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Market	0-10%	20-30%	35-45%	25-35%
Affordable home ownership	15-25%	35-45%	25-35%	5-15%
Affordable housing (rented)	25-35%	35-45%	20-30%	0-10%

Source: Housing Market Model based on ONS Data

Source: *Housing Needs of Specific Groups, Cambridgeshire & West Suffolk (GL Hearn 2021)*

- The waiting list for affordable rented housing, kept by the Local Authority. This provides a more current snapshot of the size needs of applicant households. As this changes over time, individual planning applications can be decided in ways that meet evolving needs. In this case the Housing Register identifies that 51.3% of households with a local connection to Stapleford & Great Shelford are in need of 1-bedroom dwellings, 26.1% 2-bedroom, 20.9% 3-bedroom, 0.0% 4-bedroom, and 1.7% 5-bedroom.
- Any relevant household survey or consultation work in the NA can also highlight any specific gaps in the market within particular segments of the population. The initial public opinion survey carried out by the Steering Group identified that 55.3% of respondents felt that there would be a need for ‘affordable / low cost accommodation to rent or buy’ in the next 15-20 years. Respondents were not asked about other tenures (e.g. private rented housing).

168. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes while market homes focus on mid-sized homes and some larger options. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix

within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

## Type

169. Planning policy also tends to be less prescriptive about the mix of dwelling types that are needed than the mix of home sizes. This is because the choice to occupy a terraced rather than a detached home, for example, is primarily a matter of wealth, personal preference, and the amount of outdoor space or other features sought than 'need' in the strict sense. This stands in contrast to the matter of dwelling size, where it can be more clearly established that a household with a certain number of members, closely correlated with age, requires a particular number of bedrooms.
170. The key distinctions when it comes to dwelling type are between flats and houses and, to a lesser extent, bungalows, each of which tend to appeal to occupants with different life circumstances. However, it remains difficult to generalise about this, particularly when drawing on demographic evidence.
171. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Stapleford & Great Shelford, and which favours more dense options (e.g. terraces and flats). This imperative to improve affordability is often in conflict with matters of character, which in rural areas tend to favour lower density options that blend in with the existing built environment. This is particularly relevant in the case of flats, a large block of which may not be a welcome proposition in the NA. That said, it is possible to deliver flats in the form of low-rise maisonettes that resemble terraces from street level, which can counter this issue.
172. In summary, there is a balance to be struck between, on the one hand, improving affordability and choice in the market by encouraging flats and terraces, and, on the other hand, preserving the distinctive character and other features that residents like about the NA today. How far the Neighbourhood Plan should guide on this issue, and in what direction, is a policy decision for the Steering Group and community to consider.

## Conclusions- Type and Size

### The current housing mix

173. In 2021 the greatest proportion of households in Stapleford & Great Shelford lived in semi-detached dwellings followed by detached dwellings. Overall, the type mix was relatively stable between 2011 and 2021, suggesting that development remained in character with the existing dwelling stock. VOA data shows that in 2021 18.2% of dwellings were bungalows (counted within semi-detached and detached dwellings in the Census data).

174. It is also helpful to look at the individual parishes of Stapleford and Great Shelford. In 2021 Stapleford had a significantly higher proportion of detached dwellings than Great Shelford, at 47.1% and 34.0% respectively. The former also had a greater proportion of semi-detached dwellings. Great Shelford had a greater proportion of flats and terraced dwellings.
175. The NA had a greater proportion of bungalows than both South Cambridgeshire and England. South Cambridgeshire had the greatest proportion of detached dwellings, followed by the NA. Stapleford & Great Shelford had the greatest proportion of semi-detached dwellings, above both comparator areas. The NA and district had significantly smaller proportions of flats and terraced dwellings than the country.
176. Turning to dwelling size, in both 2011 and 2021 the greatest proportion of dwellings in the NA had 4 or more bedrooms. The proportion of 2-bedroom and 3-bedroom dwellings fell slightly in this time, with the proportion of 1-bedroom dwellings increasing slightly.
177. As with dwelling type, it is helpful to look at the individual parishes which make up the NA. Stapleford had the smallest proportion of 1-bedroom dwellings, at just 3.1%. It also had a significantly smaller proportion of 2-bedroom dwellings than Great Shelford and the NA as a whole. Great Shelford on the other hand had a smaller proportion of mid-sized and larger dwellings than the NA and Stapleford.
178. The NA had a greater proportion of the smallest dwellings than South Cambridgeshire, but a smaller proportion than nationally. The proportion of mid-sized 3-bedroom dwellings in Stapleford & Great Shelford was well below both district and national levels, indicating a potential gap in the stock. The proportion of larger 4+ bedroom dwellings in the NA and South Cambridgeshire was above national levels.

### **Population characteristics**

179. In 2011 the greatest proportion of the population in the NA were aged 45-64, at 27.7% of the total. This remains the largest category in 2021, although to a lesser extent. Between 2011 and 2021 there was clear growth in the older population, with increases of 11.7% and 33.5% in the 65-84 and 85+ age categories respectively. There was also an increase in the younger working age population (25-44) and children, potentially indicating growth in families alongside the older population. In 2021 the majority of the population lived in Great Shelford, at 69.4% of the population compared to 30.6% in Stapleford.
180. Stapleford & Great Shelford had a smaller proportion of individuals aged 44 and under than both South Cambridgeshire and England, with this most evident in the 16-24 age category, suggesting perhaps that young adults are unable to remain in the area for affordability reasons. The NA had a significantly higher proportion of the population aged 65+ than the comparator areas in 2021.
181. In 2021 Stapleford & Great Shelford had a greater proportion of single person households aged 66 and over than the comparator areas. When looking at



family households, the proportion in the NA was below the district level. Households with dependent children were most common across all three areas, although to a lesser extent in Stapleford & Great Shelford than South Cambridgeshire as a whole.

182. Under-occupancy was relatively common in the NA in 2011, with 81.2% of households living in a home with at least one extra bedroom based on their household size. This is most common in family households aged 65+ and family households aged under 65 with no children, indicating that larger housing may be occupied by the wealthiest households or older households that have been unable or unwilling to downsize. There was also some over-occupancy in the NA, limited to family households with both dependent children and adult children.

### **Future population and size needs**

183. Population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over projected to increase by 79%. This age group would account for 49.8% of the population in 2043 compared to 35.2% in 2011.
184. AECOM modelling suggests that by 2043 there should be a greater proportion of 2-bedroom, 3-bedroom, and 4-bedroom dwellings in the NA but a reduction in the proportion of the smallest and largest dwellings. In order to reach this suggested mix it is recommended that over 50% of development in the plan period is for mid-sized 3-bedroom dwellings, with some provision of smaller and larger dwellings.
185. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the parish or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

## 6. Specialist housing for older people

### Introduction

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

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

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

188. It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.<sup>11</sup>

189. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).<sup>12</sup> Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.

190. The distinction between care homes for older people that fall into use class C2 and those where accommodation is counted as C3 is blurred. As such, the findings of this chapter may justify the provision of extra-care C3 housing and/or C2 care home units, but it is not possible to state definitively how much of each would be required. C3 specialist accommodation is typically self-contained with its own front door, made available on an individual basis with support provided

<sup>11</sup> See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

<sup>12</sup> For a full description of Planning Use Classes, please refer to [https://www.planningportal.co.uk/info/200130/common\\_projects/9/change\\_of\\_use](https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use)

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

## Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.
- **Sheltered Housing<sup>13</sup>:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings.
- **Category M4(3):** wheelchair user dwellings.

## Specialist housing for older people

191. There is a total of 199 units of specialist accommodation in the NA at present, of which 15.1% are located in Stapleford and 84.9% in Great Shelford. Over half of these are available for either social rent or shared ownership (exact split unknown), with a further 15.1% solely for social rent. The remaining 26.1% are for market purchase (both leasehold and freehold). Details are provided in Appendix E.

192. The Steering Group are aware that there is a retirement village planned for Stapleford of 147 units (over 55s only) and 39 retirement living apartments

<sup>13</sup> See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

approved on appeal in Great Shelford. This would be an additional provision of 186 units, with the tenure split currently unknown. However, the Steering Group noted that this is not necessarily suitable provision (mainly due to affordability) for older people in the NA looking to downsize. The housing would therefore attract potential residents from outside the NA, putting increasing pressure on local care services and not meeting the needs of local people. The provision of some more affordable specialist housing may therefore be beneficial.

193. The 2021 Census shows that there are currently around 867 individuals aged 75 or over in Stapleford & Great Shelford. This suggests that current provision is in the region of 230 units per 1,000 of the 75+ population (a common measure of specialist housing supply).

## **Demographic characteristics**

194. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Stapleford & Great Shelford is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for South Cambridgeshire. The results are set out in Table 6-1. It shows that in 2021 13.3% of the population in Stapleford & Great Shelford were aged 75+, a greater proportion than across South Cambridgeshire as a whole, at 9.4%. looking to 2043 this is expected to increase to 20.7% and 14.6% respectively.
195. A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). The 2017 HNS for the two parishes identified that in Great Shelford, of the households that identified their home as not suitable for their needs, 5-7 responded that this was due to not being able to manage the stairs or that it needed adapting. In Stapleford 2 households identified these reasons. However, this is not detailed or recent enough for us to determine the proportion of current older households inadequately housed. As such, the growth in the older population rather than the total at the end of the Plan period is the key output of this calculation.

**Table 6-1: Modelled projection of older population in Stapleford & Great Shelford by end of Plan period**

Age group	2021		2043	
	Stapleford & Great Shelford	South Cambridgeshire	Stapleford & Great Shelford	South Cambridgeshire
All ages	6,541	162,117	6,682	165,605
75+	867	15,217	1,380	24,224
%	13.3%	9.4%	20.7%	14.6%

Source: ONS SNPP 2020, AECOM Calculations

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

197. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Plan period to 2043. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates that the vast majority of households aged 55-75 in South Cambridgeshire owned their own home in 2011, at 82.1%. The remaining 17.9% lived in a rented dwelling, with the greatest proportion socially renting, at 12.7% of all households.

198. The expected growth in the 75+ population in the NA is 513 additional individuals between 2021 and 2043. This can be converted into 371 households based on the average number of people per household aged 75+ at Local Authority scale in 2011. Multiplying the NA growth by the percentages of 55-75 year olds occupying each tenure gives a breakdown of which tenures Stapleford & Great Shelford households are likely to need in 2043 and is shown in the bottom row of Table 6-2.

**Table 6-2: Tenure of households aged 55-75 in South Cambridgeshire (2011) and projected aged 75+ in Stapleford & Great Shelford (2043)**

	Owned			All Rented	Social rented	Private rented	Living rent free
	All owned	Owned outright	(mortgage) or Shared Ownership				
<b>South Cambridgeshire</b>	<b>82.1%</b>	59.1%	23.0%	<b>17.9%</b>	12.7%	4.0%	1.2%
<b>Stapleford &amp; Great Shelford</b>	<b>305</b>	220	85	<b>66</b>	47	15	4

Source: Census 2011

199. It is also important to consider rates of disability by tenure. The tendency for people in rented housing to have higher disability levels is well established. It arises partly because people with more limiting disabilities tend to have lower

incomes. It also reflects the fact that as people develop support and care needs they may find that the only suitable and affordable option to them is available in the social rented sector. Table E-2 in Appendix E presents this data for Stapleford & Great Shelford from the 2011 Census.

## Future needs for specialist accommodation and adaptations

200. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Plan period is calculated to be 174.
201. AECOM's modelling, summarised in Table 6-3, is based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.
202. It is important to take into consideration the breakdown in levels of care and tenure within the need for specialist housing for older persons. When considering the AECOM calculations outlined in Table 6-3, the majority of the need, at 77.0%, is identified for specialist market housing (compared to 23.0% specialist affordable housing). Slightly more need is identified for sheltered housing at 56.9% compared to 43.1% extra-care. The greatest sub-category of need was identified for market sheltered housing at 47.1% of the total need.

**Table 6-3: AECOM estimate of specialist housing need for older people in Stapleford & Great Shelford by the end of the Plan period**

Type	Affordable	Market	Total
Housing with care	23 (13.2%)	52 (29.9%)	<b>75 (43.1%)</b>
Adaptations, sheltered, or retirement living	17 (9.8%)	82 (47.1%)	<b>99 (56.9%)</b>
<b>Total</b>	<b>40 (23.0%)</b>	<b>134 (77.0%)</b>	<b>174</b>

Source: Census 2011, AECOM Calculations

203. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. Table E-3 in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Stapleford & Great Shelford results in a total of 130 specialist dwellings that might be required to the end of the Plan period. This is set out in Table 6-4.

**Table 6-4: HLIN estimate of specialist housing need for older people in Stapleford & Great Shelford by the end of the Plan period**

Type	Affordable	Market	Total
Housing with care	16 (12.3%)	21 (16.2%)	<b>37 (28.5%)</b>
Adaptations, sheltered, or retirement living	31 (23.8%)	62 (47.7%)	<b>93 (71.5%)</b>
<b>Total</b>	<b>47 (36.2%)</b>	<b>83 (63.8%)</b>	<b>130</b>

Source: Housing LIN, AECOM calculations

## Further considerations

204. The above estimates suggest that potential need for specialist accommodation could be in the range of 130-174 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. It is proportionally high in relation to the overall housing delivery expectation in the NA, and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

205. As noted above, there is considerable stock in the NA, with 199 units of specialist housing for older persons. There is no established rate of turnover in older persons specialist accommodation that can be applied here to determine how much of the newly arising need the existing stock could meet over the plan period. If the blunt scenario that every unit will become available once during the plan period is used then in theory the existing stock could meet the newly arising need and no further development would be required. However, there are some important caveats to note with this assumption, including:

- Specialist housing for older persons (especially market) would be available to people from across South Cambridgeshire and wider. Therefore, it could not be guaranteed that the existing or upcoming provision would be meeting the needs of NA residents. The Steering Group have noted that this has been an issue previously.
- Of the current stock of 199 units, approximately 74% are Affordable Housing, either social rent or shared ownership, but not all of the newly arising need will be eligible for Affordable Housing.
- There will be households falling into need for specialist housing in the near future and it may not be appropriate for them to wait until for natural turnover in stock.

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

207. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale.

This can be achieved by serving the specialist older persons housing needs arising from a number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).

208. It is considered that Stapleford & Great Shelford is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above, as reflected by the current stock and upcoming development. As such, there is potential for such accommodation to be provided within the Neighbourhood Area (while noting there is no specific requirement or obligation to do so if there is potential to meet need arising from Stapleford & Great Shelford in other suitable locations near to but outside the Plan area boundaries – e.g. Cambridge).
209. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

## Care homes

210. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.
211. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.
212. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.
213. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. Based on this rate and the expected increase of 513 individuals aged 75+



between 2021 and 2043, it is estimated that in 2043 there would be a need for 33 additional care home beds in the NA compared to 2021. It is worth noting that this calculation is based on the increase in the 75+ population over the plan period and so there may be individuals already in the NA in need of care home accommodation. It is also important to note that the Steering Group are aware of a 63 bed care home commencing construction in Great Shelford in March 2023 which will help to meet this need.

214. The Housing Needs of Specific Groups (2021) study for Cambridgeshire and West Suffolk shows that between 2020 and 2040 there is expected to be a shortfall of 1,613 older persons care bed spaces in South Cambridgeshire. This could be expressed as a shortfall of 81 (rounded) care bed spaces per annum across the district. Pro-rated to the NA this gives an annual shortfall of 3 (rounded) care bed spaces in Stapleford & Great Shelford (or 65 (rounded) if multiplied to the plan period 2023-2043).
215. It is important to note that as these estimates relate to care homes (or the population in institutions) rather than independent housing, these figures are in addition to the overall need for housing in the NA. However, as discussed in this section, some of the need for care home beds might be met by independent housing accommodation and vice versa.

## The Role of Mainstream Housing

216. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock in Appendix E, around 77% of the Stapleford & Great Shelford population aged 75 and over in 2021 are likely to live in the mainstream housing stock<sup>14</sup>.
217. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation is suitable to their needs and whether adequate care or support is provided within the home when they need.
218. As noted above, some of the need for specialist housing for older people could be met through adaptations to mainstream housing. In theory, if everyone in the 'market' and 'adaptations, sheltered, or retirement living' category (82 households in the AECOM calculations) had an appropriate home for adaptation and could afford the costs then all of these households could remain in their own home (if they wanted to). In reality it is unlikely that this would be possible in all of these circumstances so this is the upper end of the range of how much need might be met through adaptation.
219. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on

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<sup>14</sup> 867 over 75s in 2021, of which 199 are accommodated in specialist housing and a further 0 in care homes, leaving 668 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.

newly erected dwellings<sup>15</sup>, although changes to Building Regulations have not yet been made.

220. The current adopted Local Plan policy H/9 provides explicit encouragement for development to accommodate specific groups such as older people. It sets the requirement that 5% of new housing should meet national standards for accessibility and adaptability (Category M4(2)). If the current emerging policy proposals are taken forward then Policy H/SS will require all new homes to be built to this standard. In addition, it will require 5% of all affordable homes on new developments that include 20 or more affordable homes to be suitable for wheelchair users (Category M4(3)). The evidence gathered here may justify the Steering Group approaching the LPA to further reinforce setting these requirements on accessibility and adaptability at district level. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.
221. The proportion of new housing that might accommodate those using wheelchairs is harder to define at small scales. Typically, at Local Authority scale, this might be set with reference to the proportion of Affordable Housing applicants in the Local Authority area falling into this category or to wider data from surveys and other sources where available.
222. Table 6-5 sets out the proportion of wheelchair users in England as a whole, either using a wheelchair all of the time (0.6% of the population) or part of the time (3.0% of the population). As a crude estimate, these percentages are applied to the expected level of housing delivery for Stapleford & Great Shelford to suggest the number that might be encouraged to be wheelchair friendly or adaptable. This would imply a potential need for 1-3 wheelchair accessible dwellings over the Plan period. It is worth noting that these national figures are for all age categories, not just older persons, although it is likely that a significant proportion of households using a wheelchair will be older persons.

**Table 6-5: Wheelchair use Nationally Applied to Stapleford & Great Shelford**

	Percentage in England	% applied to NA emerging Local Plan allocation (100 to end of plan period)
Households using wheelchair all the time	0.6%	0.6
Households using wheelchair either indoors or outdoors	3.0%	3.0

Source: Survey of English Housing 2018/19

## Conclusions- Specialist Housing for Older People

223. There are currently 199 units of specialist accommodation for older people in the NA, with the vast majority (84.9%) located in Great Shelford. Approximately

<sup>15</sup> See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes)

74% of these are Affordable Housing, either social rent or shared ownership, with the remainder available for market purchase.

224. The Steering Group are aware that there are plans for 186 units of retirement housing in the NA. However, the Steering Group noted that this is not necessarily suitable provision (mainly due to affordability) for older people in the NA looking to downsize. The housing would therefore attract potential residents from outside the NA, putting increasing pressure on local care services and not meeting the needs of local people.
225. In 2021 there were 867 people aged 75+ in Stapleford & Great Shelford, accounting for 13.3% of the population. This is expected to increase to 1,380 people by the end of the plan period. Older people aged 75+ would then account for 20.7% of the population in 2043.

### **Specialist housing for older people**

226. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
227. These two methods of estimating the future need in Stapleford & Great Shelford produce a range of 130 to 174 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here. In addition, to an extent the existing and upcoming provision of specialist accommodation could meet a significant proportion of this need along with at home adaptations for some households where appropriate.
228. It is important to take into consideration the breakdown in levels of care and tenure within the need for specialist housing for older persons. When considering the AECOM calculations outlined in Table 6-3, the majority of the need, at 77.0%, is identified for specialist market housing (compared to 23.0% specialist affordable housing). Slightly more need is identified for sheltered housing at 56.9% compared to 43.1% extra-care. The greatest sub-category of need was identified for market sheltered housing at 47.1% of the total need. Some of the need for sheltered housing could likely be met through at home adaptations or through ensuring that all new housing is accessible and adaptable for people with lower support needs.
229. It is important for specialist housing for older people to be provided in sustainable, accessible locations, with cost-effectiveness and economies of scale also important factors to consider. It is considered that Stapleford & Great Shelford is a suitable location for specialist accommodation but nearby larger settlements, such as Cambridge, may be more suitable settlements for significant provision.

230. Wherever specialist housing is to be accommodated, partnership working with specialist developers is recommended, so as to introduce a greater degree of choice into the housing options for older people who wish to move in later life.

### **Care homes**

231. Care home accommodation is defined as institutional accommodation rather than housing. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on this rate and the expected increase of 513 individuals aged 75+ between 2021 and 2043, it is estimated that in 2043 there would be a need for 33 additional care home beds in the NA compared to 2021. It is worth noting that this calculation is based on the increase in the 75+ population over the plan period and so there may be individuals already in the NA in need of care home accommodation. It is also important to note that the Steering Group are aware of a 63 bed care home commencing construction in Great Shelford in March 2023 which will help to meet this need.

### **Adaptable and accessible housing**

232. The adopted Local Plan provides explicit encouragement for development to accommodate specific groups such as older people. It sets the requirement that 5% of new housing should meet national standards for accessibility and adaptability (Category M4(2)). If the current emerging policy proposals are taken forward then Policy H/SS will require all new homes to be built to this standard. In addition, it will require 5% of all affordable homes on new developments that include 20 or more affordable homes to be suitable for wheelchair users (Category M4(3)). The evidence gathered here may justify the Steering Group approaching the LPA to further reinforce setting these requirements on accessibility and adaptability at district level.

## 7. Next Steps

### Recommendations for next steps

233. This Neighbourhood Plan housing needs assessment aims to provide Stapleford & Great Shelford 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 South Cambridgeshire District Council with a view to agreeing and formulating draft housing policies, bearing the following in mind:

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

234. 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.

235. Bearing this in mind, it is recommended that the Stapleford & Great Shelford should monitor carefully strategies and documents with an impact on housing policy produced by the Government, South Cambridgeshire District Council or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.

236. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

## Appendix A : Assessment geography

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

- MSOA E02003786.

238. The group are also interested in some data being broken down to parish level. It is possible to look at some Census data at this smaller scale. Stapleford parish is comprised of the following OA and LSOA:

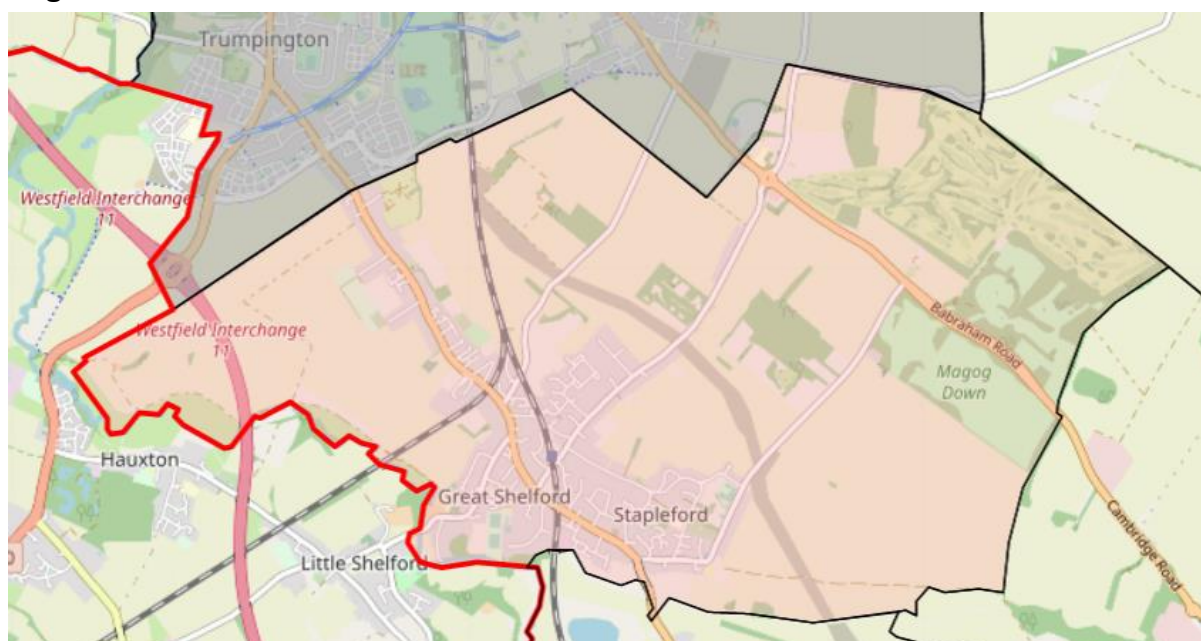
- OA E00092278; and
- LSOA E01018295.

Great Shelford parish is comprised of the following OAs and LSOAs:

- OA E00092257;
- OA E00092258;
- OA E00092259;
- OA E00092269;
- LSOA E01018293; and
- LSOA E01018294.

239. Valuation Office Agency (VOA) data, which can be used to understand the proportion of bungalows in the NA, is only available down to the scale of LSOAs. In this case MSOA E02003786 can be used to understand the area and aligns with the NA boundary. It is not possible to break this data down into the individual parishes.

**Figure A-1: MSOA E02003786**



Source: Nomis

## Appendix B : Local Plan context

### Policies in the adopted local plan

240. Table B-1 below summarises adopted Local Plan policies that are relevant to housing need and delivery in Stapleford & Great Shelford.

**Table B-1: Summary of relevant adopted policies in the South Cambridgeshire Local Plan**

<b>Policy</b>	<b>Provisions</b>
S/5: Provision of New Jobs and Homes	Development will meet the objectively assessed needs in the district over the period 2011-2031 for 19,500 new homes, including affordable housing.
S/6: The Development Strategy to 2031	<p>The need for jobs and homes will be met as far as possible in the following order of preference, having regard to the purposes of the Cambridge Green Belt:</p> <ul style="list-style-type: none"> <li>a) On the edge of Cambridge;</li> <li>b) At new settlements;</li> <li>c) In the rural area at Rural Centres and Minor Rural Centres.</li> </ul> <p>Development in the rural area will be limited, with allocations for jobs and housing focussed on Rural Centres and Minor Rural Centres, and rural settlement policies providing for windfall development for different categories of village consistent with the level of local service provision and quality of public transport access to Cambridge or a market town.</p>
S/8: Rural Centres	<p>The following villages are identified as Rural Centres:</p> <ul style="list-style-type: none"> <li>a) Cambourne</li> <li>b) Cottenham</li> <li>c) Great Shelford and Stapleford</li> <li>d) Histon and Impington</li> <li>e) Sawston</li> </ul> <p>Development and redevelopment without any limit on individual scheme size will be permitted within the development frameworks of Rural Centres provided that adequate services, facilities, and infrastructure are available or can be made available as a result of the development.</p>
H/8: Housing Density	Housing developments including rural exception sites will achieve an average net density of 30 dwellings per hectare in Rural Centres.



<b>Policy</b>	<b>Provisions</b>
H/9: Housing Mix	<p>A wide choice, type, and mix of housing will be provided to meet the needs of different groups in the community including families with children, older people, those seeking starter homes, people wishing to build their own homes, people seeking private rented sector housing, and people with disabilities.</p> <p>The market homes in developments of 10 or more homes will consist of:</p> <ul style="list-style-type: none"> <li>a) At least 30% 1 or 2 bedroom homes;</li> <li>b) At least 30% 3 bedroom homes;</li> <li>c) At least 30% 4 or more bedroom homes;</li> <li>d) With a 10% flexibility allowance that can be added to any of the above categories taking account of local circumstances.</li> </ul> <p>The housing mix of affordable homes (except starter homes) in all developments is determined by local housing needs evidence.</p> <p>On all sites of 20 or more dwellings developers will supply dwelling plots for sale to self and custom builders.</p> <p>The mix of market homes to be provided on sites of 9 or fewer homes will take account of local circumstances.</p> <p>5% of homes in a development should be built to the accessible and adaptable dwellings M4(2) standard, rounding down to the nearest whole property. This provision shall be split evenly between the affordable and market homes.</p> <p>Developments including specialist accommodation for the elderly will not be subject to the housing mix above.</p>
H/10: Affordable Housing	<p>All developments of 11 dwellings or more (or more than 1,000m<sup>2</sup>) will provide affordable housing as follows:</p> <ul style="list-style-type: none"> <li>a) To provide that 40% of the homes on site will be affordable;</li> <li>b) To address evidence of housing need. An agreed mix of affordable house tenures will be determined by local circumstances at the time of granting planning permission;</li> <li>c) In small groups or clusters distributed through the site.</li> </ul> <p>Exceptions are outlined in the full policy.</p>
H/11: Rural Exception Site Affordable Housing	<p>Affordable housing developments to meet identified local housing needs on small sites adjoining a development framework boundary will be permitted subject to:</p>



Policy	Provisions
	<p>a) The number, size, design, mix, and tenure of affordable homes are confined to, and appropriate to, meeting identified local needs;</p> <p>b) The development is of a scale and location appropriate to the size, facilities, and character of the settlement;</p> <p>c) For sites at settlements within or adjoining the Green Belt, that no alternative sites exist that would have less impact on Green Belt purposes;</p> <p>d) That the affordable homes are secured for occupation by those in housing need in perpetuity.</p> <p>In order to facilitate the delivery of significant additional affordable housing the Council will consider allowing some market housing on rural exception sites on viability or deliverability grounds.</p>

*Source: South Cambridgeshire District Council*

## Policies in the emerging local plan

241. Table B-2 below summarises the proposed policy direction of the emerging Local Plan that is relevant to housing need and delivery in Stapleford & Great Shelford.

**Table 2-2: Summary of relevant emerging policies in the Greater Cambridge Local Plan (Regulation 18: Preferred Options 2021)**

Policy	Provisions
S/JH: New Jobs and Homes	Proposes that the new Local Plan will meet the objectively assessed need for development between 2020 and 2041 for 44,400 homes (2,111 per year).
S/SH: Settlement Hierarchy	<p>It is proposed that the settlement hierarchy approach of the adopted Local Plan is retained (although with Cambridge at the top of the settlement hierarchy). Stapleford &amp; Great Shelford therefore remains as a Rural Centre.</p> <p>Windfall proposals for residential development coming through planning applications within Rural Centres will have no limit on individual scheme size.</p>
S/RSC: Other Site Allocations in the Southern Cluster	<p>Proposed housing allocation S/RSC/HW – Land between Hinton Way and Mingle Lane, Great Shelford.</p> <p>At this time the maximum capacity of the site is limited to 100 homes (additional access would be required for further development).</p>

<b>Policy</b>	<b>Provisions</b>
H/AH: Affordable Housing	<p>It is proposed that on sites of 10 or more dwellings 40% of new homes will be required to be affordable (exceptions outlined in full document).</p> <p>At least 25% of affordable homes on the development should be First Homes, with at least 10% of all new homes on the development to be provided as affordable home ownership products.</p> <p>The plan will set out the proportion of the different affordable housing tenures for the remaining up to 75% of the affordable homes (after the at least 25% First Homes have been accounted for).</p>

H/ES: Exception Sites for Affordable Housing	<p>This policy will support exception sites in appropriate locations, typically adjoining existing settlements, and that are proportionate in scale to those settlements where there is an identified need. A small amount of market housing will be allowed on exception sites where it can be justified on viability or deliverability grounds.</p> <p>Community-led housing will also be supported on exception sites where they meet an identified need for affordable housing.</p> <p>Rural exception sites will be allowed in the Green Belt only where it can be demonstrated that non Green-Belt alternative sites are not available. First Homes exception sites will not be allowed in the Green Belt.</p> <p>The Local Plan will encourage Neighbourhood Plans to consider the scope for further encouraging the development of schemes including through the use of community led housing initiatives such as community land trusts, cohousing, and cooperatives.</p>
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H/HM: Housing Mix	<p>New housing developments of 10 or more dwellings will be required to provide an appropriate mix of housing sizes (number of bedrooms), with the proportions of dwellings of each size to be guided by the housing mix for each tenure for Cambridgeshire &amp; South Cambridgeshire.</p>
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The recommendations for South Cambridgeshire are as follows:

Tenure	1 bedroom homes	2 bedroom homes	3 bedroom homes	Homes with 4 or more bedrooms
Market housing	0-10%	20-30%	35-45%	25-35%
Affordable housing – ownership	15-25%	35-45%	25-35%	5-15%
Affordable housing – rented	25-35%	35-45%	20-30%	0-10%

Policy	Provisions
	Policy will also encourage the delivery of a mix of types of homes – houses, flats, and bungalows – proportionally across all market and affordable tenures, taking account of local circumstances.
H/SS: Residential Space Standards and Accessible Homes	All new homes will be required to be required to be Building Regulations M4(2) ‘accessible and adaptable’ dwellings. 5% of all affordable homes on new developments that include 20 or more affordable homes will be required to be Building Regulations M4(3) ‘wheelchair user’ dwellings, to be provided as M4(3)(a) ‘wheelchair adaptable’ unless the Council has an identified need for M4(3)(b) ‘wheelchair accessible’.
H/SH: Specialist Housing and Homes for Older People	Provision of specialist housing will be required as part of the housing mix of new developments, particularly at new settlements and within urban extensions, to create balanced and mixed communities and to meet the identified need for specialist housing.
H/CB: Self- and Custom-Build Homes	5% of all new homes in residential developments of 20 dwellings or more will be required to be custom and/or self-build, provided that the Greater Cambridge self and custom build register is recording a demand for self and/or custom build homes when a planning application of 20 or more homes is considered.
H/CH: Community-Led Housing	The policy will recognise that community-led housing developments will be brought forward within Greater Cambridge, and set out that any proposals for these uses will be considered against the policies applicable to residential developments.

*Source: South Cambridgeshire District Council*

## Appendix C : Affordability calculations

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

### C.1 Market housing

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

#### i) Market sales

244. The starting point for calculating the affordability of a dwelling for sale from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5. In practice this can be highly variable. Multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.

245. To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in Stapleford & Great Shelford, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.

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

- Value of a median NA house price (2021) = £520,000;
- Purchase deposit at 10% of value = £52,000;
- Value of dwelling for mortgage purposes = £468,000;
- Divided by loan to income ratio of 3.5 = purchase threshold of £133,714.

247. The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2021 was £360,000, and the purchase threshold is therefore £92,571.

248. It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records 9 sales of new build properties in the NA in

2021. The lower quartile price of these new build homes was £365,000, with a purchase threshold of £93,857. This is the appropriate benchmark for understanding the costs of affordable home ownership tenures (considered below).

249. In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across South Cambridgeshire in 2021. The median cost of new build dwellings in South Cambridgeshire was £437,000, with a purchase threshold of £112,371. This is compared to the median cost of new build dwellings in the NA of £375,000. The recent NA new build house prices significantly lower than South Cambridgeshire as a whole.

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

250. It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.

251. This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.

252. The property website Rightmove.co.uk shows rental values for property in the Neighbourhood Area.

253. According to Rightmove.co.uk, there were 8 properties for rent at the time of search in December 2022, with an average monthly rent of £1,459. There were four 1-bedroom and 3-bedroom properties listed, with an average price of £1,206 per calendar month.

254. The calculation for the private rent income threshold for entry-level (1-bedroom and 2-bedroom) dwellings is as follows:

- Annual rent = £1,206 x 12 = £14,475;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £48,250.

255. The calculation is repeated for the overall average to give an income threshold of £58,375.

## C.2 Affordable Housing

256. There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2021: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. More recently, a new product called First Homes has been introduced in 2021. Each of the affordable housing tenures are considered below.

### i) Social rent

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

258. To determine social rent levels, data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Stapleford & Great Shelford. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for South Cambridgeshire in Table C-1.

259. To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

**Table C-1: Social rent levels (£)**

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£94.35	£109.92	£122.46	£133.83	£113.27
Annual average	£4,906	£5,716	£6,368	£6,959	£5,890
Income needed	£16,338	£19,034	£21,205	£23,174	£19,614

Source: Homes England, AECOM Calculations

### ii) Affordable rent

260. Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000).

261. Even an 80% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families

under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.

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

263. Comparing this result with the average 2-bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 50% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

**Table C-2: Affordable rent levels (£)**

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£123.25	£139.74	£161.52	£206.47	£146.64
Annual average	£6,409	£7,266	£8,399	£10,736	£7,625
Income needed	£21,342	£24,197	£27,969	£35,752	£25,392

Source: Homes England, AECOM Calculations

### iii) Affordable home ownership

264. Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the new First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.

265. In paragraph 65 of the NPPF 2021, the Government introduces a recommendation that “where major development involving the provision of housing is proposed, planning policies and decisions should expect at least 10% of the total number of homes to be available for affordable home ownership.” The recently issued Ministerial Statement and updates to PPG state that 25% of all Affordable Housing should be First Homes – the Government’s new flagship discounted market sale product. When the NPPF is next updated, it is expected that the 10% affordable home ownership requirement referenced above may be replaced by the First Homes requirement.

#### First Homes

266. Because First Homes are a new tenure product, it is worth explaining some of their key features:

- First Homes should be available to buy with a minimum discount of 30% below their full market value (i.e. the value of an equivalent new home);
- The discount level can be set higher than 30% – at 40% or 50% – where this can be suitably evidenced. The setting and justifying of discount levels can happen at neighbourhood as well as local authority scale;

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

267. The starting point for considering whether First Homes are affordable is the cost of new build entry-level housing in the NA noted above of £365,000.

268. For the minimum discount of 30% the purchase threshold can be calculated as follows:

- Value of a new home (NA new build entry-level) = £365,000;
- Discounted by 30% = £255,500;
- Purchase deposit at 10% of value = £25,550;
- Value of dwelling for mortgage purposes = £229,950;
- Divided by loan to income ratio of 3.5 = purchase threshold of £65,700.

269. The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £56,314 and £46,929 respectively.

270. All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible. First Homes at a 30% discount has a discounted value over the £250,000 cap, meaning that these would fail to meet the criteria. In this case either a greater discount is justified (40% or 50%), developers would need to bring the price down, or smaller or lower value properties would need to be delivered than our assumed benchmark.

271. Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the



country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m<sup>16</sup>) would be around £122,500. This cost excludes any land value or developer profit. This would not appear to be an issue in Stapleford & Great Shelford.

272. Table C-3 shows the discount required for First Homes to be affordable to the four income groups. The cost of a typical First Home is calculated using the 2021 new build entry-level house price in the NA. It is worth thinking about First Homes in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

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

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	58%	85%	71%
NA new build entry-level house price	41%	79%	59%
NA entry-level house price	40%	79%	58%
LA median new build house price	51%	83%	65%

Source: Land Registry PPD; ONS MSOA total household income

### Shared ownership

273. Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rental payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
274. 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.
275. To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the

<sup>16</sup> It is estimated that in 2022, build costs for a house are between £1,750 and £3,000 per square metre - <https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/>

assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).

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

- A 25% equity share of £365,000 is £91,250;
- A 10% deposit of £9,125 is deducted, leaving a mortgage value of £82,125;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £23,464;
- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £273,750;
- The estimated annual rent at 2.5% of the unsold value is £6,844;
- This requires an income of £22,813 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £46,277 (£23,464 plus £22,813).

277. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £36,761 and £62,137 respectively.

278. All of the income thresholds are below the £80,000 cap for eligible households.

### **Rent to Buy**

279. Rent to Buy is a relatively new and less common tenure, which through subsidy allows the occupant to save a portion of their rent, which is intended to be used to build up a deposit to eventually purchase the home. It is therefore estimated to cost the same as private rents – the difference being that the occupant builds up savings with a portion of the rent.

### **Help to Buy (Equity Loan)**

280. The Help to Buy Equity Loan is not an affordable housing tenure but allows households to afford market housing through a loan provided by the government. With a Help to Buy Equity Loan the government lends up to 20% (40% in London) of the cost of a newly built home. The household must pay a deposit of 5% or more and arrange a mortgage of 25% or more to make up the rest. Buyers are not charged interest on the 20% loan for the first five years of owning the home.

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

## Appendix D : Affordable Housing estimates

282. Table D-1 estimates the potential demand in Stapleford & Great Shelford. This model aims to estimate the number of households that might wish to own their own home but cannot afford to. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.
283. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home ownership.<sup>17</sup> No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

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<sup>17</sup> <http://www.ipsos-mori-generations.com/housing.html>

**Table D-1: Estimate of the potential demand for affordable housing for sale in Stapleford & Great Shelford**

Stage and Step in Calculation	Total	Description
<b>STAGE 1: CURRENT NEED</b>		
1.1 Current number of renters in parish	433.0	Census 2021 number of renters
1.2 Percentage renters on housing benefit in LA	10.1%	% of renters in 2018 on housing benefit.
1.3 Number of renters on housing benefits in parish	43.9	Step 1.1 x Step 1.2.
1.4 Current need (households)	291.8	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. <sup>18</sup>
1.5 Per annum	<b>14.6</b>	Step 1.4 divided by plan period.
<b>STAGE 2: NEWLY ARISING NEED</b>		
2.1 New household formation	248.0	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	11.1%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	27.5	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	<b>2.1</b>	Step 2.3 divided by plan period.
<b>STAGE 3: SUPPLY OF AFFORDABLE HOUSING</b>		
3.1 Supply of affordable housing	34.0	Number of shared ownership homes in parish (Census 2021).
3.2 Supply - intermediate resales	<b>1.7</b>	Step 3.1 x 5% (assumed rate of re-sale).
<b>NET SHORTFALL PER ANNUM</b>		
Overall shortfall per annum	<b>15.0</b>	(Step 1.5 + Step 2.4) - Step 3.2.
Overall shortfall over the plan period	<b>300.2</b>	(Step 1.5 + Step 2.4) - Step 3.2 * plan period.

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

284. There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).

285. It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of

<sup>18</sup> The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg <http://www.ipsos-mori-generations.com/housing.html> and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

**Table D-2: Wider considerations in developing Affordable Housing mix policy**

Consideration	Local Evidence
<p><b>A. Evidence of need for Affordable Housing:</b></p> <p>The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>This HNA suggests that the NA requires around 348 units of affordable rented housing and 300 units of affordable home ownership homes per annum over the Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.</p> <p>The relationship between these figures suggests that 54% of Affordable housing should be delivered as social/affordable rented housing, with 46% delivered as affordable home ownership products. However, as discussed in the report, this is not necessarily an appropriate split.</p>
<p><b>B. Can Affordable Housing needs be met in full?</b></p> <p>How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.</p>	<p>If the Local Plan target of 40% were achieved on every site, assuming the delivery of the NA's emerging Local Plan allocations for 100 homes overall, up to 40 affordable homes might be expected in the NA over Plan period.</p> <p>This level of potential affordable housing delivery would not be sufficient to meet all of the need identified and so the more urgent and acute need for rented housing should be prioritised.</p>
<p><b>C. Government policy (eg NPPF) requirements:</b></p> <p>Current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing.</p>	<p>For 10% of all housing to be affordable ownership in South Cambridgeshire, where 40% of all housing should be affordable, 25% of Affordable Housing should be for affordable ownership. This does comply with the guideline tenure split sought in the Local Plan, with the adopted Local Plan not specifying a split whilst the emerging Local Plan outlines a requirement for 25% First Homes and no further split as of yet.</p>

<p><b>D. Local Plan policy:</b></p>	<p>The adopted Local Plan outlines that the tenure split of Affordable Housing will be determined by local circumstances at the time of planning permission. The emerging Local Plan outlines that at least 25% of Affordable Homes should be First Homes and the requirement for 10% of all housing as affordable home ownership products should be met. The proportion of the remaining 75% of Affordable Housing as different tenures will be outlined later in the process of the emerging Local Plan.</p>
<p><b>E. First Homes policy:</b></p> <p>The Government recently concluded a consultation on the introduction of First Homes (to provide at least 30% discount on new build home prices). The proposals have now been enacted through a ministerial statement. A minimum of 25% of all Affordable Housing secured through developer contributions are now required to be First Homes.</p> <p>After the 25% First Homes requirement has been met, the remaining 75% of Affordable Housing units should as a first priority protect the provision for social rent set out in the Local Plan. The remaining units should then be allocated to other tenure products in the relative proportions set out in the Local Plan.</p> <p>AECOM is aware that some Local Planning Authorities are considering 'top slicing' their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. Some LPAs are considering this approach because of the existing business models of registered providers which have relied on shared ownership to cross subsidise affordable rented housing and uncertainty over whether First Homes could replace this model.</p>	<p>This new minimum requirement may have the effect of displacing other products in any established tenure mix, and will reduce the amount of social or affordable rent if this was proposed to be more than 75% of Affordable Housing. This is not expected to be an issue in South Cambridgeshire as the emerging Local Plan already makes provision for the delivery of 25% First Homes.</p>

<p><b>F. Viability:</b></p>	<p>HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.</p>
<p><b>G. Funding:</b></p> <p>The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.</p>	<p>The Steering Group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.</p>
<p><b>H. Existing tenure mix in Stapleford &amp; Great Shelford:</b></p> <p>The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.</p>	<p>2021 Census data shows that 15.9% of households lived in Affordable Housing, slightly below district (17.0%) and national (18.1%) levels.</p> <p>In January 2023 21 Almshouses were completed in Great Shelford (which would not be captured in the 2021 Census), in addition to the existing 32. All of these are considered affordable (although different to Council or Housing Association rents). These range from 1-bedroom to 3-bedroom and include bungalows and houses.</p> <p>The provision of some form of Affordable Housing in the NA during the plan period would be beneficial.</p>
<p><b>I. Views of registered providers:</b></p>	<p>It is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in the parish. The funding arrangements available to housing associations will determine rent levels.</p>
<p><b>J. Wider policy objectives:</b></p>	<p>The Steering Group may wish to take account of broader policy objectives for Stapleford &amp; Great Shelford and/or the wider district. These could include, but are not restricted to, policies to attract younger</p>

	<p>households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.</p>
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# Appendix E : Specialist housing for older people

## Background data tables

Table E-1: Existing specialist housing supply, Stapleford & Great Shelford

	Name	Description	Dwellings	Tenure	Type	Parish
1	The Chestnuts / Cox's Close	Bungalows with visiting management staff and alarm service	30	Social Rent	Retirement Housing	Stapleford
2	Acacia Court / Chaston Road / Grain Close	Flats and bungalows with visiting management staff and alarm service	47	Social Rent and Shared Ownership	Retirement Housing	Great Shelford
3	Kingsdale Court	2-bedroom and 3-bedroom bungalows and houses including wheelchair standard. 55+.	27	Freehold	Retirement Housing	Great Shelford
4	Mill View	1-bedroom and 2-bedroom flats. 55+	70	Social Rent and Shared Ownership	Extra Care Housing	Great Shelford
5	Old School Court	1-bedroom, 2-bedroom, and 3-bedroom flats and houses. 55+.	25	Leasehold	Age Exclusive Housing	Great Shelford

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

**Table E-2: Tenure and mobility limitations of those aged 65+ in Stapleford & Great Shelford, 2011 (65+ is the closest proxy for 75+ in this data)**

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
<b>All categories</b>	<b>277</b>	<b>19.7%</b>	<b>374</b>	<b>26.6%</b>	<b>754</b>	<b>53.7%</b>
<b>Owned Total</b>	<b>200</b>	<b>16.9%</b>	<b>317</b>	<b>26.9%</b>	<b>663</b>	<b>56.2%</b>
Owned outright	179	16.6%	289	26.9%	608	56.5%
Owned (mortgage) or shared ownership	21	20.2%	28	26.9%	55	52.9%
<b>Rented Total</b>	<b>77</b>	<b>34.2%</b>	<b>57</b>	<b>25.3%</b>	<b>91</b>	<b>40.4%</b>
Social rented	61	37.0%	44	26.7%	60	36.4%
Private rented or living rent free	16	26.7%	13	21.7%	31	51.7%

Source: DC3408EW Health status

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

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

Source: Housing LIN SHOP Toolkit

286. As Table 6-1 in the main report shows, Stapleford & Great Shelford is forecast to see an increase of 513 individuals aged 75+ by the end of the Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = 60 x 0.513 = 31
- Leasehold sheltered housing = 120 x 0.513 = 62
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = 20 x 0.513 = 10
- Extra care housing for rent = 15 x 0.513 = 8
- Extra care housing for sale = 30 x 0.513 = 15
- Housing based provision for dementia = 6 x 0.513 = 3

# Appendix F : Housing Needs Assessment Glossary

## **Adoption**

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

## **Affordability**

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

## **Affordability Ratio**

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

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

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

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

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

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

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

### **Affordable rented housing**

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods<sup>19</sup>.

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

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

### **Annual Monitoring Report**

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

### **Basic Conditions**

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

### **Backlog need**

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

### **Bedroom Standard<sup>20</sup>**

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

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<sup>19</sup> The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

<sup>20</sup> See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

## **Co-living**

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

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

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

## **Community Right to Build Order<sup>21</sup>**

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

## **Concealed Families (Census definition)<sup>22</sup>**

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

## **Equity Loans/Shared Equity**

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

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<sup>21</sup> See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

<sup>22</sup> See [http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776\\_350282.pdf](http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf)

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

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

## **Fair Share**

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

## **First Homes**

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

## **Habitable Rooms**

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

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

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

## **Housing Market Area**

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

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

## **Housing Needs**

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

## **Housing Needs Assessment**

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

## **Housing Products**

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

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

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

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

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

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

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

## **Income Threshold**

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

## **Intercensal Period**

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

## **Intermediate Housing**

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

## **Life Stage modelling**

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

## **Life-time Homes**

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

## **Life-time Neighbourhoods**

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

## **Local Development Order**

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

## **Local Enterprise Partnership**

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

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

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



## **Local Planning Authority**

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

## **Local Plan**

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

## **Lower Quartile**

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

## **Lower Quartile Affordability Ratio**

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

## **Market Housing**

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

## **Mean (Average)**

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

## **Median**

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

## **Median Affordability Ratio**

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

## **Mortgage Ratio**

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years<sup>23</sup>, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

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

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

## **Neighbourhood plan**

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

## **Older People**

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

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

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

## **Overcrowding**

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

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

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

### **Planning Condition**

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

### **Planning Obligation**

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

### **Purchase Threshold**

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

### **Proportionate and Robust Evidence**

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

### **Private Rented**

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

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

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

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

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

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

### **Rightsizing**

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

### **Rural Exception Sites**

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

### **Shared Ownership**

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

### **Sheltered Housing<sup>24</sup>**

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

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<sup>24</sup> See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

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

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

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

### **Strategic Housing Market Assessment (NPPF Definition)**

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 Older People**

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

### **Social Rented Housing**

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

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<sup>25</sup> See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

