AECOM

Hoveton

Housing Needs Assessment (HNA)

February 2025

Delivering a better world

Quality information

Prepared by	Checked by	Approved by
Chloe Aiken Graduate Town Planner	Paul Avery Principal Housing Consultant	Paul Avery Principal Housing Consultant

Revision History

Revision	Date	Authorized	Position
1. First Draft	07/01/25	Chloe Aiken	Graduate Town Planner
2. Internal Review	08/01/25	Paul Avery	Principal Housing Consultant
3. Group Review	23/01/25	Kerry Walker	Hoveton Community Council Steering Group Member
4. Locality Review	13/02/25	Madeleine Gohin	Neighbourhood Planning Officer, Locality
5. Final Report	17/02/25	Chloe Aiken	Graduate Town Planner

Prepared for: Hoveton Community Council

Prepared by:

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

© 2025 AECOM Limited. All Rights Reserved.

This document has been prepared by AECOM Limited (“AECOM”) for sole use of our client (the “Client”) in accordance with generally accepted consultancy principles, the budget for fees and the terms of reference agreed between AECOM and the Client. Any information provided by third parties and referred to herein has not been checked or verified by AECOM, unless otherwise expressly stated in the document. No third party may rely upon this document without the prior and express written agreement of AECOM.

Table of Contents

1. Executive Summary iv
2. Context 1
3. Objectives and approach 6
4. Affordability and Affordable Housing 9
5. Housing Mix: Type and Size 23
6. Specialist housing for older people 36
7. Second Homes 44
8. Next Steps 49
Appendix A : Assessment geography 50
Appendix B : Local Plan context 52
Appendix C : Affordability calculations 61
Appendix D : Affordable Housing need and policy 68
Appendix E : Specialist housing for older people 74
Appendix F : Housing Needs Assessment Glossary 76

List of acronyms used in the text:

LA	North Norfolk District Council
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

1. Executive Summary

1.1.1. Hoveton is a Neighbourhood Area (NA) located in the district of North Norfolk and the Broads Authority. The NA boundary covers the areas administered by Hoveton Community Council.

1.1.2. The 2021 Census recorded 2,120 individuals and 1,010 households in Hoveton, indicating an increase of 361 people and 135 households since the 2011 Census.

1.1.3. There has been significant development in Hoveton in recent years. North Norfolk District Council has provided data showing that 157 new homes have been built since 2011. Of these, 61 were delivered as Affordable Housing. The Broads Authority has also provided data which shows that 6 homes have been built since 2011. None of these were delivered as Affordable Housing. Therefore, a total of 163 new homes have been built in the NA since 2011. The current total number of dwellings in the NA is therefore estimated to be 1,136[1]. In the parts of the NA administered by North Norfolk District Council there are 56 outstanding commitments (dwellings on sites with planning permission).

1.1.4. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Hoveton Community Council at the outset of the research.

1.1.5. 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.

1.1.6. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF) [2] and practice guidance (both published in December 2024). [3]

1.2. Conclusions – Affordability and Affordable Housing

Current tenure profile

1.2.1. 2021 Census data shows home ownership is clearly the dominant tenure across the NA (70.6%), to a slightly greater extent than North Norfolk (68.7%) and England (61.3%). The NA and LA had a similar proportion of households living in social rented dwellings at 14.9% and 13% respectively. The NA had a smaller private rented sector (12.1%) compared to the LA (17.7%) and England (20.6%). Shared ownership was the least common tenure across the geographies in 2021.

[1] It is worth noting that the household growth figure in 1.1.2 is from 2021 whilst the housing growth figure in 1.1.3 is to 2024. The discrepancy in the data is primarily due to the differences in dates but may equally indicate that some of the new homes were not yet occupied at the time of the Census.
[2] National Planning Policy Framework published in December 2024
[3] Housing and economic needs assessment - GOV.UK published in December 2024

Affordability

1.2.2. Over the past decade it was found that house prices in the NA have followed a general upward trajectory, with some year-on-year fluctuations. Between 2014 and 2023, the median house price increased by 30.9% from £244,500 to £320,000. The 2023 median house price in Hoveton (£320,000) was around 4% greater than the median house price in North Norfolk (£307,000), suggesting the house prices in the NA and LA are similar.

1.2.3. Local households on average incomes of £40,200 per annum are unable to access even entry-level homes unless they have the advantage of a very large deposit. Private renting is generally only affordable to average income households, and even then, only for smaller entry-level properties. Households made up of one or two lower quartile earners cannot afford the given rental thresholds.

1.2.4. Turning to affordable home ownership, First Homes in Hoveton appear affordable to households on average incomes only if they are delivered at 50% discount or if build costs and values can be brought below the estimates and assumptions used here. Shared ownership appears to be more affordable than Discounted Market Sale/ First Homes and is accessible to more households. Rent to Buy may also offer a useful product to meet the needs of some households with little or no savings for a deposit.

1.2.5. Affordable rented housing is generally affordable to households with two lower earners. Households with a single lower earner appear unable to afford any of the tenures considered within this report other than social rented units. Many households eligible for Social or Affordable rented housing may be supported by Housing Benefits to access housing.

The need for Affordable Housing

1.2.6. AECOM estimates the need for 0.9 affordable rented homes per annum in the NA, equating to a total of 13.8 over the plan period. 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.

1.2.7. AECOM estimate potential demand for 3.5 affordable home ownership dwellings per annum in the NA, equating to a total of 53.2 over the Neighborhood Plan period.

Affordable Housing policy

1.2.8. The North Norfolk adopted Local Plan sets out guidance that 70-80% of Affordable Homes to be built should be for social rent with the remainder for affordable home ownership. Similarly, the Plan also states that the Council aim to achieve a target of 80% social rented accommodation. The guideline mix of 70% Social/ Affordable rent to 30% home ownership appears to offer a suitable benchmark for the NA as it prioritises the delivery of Social/ Affordable Rent whilst also providing scope to deliver affordable home ownership products. Although this mix deviates from the Council's target of 80% social rented accommodation, it is still within the Local Plan's guideline

mix. As this aligns with the default set by North Norfolk there may be little cause to restate this target in policy.

1.2.9. It is suggested that priority is given within the mix of affordable home ownership properties to Shared Ownership and Discounted Market Sale/ First Homes. This is because Shared Ownership at lower shares is affordable to households on average incomes and extends home ownership more widely. Discounted Market Sale/ First Homes should also be prioritised as they can offer high discounts, making them accessible in terms of affordability. If First Homes are delivered at a 50% discount in the NA, they are affordable to households on average incomes. In the interests of diversity and maximising choice, the NA may wish to consider how Rent to Buy properties can be made affordable to the target groups here, particularly as these products may offer an option to households who lack savings or deposits, with this appearing to be a key barrier in the NA.

1.2.10. 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.

1.3. Conclusions – Housing Mix: Type and Size

1.3.1. Census data shows the NA (57.6%) and the LA of North Norfolk (44.7%) had significantly higher proportions of households living in detached dwellings compared to England (22.9%). In contrast, the LA (30.1%) and England (31.5%) had a slightly higher proportion of households living in semi-detached dwellings compared to the NA (25.6%). The NA had a smaller proportion of households living in terraced homes and flats compared to the LA and England.

1.3.2. VOA data shows that in 2023, 42.4% of the dwellings within the NA (proxy area) were bungalows, which was significantly higher than the proportion found across the LA (28.5%) and England (9.1%). These are likely to account for a significant number of the detached and semi-detached dwellings noted in Census data.

1.3.3. In terms of size, the NA had a similar size mix to the LA and England. Across these geographies, a large proportion of households live in mid-sized 3-bedroom dwellings, whilst the lowest proportion of households live in smaller 1-bedroom dwellings. There has been growth in all dwelling sizes between 2011 and 2021, although the proportion of households has generally remained similar.

Population characteristics

1.3.4. Between 2011 and 2021 the overall population in Hoveton has increased by 20.5%. In both years the greatest proportion of the population was aged 65-84, followed by 45-64, with the NA having an older population relative to wider averages. Since 2011 there has been a significant increase (61.2%) in the proportion of the population aged

85 and over, which is clearly indicative of an ageing population in the NA. However, age groups 0-14 (42.5%), 15-24 (31.7%) and 25-44 (34.6%) also experienced significant increases over the decade – which speaks to the ability of the recent uptick in housing supply to attract a more balanced demographic profile.

1.3.5. Across the various geographies there was a similar proportion of single person households, ranging from 30.1% to 33.7%. When looking at family groups, the NA and LA had the highest proportion of households aged 66 and over at 20.7% and 17.0%. In contrast, England (25.8%) had a much higher proportion of households with dependent children compared to the NA (15.8%) and LA (17.2%).

1.3.6. Under-occupancy is relatively common in the NA with the majority of households (83.1%) living in a dwelling with 1 or 2 extra bedrooms compared to their household size. This is most prevalent in households with families aged 66+ (97.8%), family households under 66 with no children (97.8%) and single person households under 66 (89.8%). A small number of families under 66 with dependent children (8.3%) and adult children (2.5%) are living in overcrowded homes.

Future population and size needs

1.3.7. Future population growth can be expected to be driven by the oldest households with those aged 65 and over projected to increase significantly by 61% between 2011 and 2040. This would mean that households with a household reference person aged 65 and over would account for 32.2% of the population in 2040 compared to 27.3% in 2011.

1.3.8. 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 future housing delivery should be focused on smaller and mid-sized properties, particularly 2-bedroom dwellings. This could help achieve the following outcomes: improving affordability, meeting the needs suggested by demographic trends and providing wider choice within the housing stock. This would also comply with North Norfolk's emerging Local Plan which prioritises the delivery of 2 and 3-bedroom dwellings.

1.3.9. 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.

1.4. Conclusions – Specialist Housing for Older People

1.4.1. There are 28 units of specialist accommodation in the NA at present. These units are for age exclusive housing where residents are able to purchase the lease at 70% of its market value and pay a quarterly service charge, i.e. shared ownership.

1.4.2. 2021 Census indicates that there were 439 individuals aged 75+ in the NA. It is projected that by the end of the plan period this will increase to 684, with the 75+ population accounting for 28.5% of the population by 2040.

Specialist Housing for Older People

1.4.3. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.

1.4.4. These two methods of estimating the future need in Hoveton produce a range of 62 to 88 specialist accommodation units that might be required during the Neighbourhood 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.

1.4.5. It is important for specialist housing for older people to be provided in sustainable, accessible locations, with cost-effectiveness and economies of scale also important factors to consider. It is considered that the NA would be an accommodation location for specialist accommodation, especially as North Norfolk's emerging Local Plan Policy DS 1 allocates 60 units of elderly care accommodation within the NA, on land east of Tunstead Road.

Care Homes

1.4.6. Care home accommodation is defined as institutional accommodation rather than housing. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on this rate and the expected increase of 41 individuals aged 75+ between 2024 and 2040, it is estimated that in 2040 there would be a need for 16 (15.9 rounded) residential care beds and 11 nursing care beds in the NA. However, some of the need for care home beds might be met by independent housing accommodation and vice versa, especially as there are no care homes in the NA.

Adaptable and Accessible Housing

1.4.7. Another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development.

1.4.8. North Norfolk's emerging Local Plan Policy HOU 8 sets out the expectation that all new dwellings will meet the Building Regulations M4(Standard): Category 2. Additionally, 5% of dwellings on sites of 20 units or more should be provided as wheelchair adaptable dwellings in accordance with the Building Regulations M4(3) Standard: Category 3. This suggests that North Norfolk's emerging Local Plan has relatively ambitious and specific policies for accessibility standards. The evidence gathered here for Hoveton would suggest that this policy approach is appropriate for the NA and should be achieved or enforced wherever possible.

1.5. Conclusions – Second Homes

1.5.1. Neighbourhood Plan policies controlling second home ownership are typically evidenced by demonstrating a high or rapidly increasing rate of second home ownership within a context of acute affordability challenges and/or serious constraints in the availability of housing overall.

1.5.2. Census 2021 figures suggest that the rate of second home / holiday let ownership in Hoveton is around 8.4%, down from 10.1% in 2011. This rate is only moderately higher than the average found in North Norfolk at 6.1% and England at 6%.

1.5.3. Research into addresses registered for business rates suggest that there are 36 active commercial holiday lets in the NA. This equates to 34.4% of the unoccupied dwellings at the time of the 2021 Census. This suggests that the majority of unoccupied dwellings in Hoveton are second homes for personal use, rather than holiday lets run as a business. That said, in practice this percentage figure is likely to be higher – i.e. if holiday lets rented for fewer days or not properly registered for business rates were to be included.

1.5.4. There is evidence of poor and worsening affordability in Hoveton. The demand for second homes is likely to have had an adverse effect on affordability for local people. There is a clear difference in the potential income between the private rented sector and holiday lets identified in the NA, which represents a clear incentive for property owners to rent their properties as holiday lets as opposed to in the private rented sector.

1.5.5. AECOM acknowledge the presence of second homes in Hoveton and the affordability challenges the NA faces. However, the proportion of second homes within the NA does not necessarily exceed the threshold set in precedents where other Neighbourhood Plans have successfully taken action on this issue. If new evidence becomes available quantifying higher or growing levels of second home ownership, the group may then wish to consider implementing policy to adapt to changes in this segment of the market.

2. Context

2.1. Local context

2.1.1. Hoveton is a Neighbourhood Area (NA) located in the district of North Norfolk and the Broads Authority in Norfolk. The NA boundary aligns with that of the parish, and was designated in May 2024.

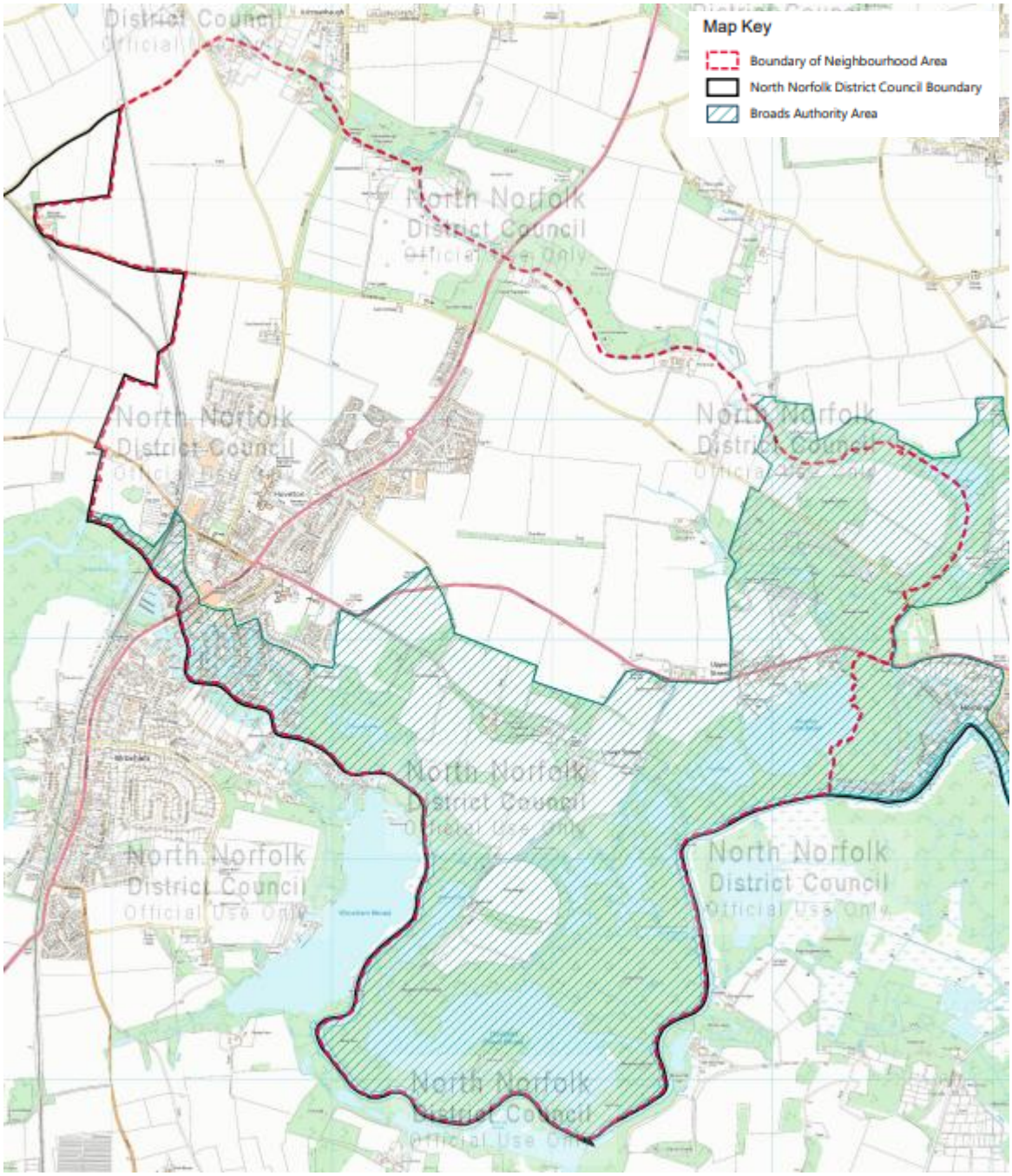
2.1.2. The Neighbourhood Plan is envisaged to start in 2025 and extend to 2040, therefore covering a period of 15 years. The evidence supplied in this report will look forward to the Plan end date of 2040, but where possible will also provide annualised figures which can be extrapolated to a different term if the Neighbourhood Plan period changes.

2.1.3. Hoveton is a village and civil parish which lies immediately adjacent to the River Bure and approximately 9 miles north east of the City of Norwich. The NA forms part of the Broads National Park, the largest protected wetland in Britain. In terms of facilities, Hoveton has a community centre, village hall, primary school, secondary school, two churches, medical centre, police station, visitor centre, business park, an industrial estate, hotels and a range of shops, cafes and restaurants. Hoveton and Wroxham train station can be found within the NA, providing services on the Greater Anglia rail network runing from Sheringham to Norwich. There are also numerous bus stops within the NA.

2.2. The NA boundary and key statistics

2.2.1. 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 Hoveton is provided in Appendix A. A map of the Plan area appears below in Figure 2-1.

Figure 2-1: Map of the Hoveton Neighbourhood Area



Source: North Norfolk District Council[4]

2.2.2. At the time of the 2021 Census, the NA was home to 2,120 residents, formed into 1,010 households and occupying 1,103 dwellings. This data indicates population growth of around 361 individuals (or 20.5%) since 2011, when the Census 2011 recorded a total of 1,759 residents and 875 households. Comparing 2021 dwellings figures within 2011 suggests growth of 130 dwellings over the 10 year period.

2.2.3. Completions data provided by North Norfolk District Council indicates that 157 new homes have been built since 2011. Of these, 61 were delivered as Affordable Housing. The Broads Authority has also provided data which shows that 6 homes have been built since 2011. None of these were delivered as Affordable Housing. The estimated

[4] Available at: https://www.north-norfolk.gov.uk/info/planning-policy/neighbourhood-plans/hoveton-neighbourhood-plan/

current total is therefore 1,136. This completions data therefore aligns with the increase in dwellings found in the 2021 Census results, with additions completed after the Census was undertaken.

2.2.4. Commitment data provided by North Norfolk District Council shows that there are currently 56 homes with planning permission in the NA. These are located on a single site (having two planning applications): land to the north of Tilia Business Park, Tunstead Road, Hoveton. There are no dwellings on committed sites within the Broads Authority.

2.3. The housing market area context

2.3.1. Whilst this Housing Needs Assessment (HNA) focuses on Hoveton 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.

2.3.2. In the case of Hoveton, the NA sits within a housing market area which covers Norwich City, Broadland, Breckland, North Norfolk and South Norfolk, together with the Broads Authority Executive Area.[5] This means that when households who live in these authorities move home, the vast majority move within this geography.

2.3.3. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Hoveton, are closely linked to other areas. In the case of Hoveton, changes in need or demand in settlements nearby is likely to impact on the neighbourhood. For example, the continuous expansion of the nearby village of Rackheath is likely to have had an impact on Hoveton, not only in terms of housing demand but also the use of services and infrastructure. It is also important to note that housing (particularly affordable) in the nearby parishes of Wroxham and Salhouse may help meet demand in Hoveton.

2.3.4. In summary, Hoveton functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (North Norfolk District Council and the Broads Authority), 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.

2.4. Planning policy context

2.4.1. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.[6] In the case of North Norfolk District Council, the relevant adopted Local

[5] SHMA available at: https://www.north-norfolk.gov.uk/tasks/planning-policy/strategic-housing-market-assessment/#:~:text=The%20Strategic%20Housing%20Market%20Assessment,Norfolk%20and%20the%20Broads%20Authority.
[6] 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

Plan consists of the Local Development Plan Framework: Core Strategy, which was adopted in 2008.

2.4.2. North Norfolk have drafted a new Local Plan, North Norfolk Local Plan, which will guide development decisions to 2036. This Plan is currently undergoing independent examination following submission of the Proposed Submission Version North Norfolk Local Plan to the Secretary of State for Levelling Up, Housing and Communities in May 2023.

2.4.3. As Hoveton is also located within the Broads Authority, the Broads Authority Local Plan which was adopted in 2019 will also be considered. This Plan will guide development decisions to 2036.

2.4.4. 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 North Norfolk emerging Local Plan and Broads Authority adopted Local Plan:

North Norfolk Emerging Local Plan

- Emerging Local Plan Policy SS 1 states that the majority of new development will be located in the larger towns and villages in the District. Hoveton is designated as a Small Growth Town which will be a lesser focus for development than the Large Growth Towns.
- Policy HOU 1 aims to deliver a minimum of 9,600 homes over the plan period across the district. This includes a minimum of 2,000 affordable dwellings;
- Policy HOU 2 requires at least 35% on site affordable provision for developments with more than 6 dwellings or larger than 0.2 hectares. Not more than 25% of the affordable homes should be delivered as First Homes with the remainder to be in rented tenures in a mix comprising 1, 2 and 3-bed, with the majority 2-bed. Additionally, market housing on this size of site is required to be no less than 50% 2 or 3-bedroom properties in a mix comprising approximately 20% 2-bed and 80% 3-bed.
- In Policy HOU 8 the requirement for accessibility and adaptability is set out. All new dwellings must be built to Category M4(2) accessibility standards whilst 5% of dwellings on sites of 20 units or more must be provided in accordance with Category M4(3).
- Land East of Tunstead Road has been allocated approximately 120 dwellings, 60 units of elderly care accommodation[7], open space and supporting infrastructure in Policies DS 1 and HV01/B.

Broads Authority Adopted Local Plan

- Adopted Local Plan Policy SP15 identifies a need for 286 dwellings throughout the Plan period (2019-2036). This includes 70 dwellings for part of the Broads in North Norfolk.

[7]North Norfolk District Council have recently adjusted these figures as set out directly in an email: 150 dwellings and 40 units of elderly care accommodation have been consulted on as part of the local plan allocations.

- In Policy DM34 developments of 10 or more dwellings are required to provide affordable housing in accordance with the requirements of the relevant District Council. Developments of 6-9 dwellings will be required to contribute a commuted sum towards affordable housing provision.
- Policy DM39 states that residential ancillary accommodation within the curtilage of an existing residential dwelling is acceptable subject to compliance with other Local Plan policies.
- Policy DM41 sets out how proposals for the development of or change to elderly or specialist needs housing would be supported.
- A number of brownfield sites off Station Road in Hoveton are allocated for various uses in Policy HOV 3, this includes; A3 and A4 land uses, retail, residential and holiday accommodation.
- Public realm improvements and residential uses are supported for Hoveton Town Centre and areas adjacent in Policy HOV 5.

2.5. Quantity of housing to provide

2.5.1. The NPPF 2024 (paragraphs 69 and 70) requires LPAs to provide designated neighbourhood areas with a housing requirement which reflects the overall strategy for the pattern and scale of development and any relevant allocations. Where it is not possible for the LPA to provide a requirement figure for a neighbourhood area the NPPF states that the LPA should provide an indicative figure, if requested to do so by the neighbourhood planning body.

2.5.2. North Norfolk District Council has fulfilled that requirement by allocating a site in Hoveton (land east of Tunstead Road, ref: HV01/B) for approximately 120 dwellings in the emerging Local Plan. It must be noted that as part of an additional sites review[8] this site is being considered for an extension with an additional 30 dwellings proposed (ref: HV01/C). An additional site at Stalham Road consisting of 50 dwellings is also being considered (ref; HV06/A). However, it is acknowledged that the Community Council have previously raised concerns regarding these additional sites.

2.5.3. Two sites (brownfield land off Station Road, ref: HOV 3 and Hoveton Town Centre, ref: HOV 5) are supported within the Broads Authority Local Plan for an element of residential development/ use. However, no specific figure has been given.

[8]Available at: https://www.north-norfolk.gov.uk/media/10669/fc002-additional-sites-review.pdf

3. Objectives and approach

3.1. Objectives

3.1.1. This HNA is structured according to a number of themes or topics that were agreed at the outset of the research with the Hoveton Community Council. 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

3.1.2. 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.

3.1.3. 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.

3.1.4. 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.

Housing Mix: Type and Size

3.1.5. 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.

3.1.6. 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.

3.1.7. 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 evidence in this section provides a starting point for developing and justifying planning policies but does not provide definitive recommendations as it may be appropriate to take into account other factors and site specific circumstances.

Specialist Housing for Older People

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

3.1.9. 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**.

3.1.10. 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.

Second Homes

3.1.11. This chapter considers the potential scale of second homes ownership, including commercial holiday lets, in the NA. The approach is as follows:

- To estimate the **current level** of second home ownership (including commercial holiday lets);
- To estimate the **financial incentive** for home owners to use their properties for commercial holiday lets as opposed to long term private rentals; and
- To discuss the potential **policy options** relating to second homes in the NA.

3.2. Approach

3.2.1. 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;
- Local Authority housing waiting list data; and
- The Central Norfolk Strategic Housing Market Assessment (SHMA) 2017[9].

3.2.2. 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 for parishes, and some datasets which compare numerous variables, has not yet been made available. As such, this HNA draws 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 to build up evidence at the neighbourhood level.

[9]Available at: https://www.north-norfolk.gov.uk/tasks/planning-policy/strategic-housing-market-assessment/

4. Affordability and Affordable Housing

4.1. Introduction

4.1.1. 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.

4.1.2. 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.

4.1.3. 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.

4.1.4. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF) and Planning Practice Guidance (PPG) (published 2024).

4.2. Definitions

4.2.1. 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.[10]

4.3. Current tenure profile

4.3.1. 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.

4.3.2. Table 4-1 presents data on tenure in Hoveton compared with North Norfolk and England from the 2021 Census. It shows that home ownership is clearly the dominant tenure across the various geographies, at 70.6% in the NA, 68.7% in the LA and 61.3% across England. The NA and LA had a similar proportion of households living in social rented dwellings at 14.9% and 13% respectively. The NA had a smaller private rented sector (12.1%) compared to the LA (17.7%) and England (20.6%). Shared ownership was the least common tenure across the geographies in 2021.

Table 4-1: Tenure (households) in Hoveton and comparator geographies, 2021

Tenure	Hoveton	North Norfolk	England
Owned	70.6%	68.7%	61.3%
Shared ownership	2.5%	0.7%	1.0%
Social rented	14.9%	13.0%	17.1%
Private rented	12.1%	17.7%	20.6%

Sources: Census 2021, AECOM Calculations

4.3.3. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). Between 2011 and 2021 there appears to have been some development in all tenure categories within the NA. Notably, there was a significant increase in the number of households living in shared ownership dwellings at 47.1% (though from a low base). The number of households who private rented also significantly increased over the decade, at 46.4%.

4.3.4. Some of the growth in the tenures shown in Table 4-2 may be attributed to a housing development built off Stalham Road which included 66 market dwellings and 54 affordable dwellings. Additionally, 25 dwellings, including 18 market dwellings and 7 affordable dwellings were built off Horning Road adjacent to St. John's Church.

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

Tenure	2011	2021	% Change
Owned	648	719	11.0%
Shared ownership	17	25	47.1%
Social rented	126	152	20.6%
Private rented	84	123	46.4%

Sources: Census 2021 and 2011, AECOM Calculations

[10] 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.

4.4. Affordability

House prices

4.4.1. 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.

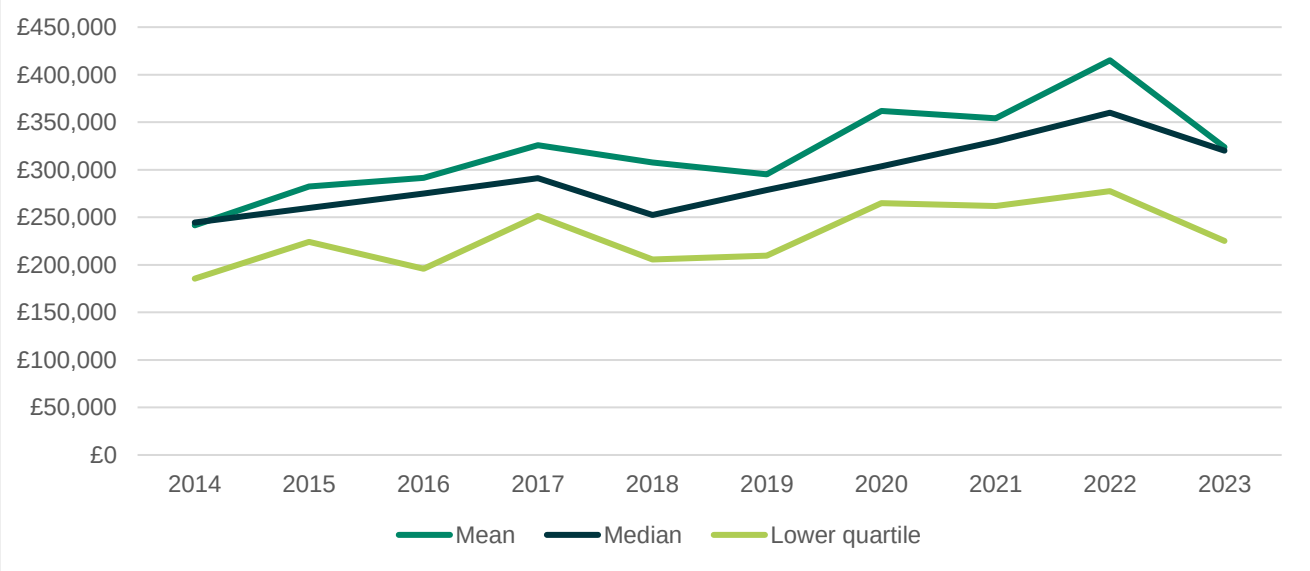
4.4.2. Figure 4-1 looks at the average and lower quartile house prices in Hoveton based on sales price data published by the Land Registry. It shows that house prices have followed a general uplift trajectory over the past decade, with some year-on-year fluctuations.

4.4.3. In the NA there were 540 transactions between 2014 and 2023, equating to an average of 54 transactions per year. The largest number of transactions occurred in 2014 with 79 and the lowest number of transactions in 2020 with 39. In comparison, there were 2,199.5 transactions in the LA in an average year over the decade.

4.4.4. Between 2014 and 2023, the median (the middle number when you sort the data from smallest to largest) house price increased by 30.9% from £244,500 in 2014 to £320,000 in 2023. The lower quartile house price (the middle figure of the lowest 50% of prices and a good representation of entry-level housing) increased by 21.3% from £185,475 to £225,000 in 2023.

4.4.5. The 2023 median house price in Hoveton (£320,000) was only around 4% greater than the median house price in North Norfolk (£307,000) in the same year. This suggests that house prices in the NA are similar to house prices in the LA.

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



Source: Land Registry PPD

4.4.6. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that the greatest growth rate between 2014 and 2023 was in semi-detached

house prices, with a growth rate of 81.8% and peak of £318,000 in 2023. However, it must be noted that this peak in 2023 was an anomaly, with house prices remaining under £253,500 for the rest of the decade. Although semi-detached house prices experienced the greatest growth rate over the decade, detached house prices were the greatest house price each year.

4.4.7. Some year-on-year price fluctuations are seen within all categories. This is because the annual average is derived from a small sample size within each category meaning that variation in characteristics outside of the dwelling type, such as the size, location, and condition of the property, have a greater impact on the average.

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

Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Growth
Detached	£260,000	£261,175	£288,000	£307,000	£315,000	£330,000	£350,000	£362,500	£430,000	£390,000	50.0%
Semi-detached	£174,950	£186,500	£236,000	£186,500	£212,500	£211,500	£250,000	£251,250	£253,500	£318,000	81.8%
Terraced	£159,975	£212,500	£176,500	£218,000	£190,000	£195,000	£227,500	£205,000	£227,500	£220,000	37.5%
Flats	£120,000	£80,500	£100,900	£91,000	£119,750	£91,000	£155,000	£135,250	£113,750	£145,000	20.8%
All Types	£244,500	£260,000	£275,000	£291,000	£252,500	£278,750	£330,000	£330,000	£360,000	£320,000	30.9%

Source: Land Registry PPD

Income

4.4.8. 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.

4.4.9. 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 £40,200 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.

4.4.10. 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. North Norfolk's gross individual lower quartile annual earnings were £13,236 in 2023. To estimate the income of households with two lower quartile earners, this figure is doubled to £26,472.

4.4.11. It is clear from this data that there is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.

Affordability Thresholds

4.4.12. 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.

4.4.13. AECOM has determined thresholds for the income required in Hoveton 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.

4.4.14. 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.

4.4.15. 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 Hoveton (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £40,200	Affordable on LQ earnings (single earner)? £13,236	Affordable on LQ earnings (2 earners)? £26,472
Market Housing						
Median House Price	£288,000	-	**£82,286**	No	No	No
Estimated NA New Build Entry-Level House Price	£277,201		**£79,200**	No	No	No
LQ/Entry-level House Price	£202,500	-	**£57,857**	No	No	No
LA New Build Median House Price	£378,225	-	**£108,064**	No	No	No
Average Market Rent	-	£19,080	**£63,600**	No	No	No
Entry-level Market Rent	-	£12,048	**£40,160**	Yes	No	No
Affordable Home Ownership						
Discounted Market Sale (-20%)	£221,761	-	**£63,360**	No	No	No
First Homes (-30%)	£194,041	-	**£55,440**	No	No	No
First Homes (-40%)	£166,320	-	**£47,520**	No	No	No
First Homes (-50%)	£138,600	-	**£39,600**	Yes	No	No
Shared Ownership (50%)	£138,600	£3,850	**£52,433**	No	No	No
Shared Ownership (25%)	£69,300	£5,775	**£39,050**	Yes	No	No
Shared Ownership (10%)	£27,720	£6,930	**£31,020**	Yes	No	No

Affordable Rented Housing						
Affordable Rent	-	£5,585	**£18,618**	Yes	No	Yes
Social Rent	-	£4,645	**£15,484**	Yes	No	Yes

Source: AECOM Calculations

4.4.16. 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

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

4.4.18. Private renting is generally only affordable to average income households, and even then, only for smaller entry-level properties. Households made up of one or two lower quartile earners cannot afford the given rental thresholds. Affordability may be improved for some households if they are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.

Affordable home ownership

4.4.19. There is a group of households in Hoveton who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £40,160 per year (at which point entry-level rents become affordable) and £108,064 (at which point entry-level market sale homes become affordable). This cohort may benefit from the range of affordable home ownership products such as Discounted Market Sale, First Homes, Shared Ownership and Rent to Buy.

4.4.20. 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.

4.4.21. 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. First Homes appear affordable to households on average incomes in Hoveton if they are delivered at a 50% discount.

4.4.22. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether demanding higher discount levels on First Homes will create a financial burden on developers that leads them to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be decreased. This could effectively sacrifice the provision of affordable rented housing to provide a more attractive First Homes product. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the Hoveton Community Council intend to set a higher First Homes discount level than that set at district level, further discussions with the LPA are advised.

4.4.23. Shared ownership appears to be more affordable than Discounted Market Sale/ First Homes and is accessible to more households. The minimum equity share for shared ownership is 10% of the property value.[11] If this is delivered in the NA, it will make shared ownership easier to access for more households. 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.

4.4.24. 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, including to households on average incomes. Rent to Buy set a discount on *average* rents would be in terms of affordability comparable to Discounted Market Sales. Even at a discount Rent to Buy appears to be unaffordable to those on average incomes compared 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.

4.4.25. The range of 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:

- Discounted Market Sale and 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 Discounted Market Sale/ First Homes, but there are additional costs associated with the rented portion.

[11] 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.

- 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.

Social and Affordable Rented housing

4.4.26. Social and Affordable Rented housing performs a critical role in supporting households with the most acute housing needs. These households are likely to be on the lowest incomes and unable to afford market housing without subsidy.

4.4.27. 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 Hoveton.

4.4.28. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). Households with a single lower earner appear unable to afford any of the tenures considered including the smallest socially rented units. Many low income households will require additional subsidy through Housing Benefit to access housing.

4.4.29. 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)[12].

4.4.30. 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.

4.4.31. 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.

[12] National Planning Policy Framework

4.4.32. 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.

4.4.33. 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.

4.5. Estimates of the need for Affordable Housing

4.5.1. This section estimates the need for Affordable Housing, which should be considered separately for affordable rented housing and affordable home ownership. The appropriate approach is taken based on the evidence available at Local Authority and NA scale.

AECOM Estimates

4.5.2. North Norfolk District Council is the housing authority for Hoveton and has provided housing waiting list data. The Council runs a ‘common waiting list’ which means applications do not have to apply to a social landlord but make a single application and can bid on available affordable homes. These applicants are awarded a priority band, the highest being Band 1, followed by Band 2 and then the remainder of the list. The data indicates that as of November 2024 there are a total of 891 households on the housing list who wish to live in Hoveton, of which 72 are in Band 1 and 89 in Band 2. Information on local connections is also held on the housing list, suggesting that 54 applicants have a local connection to Hoveton. However, from the data provided, is it unknown how many of these applicants are in Band 1 or 2.

4.5.3. AECOM estimates the need for 0.9 Social/ Affordable rented homes per annum in Hoveton, equating to a total of 13.8 over the plan period. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-5 below. 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.

4.5.4. It is worth considering the role of the affordable rented housing sector in Hoveton in relation to the wider Local Authority area. The relatively large social/affordable rented sector, demonstrated in Table 4-1 and 4-2, is likely to provide housing for those outside of the NA. It is likely that the NA not only caters for the need generated locally but also some of the need of surrounding parishes or areas within North Norfolk with a greater need than stock. The role of the NA within the Council area may be a further reason to continue to ensure delivery of social/affordable housing within the plan period.

Discussions with North Norfolk would be required to determine to what extent Hoveton provides this wider role.

Table 4-5: Estimate of need for Affordable Housing for rent in Hoveton

Component of need or supply in the AECOM estimate	Per annum
Current need	3.6
Newly arising need	1.9
Supply	4.6
Net shortfall	0.9

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

4.5.5. AECOM estimate potential demand for 3.5 affordable home ownership dwellings per annum in Hoveton, equating to a total of 53.2 over the Neighbourhood Plan period. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-6 below.

4.5.6. 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.

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

Component of need or supply in the AECOM estimate	Per annum
Current need	4.1
Newly arising need	0.7
Supply	1.3
Net shortfall	3.5

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

4.6. Affordable Housing policies in Neighbourhood Plans

4.6.1. This section outlines a common Neighbourhood Plan policy area around the tenure mix of affordable housing, provides a recommendation and summarises relevant considerations.

Application of Local Plan policies

4.6.2. North Norfolk District Council's emerging policy on this subject Policy HOU 2 requires at least 35% on site provision for developments with more than 6 dwellings or an area larger than 0.2 hectares. The Broads Authority's adopted policy on this subject (Policy DM34), states that developments of 10 or more dwellings will be required to provide affordable housing in accordance with the requirements of the relevant District Council. Given that Affordable Housing made up 37.4% of new housing in Hoveton

over the last decade according to North Norfolk District Council and the Broads Authority's completions figures, it is understood that this target is usually met on sites in the NA.

4.6.3. 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, particularly for social/ affordable rent, 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.

4.6.4. 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 within North Norfolk's emerging Local Plan Policy HOU 2. This Policy requires no more than 25% of affordable homes to be delivered as First Homes with the remainder as rented. However, it is worth noting that this policy requirement is in line with the NPPF 2023 which required 25% First Homes. The NPPF 2024 has removed this requirement. North Norfolk's adopted Local Plan provides a more specific tenure mix for Affordable Housing. In Policy SS 3 is states that between 2008 and 2021, 30% of homes built were to be affordable with approximately 70-80% for social rented accommodation with the remainder comprising intermediate/ affordable housing. Policy HO 2 also states that the Council has a target of 80% of Affordable Housing to be delivered as social rented accommodation.

Affordable Housing at Neighbourhood level

4.6.5. 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 Hoveton on the basis of identified housing need and a range of other considerations detailed in Appendix D.

4.6.6. AECOM modelling suggests that there is a greater need for affordable home ownership in the NA compared to Social/ Affordable rent. However, it should be noted that Affordable Housing for ownership expresses potential demand for a group who are generally housed in rented accommodation with insufficient incomes to afford a mortgage or without sufficient savings for the deposit to transition to ownership. On the other hand, Affordable Housing for rent expresses the need of a group with acute needs and no alternative options.

4.6.7. The North Norfolk adopted Local Plan sets out guidance that 70-80% of Affordable Homes to be built should be for social rent with the remainder for affordable home ownership. Similarly, the Plan also states that the Council aim to achieve a target of 80% social rented accommodation. Taking this and the above into consideration, the guideline mix of 70% Social/ Affordable rent to 30% affordable home ownership appears to offer a suitable benchmark for the NA as it prioritises the delivery of Social/

Affordable Rent whilst also providing scope to deliver affordable home ownership products. Although this deviates from the Council's target of 80% social rented accommodation, it is still within the adopted Local Plan guidance.

4.6.8. It is also likely that the NA plays a prominent role in providing Social/Affordable Rented housing for the wider local authority area. It has a large stock of Social/Affordable Rented homes and these are let to households in need from the wider local authority area as well as meeting locally generated needs.

4.6.9. AECOM suggest that priority is given within the mix of affordable home ownership properties to Shared Ownership and Discounted Market Sale/ First Homes. This is because Shared Ownership at lower shares is affordable to households on average incomes and extends home ownership more widely. Discounted Market Sale/ First Homes should also be prioritised because they can offer high discounts, making them accessible in terms of affordability. If First Homes are delivered at a 50% discount in the NA, they are affordable to households on average incomes. In the interests of diversity and maximising choice, the NA may wish to consider how Rent to Buy properties can be made affordable to the target groups here, particularly as these products may offer an option to households who lack savings or deposits, which may be a key barrier in the NA.

4.6.10. 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)[13].

4.6.11. 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, housing benefit data, more detailed evidence in LHNAs and viability assessments. 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.

4.6.12. Where the Hoveton Community Council 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 North Norfolk District Council to determine what additional evidence (notably about development viability) may be needed, and to ensure that departures from the local policy context have their support.

4.6.13. Another option when developing Neighbourhood Plan policies on tenure splits is to add caveats to the policy in question, to the effect that the precise mix of affordable housing will be considered on the basis of site-by-site circumstances in addition to this evidence.

[13] National Planning Policy Framework

4.7. Conclusions- Affordability and Affordable Housing

Current tenure profile

4.7.1. 2021 Census data shows home ownership is clearly the dominant tenure across the NA (70.6%), to a slightly greater extent than North Norfolk (68.7%) and England (61.3%). The NA and LA had a similar proportion of households living in social rented dwellings at 14.9% and 13% respectively. The NA had a smaller private rented sector (12.1%) compared to the LA (17.7%) and England (20.6%). Shared ownership was the least common tenure across the geographies in 2021.

Affordability

4.7.2. Over the past decade it was found that house prices in the NA have followed a general upward trajectory, with some year-on-year fluctuations. Between 2014 and 2023, the median house price increased by 30.9% from £244,500 to £320,000. The 2023 median house price in Hoveton (£320,000) was around 4% greater than the median house price in North Norfolk (£307,000), suggesting the house prices in the NA and LA are similar.

4.7.3. Local households on average incomes of £40,200 per annum are unable to access even entry-level homes unless they have the advantage of a very large deposit. Private renting is generally only affordable to average income households, and even then, only for smaller entry-level properties. Households made up of one or two lower quartile earners cannot afford the given rental thresholds.

4.7.4. Turning to affordable home ownership, First Homes in Hoveton appear affordable to households on average incomes only if they are delivered at 50% discount or if build costs and values can be brought below the estimates and assumptions used here. Shared ownership appears to be more affordable than Discounted Market Sale/ First Homes and is accessible to more households. Rent to Buy may also offer a useful product to meet the needs of some households with little or no savings for a deposit.

4.7.5. Affordable rented housing is generally affordable to households with two lower earners. Households with a single lower earner appear unable to afford any of the tenures considered within this report other than social rented units. Many households eligible for Social or Affordable rented housing may be supported by Housing Benefits to access housing.

The need for Affordable Housing

4.7.6. AECOM estimates the need for 0.9 affordable rented homes per annum in the NA, equating to a total of 13.8 over the plan period. 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.

4.7.7. AECOM estimate potential demand for 3.5 affordable home ownership dwellings per annum in the NA, equating to a total of 53.2 over the Neighborhood Plan period.

Affordable Housing policy

4.7.8. The North Norfolk adopted Local Plan sets out guidance that 70-80% of Affordable Homes to be built should be for social rent with the remainder for affordable home ownership. Similarly, the Plan also states that the Council aim to achieve a target of 80% social rented accommodation. The guideline mix of 70% Social/ Affordable rent to 30% home ownership appears to offer a suitable benchmark for the NA as it prioritises the delivery of Social/ Affordable Rent whilst also providing scope to deliver affordable home ownership products. Although this mix deviates from the Council's target of 80% social rented accommodation, it is still within the Local Plan's guideline mix. As this aligns with the default set by North Norfolk there may be little cause to restate this target in policy.

4.7.9. It is suggested that priority is given within the mix of affordable home ownership properties to Shared Ownership and Discounted Market Sale/ First Homes. This is because Shared Ownership at lower shares is affordable to households on average incomes and extends home ownership more widely. Discounted Market Sale/ First Homes should also be prioritised as they can offer high discounts, making them accessible in terms of affordability. If First Homes are delivered at a 50% discount in the NA, they are affordable to households on average incomes. In the interests of diversity and maximising choice, the NA may wish to consider how Rent to Buy properties can be made affordable to the target groups here, particularly as these products may offer an option to households who lack savings or deposits, with this appearing to be a key barrier in the NA.

4.7.10. 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.

5. Housing Mix: Type and Size

5.1. Introduction

5.1.1. 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.

5.1.2. 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.

5.1.3. 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.

5.1.4. 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.

5.1.5. 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.

5.2. The current housing mix

5.2.1. This section establishes the current housing mix of Hoveton, highlighting recent changes to it and comparing the mix to wider averages. Generally speaking, the relevant geography for making wider comparisons is the District of North Norfolk, because the majority of the parish is within this administrative area. Where reference is made to 'the LA', this refers to North Norfolk unless otherwise stated.

Dwelling type

5.2.2. Table 5-1 below shows a comparison of the current mix in the NA against wider benchmarks. It shows that there is a significantly higher proportion of households living in detached dwellings in the NA (57.6%) and LA (44.7%) compared to England (22.9%). In contrast, the LA (30.1%) and England (31.5%) had a slightly higher proportion of households living in semi-detached dwellings than the NA (25.6%). The NA (9.1%) had a smaller proportion of households living in terraced homes compared to the LA (14.4%) and England (23%). The same can be said for flats with only 7.6% of households living in this type of accommodation in the NA in 2021, compared to 10.1% in the LA and 22.2% in England.

5.2.3. It should be noted that Census data does not count bungalows as a separate category, instead including this dwelling type within other categories (mainly detached and semi-detached). Valuation Office Agency (VOA) data counts bungalows as a separate category, although at a slightly larger scale than the NA. In 2023, 42.4% of the dwellings within the area providing the best available proxy for the NA were bungalows, which was significantly higher than the proportion found across the LA (28.5%) and England (9.1%). These are likely to account for a significant number of the detached and semi-detached dwellings noted in Table 5-1 and 5-2.

Table 5-1: Accommodation type, Hoveton and comparator geographies, 2021

Type	Hoveton	North Norfolk	England
Detached	57.6%	44.7%	22.9%
Semi-detached	25.6%	30.1%	31.5%
Terrace	9.1%	14.4%	23.0%
Flat	7.6%	10.1%	22.2%

Source: Census 2021, AECOM Calculations

5.2.4. Table 5-2 looks at the change between the 2011 and 2021. In both years the greatest proportion of households lived in detached dwellings with this being 61.3% of the households in 2011, decreasing to 57.6% in 2021. A large proportion of households also lived in semi-detached dwellings in both years, although this grew from 20.8% in 2011 to 25.6% in 2021. Fewer households lived in flats and terraced dwellings in both years, with these house types experiencing no or very minimal change over the decade.

Table 5-2: Accommodation type, Hoveton, 2011-2021

Type	2011	%	2021	%
Detached	596	61.3%	590	57.6%
Semi-detached	202	20.8%	262	25.6%
Terrace	97	10.0%	93	9.1%
Flat	78	8.0%	78	7.6%
Total	973		1,025	

Source: ONS 2021 and 2011, AECOM Calculations

Dwelling size

5.2.5. Table 5-3 below presents the current housing mix in terms of size compared to the wider local authority and country. It shows that the NA, LA and England generally had a similar size mix. It also shows that a large proportion of households live in mid-sized 3-bedroom dwellings across the various geographies, whilst the lowest proportion of households live in smaller 1-bedroom dwellings.

Table 5-3: Dwelling size (bedrooms), Hoveton and comparator geographies, 2021

Number of bedrooms	Hoveton	North Norfolk	England
1	5.4%	7.7%	11.6%
2	29.9%	31.3%	27.3%
3	44.2%	41.1%	40.0%
4+	20.4%	19.8%	21.1%

Source: Census 2021, AECOM Calculations

5.2.6. Table 5-4 shows the dwelling size mix across the decade in Hoveton. From this table it can be seen that between 2011 and 2021 there has been growth in all dwelling sizes, although the proportional mix has generally remained the same. In both years, the majority of households lived in 3-bedroom dwellings, with this accounting for 47.4% of households in 2011 and 44.2% in 2021. A small proportion of households continue to live in 1-bedroom dwellings in both years.

5.2.7. Completions data provided by North Norfolk District Council and the Broads Authority for the period 2011 to November 2024 indicates that the majority of development has been for 2-bedroom dwellings (61 completions). A large amount of 4+ bedroom dwellings (44 completions) and 3-bedroom dwellings (35 completions) were also recorded in this period. Only 10 completions were recorded for 1-bedroom dwellings. It should be noted that dwelling size data has not been captured for all completions.

5.2.8. The availability of a variety of dwelling sizes, particularly larger homes may make the NA attractive to families, although the limited stock of smaller homes may pose challenges around affordability.

Table 5-4: Dwelling size (bedrooms), Hoveton, 2011-2021

Number of bedrooms	2011	%	2021	%
1	38	4.3%	55	5.4%
2	257	29.4%	303	29.9%
3	415	47.4%	448	44.2%
4+	165	18.9%	207	20.4%
Total	875		1,013	

Source: ONS 2021 and 2011, AECOM Calculations

5.3. Population characteristics

5.3.1. 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

Table 5-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. It shows that between 2011 and 2021 the overall population in Hoveton has increased by 20.5%. In both years the greatest proportion of the population was aged 65-84, followed by 45-64, which suggests the NA has an ageing population. This is clearest in the very significant increase in the proportion of the population aged 85 and over (a growth rate of 61.2%). However, age groups 0-14 (42.5%), 15-24 (31.7%) and 25-44 (34.6%) also experienced significant increases over the decade – suggesting that the new accommodation provided in Hoveton in recent years has helped to attract a replacement population of younger families.

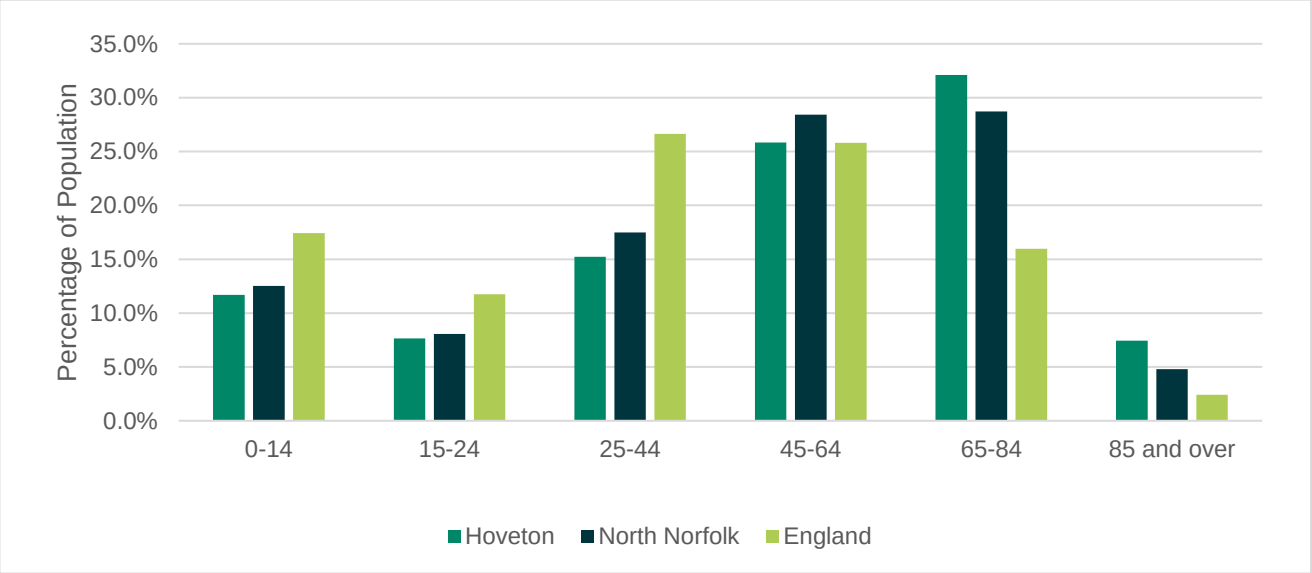
Table 5-5: Age structure of Hoveton, 2011 and 2021

Age group	2011 (Census)		2021 (Census)		Change
0-14	174	9.9%	248	11.7%	42.5%
15-24	123	7.0%	162	7.6%	31.7%
25-44	240	13.6%	323	15.2%	34.6%
45-64	509	28.9%	548	25.8%	7.7%
65-84	615	35.0%	681	32.1%	10.7%
85 and over	98	5.6%	158	7.5%	61.2%
Total	1759		2,120		20.5%

Source: ONS 2011, ONS 2021, AECOM Calculations

5.3.2. For context, it is useful to look at the NA population structure alongside that of the district and country. Figure 5-1 (using 2021 Census data) shows that the NA had a greater proportion of older people (65-84 and 85+) compared to the LA and England. In contrast, the population nationally consisted of more children (0-14) and young adults (15-24 and 25-44).

Figure 5-1: Age structure in Hoveton, 2021



Source: ONS 2021, AECOM Calculations

Household composition and occupancy

5.3.3. 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 across the various geographies there was a similar proportion of single person households, ranging from 30.1% to 33.7%. When looking at family groups, the NA and LA had the highest proportion of households aged 66 and over at 20.7% and 17% respectively. In contrast, England had the highest proportion of households with dependent children (25.8%) compared to the NA (15.8%) and LA (17.2%). Across the geographies there was a similar proportion of households with no children and non-dependent children.

5.3.4. Between 2011 and 2021 there was an increase in the number of households in the NA. When looking at household composition, family households with dependent children increased the most over the decade (by 49.5%). This was significantly higher than the LA which decreased by 6.2% and England which increased by 0.9%, which speaks to the ability of new housing development to attract this demographic. The proportion of households with non-dependent children increased by 15.1%, again higher than the LA (10.1%) and England (3.5%), potentially due to affordability pressures on young people or the timing of the Census when many students returned home due to a national lockdown.

Table 5-6: Household composition, Hoveton, 2021

Household composition		Hoveton	North Norfolk	England
One person household	**Total**	**32.1%**	**33.7%**	**30.1%**
	Aged 66 and over	20.7%	19.3%	12.8%
	Other	11.4%	14.5%	17.3%
One family only	**Total**	**64.5%**	**62.4%**	**63.1%**
	All aged 66 and over	20.7%	17.0%	9.2%
	With no children	17.2%	19.3%	16.8%
	With dependent children	15.8%	17.2%	25.8%
	With non-dependent children[14]	8.3%	8.6%	10.5%
Other household types	**Total**	**3.5%**	**3.8%**	**6.9%**

Source: ONS 2021, AECOM Calculations

5.3.5. 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.

5.3.6. Under-occupancy is relatively common in the NA with the majority of households (83.1%) living in a dwelling with 1 or 2 extra bedrooms compared to their household size. This is most prevalent in households with families aged 66+ (97.8%), family households under 66 with no children (97.8%) and single person households under 66 (89.8%). This is a common pattern across the country, reflecting a pattern whereby larger housing is not necessarily being occupied by the largest households with higher income or wealth, enabling them to afford more space than they need, or by older households who have not chosen or been able to move to smaller properties.

5.3.7. A small number of families under 66 with dependent children (8.3%) and adult children (2.5%) are living in overcrowded homes as indicated by a rating of -1 in Table 5-7. Although this is a small proportion, it still provides a potential indicator of acute need amongst some households in the NA.

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

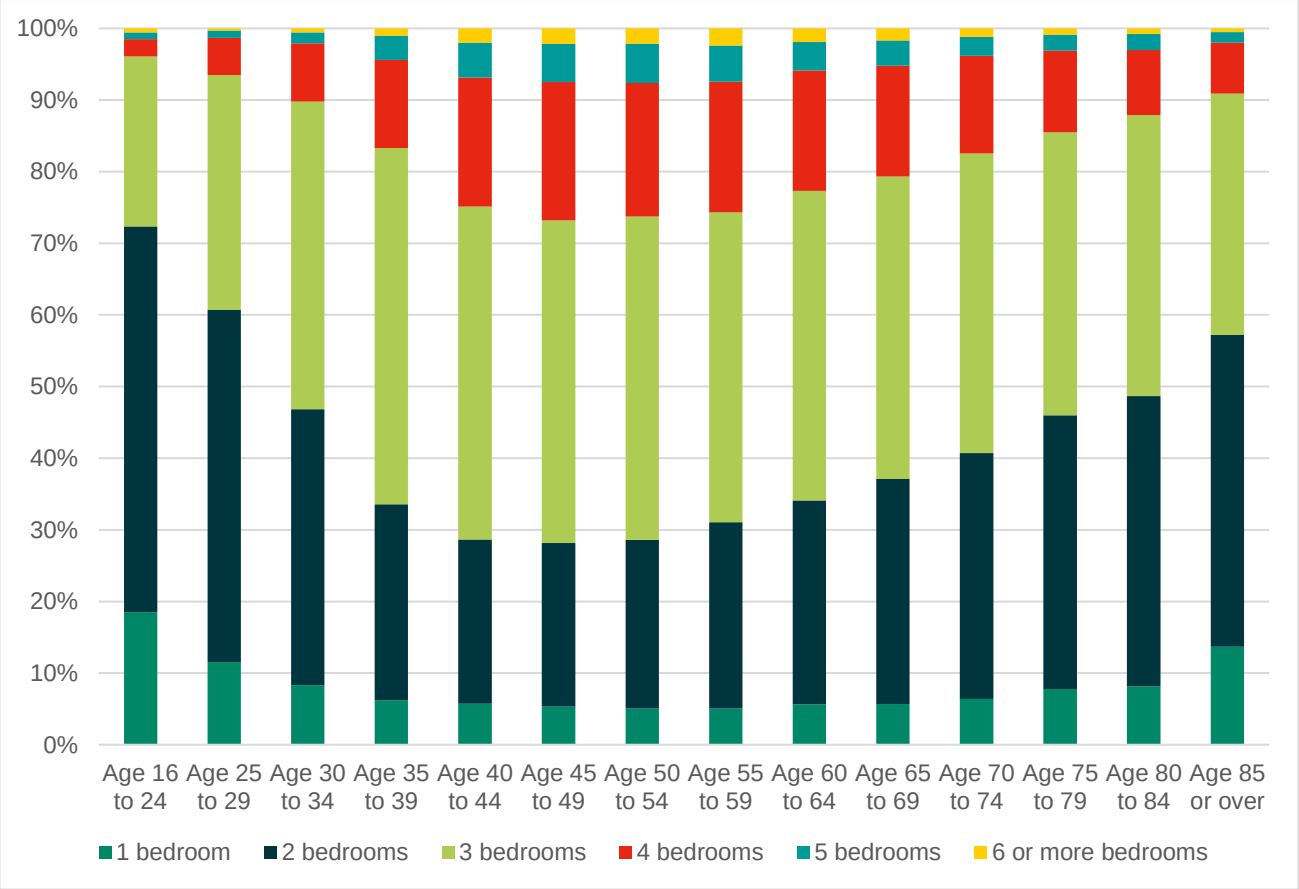
Table 5-7: Occupancy rating by age in Hoveton, 2021

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	69.2%	28.6%	2.2%	0.0%
Single person 66+	53.1%	36.7%	10.1%	0.0%
Family under 66 - no children	72.2%	25.6%	2.3%	0.0%
Family under 66 - dependent children	17.9%	39.9%	33.9%	8.3%
Family under 66 - adult children	22.2%	37.0%	38.3%	2.5%
Single person under 66	36.2%	43.1%	20.7%	0.0%
All households	48.9%	34.2%	15.1%	1.8%

Source: ONS 2021, AECOM Calculations

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

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



Source: ONS 2011, AECOM Calculations

5.4. Future population and size needs

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

Age

5.4.2. The result of applying Local Authority level household projections to the age profile of Hoveton 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 a household reference person aged 65 and over projected to increase significantly by 61% between 2011 and 2040. This would mean that households with a reference person aged 65 and over would account for 32.2% of the population in 2040 compared to 27.3% in 2011. In contrast, all younger age groups are projected to experience very minimal increases or a decline. However, this projection is based on larger scale trends which may not hold true for the NA – particularly if new housing continues to attract a more balanced demographic.

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

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	12	36	186	160	481
2040	10	37	173	162	773
% change 2011-2040	-18%	2%	-7%	1%	61%

Source: AECOM Calculations

5.4.3. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2) onto the projected age profile for the NA in Table 5-8 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.

5.4.4. 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.

5.4.5. The result of this exercise is presented in Table 5-9. It suggests that future housing delivery should be focused on 1-3 bedroom dwellings, i.e. smaller and modest sized properties. The modelling suggests that there should be a particular focus on 2-bedroom dwellings whilst also identifying limited need for larger 4+ bedroom homes, because of the substantial existing stock of these dwellings in the NA. It does not

follow that no larger properties should be provided in the future as there may be other reasons to do this – for example to provide affordable family sized housing or more accessible new dwellings.

5.4.6. The key point to take from this modelling is that demographic trends and the existing stock mix would point to prioritization of smaller and mid-sized homes in new development. If this is taken forward into a Neighbourhood Plan policy, it might be appropriate to encourage provision within a range (e.g. 15-25% 1-bedroom; around 55-65% 2 -bedrooms; 15-25% 3 bedrooms; and 0-10% 4+ bedrooms) which provides sufficient flexibility to meet needs and respond to site specific circumstances.

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

Number of bedrooms	Current mix (2021)	Suggested mix (2040)	Balance of new housing to reach suggested mix	Indicative policy range
1	5.4%	7.4%	20.8%	15-25%
2	29.9%	34.0%	61.7%	55-65%
3	44.2%	41.0%	17.4%	15-25%
4+	20.4%	17.6%	0%	0-10%

Source: AECOM Calculations

5.4.7. The following points sense-check the results of the model against other evidence and suggest ways to interpret them when thinking about policy options.

- The preceding chapter found that affordability is a serious and worsening challenge in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.
- Continuing to provide smaller homes with fewer bedrooms would help to address this situation, although it should be considered whether large numbers of 1 bedroom homes are suitable given the area's character, current density and need for mid-sized homes.
- 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 they existing stock of larger homes is sufficiently affordable.

Tenure

5.4.8. 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.

5.4.9. Generally speaking, the size mix estimated as needed within affordable tenures, particularly Affordable and Social rent, is smaller than the size mix of market housing. This is because under local authority allocation policies, which reflect the shortage of Affordable Housing overall, households are only eligible for the minimum sized home that meets their needs. This means that single people and couples will generally only be entitled to one bedroom properties. Families with two young children are only likely to be eligible for two bedroom properties (with the expectation that children share rooms until a certain age). 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.

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

- North Norfolk's emerging Local Plan Policy HOU2 requires at least 50% of market dwellings on sites with 6 or more dwellings or larger than 0.2 hectares to be either 2 or 3-bedroom. This mix is required to comprise approximately 20% 2-bedroom and 80% 3-bedroom dwellings. On the same size of development site, this Policy also requires no more than 25% of the affordable homes to be First Homes with the remainder Rented in a mix comprising 1, 2 and 3-bedroom dwellings with the majority being 2-bedroom dwellings. However, it is noted that size and tenure split may be determined on a case by case basis in accordance with local needs evidence.
- The Central Norfolk SHMA (2017) indicates that the majority of dwellings in Central Norfolk[15] between 2015 and 2036 could comprise of market housing at 71.1% of the tenure mix with the remaining 28.9% to be affordable housing. Within this mix, the greatest need for affordable housing is for 2 and 3 bedroom dwellings at approximately 40.3% and 32.5%. Similarly, there is a high need for 3-bedroom dwellings in market housing with this accounting for approximately 62.3% of the market housing mix. There is however not a similar need for 2-bedroom dwellings in market housing with this only accounting for 12.5% of the mix. Over this period there is a greater need for affordable 1-bedroom dwellings (19.6%) compared to 1-bedroom market dwellings (3.3%). In contrast, there is a greater need for larger 4-bedroom market dwellings (21.8%) compared to affordable dwellings of the same size (7.6%).

[15]Central Norfolk HMA includes Norwich, Broadland, South Norfolk, Breckland and North Norfolk.

- Housing 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. There are 891 households on the housing waiting list in Hoveton (161 households are in priority Band 1 or 2), of which more than half (55.2%) are in need of a 1-bedroom dwelling. Nearly a quarter of these households (23.5%) are in need of a 2-bedroom dwelling and 12.1% a 4+ bedroom dwelling. Only 9.2% of households are in need of a 3-bedroom dwelling.
- The pattern of lettings within the existing stock of Social/Affordable Rented housing. Whilst there may be more households eligible for smaller properties, the availability of larger properties if often severely limited which puts pressure on these larger homes and often results in long waits for those needing larger family sized accommodation. This may be evident in Hoveton as between April 2021 and March 2024, only 12 properties were let, 5 of which were 1-bed and 7 2-bed.

5.4.11. 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 to reflect the eligibility of those on the waiting list, while market homes focus on mid-sized homes and some larger options. That said, there is often acute pressure on larger Social/ Affordable rented homes because their availability through lettings is often limited. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

Type

5.4.12. Planning policy also tends to be less prescriptive about the mix of dwelling types that are needed than the mix of home sizes. This is because the choice to occupy a terraced rather than a detached home, for example, is primarily a matter of wealth, personal preference, and the amount of outdoor space or other features sought than ‘need’ in the strict sense. This stands in contrast to the matter of dwelling size, where it can be more clearly established that a household with a certain number of members, closely correlated with age, requires a particular number of bedrooms.

5.4.13. The key distinctions when it comes to dwelling type are between flats and houses and, to a lesser extent, bungalows, each of which tend to appeal to occupants with different life circumstances. However, it remains difficult to generalise about this, particularly when drawing on demographic evidence.

5.4.14. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Hoveton, and which favours more dense options (e.g. terraces and flats). This imperative to improve affordability is often in conflict with matters of character, which in rural areas tend to favour lower density options that blend in with the existing built environment. This is particularly relevant in the case of flats, larger developments of which may not be a welcome

proposition in the NA. That said, it is possible to deliver flats in the form of low-rise maisonettes that resemble terraces from street level, which can counter this issue.

5.4.15. In summary, there is a balance to be struck between, on the one hand, improving affordability and choice in the market by encouraging flats and terraces, and, on the other hand, preserving the distinctive character and other features that residents like about the NA today. How far the Neighbourhood Plan should guide on this issue, and in what direction, is a policy decision for the Hoveton Community Council and community to consider.

5.5. Conclusions- Type and Size

The current housing mix

5.5.1. Census data shows the NA (57.6%) and the LA of North Norfolk (44.7%) had significantly higher proportions of households living in detached dwellings compared to England (22.9%). In contrast, the LA (30.1%) and England (31.5%) had a slightly higher proportion of households living in semi-detached dwellings compared to the NA (25.6%). The NA had a smaller proportion of households living in terraced homes and flats compared to the LA and England.

5.5.2. VOA data shows that in 2023, 42.4% of the dwellings within the NA (proxy area) were bungalows, which was significantly higher than the proportion found across the LA (28.5%) and England (9.1%). These are likely to account for a significant number of the detached and semi-detached dwellings noted in Census data.

5.5.3. In terms of size, the NA had a similar size mix to the LA and England. Across these geographies, a large proportion of households live in mid-sized 3-bedroom dwellings, whilst the lowest proportion of households live in smaller 1-bedroom dwellings. There has been growth in all dwelling sizes between 2011 and 2021, although the proportion of households has generally remained similar.

Population characteristics

5.5.4. Between 2011 and 2021 the overall population in Hoveton has increased by 20.5%. In both years the greatest proportion of the population was aged 65-84, followed by 45-64, with the NA having an older population relative to wider averages. Since 2011 there has been a significant increase (61.2%) in the proportion of the population aged 85 and over, which is clearly indicative of an ageing population in the NA. However, age groups 0-14 (42.5%), 15-24 (31.7%) and 25-44 (34.6%) also experienced significant increases over the decade – which speaks to the ability of the recent uptick in housing supply to attract a more balanced demographic profile.

5.5.5. Across the various geographies there was a similar proportion of single person households, ranging from 30.1% to 33.7%. When looking at family groups, the NA and LA had the highest proportion of households aged 66 and over at 20.7% and 17.0%. In contrast, England (25.8%) had a much higher proportion of households with dependent children compared to the NA (15.8%) and LA (17.2%).

5.5.6. Under-occupancy is relatively common in the NA with the majority of households (83.1%) living in a dwelling with 1 or 2 extra bedrooms compared to their household

size. This is most prevalent in households with families aged 66+ (97.8%), family households under 66 with no children (97.8%) and single person households under 66 (89.8%). A small number of families under 66 with dependent children (8.3%) and adult children (2.5%) are living in overcrowded homes.

Future population and size needs

5.5.7. Future population growth can be expected to be driven by the oldest households with those aged 65 and over projected to increase significantly by 61% between 2011 and 2040. This would mean that households with a household reference person aged 65 and over would account for 32.2% of the population in 2040 compared to 27.3% in 2011.

5.5.8. 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 future housing delivery should be focused on smaller and mid-sized properties, particularly 2-bedroom dwellings. This could help achieve the following outcomes: improving affordability, meeting the needs suggested by demographic trends and providing wider choice within the housing stock. This would also comply with North Norfolk's emerging Local Plan which prioritises the delivery of 2 and 3-bedroom dwellings.

5.5.9. 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.

6. Specialist housing for older people

6.1. Introduction

6.1.1. 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 Hoveton. 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**.

6.1.2. 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.

6.1.3. 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.[16]

6.1.4. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).[17] 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.

6.1.5. 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.

[16] See Paragraph: 017 Reference ID: 2a-017-20190220, at https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments)
[17] For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

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[18]:** 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. These standards can be applied to mainstream housing as well as in specialist accommodation such as sheltered housing and extra care.
- **Category M4(3):** dwellings which are capable of adaptation for wheelchair users, or are already built for use of wheelchair throughout. These standards can be applied to mainstream housing as well as in specialist accommodation such as sheltered housing and extra care.

6.2. Specialist housing for older people

6.2.1. There is a total of 28 units of specialist accommodation in the NA at present, these being age exclusive housing where residents are able to purchase the lease at 70% of its market value and pay a quarterly service charge, i.e. shared ownership. Details are provided in Appendix E.

6.2.2. The 2021 Census indicates that at this time there were 439 individuals aged 75 or over in Hoveton. This suggests that current provision is in the region of 12.3 units per

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

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[19], so provision in the NA is far below the national average.

Demographic characteristics

6.2.3. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Hoveton is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for North Norfolk. The results are set out in Table 6-1. This table shows that between 2021 and 2040, the number of people aged 75+ in the NA is projected to increase from 439 to 684. Therefore, those aged 75+ will account for 28.5% of the population in the NA in 2040, higher than the LA's rate of 22.3%.

6.2.4. 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 Hoveton by end of Plan period

Age group	2021		2040	
	Hoveton	North Norfolk	Hoveton	North Norfolk
All ages	2,120	102,980	2,403	116,742
75+	439	16,706	684	26,021
%	20.7%	16.2%	28.5%	22.3%

Source: ONS SNPP 2020, AECOM Calculations

6.2.5. 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.

6.2.6. 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 majority of households in this age group owned their own home at 79.3%. The remaining 20.7% rented, split relatively evenly between social and private renters.

[19] Table 22, 'More Choice Greater Voice' (2008), published by Housing LIN for CLG (now MHCLG) and the Care Services Improvement Partnership

6.2.7. The expected growth in the 75+ population in the NA is 245 additional individuals by the end of the plan period. This can be converted into 174 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 Hoveton 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 North Norfolk (2011) and projected aged 75+ in Hoveton (2040)

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
North Norfolk (2011 mix)	**79.3%**	61.2%	18.1%	**20.7%**	9.8%	9.4%	1.5%
Hoveton (2040)	**138**	106	31	**36**	17	16	3

Source: Census 2011

6.2.8. 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 Hoveton from the 2011 Census.

Future needs for specialist accommodation and adaptations

6.2.9. 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 88 dwellings.

6.2.10. 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.

6.2.11. It is useful to consider the breakdown in tenure and level of care of specialist housing for older people. Table 6-3 shows that there is a greater need for market accommodation (74%) than affordable (26%) in the NA. There appears to be a slightly greater need for sheltered housing (53.4%) compared to extra-care housing (46.6%), The greatest sub-category is a combination of these two dominant categories; market sheltered housing at 42% of the total need. However, it should be noted that some of

the needs could be met through home adaptions or through ensuring that high proportions of future housing are adaptable and accessible.

Table 6-3: AECOM estimate of specialist housing for older people need in Hoveton by the end of the Neighbourhood Plan period

Type	Affordable	Market	Total
Housing with care	13 (14.8%)	28 (31.8%)	**41 (46.6%)**
Adaptations, sheltered, or retirement living	10 (11.4%)	37 (42%)	**47 (53.4%)**
Total	**23 (26%)**	**65 (74%)**	**88**

Source: Census 2011, AECOM Calculations

6.2.12. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. Table E-3 in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Hoveton results in a total of 62 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 Hoveton by the end of the Neighbourhood Plan period

Type	Affordable	Market	Total
Housing with care	8 (7.59) (12.9%)	10 (9.79) (16.1%)	**18 (29%)**
Adaptations, sheltered, or retirement living	15 (24.2%)	29 (46.8%)	**44 (71%)**
Total	**23 (37%)**	**39 (63%)**	**62**

Source: Housing LIN, AECOM calculations

Further considerations

6.2.13. The above estimates suggest that potential need for specialist accommodation is likely to be in the range of 62-88 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.

6.2.14. 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.

6.2.15. 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).

6.2.16. It is considered that Hoveton is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. North Norfolk's emerging Local Plan Policy DS 1 has allocated 60 units of elderly care accommodation within the NA, on land east of Tunstead Road which could go some way to meeting the need identified here.

6.3. Care homes

6.3.1. 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.

6.3.2. 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.

6.3.3. 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.

6.3.4. 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 16 (15.9 rounded) residential care beds and 11 nursing care beds in the NA. There are no care facilities in the NA at present.

6.3.5. 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.

6.4. The Role of Mainstream Housing

6.4.1. 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 94% of the Hoveton population aged 75 and over is estimated to be living in the mainstream housing stock[20].

6.4.2. 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.

6.4.3. A 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 within North Norfolk District Council.

6.4.4. 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[21], although changes to Building Regulations have not yet been made.

6.4.5. The emerging Local Plan policy HOU 8 sets out the expectation that all new dwellings will meet the Building Regulations M4(2) Standard: Category 2 – Accessible and Adaptable Dwellings. Additionally, 5% of dwellings on sites of 20 units or more should be provided as wheelchair adaptable dwellings in accordance with the Building Regulations M4(3) Standard: Category 3. This suggests that North Norfolk is in conformity with the Government mandates and the emerging Local Plan has relatively ambitious and specific policies for accessibility standards. The evidence gathered here for Hoveton would suggest that this policy approach is appropriate for the NA and should be achieved wherever possible.

6.5. Conclusions- Specialist Housing for Older People

6.5.1. There are 28 units of specialist accommodation in the NA at present. These units are for age exclusive housing where residents are able to purchase the lease at 70% of its market value and pay a quarterly service charge, i.e. shared ownership.

6.5.2. 2021 Census indicates that there were 439 individuals aged 75+ in the NA. It is projected that by the end of the plan period this will increase to 684, with the 75+ population accounting for 28.5% of the population by 2040.

[20] 439 over 75s in 2021, of which 28 are accommodated in specialist housing and none in care homes, leaving 411 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.
[21] See Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK (www.gov.uk)

Specialist Housing for Older People

6.5.3. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.

6.5.4. These two methods of estimating the future need in Hoveton produce a range of 62 to 88 specialist accommodation units that might be required during the Neighbourhood 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.

6.5.5. It is important for specialist housing for older people to be provided in sustainable, accessible locations, with cost-effectiveness and economies of scale also important factors to consider. It is considered that the NA would be an accommodation location for specialist accommodation, especially as North Norfolk's emerging Local Plan Policy DS 1 allocates 60 units of elderly care accommodation within the NA, on land east of Tunstead Road.

Care Homes

6.5.6. Care home accommodation is defined as institutional accommodation rather than housing. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on this rate and the expected increase of 41 individuals aged 75+ between 2024 and 2040, it is estimated that in 2040 there would be a need for 16 (15.9 rounded) residential care beds and 11 nursing care beds in the NA. However, some of the need for care home beds might be met by independent housing accommodation and vice versa, especially as there are no care homes in the NA.

Adaptable and Accessible Housing

6.5.7. Another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development.

6.5.8. North Norfolk's emerging Local Plan Policy HOU 8 sets out the expectation that all new dwellings will meet the Building Regulations M4(Standard): Category 2. Additionally, 5% of dwellings on sites of 20 units or more should be provided as wheelchair adaptable dwellings in accordance with the Building Regulations M4(3) Standard: Category 3. This suggests that North Norfolk's emerging Local Plan has relatively ambitious and specific policies for accessibility standards. The evidence gathered here for Hoveton would suggest that this policy approach is appropriate for the NA and should be achieved or enforced wherever possible.

7. Second Homes

7.1. Introduction

7.1.1. Neighbourhood Plan policies controlling second home ownership are typically evidenced by demonstrating a high or rapidly increasing rate of second home ownership within a context of acute affordability challenges and/or serious constraints in the availability of overall housing.

7.1.2. The existence of second or holiday homes is not necessarily a problem in and of itself. It becomes a problem when it creates intense competition for local home buyers (or renters), inflates prices, or reduces the resident population to the extent that local services, employment, and community vitality are impacted.

7.1.3. Hoveton clearly exhibits these wider challenges, with fairly extreme affordability issues, as demonstrated in Chapter 4.

7.1.4. This section of the HNA gathers the limited available data on the rate of second home ownership in Hoveton that may be used to support policy decisions in this area. The approach is as follows:

- To estimate the **current level** of second home ownership (including commercial holiday lets);
- To estimate the **financial incentive** for home owners to use their properties for commercial holiday lets as opposed to long term private rentals; and
- To discuss the potential **policy options** relating to second homes in the NA.

7.2. National Data

7.2.1. Before looking at second home ownership levels in the NA, it is important to understand the levels of second home ownership, and specifically holiday lets, across the country. According to the English Housing Survey 2018-2019, 2.4 million households in England reported having at least 1 additional residence, with 772,000 of these second homes (including homes primarily used as holiday homes, holiday lets, or working away from home). It was also noted that 57% of second homes were in the UK. Therefore, it could be estimated in 2018/19 that there were at least 440,040 second homes in the UK from households in England, assuming each of 772,000 households above had just 1 additional home.

7.2.2. The impact of this nationally is more simply understood as a percentage of all dwellings. There were an estimated 28.9 million dwellings in the UK in 2019[22], meaning that second homes (of which the households that owned them lived in England) in the UK accounted for around 1.5% of total dwellings. The UK second home ownership levels would of course be higher than this when also taking into account second homes owned by households in Wales, Scotland, and Northern Ireland.

[22] Collated dwelling stock data from GOV.UK, GOV.WALES, National Records of Scotland, and Northern Ireland Department of Finance.

7.2.3. According to 2021 Census, 3,026,678 people in England had a second address (somewhere they stay for more than 30 days a year). 76.4% (2,311,039) of these people had a second address within the UK.

7.2.4. 14.2% (429,134) of the total second addresses were categorised as holiday homes. It should be noted that this data will not capture holiday homes that are stayed in for less than 30 days a year, it includes people with holiday homes outside the UK, and as it is counted as people with a second address and not households, it may involve some double counting of holiday homes.

7.3. Second Homes and Holiday Lets in Hoveton

7.3.1. Turning to the NA specifically, Hoveton contained 875 households and 973 dwellings in 2011, implying that there were 98 dwellings (or 'household spaces') with no usual resident household. 10.1% of dwellings therefore had no usual residents.

7.3.2. Looking to 2021, at this time the NA contained 1,010 households and 1,103 dwellings, implying 93 dwellings (or 'household spaces') with no usual resident, accounting for 8.4% of all housing. This represents a slight improvement in housing occupation, indicating that five fewer dwellings were unoccupied in 2021 compared to 2011.

7.3.3. For comparison, across North Norfolk 6.1% of dwellings appear to be occupied by usual residents in 2021. In England, the rate was 6.0%. It is worth noting that across the country dwellings will be empty for different reasons (including being uninhabitable), not just second home ownership.

7.3.4. Another way of gauging the number of holiday homes is to look at the number of properties paying business rates (instead of council tax) in that category. This data is correct to the time of writing but has a number of limitations:

- Most importantly, it only gives an indication of the number of commercially rented holiday homes. A holiday let needs to be available for rent 140 days of the year to reach the threshold for business rates. So only the third subcategory of second/holiday homes below would be captured:
  - Second homes that are never rented and only used by the owner;
  - Holiday homes used by the owner primarily, but also available to rent for part of the year (under 140 days) or rented out informally; and
  - Holiday homes with a stronger commercial purpose, available to rent more than 140 days per year.
- In January 2022 the Government tightened the rules on second homes and business rates. This means that as well as being available for rent for at least 140 days a year, from April 2023, second homeowners will have to prove that holiday lets are being rented out for a minimum of 70 days a year to access small business rates relief.[23]
- It is likely that the holiday homes counted in the business rates data would also be captured as dwellings with no usual residents in the Census, since owners of

[23] Available here: https://www.gov.uk/government/news/gove-closes-tax-loophole-on-second-homes

second homes, including those rented out for holiday lets, are obliged to fill in a Census return. This indicator is therefore only useful for context and to show the potential size of the tourist sector as opposed to personal-use second homes.

7.3.5. Research was undertaken on the number of properties in the NA registered for business rates, specifically self-catering holiday units, by searching each postcode in the NA. As of December 2024, this gave a figure of 36 active[24] commercial holiday lets, equating to 34.4% of the unoccupied dwellings at the time of the 2021 Census. This suggests that the majority of unoccupied dwellings in Hoveton are second homes for personal use, rather than holiday lets run as a business. In practice this percentage figure is likely to be higher – i.e. if holiday lets rented for fewer days or not properly registered for business rates were to be included.

7.3.6. High levels of second home ownership in the NA, and the demand for second homes, that this has had an adverse effect on affordability for local people. It may be worth assessing here the difference in potential income between private landlords and holiday lets in Hoveton. In order to undertake this comparison, the number of whole property holiday lets available for a week rental in peak holiday season (July and August) 2025 was established from holiday rental site Airbnb[25]. This search returned a total of 18 available properties, ranging from £96 to £683 per night, largely depending on the size and capacity of the property. The average nightly price was £275. As a sense-check the same exercise was repeated for January and February 2025 to reflect less popular travel times. The range in this period was £80 to £301 per night, with a lower average of £167.

7.3.7. The average letting price can be compared to the average rental price of private rented properties in Hoveton. This process is outlined below:

- Average nightly cost of Hoveton holiday let (July/August 2024) from Airbnb properties = £167
- Average weekly cost of above = £167 * 7 = £1,169
- Average monthly cost of above = £1,169 * 4 = £4,676
- Average monthly cost of private rented dwelling in the NA = £1,590

7.3.8. These calculations show that if a holiday let was rented back-to-back, as could potentially be in the summer months, the income (exclusive of any related costs) associated with the holiday let would be nearly three times greater than associated with longer term private rental. This may go some way to explain the presence of holiday lets in the NA

7.3.9. Although the potential income difference is clear to see above, there are other factors to be taken into consideration. These include the fact that holiday lets may not be occupied for the whole year, as well as running and maintenance costs (which would be associated with both holiday lets and private rentals), and the greater amount of work potentially required with holiday lets in terms of weekly cleaning and booking administration.

[24] Research indicates a total of 68 holiday lets in Hoveton, however, since 2017, 32 of these have been removed from the VOA rating list.
[25] Search of properties as of December 2024

7.3.10. In the Spring 2024 budget it was announced that in April 2025 the Furnished Holiday Lettings (FHL) tax scheme will be abolished, removing the tax advantage for holiday lets over long-term residential lets. Although the impacts of this are currently unknown, it may lead to landlords converting furnished holiday lets into longer term residential lets or selling properties.

7.4. Policy Considerations

7.4.1. Although it is clear that there are second homes in Hoveton, it is not an area where second homes appear to exist in overwhelming numbers. A rate of 15% or more second / holiday homes tends to be required to justify policy action in this area.

7.4.2. That said, Winterton-on-Sea a coastal NA has a rate of 13% for holiday lets, greater than 5% found across wider Great Yarmouth Borough. The NA has experienced associated housing challenges which, in combination with its rate of second / holiday home ownership, was able to justify the introduction of a Principal Residence Policy within their adopted Neighbourhood Plan[26]. Policy HO4 aims to manage the number of new dwellings which are built as or become second homes by requiring sufficient guarantee of occupancy through planning condition/ legal agreement and by occupiers providing evidence to the LA of principal residence.

7.4.3. The affordability evidence establishes a clear context of poor and worsening affordability in Hoveton that prevents local people from moving to homes better suited to their needs within the neighbourhood and prevents younger households without significant financial help from accessing suitable housing.

7.4.4. It is not possible to establish a precise causal link between second home ownership and declining affordability because rising prices and declining affordability is affected by other factors such as economic growth at the national level. However, there are substantial financial incentives to let properties to holiday makers rather than long term tenants in the private rented sector. The private rented sector in the NA could be constrained by the growth of the holiday let and second home market. In the context where new housing development is limited, all other things being equal, the expansion of second homes and holiday lets will reduce the availability of housing for households wishing to live in the area. Reduced availability (or supply) when demand is the same or growing, leads to increased prices and rents.

7.5. Conclusions – Second homes

7.5.1. Neighbourhood Plan policies controlling second home ownership are typically evidenced by demonstrating a high or rapidly increasing rate of second home ownership within a context of acute affordability challenges and/or serious constraints in the availability of housing overall.

7.5.2. Census 2021 figures suggest that the rate of second home / holiday let ownership in Hoveton is around 8.4%, down from 10.1% in 2011. This rate is only moderately higher than the average found in North Norfolk at 6.1% and England at 6%.

[26] Available at: https://storymaps.arcgis.com/stories/310e905042ab4790866289e00043e256

7.5.3. Research into addresses registered for business rates suggest that there are 36 active commercial holiday lets in the NA. This equates to 34.4% of the unoccupied dwellings at the time of the 2021 Census. This suggests that the majority of unoccupied dwellings in Hoveton are second homes for personal use, rather than holiday lets run as a business. That said, in practice this percentage figure is likely to be higher – i.e. if holiday lets rented for fewer days or not properly registered for business rates were to be included.

7.5.4. There is evidence of poor and worsening affordability in Hoveton. The demand for second homes is likely to have had an adverse effect on affordability for local people. There is a clear difference in the potential income between the private rented sector and holiday lets identified in the NA, which represents a clear incentive for property owners to rent their properties as holiday lets as opposed to in the private rented sector.

7.5.5. AECOM acknowledge the presence of second homes in Hoveton and the affordability challenges the NA faces. However, the proportion of second homes within the NA does not necessarily exceed the threshold set in precedents where other Neighbourhood Plans have successfully taken action on this issue. If new evidence becomes available quantifying higher or growing levels of second home ownership, the group may then wish to consider implementing policy to adapt to changes in this segment of the market.

8. Next Steps

8.1. Recommendations for next steps

8.1.1. This Neighbourhood Plan housing needs assessment aims to provide Hoveton Community Council 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 North Norfolk District Council and the Broads Authority 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 North Norfolk District Council;
- The views of Broads Authority;
- 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 North Norfolk District Council and the Broads Authority.

8.1.2. 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.

8.1.3. Bearing this in mind, it is recommended that the Hoveton Community Council should monitor carefully strategies and documents with an impact on housing policy produced by the Government, North Norfolk District Council, the Broads Authority or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.

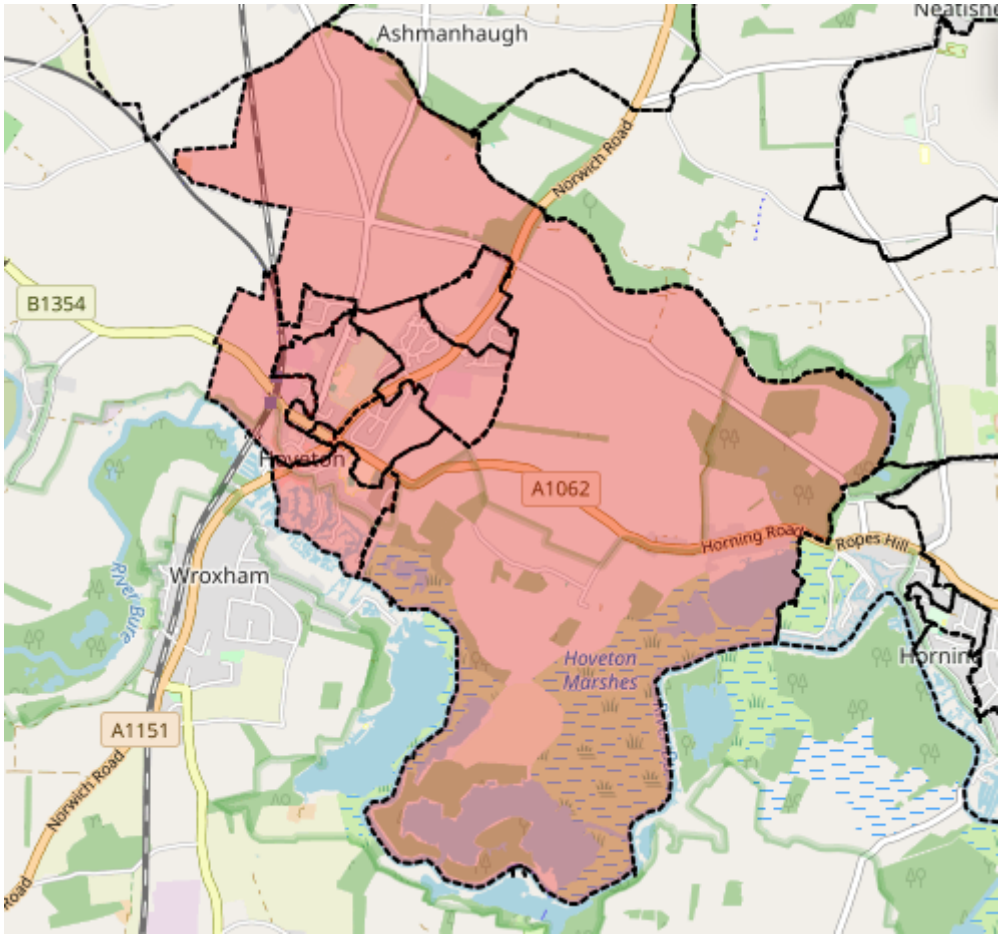
8.1.4. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

Appendix A : Assessment geography

A.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:

- E00135968;
- E00135969;
- E00135970;
- E00135971;
- E00135972;
- E00135973; and
- E00135974.

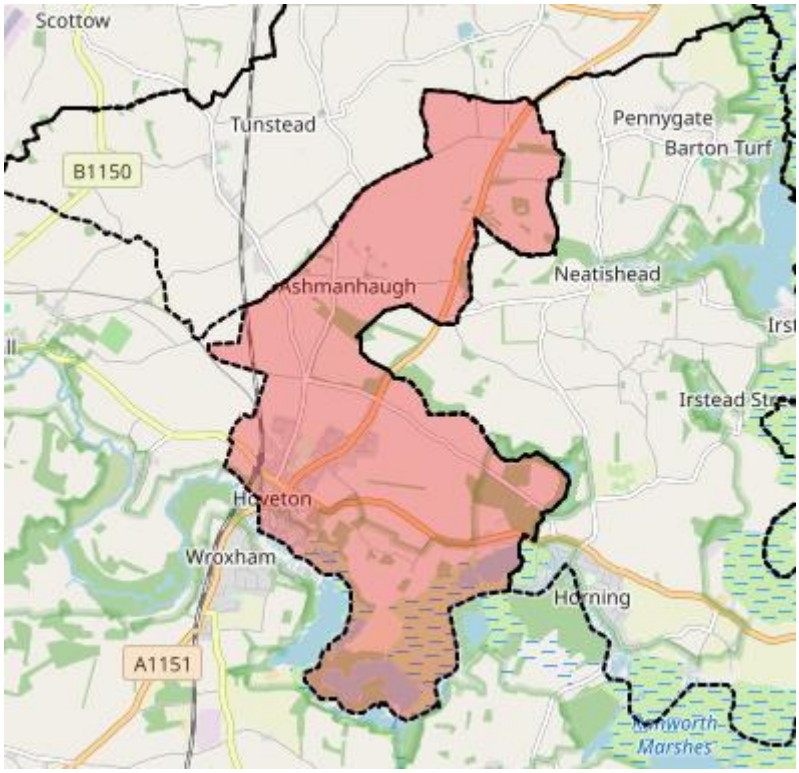
Figure A-1: Map of OAs making up Hoveton NA



A.2 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. The most relevant LSOA in this case, which will need to be used as a proxy for the NA, is:

- E01026744.

Figure A-2: Map of LSOA for VOA Data

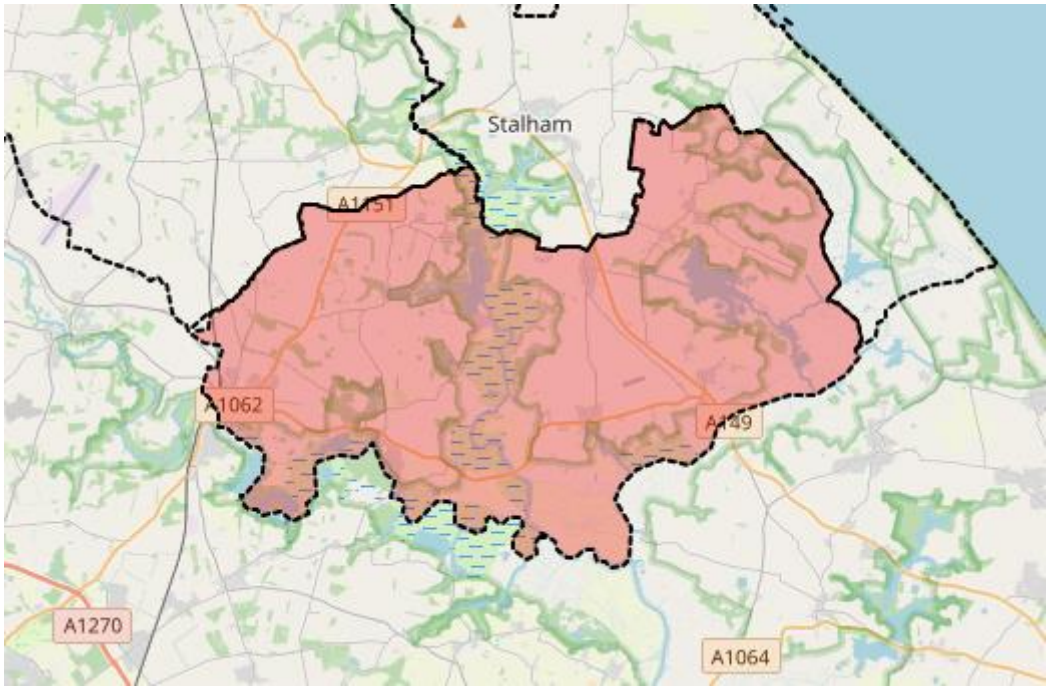


Source: NOMIS

A.3 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 relevant MSOA, in which the NA is located, and which will need to serve as a proxy for it, is:

- E02005583.

Figure A-3: Map of MSOA for Income Data



Source: NOMIS

Appendix B : Local Plan context

Policies in the adopted local plan

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

Table B-1: Summary of relevant adopted policies in the adopted Core Strategy for North Norfolk District Council

Policy	Provisions
Policy SS 1: Spatial Strategy for North Norfolk	The majority of new development in North Norfolk will take place in towns and larger villages, dependent on their local housing needs, their role as employment, retail and service centres and particular environment and infrastructure constraints. Hoveton along with Sheringham, Stalham and Wells-next-the-Sea are defined as Secondary Settlements in which a more limited amount of additional development will be accommodated (approximately 25% of employment land allocations and 20% of new homes).
Policy SS 3: Housing	At least 8,000 dwellings are to be built between 2001 and 2021 in accordance with the East of England Plan. At least 30% of housing built between 2008 and 2021 will be affordable, of which approximately 70-80% will be for social rented accommodation with the remainder comprising intermediate/ affordable housing. The accommodation needs of a range of households, different sizes, ages and incomes will be met by ensuring that the type of housing built contributes to meeting identified needs. Allocations for new development will be identified in the Site Specific Proposals Development Plan Document in accordance with the following:

Settlement	Built at April 2007	Commitment at April 2007	Allocation (range)	Windfall Estimate*	Total (upper allocation) 2001-2021
Cromer	234	223	400-450	225	1,133
Fakenham	179	145	800-900	206	1,430
Holt	157	105	250-300	137	700
North Walsham	203	174	400-550	244	1,170
All Principal Settlements	**774**	**647**	**1,850 - 2,200**	**812**	**4433**

Policy	Provisions

Hoveton	28	14	100-150	20	212
Sheringham	219	63	200-250	164	696
Stalham	64	86	150-200	67	417
Wells-next-the- Sea	45	59	100-150	52	306
All Secondary Settlements	**356**	**221**	**550 - 750**	**303**	**1631**
16 Service Villages	480	370	300-450	395	1,695
Non Service Villages	452	274	0	0	725
Barn conversions, and rural housing exception schemes			0	1,004	1,004
All other areas	**932**	**644**	**300 - 450**	**1399**	**3,424**
TOTAL ALL AREAS	**2,062**	**1,512**	**2,700-3,400**	**2,514**	**9,488**
Cumulative total	**2,062**	**3,574**	**6,974**	**9,488**	

To note, between 2001 and 2021, 212 homes have been allocated in Hoveton.

Policy SS 11: Hoveton

Hoveton is designated as a Secondary Settlement with a Small Town Centre. Development will be limited in scale to meet locally identified needs. The following development is proposed:

- Between 2001-2021 a total of between 130 and 200 dwellings will be built. This will include 100-150 dwellings on newly identified development sites well related to the built up area.
- Approximately 10 hectares of land will be identified and retained for employment generating development.
- All development must ensure no adverse effects on the Broads Special Area of Conservation (SAC).

Policy HO 1: Dwelling Type and Mix

Unless it has been demonstrated that a proposal will address a specific identified local need for sheltered/ supported accommodation, all new housing developments, including the conversion of existing buildings to dwellings, shall meet the following criteria:

- On schemes of 3 or 4 dwellings, at least 1 dwelling shall comprise not more than 70sqm internal floor space and incorporate 2 bedrooms or fewer; and on schemes of 5 or more dwellings, at least 40% of the total number of dwellings shall comprise such dwellings; and
- On schemes of 5 or more dwellings, at least 20% of dwellings shall be suitable or easily adaptable for occupation by the elderly, infirm or disabled.

Policy HO 2: Affordable Housing

Planning permission for housing will be permitted provided that, where it is viable to do so, the scheme provides affordable housing in accordance with the following:

Policy	Provisions
	• On all schemes of 10 or more dwellings or sites of more than 0.33 hectares in Principal and Secondary Settlements, not less than 45% of the total number of dwellings proposed are affordable; • All affordable housing contributions shall enable the provision of the required number of affordable dwellings without the need for public subsidy; • Provision is made on the application site except for developments of 3 dwellings or fewer where financial contributions in lieu of on-site provision will ensure the same number of dwellings can be built without the need for public subsidy; • The mix of tenure and size of affordable housing provided reflects the identified housing needs at the time of the proposal as demonstrated in the SHMA and waiting list information and contributes to the Council's target of providing 80% of affordable housing as social rented accommodation; • The affordable housing provided is made available solely to people in housing need at an affordable cost for the life of the property. (The Council will ensure that any planning permission granted is subject to appropriate conditions and/or planning obligations to secure its affordability in perpetuity); and • The affordable housing shall be provided in phases as the development progresses and shall be mixed within the development in groups of not more than eight units within each group.
Policy HO 7: Making the Most Efficient Use of Land (Housing Density)	Proposals for residential development will be permitted provided that the development optimises the density of the site in a manner that protects or enhances the character of the area. The following minimum indicative densities will be aimed to be achieved: • In Principal and Secondary Settlements (excluding Hoveton) the density is not less than 40 dwellings per hectare, and • In Service Villages, Coastal Service Villages and Hoveton the density is not less than 30 dwellings per hectare.

Source: North Norfolk District Council

B.2 Table B-2 below summaries adopted Broads Authority Local Plan policies that are relevant to housing need and delivery in Hoveton.

Table B-2: Summary of relevant adopted policies in the adopted Local Plan for the Broads Authority

Policy	Provisions
Policy SP15: Residential development	a) Meeting the Objectively Assessed Housing Need The Authority will endeavour to enable housing delivery to meet its objectively assessed housing need throughout the Plan period which is 286 dwellings. The Broads is within the following housing market areas and the need within each is: • Central Norfolk HMA: 163 • Waveney HMA: 57 • Great Yarmouth Borough HMA: 66 Land will be allocated in the Local Plan to provide around 146 net new dwellings. To meet the remaining requirement of 38 dwellings to 2036, which falls within the part of the Broads in the Borough of Great Yarmouth, the Authority will work with Great Yarmouth Borough Council to address housing need.

Part of the Broads in...		Objectively Assessed Housing Need	Annual average from 2015 to 2036	Total Need per HMA
Housing Market Area	District			
Central Norfolk HMA	Broadland	50	2.38	163
	North Norfolk	70	3.33	
	Norwich	3	0.14	
	South Norfolk	40	1.90	
Great Yarmouth HMA	Great Yarmouth	66	3.14	66
Waveney HMA	Waveney	57	2.71	57
Total:		**286**	**13.6**	**286**

b) The Type of New Homes

The size and type of homes for each proposal will be based on up to date evidence of local needs. A suitable mix will be determined through liaison with housing authorities and rural housing enablers where applicable. The size of dwellings will be commensurate with the latest SHMA.

d) Spatial Strategy

The Authority will direct development to meet the housing as set out in this policy to the following locations:

i. Development proposals will be located to protect the countryside from inappropriate uses to achieve sustainable patterns of development, by concentrating development in locations with local facilities, high levels of accessibility and where previously developed land is utilised; or

<table>
<tr><th>Policy</th><th>Provisions</th></tr>
<tr><td></td><td>ii. Brownfield sites at Pegasus in Oulton Board, Utilities Site in Norwich, sites of Station Road in Hoveton and Hedera House in Thurne, and the greenfield site at Stokesby, as detailed in the site allocation section; or
iii. In relation to windfall, those areas within development boundaries; or
iv. Housing will only be permitted elsewhere where it is necessary, and subsequently retained, in connection with rural enterprises, replacement dwellings or to provide affordable housing where local need has been demonstrated in District Councils' or local housing needs surveys.</td></tr>
<tr><td>Policy DM34: Affordable Housing</td><td><u>a) Delivery of affordable housing</u>
Developments of 10 or more dwellings will be required to provide affordable housing in accordance with the requirements of the adopted standards and policies of the relevant District Council.
Developments of 6-9 dwellings will be required to contribute a commuted sum (off-site contribution) towards the provision of affordable housing. The following table summarises the approach to affordable housing set out in this policy:
<table><tr><th>Size of scheme</th><th>Approach</th></tr><tr><td>10 or more dwellings</td><td>All schemes expected to provide on-site requirement as per policy of district</td></tr><tr><td>6 to 9 dwellings</td><td>All schemes expected to provide off-site contributions</td></tr></table></td></tr>
<tr><td>Policy DM39: Residential ancillary accommodation</td><td>Residential ancillary accommodation within the curtilage of an existing residential dwelling is acceptable in principle, subject to other policies of the Local Plan.</td></tr>
<tr><td>Policy DM41: Elderly and specialist needs housing</td><td>Proposals for the development of or change to elderly or specialist needs housing will be supported if they are located within a development boundary and they have regard to:
i. The local need for the accommodation proposed;
ii. Whether the proposal would result in an undue concentration of such provision in the area; and
iii. Impact upon amenity, landscape character, the historic environment and protected species or habitats.</td></tr>
<tr><td>HOV 3: Brownfield land off Station Road, Hoveton</td><td>The following sites are allocated for the following uses:
a) Former Broads Hotel Cottage site is allocated for A3 and A4 land uses (land use class order 1987 as amended). Retail and an element of residential, in particular affordable housing, may be acceptable.
b) Former Waterside Rooms is allocated for A3 and A4 land uses (land use class order 1987 as amended). Retail and an element</td></tr>
</table>

Policy	Provisions
	of residential, in particular affordable housing, may be acceptable. c) Building next to the King's Head pub is allocated for holiday accommodation. With regard to the former Waterside Rooms and the building next to the King's Head, the Authority would welcome a comprehensive scheme that covers both areas to deliver a mixed-use scheme that takes advantage of this waterside location within the centre of the village and offers environmental and visual improvements.
HOV 5: Hoveton Town Centre and areas adjacent to the Town Centre	The following will be supported for Hoveton Town Centre: a) Appropriate improvements to the quality of the public realm. b) Residential uses will be supported only where they do not displace a potential retail, tourism or business frontage (e.g. at first floor level or on a non-business frontage). c) Particular care will be taken to ensure that: i. developments do not significantly exacerbate traffic congestion and air quality problems in the town centre, particularly in the vicinity of the bridge, and ii. the scale, massing and external treatments, including advertising, contribute to the enhancement of the area's appearance.

Source: Broads Authority

Policies in the emerging local plan

B.3 Table B-3 below summarises emerging Local Plan policies that are relevant to housing need and delivery in Hoveton.

Table B-3: Summary of relevant emerging policies in the emerging Local Plan North Norfolk District Council

Policy	Provisions
Policy SS 1: Spatial Strategy	The majority of new development will be located in the larger towns and villages in the District having regard to their role as employment, retail and service centres, the identified need for new development and their individual capacity to accommodate sustainable growth. Hoveton along with Holt, Sheringham, Stalham and Wells-next-the-Sea are defined as Small Growth Towns where a lesser quantity of development will be located.

Policy	Provisions
	Together, the Large and Small Growth Towns will provide the focus for the distribution of development and service provision across North Norfolk and collectively they will accommodate the majority of the required development. Small Growth Villages are the only settlement group who have been appointed indicative housing allowances.
Policy HOU 1: Delivering Sufficient Homes	The Council aims to deliver a minimum of 9,600 new homes over the plan period 2016-2036. As part of this total a minimum of 2,000 affordable dwellings will be provided. To achieve this, specific development sites suitable for not less than 4,900 new dwellings are allocated. Development will be permitted in accordance with the adopted settlement hierarchy and the tables below:

Settlement Hierarchy	Settlement / Location	Dwellings with Planning Permission (at 31/03/21)	Dwelling Completions (01/04/2016 - 31/03/2021)	Dwellings provided on Allocated Sites inclusive of specialist elderly accommodation	Elderly Persons Accommodation on allocated sites as required in Policy HOU2 at ratio of 1.5:1	Total
Large Growth Towns (51.3%)	North Walsham	39	449	2,150	373	3,011
	Fakenham	1,016	335	750	67	2,168
	Cromer	194	151	572	107	1,024
Small Growth Towns (16.2%)	Holt	194	327	207	40	768
	Hoveton	56	5	120	40	221
	Sheringham	191	141	133		465
	Stalham	54	101	150		305
	Wells-next-the-Sea	37	89	70		196

Policy	Provisions

Settlement Hierarchy	Settlement / Location	Dwellings with Planning Permission (at 31/03/21)	Dwelling Completions (01/04/2016 - 31/03/2021)	Dwellings provided on Allocated Sites inclusive of specialist elderly accommodation	Elderly Persons Accommodation on allocated sites as required in Policy HOU2 at ratio of 1.5:1	Total
Large Growth Villages (3.4%)	Blakeney	16	20	30		66
	Briston & Melton Constable	82	50	65		197
	Ludham	11	2	35		48
	Mundesley	13	59	30		102
Small Growth Villages (7.6%)	Villages named in **Policy SS 1 'Spatial Strategy'**	172	294	452(1)		918
Remainder of District (5.9%)	All remaining settlements and countryside	318	399	0		717
Windfall Development (2021-2036) 15.6%	Across entire District					1,890
Totals		2,393	2,422	4,764	644	12,096

Policy HOU 2: Delivering the Right Mix of Homes

Unless the proposal is for a Rural Exceptions Scheme, Gypsy and Traveller accommodation, or specialist residential accommodation all new housing developments, including those for the conversion of existing buildings, shall provide for a mix of house sizes and tenures in accordance with the following (Hoveton is within Affordable Zone 2):

Size of Scheme (Dwellings / hectares)	% Affordable Homes Required of which a minimum should be provided as First Homes		Required Market Housing Mix	Required Affordable Housing Mix(1)	Number of Serviced Self-Build Plots(2)	Specialist Elderly / Care Provision(3)
	Affordable Zone 1(4)	Affordable Zone 2				
0-5 dwellings or sites smaller than 0.2 hectares.	No requirement	No requirement	No requirement	No requirement	No requirement	No requirement
6-25 or sites larger than 0.2 hectares.(5)	At least 15% on site provision. Option of financial	At least 35% on site provision. Option of financial	Not less than 50% two or three bedroom properties in a mix comprising approx. 20%	Not more than 25% of the affordable homes as First Homes with the remainder	No requirement	No requirement

Policy	Provisions

Size of Scheme (Dwellings / hectares)	% Affordable Homes Required of which a minimum should be provided as First Homes		Required Market Housing Mix	Required Affordable Housing Mix[1]	Number of Serviced Self-Build Plots[2]	Specialist Elderly / Care Provision[3]
	contribution on schemes of 6-10 dwellings.	contribution on schemes of 6-10 dwellings.	two-bed and 80% three-bed.	Rented in a mix comprising one, two and three-bed with the majority two-bed.[6]		
26-150 or sites larger than 4 hectares.	At least 15% on site provision of affordable homes delivered via developer contribution.	At least 35% on site provision of affordable homes delivered via developer contribution.			At least one serviced plot or 2% of total number of units, whichever is greater.	No requirement
151 dwellings and above.						Minimum 60 units and further 40 units for each additional 250 dwellings thereafter

Policy HOU 8: Accessible & Adaptable Homes	All new homes must be designed and constructed in a way that enables them to be adapted to meet the changing needs of their occupants over their lifetime and comply with or exceed the Government's Accessible and Adaptable Standards or successor. Planning permission will be granted for new dwellings subject to: a. all new dwellings meeting the Building Regulations M4(2) Standard: Category 2 – Accessible and Adaptable Dwellings; and b. 5% of dwellings on sites of 20 units or more being provided as wheelchair adaptable dwellings in accordance with the Building Regulations M4(3) Standard: Category 3. Exemptions to the above will only be granted in certain circumstances.
Policy DS 1: Development Site Allocations	Planning permission will be granted for development on allocated sites subject to compliance with the site specific and general policies of the Plan. Hoveton has one allocated site: • Land East of Tunstead Road (ref: HV01/B) for approx. 120 dwellings, 60 units of elderly care accommodation, open space and supporting infrastructure.
Policy HV01/B: Land East of Tunstead Road	Land amounting to 6.4 hectares, as defined on the Policies Map, is allocated for development of approximately 120 dwellings, elderly persons accommodation, open space and associated on-site and off-site infrastructure.

Source: North Norfolk District Council

Appendix C : Affordability calculations

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

Market housing

C.2 Market housing is not subsidised and tends to be primarily accessible to people on higher incomes.

Market sales

C.3 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.

C.4 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 Hoveton, 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.

C.5 The calculation for the purchase threshold for market housing is as follows:

- Value of a median NA house price (2023) = £320,000;
- Purchase deposit at 10% of value = £32,000;
- Value of dwelling for mortgage purposes = £288,000;
- Divided by loan to income ratio of 3.5 = purchase threshold of £82,286.

C.6 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 £225,000, and the purchase threshold is therefore £57,857.

C.7 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 no sales of new build properties in the NA in 2023. There were too few recent sales in the NA specifically to determine an accurate average for the cost

of new build housing in Hoveton. 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).

C.8 Therefore, an estimate has been calculated by determining the uplift between all house prices in 2023 across North Norfolk and new build house prices in 2023 in the same area. This percentage uplift (or 'new build premium') is then applied to the 2023 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £308,001 and purchase threshold of £79,200.

C.9 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 North Norfolk in 2023. The median cost of new build dwellings in North Norfolk was £420,250, with a purchase threshold of £108,064.

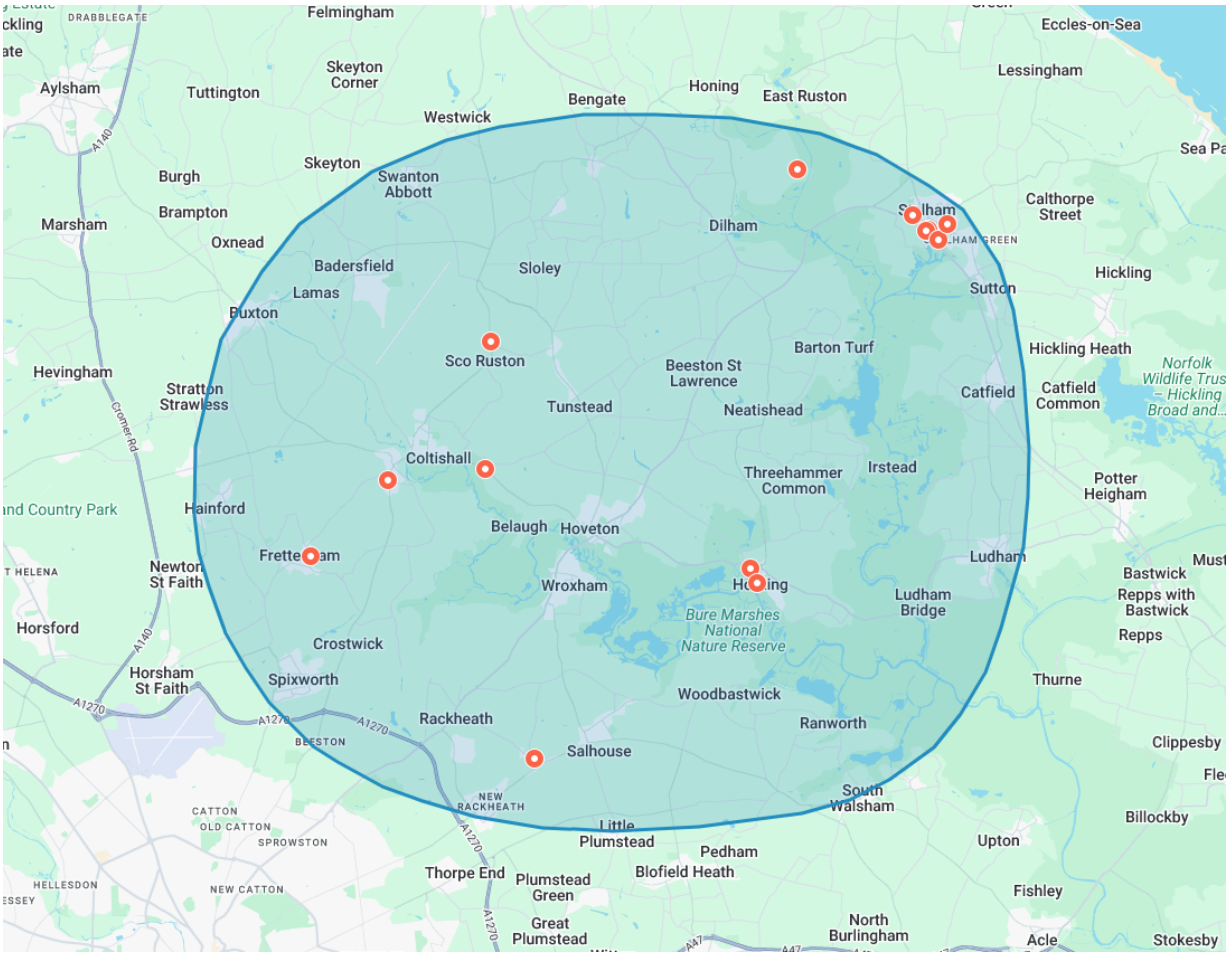
Private Rented Sector (PRS)

C.10 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.

C.11 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.

C.12 The property website Rightmove.co.uk shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within the surrounding area of the NA (as shown in Figure C-1), excluding Norwich and Great Plumstead as their rental prices would not be representative of that of Hoveton. Although this 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.

Figure C-1: Map of Rental Properties within the Surrounding Area of the NA



C.13 According to Rightmove.co.uk, there were 12 properties for rent at the time of search in November 2024, with an average (mean) monthly rent of £1,590. There were six one and two-bed properties listed, with an average (mean) price of £1,004 per calendar month.

C.14 The calculation for the private rent income threshold for entry-level (1-2 bedroom) dwellings is as follows:

- Annual rent = £1,004 x 12 = £12,048;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £40,160.

C.15 The calculation is repeated for the overall average to give an income threshold of £63,600.

Affordable Housing

C.16 There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2024: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. The First Homes product was introduced in 2021 but is not included in the NPPF Annex 2 definitions. Each of the affordable housing tenures are considered below.

Social rent

C.17 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.

C.18 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 Hoveton. 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 North Norfolk in Table C-1.

C.19 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	£74.77	£87.48	£94.68	£103.49	**£89.33**
Annual average	£3,888	£4,549	£4,923	£5,381	**£4,645**
Income needed	£12,960	£15,163	£16,411	£17,938	**£15,484**

Source: Homes England, AECOM Calculations

Affordable rent

C.20 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).

C.21 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%.

C.22 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for North Norfolk. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.

C.23 Comparing this result with the average 1-2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 50% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table C-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£92.37	£108.64	£125.13	£154.43	**£107.41**
Annual average	£4,803	£5,649	£6,507	£8,030	**£5,585**
Income needed	£16,011	£18,831	£21,689	£26,768	**£18,618**

Source: Homes England, AECOM Calculations

Affordable home ownership

C.24 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.

Discounted Market Sale/ First Homes

C.25 Discounted market sale homes are affordable home ownership products which offer a discount of at least 20% on market values.

C.26 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.

C.27 The starting point for considering whether Discounted Market Sale/ First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £308,001.

C.28 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) = £308,001;
- Discounted by 30% = £215,601;

- Purchase deposit at 10% of value = £21,560;
- Value of dwelling for mortgage purposes = £194,041;
- Divided by loan to income ratio of 3.5 = purchase threshold of £55,440.

C.29 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 £47,520 and £39,600 respectively.

C.30 All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.

C.31 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. m27) would be around £122,500. This cost excludes any land value or developer profit. This would not appear to be an issue in Hoveton.

C.32 Table C-3 shows the discount required for First Homes to be affordable to the three income groups. The cost of a typical Discounted Market Sale property/ 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	51%	84%	68%
NA estimated new build entry-level house price	49%	83%	67%
NA entry-level house price	31%	77%	54%
LA median new build house price	63%	88%	76%

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

C.33 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'.

[27] 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/

C.34 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.

C.35 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).

C.36 The affordability threshold for a 25% equity share is calculated as follows:

- A 25% equity share of £308,001 is £77,000;
- A 10% deposit of £7,700 is deducted, leaving a mortgage value of £69,300;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £19,800;
- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £231,001
- The estimated annual rent at 2.5% of the unsold value is £5,775;
- This requires an income of £19,250 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £39,050 (£19,800 plus £19,250).

C.37 The same calculation is repeated for equity shares of 10%, 50% and 75% producing affordability thresholds of £31,020, £52,433 and £65,817 respectively.

C.38 The income thresholds are below the £80,000 cap for eligible households.

Rent to Buy

C.39 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.

Appendix D : Affordable Housing need and policy

Affordable Housing estimates

D.1 In Table D-1 AECOM has calculated, using PPG as a starting point,[28] an estimate of the total need for affordable rented housing in Hoveton over the Neighbourhood Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence available. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.

D.2 It should also be noted that figures in Table D-1 are largely dependent on information provided by North Norfolk District Council in its capacity as manager of the local housing waiting list.

Table D-1: Estimate of need for Affordable Housing for rent in Hoveton

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current households in need	54	Households on the housing waiting list who have declared a local connection to Hoveton, data provided by North Norfolk District Council.
1.2 Per annum	**3.6**	Step 1.1 divided by the plan period to produce an annualised figure.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	122.7	MHCLG 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.
2.2 Proportion of new households unable to rent in the market	23.0%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in NA	152.0	2021 Census social rented households
2.2.2 Number of private renters on housing benefits	40.3	Housing benefit caseload May 2018. Pro rata for NA.
2.3 New households unable to rent	28.2	Step 2.1 x Step 2.2.
2.4 Per annum	**1.9**	Step 2.3 divided by plan period.
STAGE 3: TURNOVER OF AFFORDABLE HOUSING		

[28] Paragraphs 024-026 Reference ID: 2a-026-20140306, at https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment

3.1 Supply of social/affordable re-lets (including transfers) %	3.0%	Assumed proportion of stock re-let each year.
3.2 Supply of social/affordable re-lets (including transfers)	**4.6**	Step 3.1 x NA social rented stock (2.2.1).
NET SHORTFALL OF RENTED UNITS PER ANNUM		
Overall shortfall per annum	**0.9**	Step 1.2 + Step 2.4 - Step 3.2
Overall shortfall over the plan period	**13.8**	(Step 1.1 + Step 2.3) - Step 3.2 * plan period

Source: AECOM model, using Census 2021, English Housing Survey 2018, MHCLG 2018 based household projections and net additions to affordable housing stock. Figures may not sum due to rounding.

D.3 Turning to Affordable Housing providing a route to home ownership, Table D-2 estimates the potential demand in Hoveton. 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.

D.4 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.29 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 Hoveton

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in NA	123.0	Census 2021 private rented households.
1.2 Percentage renters on housing benefit in LA	32.8%	% of renters in 2021 on Housing Benefit / Universal Credit with housing entitlement
1.3 Number of renters on housing benefits in the NA	40.3	Step 1.1 x Step 1.2.
1.4 Current need (households)	62.0	Current renters minus those on housing benefit and minus 25% assumed to rent by choice.[30]

[29] http://www.ipsos-mori-generations.com/housing.html
[30] 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

1.5 Per annum	**4.1**	Step 1.4 divided by plan period.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	122.7	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	8.1%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	9.9	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	**0.7**	Step 2.3 divided by plan period.
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	25.0	Number of shared ownership homes in the NA (Census 2021).
3.2 Supply - intermediate resales	**1.3**	Step 3.1 x 5% (assumed rate of re-sale).
NET SHORTFALL (OR SURPLUS) PER ANNUM		
Overall shortfall per annum	**3.5**	(Step 1.5 + Step 2.4) - Step 3.2.
Overall shortfall over the plan period	**53.2**	(Step 1.4 + Step 2.3) - Step 3.2 * number of years to end of plan period

Source: AECOM model, using Census 2021, English Housing Survey 2018, MHCLG 2018 based household projections and net additions to affordable housing stock.

D.5 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).

D.6 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

D.7 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
A. **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	This HNA suggests that the NA requires around 0.9 units of affordable rented housing and 3.5 units of affordable home ownership homes per annum over the Neighbourhood Plan period. Both forms of Affordable Housing

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.

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.	appear to be valuable in meeting the needs of people on various incomes. The relationship between these figures suggests that there is a greater demand for affordable home ownership.
B. **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.	North Norfolk's emerging Local Plan Policy HOU 2 requires 35% affordable housing on sites with more than 6 dwellings or a site larger than 0.2 hectares. The Broads Authority Local Plan Policy DM34 states that developments of 10 or more dwellings are required to provide affordable housing in accordance with the requirements of the relevant District Council. If this was achieved on every site, assuming the delivery of the NA's current housing allocation for 120 homes overall, up to 42 affordable homes might be expected in the NA over Neighbourhood Plan period. This level of potential affordable housing delivery would not be sufficient to meet all of the need identified
C. **Government policy (eg NPPF) requirements**: There is no required tenure mix set out in national policy (NPPF 2024) but local authorities are required to set out the minimum proportion of Social Rented housing needed in their areas as part of their Affordable Housing requirements.	Implicit prioritisation of Social Rented homes within Affordable Housing policy at the national level but local authorities have flexibility to set out the proportion needed in their areas. Local Plan tenure mix provides the starting point.
D. **Local Plan policy**:	North Norfolk's emerging Local Plan Policy HOU 2 requires no more than 25% of affordable homes to be delivered as First Homes with the remainder as rented. However, it is worth noting that this policy requirement is in line with the NPPF 2023 which required 25% First Homes. The NPPF 2024 has removed this requirement. North Norfolk's adopted Local Plan Policy SS3 states that between 2008 and 2021, 30% of homes built were to be affordable with

	approximately 70-80% for social rented accommodation with the remainder comprising intermediate/ affordable housing. Policy HO 2 also states that the Council has a target of 80% of Affordable Housing to be delivered as social rented accommodation.
E. **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.
F. **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 Hoveton Community Council may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
G. **Existing tenure mix in Hoveton**: 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.	In 2021, 17.4% of households in Hoveton were living in Affordable Housing (14.9% social rent and 2.5% shared ownership). This was similar to national levels of 17.2% and slightly higher than the LA's at 13.7%.
H. **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.
I. Wider policy objectives:	The Hoveton Community Council may wish to take account of broader policy objectives for Hoveton and/or the wider district. 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.

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, Hoveton

	Name	Description	Dwellings	Tenure	Type	Size
1	St Margarets Gardens	Age Exclusive Housing	28	Shared Ownership	Flat	1 and 2 bedrooms

Source: http://www.housingcare.org

Table E-2: Tenure and mobility limitations of those aged 65+ in Hoveton, 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	**162**	**22.7%**	**194**	**27.2%**	**357**	**50.1%**
Owned Total	***121***	***20.1%***	***162***	***27.0%***	***318***	***52.9%***
Owned outright	105	20.0%	140	26.7%	279	53.2%
Owned (mortgage) or shared ownership	16	20.8%	22	28.6%	39	50.6%
Rented Total	***41***	***36.6%***	***32***	***28.6%***	***39***	***34.8%***
Social rented	36	46.8%	18	23.4%	23	29.9%
Private rented or living rent free	5	14.3%	14	40.0%	16	45.7%

Source: DC3408EW Health status

HLIN calculations

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

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

Source: Housing LIN SHOP Toolkit

E.1 As Table 6-1 in the main report shows, Hoveton is forecast to see an increase of 245 individuals 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 0.245 = 14.7
- Leasehold sheltered housing = 120 x 0.245 = 29.4
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = 20 x 0.245 = 4.9
- Extra care housing for rent = 15 x 0.245 = 3.675
- Extra care housing for sale = 30 x 0.245 = 7.35
- Housing based provision for dementia = 6 x 0.245 = 1.47

Appendix F : Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

Assessing affordability involves comparing housing costs against the ability to pay. The ratio between lower quartile house prices and the lower quartile income or earnings can be used to assess the relative affordability of housing. The Ministry for Housing, Community and Local Governments publishes quarterly the ratio of lower quartile house price to lower quartile earnings by local authority (LQAR) as well as median house price to median earnings by local authority (MAR) e.g. income = £25,000, house price = £200,000. House price: income ratio = £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[31].

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[32]

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

[31] The Tenant Services Authority has issued an explanatory note on these methods at http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf
[32] See https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report

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)[33]

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

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

(£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[34], 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.

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

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[35]

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

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

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.[36]

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