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| Consett  Housing Needs Assessment (HNA)      December, 2024 |

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# **Quality information**

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| --- | --- | --- | --- | --- | --- |
| Prepared by |  | Checked by |  |  | Approved by |
| Matthew Kearney – Senior Consultant |  | Kerry Parr – Associate Director |  |  | Paul Avery – Principal Consultant |
|  |  |  |  |  |  |

# **Revision History**

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# Prepared for: Consett Town Council

# Prepared by:

‌AECOM Limited

Aldgate Tower

2 Leman Street

London E1 8FA

United Kingdom

aecom.com

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

HMA Housing Market Area

HNA Housing Needs Assessment

HRF Housing Requirement Figure (the total number of homes the NA is expected to plan for, usually supplied by LPAs)

HLIN Housing Learning and Improvement Network

HRP Household Reference Person

LA Local Authority

LHN Local Housing Need

LHNA Local Housing Needs Assessment

LPA Local Planning Authority

LSOA Lower Layer Super Output Area

MHCLG Ministry of Housing, Communities, and Local Government

MSOA Middle Layer Super Output Area

NA Neighbourhood (Plan) Area

NP Neighbourhood Plan

NPPF National Planning Policy Framework

OA Output Area

ONS Office for National Statistics

PPG Planning Practice Guidance

PRS Private Rented Sector

RQ Research Question

SHMA Strategic Housing Market Assessment

VOA Valuation Office Agency

# Executive Summary

* + 1. Consett is a Neighbourhood Area (NA) located in County Durham. The NA boundary covers the areas administered by the Consett Town Council.
    2. The 2021 Census recorded 38,525 individuals in Consett, indicating an increase of 4% since the 2011 Census.
    3. There has been significant development in Consett in recent years. Durham County Council has provided data showing that 1,137 new homes have been built since 2011. The current total number of dwellings in the NA is therefore estimated to be 18,209.
    4. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Consett Neighbourhood Plan Working Forum at the outset of the research.
    5. Data from the 2021 Census is continuing to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level is not yet available, as well as some data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections where necessary to build up evidence at the neighbourhood level.
    6. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF) [[1]](#footnote-2) and practice guidance (both published in December 2024). [[2]](#footnote-3)

## Conclusions – Affordability and Affordable Housing

#### Current tenure profile

* + 1. Home ownership is the dominant tenure in Consett at 66% of all households, which is slightly higher than the average across County Durham. Of the remaining households, the proportion of the Consett population living in private rented homes (18%) is broadly comparable to the county average. However, there is a smaller proportion of people living in social rented homes (16%) than is common across County Durham (20%).
    2. In terms of how the tenure profile in Consett has changed over the last decade, there has been a significant increase in the proportion of the Consett population living in privately rented homes (+34%). This is in contrast to slower growth in both the number of new homeowners and the delivery of new social rented homes.

#### Affordability

* + 1. Home values in Consett have followed a clear upward growth over the last decade. The current median house price (middle number when arranged from lowest to highest) is £128,000, which is 22% higher than the median in 2013. The lower quartile price (the lowest 25% of prices, used as a good proxy for entry-level housing) sits at £84,000 and is 12% higher than the 2013 LQ figure.
    2. It is worth noting that the current median house price in Consett is slightly more expensive than the current median for County Durham as a whole.
    3. AECOM has estimated the annual income required to afford various tenures of housing in Consett. These thresholds are compared to local incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA was £38,750 in 2020, and the lower quartile income (per person) was £17,800.
    4. It was found that house prices in Consett are generally affordable to households with average incomes. The median house price would require an annual income around 18% below the current average. For households made up of two lower earners, median house prices are 8% below their estimated income threshold. However, house prices are generally out of reach of households made up of one lower earner.
    5. Private renting is slightly less affordable than home ownership, average earning households could afford average rents, but these would be out of reach for households made up of two lower earners. Both income groups could comfortably entry level rents, but all the given private rental thresholds are out of reach for households made up of one lower earner.
    6. Subsidised routes to home ownership like First Homes and shared ownership are intended to target people who can afford to rent but not to buy. In Consett, the income required to buy and rent is broadly the same, meaning it is difficult to define who may benefit from Affordable Home ownership products. However, given the relative affordability of sale options for average and lower earning households, it is likely that access to a deposit is a significant barrier to home ownership for these groups.
    7. Both social and affordable rented housing appears generally affordable to households with a single lower earner on the basis of their earnings alone, but low income households may be entitled to housing benefit to support their rental costs depending on their particular circumstances.

#### The need for Affordable Housing

* + 1. Following the county wide SHMA undertaken by County Durham in 2018, this study estimates the need for 62 homes per annum over the Consett Neighbourhood Plan period (2024 – 2040). The report does not provide a separate demand figure for Affordable Home ownership products. AECOM modelling suggests that Consett has a robust long-term demand of 75.6 affordable home ownership dwellings per annum over the Neighbourhood Plan period. The households eligible for affordable home ownership products typically 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.

#### Affordable Housing policy

* + 1. Affordable Housing is typically provided and made financially viable by Local and Neighbourhood Plan policies that require it to be included at a set proportion of market housing developments. The adopted County Durham Plan policy on this subject requires between 10% and 25% of all new housing to be affordable, depending on the location of sites in local policy map of housing ‘viability areas’. For Consett, the NA boundary contains high, medium and low value areas capable of delivering a contribution of between 10% and 20%.
    2. AECOM recommends that the tenure mix of Affordable Housing secured in future years is weighted in favor of meeting a majority of the need for social/affordable rental homes. It can be assumed that the need identified for social/affordable rental is more acute, leaving households who require these types of homes with very few alternative housing choices.
    3. As such, this HNA would recommend a tenure split of 75% social/affordable rental and 25% affordable home ownership. This indicative tenure mix deviates from the adopted district wide policy but is a response to the modelling results alongside the unique characteristics of Consett.
    4. There is no obligation to follow this recommendation or to depart from adopted Local Plan policy if that is more in line with the community’s objectives. Further discussion with County Durham Council about the options and their advice would be beneficial and could cover issues beyond the scope of this report, such as development viability.
    5. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using neighbourhood development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

## Conclusions – Type and Size

#### The current housing mix

* + 1. The current dwelling mix in Consett is dominated by semi-detached and terraced dwellings, which cumulatively make up three quarters of the overall housing stock. The remainder is made up of detached dwellings and a very small number of flats. The dwelling mix generally reflects the average across County Durham, other than some minor proportional variation within each dwelling category.
    2. In terms of size, the profile of homes in Consett generally tracks the size mix seen across County Durham in proportional terms. Both areas are characterised by a higher proportion of 3-bedroom and 2-bedroom homes and a correspondingly fewer 4+ bedroom homes. Both Consett and County Durham have a small supply of 1- bedroom homes.

#### Population characteristics

* + 1. The Consett population appears to have grown by 4% over the last decade. There is a distinction between the trajectories of the younger and older population in Consett, with the majority of population grown being experienced in the older age groups (notably those aged between 65-84). Correspondingly, there has been much slower growth in younger age groups.
    2. Household projections suggest that Consett’s population will continue to age over the NP period, with a potential 55% increase in the population aged 65 and over. The projections also suggest that the younger population cohorts in the NA will grow at a much slower rate. It should be noted that these estimates are informed by population projections for the wider district and may be more moderate in reality given recent development in the NA and apparent in-migration of younger family households.

#### Future population and size needs

* + 1. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that new development should deliver a variety of dwelling sizes, but focus on homes with between 1 and 2 bedrooms.
    2. For Consett, the model recommends future housing delivery should deliver a range of dwelling sizes, by with a focus on 1- or 2-bedroom homes (75%), which is slightly higher than the recommendation in the County Durham SHMA.
    3. However, if the Consett Neighbourhood Plan Forum are seeking to improve affordability in the NA there may be justification to provide more smaller and modest sized homes (1 and 2 bed homes) to improve downsizing opportunities and modest sized homes for younger people. This does not ensure new homes will be affordable to these households and may still present the affordability barriers explained in the previous section. Nonetheless, provision of some smaller properties means they are likely to be relatively more affordable compared to much larger properties.
    4. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

## Conclusions – Specialist Housing for Older People

**Characteristics of the current older population**

* + 1. There are currently estimated to be around 3,543 individuals aged 75 or over in Consett, a number that has grown from 3,067 in 2011 and is projected to rise to 5,560 by the end of the Neighbourhood Plan period (2041).
    2. A clear majority (73%) of County Durham’s households aged between 55 – 75 in 2011 (and therefore likely to reach the 75+ bracket by 2040) are owner occupiers and the remainder predominantly rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent may need subsidised rented housing because they are unlikely to have the funds to buy.

**Projected demographic change and need for specialist housing**

* + 1. The 75+ population of the NA is projected to increase from 9% to 14% of the overall population between 2024 and 2040. The growth in the older population should be converted into households because some older people will be cohabiting in old age. The projected growth in the older population points to 1,505 new households made up of persons aged 75+ over the Neighbourhood Plan period.
    2. 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.
    3. The two methods for estimating the future need in Consett produces a range of 506 to 918 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.
    4. Broadly, between 50-60% of the need is likely to be for market purchase. Moreover, between 50-70% of the need can be accommodated through either sheltered accommodation or adaptations to the existing housing stock, rather than new extra care options. The potential need for care and nursing home beds in Consett by 2040 can be estimated at roughly 212.
    5. The main unmet need in Consett is for market sheltered accommodation (or accommodation which would deliver similar attributes) and in some cases this need may be satisfied by new housing that is accessible and adaptable for people with lower support needs. It is unknown whether Consett is expecting any delivery of specialist accommodation over the plan period. However, if the number of dwellings allocated to the NA through the Local Plan are developed in full, and the provision of specialist accommodation is included it would meaningfully contribute to the need identified in this HNA.

# Context

## Local context

* + 1. Consett is a Neighbourhood Area (NA) located in the county of Durham in the north east of England. The NA boundary is made up of a previously unparished area. To assist with the Consett Neighbourhood plan a bespoke boundary was designated in 2023 to cover Consett Town and surrounding areas.
    2. The Neighbourhood Plan is envisaged to start in 2024 and extend to 2040, therefore covering a period of 16 years. The evidence supplied in this report will look forward to the Plan end date of 2040, but where possible will also provide annualised figures which can be extrapolated to a different term if the Neighbourhood Plan period changes.
    3. Consett is a town situated on the northern boundary of County Durham. The town is set approximately 13 miles northwest of Durham, and approximately 16 miles southwest of Newcastle. The town is accessed by the A692 which runs through the NA, it has a southwesterly connection to the A68 and an onward connection to the A1(M) at the eastern boundary of the town. The nearest train station to Consett is Stocksfield to the north of the NA, but residents may also use the train station in Durham.
    4. Consett has a range of services and amenities including schools, shops, restaurants, and hotels. The town also has a hospital and a leisure centre, and likely serves as a main service centre for smaller settlements nearby.

## The NA boundary and key statistics

* + 1. 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 Consett is provided in Appendix A. A map of the Plan area appears below in Figure 2-1.

Figure 2‑1: Map of the Consett Neighbourhood Area

A screenshot of a computer

Description automatically generated

Source: Consett Designated Neighbourhood Area[[3]](#footnote-4)

* + 1. At the time of the 2011 Census the NA was home to 37,035 residents, formed into 16,413 households and occupying 17,190 dwellings. The 2021 Census indicates population growth of around 1,490 individuals (or 4%) since 2011, when the census recorded a total of 37,035 residents, 17,483 households and 18,209. The average household size of 2.2 didn’t change between 2011 and 2021.
    2. Completions data provided by County Durham council indicates that between 2011 and 2024, 1,137 dwellings were completed in Consett. The difference between the 2011 and 2021 Censuses suggests that an additional 1,019 new households, which is generally tracks the difference between the two census counts. However, when looking at annual breakdown of dwelling completions, 181 of these dwellings were completed after 2021 and are therefore unlikely to be counted in the 2021 Census.

## The housing market area context

* + 1. Whilst this Housing Needs Assessment (HNA) focuses on Consett 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.
    2. In the case of Consett, the NA sits within a housing market area which covers County Durham.[[4]](#footnote-5) This means that when households who live in these authorities move home, the vast majority move within this geography. However, this housing market area also has strong links to other neighbouring areas, including Newcastle, Darlington and Sunderland.
    3. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Consett, are closely linked to other areas. In the case of Consett, changes in need or demand in settlements nearby, including Durham and Newcastle, is likely to impact on the neighbourhood.
    4. In summary, Consett functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (County Durham), 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

* + 1. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.[[5]](#footnote-6) In the case of Durham County Council, the relevant adopted Local Plan consists of:
* County Durham Plan 2035 (adopted, 2020)
  + 1. 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 of the adopted Local Plan:
* Local Plan Policy 1 identifies an overall housing requirement of 1,308 homes per year for County Durham, or 24,852 over the Local Plan period;
* In Policy 4, five sites are allocated in Consett which should deliver a total of 670 dwellings;
* Policy 9 designates Consett as a ‘Large Town Centre’;
* Policy 15 states that between 10% and 25% of all new dwellings are expected to be delivered as Affordable Housing on sites larger than 10 homes. The suggested tenure mix within Affordable Housing is 90% affordable rent to 10% affordable home ownership;
* Policy 15 sets out an expectation that 66% of new homes, on sites of more than 5 units, will be built to Category M4(2) accessibility standards.

## Quantity of housing to provide

* + 1. The NPPF 2024 (paragraphs 69 and 70) requires LPAs to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.
    2. Durham County Council has fulfilled that requirement by providing Consett with site allocations for 670 dwellings to be completed across five sites in the NA (between 2016 and 2035). Completions data provided by County Durham Council indicate that since 2016, a total of 623 dwellings have been completed in Consett (with a further 791 dwellings committed).
    3. As such, it can be assumed that Consett has fulfilled its housing requirement through the sites allocated in the Local Plan, which have largely been completed, and also future committed dwellings. For the purpose of calculations later in this report (e.g. Affordable Housing) it is considered that Consett does not have an unmet housing requirement.

# Objectives and approach

## Objectives

* + 1. This HNA is structured according to a number of themes or topics that were agreed at the outset of the research with the Consett Neighbourhood Plan Forum. These themes are broadly aligned with the kinds of housing policy areas available to neighbourhood plans, and each will form a distinct chapter of this report. The sub-sections below give a brief overview of the objectives of each chapter.

### Affordability and Affordable Housing

* + 1. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.
    2. This chapter has three aims, each given its own sub-section:
* To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
* To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and
* To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.
  + 1. 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

* + 1. 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.
    2. 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.
  + 1. 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

* + 1. It may be appropriate for neighbourhood plans in areas with aging populations to include policies relating to specialist housing for older persons.
    2. 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**.
  + 1. 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

* + 1. This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the neighbourhood plan level. This includes data from the 2021 and 2011 Censuses and a range of other data sources, including:
* ONS population and household projections for future years;
* Valuation Office Agency (VOA) data on the current stock of housing;
* Land Registry data on prices paid for housing within the local market;
* Rental prices from Rightmove.com;
* Local Authority housing waiting list data; and
* County Durham Strategic Housing Market Assessment (2018).
  + 1. Data from the 2021 Census continues to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including parishes, will not be available until later in 2024, 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.

# Affordability and Affordable Housing

## Introduction

* + 1. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.
    2. This chapter has three aims, each given its own sub-section:
* To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
* To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and
* To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.
  + 1. 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.
    2. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF) and Planning Practice Guidance (PPG) (published 2024).

## Definitions

* + 1. This section uses a range of technical terms which are useful to define at the outset:
* **Tenure** refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership).
* **Affordability** refers to the relationship between the cost of housing to buy or rent and the incomes and earnings of households.
* The definition of **Affordable Housing** is set out in the NPPF 2024 (Annex 2) as ‘Housing for sale or rent, for those whose needs are not met by the market…’ We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
* A range of affordable home ownership products are included in the Government’s definition of Affordable Housing, to meet the needs of those aspiring to own a home. This includes discounted market sales housing and other affordable routes to home ownership (shared ownership, rent to buy etc) which are defined in Annex 2. First Homes are also part of the range of affordable home ownership products, but the definition of First Homes and policy is covered in a Ministerial Statement (2021) and not defined in Annex 2.[[6]](#footnote-7)

## Current tenure profile

* + 1. 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.
    2. Table 4-1 presents data on tenure in Consett compared with Durham and England from the 2021 Census. It shows that home ownership is the dominant tenure in Consett (66%), which is higher than the county average (63%). The NA has a broadly comparable private rented sector to the County Durham average and both areas have a very small proportion of shared ownership dwellings.
    3. In Consett, the social rented sector accounts for 16% of all households, which is a slightly smaller proportion than its share in County Durham as a whole.

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Tenure** | **Consett** | **County Durham** | **England** |
| Owned | 66.0% | 62.5% | 61.3% |
| Shared ownership | 0.2% | 0.3% | 1.0% |
| Social rented | 16.0% | 20.0% | 17.1% |
| Private rented | 17.8% | 17.2% | 20.6% |

Sources: Census 2021, AECOM Calculations

* + 1. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). The most striking change over the last decade is the significant increase in the number of private renters (+793 households), when compared to much slower growth in home owners and social renters. Changes of this kind can be interpreted as a signal of affordability challenges, as people are unable to buy homes and are forced into the private rental market. It can also reflect need for Affordable Housing with some households who cannot afford market housing being supported by housing benefit in the private rented sector.

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Tenure** | **2011** | **2021** | **% Change** |
| Owned | 11,441 | 11,538 | 0.8% |
| Shared ownership | 29 | 43 | 48.3% |
| Social rented | 2,631 | 2,797 | 6.3% |
| Private rented | 2,312 | 3,105 | 34.3% |

Sources: Census 2021 and 2011, AECOM Calculations

## Affordability

### House prices

* + 1. 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.
    2. Figure 4-1 looks at the average and lower quartile house prices in Consett based on sales price data published by the Land Registry. It shows that median house prices, which represent the middle number when the data is sorted from smallest to largest, have experienced relatively steady upward growth over the last decade.
    3. The current median price in Consett is £128,000, which is 22% higher than the median price in 2014. The graph shows that the current mean is higher than the median, which currently sits at £155,000 and is 14% higher than it was in 2014. Because the mean reflects every transaction in the sample there is potential for outlaying data to skew the overall result (which is usually higher than the median). This can be seen in Figure 4-1, where the mean consistently sits above the mean.
    4. The current lower quartile (LQ) price, which is the middle figure of the lowest 50% of sales and acts as a good representation of entry level housing, stands at £84,000 and is 12% higher than the 2013 LQ figure.
    5. House prices in Consett appear to be slightly cheaper than the county as a whole, where the 2023 median house price was £115,000.

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

Source: Land Registry PPD

* + 1. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that detached dwellings have appreciated in price faster than other housing types (+44%), with semi-detached (27%) and terraced (13%) dwellings appreciating at a much slower rate. It is also worth noting that detached dwellings are almost twice as expensive as other dwelling types recorded in the table.
    2. Another striking point from the table, is that flats appear to be notably less expensive (-27%) than they were in 2014. However, when looking at the other date points in the table the 2023 average cost of flats in Consett appears in line with the other dates recorded, with the higher average price recorded in 2014 appearing as an anomaly.

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

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** | **Growth** |
| Detached | £180K | £183K | £180K | £206K | £202K | £208K | £216K | £230K | £240K | £260K | 44.4% |
| Semi-detached | £106K | £115K | £98K | £111K | £117K | £110K | £115K | £125K | £134K | £135K | 27.4% |
| Terraced | £80K | £75K | £80K | £77K | £74K | £77K | £81K | £90K | £90K | £90K | 12.5% |
| Flats | £93K | £72K | £61K | £72K | £70K | £59K | £77K | £65K | £65K | £67K | -27.3% |
| **All Types** | **£105K** | **£110K** | **£105K** | **£115K** | **£110K** | **£109K** | **£110K** | **£125K** | **£120K** | **£128K** | 21.9% |

Source: Land Registry PPD

### Income

* + 1. 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.
    2. 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 £38,750 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.
    3. 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. Durham’s gross individual lower quartile annual earnings were £17,800 in 2022. To estimate the income of households with two lower quartile earners, this figure is doubled to £35,600.
    4. It is clear from this data that there is a large gap between the spending power of average income households and those on the lowest 25% of incomes where the household in question has one earner only.

### Affordability Thresholds

* + 1. 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.
    2. AECOM has determined thresholds for the income required in Consett 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.
    3. 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.
    4. Table 4-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Tenure** | **Mortgage value (90% of price)** | **Annual rent** | **Income required** | **Affordable on average incomes?** | **Affordable on LQ earnings (single earner)?** | **Affordable on LQ earnings (2 earners)?** |
|  |  |  |  | **£39,000** | **£17,800** | **£35,600** |
| **Market Housing** |  |  |  |  |  |  |
| Median House Price | £115,200 | - | **£32,914** | Yes | No | Yes |
| Estimated NA New Build Entry-Level House Price | £166,424 |  | **£47,550** | No | No | No |
| LQ/Entry-level House Price | £75,600 | - | **£21,600** | Yes | No | Yes |
| LA New Build Median House Price | £192,371 | - | **£54,963** | No | No | No |
| Average Market Rent | - | £10,920 | **£36,400** | Yes | No | No |
| Entry-level Market Rent | - | £7,320 | **£24,400** | Yes | No | Yes |
| **Affordable Home Ownership** |  |  |  |  |  |  |
| Discount Market Sale (-20%) | £133,139 |  | £38,040 | Yes | No | No |
| First Homes (-30%) | £116,497 | - | **£33,285** | Yes | No | Yes |
| First Homes (-40%) | £99,854 | - | **£28,530** | Yes | No | Yes |
| First Homes (-50%) | £83,212 | - | **£23,775** | Yes | No | Yes |
| Shared Ownership (50%) | £83,212 | £2,311 | **£31,480** | Yes | No | Yes |
| Shared Ownership (25%) | £41,606 | £3,467 | **£23,445** | Yes | No | Yes |
| Shared Ownership (10%) | £16,642 | £4,161 | **£18,624** | Yes | No | Yes |
| **Affordable Rented Housing** |  |  |  |  |  |  |
| Affordable Rent | - | £4,784 | **£15,947** | Yes | Yes | Yes |
| Social Rent | - | £3,848 | **£12,827** | Yes | Yes | Yes |

Source: AECOM Calculations

* + 1. 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

* + 1. Thinking about housing for purchase on the open market, it appears that local households on average incomes could afford median house prices, which require an income 18% below the current average. Median house prices are also affordable to households made up of two lower quartile earners. It should be noted that this median price is heavily influenced by the sale of flats and terraced dwellings, which Table 4-3 indicates are much less expensive than other housing types.
    2. New build prices appear to be much more expensive, requiring an income 18% higher than the current average. When looking at the data for 2023, it would appear that a majority of new homes delivered in the NA were either detached or semi-detached dwellings.
    3. Although, there are relatively affordable home ownership options in the NA, there may be other barriers to homeownership. Access to a deposit is likely to be the key barrier for some lower earning households who may struggle to save whilst paying private rents. Cheaper homes on the market (particularly flats and smaller terrace) may be unsuitable for some households, including families with children looking to buy. When these dynamics are considered alongside the higher cost of new build homes, the affordability picture in the NA may be more complicated than suggested by Table 4-4.
    4. Moreover, the private rental sector appears to be slightly more expensive home ownership, with households made up of two lower earners unable to afford average market rents. However, this group (2x LQ earners) would be able to afford entry level rents. These lower income households may be supported by Housing Benefit to access the private rented sector.
    5. It is worth highlighting that Table 4-2 found significant growth in the number of private renters in Consett. When this growth is considered alongside the higher cost of renting, it could suggest that access to a deposit is a significant barrier to home ownership in Consett. It may also reflect growth of private renters supported by Housing Benefit.

#### Affordable home ownership

* + 1. Given that the income required to buy and rent in Consett is broadly the same, it is difficult to identify a clear group of households who ‘can rent; can’t buy’ and may benefit from the range of affordable home ownership products such as First Homes and shared ownership. Nevertheless, it is useful to consider what these products are and whether there is a role for them in Consett.
    2. Discounted Market Sale homes are offered at a discount at least 20% on market prices. First Homes are offered at a discount of at least 30% on market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
    3. This report has estimated the income required to afford discounts of 20-50% to cover the range of discounts likely to be available on these different products. However, these households are already able to buy on the open market on the basis of their incomes.
    4. The new build estimate (derived from an uplift being applied to median sales of terraced dwelling) used in this analysis (£185,000) is a sensible starting point for estimating the cost of affordable new build homes (more detail found in Appendix C). However, if the supply of new build homes were primarily detached or semi-detached homes (with an average cost of £235,000), these homes would present an affordability challenge to average income households. If First Homes discounts were applied to these larger properties, they could extend the range of homes that are affordable to average and lower income households, including larger family sized properties.
    5. It is important to note that evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether 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. Appendix C of this report provides detail on the relationship between the average build costs across the UK and sale prices of discounted market housing. Given the relatively lower price of market housing in Consett, viability of discounts on First Homes and other products may be an issue here. If the Consett Neighbourhood Plan Forum intend to set a higher First Homes discount level than that set at County level, further discussions with the LPA are advised.
    6. Shared ownership appears to be slightly more affordable than First Homes. Also, it is worth noting that if access to a large deposit was a challenge for some households in Consett, shared ownership dwellings may be a more appropriate product given the smaller deposits required. Prospective shared owners could in theory access homes at a lower equity share arrangement (e.g. 25%) with a much smaller deposit than would be required for either First Homes or average market sale homes. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.[[7]](#footnote-8) 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.
    7. 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 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. However, discounts on *average* rents would make Rent to Buy affordability, in terms of the household income required, comparable to First Homes and Shared Ownership. However, for some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.
    8. 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

* + 1. 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 Consett, where affordable rents are approximately 60% of entry level market rents.
    2. Both social and affordable rental housing is generally affordable to households with one lower earner as well as other households, depending on their household size and the size of home they need. It is likely that many households living in this sector are also supported by Housing Benefit.
    3. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)[[8]](#footnote-9).
    4. Social Rents are cheaper than Affordable Rents and, in theory, would leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. This is particularly the case for households who are supported by Housing Benefit and subject to the overall benefit cap since their benefit income is limited by the cap and they may not be able to claim enough to cover the Affordable Rent.
    5. Where households are supported by housing benefit and not affected by benefit caps, the difference in the cost of Affordable and Social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that these households may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.
    6. Households who are not supported by benefits, for example those whose earnings are higher and making them ineligible for benefits, would clearly benefit by the lower Social Rent levels because it would reduce their outgoings. However, these households are less likely to be in acute need on housing waiting lists. Rather, this scenario might apply to those already living in Social Rented housing where their financial circumstances have improved.
    7. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data and more detailed evidence in LHNAs. If the neighbourhood group wishes to develop localized policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.
    8. The affordable rented sector performs a vital function in Consett as the only option for a large segment of those with acute needs and on the lowest incomes. 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

* + 1. This section estimates the need for Affordable Housing, which should be considered separately for affordable rented housing and affordable routes to ownership. The appropriate approach is taken based on the evidence available at Local Authority and NA scale.
    2. A SHMA was undertaken for County Durham in 2018. This study estimates the need for affordable housing in the County 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.
    3. The SHMA identifies the need for 836 additional affordable homes per annum across County Durham as a whole. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents. A small proportion of these households may be able to afford shared ownership because in some cases it is more affordable than market rents, especially when available at a share of 25%.
    4. When the SHMA figures are pro-rated to Consett based on its fair share of the population (7.4% of the county’s population (2021 Census)), this equates to 61.9 homes per annum or 990 homes over the Neighbourhood Plan period (2024 – 2040).
    5. The county Durham SHMA does not provide a breakdown in terms of the recommended split between social/affordable rental and affordable home ownership dwellings in Consett. As such, it can be assumed that a majority of the need identified in the study is for social/affordable rented housing. Using AECOMs modelling, this HNA estimate potential demand for 75.6 affordable home ownership dwellings per annum in Consett, equating to a total of 1,210 over the Neighbourhood Plan period. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-6 below.
    6. 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.
    7. As discussed above, whilst there may be potential demand for affordable home ownership from households living in the private rented sector in Consett, access to a deposit may also provide a barrier to accessing both market and affordable housing products.

Table 4-6: Estimate of need for Affordable Housing for sale in Consett

|  |  |
| --- | --- |
| **Component of need or supply in the AECOM estimate** | **Per annum** |
| Current need | 72.8 |
| Newly arising need | 5.0 |
| Supply | 2.2 |
| Net shortfall | 75.6 |

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

## Affordable Housing policies in Neighbourhood Plans

* + 1. This section outlines a common Neighbourhood Plan policy level around the tenure mix of affordable housing, provides a recommendation and summarises relevant considerations.

### Application of Local Plan policies

* + 1. County Durham’s adopted policy on this subject (Policy 15 – Affordable Housing Need) requires between 10% and 25% of all new housing to be affordable, depending on location of housing sites in one of four value areas. County Durham were unable to provide a breakdown of the number of Affordable Homes that were completed over the last decade, so the extent to which this target in met on sites in Consett is unknown.
    2. 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.
    3. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is specified in the Local Plan.

### Affordable Housing at Neighbourhood level

* + 1. 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 Consett on the basis of identified housing need and a range of other considerations detailed in Appendix D.
* This HNA estimates both a robust need and potential demand for both social/affordable rent and affordable homeownership products (albeit likely limited by availability of deposits rather than household income). Although the demand for affordable home ownership products is potentially higher, this HNA would recommend the delivery of new Affordable Housing should focus on providing an increased supply of social/affordable rented homes given that these tenures respond to the most acute housing needs in any given area.
* It should also be noted that the potential need for social/affordable rented housing could be higher than the esimtate above given the affordable housing waiting list figure provided by Durham County Council (3,392 applicants). However, Durham County Council have advised that this figure should be treated with caution. Applicants to the waiting list select an area in the NA they would like to live, meaning there is likely to be a significant amount of double counting as applicants will normally have more than one location preference.
* Nonetheless, there may be a more acute concentration of Affordable Housing need in Consett than the pro-rated county wide figures suggest. If the Consett Neighbourhood Plan Forum require more information on the distribution of Affordable Housing need across the county council area it would be advisable to discuss this matter with Durham County Council.
* The County Durham Plan sets out a guideline split for Affordable Housing in the NA depending on where sites sit within a housing ‘viability area’. Within Consett, there are high, medium and low viability areas, meaning new Affordable Housing that comes forward in the NA can be expected to provide an Affordable Housing contribution of between 10 and 20%.
* It is also worth noting that First Homes and Discount Market Sale at a discount of either 20% or 30% present a similar level of affordability to the average house prices, with entry level house prices already affordable to average income households. This suggests that access to a deposit may be a key barrier to accessing home ownership rather than household incomes in Consett. As such, Rent to Buy may be a product that is worth exploring in Consett. Although Rent to Buy is a less common product here (and in many other parts of the country), it could allow households without access to a sufficient deposit to build up savings a purchase a home over time.
* Further, First Homes do not extend home ownership in Consett as households with average incomes can already afford to buy on the open market. The role of Discount Market Sale or First Homes here might be to provide a wider choice of lower priced properties (including larger family homes). However, access to a deposit is likely to remain a barrier to home ownership for some of these households.
* Shared ownership may prove a more appropriate affordable tenure for lower earning households in Consett, where new homes can be offered at a variety of equity share options. The lower share options would also require a lower deposit and this may help to remove the barrier to ownership for some households.
* Nonetheless, based on the analysis in this report, if the Consett Town Council were to apply a tenure split for the whole designated NA, this HNA would recommend a split of 75% social/affordable rented housing and 25% affordable home ownership. This split would respond to the most acute housing needs in the NA and help to accommodate the significant affordable housing need identified in the waiting list. Application of this split would also meaningfully improve the supply of affordable home ownership products. It would be worthwhile for the Consett Neighbourhood Plan Forum to discuss the viability of this affordable tenure option in the NA, as both shared ownership and rent-to-buy may provide a more appropriate route to home ownership in Consett.
  + 1. Where the Consett Neighbourhood Plan Forum wish to develop policy that deviates from that outlined in the Local Plan – either by differing from the headline split between renting and ownership or by specifying a greater level of detail around sub-tenures, it is important that they liaise with Durham County 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)

|  |  |  |
| --- | --- | --- |
| Tenure | Indicative mix | Considerations and uncertainties |
| Routes to home ownership, of which | **25%** |  |
| Discount Market Sale / First Homes | 5-10% | Product untested so uncertainties around viability, developer, lenders and buyer appetite etc. |
| Shared ownership | 5-10% | 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 | 0-5% | Emerging product with popularity and effectiveness as yet unknown.  Impact of displacement by First Homes unknown. |
| Affordable Housing for rent, of which | **65%** |  |
| 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- Affordability and Affordable Housing

#### Current tenure profile

* + 1. Home ownership is the dominant tenure in Consett at 66% of all households, which is slightly higher than the average across County Durham. Of the remaining households, the proportion of the Consett population living in private rented homes (18%) is broadly comparable to the county average. However, there is a smaller proportion of people living in social rented homes (16%) than is common across County Durham (20%).
    2. In terms of how the tenure profile in Consett has changed over the last decade, there has been a significant increase in the proportion of the Consett population living in privately rented homes (+34%). This is in contrast to slower growth in both the number of new homeowners and the delivery of new social rented homes.

#### Affordability

* + 1. Home values in Consett have followed a clear upward growth over the last decade. The current median house price (middle number when arranged from lowest to highest) is £128,000, which is 22% higher than the median in 2013. The lower quartile price (the lowest 25% of prices, used as a good proxy for entry-level housing) sits at £84,000 and is 12% higher than the 2013 LQ figure.
    2. It is worth noting that the current median house price in Consett is slightly more expensive than the current median for County Durham as a whole.
    3. AECOM has estimated the annual income required to afford various tenures of housing in Consett. These thresholds are compared to local incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA was £38,750 in 2020, and the lower quartile income (per person) was £17,800.
    4. It was found that house prices in Consett are generally affordable to households with average incomes. The median house price would require an annual income around 18% below the current average. For households made up of two lower earners, median house prices are 8% below their estimated income threshold. However, house prices are generally out of reach of households made up of one lower earner.
    5. Private renting is slightly less affordable than home ownership, average earning households could afford average rents, but these would be out of reach for households made up of two lower earners. Both income groups could comfortably entry level rents, but all the given private rental thresholds are out of reach for households made up of one lower earner.
    6. Subsidised routes to home ownership like First Homes and shared ownership are intended to target people who can afford to rent but not to buy. In Consett, the income required to buy and rent is broadly the same, meaning it is difficult to define who may benefit from Affordable Home ownership products. However, given the relative affordability of sale options for average and lower earning households, it is likely that access to a deposit is a significant barrier to home ownership for these groups.
    7. Both social and affordable rented housing appears generally affordable to households with a single lower earner on the basis of their earnings alone, but low income households may be entitled to housing benefit to support their rental costs depending on their particular circumstances.

#### The need for Affordable Housing

* + 1. Following the county wide SHMA undertaken by County Durham in 2018, this study estimates the need for 62 homes per annum over the Consett Neighbourhood Plan period (2024 – 2040). The report does not provide a separate demand figure for Affordable Home ownership products. AECOM modelling suggests that Consett has a robust long-term demand of 75.6 affordable home ownership dwellings per annum over the Neighbourhood Plan period. The households eligible for affordable home ownership products typically 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.

#### Affordable Housing policy

* + 1. Affordable Housing is typically provided and made financially viable by Local and Neighbourhood Plan policies that require it to be included at a set proportion of market housing developments. The adopted County Durham Plan policy on this subject requires between 10% and 25% of all new housing to be affordable, depending on the location of sites in local policy map of housing ‘viability areas’. For Consett, the NA boundary contains high, medium and low value areas capable of delivering a contribution of between 10% and 20%.
    2. AECOM recommends that the tenure mix of Affordable Housing secured in future years is weighted in favor of meeting a majority of the need for social/affordable rental homes. It can be assumed that the need identified for social/affordable rental is more acute, leaving households who require these types of homes with very few alternative housing choices.
    3. As such, this HNA would recommend a tenure split of 75% social/affordable rental and 25% affordable home ownership. This indicative tenure mix deviates from the adopted district wide policy but is a response to the modelling results alongside the unique characteristics of Consett.
    4. There is no obligation to follow this recommendation or to depart from adopted Local Plan policy if that is more in line with the community’s objectives. Further discussion with County Durham Council about the options and their advice would be beneficial and could cover issues beyond the scope of this report, such as development viability.
    5. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using neighbourhood development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

# Type and Size

## Introduction

* + 1. 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.
    2. 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.
    3. 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.
  + 1. 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.
    2. 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

* + 1. This section establishes the current housing mix of Consett, highlighting recent changes to it and comparing the mix to wider averages.
    2. There are currently 18,209 dwellings in Consett according to the 2021 Census. This reflects an increase of 1,019 dwellings since the 2011 Census when the total was 17,190. Completions data provided by County Durham council indicate that between 2011 and 2024, 1,137 dwellings were completed in Consett.
    3. The growth between the two census periods generally tracks completions data provided by County Durham council. It is also worth highlighting, when looking at annual breakdown of dwelling completions, 181 of these dwellings were completed after 2021 and are therefore unlikely to be counted in the 2021 Census and will not be included in the analysis in this chapter.

### Dwelling type

* + 1. Table 5-1 below shows the breakdown of different types of housing available in Consett. The most common housing type is terraced dwellings (38%), followed by a comparable proportion of semi-detached dwellings (36%). Detached dwellings make up approximately one fifth of all homes in the NA, and the remainder is made up of a very small proportion of flats.
    2. Table 5-1 also presented figures from 2011, to give an understanding of how the housing stock has changed over the last decade, but the table does not show any dramatic changes in proportional terms over the 10 year period.
    3. However, when looking at the absolute figures, it is worth noting there has been fairly significant decrease in the number of terraced dwellings (- 511), which has an impact on the proportional share of other housing types. Correspondingly, the table also shows a significant increase in the number of detached (+ 410) and semi-detached (+ 403) dwellings. When these changes are considered together, it is likely that a large number of terraced dwellings have been demolished in the last ten years and replaced with detached and semi-detached dwellings. This finding is interesting when considered alongside the complex affordability picture presented in the previous chapter, where new build housing appears to be significantly more expensive than the existing stock.

Table 5-1: Accommodation type, Consett, 2011-2021

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Type** | **2011** | **%** | **2021** | **%** |
| Detached | 3,094 | 18.0% | 3,504 | 20.1% |
| Semi-detached | 5,917 | 34.4% | 6,320 | 36.2% |
| Terrace | 7,250 | 42.2% | 6,739 | 38.6% |
| Flat | 890 | 5.2% | 902 | 5.2% |
| Total | 17,190 |  | 17,476 |  |

Source: ONS 2021 and 2011, AECOM Calculations

* + 1. Table 5-2 compares the NA to wider benchmarks. It shows that the housing profile in Consett generally follows that seen across Durham, where the majority of homes are either terraced dwellings or semi-detached, albeit the NA has a slightly higher proportion of terraced dwellings.
    2. The Census does not separate out bungalows as a separate housing type, however data from the Valuation Office Agency (VOA) can be used to identify bungalows in the NA. For Consett, VOA data suggests that 16% of all housing stock is made up of bungalows, which is slightly higher than the proportion seen across County Durham (13%). However, there are limitations in the VOA data. Firstly, it is collected at LSOA level, which don’t fully reflect the NA boundary (see Appendix A). Also, VOA data is rounded to the nearest 10, meaning that the total is not as precise as the Census. Nonetheless, it is likely that a notable proportion of the detached and semi-detached dwellings in the NA are bungalows.

Table 5-2: Accommodation type, Consett and comparator geographies, 2021

|  |  |  |  |
| --- | --- | --- | --- |
| **Type** | **Consett** | **Durham** | **England** |
| Detached | 20.1% | 20.8% | 22.9% |
| Semi-detached | 36.2% | 38.2% | 31.5% |
| Terrace | 38.6% | 35.4% | 23.0% |
| Flat | 5.2% | 5.4% | 22.2% |

Source: Census 2021, AECOM Calculations

### Dwelling size

* + 1. Table 5-3 below presents the current housing mix in terms of size compared to the wider local authority and country. It shows the NA is dominated by homes with either 2 or 3 bedrooms, which cumulatively make up approximately four fifths of all homes in Consett. The remainder is made up of 4+ bedroom homes and a very small proportion of 1-bed units.
    2. In terms of changes over the last decade, despite each of the different size categories experiencing an increase in their absolute numbers, this has not shifted the proportional share across all dwelling sizes. However, the most notable increases are in dwellings with either 3 (+535) or 4+ (+316) bedrooms, meaning the new homes that have been built in the NA have tended to be larger in size.

Table 5-3: Household size (bedrooms), Consett, 2011-2021

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Number of bedrooms** | **2011** | **%** | **2021** | **%** |
| 1 | 617 | 3.8% | 652 | 3.7% |
| 2 | 5,545 | 33.8% | 5,727 | 32.8% |
| 3 | 7,685 | 46.8% | 8,220 | 47.0% |
| 4+ | 2,566 | 15.6% | 2,882 | 16.5% |
| Total | 16,413 |  | 17,481 |  |

Source: ONS 2021 and 2011, AECOM Calculations

* + 1. Again, it is useful to look at the percentage breakdown of dwelling sizes in comparison with County Durham. Table 5-4 shows that Consett has a similar size mix to County Durham, where the majority of homes have either 2 or 3 bedrooms. The NA does, however, have a slightly higher proportion of 3-bedroom homes than is common in County Durham. Both Consett and the wider county have a correspondingly small proportion of 1-bed homes, albeit with a higher proportion in County Durham.

Table 5-4: Dwelling size (bedrooms), Consett and comparator geographies, 2021

|  |  |  |  |
| --- | --- | --- | --- |
| **Number of bedrooms** | **Consett** | **County Durham** | **England** |
| 1 | 3.7% | 5.9% | 11.6% |
| 2 | 32.8% | 32.5% | 27.3% |
| 3 | 47.0% | 44.9% | 40.0% |
| 4+ | 16.5% | 16.7% | 21.1% |

Source: Census 2021, AECOM Calculations

## Population characteristics

* + 1. 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

* + 1. Table 5-5 shows the most recent age structure of the NA population (2021), alongside 2011 Census figures. The table shows that there has been a 4% increase in the Consett population over the last decade, equating to 1,490 more people living in the NA in 2021. The table shows that the most notable changes have been in the population aged between 65-84 (+21%). Correspondingly, there has been a decline in the younger population, seen in those aged either 15-24 (-9%) or 24-44 (-5%).
    2. When taken together, these population changes point toward a gradual ageing of the NA population, and a difficulty in retaining younger people. However, it may be the case that these migration trends are due to other factors (i.e. employment opportunities) and not because of an unsuitable housing stock, given the relative affordability in the NA and the high proportion of moderately sized homes.

Table 5-5: Age structure of Consett, 2011 and 2021

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Age group** | **2011 (Census)** | | **2021 (Census)** | | **Change** |
| 0-14 | 6246 | 16.9% | 6,568 | 17.0% | 5.2% |
| 15-24 | 4173 | 11.3% | 3,800 | 9.9% | -8.9% |
| 25-44 | 9958 | 26.9% | 9,502 | 24.7% | -4.6% |
| 45-64 | 10114 | 27.3% | 10,870 | 28.2% | 7.5% |
| 65-84 | 5652 | 15.3% | 6,834 | 17.7% | 20.9% |
| 85 and over | 892 | 2.4% | 951 | 2.5% | 6.6% |
| Total | 37,035 | 100.0% | 38,525 | 100.0% | 4.0% |

Source: ONS 2011, ONS 2021, AECOM Calculations

* + 1. For context, it is useful to look at the NA population structure alongside that of the county and country. Figure 5-1 (using 2021 Census data) shows that despite the changes presented above, the Consett population is slightly younger than average across County Durham, with higher proportions of the NA’s population aged between 25-44 and 45-64 than is common for the county. Correspondingly, there is a slightly smaller proportion of older people aged 65+ than the average for County Durham.
    2. However, it is likely that the out-migration trend evidenced in the younger population is likely to be replicated across the whole county. Consett, being one of the largest towns in the county, is capable of retaining a higher number of younger people than other settlements in county and is in turn experiencing less pronounced effects of a wider trend.

Figure 5-1: Age structure in Consett, 2021

Source: ONS 2021, AECOM Calculations

### Household composition and occupancy

* + 1. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-6 shows that Consett has a broadly comparable share of single person and family households when compared to County Durham.
    2. When looking at the breakdown of how family households are composed, the NA has a notably higher proportion of older family households aged 66+ (14%) than is common across the county (10%), it is also worth noting this group experienced significant growth over the last decade (+86%). Consett also has a slightly higher number of families with younger children (26%) than is common across County Durham (24%).
    3. Note that non-dependent children refer to households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. A marked increase in this category can be taken to indicate the relative unaffordability of entry-level homes, where young people are financially unable to move out and form their own households. It is interesting to observe that this category grew by 10% between 2011 and 2021 in the NA, which is a faster rate than the county average (+3%).

Table 5-6: Household composition, Consett, 2021

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Household composition** |  | **Consett** | **County Durham** | **England** |
| **One person household** | **Total** | 33.1% | 33.9% | 30.1% |
|  | Aged 66 and over | 13.9% | 14.5% | 12.8% |
|  | Other | 19.3% | 19.3% | 17.3% |
| **One family only** | **Total** | 63.8% | 62.4% | 63.1% |
|  | All aged 66 and over | 13.9% | 10.1% | 9.2% |
|  | With no children | 17.9% | 17.7% | 16.8% |
|  | With dependent children | 25.5% | 23.9% | 25.8% |
|  | With non-dependent children[[9]](#footnote-10) | 10.5% | 10.3% | 10.5% |
| **Other household types** | **Total** | 3.1% | 3.7% | 6.9% |

Source: ONS 2021, AECOM Calculations

* + 1. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. 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.
    2. The table shows that the NA’s population is generally well housed, with less than 2% of homes being overcrowded. The data shows that the majority of household in the NA tend to have at least one more bedroom than they would be expected to need (81%). This dynamic appears to be most prevalent in the older population, and in families with no children (between 2 and 3%). Despite there being very limited overcrowding in Consett, where homes are overcrowded these tend to be with families with either dependent or adult children.

**Table 5-7: Occupancy rating by age in Consett, 2021**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Household type** | **+2 rating** | **+1 rating** | **0 rating** | **-1 rating** |
| Family 66+ | 62.5% | 35.5% | 2.0% | 0.0% |
| Single person 66+ | 41.8% | 49.0% | 9.2% | 0.0% |
| Family under 66 - no children | 69.0% | 29.9% | 1.1% | 0.0% |
| Family under 66 - dependent children | 16.7% | 45.2% | 35.4% | 2.7% |
| Family under 66 - adult children | 16.8% | 51.0% | 29.8% | 2.3% |
| Single person under 66 | 37.4% | 52.1% | 10.5% | 0.0% |
| All households | 37.6% | 43.7% | 17.3% | 1.4% |

Source: ONS 2021, AECOM Calculations

* + 1. 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 5-1 sets out this relationship for Durham 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 5-1: Age of household reference person by dwelling size in County Durham

Source: ONS 2011, AECOM Calculations

## Future population and size needs

* + 1. This section projects the future age profile of the population in Consett at the end of the Neighbourhood Plan period and then estimates the mix of dwelling sizes they may need.

### Age

* + 1. The result of applying Local Authority level household projections to the age profile of Consett households in 2011 is shown in Table 5-8. This makes clear that population growth can be expected to be driven by the oldest households, with the population aged 65+ doubling to become the largest single age group in 2040. Younger age groups are also expected to continue over the Neighborhood Plan, but at a much slower rate than the older population.

Table 5-8: Projected age of households, Consett, 2011 - 2040

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Year** | **24 and under** | **25 to 34** | **35 to 54** | **55 to 64** | **65 and over** |
| 2011 | 531 | 2,241 | 6,425 | 2,835 | 4,381 |
| 2040 | 566 | 2,435 | 5,955 | 2,837 | 6,808 |
| % change 2011-2040 | 7% | 9% | -7% | 0% | 55% |

Source: AECOM Calculations

* + 1. 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 5-1) onto the projected age profile for the NA in Table 5-8 immediately above. The resulting ‘ideal’ future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.
    2. 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.
    3. The result of this exercise is presented in Table 5-9. It suggests that in order to meet the needs of a changing population and further diversify its housing offer, Consett is likely to need a range of different dwelling sizes from 1-3 bedrooms, with a small proportion of additional larger (4+ bedroom) homes.

Table 5-9: Suggested dwelling size mix to 2040, Consett

|  |  |  |  |
| --- | --- | --- | --- |
| **Number of bedrooms** | **Current mix (2011)** | **Suggested mix (2040)** | **Balance of new housing to reach suggested mix** |
| 1 | 3.6% | 6.9% | 31.7% |
| 2 | 33.8% | 34.9% | 42.9% |
| 3 | 46.8% | 44.0% | 23.0% |
| 4+ | 12.9% | 11.4% | 2.5% |

Source: AECOM Calculations

* + 1. The following points sense-check the results of the model against other evidence and suggest ways to interpret them when thinking about policy options.
* To best meet the needs of the growing cohort of older households expected to be present by the end of the Neighbourhood Plan period, it should also be considered whether the existing options are well tailored to older people’s requirements in terms of space, flexibility, quality, location and accessibility.
* Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms if the existing stock of larger homes is sufficiently affordable.
* The County Durham SHMA (2018) recommends new market housing should follow this indicative size mix:
* 1 bed: 11%
* 2-bed: 37%
* 3-bed: 52%
* 4+ bed: 0%
* The figures presented in Table 5-9 above deviate slightly from those presented in the county wide SHMA, with AECOM estimating a higher need for homes with either 1 or 2 bed homes in Consett. Providing homes of this size could encourage downsizing among the older population and may also be suitable for first time buyers. Increasing the supply homes of this size may also be suitable for meeting social/affordable need and could help reduce the significant housing waiting list.
* Despite the high proportion of 3-bedroom homes in the NA, these homes may still be the most appealing option for first time buyers and newly forming families and may also present a good balance between affordability and viability constraints. As such, there would be justification for deviating from the model results presented above and providing more moderately sized homes, if this aligned with the desires of the community.

**Tenure**

* + 1. The recommendation discussed immediately above applies to all housing in the NA over the Neighbourhood Plan period. This is considered proportionate for devising policy at neighbourhood scale. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make in Neighbourhood Plan policy, since Local Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.
    2. 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 many households (including couples and some families with children) 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.
    3. 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 SHMA (2019) mix for affordable housing is as follows:
* 1 bed: 27%
* 2-bed: 45%
* 3-bed: 23%
* 4+ bed: 4%
* 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, County Durham council where unable to provide a full breakdown of size preferences on the affordable housing waiting list. But they have indicated that the greatest need is for 2-bed homes.
* 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.
  + 1. 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.

## Conclusions- Type and Size

#### The current housing mix

* + 1. The current dwelling mix in Consett is dominated by semi-detached and terraced dwellings, which cumulatively make up three quarters of the overall housing stock. The remainder is made up of detached dwellings and a very small number of flats. The dwelling mix generally reflects the average across County Durham, other than some minor proportional variation within each dwelling category.
    2. In terms of size, the profile of homes in Consett generally tracks the size mix seen across County Durham in proportional terms. Both areas are characterised by a higher proportion of 3-bedroom and 2-bedroom homes and a correspondingly fewer 4+ bedroom homes. Both Consett and County Durham have a small supply of 1- bedroom homes.

#### Population characteristics

* + 1. The Consett population appears to have grown by 4% over the last decade. There is a distinction between the trajectories of the younger and older population in Consett, with the majority of population grown being experienced in the older age groups (notably those aged between 65-84). Correspondingly, there has been much slower growth in younger age groups.
    2. Household projections suggest that Consett’s population will continue to age over the NP period, with a potential 55% increase in the population aged 65 and over. The projections also suggest that the younger population cohorts in the NA will grow at a much slower rate. It should be noted that these estimates are informed by population projections for the wider district and may be more moderate in reality given recent development in the NA and apparent in-migration of younger family households.

#### Future population and size needs

* + 1. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that new development should deliver a variety of dwelling sizes, but focus on homes with between 1 and 2 bedrooms.
    2. For Consett, the model recommends future housing delivery should deliver a range of dwelling sizes, by with a focus on 1- or 2-bedroom homes (75%), which is slightly higher than the recommendation in the County Durham SHMA.
    3. However, if the Consett Neighbourhood Plan Forum are seeking to improve affordability in the NA there may be justification to provide more smaller and modest sized homes (1 and 2 bed homes) to improve downsizing opportunities and modest sized homes for younger people. This does not ensure new homes will be affordable to these households and may still present the affordability barriers explained in the previous section. Nonetheless, provision of some smaller properties means they are likely to be relatively more affordable compared to much larger properties.
    4. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

# Specialist housing for older people

## Introduction

* + 1. 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 Consett. 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**.
  + 1. 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.
    2. 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.[[10]](#footnote-11)
    3. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).[[11]](#footnote-12) 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.
    4. 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 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[[12]](#footnote-13):** 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

* + 1. There is a total of 317 units of specialist accommodation in the NA at present, 96% of which are socially rented with remainder available for leasehold purchase. It is also worth noting there are a number of additional specialist accommodation facilities (10) for which the exact number of specialist units is unknown, as such provision of this housing type is likely to be higher than suggested by the figure above. There are also 239 care home beds in Consett. Details are provided in Appendix E.
    2. The 2021 Census indicates that at this time there were 3,543 individuals aged 75 or over in Consett. This suggests that current provision is in the region of 89 units per 1,000 of the 75+ population (a common measure of specialist housing supply). It is relevant to note that the national average for England is 136 units per 1,000 of the 75+ population[[13]](#footnote-14), so provision in the NA is lower than the national average.

### Demographic characteristics

* + 1. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Consett is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for County Durham.
    2. The results are set out in Table 6-1, which suggest that by 2040 over 75s will make up approximately 14% of the overall population, up from 9% in 2021. These projections generally follow the trend in the previous chapter, which suggests that although there has been a notable increase in younger family households, a strong feature population growth in expected amongst older age groups.
    3. A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population rather than the total at the end of the Neighbourhood Plan period is the key output of this calculation.

**Table 6-1: Modelled projection of older population in Consett by end of Plan period**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Age group** | **2021** | | **2040** | |
| **Consett** | **County Durham** | **Consett** | **County Durham** |
| All ages | 38,525 | 522,071 | 41,249 | 558,986 |
| 75+ | 3,543 | 49,582 | 5,560 | 77,802 |
| % | 9.2% | 9.5% | 13.5% | 13.9% |

Source: ONS SNPP 2020, AECOM Calculations

* + 1. 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.
    2. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Neighbourhood Plan period to 2040. 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 older people own their own homes, with some social renters and very older people living in privately rented homes.
    3. The expected growth in the 75+ population in the NA is 2,017 additional individuals by the end of the plan period. This can be converted into 1,505 households based on the average number of people per household aged 75+ at Local Authority scale. Multiplying this figure by the percentages of 55-75 year olds occupying each tenure gives a breakdown of which tenures Consett households are likely to need in 2040, and is shown in the bottom row of Table 6-2.

**Table 6-2: Tenure of households aged 55-75 in Durham (2011) and projected aged 75+ in Consett (2040)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **All owned** | **Owned outright** | **Owned (mortgage) or Shared Ownership** | **All Rented** | **Social rented** | **Private rented** | **Living rent free** |
| **Durham (2011 mix)** | **73.2%** | 52.6% | 20.6% | **26.8%** | 20.6% | 5.1% | 1.1% |
| **Consett (2040 projection)** | **1,102** | 791 | 310 | **403** | 310 | 77 | **16** |

Source: Census 2011

* + 1. 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 Consett from the 2011 Census.

### Future needs for specialist accommodation and adaptations

* + 1. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Neighbourhood Plan period is calculated to be 918.
    2. 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.
    3. These estimates suggest that the greatest need for specialist housing can be met through the open market (rather than the social rented sector). Table 6-3 also suggests that a majority can be met through adaptations to the existing housing stock, but there remains some need for housing with care.

**Table 6-4: AECOM estimate of specialist housing for older people need in Consett by the end of the Neighbourhood Plan period**

|  |  |  |  |
| --- | --- | --- | --- |
| **Type** | **Affordable** | **Market** | **Total** |
| Housing with care | 172 | 304 | **476** |
| Adaptations, sheltered, or retirement living | 125 | 317 | **443** |
| **Total** | **298** | **621** | **918** |

Source: Census 2011, AECOM Calculations

* + 1. 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 6-4 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 Consett results in a total of 506 specialist dwellings that might be required to the end of the Neighbourhood Plan period. This is set out in Table 6-4.

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Type** | **Affordable** | **Market** | **Total** |
| Housing with care | 63 | 80 | **143** |
| Adaptations, sheltered, or retirement living | 121 | 242 | **363** |
| **Total** | **184** | **322** | **506** |

Source: Housing LIN, AECOM calculations

### Further considerations

* + 1. The above estimates suggest that potential need for specialist accommodation could be in the range of 506 - 918 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.
    2. In addition, specialist housing for older people should only be provided in sustainable, accessible locations that offer services and facilities, public transport options, and the necessary workforce of carers and others.
    3. 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).
    4. It is considered that Consett 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 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 Consett in other suitable locations near to but outside the Plan area boundaries).
    5. 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

* + 1. 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.
    2. 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.
    3. 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.
    4. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the ‘More Choice, Greater Voice’ 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. For nursing care beds this is an extra 45 care beds per 1,000 people aged 75+. Based on these rates, applied to the growth in the older population for consistency with the calculations above, it is estimated that in 2040 there would be a need for 131 residential care beds and 91 nursing care beds in the NA.
    5. 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

* + 1. 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 84% of the Consett population aged 75 and over is likely to live in the mainstream housing stock[[14]](#footnote-15).
    2. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation in suitable to their needs and whether adequate care or support is provided within the home when they need.
    3. However, given that there is unlikely to be a large volume of additional specialist supply during the Neighbourhood Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with County Durham Council.
    4. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings[[15]](#footnote-16), although changes to Building Regulations have not yet been made.
    5. The current adopted Local Plan policy 15 provides explicit encouragement for development to accommodate specific groups such as older people, and suggests that 66% of new dwellings should be built to meet national standards for accessibility and adaptability (Category M4(2)). The evidence gathered here may justify the Consett Neighbourhood Plan Forum approaching the LPA to discuss setting requirements on accessibility and adaptability at county level. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.
    6. 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.

## Conclusions- Specialist Housing for Older People

**Characteristics of the current older population**

* + 1. There are currently estimated to be around 3,543 individuals aged 75 or over in Consett, a number that has grown from 3,067 in 2011 and is projected to rise to 5,560 by the end of the Neighbourhood Plan period (2041).
    2. A clear majority (73%) of County Durham’s households aged between 55 – 75 in 2011 (and therefore likely to reach the 75+ bracket by 2040) are owner occupiers and the remainder predominantly rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent may need subsidised rented housing because they are unlikely to have the funds to buy.

**Projected demographic change and need for specialist housing**

* + 1. The 75+ population of the NA is projected to increase from 9% to 14% of the overall population between 2024 and 2040. The growth in the older population should be converted into households because some older people will be cohabiting in old age. The projected growth in the older population points to 1,505 new households made up of persons aged 75+ over the Neighbourhood Plan period.
    2. 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.
    3. The two methods for estimating the future need in Consett produces a range of 506 to 918 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.
    4. Broadly, between 50-60% of the need is likely to be for market purchase. Moreover, between 50-70% of the need can be accommodated through either sheltered accommodation or adaptations to the existing housing stock, rather than new extra care options. The potential need for care and nursing home beds in Consett by 2040 can be estimated at roughly 212.
    5. The main unmet need in Consett is for market sheltered accommodation (or accommodation which would deliver similar attributes) and in some cases this need may be satisfied by new housing that is accessible and adaptable for people with lower support needs. It is unknown whether Consett is expecting any delivery of specialist accommodation over the plan period. However, if the number of dwellings allocated to the NA through the Local Plan are developed in full, and the provision of specialist accommodation is included it would meaningfully contribute to the need identified in this HNA.

# Next Steps

## Recommendations for next steps

* + 1. This Neighbourhood Plan housing needs assessment aims to provide Consett Neighbourhood Plan Forum with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with Durham County 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 County Durham 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 County Durham Council.
  + 1. 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.
    2. Bearing this in mind, it is recommended that the Consett Neighbourhood Plan Forum should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Durham County Council or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
    3. 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.

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

|  |  |
| --- | --- |
| **MSOA** | **LSOA** |
| * E02004298 | * E01020630 |
| * E02004303 | * E01020631 |
| * E02004304 | * E01020645 |
|  | * E01034489 |
|  | * E01034490 |
|  | * E01034491 |

**Figure A-1: Map of Consett as a combination of MSOAs and LSOAs**

A screenshot of a computer

Description automatically generated

*Source: NOMIS*

* 1. Many other datasets besides the Census itself make use of OAs, but not necessarily down to the same level of detail. For example, Valuation Office Agency (VOA) data, which can be used to understand the type and size mix of housing, is only available down to the scale of LSOAs.
  2. Finally, as noted in the analysis of affordability in the main body of the report, household income data for small areas is only provided down to the scale of MSOAs. The most relevant combination of MSOAs in this case, which will need to be used as a proxy for the NA (for both income and VOA), is:
* E02004298
* E02004303
* E02004304
* E02004305

**Figure A-1: Map of MSOA for VOA and Income Data**

A screenshot of a computer

Description automatically generated

*Source: NOMIS*

1. : Local Plan context

Policies in the adopted local plan

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

Table B-1: Summary of relevant adopted policies in the adopted Local Plan for County Durham Council

| Policy | Provisions |
| --- | --- |
| Policy 1 – Quantity of New Development | A net minimum of 24,852 new homes should be delivered across County Durham between 2016 and 2035 (1,308 per annum). |
| Policy 4 – Housing Allocations | Five sites in Consett are allocated through the plan which should deliver a total of 670 dwellings. |
| Policy 9 – Retail Hierarchy and Town Centre Development | Consett is designated as one of nine ‘Larger Town Centres’ in County Durham. |
| Policy 15 – Affordable Housing Need | Affordable housing will be sought on sites of more than 10 units, the following contribution will be sought, depending on the site location:   * Highest Value Area: 25% * High Value Area: 20% * Medium Value Area: 15% * Low Value Area: 10%   10% of new Affordable Homes should be provided for affordable home ownership.  **Meeting the Needs of Older People and People with Disabilities**  On sites of more than 5 units, 66% of dwellings must be built to Building Regulations Requirement M4 (2) (accessible and adaptable dwellings) standard. |
|  |  |

Source: County Durham Local Plan (adopted 2020)

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

Market housing

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

Market sales

* 1. 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.
  2. 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 Consett, 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.
  3. The calculation for the purchase threshold for market housing is as follows:
* Value of a median NA house price (2023) = £128,000;
* Purchase deposit at 10% of value = £12,800;
* Value of dwelling for mortgage purposes = £115,200;
* Divided by loan to income ratio of 3.5 = purchase threshold of £32,000.
  1. The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2023 was £84,000, and the purchase threshold is therefore £21,600.
  2. 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 21 sales of new build properties in the NA in 2023, with these sales having a median value of £235,000.
  3. It is, however, important to understand the likely cost of new housing because new housing is where the Neighbourhood Plan has most influence and is the appropriate benchmark for understanding the costs of affordable home ownership tenures (considered below). The new build median value is made up of sales of only detached and semi-detached dwellings, which would be inappropriate to use as an estimate of the cost of new affordable home ownership. This is because these homes tend to be larger and offered at the top end of the market, this new build median cost is also almost double the cost of the overall median house price.
  4. Therefore, an estimate has been calculated by determining the uplift between all house prices in 2023 across Durham and new build house prices in 2023 in the same area. This percentage uplift (or ‘new build premium’ +45%) is then applied to the 2023 median house price in the NA to give an estimated NA new build entry-level house price of £184,900 and purchase threshold of £47,600.
  5. It should be noted this new build uplift is derived from the price of terraced dwellings, if the uplift value was taken from the price of detached and semi-detached dwellings it would be much lower (+15%). However, this uplift to either median or lower quartile prices would present an unrealistic picture of affordable housing given the difficulty in delivering affordable housing at this price point, when accounting for viability constraints and build costs (see paragraph C.33 below).
  6. 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 Durham in 2023. The median cost of new build dwellings in Durham was £213,750, with a purchase threshold of £55,000.

Private Rented Sector (PRS)

* 1. 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.
  2. 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.
  3. The property website [Home.co.uk](http://Home.co.uk) shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within the DH8 postcode area, which covers a larger area than the Plan area itself but can be used as a reasonable proxy for it. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.
  4. According to [home.co.uk](http://home.co.uk), there were 53 properties for rent at the time of search in November, 2014, with an average monthly rent of £910. There were 29 two-bed properties listed, with an average price of £610 per calendar month.
  5. The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:
* Annual rent = £610 x 12 = £7,320;
* Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £24,400.
  1. The calculation is repeated for the overall average to give an income threshold of £36,400.

Affordable Housing

* 1. There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2023: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. The new First Homes was introduced in 2021 but is not yet included in the NPPF. Each of the affordable housing tenures are considered below.

Social rent

* 1. 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.
  2. To determine social rent levels, 2021 data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Consett. This data provides information about rents and the size and type of stock owned and managed by private registered providers and local authorities and is presented for Durham in Table C-1.
  3. 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 | £64.00 | £73.00 | £79.00 | £86.00 | **£74.00** |
| Annual average | £3,328 | £3,796 | £4,108 | £4,472 | **£3,848** |
| Income needed | £11,093 | £12,653 | £13,693 | £14,907 | **£12,827** |

Source: Homes England, AECOM Calculations

Affordable rent

* 1. 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).
  2. Even a 20% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
  3. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for County Durham. Again, it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
  4. Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 60% 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 | £76.00 | £89.00 | £100.00 | £106.00 | **£92.00** |
| Annual average | £3,952 | £4,628 | £5,200 | £5,512 | **£4,784** |
| Income needed | £13,173 | £15,427 | £17,333 | £18,373 | **£15,947** |

Source: Homes England, AECOM Calculations

Affordable home ownership

* 1. 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.

#### First Homes

* 1. Discounted market sale homes are affordable home ownership products which offer a discount of at least 20% on market values.
  2. 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.
  1. The starting point for considering whether Discount Market Sale/First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £184,900.
  2. For the minimum discount of 30% the purchase threshold can be calculated as follows:
* Value of a new home (estimated NA new build entry-level) = £184,900;
* Discounted by 30% = £129,400;
* Purchase deposit at 10% of value = £12,940;
* Value of dwelling for mortgage purposes = £116,500;
* Divided by loan to income ratio of 3.5 = purchase threshold of £33,300.
  1. 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 £28,530 and £23,780 respectively.
  2. All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.
  3. 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[[16]](#footnote-17)) would be around £122,500. This cost excludes any land value or developer profit. This could be an issue in Consett, especially if higher discounts (40% or 50%) are required.
  4. Table C-3 shows the discount required for First Homes to be affordable to the three income groups. The cost of a typical First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking about 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 | | -18% | 46% | -8% |
| NA estimated new build entry-level house price | | 19% | 63% | 25% |
| NA entry-level house price | | -79% | 18% | -65% |
| LA median new build house price | | 29% | 68% | 35% |

Source: Land Registry PPD; ONS MSOA total household income

#### Shared ownership

* 1. Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
  2. 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.
  3. To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
  4. The affordability threshold for a 25% equity share is calculated as follows:
* A 25% equity share of £184,900 is £46,200;
* A 10% deposit of £4,620 is deducted, leaving a mortgage value of £41,600;
* This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £11,880;
* Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £138,680;
* The estimated annual rent at 2.5% of the unsold value is £3,460;
* This requires an income of £11,560 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
* The total income required is £23,440 (£11,880 plus £11,560).
  1. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £18,600 and £31,500 respectively.
  2. All of the income thresholds calculated here for shared ownership homes are below the cap of £80,000 above which households are not eligible.

#### Rent to Buy

* 1. 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.

1. : Affordable Housing need and policy

Affordable Housing estimates

* 1. Table D-2 estimates the potential demand for Affordable Home ownership in Consett. 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.
  2. 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.[[17]](#footnote-18) No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

Table D-2: Estimate of the potential demand for affordable housing for sale in Consett

|  |  |  |
| --- | --- | --- |
| **Stage and Step in Calculation** | **Total** | **Description** |
| **STAGE 1: CURRENT NEED** | | |
| 1.1 Current number of renters in NA | 3,105.0 | Census 2021 private rented occupancy. |
| 1.2 Percentage renters on housing benefit in LA | 50.0% | % of renters in 2021 on Housing Benefit / Universal Credit with housing entitlement |
| 1.3 Number of renters on housing benefits in the NA | 1,552.5 | Step 1.1 x Step 1.2. |
| 1.4 Current need (households) | 1,164.4 | Current renters minus those on housing benefit and minus 25% assumed to rent by choice.[[18]](#footnote-19) |
| 1.5 Per annum | **72.8** | Step 1.4 divided by plan period. |
| **STAGE 2: NEWLY ARISING NEED** | | |
| 2.1 New household formation | 1,189.1 | LA household projections for plan period (2018 based) pro rated to NA. |
| 2.2 % of households unable to buy but able to rent | 6.7% | (Step 1.4 + Step 3.1) divided by number of households in NA. |
| 2.3 Total newly arising need | 80.2 | Step 2.1 x Step 2.2. |
| 2.4 Total newly arising need per annum | **5.0** | Step 2.3 divided by plan period. |
| **STAGE 3: SUPPLY OF AFFORDABLE HOUSING** | | |
| 3.1 Supply of affordable housing | 43.0 | Number of shared ownership homes in the NA (Census 2021). |
| 3.2 Supply - intermediate resales | **2.2** | Step 3.1 x 5% (assumed rate of re-sale). |
| **NET SHORTFALL PER ANNUM** | | |
| Overall shortfall per annum | **75.6** | (Step 1.5 + Step 2.4) - Step 3.2. |

Source: AECOM model, using Census 2011, English Housing Survey 2018, MHCLG 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.

* 1. 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).
  2. It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

Affordable housing policy

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

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

|  |  |
| --- | --- |
| **Consideration** | **Local Evidence** |
| 1. **Evidence of need for Affordable Housing**:   The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership. | This HNA suggests that the NA requires around 160 units of affordable rented housing and 76 units of affordable home ownership homes per annum over the Neighbourhood Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.  The relationship between these figures suggests that social/affordable housing should be prioritized in Consett. However, there remains a robust demand for Affordable Home ownership products. |
| 1. **Can Affordable Housing needs be met in full?**   How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected. | As completions and commitments data exceeds housing allocations set out in the County Durham Local Plan, it is difficult to fully understand how much Affordable Housing might be delivered in Consett over the Neighbourhood Plan period.  If housing delivery over the next decade in the NA is comparable to the last 10 years, Consett could be expected to see some Affordable housing delivered over the Neighbourhood Plan period. However, given the large number of applicants to the Affordable Housing waiting list (3,392 applicants) with a preference to live in Consett, it is unlikely that the need established in this HNA will be fully met through new development in the NA. |
| 1. **Government policy (eg NPPF) requirements**:   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. | For 10% of all housing to be affordable ownership in Consett, where between 10% and 25% of all housing should be affordable, between 40% and 100% of Affordable housing should be for affordable ownership. |
| 1. **Local Plan policy**: | The adopted Local Plan seeks a tenure split of 90% affordable rent and 10% affordable home ownership. |
| 1. **Viability**: | HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties. |
| 1. **Funding**:   The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site. | The Consett Neighbourhood Plan Forum may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available. |
| 1. **Existing tenure mix in Consett**:   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. | There is a high proportion of socially rented housing in the NA, which make up 16% of the overall housing stock, with shared ownership dwellings making up less than 1%.  As such there is an opportunity to improve the supply of affordable home ownership dwellings without prejudicing the access to much needed socially rented homes. |
| 1. **Views of registered providers**: | It is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in the NA. The funding arrangements available to housing associations will determine rent levels. |
| 1. **Wider policy objectives**: | The Consett Neighbourhood Plan Forum may wish to take account of broader policy objectives for Consett and/or the wider county. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided. |

1. : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, Consett

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Name** | **Description** | **Dwellings** | **Tenure** | **Type** |
| 1 | Hamsterley | Age Exclusive Housing | - | Social Rent | 2-bed Bungalow |
| 2 | Axford Terrace Bungalows | Age Exclusive Housing | 35 | Social Rent | 1/2-bed Flats |
| 3 | Vindomora Road Bungalows | Age Exclusive Housing | 12 | Social Rent | 1/2-bed Flats |
| 4 | Ebchester Dene | Age Exclusive Housing | 20 | Social Rent | 2-bed Bungalow |
| 5 | The Dene | Age Exclusive Housing | - | Social Rent | 2-bed Bungalow |
| 6 | Magdalene Court | Age Exclusive Housing | 19 | Social Rent | 1-bed Flats |
| 7 | Shotley Bridge | Age Exclusive Housing | - | Social Rent | 2-bed Bungalow |
| 8 | Benfield Side | Age Exclusive Housing | - | Social Rent | 2-bed Bungalow |
| 9 | Church Estate | Age Exclusive Housing | - | Social Rent | 1/2-bed Bungalow |
| 10 | Blackfyne | Age Exclusive Housing | - | Social Rent | 2-bed Bungalow |
| 11 | Shotleyfield View Bungalows | Age Exclusive Housing | 24 | Social Rent | 2-bed Bungalow |
| 12 | Ferndale Court | Age Exclusive Housing | 35 | Social Rent | 1/2-bed Flats |
| 13 | Victoria Court | Retirement housing | 34 | Social Rent | 1-bed Flats |
| 14 | Harvey Court Bungalows | Age Exclusive Housing | 25 | Social Rent | 2/3-bed Bungalow |
| 15 | Meadow Rise | Age Exclusive Housing | 13 | Leasehold | 2-bed Bungalow |
| 16 | Maple Court | Extra care housing | 45 | Social Rent | 1/2-bed Flats |
| 17 | Ramsay Terrace Bungalows | Age Exclusive Housing | 12 | Social Rent | 2-bed Bungalow |
| 18 | Delves Lane | Age Exclusive Housing | - | Social Rent | 2-bed Bungalow |
| 19 | Durham Road Estate | Age Exclusive Housing | - | Social Rent | 1/2-bed Bungalow |
| 20 | Front Street Area | Age Exclusive Housing | - | Social Rent | 1/2-bed Bungalow |
| 21 | Dere Park | Age Exclusive Housing | 10 | Social Rent | 1-bed Bungalow |
| 22 | Clark Terrace Bungalows | Age Exclusive Housing | 8 | Social Rent | 2-bed Bungalow |
| 23 | Jubilee Court | Age Exclusive Housing | 25 | Social Rent | 1/2-bed Flats |
| 24 | The Grove | Age Exclusive Housing | - | Social Rent | 2-bed Bungalow |
|  | **Care Facilities** |  |  |  |  |
| 25 | Redwell Hills Care Home | Care home with nursing | 50 single rooms |  |  |
| 26 | Hampton Manor | Care home | 60 single rooms |  |  |
| 27 | Brockwell Court Care Home | Care home with nursing | 75 single rooms |  |  |
| 28 | Rosemount | Care home | 16 single rooms |  |  |
| 29 | Benfield Hall Care Home | Care home with nursing | 20 single rooms |  |  |
| 30 | St Mary's Convent | Care home | 18 single rooms |  |  |

Source: [http://25www.housingcare.org](http://www.housingcare.org)

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Tenure** | **Day-to-day activities limited a lot** | | **Day-to-day activities limited a little** | | **Day-to-day activities not limited** | |
| **All categories** | **1,921** | **31.2%** | **1,806** | **29.4%** | **2,424** | **39.4%** |
| ***Owned Total*** | **1,283** | ***27.6%*** | **1,341** | ***28.8%*** | **2,032** | ***43.6%*** |
| Owned outright | **1,114** | 27.1% | **1,194** | 29.0% | **1,809** | 43.9% |
| Owned (mortgage) or shared ownership | **169** | 31.4% | **147** | 27.3% | **223** | 41.4% |
| ***Rented Total*** | **638** | ***42.7%*** | **465** | ***31.1%*** | **392** | ***26.2%*** |
| Social rented | **526** | 44.8% | **366** | 31.2% | **282** | 24.0% |
| Private rented or living rent free | **112** | 34.9% | **99** | 30.8% | **110** | 34.3% |

Source: DC3408EW Health status

HLIN calculations

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

A red and white card with text

Description automatically generated

Source: Housing LIN SHOP Toolkit

* 1. As Table 6-4 in the main report shows, Consett is forecast to see an increase of 2,017individuals aged 75+ by the end of the Neighbourhood Plan period. According to the HLIN tool, this translates into need as follows:
* Conventional sheltered housing to rent = 60 x 2.017 = 121
* Leasehold sheltered housing = 120 x 2.017 = 242
* Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = 20 x 2.017 = 40
* Extra care housing for rent = 15 x 2.017 = 30
* Extra care housing for sale = 30 x 2.017 = 61
* Housing based provision for dementia = 6 x 2.017 = 12

1. : Housing Needs Assessment Glossary

**Adoption**

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

**Affordability**

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

**Affordability Ratio**

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

**Affordable Housing (NPPF Definition)**

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

a) Social Rent: meets all of the following conditions: (a) the rent is set in accordance with the Government’s rent policy for Social Rent; (b) the landlord is a registered provider; and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision.

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

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

d) Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

**Affordable rented housing**

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods[[19]](#footnote-20).

**Age-Restricted General Market Housing**

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

**Annual Monitoring Report**

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

**Basic Conditions**

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

**Backlog need**

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

**Bedroom Standard[[20]](#footnote-21)**

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

**Co-living**

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

**Community-led developments (NPPF definition)**

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

**Community Right to Build Order**

A community right to build order is a special kind of neighbourhood development order, granting planning permission for small community development schemes, such as housing or new community facilities. Local community organisations that meet certain requirements or parish/town councils are able to prepare community right to build orders. The NPPF 2024 specifically defines it as follows: An Order made by the local planning authority (under the Town and Country Planning Act 1990) that grants planning permission for a sitespecific development proposal or classes of development.

**Concealed Families (Census definition)[[21]](#footnote-22)**

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.

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

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

**Fair Share**

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

**First Homes**

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

**Habitable Rooms**

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

**Household Reference Person (HRP)**

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

**Housing Market Area**

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

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

**Housing Need (NPPG 2024 definition)**

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

**Housing Needs Assessment**

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

**Housing Products**

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

**Housing Requirement (NPPF 2024 Definition)**

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

**Housing Size (Census Definition)**

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

**Housing Type (Census Definition)**

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

**Housing Tenure (Census Definition)**

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

**Income Threshold**

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

**Intercensal Period**

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

**Intermediate Housing**

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

**Life Stage modelling**

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

**Life-time Homes**

Dwellings constructed to make them more flexible, convenient adaptable and accessible than most ‘normal’ houses, usually according to the Lifetime Homes Standard, 16 design criteria that can be applied to new homes at minimal cost: <http://www.lifetimehomes.org.uk/>. Lifetime Homes standards have been broadly wrapped up into the M4(2) optional building regulations standards which relate to accessibility and adaptability of dwellings.

**Life-time Neighbourhoods**

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

**Local Development Order**

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

**Local Enterprise Partnership**

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

**Local 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[[22]](#footnote-23), i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

**Neighbourhood Development Order (NDO)**

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

**Neighbourhood plan**

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

**Older People**

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

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

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

**Overcrowding**

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

**Planning Condition**

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

**Planning Obligation**

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

**Purchase Threshold**

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

**Proportionate and Robust Evidence**

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

**Private Rented**

The Census tenure private rented includes a range of different living situations in practice, such as private rented/ other including households living “rent free”. Around 20% of the private rented sector are in this category, 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[[23]](#footnote-24)**

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

**Strategic Housing Land Availability Assessment**

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

**Strategic Housing Market Assessment (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 Neighbourhood Plan period. Sometimes SHMAs are combined with Economic Development Needs Assessments to create documents known as HEDNAs (Housing and Economic Development Needs Assessments).

**Specialist Housing for Older People**

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

**Social Rented Housing**

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.[[24]](#footnote-25)

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1. [National Planning Policy Framework](https://assets.publishing.service.gov.uk/media/675abd214cbda57cacd3476e/NPPF-December-2024.pdf) published in December 2024 [↑](#footnote-ref-2)
2. [Housing and economic needs assessment - GOV.UK](https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments) published in December 2024 [↑](#footnote-ref-3)
3. Available at https://democracy.durham.gov.uk/documents/s182218/REG%202407.pdf [↑](#footnote-ref-4)
4. Available at: <https://www.durham.gov.uk/media/45772/County-Durham-Strategic-Housing-Market-Assessment/pdf/CountyDurhamStrategicHousingMarketAssessment.pdf?m=1732023576087> [↑](#footnote-ref-5)
5. A description of the Basic Conditions of Neighbourhood Planning is available at <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum> [↑](#footnote-ref-6)
6. 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>. [↑](#footnote-ref-7)
7. The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. [↑](#footnote-ref-8)
8. [National Planning Policy Framework](https://assets.publishing.service.gov.uk/media/675abd214cbda57cacd3476e/NPPF-December-2024.pdf) [↑](#footnote-ref-9)
9. Refers to households containing children who are older than 18 e.g students or young working people living at home. [↑](#footnote-ref-10)
10. See Paragraph: 017 Reference ID: 2a-017-20190220, at https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments) [↑](#footnote-ref-11)
11. For a full description of Planning Use Classes, please refer to <https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use> [↑](#footnote-ref-12)
12. See <http://www.housingcare.org/jargon-sheltered-housing.aspx> [↑](#footnote-ref-13)
13. Table 22, ‘More Choice Greater Voice’ (2008), published by Housing LIN for CLG (now MHCLG) and the Care Services Improvement Partnership [↑](#footnote-ref-14)
14. 3,543 over 75s in 2021, of which 317 are accommodated in specialist housing and a further 239 in care homes, leaving 2,987 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75. [↑](#footnote-ref-15)
15. 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/outcome/raising-accessibility-standards-for-new-homes-summary-of-consultation-responses-and-government-response) [↑](#footnote-ref-16)
16. 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/> [↑](#footnote-ref-17)
17. http://www.ipsos-mori-generations.com/housing.html [↑](#footnote-ref-18)
18. 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. [↑](#footnote-ref-19)
19. The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf> [↑](#footnote-ref-20)
20. See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report> [↑](#footnote-ref-21)
21. See <http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf> [↑](#footnote-ref-22)
22. See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/> [↑](#footnote-ref-23)
23. See <http://www.housingcare.org/jargon-sheltered-housing.aspx> [↑](#footnote-ref-24)
24. See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing> [↑](#footnote-ref-25)