



HNA: Wells, Holkham, Walsingham, Warham and Wighton

HOUSING VISION

# Housing Needs Assessment: Wells, Holkham, Walsingham, Warham and Wighton

**Final Report**

March 2021

**CONFIDENTIAL**

# Housing Needs Assessment: Wells, Holkham, Walsingham, Warham and Wighton

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**Client Contact:** James Bracey  
General Manager – Land and Property  
Holkham Estate Office  
Holkham  
Wells-next-the-Sea  
NR23 1AB

**Project Director:** Dr Richard Turkington  
Director  
Housing Vision  
59 Stocks Lane  
Newland  
Malvern  
Worcs.  
WR13 5AZ

01886 833118  
07714 106386

[richardturkington@housingvision.co.uk](mailto:richardturkington@housingvision.co.uk)  
[www.housingvision.co.uk](http://www.housingvision.co.uk)

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## EXECUTIVE SUMMARY

### 1. Introduction

- 1.1 This report establishes the overall context for the Resident, Employer and Employee Surveys by establishing the dynamics of local demographic and housing market patterns and trends. Consideration has also been given to recent research and policy developments relating to the role of housing in achieving 'sustainable rural communities'.
- 1.2 The report focuses on the parishes of Wells, Holkham, Walsingham, Warham and Wighton (described as the 'study area' or the '5 parishes') in the context of the North Norfolk District Council area. Holkham is also adjacent to the boundary of the King's Lynn and West Norfolk District Council area.

### 2. Developing Sustainable Rural Communities: the role of housing

- 2.1 This chapter focuses on the role of affordable housing in creating and maintaining sustainable and balanced rural communities.
- 2.2 Promoted by the 'Commission for Rural Communities', the case for developing and maintaining sustainable and balanced communities in rural areas has been made for over a decade.
- 2.3 The 2008 CLG report 'Living Working Countryside: The Taylor Review of Rural Economy and Affordable Housing', provides one of the most comprehensive reviews of the challenges faced by rural communities. Two major and related themes of the Taylor Review and other contemporary reports are the key role played by the planning system in achieving positive change and the priority of providing affordable housing which:
1. meets the current and future housing needs, priorities and aspirations of local residents;
  2. extends the housing choices available to local people, and,
  3. supports an expanded range of skills, services and facilities in the local community.
- 2.4 Three criteria recur consistently in defining affordable rural housing in this context, that it should:
- meet local housing needs – with a central role for Housing Needs Assessments to identify the type and level of need;
  - guarantee affordability in perpetuity; and

- recognise local connection criteria such as working in an area; having family in the area or having previously lived there.

2.5 The remainder of this chapter focuses on how to achieve affordable rural housing, especially through the planning system.

### 3. Demographic Patterns and Trends

3.1 The area had a resident population of 3,619 in 2011 ranging from 193 in Warham to 2,165 in Wells although this is a decline from 2,451 in 2001.

3.2 Holkham and Wighton have the largest populations aged 25-44 which tends to be associated with family formation and Holkham the lowest 'middle aged' population.

3.3 Wells and Walsingham have the largest older populations and highest mean and median ages, whilst Warham has a relatively low older population and mean age.

3.4 Using 2018-based population projections, the population of North Norfolk is projected to increase by almost 11,000 (just over 10%) between 2021 and 2041.

3.5 If a district-wide 10.1% growth rate is applied to the 5 parishes, this would result in an estimated growth of 366 people.

3.6 Population growth in North Norfolk is heavily skewed towards those aged 65+

3.7 There were a total of 1,775 households across the 5 parishes in 2011, ranging from 82 in Warham to 1,091 in Wells.

3.8 2018-based household projections for North Norfolk identify growth of just over 16% in the number of households between 2021 and 2041.

3.9 If a district-wide 16.1% growth rate is applied to the 5 parishes, this would result in an estimated growth of 284 households with an equivalent need for housing.

3.10 North Norfolk has consistently gained people through internal migration, with a net increase of 2,594 people in the three years between 2017 and 2019.

3.11 Broadland and Norwich provided the largest number of migrants into North Norfolk, followed by King's Lynn and West Norfolk, South Norfolk and Breckland.

- 3.12 As with in-migration, Broadland and Norwich received the largest number of migrants out of North Norfolk, followed by King's Lynn and West Norfolk, South Norfolk and Breckland.
- 3.13 The net effect of internal migration is geographically broad ranging, the greatest net gains are from Central Bedfordshire, Epping Forest, South Cambridgeshire, East Hertfordshire and Milton Keynes and the greatest net losses are to Broadland, East Northamptonshire, Breckland and Norwich.
- 3.14 Data on internal migration by age identifies a gain in the age bands associated with families with children; a large loss in those aged 16 to 24 year which is likely to be associated with movement into higher education or to find employment; a large gain in those aged 45-64 associated with middle age, employment and non-dependent children; a gain in those aged 65-74 which is associated with retirement and a loss of 80 people aged 75+ which is associated with an increased need for social and health care.
- 3.15 Travel to work patterns can have an important impact on housing markets. In 2001, 3,278 more people travelled to work into North Norfolk than travelled out, especially from Broadland, Breckland, King's Lynn and West Norfolk and Norwich,
- 3.16 Commuting out is more widely dispersed than commuting in. The main local authorities to which people travelled to work outside North Norfolk in 2011 were Norwich, Broadland, King's Lynn and West Norfolk, South Norfolk, Great Yarmouth and Breckland. However it is interesting to note a commuting flow to the London Borough of Westminster.
- 3.17 Income is a key factor in determining affordability and financial access to housing. A detailed profile of the proportion of households of all types receiving gross incomes from all sources identified a mean income of £38,550 across the 5 parishes, and lower quartile income of £18,140.

## **4. Housing Stock and Supply**

- 4.1 2011 Census recorded 2,476 properties across the 5 parishes.
- 4.2 The home ownership rate is very low in Holkham and highest in Wells; there are hardly any shared ownership properties across the 5 parishes and with the exception of Wells and Walsingham, the parishes have high proportions of privately rented homes.
- 4.3 Holkham and Wighton have low proportions of 2 bed homes and with Wighton, they have high proportions of 3 bed homes.
- 4.4 Warham has the highest average household size; number of rooms and number of bedrooms per household.

- 4.5 There is a high level of under-occupation of 2 or more bedrooms in Holkham and Warham and high levels of under-occupation of 1 bedroom properties in Walsingham, Wells and Wighton.
- 4.6 There are 36 overcrowded households which have one or two bedrooms fewer than required.
- 4.7 Census and North Norfolk DC data enable the number of second and holiday homes to be calculated and trends identified. The overall trend is for an increase in such homes, especially in Wells.
- 4.8 In 2011, 7,939 people who were usually resident in another local authority had second addresses in North Norfolk, equivalent to 7.8% of the usual resident population and 4,843 had second addresses which were holiday homes, equivalent to 4.8% of the usually resident population, a combined total of 12.6%.
- 4.9 A second indicator of second and holiday homes is Census data of the number of vacant homes. This recorded 701 vacant properties across the 5 parishes in 2011, 29.7% of the total. Walsingham, Wells and Wighton had the highest proportions, reaching 32% in Wells (510 properties) which is a considerable increase from 271 vacant homes recorded in 2001.
- 4.10 The former Priory ward excluded Walsingham and Wighton but included Binham, Hindringham, Langham and Stiffkey parishes. The 2001 Census recorded 462 homes (19.0%) were unoccupied, 16.9% of the total were second residences or holiday accommodation and 2.1% were vacant. The 2011 Census recorded that 810 household spaces had no usual resident (30%) although a breakdown by second and vacant homes was not available.
- 4.11 At April 1<sup>st</sup> 2019, North Norfolk DC data recorded 677 homes across the 5 parishes as second and holiday homes, 25.3% of homes subject to Council Tax, with the largest number in Wells (599).
- 4.12 3,466 properties were completed across North Norfolk between 2011 and 2019, an annual build rate of 433 homes including 259 properties in Priory ward, an annual build rate of 32 homes.
- 4.13 Land Registry data for 2019 recorded 56 sales for the postcodes containing the 5 parishes, equivalent to a turnover rate of 6.1%. Data mapping enables high price hot spots to be identified and confirms the high prices for properties sold across the study area, especially in Wells.
- 4.14 Most properties currently for sale are in Wells and Walsingham, the average price for a 2 bed property is currently £315k and £415k for a 3 bed property.

- 4.15 The private rented sector has grown in size and significance since 2001 and the 2011 Census recorded 364 private rented properties across the 5 parishes, 20.5% of the total. Very few are currently available.
- 4.16 At the national level, in 2018-19, the average turnover rate was 22.6%. Applying this to the private rented stock across the 5 parishes implies an annual turnover of 82 homes.
- 4.17 The 2011 Census recorded 385 social rented and 6 shared ownership properties across the 5 parishes, 22.0% of the total.
- 4.18 North Norfolk District Council data records 438 affordable rented properties available at September 2020. The majority (76%) were located in Wells, there were no affordable properties in Holkham.
- 4.19 Of 156 registered applicants with a local connection, the greatest demand was from families (86) for 2 and 3 bed homes.
- 4.20 There were a total of 61 lettings over the 3 years from April 2017, an average turnover of 4.6%. 90% of lettings were in Wells.
- 4.21 In terms of annual housing supply across the 5 parishes, the home ownership sector constitutes 56% of total stock and is estimated to provide only 37% of annual housing supply; the private rented sector constitutes 22% of total stock but is estimated to provide 52% of annual housing supply; and the social rented sector constitutes 23% of total stock and is estimated to provide only 11% of annual housing supply.

## **5. Affordability and Financial Access to Housing**

- 5.1 This chapter provides modelling of affordability and financial access to market housing. Applying an affordability threshold of 25% of gross income implies that a household in receipt of the average income across the 5 parishes could afford housing costs in the region of £9,650 per annum or £800 per month, and a household in receipt of the lower quartile income could afford £4,535 per annum or £380 per month.
- 5.2 Applying a 25% affordability threshold and assuming access to a 10% deposit implies that a household in receipt of average income could afford a property with a market value of £180,000 and a household in receipt of lower quartile income could afford a property with a market value of £85,000. Very few properties are available at these prices.
- 5.3 Modelling of financial access to housing across the 5 parishes identifies that 27% of households could access the full cost purchase of a new build 2-bedroom property and 40% could access the equivalent shared ownership property. 16% of households with a single income and 49% of households

with a dual income could access a full cost new build 3-bedroom house and 26% and 63% respectively could access the equivalent shared ownership property.

- 5.4 Using 2-bedroom units as an average property type, new build schemes which reflect local patterns of households' ability to access market housing across the 5 parishes would consist of 27% market housing, 13% shared ownership housing and 60% affordable rented housing. It is important to emphasise that this is not a policy recommendation but a modelled illustration of how a given mix would align with the calculated need.

## 1. Introduction

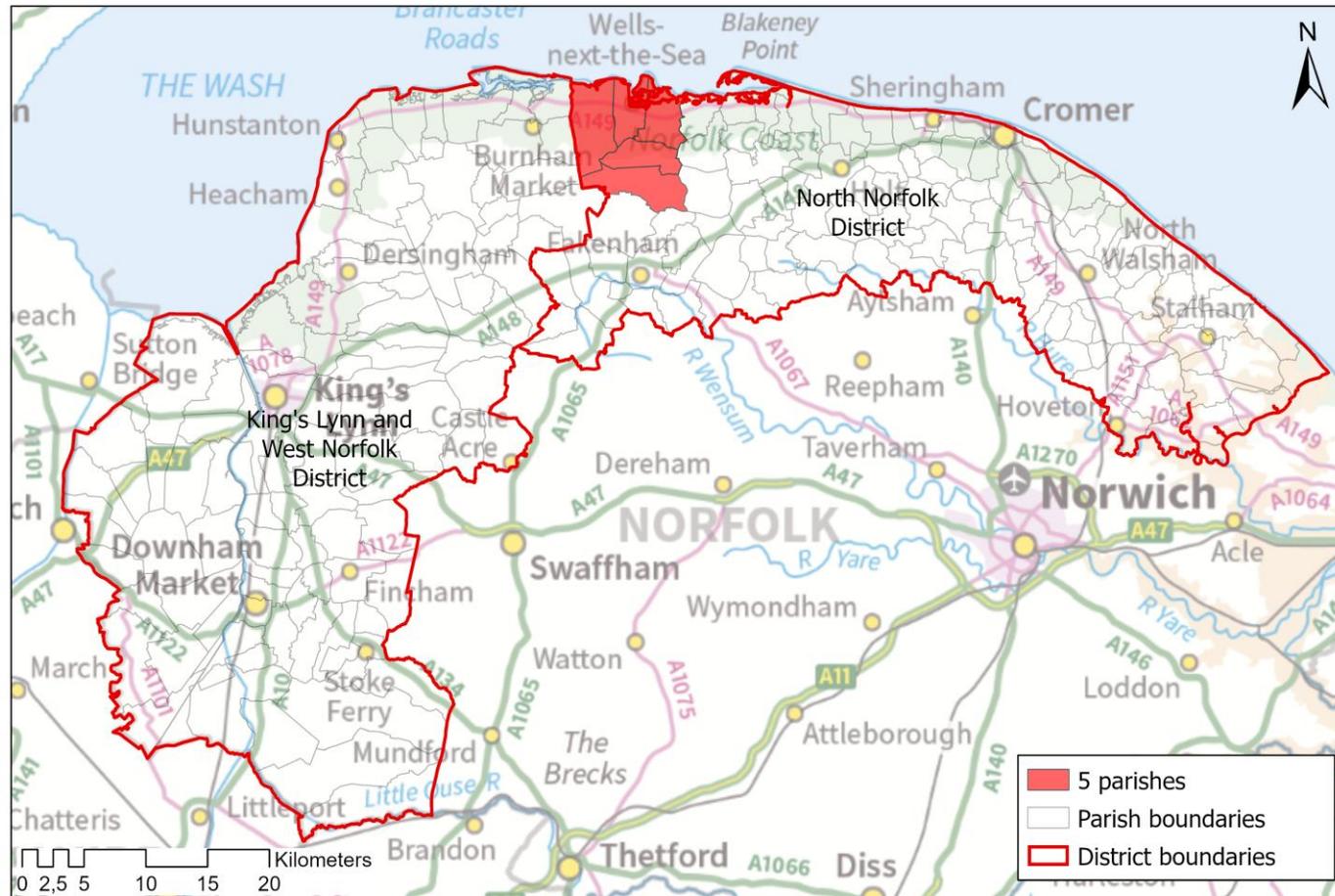
### Approach

- 1.1 This report establishes the overall context for the Resident, Employer and Employee Surveys by establishing the dynamics of local demographic and housing market patterns and trends. Consideration has also been given to recent research and policy developments relating to the role of housing in achieving 'sustainable rural communities'.

### The study area and data boundaries

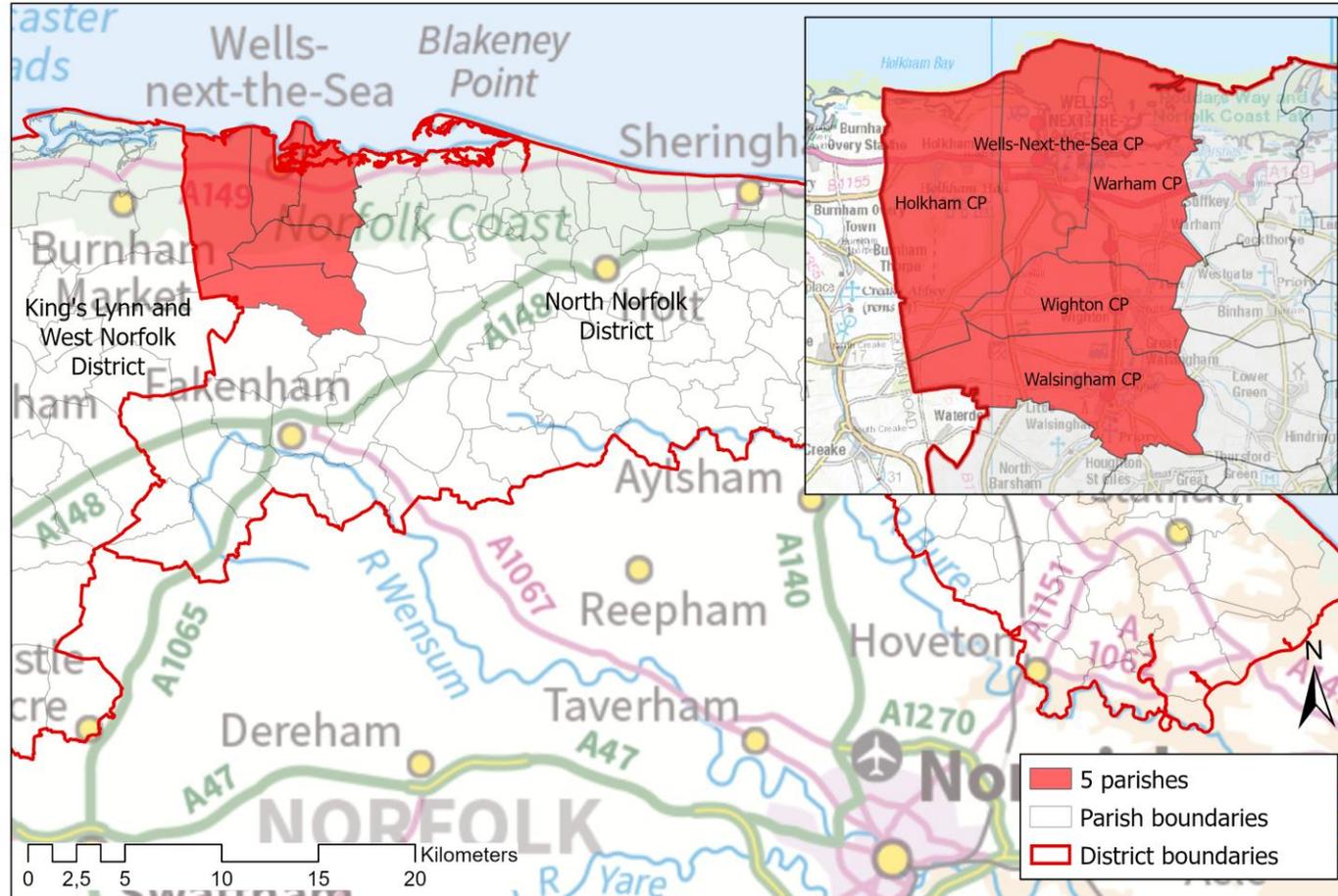
- 1.2 The report focuses on the parishes of Wells, Holkham, Walsingham, Warham and Wighton (described as the 'study area' or the '5 parishes') in the context of the North Norfolk District Council area. Holkham is also adjacent to the boundary of the King's Lynn and West Norfolk District Council area as demonstrated in the following maps.
- 1.3 Data is not always available to parish or local authority boundaries and, where appropriate, has been consulted in relation to Lower Super Output Areas (for residential sales data) and full postcodes (for residential sales and market rental data).

### North Norfolk Parish Locations



Map 1.2

North Norfolk Parish Locations



## 2. Developing Sustainable Rural Communities: the role of housing

- 2.1 In the context of the overall project, this chapter focuses on the role of affordable housing in creating and maintaining sustainable and balanced rural communities. We would like to thank Jo Lavis from 'Rural Housing Solutions' for her advice and guidance in completing this chapter:  
<http://www.ruralhousingsolutions.co.uk/>

### **Sustainable rural communities: establishing the concept**

- 2.2 Promoted by the 'Commission for Rural Communities', which was established in 2005 and abolished in 2013, the case for developing and maintaining sustainable and balanced communities in rural areas has been made for over a decade. Contributions from agencies including Action with Communities in Rural England (ACRE), the Country Landowners Association, the Council for Protection of Rural England, the National Farmers' Union and the Prince's Trust have thoroughly analysed the concept and how it might be achieved.
- 2.3 Although 12 years old, the 2008 CLG report 'Living Working Countryside: The Taylor Review of Rural Economy and Affordable Housing', provides one of the most comprehensive reviews of the challenges faced by rural communities and

*'sets out a vision of flourishing, vibrant communities that will be genuinely sustainable - socially, economically and environmentally'* (paragraph 3, page 6)

- 2.4 Those themes recur in and are consistent with other definitions of sustainable communities for example:

*'a sustainable community needs to have the right balance of economy, community and environment'<sup>1</sup>.*

- 2.5 The realisation of those principles is typically achieved through 'sustainability assessments' described by the Country Landowners' Association<sup>2</sup> as being used:

*'to score settlements on the range of services available there or in close proximity. Villages are then placed in a hierarchy according to their score, with the Local Plan allocating new housing to those towards the top of the hierarchy. Settlements where development is allocated by the plan are deemed to be sustainable, while those with fewer services are deemed unsustainable'* (page 1).

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<sup>1</sup> [file:///C:/Users/richa/Downloads/Sustainable\\_Rural\\_Communities\\_Toolkit.pdf](file:///C:/Users/richa/Downloads/Sustainable_Rural_Communities_Toolkit.pdf)

<sup>2</sup> <https://www.cla.org.uk/strongfoundations>

- 2.6 Two major and related themes of the Taylor Review and other contemporary reports are the key role played by the planning system in achieving positive change and the priority of providing affordable housing which:
1. meets the current and future housing needs, priorities and aspirations of local residents;
  2. extends the housing choices available to local people, and,
  3. supports an expanded range of skills, services and facilities in the local community.
- 2.7 By the mid-2000s, ‘toolkits’ had been developed to help achieve ‘sustainable rural communities’<sup>3</sup> and the issue had been recognised and incorporated into planning policy, for example, in East Northamptonshire<sup>4</sup>.
- 2.8 Three criteria recur consistently in defining affordable rural housing in this context, that it should:
- meet local housing needs – with a central role for Housing Needs Assessments to identify the type and level of need;
  - guarantee affordability in perpetuity; and
  - recognise local connection criteria such as working in an area; having family in the area or having previously lived there.
- 2.9 The remainder of this chapter focuses on how to achieve affordable rural housing, especially through the planning system.

### **The role of the planning system in providing affordable housing**

- 2.10 The Local Government Association with the Planning Advisory Service have produced a very useful review of the role of the planning system in providing rural housing including good practice<sup>5</sup>
- 2.11 One of the most significant devices is the use of ‘Rural Exception Sites’ and especially ‘Entry Level Exception Sites’ which are intended specifically to achieve affordable rental and sale housing. These are typically small-scale sites and can be used to permit affordable housing development in communities of (usually) less than 3,000 people on sites where this would not

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<sup>3</sup> [https://www.stantonstgabriel.com/uploads/1/4/0/0/14002490/toolkit\\_for\\_rural\\_communities\\_-\\_dec08.pdf](https://www.stantonstgabriel.com/uploads/1/4/0/0/14002490/toolkit_for_rural_communities_-_dec08.pdf)

<sup>4</sup>

[file:///C:/Users/richa/OneDrive/Documents/Housing%20Vision/Rural%20Housing/Intergrated\\_approach\\_to\\_sustainable\\_rural\\_planning\\_in\\_East\\_Northamptonshire\\_Part\\_1\\_.pdf](file:///C:/Users/richa/OneDrive/Documents/Housing%20Vision/Rural%20Housing/Intergrated_approach_to_sustainable_rural_planning_in_East_Northamptonshire_Part_1_.pdf)

<sup>5</sup> <https://www.local.gov.uk/sites/default/files/documents/rural-housing-02b.pdf>

normally be permitted. Such housing has to meet the needs of households who satisfy local connection criteria, such as an existing family or employment connection, and must be affordable 'in perpetuity'.

- 2.12 Rural Exception Sites are effective because the development land would not obtain planning permission for 100% market housing and as they are often located in areas of high landscape value with high infrastructure costs, development costs per unit would be too high to support affordable housing. Additionally, from a landowner's perspective, they can provide a significant uplift in value compared with agricultural land.
- 2.13 Small numbers of market homes may be allowed at the local authority's discretion, for example, where it is essential to enable the delivery of affordable units without grant funding. Whilst the emphasis is typically placed on social rented properties, some schemes, for example in South Oxfordshire, have included discounted Market Sale and Affordable Rented homes.
- 2.14 Parish-wide housing needs surveys, such as the one currently being undertaken for this project, are required to identify housing need which cannot be met in the market sector.
- 2.15 North Norfolk District Council's Planning Policy H03, known as the 'Exception Housing Policy' allows the provision of 100% affordable 'Exception Housing Schemes' which meet the well-established criteria of provision on land that could otherwise not be built on; robust evidence of local housing need within the parish and adjoining parishes, and protected as affordable housing in perpetuity <sup>6</sup>.

### **Community-led housing initiatives**

- 2.16 There is a wide range of community-led housing initiatives, including housing co-operatives, Community Land Trusts, co-housing, self-build and custom-build housing. The agency 'Community-Led Housing' provides a useful and practical 'toolkit' informing the development of community-led housing schemes: <https://clhtoolkit.org/>
- 2.17 Community-led housing initiatives are well-established in North Norfolk<sup>7</sup> with significant financial support to the District Council from the CLG's 'Community Housing Fund' <sup>8</sup> designed to increase the number of homes delivered by the community-led housing sector, especially housing that is affordable at local income levels and in perpetuity.

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<sup>6</sup> [https://www.north-norfolk.gov.uk/media/2771/affordable\\_housing.pdf](https://www.north-norfolk.gov.uk/media/2771/affordable_housing.pdf)

<sup>7</sup> <https://www.north-norfolk.gov.uk/tasks/housing-strategy-community-support/community-led-housing/>

<sup>8</sup> <https://www.gov.uk/government/collections/community-housing-fund>

## Community Land Trusts (CLTs)

2.18 The National Community Land Trust Network states that:

*‘Community land trusts (CLTs) are set up and run by ordinary people to develop and manage homes as well as other assets important to that community, like community enterprises, food growing or workspaces. CLTs act as long-term stewards of housing, ensuring that it remains genuinely affordable, based on what people actually earn in their area, not just for now but for every future occupier<sup>9</sup>.’*

2.19 There are currently 263 legally incorporated Community Land Trusts in England and Wales with 17,000 members, and 935 homes have been built to date. A Community Land Trust is a corporate body which:

- is established for the express purpose of furthering the social, economic and environmental interests of a local community by acquiring and managing land and other assets in order:
  - to provide a benefit to the local community
  - to ensure that the assets are not sold or developed except in a manner which the trust's members think benefits the local community
- is established under arrangements which are expressly designed to ensure that:
  - any profits from its activities will be used to benefit the local community (otherwise than by being paid directly to members)
  - individuals who live or work in the specified area have the opportunity to become members of the trust (whether or not others can also become members)
  - the members of a trust control it.

2.20 Through Community Land Trusts, communities can acquire land and assets enabling them to provide social rented and low cost home ownership properties which remain affordable in perpetuity. Most CLT models achieve this by separating the ownership of land and the homes provided on the land, retaining the value of the land and assets in perpetuity, on behalf of the wider community.

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<sup>9</sup> <http://www.communitylandtrusts.org.uk/what-is-a-clt/about-clts#:~:text=The%20Community%20Land%20Trust%20movement,people%20are%20members%20of%20CLTs>

- 2.21 Their effectiveness in delivering affordable rural housing is considered to be their potential to increase the speed, quality and volume of units delivered to meet locally identified needs.

### **Co-housing**

- 2.22 'UK Cohousing'<sup>10</sup> encourages and supports the development of cohousing communities which it defines as:

*'intentional communities, created and run by their residents. Each household has a self-contained, private home as well as shared community space. Residents come together to manage their community, share activities, and regularly eat together.'*

*Cohousing communities can be inter-generational, welcoming anyone of any age and any family structure, or specifically to cater for people who are older or are communities of common interest, for example for women or LGBT groups'.*

- 2.23 Originating in the 1990s and currently supported by CLG's 'New Community Housing Fund', there are 19 completed cohousing communities and over 60 projects in preparation. They range from around 10 to 40 households, most are mixed but some are specifically for older people, including with care which, in view of its significant and growing older population, may be of particular relevance to parishes in the project area. Developments range from modern eco-homes to conversions of farm and former hospital buildings in urban, rural and semi-rural locations.
- 2.24 Housing LIN have produced a comprehensive guide to co-housing for older people<sup>11</sup> and a useful example of a scheme is the Postlip community in Winchcombe in the Cotswolds<sup>12</sup>

### **Rural Key Workers**

- 2.25 The concept of key workers has its roots in urban settings and has seen little application in rural environments. However, an analysis published by CPRE in July 2020 highlighted the lack of affordable homes for rural key workers, finding that private rented housing was unaffordable for care workers in over 90% of rural areas defined as costing more than 35% of net income. Their report defined rural key workers and assessed the extent to which average private rents were unaffordable in rural areas as follows:

- Care workers: in 96% of rural areas;
- Hospital porters: in 93% of rural areas;

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<sup>10</sup> <https://cohousing.org.uk/>

<sup>11</sup> <https://www.housinglin.org.uk/Topics/browse/Housing/HousingforOlderPeople/Cohousing/>

<sup>12</sup> <http://www.postliphall.org.uk/>

- Farmworkers: in 86% of rural areas;
- Youth workers: in 74% of rural areas;
- Bus and coach drivers: in 67% of rural areas; and
- Nurses: in 27% of rural areas.

2.26 The findings also show that whilst average social rents are affordable for these key workers in most rural local authorities, there is a huge backlog of demand.

2.27 Exmoor National Park has begun to address this issue by developing Supplementary Planning Guidance for 'Rural Workers' to 'assist those working in farming and forestry ...wanting to make a planning application to build, or convert a building to provide a rural worker or succession farm worker house' including in open countryside<sup>13</sup>.

### Working with landowners

2.28 The Country Landowners' Association (CLA) has taken the lead in considering how local authorities and communities can encourage landowners to provide low-cost land and/or affordable housing.

2.29 A report produced by the CLA, 'Strong Foundations – Meeting Rural Housing Needs' (2017) and the accompanying Policy Briefing 'Sustainable Villages - Making Rural Communities Fit for the Future' published in November 2018<sup>14</sup> set out their aims and ambitions. As stated in the main report<sup>15</sup>:

*'the CLA believes greater incentives should be offered to landowners to encourage them to build and manage affordable housing for rent, and planning policy should be updated to recognise the unique housing requirements of older farm workers'* (page 12).

2.30 In this context, the CLA is strongly in favour of using 'Rural Entry Level Exception Sites' and a Policy Briefing entitled 'Affordable Homes in the Countryside: the role of entry level exceptions sites'<sup>16</sup> makes their case and provides two useful practical case studies at Bolesworth in Cheshire and the Fallodon Estate in Northumberland.

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<sup>13</sup> <https://www.exmoor-nationalpark.gov.uk/planning/planning-policy/rural-worker-and-succession-farm-dwelling-guidance-consultation>

<sup>14</sup> <https://www.cla.org.uk/sustainable-villages-report-making-rural-communities-fit-future>

<sup>15</sup>

<https://www.cla.org.uk/sites/default/files/CLA%20Housing%20Report%20D7%20V2%2028.06.17%20AW%20HR%20SPREADS.pdf>

<sup>16</sup>

<https://www.cla.org.uk/sites/default/files/CLA%20StrongFoundations%20DeliveringAffordableHomes%20Paper%20FINAL%20LoRes%20%281%29.pdf>

## First Homes

- 2.31 The government published a consultation on 7th February 2020 concerning the introduction of 'First Homes', a scheme under which new properties would be sold at a discount of at least 30% below market value, mostly to first time buyers, and largely funded through developer contributions secured by local planning authorities via Section 106 Planning Agreements<sup>17</sup>.
- 2.32 Local authorities would be able to decide who can buy them with priority given to households already living or working in the area; former military personnel and key workers, such as nurses and firefighters.
- 2.33 One of the proposals is that up to 4,000 new 'First Homes' homes might be delivered annually on exception sites to households with local connections and subject to affordable perpetuity arrangements, but this has led to concern that such homes might still be beyond the reach of most rural dwellers due to inadequate incomes.

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<sup>17</sup> <https://www.gov.uk/government/consultations/first-homes>

### 3. Demographic Patterns and Trends

#### Introduction

3.1 This section provides a demographic profile of the 5 parishes in the context of the North Norfolk District Council area identifying:

- the size and age profile of the population;
- how the population is projected to change;
- the number of households by size and type;
- how the number of households is projected to change;
- who's moving into the area and who's moving out;
- the pattern of commuting to work; and
- the pattern of household incomes.

3.2 Data has been drawn from the 2011 Census and although almost 10 years old, it still provides an important baseline for assessing change. Where possible, data for parishes has been compared with North Norfolk with difference of 5% or more highlighted in the 'key findings' accompanying each table.

#### What is the size and age profile of the population?

3.3 The age of the area's population will influence household formation which in turn determines housing requirements. The following table summarises age structure by age band from the 2011 Census.

**Table 3.1: population by age band, 2011**

Age band	Holkham		Walsingham		Warham		Wells		Wighton		North Norfolk DC	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Age 0 to 17	35	16.0	119	14.6	39	20.5	298	13.8	37	16.8	16,874	16.7
Aged 18 to 24	11	5.0	59	7.2	15	7.8	125	5.8	17	7.7	6,453	6.4
Aged 25 to 44	67	30.4	143	17.5	45	23.3	337	15.5	56	25.3	18,875	18.6
Age 45 to 64	50	22.7	239	29.1	62	32.1	615	28.4	58	26.2	30,100	29.7
Age 65 plus	57	25.8	260	31.8	32	16.5	790	36.4	54	24.4	29,197	28.8
All Categories: Age Structure	220	100	819	100	193	100	2,165	100	222	100	101,499	100
Mean Age	45.4		49.2		41.5		51.6		44.2		47.5	
Median Age	44.0		52.0		44.0		57.0		45.5		51.0	

(Source: KS102EW 2011 Census data, Office for National Statistics website, <http://www.ons.gov.uk> and NOMIS website, <http://www.nomisweb.co.uk> Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>)

*Key findings compared with North Norfolk:*

- The area had a resident population of 3,619 in 2011 ranging from 193 in Warham to 2,165 in Wells.
- Holkham and Wighton have the largest populations aged 25-44 which tends to be associated with family formation and Holkham the lowest 'middle aged' population; and
- Wells and Walsingham have the largest older populations and highest mean and median ages, whilst Warham has a relatively low older population and mean age.
- Census Table KS001 identified a 'usually resident' population in Wells in 2001 of 2,451 implying a decline of 286 people.

### How is the population projected to change?

3.4 The following table uses the most recent ONS 2018-based subnational population projections to identify trends in North Norfolk from 2021-2041, data is not available at parish level.

**Table 3.2: projected change in the population of the North Norfolk District Council area by age band, 2021-2041, 000s**

Age Band	2021	2026	2031	2036	2041	Population Change	% Change 2021 to 2041
0-17	16,477	16,306	15,771	15,525	15,756	-721	-4.4%
18-24	5,439	5,397	5,883	5,847	5,521	+82	+1.5%
25-44	18,758	19,268	19,092	19,096	19,291	+533	+2.8%
45-64	24,586	24,466	23,176	22,426	23,255	-1,331	-5.4%
65+	35,781	38,875	42,673	45,933	47,439	+11,658	+32.6%
<b>All ages</b>	<b>106,421</b>	<b>109,491</b>	<b>112,325</b>	<b>114,850</b>	<b>117,203</b>	<b>+10,782</b>	<b>+10.1%</b>

(Source: Sub-National Population Projections ONS 2018, Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>.)

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#### Key findings:

- Using 2018-based population projections, the population of North Norfolk is projected to increase by almost 11,000 (just over 10%) between 2021 and 2041.
- If a district-wide 10.1% growth rate is applied to the 5 parishes, this would result in an estimated growth of 366 people, consisting of:
  - 22 in Holkham;
  - 83 in Walsingham;
  - 19 in Warham;
  - 219 people in Wells; and
  - 22 in Wighton.
- Population growth in North Norfolk is heavily skewed towards those aged 65+ in the context of projections of:
  - a small decline in those aged under 18;

- very small growth in those aged 18-24;
- small growth in those aged 25-44,
- a small decline in those aged 45-64; and
- very high projected growth of 33% in those aged 65+. This rate of growth is exceeded for the oldest age groups, for example, those aged 85+ are projected to grow from 5,269 in 2021 to 8,703 in 2041, a growth rate of 65%. This latter group has the greatest need for housing with care.
- The high projected growth in the older population is likely to result in:
  - a higher level of the under-occupation of family housing unless options to downsize are available; and
  - a greater requirement for housing which meets the needs of older households ranging from options for downsizing to housing with care.

#### **How many households are there and of what size?**

3.5 The following table profiles the number and size of households in the area.

**Table 3.3: household size, 2011**

Household Size	Holkham		Walsingham		Warham		Wells		Wighton		North Norfolk DC	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1 person	28	26.9	149	37.7	16	19.8	455	41.7	33	31.7	14,320	31.1
2 people	48	46.2	151	38.3	35	43.2	411	37.7	47	45.2	19,614	42.6
3 people	17	16.3	43	10.9	17	21.0	106	9.7	9	8.7	5,796	12.6
4 people	10	9.6	38	9.6	9	11.1	85	7.8	11	10.6	4,328	9.4
5 people	1	1.0	8	2.0	4	4.9	19	1.7	2	1.9	1,390	3.0
6 people	0	0.0	4	1.0	0	0.0	14	1.3	2	1.9	455	1.0
7 people	0	0.0	1	0.3	0	0.0	0	0.0	0	0.0	95	0.2
8 or more people	0	0.0	1	0.3	0	0.0	1	0.1	0	0.0	48	0.1
Number of households	104	100	395	100	81	100	1,091	100	104	100	46,046	100

(Source: Table QS 406 EW 2011 Census data, Office for National Statistics website, <http://www.ons.gov.uk> and NOMIS website, <http://www.nomisweb.co.uk> Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>)

**Key findings:**

- There were a total of 1,775 households across the 5 parishes in 2011, ranging from 82 in Warham to 1,091 in Wells;
- Wells and Walsingham have the highest proportions of single person households and Warham has the lowest proportion.
- Warham has the highest proportion of 3 person households.

3.6 The following table profiles the composition of households by type.

**Table 3.4: household composition, 2011**

Household type	Holkham		Walsingham		Warham		Wells		Wighton		North Norfolk DC	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
One person household	28	26.9	149	37.7	16	19.8	455	41.7	33	31.7	14,320	31.1
One family household	68	65.4	213	53.9	64	79.0	585	53.6	68	65.4	29,492	64.0
Other household types	8	7.7	33	8.4	1	1.2	51	4.7	3	2.9	2,234	4.9
All households	104	100	395	100	81	100	1,091	100	104	100	46,046	100

(Source: Table KS105 EW 2011 Census data, Office for National Statistics website, <http://www.ons.gov.uk> and NOMIS website, <http://www.nomisweb.co.uk>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>).

**Key findings:**

- Warham has the lowest proportion of single person households and Wells and Walsingham have the highest proportions; and
- Unsurprisingly, Warham has the highest proportion of family households and Wells and Walsingham have the lowest proportions.

**How is the number of households projected to change?**

3.7 2018-based household projections for local authorities were released in June 2020 and enable patterns to be identified from 2021 to 2041, as set out in the following table, data is not available at parish level.

**Table 3.5: projected change in the number of households in the North Norfolk District Council area by age band, 2021-2041**

2021	2026	2031	2036	2041	Change	% Change 2021 to 2041
49,183	51,374	53,508	55,390	57,111	+7,928	+16.1%

(Source: 2018-based household projections for local authorities and higher administrative areas within England, Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>).

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*Key findings:*

- Growth of just over 16% is projected in the number of households between 2021 and 2041 (+7,928). Data for growth in households by age has not yet been released but in view of the age profile of population projections, it can be speculated that much of this growth will derive from people aged 65 and above who are already housed.
- If a district-wide 16.1% growth rate is applied to the 5 parishes, this would result in an estimated growth of 284 households with an equivalent need for housing, consisting of:
  - 17 in Holkham;
  - 63 in Walsingham;
  - 176 households in Wells;
  - 13 in Warham; and
  - 17 in Wighton.

**Who's moving into the area and who's moving out?**

- 3.8 Internal migration refers to the movement of population within England between local authority areas and can be an important factor in determining housing requirements, data is not available at parish level. Trends can be monitored using estimates of internal migration prepared from National Health Service Central Register (NHSCR) data which records registrations with a GP. It is recognised that this data is dependent on people registering and that some groups register at lower rates including students, especially male students, and young men. Conversely, families and older people are more likely to register.
- 3.9 The following table considers internal migration at the local authority level and the net effect for North Norfolk for the three years ending December 2019.

**Table 3.6: Internal Migration, North Norfolk, year ending 2017 to year ending 2019**

Area	2017			2018			2019		
	Persons			Persons			Persons		
	Inflow	Outflow	Balance	Inflow	Outflow	Balance	Inflow	Outflow	Balance
North Norfolk	5,060	4,190	+870	5,246	4,272	+974	5,441	4,691	+750

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>.

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[http://www.nationalarchives.gov.uk/doc/open-government-licence/.](http://www.nationalarchives.gov.uk/doc/open-government-licence/))

**Key findings:**

- North Norfolk has consistently gained people through internal migration, with a net increase of 2,594 people in the three years between 2017 and 2019.

3.10 The following table takes the analysis further by identifying those local authorities from which 100 or more people moved into the area over the 3 year period from 2017-2019.

**Table 3.7: internal migration into North Norfolk from local authorities where 100 or more moved, over the 3 years ending 2019 with totals of 100+ highlighted**

Local authority	Number
Broadland	1,532
Norwich	1,105
King's Lynn and West Norfolk	959
South Norfolk	829
Breckland	757
Daventry	488
Great Yarmouth	449
East Northamptonshire	209
Central Bedfordshire	183
South Cambridgeshire	151
Huntingdonshire	136
Milton Keynes	107

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>.

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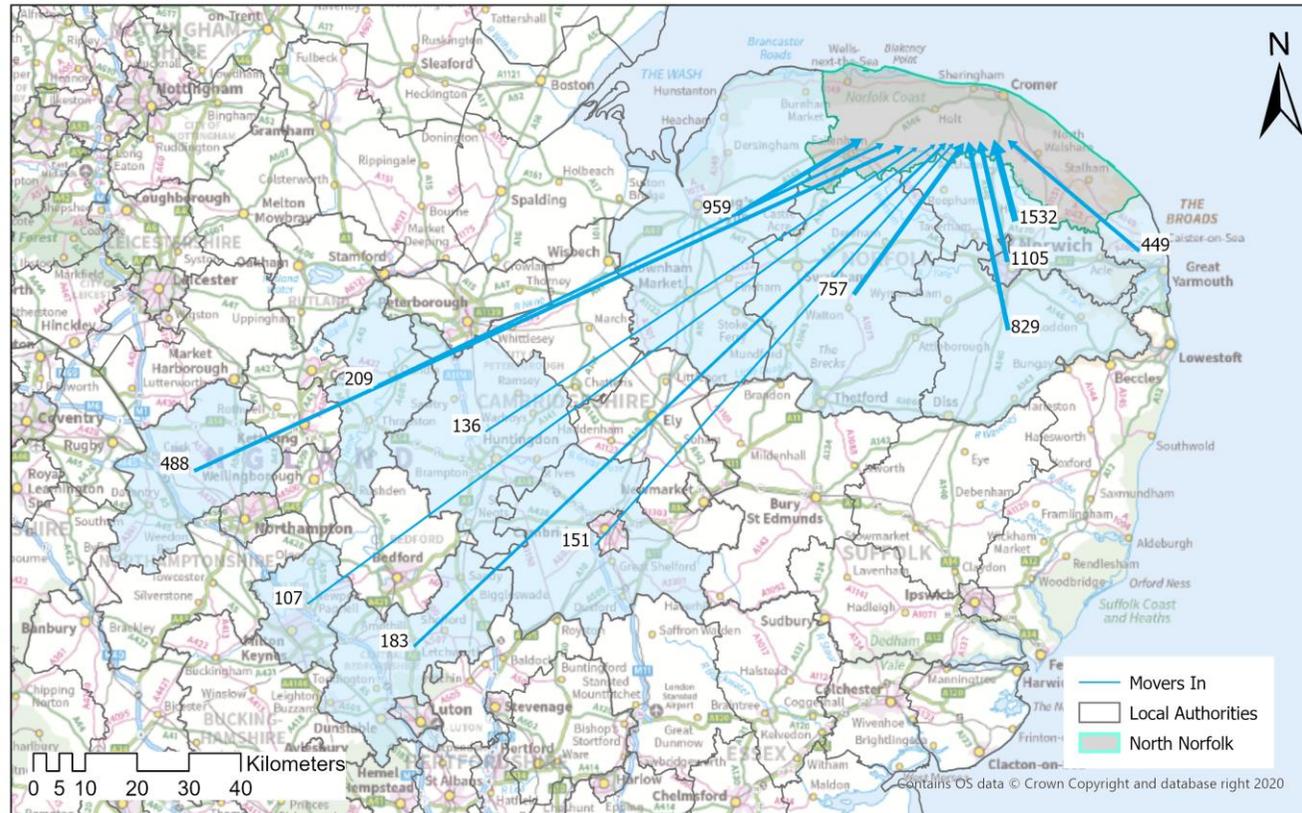
[http://www.nationalarchives.gov.uk/doc/open-government-licence/.](http://www.nationalarchives.gov.uk/doc/open-government-licence/))

*Key findings:*

- Broadland and Norwich provided the largest number of migrants into North Norfolk, followed by King's Lynn and West Norfolk, South Norfolk and Breckland, the pattern of movement is evident from the following map.

Map 3.1

Migration Into North Norfolk from Local Authorities with more than 100 People Registering with a GP for the 3 Years Ending December 2019



3.11 The following table identifies those local authorities from which 100 or more people moved out of the area in any one year over the 3 year period ending December 2019.

**Table 3.8: internal migration out of North Norfolk to local authorities where 100 or more moved, over the 3 years ending 2019**

Local authority	Number
Broadland	1,768
Norwich	1,160
King's Lynn and West Norfolk	938
South Norfolk	836
Breckland	829
Daventry	528
Great Yarmouth	378
East Northamptonshire	301
Bolton	120

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>.

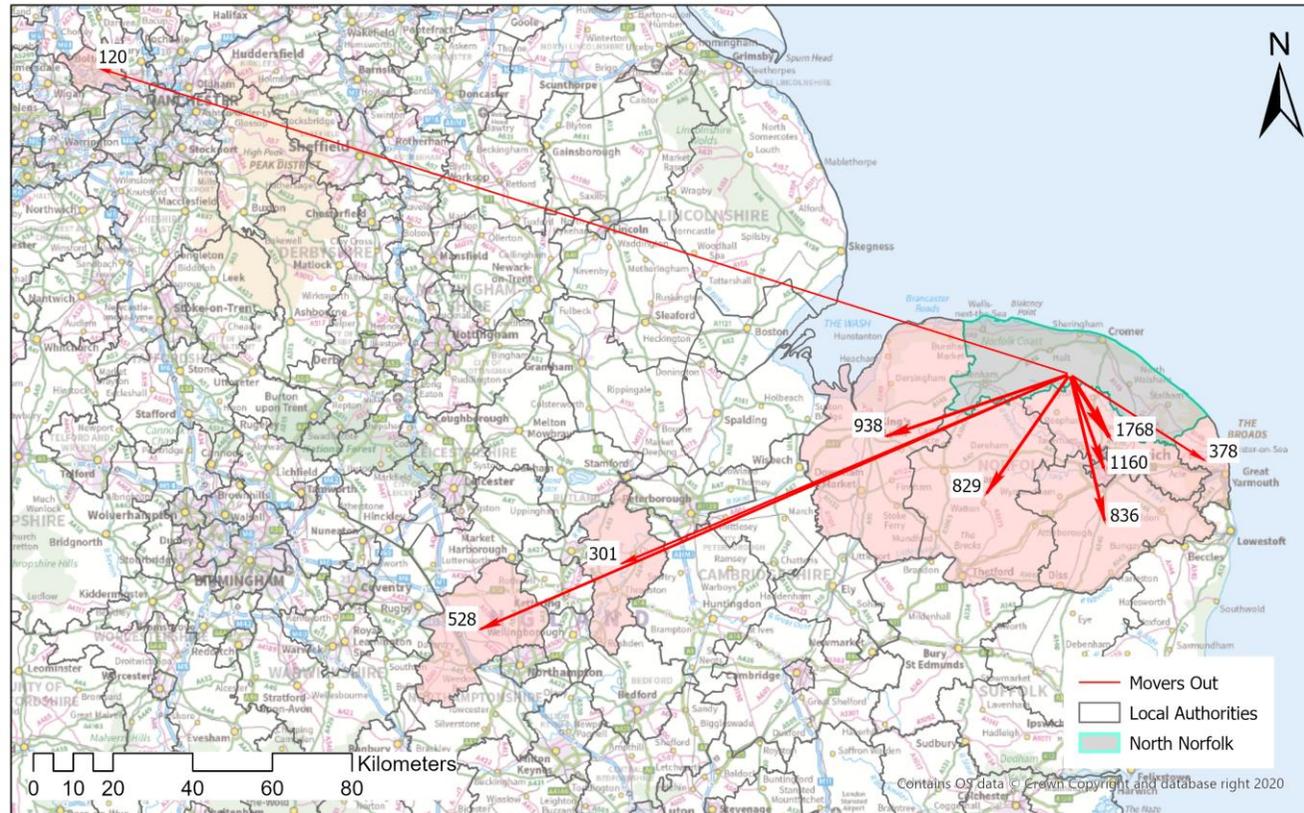
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*Key findings:*

- As with in-migration, Broadland and Norwich received the largest number of migrants out of North Norfolk, followed by King's Lynn and West Norfolk, South Norfolk and Breckland, the pattern of movement is evident from the following map.

Map 3.2

Migration Out of North Norfolk to Local Authorities with more than 100 People Registering with a GP for the 3 Years Ending December 2019



3.12 The following table examines the net effect of movement in and out of the area by local authority over the three years ending 2019

**Table 3.9: net effect of internal migration in and out of North Norfolk where net migration is greater than 50 over the three years ending 2019**

Local authority	Number
Central Bedfordshire	130
Epping Forest	88
South Cambridgeshire	86
East Hertfordshire	84
Milton Keynes	83
Great Yarmouth	71
Uttlesford	63
Leicester	62
Maldon	60
Huntingdonshire	58
Ashford	56
Redbridge	56
Harlow	55
Bromley	54
Medway	53
Three Rivers	53
North Hertfordshire	53
Fenland	51
Norwich	-55
Breckland	-72
East Northamptonshire	-92
Broadland	-236

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>.

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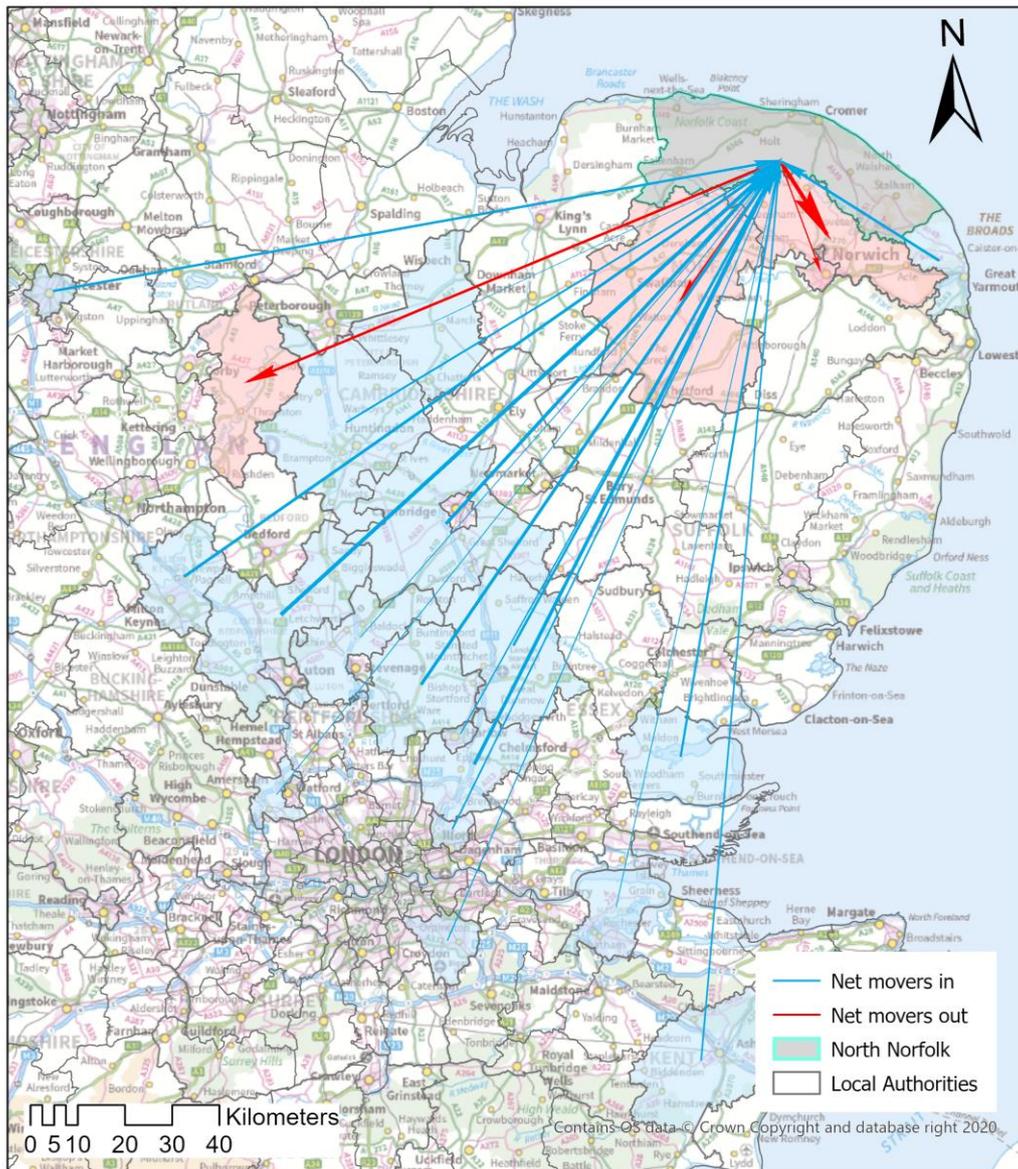
<http://www.nationalarchives.gov.uk/doc/open-government-licence/>

**Key findings:**

- The net effect of internal migration is geographically broad ranging, the greatest net gains are from Central Bedfordshire, Epping Forest, South Cambridgeshire, East Hertfordshire and Milton Keynes,
- The greatest net losses are to Broadland, East Northamptonshire, Breckland and Norwich.
- The pattern of movement is evident from the following map.

Map 3.3

Net Migration into/out of North Norfolk from/to Local Authorities with Plus or Minus 50 People Registering with a GP for the 3 Years Ending December 2019



3.13 Data on internal migration by age enables profiling of the types of households moving in and out of North Norfolk, for example, those aged 0-15 can be associated with parents aged 25-44 to indicate families with children; those aged 16-24 will include students and those seeking employment; those aged 45-64 are associated with middle age, employment and non-dependent children; those aged 65-74 are likely to be entering retirement and those aged 75+ are more likely to need health and social care. The following table summarises patterns for the year ending June 2019.

**Table 3.10: internal migration by age band, North Norfolk, year ending June 2019**

Age band	Inflow	Outflow	Net effect
0-15	694	562	132
16-24	864	1,115	-251
25-44	1,454	1,361	93
45-64	1,635	897	738
65-74	614	432	182
75+	312	392	-80
Totals	5,573	4,759	814

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, <http://www.ons.gov.uk/ons/index.html>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

*Key findings:*

- There has been an overall gain of 814 people into North Norfolk.
- A gain in the age bands associated with families with children of 132 children aged 0-15 and 93 adults aged 25-44.
- The largest loss of 251 in those aged 16 to 24 year which is likely to be associated with movement into higher education or to find employment.
- The largest gain of 738 in those aged 45-64 associated with middle age, employment and non-dependent children.
- A gain of 182 people aged 65-74 which is associated with retirement.
- A loss of 80 people aged 75+ which is associated with an increased need for care.

**What's the pattern of commuting to work?**

3.14 Travel to work patterns can have an important impact on housing markets, especially where locations which are attractive to commuters as places to live. The following table summarises the extent of commuting in and out of North

Norfolk at the Census date of 27<sup>th</sup> March in 2011, this data is only available at local authority level.

**Table 3.11: travel into and out of North Norfolk to work, 2011**

Movement	Numbers
Travel In	11,798
Travel Out	8,520
Net Effect	-3,278

(Source: Table 107 UK Travel Flows, 2011 Census, NOMIS website, <http://www.nomisweb.co.uk/>.)

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*Key findings:*

- In 2011, 3,278 more people travelled to work into the area than travelled out.

3.15 The following table and addresses the question, ‘*where do people live who work in North Norfolk?*’ and identifies the principal flows.

**Table 3.12: travel into work to North Norfolk from local authorities where 500 or more travel, 2011**

Local Authority	Numbers
Broadland	2,711
Breckland	1,338
King's Lynn and West Norfolk	1,327
Norwich	1,078
Great Yarmouth	825
South Norfolk	539

(Source: Table 107 UK Travel Flows, 2011 Census, NOMIS website, <http://www.nomisweb.co.uk/>.)

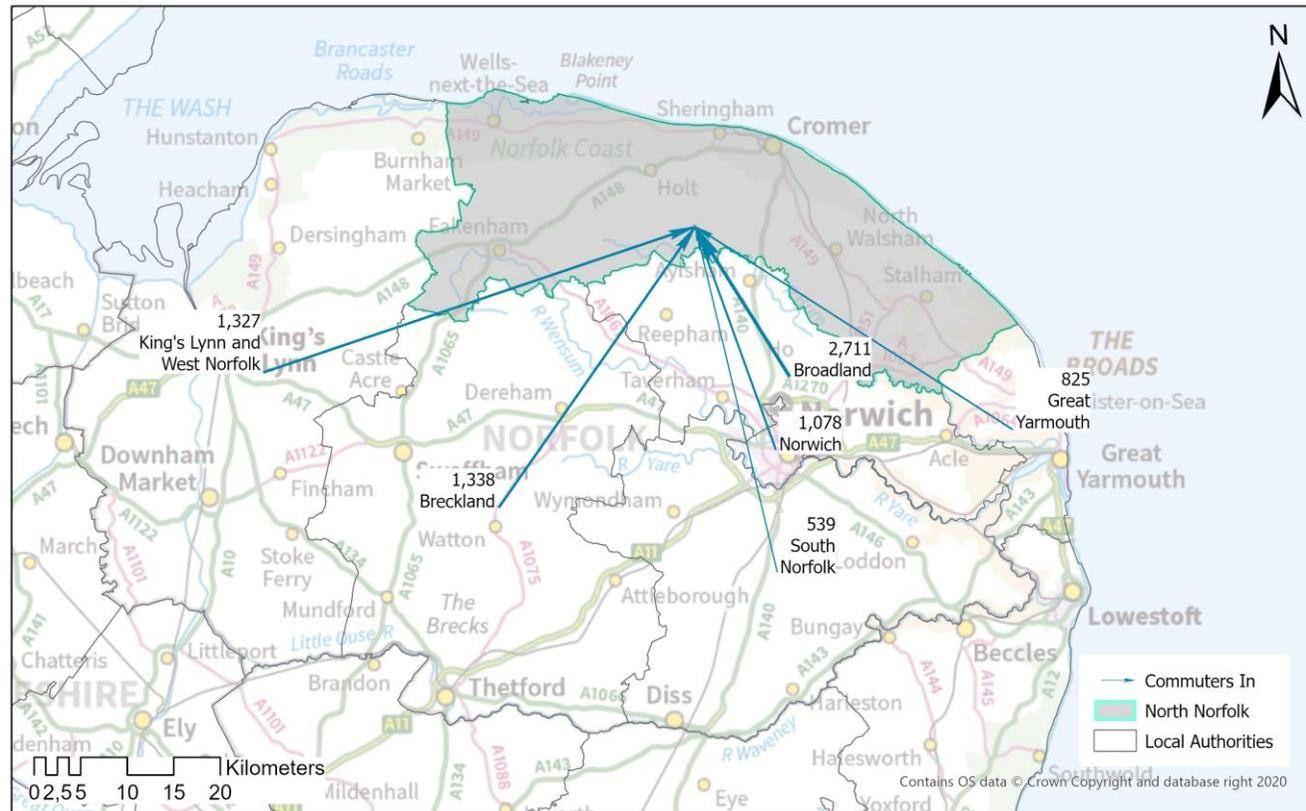
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*Key findings:*

- The main local authorities from which people travelled to work in North Norfolk in 2011 are Broadland, Breckland, King’s Lynn and West Norfolk and Norwich, the pattern of commuting is evident from the following map.

Map 3.4

Commuters from Local Authorities with more than 100 People Travelling into North Norfolk for 2011



3.16 The following table and map address the question, ‘*where do people work who live in North Norfolk?*’ and identify the principal flows.

**Table 3.13: travel to work from North Norfolk to local authorities where 50 or more travelled out, 2011**

Local Authority	Numbers
Norwich	3,540
Broadland	3,003
King's Lynn and West Norfolk	1,273
South Norfolk	891
Great Yarmouth	766
Breckland	715
Westminster, City of London	130
Waveney	106
Forest Heath	54
Fenland	50

(Source: Table 107 UK Travel Flows, 2011 Census, NOMIS website, <http://www.nomisweb.co.uk/>.)

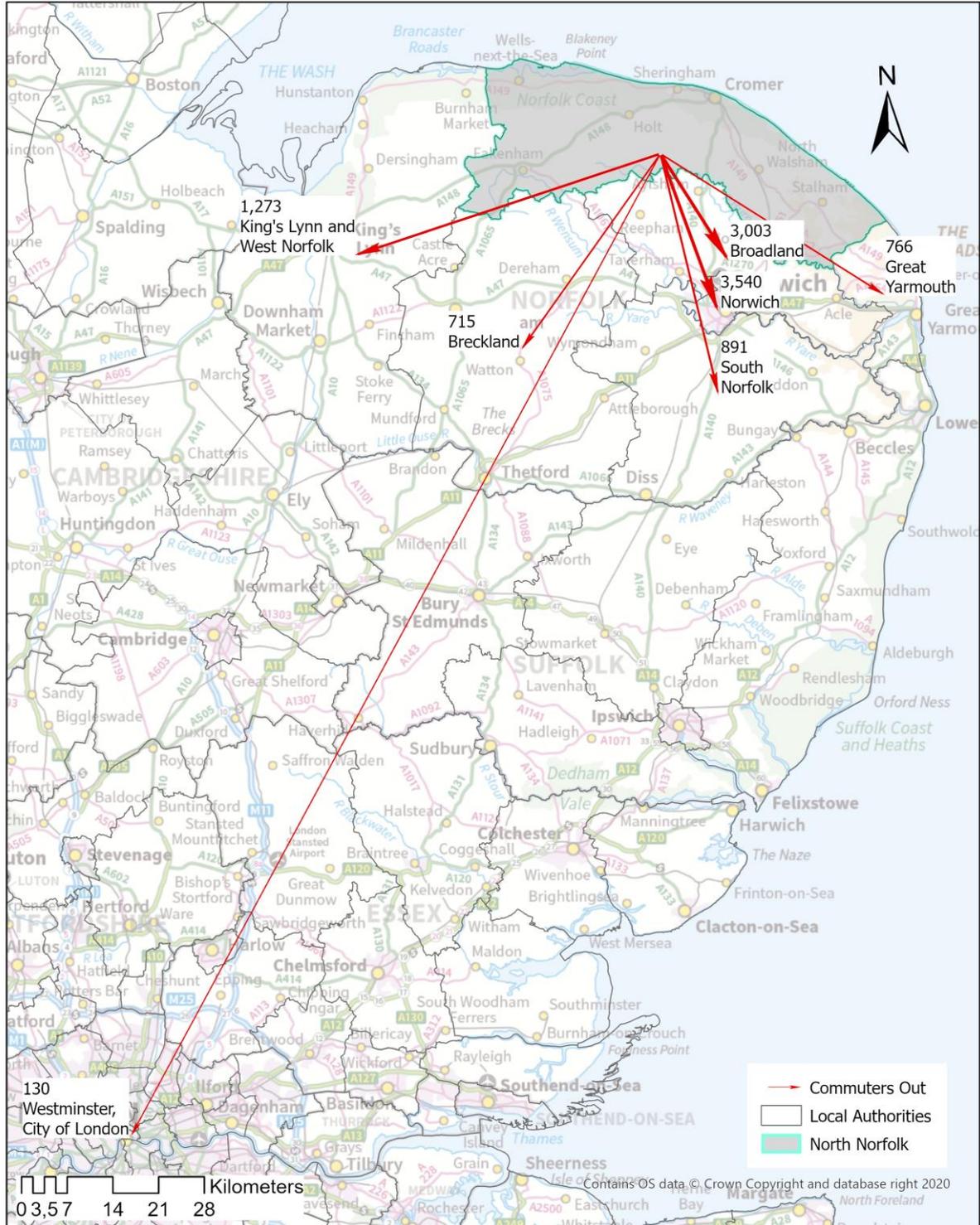
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**Key findings:**

- Commuting out is more widely dispersed than commuting in. The main local authorities to which people travelled to work outside North Norfolk in 2011 were Norwich, Broadland, King’s Lynn and West Norfolk, South Norfolk, Great Yarmouth and Breckland. However it is interesting to note a commuting flow to the London Borough of Westminster, the pattern of commuting is evident from the following map.

Map 3.5

Commuters to Local Authorities with more than 100 People Travelling Out to Work from North Norfolk for 2011



### What is the pattern of household incomes?

3.17 Income is a key factor in determining affordability and financial access to housing. The following table profiles the proportion of households of all types receiving gross incomes from all sources, including benefits and pensions.

**Table 3.14: percentage of households in gross income bands, Wells, Holkham, Warham, Wighton and North Norfolk, September 2020**

Income band	Wells, Holkham, Warham and Wighton %	North Norfolk %
£0 - £5k	1.5	1.4
£5 – 10k	6.9	6.3
£10 - 15k	9.6	9.0
£15 – 20k	11.1	10.7
£20 – 25k	9.7	9.6
£25 - 30k	9.1	9.2
£30 – 35k	7.9	8.1
£35 - 40k	6.7	6.9
£40 - 45k	6.0	6.2
£45 - 50k	5.2	5.4
£50 - 55k	4.3	4.5
£55 – 60k	3.7	3.8
£60 - 65k	3.1	3.2
£65 - 70k	2.5	2.6
£70 - 75k	2.1	2.2
£75 - 80k	1.5	1.6
£80 - 85k	1.8	1.9
£85 - 90k	1.6	1.6
£90 - 95k	1.1	1.1
£95 - £100k	0.9	0.9
£100-120k	1.9	2.0
£120-140k	0.9	1.0
£140-160k	0.5	0.5
£160-180k	0.2	0.2
£180-200k	0.1	0.1
£200k +	0	0
Mean income	£38,550	£39,431
Median income	£31,286	£32,350
Lower quartile	£18,140	£18,877

(Source: PayCheck data, CACI, September 2020)

#### Key findings:

- At £38,550, the project area has a slightly lower average income than North Norfolk.

- The lower quartile income level is lower than for North Norfolk as a whole and almost 30% of households are dependent on incomes of £20,000 or less.

## 4. Housing Stock and Supply

### Introduction

4.1 Using a wide variety of secondary data sources, this section provides a housing profile of the 5 parishes in the context of the North Norfolk District Council area identifying:

- the profile of the housing stock by type;
- the profile of the housing stock by tenure;
- the profile of the housing stock by size;
- the level of under-occupation and overcrowding;
- the level of vacant, second and holiday homes;
- the trends in the provision of new housing;
- the pattern of supply in the home ownership sector;
- the pattern of supply in the private rental sector;
- the pattern of supply in the affordable housing sector; and
- the overall pattern of supply across the main tenures.

### What's the profile of the housing stock by type?

4.2 The following table profiles the housing stock by property type in 2011.

Table 4.1: property type, 2011

Property Type	Holkham		Walsingham		Warham		Wells		Wighton		North Norfolk DC	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
<b>Whole House or Bungalow</b>												
Detached	36	30.5	141	27.0	44	44.0	484	30.2	47	35.1	23,448	44.0
Semi-detached	52	44.1	207	39.6	48	48.0	542	33.9	56	41.8	15,332	28.8
Terraced (including end terrace)	23	19.5	147	28.1	5	5.0	387	24.2	30	22.4	8,603	16.2
<b>Flat, maisonette or apartment</b>												
Purpose Built block of flats or tenement	1	0.8	5	1.0	3	3.0	102	6.4	1	0.7	3,398	6.4
Part of a converted or shared house (including bed-sits)	6	5.1	15	2.9	0	0	40	2.5	0	0	1,421	2.7
In commercial building	0	0	6	1.1	0	0	43	2.7	0	0	613	1.2
<b>Other</b>												
Caravan or other mobile or temporary structure	0	0	2	0.4	0	0	3	0.2	0	0	428	0.8
All Categories: Household Spaces	118	100	523	100	100	100	1,601	100	134	100	53,243	100

(Source: Table KS401EW 2011 Census data, Office for National Statistics website, <http://www.ons.gov.uk>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

*Key findings:*

- The 2011 Census recorded 2,476 properties by type across the 5 parishes;
- With the exception of Warham, the parishes have low proportions of detached housing;
- Holkham and Warham have the highest proportions of semi-detached housing;
- Warham has a very low proportion of terraced housing and Walsingham has the highest proportion; and
- With the exception of Wells, the other parishes have low proportions of flats.

**What's the pattern of the housing stock by tenure?**

4.3 The following table profiles the housing stock by tenure in 2011.

*Key findings:*

- The 2011 Census recorded the tenure of 1,775 properties across the 5 parishes;
- The home ownership rate is very low in Holkham and highest in Wells;
- There are hardly any shared ownership properties across the 5 parishes;
- Warham, Wells and Wighton have high proportions of social housing and Holkham has the lowest proportion;
- Care must be taken in accepting the proportions of council housing where stock transfer has rendered this type non-existent.
- With the exception of Wells and Walsingham, the parishes have high proportions of privately rented homes; and
- Holkham has a high proportion of rent-free homes.

**Table 4.2: tenure type, 2011**

Property Type	Holkham		Walsingham		Warham		Wells		Wighton		North Norfolk DC	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Owned: Owned Outright	2	1.9	138	34.9	22	27.2	527	48.3	26	25.0	21,083	45.8
Owned: Owned with a mortgage or loan	1	1.0	62	15.7	6	7.4	132	12.1	5	4.8	11,210	24.3
Shared ownership (part owned & part rented)	0	0.0	0	0.0	0	0.0	6	0.5	0	0.0	199	0.4
Social Rented: Council	2	1.9	19	4.8	10	12.3	58	5.3	7	6.7	1,123	2.4
Social Rented: Other	3	2.9	58	14.7	10	12.3	202	18.5	16	15.4	4,781	10.4
Rented from: Private landlord or letting agency	59	56.7	73	18.5	24	29.6	119	10.9	38	36.5	5,997	13.0
Private Rented Other	12	11.5	14	3.5	4	4.9	14	1.3	7	6.7	667	1.4
Living Rent Free	25	24.0	31	7.8	5	6.2	33	3.0	5	4.8	986	2.1
All Household Spaces (usually resident)	104	100	395	100	81	100	1,091	100.0	104	100	46,046	100

(Source: Table KS402EW 2011 Census data, Office for National Statistics website, <http://www.ons.gov.uk> and NOMIS website, <http://www.nomisweb.co.uk>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

### **What's the profile of the housing stock by size?**

4.4 The size of housing can be determined by the number of bedrooms which are recorded in the following table.

*Key findings:*

- Holkham and Wighton have low proportions of 2 bed homes and with Wighton, they have high proportions of 3 bed homes; and
- Holkham has a low proportion of 4 bed homes or larger.

**Table 4.3: household spaces by number of bedrooms, 2011**

Property Type	Holkham		Walsingham		Warham		Wells		Wighton		North Norfolk DC	
	No	%	No.	%	No	%	No	%	No	%	No	%
0 bedrooms	0	0.0	0	0	0	0.0	0	0.0	0	0.0	46	0.1
1 bedroom	6	5.8	33	8.4	0	0.0	83	7.6	7	6.7	3,211	7.0
2 bedrooms	27	26.0	110	27.9	22	27.2	397	36.4	27	26.0	14,746	32.0
3 bedrooms	59	56.7	188	47.6	43	53.1	436	40.0	59	56.7	19,290	41.9
4 bedrooms	8	7.7	43	10.9	9	11.1	129	11.8	0	0.0	6,468	14.0
5 or more bedrooms	4	3.8	21	5.3	7	8.6	46	4.2	11	10.6	2,285	5.0
Household spaces (usually resident)	104	100	395	100	81	100	1,091	100	104	100	46,046	100

(Source: Table QS411EW 2011 Census data, Office for National Statistics website, <http://www.ons.gov.uk> and NOMIS website, <http://www.nomisweb.co.uk>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

4.5 The following table summarises average household size, the average number of rooms and average number of bedrooms per household.

**Table 4.4: average household size and average number of rooms and bedrooms per household, 2011**

Indicator	Holkham	Walsingham	Warham	Wells	Wighton	North Norfolk DC
Average household size	2.1	2.1	2.4	1.9	2.1	2.2
Average number of rooms per household	5.6	5.7	6.3	5.6	5.9	5.8
Average number of bedrooms per household	2.8	2.8	3.1	2.7	2.9	2.8

(Source: Table QS403 EW 2011 Census data, Office for National Statistics website, <http://www.ons.gov.uk> and NOMIS website, <http://www.nomisweb.co.uk>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

*Key findings compared with North Norfolk:*

- All 5 parishes are close to the district average for all measures.
- Warham has the highest average household size; number of rooms and number of bedrooms per household.

### **What's the level of under-occupation and overcrowding?**

4.6 Under-occupation and overcrowding are likely to be experienced at different stages of the life cycle. Under-occupation is more likely to affect older people living in family housing from which children have moved on. Overcrowding is more likely to affect younger people with dependent children who are in need of more bedrooms. Under-occupation and overcrowding can therefore, be two sides of the same coin, where a reduction in under-occupation by older people can increase the supply of family housing for younger households.

4.7 The Occupancy Rating provides a measure of whether a household's accommodation is overcrowded or under-occupied. There are two measures of occupancy rating, one based on the number of rooms in a household's accommodation, and one based on the number of bedrooms. Based on a standard formula which assesses the relationship between household members according to their ages and gender, it relates the actual number of rooms or bedrooms in a property to the number of rooms or bedrooms 'required' by the members of that household. The number of rooms/bedrooms required is subtracted from the number of rooms/bedrooms in the household's

accommodation to obtain the occupancy rating. An occupancy rating of -1 implies that a household has one fewer room/bedroom than required (overcrowded), whereas +1 implies that they have one more room/bedroom than the standard requirement (under-occupying).

4.8 Using the Occupancy Rating for bedrooms, the following table summarises the level of under-occupation and overcrowding for all households across the 5 parishes at the time of the 2011 Census.

**Table 4.5: under-occupation and overcrowding (bedrooms), 2011**

Occupancy Rating (bedrooms)	Holkham		Walsingham		Warham		Wells		Wighton		North Norfolk DC	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Under-occupation: rating of +2 or more	51	49.0	171	43.3	43	53.1	447	41.0	49	47.1	19,230	41.8
Under-occupation: rating of +1	31	29.8	137	34.7	21	25.9	401	36.8	36	34.6	17,580	38.2
Occupancy rating of 0	20	19.2	80	20.3	17	21.0	219	20.1	16	15.4	8,385	18.2
Overcrowding: rating of -1	2	1.9	4	1.0	0	0.0	21	1.9	3	2.9	770	1.7
Overcrowding: rating of -2 or less	0	0.0	3	0.8	0	0.0	3	0.3	0	0.0	81	0.2
All households	104	100	395	100	81	100	1,091	100	104	100	46,046	100

(Source: Table QS412 EW 2011 Census data, Office for National Statistics website, <http://www.ons.gov.uk> and NOMIS website, <http://www.nomisweb.co.uk>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>)

**Key findings:**

- There is a high level of under-occupation of 2 or more bedrooms in Holkham and Warham and high levels of under-occupation of 1 bedroom in Walsingham, Wells and Wighton; and
- The number of overcrowded households is small although 36 households across the area have one or two bedrooms fewer than required.

### What's the level of second and holiday homes?

4.9 It is difficult to determine from 2011 Census data the level of second and holiday homes as the principal output of relevance relates to the number of people with a second home. Holiday homes are only one of a number of categories of 'second home' as explained in the notes to the relevant Census table which state that:

*'Typical second addresses include armed forces bases, addresses used by people working away from home, a student's home address, the address of another person or guardian, or a holiday home.'*

4.10 The following table records the **number of people** with second homes in North Norfolk at the Census date, data is only available at local authority level.

**Table 4.6: the number of people resident outside North Norfolk with second homes by type in the district, 2011**

Second address: working	Second address: holiday	Second address: other	All second address types
329	4,842	2,768	7,939

(Source: Table 1a Second Addresses, 2011 Census data, Office for National Statistics website, <http://www.ons.gov.uk> and NOMIS website, <http://www.nomisweb.co.uk>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

#### Key Findings

- In 2011, 7,939 people who were usually resident in another local authority had second addresses in North Norfolk, equivalent to 7.8% of the usual resident population and 4,843 had second addresses which were holiday homes, equivalent to 4.8% of the usually resident population, a combined total of 12.6%.

4.11 A second indicator of second and holiday homes is the **number of vacant homes at the 2011 Census date**, and this data is also available at parish level.

Table 4.7: vacant homes, 2011

Household spaces	Holkham		Walsingham		Warham		Wells		Wighton		North Norfolk DC	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Household spaces with at least one usual resident	104	88.1	395	75.5	81	81.0	1,091	68.1	104	77.6	46,046	86.5
Household spaces with no usual residents	14	11.9	128	24.5	19	19.0	510	31.9	30	22.4	7,197	13.5
All household spaces	118	100	523	100	100	100	1,601	100	134	100	53,243	100

(Source: Table KS401EW 2011 Census data, Office for National Statistics website, <http://www.ons.gov.uk> and NOMIS website, <http://www.nomisweb.co.uk>. Contains public sector information licensed under the Open Government Licence v1.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/>.)

**Key findings:**

- There were 701 vacant properties across the 5 parishes in 2011, 29.7% of the total.
- Walsingham, Wells and Wighton have the highest proportions of vacant homes, reaching 32% in Wells.

4.12 Changes to Census tables makes it difficult to identify trends over time. Data by parish is only available from 2001 at which time, Table KS016 recorded 1,205 household spaces in Wells with residents and 271 household spaces with no residents (22.5%). Of the household spaces with no residents, 26 were recorded as vacant and 245 as second residences or holiday homes. These figures imply a considerable increase from 271 vacant homes in 2001 to 510 in 2011.

4.13 North Norfolk District Council monitors trends in the number of second and holiday homes including at the parish level and data is available from 2016. Deriving the number of second and holiday homes is a complex process involving analysis of Council Tax data using a series of indicators which have changed over time as follows:

In April 2016:

- Chalets (receiving a 50% Council Tax discount) furnished dwellings, which are not a person's sole or main residence, where occupation is restricted by a planning condition.
- Number of houses used as second homes (with a 5% Council Tax discount): furnished dwellings, which are not a person's sole or main residence, where occupation is not restricted by a planning condition.

From January 2017:

- Number of houses used as second homes (with a 5% Council Tax discount): furnished dwellings, which are not a person's sole or main residence, where occupation is not restricted by a planning condition.
- Using Business Rates data: the number of 'Self Catering Accommodation Properties'.
- The number of Self Catering Accommodation Properties receiving Small Business Rates Relief.
- The number of Self Catering Accommodation Properties receiving 100% Small Business Rates Relief.

4.14 The following table records the number of second and holiday homes in 2017 and 2019 across the 5 parishes.

**Table 4.8: the number of second and holiday homes in Holkham, Walsingham, Warham, Wells and Wighton, 1<sup>st</sup> April 2017 and 1<sup>st</sup> April 2019**

Parish	1 <sup>st</sup> April 2017			1 <sup>st</sup> April 2019		
	Second Homes	Holiday homes	Total	Second Homes	Holiday homes	Total
Holkham	6	0	6	4	2	6
Walsingham	71	33	104	72	38	110
Warham	11	3	14	15	3	18
Wells	334	192	526	389	210	599
Wighton	25	2	27	25	3	28
<b>Total</b>	<b>447</b>	<b>230</b>	<b>677</b>	<b>505</b>	<b>256</b>	<b>761</b>

(Source: NNDC data)

*Key findings:*

- At April 1<sup>st</sup> 2019, 761 second and holiday homes were recorded in the 5 parishes, with the largest number in Wells. The 599 second and holiday

homes recorded in Wells compares with 510 vacant homes by the 2011 Census and 271 by the 2001 Census.

- The total across the 5 parishes has grown by over 12% in 2 years.
- 25.3% (677) of all homes subject to Council Tax (2,681) are recorded as second and holiday homes, the proportions by parish varying from:
  - 5.2% (6) in Holkham;
  - 16.8% (14) in Warham;
  - 19.2% (27) in Wighton;
  - 20.8% (104) in Walsingham; and reaches
  - 33.4% (526) in Wells (which compares with 32% vacant homes recorded by the 2011 Census and 22.5% by the 2001 Census).

4.15 Data by ward provides a further means of identifying trends over time. The former Priory ward is the most relevant although it excluded Walsingham and Wighton and included Binham, Hindringham, Langham and Stiffkey parishes. In 2001, Census Table UV053 recorded that 462 homes (19.0%) were unoccupied in the Priory ward, 16.9% of the total were second residences or holiday accommodation and 2.1% were vacant. By 2011, KS401 recorded that 810 household spaces had no usual resident (30%) although a breakdown by second and vacant homes was not available.

### What are the trends in the provision of new housing?

#### *Residential completions*

4.16 The provision of new housing makes a major contribution to meeting housing need and demand. This section uses data provided in North Norfolk District Council Local Development Framework 'Annual Monitoring Reports' to reviews trends in residential completions for the period 2011-2019. Data is available at local authority and electoral ward levels. The following table sets the context by recording all completions in the local authority area from 2011-2020.

**Table 4.9: all residential completions in the North Norfolk LPA area, 2002-2012**

2011/ 2012	2012/ 2013	2013/ 2014	2014/ 2015	2015/ 2016	2016/ 2017	2017/ 2018	2018/ 2019	Total
337	242	383	503	479	442	546	534	3,466

(Source: NNDC residential completions data)

#### *Key findings:*

- 3,466 properties were completed between 2011 and 2019, an annual build rate of 433 homes.

4.17 The following table summarises trends in affordable housing completions across the authority between 2011 and 2019.

**Table 4.10: all affordable completions in the North Norfolk area, 2011-2020**

Type	2011/ 2012	2012/ 2013	2013/ 2014	2014/ 2015	2015/ 2016	2016/ 2017	2017/ 2018	2018/ 2019	Total/ average
All	64	18	152	74	66	83	90	120	667
% social rented	90%	100%	96%	81%	83%	81%	77%	80%	86%

(Source: NNDC residential completions data)

*Key findings:*

- 667 affordable homes were completed between 2011 and 2019, an average build rate of 83 per annum.
- Most affordable housing has been social rented, an average of 86% were in this most affordable category.

4.18 Residential completions data is also available by electoral ward, the geography of which changed from May 2019. The 'best fit' with the project area is the former Priory ward which excluded Walsingham and Wighton, but included Binham, Hindringham, Langham and Stiffkey parishes. The following table records all residential completions in the former Priory ward for the period 2011-2019.

**Table 4.11: all residential completions in the former Priory ward, 2001-2012**

2011/ 2012	2012/ 2013	2013/ 2014	2014/ 2015	2015/ 2016	2016/ 2017	2017/ 2018	2018/ 2019	Total
17	9	14	69	41	61	30	18	259

(Source: NNDC residential completions data)

*Key findings:*

- 259 properties were completed between 2011 and 2019, an annual build rate of 32 homes.

**What's the pattern of supply in the home ownership sector?**

4.19 The 2011 Census recorded 921 properties in the home ownership sector across the parishes, 51.9% of the total. This section uses Land Registry data to profile the supply of housing from the home ownership sector.

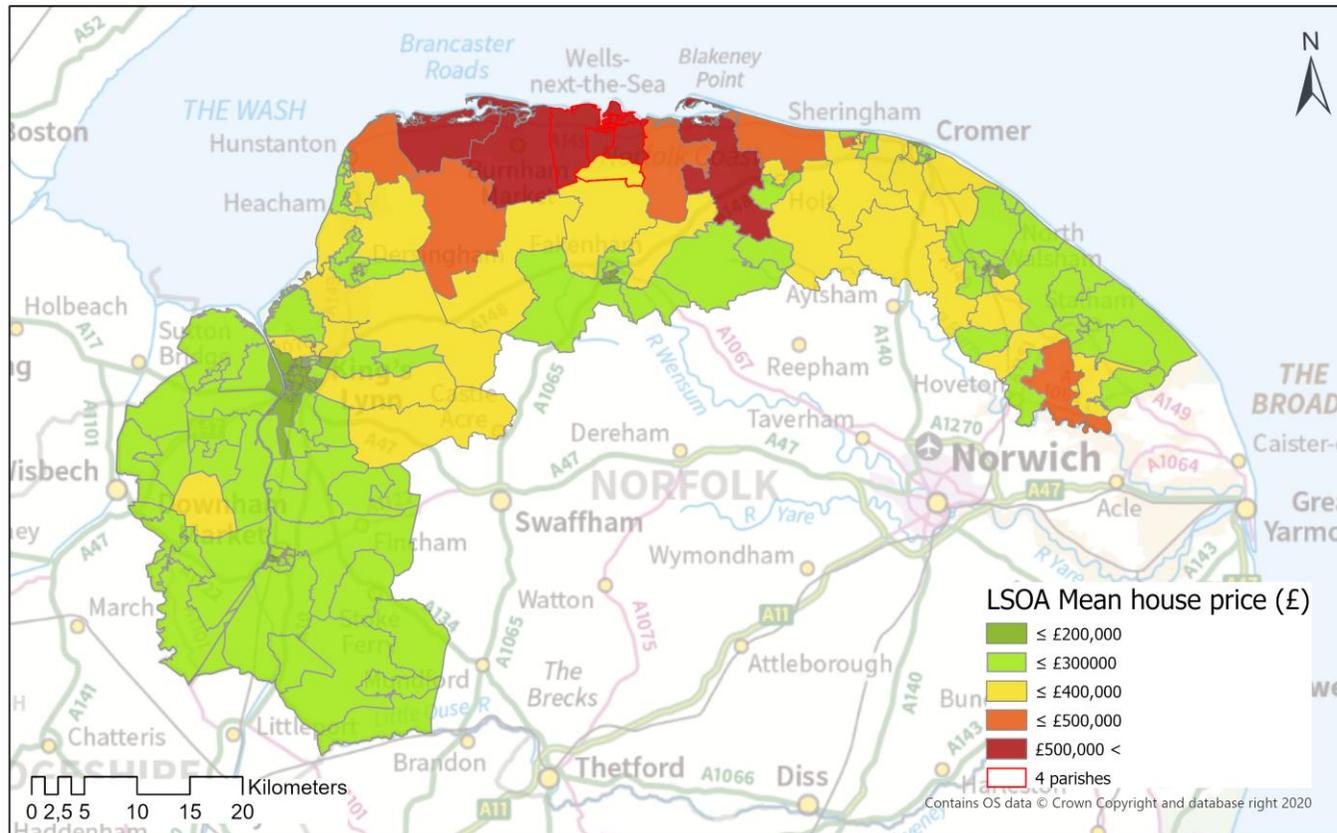
4.20 Land Registry data records sales by postcode and data for 2019 records 56 sales for the postcodes containing the 5 parishes consisting of:

- No sales in Holkham;
- 1 sale in Warham;
- 10 sales in Walsingham;
- 39 sales in Wells, and
- 6 sales in Wighton.
- As a proportion of properties at 2011, this is equivalent to a turnover rate of 6.1%.

4.21 The following maps use Land Registry data for 2019 to identify the average price for Lower Super Output Areas across North Norfolk and the adjacent local authority area of King's Lynn and West Norfolk and then shows the spectrum of average sales prices by postcode. These maps enable high price hot spots to be identified in particular the high prices for properties sold across the study area and especially in Wells.

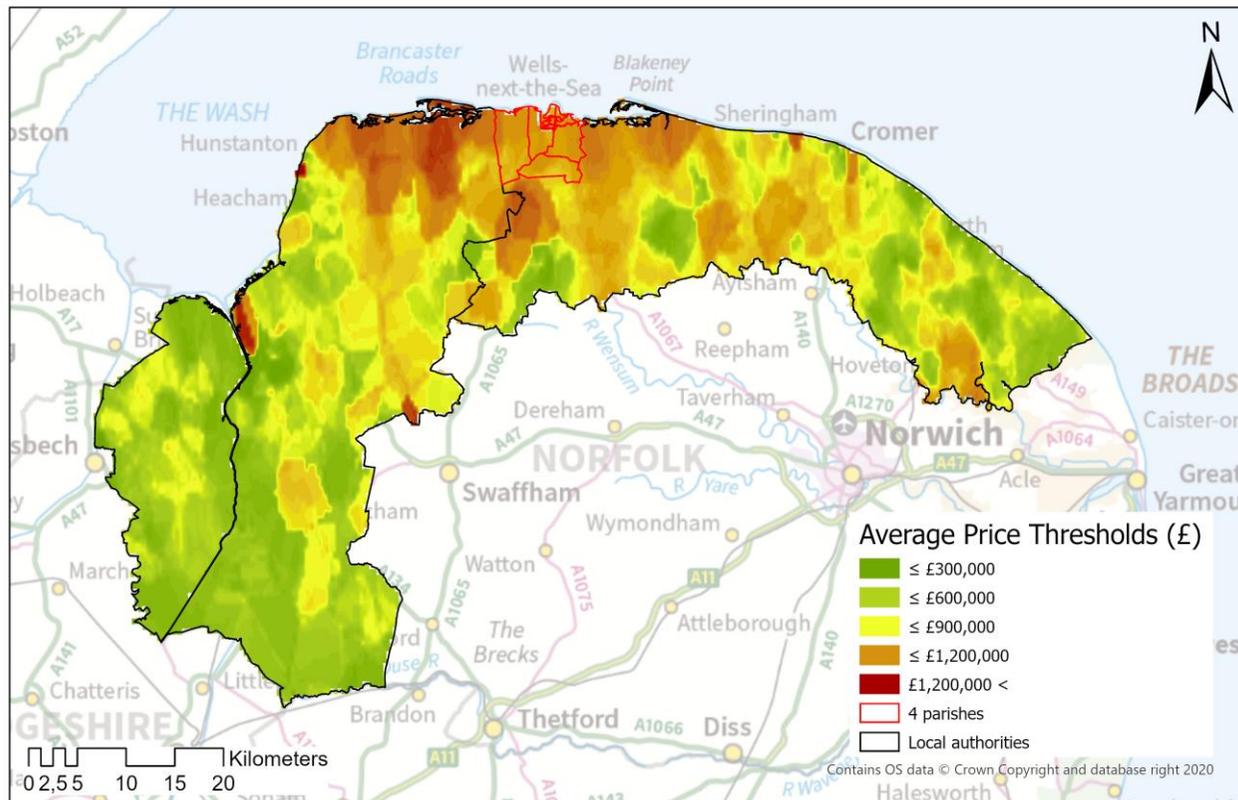
Map 4.1

Mean House Price by LSOA for 2019



Map 4.2

Average House Prices for Sales Registered with the Land Registry during 2019 in North Norfolk and Neighbouring Authorities



4.22 The following table profiles 17 properties currently for sale across the 5 parishes.

**Table 4.12: properties for sale in the 5 parishes by bed size, October 2020**

Bed size	Number	Price range	Average price
1 bed	0	No data	No data
2 bed	8	£180-£500k	£313k
3 bed	8	£275-£600k	£415k
4 bed	1	£595k	-
<b>Total advertised</b>	<b>17</b>	<b>-</b>	<b>-</b>

(Source: *rightmove.co.uk*)

*Key findings:*

- Most properties were located in either Wells or Walsingham;
- Care must be taken in analysing the price range and average prices as only 17 properties are currently available.
- The average price for a 2 bed property is currently £315k and £415k for a 3 bed property.

**What's the pattern of supply of housing in the private rented sector?**

***Introduction***

4.23 The private rented sector has grown in size and significance since 2001 and the 2011 Census recorded 364 private rented properties across the 5 parishes, 20.5% of the total. Very little data is available at parish level, this section profiles the sector across North Norfolk by type of stock and rental levels. The following data sources have been consulted:

- the Valuation Office Agency database. The Valuation Office Agency (VOA) database holds lettings information collected as part of the VOA's responsibility to administer the rent officer functions related to Housing Benefit (Local Housing Allowance and Fair Rents) on behalf of the Department for Work and Pensions (DWP). VOA data is useful in profiling the private rented housing available to lower income households; and
- the property websites 'rightmove' and 'findaproperty'.

4.24 Useful data on rent levels and the profile of the rental stock by bedsize is recorded by the Valuation Office Agency in the course of determining Local Housing Allowances by Broad Rental Market Areas (BRMA).

4.25 The following table provides detailed information concerning the number of rents and monthly rent levels by bedsize for properties assessed by the VOA for LHA from 1<sup>st</sup> April 2018 to 31<sup>st</sup> March 2019. 'Rooms' refers to rooms in shared properties.

**Table 4.13: the number of market rents and monthly rent levels by bedsize, North Norfolk, 2018-19**

Bedsize	Number of rents	% of rents	Average rent	Lower Quartile Rent	Median rent	Upper Quartile Rent
Room	0	0	No data	No data	No data	No data
Studio	10	1	£368	£350	£370	£395
1 bed	160	16.7	£483	£450	£475	£525
2 bed	460	47.9	£597	£540	£595	£650
3 bed	270	28.1	£719	£640	£715	£775
4 bed	60	6.3	£1,021	£750	£895	£1,200
All	960	100	-	-	-	-

(Source: VOA Private Rental Market Statistics)

Key findings:

- The LHA market is skewed towards 2 and 3 bed properties which suggests that smaller households are at a disadvantage in accessing the private rented sector.

4.26 Valuation Office Agency Rent Officers determine Local Housing Allowance (LHA) rates which are used to calculate housing benefit for tenants renting from private landlords. LHA rates are based on private market rents being paid by tenants in the relevant Broad Rental Market Area (BRMA) which is the area within which a person might reasonably be expected to live. The relevant BRMA for the study area is Kings Lynn and the following table

**Table 4.14: Local Housing Allowance rates by bedsize, Kings Lynn BRMA, September 2020**

Bedsize	Maximum monthly LHA Rate
Shared	£284.00
1 bed	£448.76
2 bed	£573.43
3 bed	£673.14
4 bed	£847.69

(Source: VOA Private Rental Market Statistics)

Key findings:

- Monthly LHA rates vary from £284.00 for a shared property to £847.69 for a 4 bed property.

- However, average and median rents recorded by the VOA in North Norfolk are higher than LHA rates and only lower quartile levels are similar for 1-3 bed properties.

4.27 We would normally provide a ‘snapshot profile’ of the supply of private rented properties available for letting in a study area but in the case of the 5 parishes, only one property is currently available, a 1 bed apartment over a pub in Wells at £550.00 per calendar month.

4.28 In the absence of data on local market rented lettings, it is impossible to estimate turnover with accuracy. At the national level, in 2018-19, the private rented sector accounted for 4.6 million households and the average length of tenancy was 4.4 years, equivalent to a turnover rate of 22.6% (English Housing Survey, 2018-19). Applying this to the private rented stock of 364 homes across the 5 parishes in 2011 implies an annual turnover of 82 homes.

### **What’s the pattern of supply in the affordable housing sector?**

4.29 The 2011 Census recorded 391 affordable properties (social rented and shared ownership) across the 5 parishes, 22.0% of the total.

#### *Shared ownership housing*

4.30 The 2011 Census recorded only 6 shared ownership properties across the 5 parishes, the turnover of which is notoriously low. If the full cost turnover rate of 6% is applied, this implies a negligible supply in the region of 1 property every 3 years.

#### *Social rented housing*

4.31 The 2011 Census recorded 385 social rented properties across the 5 parishes, 21.7% of the total.

4.32 CORE data (COntinuous Recording of Lettings and Sales of Social Housing in England) provides annual profiles of lettings across North Norfolk, which can be applied in part across the 5 parishes. The following table records annual social lettings since 2011-18.

**Table 4.15: lettings of social housing, North Norfolk, 2011-2018**

<b>2011/ 2012</b>	<b>2012/ 2013</b>	<b>2013/ 2014</b>	<b>2014/ 2015</b>	<b>2015/ 2016</b>	<b>2016/ 2017</b>	<b>2017/ 2018</b>	<b>Total</b>	<b>Average</b>
12	21	104	125	54	140	116	572	82

*(Source: CORE data)*

*Key findings:*

- There were a total of 572 lettings across North Norfolk between 2011 and 2018 equivalent to an annual average of 82.

4.33 North Norfolk District Council no longer owns any stock which was transferred to Victory Housing Trust in 2006. However, on behalf of housing associations in the district, it manages the Housing Register to which applicants can apply for affordable rented or sale housing through the 'Your Choice Your Home' choice based lettings scheme. Housing Register data provided by the District Council has enabled an overview of the stock currently available, the number of applicants registered and the annual number of vacancies across the 5 parishes. The following table summarises the rented stock available.

**Table 4.16: affordable rented housing stock across the 5 parishes, September 2020**

Parish	1 bed bungalow	1 bed flat	1 bed house	2 bed bungalow	2 bed flat	2 bed house	3 bed house	4/5 bed house	Total
Holkham	0	0	0	0	0	0	0	0	0
Walsingham	2	0	0	8	0	15	37	4	66
Warham	0	0	0	2	2	7	7	0	18
Wells	15	54	3	71	25	75	78	13	334
Wighton	2	0	0	9	0	0	9	0	20
<b>Total</b>	<b>19</b>	<b>54</b>	<b>3</b>	<b>90</b>	<b>27</b>	<b>97</b>	<b>131</b>	<b>17</b>	<b>438</b>

(Source: NNDC data)

*Key findings:*

- There were a total of 438 rented properties available at September 2020 which compare with 385 recorded by the 2011 Census, an increase of 53 properties.
- The majority (76%) were located in Wells, there were no affordable properties in Holkham.
- 17.4% were 1 bed; 48.9% were 2 bed; 29.8% were 3 bed and 3.9% were 4 or 5 bed properties.

4.34 The following table summarises the number of applicants across the 5 parishes at September 2020.

**Table 4.17: housing register applicants with a local connection, 5 parishes, September 2020**

Household type	1 bed	2 bed	3 bed	4 bed	5 bed or more	Total
Single Person	50	1				51
Couple	27		1			28
Access to children	1	2				3
Family 1 Child		36				36
Family 2 children, 1 or more under 10		15	13			28
Family 3 children			9			9
Family 4 children				4		4
Family 5+ children				2	2	4
Other family			2			2
<b>Totals</b>	<b>78</b>	<b>56</b>	<b>23</b>	<b>6</b>	<b>2</b>	<b>156</b>

(Source: NNDC data)

*Key findings:*

- Of 156 registered applicants with a local connection, the greatest demand was from families (86) for 2 and 3 bed homes.
- In terms of Band Priority, 90 were Housing Options applicants; 42 were transfer requests; 15 were in Band 2 and 9 in Band 1.
- Considered by age, 16 applicants were aged under 25; 18 were in the 25 to 29 age group; 40 were aged 30-39; 18 were aged 40-49; 17 were aged 50-59 and 47 were aged 60 or over.
- 5 households included a wheelchair user.

4.35 The following table reviews the total number of lettings across the 5 parishes between April 2017 and April 2020.

**Table 4.18: total number of lettings, 5 parishes, April 2017 - April 2020**

Parish	1 bed bungalow	1 bed flat	2 bed bungalow	2 bed flat	2 bed house	3 bed house	4 bed house	Total
Walsingham	0	0	2	0	1	2	1	6
Warham	0	0	0	1	0	0	0	1
Wells	7	10	13	5	11	6	2	55
<b>Total</b>	<b>7</b>	<b>10</b>	<b>15</b>	<b>6</b>	<b>12</b>	<b>8</b>	<b>3</b>	<b>61</b>
<b>Average</b>	<b>2</b>	<b>3</b>	<b>5</b>	<b>2</b>	<b>4</b>	<b>3</b>	<b>1</b>	<b>20</b>

(Source: NNDC data)

*Key findings:*

- There were a total of 61 lettings over the 3 year prior, an annual average of 20 lettings.
- Most lettings were in Wells (90%); there were no lettings in Holkham (no stock) or Wighton (20 homes) over the 3 year period.
- The average annual turnover from 438 properties is 4.6%.

**What's the overall pattern of housing supply?**

4.36 The following table provides an estimate of the annual supply through turnover of housing across the 5 parishes in the main tenures.

**Table 4.19: the estimated annual supply of housing in the main tenures, Holkham, Walsingham, Wells, Warham and Wighton, October 2020**

Indicator	Owner occupied	Private rent	Social rent	Total
Total stock at 2011 (T4.2)	921	364	375	1,660
% of stock at 2011	55.5%	21.9%	22.6%	100%
Turnover rate	6.1% (see 4.18)	21.6% (see 4.26)	4.6% (see 4.33)	9.2%
Annual supply	56	79	17	152
% of all supply of housing	36.8%	52.0%	11.2%	100%

*(Source: 2011 Census and Housing Vision estimates)*

*Key findings:*

- The home ownership sector constitutes 56% of total stock and is estimated to provide only 37% of annual housing supply;
- The private rented sector constitutes 22% of total stock but is estimated to provide 52% of annual housing supply; and
- The social rented sector constitutes 23% of total stock and is estimated to provide only 11% of annual housing supply.
- The private rented sector is estimated to provide the main source of housing supply followed by home ownership then the social rented sector. However, this may be a best case scenario as the national turnover rate applied to this sector may overstate its contribution. The low availability of homes to rent in the area suggests a lower turnover, but it is not possible to estimate a turnover rate with confidence.

## 5. Affordability and Financial Access to Housing

### Applying an affordability threshold

- 5.1 There are two main approaches to determining the affordability of housing:
1. The residual income approach calculates for different household types how much income is left for housing costs after relevant living expenses have been taken into account. If there is insufficient income left to meet housing costs, a household has an affordability problem. This approach requires calculations to be made for a very wide variety of household types and income levels and is extremely complex to apply.
  2. The second and more straightforward approach, which has been applied here, involves setting an affordability threshold or benchmark, which identifies the maximum proportion of a household's gross or net income which should be spent on housing costs.
- 5.2 There has been much discussion over the years concerning which affordability threshold should be applied, an excellent review is available here <sup>18</sup>. The range has varied from in the region of 25% to one third of net income, the current consensus is to apply a benchmark of 25% of gross household income which is equivalent to 34% of net income and this has been reviewed in some detail in a recent paper on measuring affordability <sup>19</sup>.
- 5.3 The CACI PayCheck household income profile for the 5 parishes identified an average income of £38,550 and a lower quartile income of £18,140. Applying an affordability threshold of 25% of gross income implies that a household in receipt of the average income could afford housing costs in the region of £9,650 per annum or £800 per month, and a household in receipt of the lower quartile income could afford £4,535 per annum or £380 per month.
- 5.4 Applying a 25% affordability threshold and assuming access to a 10% deposit implies that a household in receipt of average income could afford a property with a market value of £180,000 and a household in receipt of lower quartile income could afford a property with a market value of £85,000. Very few properties are available at these price levels.

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<sup>18</sup> [http://housingevidence.ac.uk/wp-content/uploads/2018/09/R2018\\_02\\_01\\_How\\_to\\_measure\\_affordability.pdf](http://housingevidence.ac.uk/wp-content/uploads/2018/09/R2018_02_01_How_to_measure_affordability.pdf)

<sup>19</sup> <http://www.nationwidefoundation.org.uk/wp-content/uploads/2019/06/Definingandmeasuringhousingaffordability.pdf>

## **Establishing financial access to market housing**

- 5.5 Analysis of household incomes also enables us to assess the extent of access to market housing, including low cost options, and the proportion of residents who will require affordable options. Such an analysis can be undertaken for any property type but we have focused on the more typical and financially accessible housing types of two and three bedroom houses.
- 5.6 Our approach is to compare patterns of household incomes across the 5 parishes against current property prices. However, the incomes of younger households - who make up the majority of 'first timers' and 'movers' in the market - will be lower than those for all households in the area. By applying a more generous pattern of income distribution, we are at all times describing a 'best case scenario' in terms of financial access to market housing.
- 5.7 Our aims here are two-fold:
1. to identify the proportion of households entering the housing market who can afford 2 bed home ownership (full and low cost) and by implication, the proportion requiring affordable housing. This modelling has been undertaken for households receiving a single income; and
  2. to identify the proportion of households moving on in the housing market who can afford 3 bed home ownership (full and low cost) and by implication, the proportion requiring affordable housing. This modelling has been undertaken for households receiving a single income and for dual income households.
- 5.8 The analysis below makes the following market assumptions:
- based on prices at September 2020, an estimated 'entry level' sales price of £250k for a new build 2 bedroomed house and £325k for a new build 3 bedroomed house;
  - the availability of a 10% deposit;
  - mortgage affordability based on optimistic loan: income ratios of 4.5 for single income households, and 3.5 for dual income households; and
  - monthly repayments based on a standard 25 year repayment mortgage at a loan rate of 2.5%. Discounted deals are available but these are less likely to be offered to lower income first time buyers.
- 5.9 We have also modelled the costs of accessing shared ownership properties purchasing a 50% share and paying rent at 3% of the

outstanding equity, which is equivalent to 70% of the full cost of purchase.

5.10 Table 5.1 identifies the estimated proportions of households able to access full cost and shared ownership 2-bedroom entry level properties applying a single income.

**Table 5.1: estimated proportion of households able to access a 2-bed property, October 2020 (figures rounded)**

Property type	Entry level property price	10% deposit	Residual Mortgage required	Mortgage cost @ 2.5%	Income required @ 4.5 loan: income ratio	Proportion of local households able to purchase
2 bedroom new-build full cost purchase	£250k	£25k	£225K	£1,010	£50k	27%
Property type	Entry level property price purchasing a 50% share	5% deposit		Mortgage cost	Shared ownership Income required @ 70% of full cost purchase	Proportion able to purchase
2 bedroom new-build shared ownership	£250k	£12.5k	£112.5k	£505	£39,000	40%

(Source: CACI PayCheck data and Housing Vision review of property prices)

*Key findings:*

- The estimated access rate for full cost purchase of a new build 2-bedroom property is 27% of households across the 5 parishes.
- The estimated access rate for new build 2-bedroom shared ownership property is 40% of households (an improvement of 13% on new build 2-bedroom homes).

5.11 Table 5.2 identifies the estimated proportions of households across the 5 parishes able to access full cost and shared ownership 3-bedroom entry level properties and assesses the impact on access for single and dual income households.

**Table 5.2: the estimated proportions of households able to access a 3-bed property across the 5 parishes, October 2020, (figures rounded)**

<b>Property type</b>	<b>Entry level property price</b>	<b>10% deposit</b>	<b>Mortgage required</b>	<b>Mortgage cost @ 2.5%</b>	<b>Income required @ 4.5 loan: income ratio</b>	<b>Proportion able to purchase (single income)</b>	<b>Proportion of households able to purchase if 2 households combine (dual income)</b>
3 bedroom new-build full cost purchase	£325k	£32.5k	£292.5k	£1,310	£65k	16%	49%
<b>Property type</b>	<b>Entry level property price purchasing a 50% share</b>	<b>5% deposit</b>	<b>Mortgage required</b>	<b>Mortgage cost</b>	<b>Shared ownership Income required @ 70% of full cost purchase</b>	<b>Proportion able to purchase (single income)</b>	<b>Proportion of households able to purchase if 2 households combine (dual income)</b>
3 bedroom new-build shared ownership	£325k	£16.25k	£146.25k	£655	£51k	26%	63%

*(Source: CACI PayCheck data and Housing Vision review of property prices)*

*Key findings:*

- The estimated access rate for full cost purchase of a new build 3-bedroom house is 16% of households with a single income and 49% for dual income households.
- The estimated access rate for a new build 3-bedroom shared ownership house is 26% of households with a single and 63% for dual income households.

5.12 Using 2-bedroom units as an average property type, new build schemes across the 5 parishes which reflect local patterns of households' ability to access market housing would consist of:

- market housing: 27%;
- shared ownership properties: 13%; and
- affordable rented housing (social rented and Affordable Rent): 60%.

5.13 It is important to emphasise that this is not a policy recommendation but a modelled illustration of how a given mix would align with the calculated need.

## 6. Concluding Discussion

- 6.1 The Study Area faces a 'perfect storm' in terms of the imbalance between the supply, need and demand for housing, and this section summarises the dynamic at work.

### *Population and household growth*

- 6.2 North Norfolk's population and number of households are projected to increase significantly over the next 20 years, driven by a combination of the ageing of the existing population and the effects of net migration. Whilst projections are not available at parish level, official projections for the North Norfolk district identify a 10% growth in population and a 16% growth in the number of households over the next 20 years, and both these trends will impact on the Study Area.

### *The ageing of the existing population*

- 6.3 Data on projected household growth by age is not yet available but projected population growth at district level is concentrated in the older age groups as the 'baby boomer' generation proceeds through the life cycle. In the context of an overall projected population growth of 16% across North Norfolk, there is very high projected growth of 33% in those aged 65+, and of 65% in those aged 85+. Whilst data is not available at parish level, their population profiles at 2011 identified that the Study Area already has a large older population, especially in Wells and Walsingham, and this is very likely to increase in line with district projections. This trend will have three interrelated consequences for the need and demand for housing:

1. Almost all older households are already housed, typically in family-sized accommodation. Levels of 'under-occupation' are already high across the Study Area, and unless there is movement into homes with less bedrooms, growth in this age group can restrict the supply of family housing.
2. The demand for aspirational downsizing options will increase but the 'downsizing' market is undeveloped nationally, and whilst such options may well be associated with less bedrooms, this does not mean compromising on living space.
3. The need for more suitable housing in terms of manageability and maintenance, and for social and health care, will increase as the oldest populations grow.

### *The effects of net migration*

- 6.4 Population growth through net migration places greater pressures on the existing housing stock and on new supply. North Norfolk and the Wells area are very attractive to those seeking a different quality of life. It might be anticipated that this would draw people of retirement age and there is some evidence for this from North Norfolk data although the pattern is different for the younger and older elderly. A marked trend is the growth in those aged 45-64 who are likely to be employed and have non-dependent children. This may well be the most significant group seeking a different quality of life, and which is likely to grow in a post-Covid world characterised by increased movement from cities to coast and country, and from London in particular. We have been monitoring property prices since the start of the year and prices in Wells in particular have shown a marked increase. Consultation with estate agents would help to confirm this.

*The growth of second and holiday homes*

- 6.5 Data for the former Priory ward enables trends over time to be identified. In 2001, 19% of all household spaces (462) were recorded as unoccupied but by 2011, this had increased to 30% (810). By April 2019, 25.3% of all homes subject to Council Tax (677) were recorded as second and holiday homes and the proportion of second and holiday homes to have reached almost 20% in Wighton, over 20% in Walsingham and over 33% in Wells.

*The impact of the growth in second and holiday homes*

- 6.7 In a post-Covid world, the demand for second homes is likely to increase as part of the movement from cities and, given the reluctance to travel abroad, the demand for holiday homes is also likely to increase, certainly in the short term. These trends are double edged. Whilst they support the local economy, second and holiday homes restrict the supply of housing for local people and suppress the size of the resident population with implications for the social and economic infrastructure which can be supported.

*Property prices*

- 6.8 From a supply perspective, and faced by the demand pressures outline above, the local housing market is already experiencing high property prices relative to local incomes with current average prices of £315k for a 2 bed and £415k for a 3 bed property. By contrast we have estimated that local households in receipt of the average income of £38,550 could only afford a sale property selling at £180,000 and a household in receipt of the lower quartile income of £18,140 could only afford a sale property selling at £85,000, well below market levels.

*Private rented housing*

- 6.9 The next option available is private rented housing which makes up an estimated 20% of local stock. This sector typically experiences high turnover in the region of 20% but monitoring of local supply has identified very few properties currently available. This suggests that either the stock or supply of private rented housing is declining, which needs confirming and explaining by consultation with lettings agents.

#### *Affordable housing*

- 6.10 The final option, relative to a market solution, is to access affordable housing and, whilst the District Council has been successful in securing a high proportion of social housing on new developments, new supply is limited. An average of 32 new homes were built per annum in the former Priory ward between 2011 and 2019, and even if the 40% target for affordable housing was achieved, this is equivalent to only 12 affordable homes per annum. In terms of turnover, there is an annual average of 20 lettings across the Study Area, which compares with a waiting list, excluding transfer requests, of 114 households with a local connection.

#### *Increasing housing supply*

- 6.11 In summary, the Study Area faces a 'perfect storm' of a growing older population; net migration into the area; a strong demand for second and holiday homes; the cost of market housing and the low supply of affordable housing. In a situation shaped largely by market forces, the only options over which there is any control are:

- to increase the supply of affordable housing for people with a local connection; and
- to increase the supply of sale and rental downsizing options for older households. However, these must be 'aspirational', providing adequate space and quality to persuade mature and older households to 'downsize'.

- 6.12 Finally, it has also to be recognised that the need and demand for housing with care and support will increase across the Study Area and beyond, ranging from sheltered housing to housing with a high level of health care.

#### *Demographic and housing market dynamics in Wells*

- 6.6 Particular focus needs to be placed on trends affecting the population and supply of housing in Wells. In contrast with trends elsewhere, the 'usually resident' population of Wells declined between 2001 and 2011 from 2,451 to 2,165, a trend which is associated with the growth in the number of second and holiday homes. Data from the 2001 Census recorded 271 household spaces with no residents (22.5% of the total),

of which, 245 were recorded as second residences or holiday homes. By 2011, and despite the supply of new housing, the total number of household spaces with no residents had reached 510 (31.9% of the total) and North Norfolk District Council data recorded 526 second and holiday homes at April 1<sup>st</sup> 2019. The implications are that the resident population of Wells is in decline and that this may continue if the demand for second and holiday homes increases. However, it is also possible that it may stabilise or increase if more people, in the context of the effects of Covid-19.