

Pucklechurch

Housing Needs Assessment (HNA)

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Quality information

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List of acronyms used in the text:

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

1. Executive Summary

1. Pucklechurch is a Neighbourhood Area (NA) located in the district of South Gloucestershire. The NA boundary covers the areas administered by Pucklechurch Parish Council.
2. The 2021 Census recorded 3,208 individuals in Pucklechurch, indicating an increase of 304 people since the 2011 Census.
3. There has been some development in Pucklechurch in recent years. South Gloucestershire has provided data showing that 95 new homes have been built since 2011. The current total number of dwellings in the NA is therefore estimated to be 1,276.
4. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Pucklechurch Neighbourhood Planning Group at the outset of the research.
5. Data from the 2021 Census is being released throughout 2023. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level, including parishes, will not be available until later in 2023, as well as data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS parish projections where necessary to build up evidence at the neighbourhood level.

Tenure and Affordability

Current tenure profile

6. Pucklechurch has a tenure profile which is dominated by people who own their own homes (80%), a proportion which is higher than South Gloucestershire (72%) and the national average (61%). The NA has a socially rented sector broadly similar to the average in South Gloucestershire, but a private rental sector which is significantly smaller.
7. Between 2011 and 2021, the socially rented sector grew quite significantly, but had started from a low base in 2011.

Affordability

8. Currently, the median house price in Pucklechurch is £317,100, having grown by 77% since 2012. The Lower Quartile average (lowest 25%) grew at a similar rate of 74% over the same time period.
9. The average household income in Pucklechurch is estimated to be £44,700. The lower quartile individual income was around £16,788 in 2020, so a household with two lower earners could be expected to earn around £33,576.

10. There is a clear issue of affordability in Pucklechurch, with the median house price requiring an income of £75,200, which is 67% higher than the average income. Moreover, both entry level and new build homes are generally out of reach for the average earning household.
11. Affordability is slightly better in the rental market, but the income threshold for average rents is still higher than average earners. However, rental properties still present issues of affordability to households on lower incomes.
12. Given the large gap between the affordability of renting and ownership, affordable home ownership products offer good potential to extend home ownership in the parish. First Homes would need to be offered at a minimum discount of 40% to be within the income threshold of average earners. However, those households who may be earning slightly more than the average could be able to access First Homes at a discount of 30%. Shared Ownership homes at an equity share of 25% potentially represent a more accessible route to home ownership for average earners.
13. Generally, lower earning households may still be able to access home ownership in the parish, with First Homes at a discount of 50% and Shared Ownership at an equity share of 25% both being affordable to households with two lower earners.
14. Private renting in the parish only appears affordable to average earners. As such, the affordable and social rental sector provides a vital role for those in the parish experiencing the most acute affordability pressures.

The need for Affordable Housing

15. AECOM modelling suggests that there will be a long-term surplus of 6 units per annum of social/affordable homes, and a potential demand for 3 affordable home ownership units per annum in Pucklechurch over the Neighbourhood Plan period.
16. Moreover, for affordable ownership, many of these households have other options in the market and may not take up affordable home ownership if it were available in Pucklechurch. This estimate is likely to represent the upper end of potential demand for these products. Given that it is currently unknown the level of housing development expected in Pucklechurch in the near term, the neighbourhood plan may wish to provide a balanced provision to respond to the most acute affordability pressures in the parish.
17. This HNA would suggest a tenure mix in Pucklechurch of 50% affordable rented and 50% for affordable ownership accommodation. This is due to the particularly acute levels of unaffordability in the parish. Whilst the modelling does suggest an increased demand for ownership products, it is likely that those seeking this option are already adequately housed, the most stress is likely to be felt by those lowest earners who would benefit from an increase in the provision of socially rented housing.

Affordable Housing policy

18. Pucklechurch does not currently have an active housing requirement figure, so it is difficult to understand fully the likelihood that the need identified in this HNA might be met by future development. However, given that the study identified a surplus in number of social/affordable rental units, it could be possible that this need is met through the annual churn of existing stock. If the NA experiences a similar rate of development as it has in the last decade, applying the adopted Local Plan policy that 35% of all new housing should be provided as affordable, Pucklechurch could be reasonably expected to meet some of the demand for affordable home ownership identified in this study.
19. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using community development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

Type and Size

The current housing mix

20. Currently there are 1,187 households in Pucklechurch (2021 Census) and an estimated 1,276 dwellings (2021 Census and Completions). The parish has a relatively well-balanced housing stock, with a high proportion of semi-detached and terraced dwellings. There is, however, a lack of availability for flats.
21. In terms of size, Pucklechurch has a high proportion of 3-bedroom homes, which is higher than the District and national averages. This is borne out in a smaller proportion of 2-bed homes and larger 4+ bed homes.
22. The Pucklechurch village has a higher proportion of semi-detached dwellings and a lower proportion of detached dwellings than the area outside of the village. There are not any significant variations in terms of dwellings size between the two areas, other than a higher proportion of larger 4+ bedroom homes outside the Pucklechurch village.

Population characteristics

23. Pucklechurch has a population of 3,208 people (2021 Census), which has grown by 10% since 2011. The parish has a high proportion of its population which are of family age (aged 25-64), which account for 55% of the total population. The proportion is higher than the district and national averages.
24. The parish has experienced a substantial growth in its older population (aged 85+) since 2011, which has grown by 86% since the 2011 Census.

Future population and size needs

25. This study provides an insight into the likely need for different sizes of homes based on projected demographic change and gaps within the existing housing stock. To accommodate the future population of Pucklechurch and to diversify its housing mix, AECOM's modelling suggests prioritising the provision of smaller 2 and 4 bed dwellings.
26. It should be noted that this model is a fairly blunt indication of future needs, which does not reflect the preferences of individuals or their potential desire to live in larger dwellings than they 'need'. For this reason, it may not be advisable to restrict future housing delivery too strictly to smaller or larger dwelling sizes as the model suggests. An additional factor is the existing historic character and density of the built environment, which may not be well-suited to flats – which is the form that 1-2 bedroom dwellings typically tend to take. In summary, there are good reasons to depart from the results of the HNA model to allow for more balance – retaining the emphasis on smaller homes but to a lower degree – if this aligns with the objectives of the community.
27. Moreover, it is equally important to remember that other factors should be considered in determining the dwelling mix that is desirable in the parish or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

Specialist Housing for Older People

28. Currently there are 342 people aged 75+ living in Pucklechurch which has grown from 219 in 2011 and is projected to rise to 521 by the end of the Neighbourhood Plan period (2042). These figures are indicative of a gradually aging population. There are currently 58 units of specialist accommodation in Pucklechurch, however, it is likely that a majority of older people are living in the mainstream housing stock.
29. A clear majority (86%) of South Gloucestershire's households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2042) are owner occupiers and the remainder predominantly rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent will need to rely on subsidised rented housing because they are unlikely to have the funds to buy.
30. The growth in the older population, which, rather than the total, is the focus of the estimates of need here, should be converted into households because some older people will be cohabiting in old age. The projected growth in the older population points to 128 new households inhabited by persons aged 75+ over the Neighbourhood Plan period.

31. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
32. These two methods of estimating the future need in Pucklechurch produce a range of 45 to 58 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
33. The main body of this report provides a breakdown of the likely need for housing with care facilities in comparison to adaptations. It suggests that with any housing for older persons coming forward in the parish, the focus should be on delivering adaptations and retirement living, whilst also provide some care facilities for those who may need them over the plan period.
34. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.
35. If the known supply is all in one category, note that any additional provision the NP might want to encourage could fill a different gap in the market. If the main unmet need is for market sheltered housing, this might be satisfied by making sure all new housing is accessible and adaptable for people with lower support needs. It is unknown whether Pucklechurch is expecting any delivery of specialist accommodation over the plan period. However, given the need identified it might be worthwhile to consider these needs in any future housing delivery in the parish.

2. Context

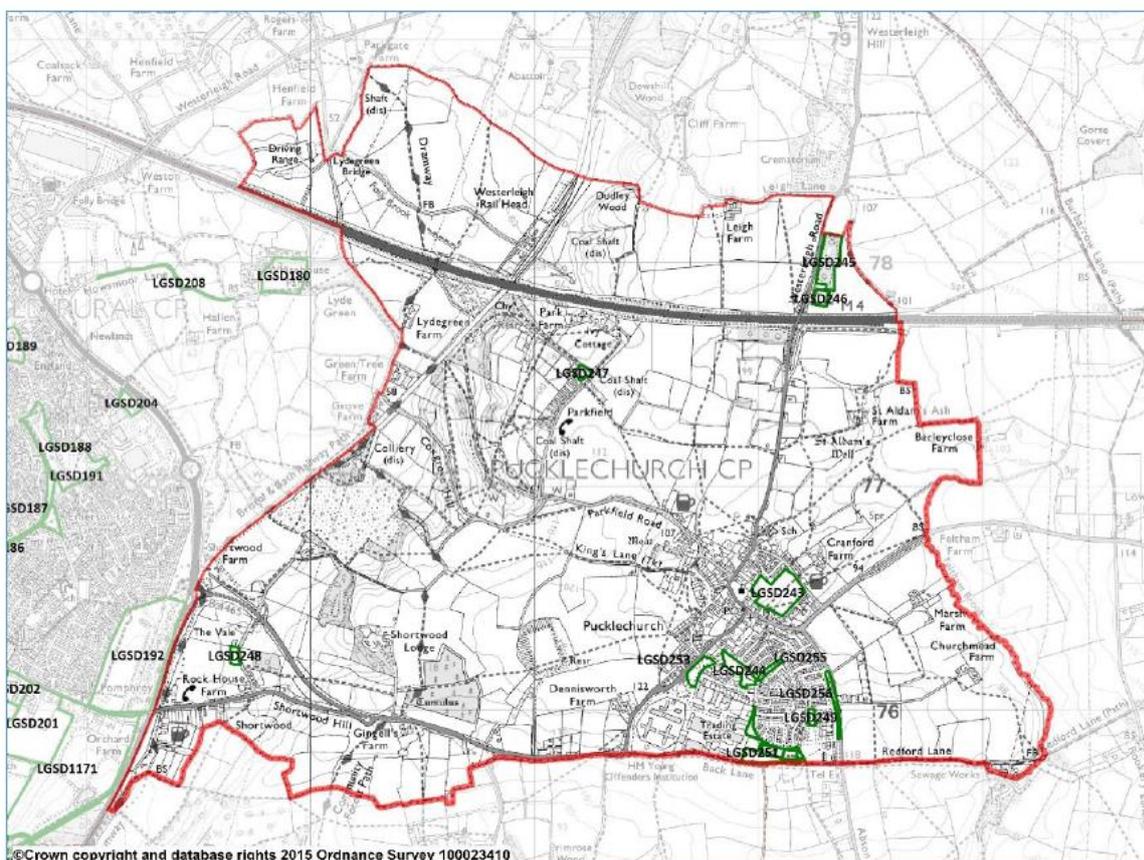
Local context

36. Pucklechurch is a Neighbourhood Area (NA) located in South Gloucestershire in the South West of England. The NA boundary was designated in 2017.
37. The Neighbourhood Plan is envisaged to start in 2022 and extend to 2042, therefore covering a period of 20 years. The evidence supplied in this report will look forward to the Plan end date of 2042, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes.
38. Pucklechurch is a village located to the northeast of Bristol and is set in the city's greenbelt. The Neighbourhood Area is made up of three main settlements: Pucklechurch village, Parkfield to the north of the village and Shortwood to the west. The village has a number of services, small businesses and pubs. The M4 passes through the north of the village.

The NA boundary and key statistics

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

Figure 2-1: Map of the Pucklechurch Neighbourhood Area



40. At the time of the 2021 Census the NA was home to 3,208 residents, formed into 1,187 households. The NA population has grown by 304 individuals since the 2011 Census
41. In terms of the total number of dwellings in the parish, these figures from the 2021 Census have not yet been released. However, the 2011 Census suggests there were 1,181 dwellings at that time. Completions data provided by South Gloucestershire Council indicate that since the 2011 Census there have been 95 new dwellings in the parish, taking the total to an estimated 1,276.
42. Further data from the 2021 Census is expected to be released in 2023, and will provide a more accurate picture of housing numbers.

The housing market area context

43. Whilst this HNA focuses on Pucklechurch NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.
44. In the case of Pucklechurch, the NA sits within a housing market area which covers the wider Bristol area, including Bristol, North Somerset and South Gloucestershire. ^[1] This means that when households who live in these authorities move home, the vast majority move within this geography. The housing market area also has links to other neighbouring areas however, including.
45. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Pucklechurch, are closely linked to other areas. In the case of Pucklechurch, changes in need or demand in settlements nearby is likely to impact on the neighbourhood.
46. In summary, Pucklechurch functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (South Gloucestershire), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

Planning policy context

47. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.¹ In the case of South Gloucestershire, the relevant

^[1] <https://www.southglos.gov.uk/documents/Wider-Bristol-SHMA-Update-Volume-2.pdf>

¹ A description of the Basic Conditions of Neighbourhood Planning is available at <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum>

adopted Local Plan consists of:

- South Gloucestershire Local Plan Core Strategy 2006-2027
48. South Gloucestershire are currently in the process of reviewing their Local Plan documents, which will cover a period from 2025 to 2042. The Council has consulted on local issues and is planning to begin consultation on the emerging Local Plan in 2023.
49. A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the adopted Local Plan:
- Emerging Local Plan Policy CS15 identifies an overall housing target of 28,855 homes per year for the Council between 2006 and 2027;
 - Policy CS18 states that 35% of all new dwellings are expected to be delivered as Affordable Housing on sites larger than 10 homes. The plan does not recommend a tenure mix of Affordable Housing.

Quantity of housing to provide

50. The NPPF 2021 (paragraphs 66 and 67) requires LPAs to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.
51. South Gloucester Council have not yet provided Pucklechurch with an indicative Housing Requirement Figure. Conversations with the Pucklechurch Neighbourhood Planning Group have indicated this is likely to be between 150-250 dwellings. However, for the purpose of this study it is not considered that Pucklechurch has an active Housing Requirement Figure.

3. Objectives and approach

Objectives

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

Affordability and Affordable Housing

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

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

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

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

Type and Size

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

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

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

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

Specialist Housing for Older People

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

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

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

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

Gypsy and Traveller Accommodation Needs

62. Pucklechurch is a Neighbourhood area with a high volume of Gypsy and Traveller accommodation, and the Neighbourhood Planning Group have expressed a desire for these housing needs to be included in this HNA.

63. This chapter considers national and local policies on this topic in terms of how they relate to the parish.

64. It should be noted there are significant gaps in the data on this topic, and Gypsy and Traveller Accommodation Assessments usually form part of a specialist analysis in and of itself. There is not the scope to assess the needs of this community accurately and effectively within this HNA. It should be advised that any future provision for Gypsy and Traveller accommodation should be considered in conversation with South Gloucestershire.

Approach

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

- Other Office of National Statistics (ONS) datasets providing more up-to-date demographic information at the neighbourhood level;
 - ONS population and household projections for future years;
 - Valuation Office Agency (VOA) data on the current stock of housing;
 - Land Registry data on prices paid for housing within the local market;
 - Rental prices from [Home.co.uk](https://www.home.co.uk);
 - Local Authority housing waiting list data; and
 - Wider Bristol HMA – Strategic Housing Market Assessment Volume 2 (2019)
66. Data from the 2021 Census is being released throughout 2023. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level, including parishes, will not be available until later in 2023, as well as data comparing numerous variables. As such, neighbourhood level HNAs will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS parish projections to build up evidence at the neighbourhood level.

4. Affordability and Affordable Housing

Introduction

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

Definitions

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

² The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

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

Current tenure profile

71. The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.
72. Table 4-1 presents data on tenure in Pucklechurch compared with South Gloucestershire and England from the 2021 Census.
73. The table shows that a majority of households in Pucklechurch (80%) own their own homes. This is a slightly larger proportion than the LA (72%), but quite considerably higher than the national rate (61%). In terms of the rental sector, 8% of population live in the private market, which is smaller than the South Gloucestershire (16%) and national (21%) averages. The socially rented sector is the same size as the LA but is slightly smaller than national averages.

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

Tenure	Pucklechurch	South Gloucestershire	England
Owned	79.5%	72.4%	61.3%
Shared ownership	2.3%	1.0%	1.0%
Social rented	10.6%	10.8%	17.1%
Private rented	7.6%	15.8%	20.6%

Sources: Census 2021, AECOM Calculations

74. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). The first point of note is the growth in Shared Ownership and Social Rented accommodation, which grew by 800% and 223% respectively. Although the proportional growth for Shared Ownership is quite significant, the real terms growth is minimal, at less than 2 percent of the overall tenure proportion. However, the growth in Social Rented is quite significant, where the proportion has grown by close to 6 percentage points of the overall share of tenure options in the parish. It is worth noting that although the total proportion of Owner-occupied homes and private rented homes has decreased, there was still a growth in these categories.
75. Completions data shows that there has been a significant quantity of Affordable Housing Delivered in the parish, making up 65% of all housing delivery over the last decade. This is borne out in table 4-2 below and explains the significant growth in the proportion of Shared Ownerships and Socially Rented homes.

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

Tenure	2011	2021	% change
Owned	85.9%	79.5%	34.2%
Shared ownership	0.4%	2.3%	800.0%
Social rented	4.8%	10.6%	223.1%
Private rented	9.0%	7.6%	21.6%

Sources: Census 2021 and 2011, AECOM Calculations

76. Table 4-3 sets out how Pucklechurch village compares to the surrounding area in terms of tenure, showing that Pucklechurch Village has a smaller proportion of owner occupiers than there are in the surrounding area. In turn, the Pucklechurch Village has a higher proportion of Private and Socially rented homes than in the surrounding area.

Table 4-3: Tenure change (households) in Pucklechurch village and surrounding area, 2021

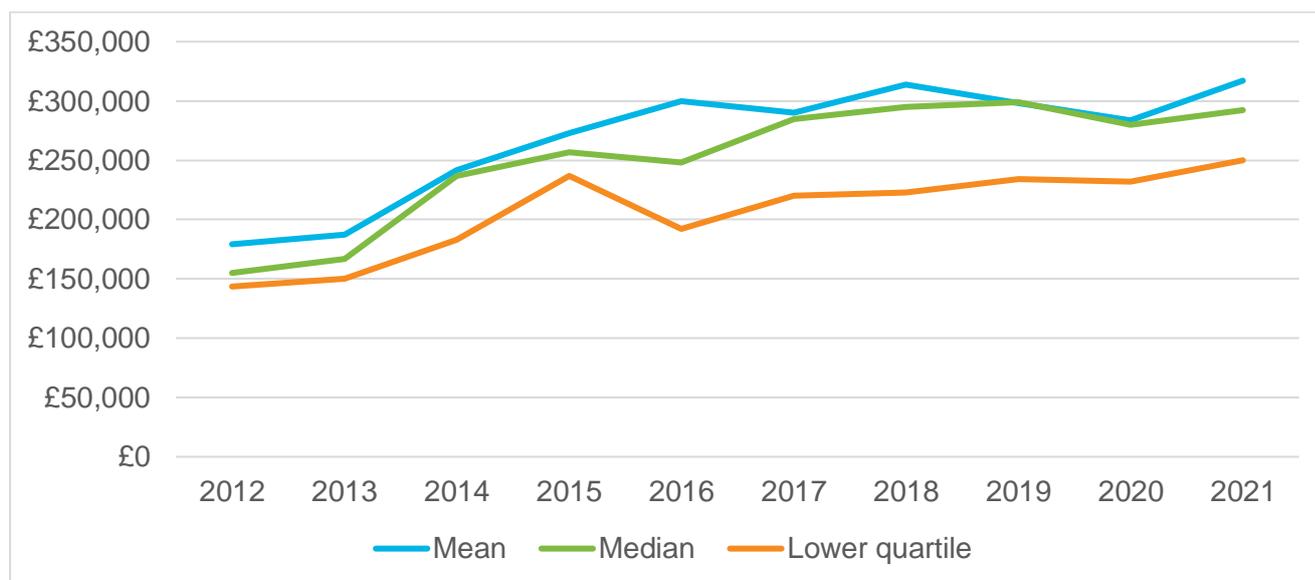
Tenure	Inside Pucklechurch Village	Outside Pucklechurch Village
Owned	77.9%	87.3%
Shared ownership	2.6%	0.5%
Social rented	11.5%	6.4%
Private rented	7.9%	5.9%

Sources: Census 2021, AECOM Calculations

Affordability

House prices

77. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.
78. Figure 4-1 looks at the average and lower quartile house prices in Pucklechurch based on sales price data published by the Land Registry. It shows that the average house price in the NA is £317,100, which has grown by 77% since 2012.
79. The median, which is the middle number when you sort the data from smallest to largest, shows 89% growth over the same time period.
80. The lower quartile is the middle figure of the lowest 50% of prices and a good representation of entry-level housing. In Pucklechurch, the LQ figure is currently £250,000, and grew by 74% over the 10-year period.
81. It would appear that house prices in Pucklechurch have generally experienced a high rate of growth, with Figure 4-1 showing year on year growth, despite some fluctuations. It should be noted that median and LQ prices are currently higher than the LA, suggesting the NA to be a particularly high value area.

Figure 4-1: House prices by quartile in Pucklechurch, 2012-2021

Source: Land Registry PPD

82. Table 4-4 breaks down house prices by type, presenting the median within each type. It shows a general increase of 89% across all housing type, which represents a price differential of approximately £140,000.

83. When the growth is broken down by type it shows quite significant price growth in flats (113%), which significantly exceeds semi-detached (79%) and terraced (72%) dwellings. Interestingly, the prices of detached dwellings only grew by 10%, but did start at an abnormally high base rate when considered in comparison to the price of other dwelling types. However, when considering the absolute price figures, it would appear that the median price of detached dwellings had started at a high base, which more than double each other housing type in 2012.

Table 4-4: Median house prices by type in Pucklechurch, 2012-2021

Type	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Growth
Detached	£375K	£331K	£357K	£355K	£359K	£382K	£388K	£345K	£355K	£411K	9.6%
Semi-detached	£165K	£169K	£260K	£250K	£289K	£295K	£317K	£315K	£287K	£295K	78.8%
Terraced	£155K	£153K	£190K	£223K	£230K	£284K	£243K	£271K	£240K	£266K	71.6%
Flats	£90K	£82K	£164K	£160K	£185K	£192K	£190K	£195K	£188K	£191K	112.5%
All Types	£155K	£167K	£237K	£257	£248K	£285K	£295K	£299K	£280K	£292K	88.7%

Source: Land Registry PPD

Income

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

85. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally

was £44,700 in 2018 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.

86. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. South Gloucestershire's gross individual lower quartile annual earnings were £16,788 in 2020. To estimate the income of households with two lower quartile earners, this figure is doubled to £33,576.
87. It is immediately clear from this data that there is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.

Affordability Thresholds

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

Table 4-5: Affordability thresholds in Pucklechurch (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £44,700	Affordable on LQ earnings (single earner)? £16,788	Affordable on LQ earnings (2 earners)? £33,576
Market Housing						
Median House Price	£263,248	-	£75,214	No	No	No
Estimated NA New Build Entry-Level House Price	£225,189	-	£64,340	No	No	No
LQ/Entry-level House Price	£224,999	-	£64,285	No	No	No
LA New Build Median House Price	£263,696	-	£75,342	No	No	No
Average Market Rent	-	£14,400	£48,000	No	No	No
Entry-level Market Rent	-	£12,000	£40,000	Yes	No	No
Affordable Home Ownership						
First Homes (-30%)	£157,632	-	£45,038	Marginal	No	No
First Homes (-40%)	£135,113	-	£38,604	Yes	No	No
First Homes (-50%)	£112,595	-	£32,170	Yes	No	Yes
Shared Ownership (50%)	£112,595	£3,128	£42,595	Yes	No	No
Shared Ownership (25%)	£56,297	£4,691	£31,723	Yes	No	Yes
Shared Ownership (10%)	£22,519	£5,630	£25,200	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£7,124	£23,723	Yes	No	Yes
Social Rent	-	£5,200	£17,316	Yes	Marginal	Yes

Source: AECOM Calculations

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

Market housing for purchase and rent

93. Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income 67% higher than the current average.
94. Private renting is generally only affordable to higher earners, although average earners would be able to afford entry level rents. Households made up of two lower quartile earners cannot afford the given rental thresholds. Affordability is

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

Affordable home ownership

95. There is a relatively large group of households in Pucklechurch who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £40,000 per year (at which point entry-level rents become affordable) and £75,000 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and shared ownership.
96. First Homes are to be offered at a discount of at least 30% on equivalent market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies will have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
97. This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. First Homes would only become affordable to average earners at a discount of 40%, and a discount of 50% would be required for households with 2x LQ earners.
98. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether demanding higher discount levels on First Homes will create a financial burden on developers that leads them to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be decreased. This could effectively sacrifice the provision of affordable rented housing to provide a more attractive First Homes product. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the Pucklechurch Neighbourhood Planning Group intend to set a higher First Homes discount level than that set at Council level, further discussions with the LPA are advised.
99. Shared ownership appears to be more affordable than First Homes but is broadly accessible to the same groups. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.³ If this is delivered in the NA, it will make shared ownership easier to access for more people. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.

³ The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>.

100. Rent to Buy provides households with the option to rent at a discount whilst saving for a deposit to buy their property within a set period (usually within 7 years). The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents, this is still only likely to be affordable to households with average incomes. As such, this option would still only improve access to home ownership for households who are currently able to access First Homes and Shared Ownerships. However, for some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.
101. These three affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:
- First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
 - Shared ownership at high equity shares performs a similar function to First Homes, but there are additional costs associated with the rented portion.
 - Shared ownership at low equity shares can usually be accessed by lower earning households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.
 - Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

Affordable rented housing

102. Affordable rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered Providers (housing associations) set them to ensure that they are affordable to those claiming housing benefit, i.e. at or below Local Housing Allowance levels. This means that they are in practice below 80% of market levels. This appears to be the case in Pucklechurch, where Affordable Rental homes are approximately 50% of market rents.
103. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). However, households with a single lower earner appear

unable to afford any of the tenures considered including the smallest socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.

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

Estimates of the need for Affordable Housing

105. This section seeks to quantify the long-term potential need for Affordable Housing, which should be considered separately for affordable rented housing and affordable routes to ownership. The appropriate approach is taken based on the evidence available at Local Authority and NA scale.
106. AECOM estimates that there will be a long-term surplus of affordable rented housing in Pucklechurch rather than an unmet need. The modelling suggests an annual surplus of 6 affordable rented homes or 120 over the Neighbourhood Plan period as a whole. The estimate and assumptions used are detailed in Appendix D and summarised in Table 5-4.
107. This result may be initially surprising since there is understood to be a current backlog of unmet affordable rental rent (estimated to be 21 households). The reason for the affordable rented housing need being met over the long-term is that the model assumes a rate of turnover in the exiting social/affordable rental stock. It can be expected that some of these units will become vacant in any given year, as the circumstances of the residents of these units change over time. Due to the size of the current affordable rental stock, and the historic turnover rate provided by South Gloucestershire, the relationship between the annual turnover of social/affordable housing and the rate of newly arising need is projected to satisfy the need for social/affordable housing.
108. An important local consideration for Pucklechurch is that this turnover is an average over the 6-year period, for which data was provided by South Gloucestershire. In two of these years (2019/2020) there were a significant number of new build dwellings occupied by social/affordable rental tenants. It is not expected this would be a common occurrence in future years, unless there is significant delivery of housing in the parish. These new build dwellings are discounted from the model, as it would assume that a similar level of Affordable housing delivery would occur in the future.
109. A further caveat to this finding would be that it is possible that the NA may be meeting wider needs within the District. It is possible to address localised needs

through the existing stock, however, new affordable rental housing may be required in Pucklechurch to meet localised need.

110. As such, it may be appropriate for Pucklechurch to encourage the delivery of some affordable rented housing, with the understanding that although the model suggests a surplus, the lived experience in the parish may be different. Moreover, given that social/affordable housing meets the most acute needs in the parish, it would be worthwhile to include this tenure option within any future housing delivery in the parish.

Table 4-6: Estimate of need for Affordable Housing for rent in Pucklechurch

Component of need or supply in the AECOM estimate	Per annum
Current need	21
Newly arising need	1.7
Supply	3.2
Net surplus	0.5

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

111. Turning to affordable home ownership, AECOM estimates a potential demand for 2.6 such dwellings per annum in Pucklechurch, equating to 53 over the Neighbourhood Plan period. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-7 below.
112. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

Table 4-7: Estimate of need for Affordable Housing for rent in Pucklechurch

Component of need or supply in the AECOM estimate	Per annum
Current need	4.9
Newly arising need	1.1
Supply	0.4
Net shortfall	2.6

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

Evidence in the SHMA

113. A Strategic Housing Market Assessment update was undertaken for wider Bristol area in 2019. This study estimates the need for affordable housing in the wider area based on analysis of the Council's included in the studies housing waiting list and analysis of other data sets in line with Planning Practice Guidance at the time.

114. The SHMA identifies the need for 29,600 additional affordable rented homes and 95,200 affordable home ownership dwellings each year in the wider Bristol area as a whole.
115. When the SHMA figures are pro-rated to Pucklechurch based on its fair share of the population (0.3% of the Wider Bristol population (Census 2021)), this equates to 89 homes per annum for affordable rental and 287 for affordable home ownership between 2016-2036. This equates to 4 units for affordable rental per annum, and 14 for affordable ownership per annum.
116. However, pro-rating district/borough level estimates of affordable housing need to rural areas presents problems in practice. The Local Authority level figures are likely to represent higher needs in urban areas where there is a large social housing stock and larger numbers of households living in private rented homes on housing benefit. Both of these factors tend to generate higher needs. By contrast, in rural parishes like Pucklechurch the lack of social housing means there is no need generated from households already living in the sector. Similarly, households who may need social housing often move away to areas where their needs are more likely to be met (either because there is social housing available or more private rented housing). This means it is difficult to identify need for social/affordable rented housing within Pucklechurch.

Affordable Housing policies in Neighbourhood Plans

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

Application of Local Plan policies

118. South Gloucestershire's adopted policy CS18 on this subject requires 35% of all new housing to be affordable. Given that Affordable Housing made up 65% of new housing in Pucklechurch over the last decade according to South Gloucestershire completions figures, it is understood that this target is usually met on sites in the NA. However, it should be noted here that the full delivery of affordable housing in the last decade has been met on two sites fully comprised of affordable housing.
119. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.
120. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance

between rented tenures and routes to home ownership – is left as a matter to be informed by the latest evidence.

Affordable Housing at Neighbourhood level

121. The HNA can provide more localised evidence and this may be used to support Neighbourhood Plan policies. This section suggests an Affordable Housing tenure mix that might be suitable for Pucklechurch on the basis of identified housing need and a range of other considerations detailed in Appendix D.
122. The key factors are summarised as follows:
- AECOM estimates a potentially robust demand for affordable home ownership in Pucklechurch, alongside a potential long-term surplus in the delivery of affordable rental housing.
 - The potential surplus figures are influenced by a relatively high level of availability and turnover of social/affordable housing in the parish which influenced the overall yearly average in the take up of affordable units. Despite this turnover, it may still be useful to accommodate social/affordable housing in any future housing delivery.
 - South Gloucestershire council are not currently at a stage in their Local Plan Review to provide the Neighbourhood Planning Group with a housing requirement figure. Despite the surplus for affordable rental identified in this study, the affordability analysis included in this chapter concluded that social/affordable rental housing provides a vital role in meeting the most acute needs in the parish. Therefore, a diverse and balanced mix between affordable rental and affordable ownership would be recommended in any future housing delivered in the Pucklechurch.
123. Given the points raised above, both affordable rent and home ownership options should feature in the Affordable Housing tenure mix. Appendix E points out that adopted South Gloucestershire Plan does not currently have an active tenure mix. However, it does have a target that 35% of all housing should be delivered as affordable. In turn, implementing the governments guidance on First Homes would not prejudice the delivery of other affordable housing options. As such, a bespoke tenure mix for Pucklechurch is outlined in table 4-8 below. It recommends that 50% of affordable housing be delivered as affordable rental and 50% as affordable home ownership.
124. Given the substantial demand for affordable home ownership in the parish, coupled with the fact that a high provision of First Homes and Shared Ownership (at a range of discounts and equity shares) would extend the opportunity for home ownership to both average households and households with two lower earners, a share of 50% is afforded to these options. In turn, despite the surplus of affordable rental identified in this chapter, 50% of the tenure mix is earmarked for this tenure category. This is to meet the most acute housing needs in the parish should they arise during the Neighbourhood Plan period.

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

Table 4-8: Indicative tenure split (Affordable Housing)

Tenure	Indicative mix	Considerations and uncertainties
Routes to home ownership, of which	50%	
First Homes	35%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	15%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to Buy	-	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
Affordable Housing for rent, of which	50%	
Social rent	To be set by Registered Providers	Uncertain how much funding available to support this tenure in local area. Uncertain whether RPs willing to own/manage stock in this area.
Affordable rent	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area.

Source: AECOM calculations

Conclusions - Tenure and Affordability

Current tenure profile

126. Pucklechurch has a tenure profile which is dominated by people who own their own homes (80%), a proportion which is higher than South Gloucestershire (72%) and the national average (61%). The NA has a socially rented sector broadly similar to the average in South Gloucestershire, but a private rental sector which is significantly smaller.

127. Between 2011 and 2021, the socially rented sector grew quite significantly, but had started from a low base in 2011.

Affordability

128. Currently, the median house price in Pucklechurch is £317,100, having grown by 77% since 2012. The Lower Quartile average (lowest 25%) grew at a similar rate of 74% over the same time period.

129. The average household income in Pucklechurch is estimated to be £44,700. The lower quartile individual income was around £16,788 in 2020, so a household with two lower earners could be expected to earn around £33,576.

130. There is a clear issue of affordability in Pucklechurch, with the median house price requiring an income of £75,200, which is 67% higher than the average income. Moreover, both entry level and new build homes are generally out of reach for the average earning household.

131. Affordability is slightly better in the rental market, but the income threshold for average rents is still higher than average earners. However, rental properties still present issues of affordability to households on lower incomes.

132. Given the large gap between the affordability of renting and ownership, affordable home ownership products offer good potential to extend home ownership in the parish. First Homes would need to be offered at a minimum discount of 40% to be within the income threshold of average earners. However, those households who may be earning slightly more than the average could be able to access First Homes at a discount of 30%. Shared Ownership homes at an equity share of 25% potentially represent a more accessible route to home ownership for average earners.

133. Generally, lower earning households may still be able to access home ownership in the parish, with First Homes at a discount of 50% and Shared Ownership at an equity share of 25% both being affordable to households with two lower earners.

134. Private renting in the parish only appears affordable to average earners. As such, the affordable and social rental sector provides a vital role for those in the parish experiencing the most acute affordability pressures.

The need for Affordable Housing

135. AECOM modelling suggests that there will be a long-term surplus of 6 units per annum of social/affordable homes, and a potential demand for 3 affordable home ownership units per annum in Pucklechurch over the Neighbourhood Plan period.

136. Moreover, for affordable ownership, many of these households have other options in the market and may not take up affordable home ownership if it were available in Pucklechurch. This estimate is likely to represent the upper end of potential demand for these products. Given that it is currently unknown the level of housing development expected in Pucklechurch in the near term, the

neighbourhood plan may wish to provide a balanced provision to respond to the most acute affordability pressures in the parish.

137. This HNA would suggest a tenure mix in Pucklechurch of 50% affordable rented and 50% for affordable ownership accommodation. This is due to the particularly acute levels of unaffordability in the parish. Whilst the modelling does suggest an increased demand for ownership products, it is likely that those seeking this option are already adequately housed, the most stress is likely to be felt by those lowest earners who would benefit from an increase in the provision of socially rented housing.

Affordable Housing policy

138. Pucklechurch does not currently have an active housing requirement figure, so it is difficult to understand fully the likelihood that the need identified in this HNA might be met by future development. However, given that the study identified a surplus in number of social/affordable rental units, it could be possible that this need is met through the annual churn of existing stock. If the NA experiences a similar rate of development as it has in the last decade, applying the adopted Local Plan policy that 35% of all new housing should be provided as affordable, Pucklechurch could be reasonably expected to meet some of the demand for affordable home ownership identified in this study.
139. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using community development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

5. Type and Size

Introduction

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

Definitions

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

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

The current housing mix

145. This section establishes the current housing mix of Pucklechurch, highlighting recent changes to it and comparing the mix to wider averages.
146. Currently there are 1,187 households in Pucklechurch. 2021 Census data on the total number of dwellings has not yet been released. As such, the 2011 Census figure of 1,181 remains the most accurate source of this data. From completions data provided by South Gloucestershire Council there were 95 new dwellings completed in Pucklechurch between 2011 and 2022, taking the current estimated number of dwellings in the NA to 1,276.

Dwelling type

147. Table 5-1 below shows that semi-detached dwellings (46%) are the most common housing type in the parish, followed by terraced dwellings (32%). In comparison detached dwellings represent close to one third of the number of semi-detached dwellings. It is likely the relative scarcity of detached homes is influencing their high prices and appreciation evidenced in the previous chapter. Finally, flats only represent 5% of the proportion of the total housing stock.
148. In terms of how the 2021 housing stock compares to the 2011 Census data, it does not appear that the Pucklechurch housing stock has changed dramatically during this time. It's likely that any new housing that has been delivered during this time has largely followed the existing pattern of development in the NA.

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

Dwelling type	2011	%	2021	%
Detached	204	17.3%	192	16.2%
Semi-detached	554	46.9%	542	45.7%
Terrace	364	30.8%	380	32.0%
Flat	59	5.0%	61	5.1%
Total	1,181	100%	1,187	100%

Source: Census 2011 and 2021, AECOM Calculations

149. Table 5-2 compares the NA mix to wider benchmarks. It shows Pucklechurch does differ from the housing offer in South Gloucestershire and England. The NA has a smaller proportion of detached dwellings and flats than the LA. In turn, this is borne out by a higher proportion of Semi-Detached and Terraced dwellings.

Table 5-2: Accommodation type, Various Geographies, Census 2021

Dwelling type	Pucklechurch	South Gloucestershire	England
Detached	16.2%	26.6%	22.9%
Semi-detached	45.7%	34.5%	31.5%
Terrace	32.0%	25.5%	23.0%
Flat	5.1%	12.7%	22.2%

Source: Census 2021, AECOM Calculations

150. The Neighbourhood Planning group have expressed the desire to understand how the housing typology in the parish differs between the Pucklechurch village the surrounding area. Table 5-3 below shows that type of housing found within Pucklechurch village is notably different that the surrounding area of the parish. The most notable distinction is a lower proportion of detached dwellings within the village, and a higher proportion of semi-detached dwellings.

Table 5-3: Accommodation type Inside and Outside Pucklechurch, Census 2021

Dwelling type	Inside Pucklechurch Village	Outside Pucklechurch Village
Detached	16.2%	26.6%
Semi-detached	45.7%	34.5%
Terrace	32.0%	25.5%
Flat	5.1%	12.7%
A caravan or other mobile or temporary structure	0.4%	4.0%

Source: Census 2021, AECOM Calculations

Dwelling size

151. Table 5-4 below presents the current housing mix in terms of size. It shows that Pucklechurch has a significant bias toward 3 bedroom homes, which constitute 58% of the overall housing stock. Moreover, dwellings with 4+ bedrooms represent 20% of the housing stock. This suggests that there is a lack of smaller

1/2 bedroom homes, which is likely to have an impact on younger people trying to access their first home and older people who may wish to downsize.

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

Number of bedrooms	2011	%	2021	%
1	67	5.8%	77	6.5%
2	161	14.0%	186	15.6%
3	694	60.2%	691	58.0%
4+	230	19.9%	237	19.9%
Total	1,153	100%	1,191	100%

Source: ONS 2021 and 2011, AECOM Calculations

152. Again, it is useful to look at the percentage breakdown of dwelling sizes in comparison with the wider district and country. Table 5-5 shows the high proportion of 3-bedroom homes is in contrast to trends in South Gloucestershire (44%) and England (40%). Again, this trend is borne out in the proportion of smaller homes in comparison to trends set at the LA and national level.

Table 5-5: Dwelling size (bedrooms), Various Geographies, Census 2021

Number of bedrooms	Pucklechurch	South Gloucestershire	England
1	6.5%	7.9%	11.6%
2	15.6%	21.4%	27.3%
3	58.0%	44.2%	40.0%
4+	19.9%	26.5%	21.1%

Source: Census 2021, AECOM Calculations

153. Similar to dwelling type presented above, it is worthwhile to breakdown dwelling size between the area inside Pucklechurch village and the surrounding area. Table 5-6 shows that there are is not any significant variation in terms of dwelling size between the Pucklechurch Village and the surrounding area, with the exception of a high proportion of larger 4+ bedroom homes found in the area outside the Pucklechurch village.

Table 5-6: Dwelling size (bedrooms), Areas Inside and Outside the Pucklechurch village, 2021 Census

Number of bedrooms	Inside Pucklechurch Village	Outside Pucklechurch Village
1	7.0%	3.9%
2	15.6%	15.8%
3	58.9%	53.7%
4+	18.5%	26.6%

Source: Census 2021, AECOM Calculations

Population characteristics

154. This section examines key characteristics of the local population that have a bearing on what housing might be needed in future years. Where available,

recent data is used. However, for some information it is necessary to fall back on the 2011 Census.

Age

155. Table 5-7 shows the most recent age structure of the NA population, alongside 2011 Census figures. The table shows that currently Pucklechurch has a population of 3,208 persons, which has grown by 10% since the 2011 Census.

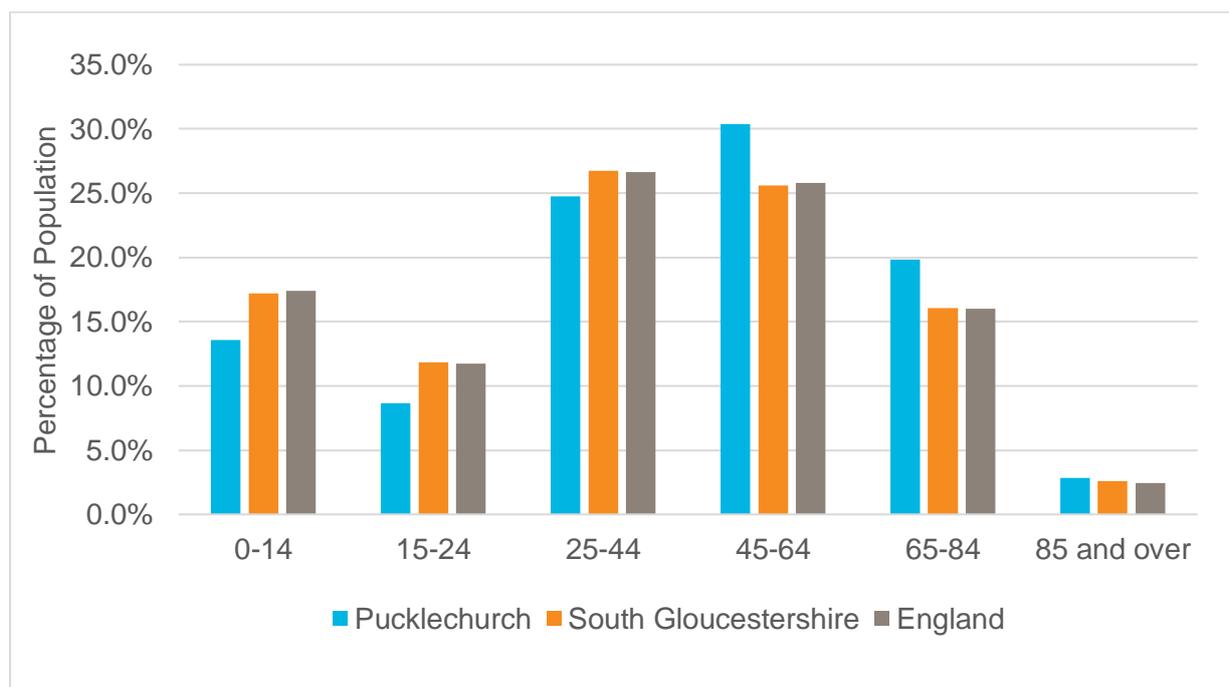
156. In terms of changes to the population profile, the table shows quite stark growth in the older population, where the cohort aged 85+ grew by 86% and those aged between 65-84 grew by 34%. There was a decrease in the younger population, notably with the group aged 15-24 which decreased by 32%. These figures may reflect a migration of the younger population who leave the NA for further education opportunities. At the other end of the population, it shows that the parish is experiencing a quite significant ageing of its population.

Table 5-7: Age structure of Pucklechurch, 2011 and 2021

Age group	2011 (Census)		2021 (Census)		Change
0-14	461	17.3%	435	13.6%	-5.6%
15-24	408	12.6%	277	8.6%	-32.1%
25-44	644	22.2%	794	24.8%	23.3%
45-64	865	29.8%	974	30.4%	12.6%
65-84	477	16.4%	637	19.9%	33.5%
85 and over	49	1.7%	91	2.8%	85.7%
Total	2,904	100%	3,208	100%	11%

Source: Census 2011, Census 2021, AECOM Calculations

157. For context, it is useful to look at the NA population structure alongside that of the Council and country. Figure 5-1 (using 2021 Census data) generally reflects the trend expressed above, where the parish has a lower proportion of younger people in comparison to the LA and national averages, and in turn a higher proportion of older persons.

Figure 5-1: Age structure in Various Geographies, 2021

Source: Census 2021, AECOM Calculations

Household composition and occupancy

158. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-8 shows that the Pucklechurch population is biased toward families, which make up 69% of the households in the NA. This share generally follows the trend in the LA, but is slightly larger than the national average. In turn, the proportion of one person households again follows the average across South Gloucestershire.
159. There is slightly a larger proportion of households in the NA with families aged 66+, as well as households having non-dependent children than the wider averages. In turn, there is a slightly smaller proportion of families with dependent children than the District and Country averages.
160. Note that non-dependent children refer to households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. A marked increase in this category can be taken to indicate the relative unaffordability of entry-level homes, where young people are financially unable to move out and form their own households. It is interesting to observe that this category grew by 24% between 2011 and 2021 in the parish, which is slightly higher than the LA growth of 21% over the same time period.

Table 5-8: Household composition, Various Geographies, 2021

Household composition		Pucklechurch	South Gloucestershire	England
One person household	Total	26.4%	26.0%	30.1%
	Aged 66 and over	13.2%	12.2%	12.8%
	Other	13.2%	13.9%	17.3%
One family only	Total	68.9%	67.9%	63.1%
	All aged 66 and over	13.2%	10.7%	9.2%
	With no children	19.6%	18.5%	16.8%
	With dependent children	22.2%	27.2%	25.8%
	With non-dependent children ⁴	13.8%	10.9%	10.5%
Other household types	Total	4.7%	6.1%	6.9%

Source: ONS 2021, AECOM Calculations

161. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. A person is considered to under-occupy their home when there are more bedrooms in their home than a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1 or +2, indicating that there is one surplus bedroom or at least two surplus bedrooms (respectively). Over-occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few.

162. The table below shows that the parish population is generally well housed, with only 1% of dwellings being over occupied. However, the data does show that households in the parish generally tend to have more bedrooms than they would typically need (81%). This dynamic is particularly prevalent in the population 65+ as well as with single persons.

⁴ Refers to households containing children who are older than 18 e.g students or young working people living at home.

Table 5-9: Occupancy rating by age in Pucklechurch, 2011

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 65+	74.2%	21.1%	4.7%	0.0%
Single person 65+	56.3%	18.8%	25.0%	0.0%
Family under 65 - no children	76.4%	18.2%	5.4%	0.0%
Family under 65 - dependent children	14.3%	53.3%	29.3%	3.0%
Family under 65 - adult children	18.2%	55.3%	26.5%	0.0%
Single person under 65	69.5%	21.9%	8.6%	0.0%
All households	48%	33%	18%	1%

Source: ONS 2011, AECOM Calculations

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

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



Source: ONS 2011, AECOM Calculations

Future population and size needs

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

Age

165. The result of applying Local Authority level household projections to the age profile of Pucklechurch households in 2011 is shown in Table 5-10. This makes clear that population growth can be expected to be driven by the oldest households, with households headed by persons aged 65+ expected to grow by 64% over the Neighbourhood Plan period. However, whilst this is the most significant growth expressed in table 5-10, it does also show that each cohort of the population is expected to grow by between 24% and 33%.

Table 5-10: Projected age of households, Pucklechurch, 2011 - 2042

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	10	109	481	211	342
2042	13	145	595	265	562
% change 2011-2042	26%	33%	24%	26%	64%

Source: AECOM Calculations

166. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2 (rainbow bar graph)) onto the projected age profile for the NA in Table 5-10 immediately above. The resulting 'ideal' future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.

167. This approach has limitations, in that it embeds existing size preferences and does not anticipate changes in what people want from their homes. As such, it is appropriate for the results to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is appropriate for the purpose of drafting neighbourhood plan policies.

168. The result of this exercise is presented in Table 5-11. It suggests that in order to diversify its housing offer Pucklechurch should focus its housing delivery on 2-bedroom homes. The table also suggests a focus on larger 4+ bedroom homes, however its likely this result is heavily influenced by the prevalence of 3-bedroom homes currently on offer in the parish. If the neighbourhood plan is seeking to influence the future size mix of homes in the parish it would be worthwhile to consider these figures alongside the average price of housing presented in the previous chapter. Policies on housing should reflect the lived experience of persons in parish and aim to deliver housing that meets the needs of the population, whilst also being within reach of average earners in terms of pricing.

Table 5-11: Suggested dwelling size mix to 2042, Pucklechurch

Number of bedrooms	Current mix (2011)	Suggested mix (2042)	Balance of new housing to reach suggested mix
1	5.8%	7.7%	12.8%
2	14.0%	20.2%	37.1%
3	60.2%	48.1%	15.3%
4	19.9%	24.0%	34.9%

Source: AECOM Calculations

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

- The wider Bristol SHMA (2019) recommends a slightly different size mix than the one presented above, with a stronger focus on the delivery of 3 Bedroom homes. However, given the scale of the SHMA it cannot be considered directly relevant to the needs of Pucklechurch in times of the size of future housing delivery.
- Moreover, despite the high proportion of 3 bed homes in parish, it may be the case that this size of home would provide a balance between the affordability of housing in the parish and the future needs of residents, particularly the needs of newly arising families.
- The preceding chapter found that affordability is a serious and worsening challenge in the parish. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.
- Continuing to provide smaller homes with fewer bedrooms would help to address this situation, although it should be considered whether large numbers of 1 bedroom homes are suitable given the area's character and current density.
- The delivery of smaller 1/2 bedroom homes would also potentially encourage older households to downsize and free up larger family homes, and also provide an opportunity for younger households to access the housing market as first time buyers.
- Whilst this model recommends an increased delivery of 4+ bedroom homes, it should be stressed this projection is heavily influenced by the high proportion of 3-bedroom homes in Pucklechurch. In reality, given the affordability pressures outlined in the previous chapter, larger 4+ homes may be out of reach to a majority of average earning households in the parish.
- To best meet the needs of the growing cohort of older households expected to be present by the end of the Plan period, it should also be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.

- Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms if they existing stock of larger homes is sufficiently affordable.

Tenure

170. The recommendation discussed immediately above applies to all housing in the NA over the Plan period. This is considered proportionate for devising policy at neighbourhood scale. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make in Neighbourhood Plan policy, since Local Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.
171. Generally speaking, the size mix needed within affordable tenures, particularly affordable and social rent, is smaller than the size mix of market housing. This is because there tend to be higher proportions of single people and couples in need of affordable rented housing, and they are likely to be eligible only for 1 or 2 bedroom properties. In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.
172. There are two key sources of information for thinking through the size needs of different categories. These are:
- The relevant SHMA or LHNA for the Local Authority, which will (usually) set out the projected need by size within each tenure over the long-term. The relevant SHMA covers the Wider Bristol area, and predominantly projects a need for 3-bed homes across the study. Given the size of the study area and the high density of 3-bed homes in Pucklechurch, it might be worthwhile to consider the results in this HNA against the SHMA when planning any future housing delivery in the parish.
 - The waiting list for affordable rented housing, which was provided by the Local Authority. This provides a more current snapshot of the size needs of applicant households. As this changes over time, individual planning applications can be decided in ways that meet evolving needs.
173. Any relevant household survey or consultation work in the NA can also highlight any specific gaps in the market within particular segments of the population. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes while market homes focus on mid-sized homes and some larger options. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix

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

Type

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

Conclusions- Type and Size

The current housing mix

178. Currently there are 1,187 households in Pucklechurch (2021 Census) and an estimated 1,276 dwellings (2021 Census and Completions). The parish has a relatively well-balanced housing stock, with a high proportion of semi-detached and terraced dwellings. There is, however, a lack of availability for flats.
179. In terms of size, Pucklechurch has a high proportion of 3-bedroom homes, which is higher than the District and national averages. This is borne out in a smaller proportion of 2-bed homes and larger 4+ bed homes.

180. The Pucklechurch village has a higher proportion of semi-detached dwellings and a lower proportion of detached dwellings than the area outside of the village. There are not any significant variations in terms of dwellings size between the two areas, other than a higher proportion of larger 4+ bedroom homes outside the Pucklechurch village.

Population characteristics

181. Pucklechurch has a population of 3,208 people (2021 Census), which has grown by 10% since 2011. The parish has a high proportion of its population which are of family age (aged 25-64), which account for 55% of the total population. The proportion is higher than the district and national averages.

182. The parish has experienced a substantial growth in its older population (aged 85+) since 2011, which has grown by 86% since the 2011 Census.

Future population and size needs

183. This study provides an insight into the likely need for different sizes of homes based on projected demographic change and gaps within the existing housing stock. To accommodate the future population of Pucklechurch and to diversify its housing mix, AECOM's modelling suggests prioritising the provision of smaller 2 and 4 bed dwellings.

184. It should be noted that this model is a fairly blunt indication of future needs, which does not reflect the preferences of individuals or their potential desire to live in larger dwellings than they 'need'. For this reason, it may not be advisable to restrict future housing delivery too strictly to smaller or larger dwelling sizes as the model suggests. An additional factor is the existing historic character and density of the built environment, which may not be well-suited to flats – which is the form that 1-2 bedroom dwellings typically tend to take. In summary, there are good reasons to depart from the results of the HNA model to allow for more balance – retaining the emphasis on smaller homes but to a lower degree – if this aligns with the objectives of the community.

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

6. Specialist housing for older people

Introduction

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

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

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

188. It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.⁵

189. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).⁶ Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.

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

⁵ See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

⁶ For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.
- **Sheltered Housing⁷:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings.
- **Category M4(3):** wheelchair user dwellings.

Specialist housing for older people

191. There is a total of 58 units of specialist accommodation in the NA at present, close to half of which are socially rented and the other half are offered for leasehold market purchase. Details are provided in Appendix E.
192. The 2021 Census suggests that there are currently around 342 individuals aged 75 or over in Pucklechurch. This suggests that current provision is in the region of 170 units per 1,000 of the 75+ population (a common measure of specialist housing supply).

⁷ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

Demographic characteristics

193. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Pucklechurch is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for South Gloucestershire. The results are set out in Table 6-1.
194. If these projections are borne out in Pucklechurch, the proportion of the population aged 75+ will rise from around 8% to 11% in 2042, amounting to an additional 217 people in that age category.
195. A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population rather than the total at the end of the Plan period is the key output of this calculation.

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

Age group	Pucklechurch		South Gloucestershire	
	2021	2042	2021	2042
All ages	3,208	3,886	290,424	351,780
75+	342	521	26,626	40,587
%	10.7%	13.4%	9.2%	11.5%

Source: Census 2021, AECOM Calculations

196. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.
197. The 2021 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Plan period to 2042. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates the vast majority of the older population in the NA own their own home, and in turn there are very few private renters.
198. The expected growth in the 75+ population in the NA is 179 additional individuals by the end of the plan period. This can be converted into 128 households based on the average number of people per household aged 75+ at Local Authority scale. Multiplying this figure by the percentages of 55-75 year olds occupying each tenure gives a breakdown of which tenures Pucklechurch

households are likely to need in 2042, and is shown in the bottom row of Table 6-2.

Table 6-2; Tenure of households aged 55-75 in South Gloucestershire (2011) and projected aged 75+ in Pucklechurch (2042)

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
South Gloucestershire	86.0%	62.0%	24.0%	14.0%	8.8%	4.3%	0.9%
Pucklechurch	110	79	31	18	11	5	1

Source: Census 2011

199. It is also important to consider rates of disability by tenure. The tendency for people in rented housing to have higher disability levels is well established. It arises partly because people with more limiting disabilities tend to have lower incomes. It also reflects the fact that as people develop support and care needs they may find that the only suitable and affordable option to them is available in the social rented sector. Table E-2 in Appendix E presents this data for Pucklechurch from the 2011 Census.

Future needs for specialist accommodation and adaptations

200. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Plan period is calculated to be 58.

201. AECOM's modelling, summarised in Table 6-3, is based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.

Table 6-3: AECOM estimate of specialist housing need in Pucklechurch by the end of the Plan period

Type	Affordable	Market	Total
Housing with care		7	22
Adaptations, sheltered, or retirement living		4	25
Total		11	47

Source: Census 2021, AECOM Calculations

202. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the most simple and widely used models estimating for the housing needs of older people. Table 6-5 in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Pucklechurch results in a total of 55 specialist dwellings that might be required to the end of the Plan period. This is set out in Table 6-4.

Table 6-4: HLIN estimate of specialist housing need in Pucklechurch by the end of the Plan period

Type	Affordable	Market	Total
Housing with care	6	7	13
Adaptations, sheltered, or retirement living	11	22	32
Total	16	29	45

Source: Housing LIN, AECOM calculations

Further considerations

203. The above estimates suggest that potential need for specialist accommodation could be in the range of 45-58 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. It is proportionally high in relation to the overall housing delivery expectation in the NA, and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

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

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

206. It is considered that Pucklechurch's position in the settlement hierarchy makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Pucklechurch entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a 'hub and spoke' model. In the case of Pucklechurch, Bristol is considered to have potential to accommodate the specialist housing need arising from the Neighbourhood Area (i.e. to be the hub in the hub-and-spoke model).

207. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

Care homes

208. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.

209. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.

210. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.

211. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. Based on this rate, applied to the growth in the older population for consistency with the calculations above, it is estimated that in 2042 there would be a need for 12 care homes beds in the NA.

212. It is important to note that as these estimates relate to care homes (or the population in institutions) rather than independent housing, these figures are in addition to the overall need for housing in the NA. However, as discussed in this section, some of the need for care home beds might be met by independent housing accommodation and vice versa.

The Role of Mainstream Housing

213. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally

of the existing stock in Appendix E, around 83% of the Pucklechurch population aged 75 and over is likely to live in the mainstream housing stock⁸.

214. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation is suitable to their needs and whether adequate care or support is provided within the home when they need.
215. However, given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with South Gloucestershire.
216. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings⁹, although changes to Building Regulations have not yet been made.
217. The current Local Plan does not outline provisions for development to accommodate specific groups such as older people. The evidence gathered here may justify the Pucklechurch Neighbourhood Planning Group approaching the LPA to discuss setting requirements on accessibility and adaptability at district level. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.
218. The proportion of new housing that might accommodate those using wheelchairs is harder to define at small scales. Typically, at Local Authority scale, this might be set with reference to the proportion of Affordable Housing applicants in the Local Authority area falling into this category or to wider data from surveys and other sources where available.
219. Typically, people using wheelchair users all of the time account for 0.3% of the population, and those using wheelchairs account for 3% of the population in England as a whole. In some cases it is worthwhile to prorate this to the NA to understand how much of the population may need wheelchair accessible housing in the parish. However, as there is no active housing requirement figure for Pucklechurch, it is not possible to arrive at an estimate for the population. If the Neighbourhood Planning Group are provided with a housing figure in the near future, applying the percentages directly above would allow the Neighbourhood Planning Group to arrive at a figure for Wheelchair accessible developments. It is worth noting that these national figures are for all age categories, not just older persons, although it is likely that a significant proportion of households using a wheelchair will be older persons.

⁸ 342 over 75s in 2021, of which 58 are accommodated in specialist housing, leaving 284 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.

⁹ See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes) (www.gov.uk)

Conclusions - Specialist Housing for Older People

220. Currently there are 342 people aged 75+ living in Pucklechurch which has grown from 219 in 2011 and is projected to rise to 521 by the end of the Neighbourhood Plan period (2042). These figures are indicative of a gradually aging population. There are currently 58 units of specialist accommodation in Pucklechurch, however, it is likely that a majority of older people are living in the mainstream housing stock.
221. A clear majority (86%) of South Gloucestershire's households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2042) are owner occupiers and the remainder predominantly rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent will need to rely on subsidised rented housing because they are unlikely to have the funds to buy.
222. The growth in the older population, which, rather than the total, is the focus of the estimates of need here, should be converted into households because some older people will be cohabiting in old age. The projected growth in the older population points to 128 new households inhabited by persons aged 75+ over the Neighbourhood Plan period.
223. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
224. These two methods of estimating the future need in Pucklechurch produce a range of 45 to 58 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
225. The main body of this report provides a breakdown of the likely need for housing with care facilities in comparison to adaptations. It suggests that with any housing for older persons coming forward in the parish, the focus should be on delivering adaptations and retirement living, whilst also provide some care facilities for those who may need them over the plan period.
226. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should

first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.

227. If the known supply is all in one category, note that any additional provision the NP might want to encourage could fill a different gap in the market. If the main unmet need is for market sheltered housing, this might be satisfied by making sure all new housing is accessible and adaptable for people with lower support needs. It is unknown whether Pucklechurch is expecting any delivery of specialist accommodation over the plan period. However, given the need identified it might be worthwhile to consider these needs in any future housing delivery in the parish.

7. Gypsy and Traveller Accommodation Needs

228. South Gloucestershire, in its capacity as the relevant Local Planning Authority has met its requirement set out in national planning policy to make its own assessment of ‘travellers’ accommodation needs, through the publication of the ‘Gypsy and Traveller Accommodation Assessment (GTAA) 2017 Explanatory Note’¹⁰.
229. This HNA will consider this document and its relevance to Pucklechurch, to try and assess the impact of the Gypsy and Travelling community on the local housing profile.
230. The government published revised planning guidance in 2015, within ‘Planning Policy for Traveller Sites’ (PPTS)¹¹, which changed the definition of Gypsy and Travellers and Travelling Showpeople. The revised definition (from Annex 1) is as follows:

“Persons of nomadic habit of life whatever their race or origin, including such persons who on grounds only of their own or their family’s or dependants’ educational or health needs or old age have ceased to travel temporarily, but excluding members of an organised group of travelling showpeople or circus people travelling together as such.

In determining whether persons are “gypsies and travellers” for the purposes of this planning policy, consideration should be given to the following issues amongst other relevant matters:

- a. whether they previously led a nomadic habit of life*
- b. the reasons for ceasing their nomadic habit of life*
- c. whether there is an intention of living a nomadic habit of life in the future, and if so, how soon and in what circumstances.”*

231. The GTAA has assessed the needs of Gypsy and Traveller and Travelling Showpeople communities in South Gloucestershire in line with the updated national guidance and definition. It stresses the importance of doing so with a methodology that reflects the characteristics of the local ‘travelling’ community and their ‘nomadic habit of life’ whilst also providing ‘culturally appropriate’ accommodation.
232. The adopted South Gloucestershire Core Strategy 2006-2027 Policy CS21 Gypsy and Traveller Accommodation outlines provisions made for Gypsy and Traveller accommodation, following a review of additional pitches required up to 2027. It references 30 existing sites which will be safeguarded, six of which can be found in Pucklechurch (Shortwood Yard, Greengate Yard, Parkfield Road, Moor Paddock, Meadow View and The Meadows). Applications for new Gypsy and Travellers will be considered appropriate where they meet the

¹⁰
¹¹

following criteria:

- a) The development would not have unacceptable environmental effects; and
- b) The land is not the subject of unacceptable levels of noise disturbance, air pollution, smell, dust or contamination; and
- c) The proposal would not unacceptably prejudice the amenities of existing and new neighbouring residential occupiers; and
- d) Adequate provision is made for vehicular access, parking and manoeuvring.

233. The GTAA recommends that there is an unmet need for 61 pitches for Gypsy and Traveller accommodation and 24 plots for Travelling Showpeople, for the whole of South Gloucestershire.

234. The Neighbourhood Planning group have expressed a desire to understand the housing pressures of the current Gypsy and Traveller sites in the parish. However, it would not be appropriate to aggregate South Gloucestershire's need to the parish based on population statistics because the need is not evenly spread across the district. Moreover, it is unfortunately not within the scope or capability of this study to identify future need specific to Pucklechurch, as the needs of this group are not determined through statistical analysis but specialist engagement with the community. This is a matter best to be discussed between the Pucklechurch Neighbourhood Planning Group and South Gloucestershire District Council.

8. Next Steps

Recommendations for next steps

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

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

236. This assessment has been provided in good faith by AECOM consultants on the basis of housing data, national guidance and other relevant and available information current at the time of writing.

237. Bearing this in mind, it is recommended that the Pucklechurch Neighbourhood Planning Group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, South Gloucestershire or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.

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

Appendix A : Assessment geography

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

- E00075132
- E00075133
- E00075134
- E00075136
- E00075137
- E00075138
- E00189444
- E00189445
- E00189531
- E00189612

240. Many other datasets besides the Census itself make use of OAs, but not necessarily down to the same level of detail. For example, Valuation Office Agency (VOA) data, which can be used to understand the type and size mix of housing, is only available down to the scale of LSOAs. The most relevant combination of LSOAs in this case, which will need to be used as a proxy for the NA, is:

- E01014867
- E01035217
- E01035218
- E01035219

241. Finally, as noted in the analysis of affordability in the main body of the report, household income data for small areas is only provided down to the scale of MSOAs. The relevant MSOA, in which the NA is located and which will need to serve as a proxy for it, is:

- E02003108 (This area extends beyond the NA to the North and South)

Appendix B : Local Plan context

Policies in the adopted local plan

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

Table B-1: Summary of relevant adopted policies in the South Gloucestershire Local Plan Core Strategy (2006-2027)

Policy	Provisions
Policy CS15 Distribution Housing	– Between 2006 and 2027, a supply of land will be identified to support the delivery of 28,355 new dwellings
Policy CS18 Affordable Housing	– New housing developments should achieve 35% Affordable Housing on all new housing developments of over 10 units or more.
Policy CS21 Gypsy Traveller Accommodation	– A number of sites are cited as authorised land for Gypsy and Traveller accommodation, 6 of which are within Pucklechurch

Appendix C : Affordability calculations

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

C.1 Market housing

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

i) Market sales

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

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

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

- Value of a median NA house price (2021) = £292,500;
- Purchase deposit at 10% of value = £29,250;
- Value of dwelling for mortgage purposes = £263,250;
- Divided by loan to income ratio of 3.5 = purchase threshold of £75,215.

248. The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2021 was £250,210, and the purchase threshold is therefore £64,340.

249. It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward

in future. Land Registry records 77 sales of new build properties in the NA in 2021, at an average cost of £250,000.

250. In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across South Gloucestershire in 2021. The median cost of new build dwellings in South Gloucestershire was £292,995, with a purchase threshold of £75,340.

ii) Private Rented Sector (PRS)

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

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

253. The property website [Home.co.uk](https://www.home.co.uk) shows rental values for property in the Neighbourhood Area. The best available data is derived from searching for properties within a 3 mile radius of Pucklechurch postcode area, which covers a larger area than the Plan area itself but can be used as a reasonable proxy for it. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.

254. According to [home.co.uk](https://www.home.co.uk), there were 18 properties for rent at the time of search in February, 2023, with an average monthly rent of £1,200. There were 10 one/two-bed properties listed, with an average price of £1,000 per calendar month.

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

- Annual rent = £1,000 x 12 = £12,000;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £40,000.

256. The calculation is repeated for the overall average to give an income threshold of £48,000.

C.2 Affordable Housing

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

i) Social rent

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

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

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

Table C-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£87.00	£99.00	£106.00	£131.00	£100
Annual average	£4,524	£5,148	£5,512	£6,812	£5,200
Income needed	£15,065	£17,143	£18,355	£22,684	£17,316

Source: Homes England, AECOM Calculations

ii) Affordable rent

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

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

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

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

264. Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 60% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table C-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£112.00	£133.00	£160.00	£185.00	£137.00
Annual average	£5,824	£6,916	£8,320	£9,620	£7,124
Income needed	£19,394	£23,030	£27,706	£32,035	£23,723

Source: Homes England, AECOM Calculations

iii) Affordable home ownership

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

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

First Homes

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

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

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

268. The starting point for considering whether First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £292,500.

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

- Value of a new home (estimated NA new build entry-level) = £250,000;
- Discounted by 30% = £175,150;
- Purchase deposit at 10% of value = £17,500;
- Value of dwelling for mortgage purposes = £157,630;
- Divided by loan to income ratio of 3.5 = purchase threshold of £45,000.

270. The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £38,600 and £32,170 respectively.

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

272. Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming

70 sq. m and a build cost of £1,750 per sq. m¹²) would be around £122,500. This cost excludes any land value or developer profit. This would be an issue in the NA if 50% discounts were required.

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

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

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	41%	78%	55%
NA estimated new build entry-level house price	31%	74%	48%
NA entry-level house price	30%	74%	48%
LA median new build house price	41%	78%	55%

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

274. Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rental payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.

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

276. To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the

¹² It is estimated that in 2022, build costs for a house are between £1,750 and £3,000 per square metre - <https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/>

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

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

- A 25% equity share of £250,210 is £62,550;
- A 10% deposit of £6,255 is deducted, leaving a mortgage value of £56,300;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £16,085;
- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £187,650;
- The estimated annual rent at 2.5% of the unsold value is £4,700;
- This requires an income of £15,640 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £31,725 (£16,085 plus £15,640).

278. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £25,200 and £42,600 respectively.

Rent to Buy

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

Help to Buy (Equity Loan)

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

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

Appendix D : Affordable Housing need and policy

Affordable Housing estimates

282. In Table D-1 AECOM has calculated, using PPG as a starting point,¹³ an estimate of the total need for affordable rented housing in Pucklechurch over the Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence available. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.

283. It should also be noted that figures in Table D-1 are largely dependent on information provided by South Gloucestershire in its capacity as manager of the local housing waiting list.

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

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current households in need	21.0	Latest waiting list data available from DLUHC Local authority housing statistics data return (households in priority need). Pro rata for the NA.
1.2 Per annum	1.1	Step 1.1 divided by the plan period to produce an annualised figure.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	241.7	DLUHC 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.
2.2 Proportion of new households unable to rent in the market	13.8%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in parish	126.0	2021 Census social rented occupancy
2.2.2 Number of private renters on housing benefits	17.4	Housing benefit caseload May 2018. Pro rata for NA.
2.3 New households unable to rent	33.5	Step 2.1 x Step 2.2.
2.4 Per annum	1.7	Step 2.3 divided by plan period.
STAGE 3: TURNOVER OF AFFORDABLE HOUSING		
3.1 Supply of social/affordable re-lets (including transfers) %	3.0%	Assumed proportion of stock re-let each year.

¹³ Paragraphs 024-026 Reference ID: 2a-026-20140306, at <https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment>

3.2 Supply of social/affordable re-lets (including transfers)	3.2	Step 3.1 x NA social rented stock (2.2.1).
NET SURPLUS OF RENTED UNITS PER ANNUM		
Overall surplus per annum	-0.5	Step 1.2 + Step 2.4 - Step 3.2
Overall surplus over the plan period	-9.5	(Step 1.1 + Step 2.3) - Step 3.2 * plan period

Source: AECOM model, using Census 2011, English Housing Survey 2018, DLUHC 2018 based household projections and net additions to affordable housing stock. 2018 is the latest reliable data for some datasets so is used throughout for consistency. Figures may not sum due to rounding.

284. Turning to Affordable Housing providing a route to home ownership, Table D-2 estimates the potential demand in Pucklechurch. This model aims to estimate the number of households that might wish to own their own home but cannot afford to. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.

285. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home ownership.¹⁴ No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

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

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in parish	90.0	Census 2021 private rented occupancy.
1.2 Percentage renters on housing benefit in LA	19.4%	% of renters in 2018 on housing benefit.
1.3 Number of renters on housing benefits in parish	17.4	Step 1.1 x Step 1.2.
1.4 Current need (households)	54.4	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. ¹⁵
1.5 Per annum	2.7	Step 1.4 divided by plan period.

¹⁴ <http://www.ipsos-mori-generations.com/housing.html>

¹⁵ The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg <http://www.ipsos-mori-generations.com/housing.html> and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	241.7	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	6.9%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	16.6	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	1.3	Step 2.3 divided by plan period.
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	27.0	Number of shared ownership homes in parish (Census 2021).
3.2 Supply - intermediate resales	1.4	Step 3.1 x 5% (assumed rate of resale).
NET SHORTFALL PER ANNUM		
Overall shortfall surplus per annum	2.6	(Step 1.5 + Step 2.4) - Step 3.2
Overall shortfall surplus over the plan period	52.9	(Step 1.4 + Step 2.3) - Step 3.2 * number of years to end of plan period

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

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

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

Affordable housing policy

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

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

Consideration	Local Evidence
<p>A. Evidence of need for Affordable Housing:</p> <p>The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential</p>	<p>This HNA suggests a long term surplus of around 10 units of affordable rented housing and a demand for 53 units of affordable home ownership homes over the Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.</p>

<p>demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>The relationship between these figures suggests that there is an opportunity to provide Affordable Home ownership over the NP area.</p>
<p>B. Can Affordable Housing needs be met in full?</p> <p>How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.</p>	<p>As Pucklechurch does not currently have an active Housing Requirement Figure it is difficult to establish whether the Housing Need identified in this study will be met in full.</p> <p>Given the scale of Affordable Housing delivery in the parish over the last decade, it would not be unreasonable to expect that some if not all of the need may be met in the parish.</p>
<p>C. Government policy (eg NPPF) requirements:</p> <p>Current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing.</p>	<p>For 10% of all housing to be affordable ownership in Pucklechurch, where 35% of all housing should be affordable, 35% of Affordable Housing should be for affordable ownership. This does comply with the guideline tenure split sought in the Local Plan.</p>
<p>D. Local Plan policy:</p>	<p>The adopted Local Plan does not currently have an active tenure split between affordable rent and affordable home ownership.</p>
<p>E. First Homes policy:</p> <p>The Government recently concluded a consultation on the introduction of First Homes (to provide at least 30% discount on new build home prices). The proposals have now been enacted through a ministerial statement. A minimum of 25% of all Affordable Housing secured through developer contributions are now required to be First Homes.</p> <p>After the 25% First Homes requirement has been met, the remaining 75% of Affordable Housing units should as a first priority protect the provision for social rent set out in the Local Plan. The remaining units should</p>	<p>This new minimum requirement may have the effect of displacing other products in any established tenure mix, and will reduce the amount of social or affordable rent if this was proposed to be more than 75% of Affordable Housing.</p> <p>Given that South Gloucestershire do not currently have a tenure split within their local plan, applying 25% for First Homes would not have any displacing impact on the provision of social/affordable rent.</p>

<p>then be allocated to other tenure products in the relative proportions set out in the Local Plan.</p> <p>AECOM is aware that some Local Planning Authorities are considering ‘top slicing’ their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. Some LPAs are considering this approach because of the existing business models of registered providers which have relied on shared ownership to cross subsidise affordable rented housing and uncertainty over whether First Homes could replace this model.</p>	
<p>F. Viability:</p>	<p>HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.</p>
<p>G. Funding:</p> <p>The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.</p>	<p>The Neighbourhood Planning Working Group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.</p>
<p>H. Existing tenure mix in Pucklechurch:</p> <p>The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.</p>	<p>There is currently a higher proportion of socially rented housing in comparison to Shared Ownership. In turn, there is an opportunity to extend affordable home ownership over the Neighbourhood Plan period.</p>
<p>I. Views of registered providers:</p>	<p>It is not within the scope of this HNA to investigate whether it would be viable for</p>

	<p>housing associations (registered providers) to deliver and manage affordable rented homes in the parish. The funding arrangements available to housing associations will determine rent levels.</p>
<p>J. Wider policy objectives:</p>	<p>The Pucklechurch Neighbourhood Planning Group may wish to take account of broader policy objectives for Pucklechurch and/or the wider district. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.</p>

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, Pucklechurch

	Name	Description	Dwellings	Tenure	Type
1	Denisworth	Retirement Housing	16	Social Landlord	1/2 Bed
2	The Poplars	Age Exclusive Housing	26	Leasehold	1/2 Bed
3	Homefield Road	Retirement Housing	16	Social Landlord	1 Bed

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

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

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories	119	23.0%	117	22.6%	281	54.4%
Owned Total	87	19.8%	100	22.8%	252	57.4%
Owned outright	78	20.1%	87	22.4%	223	57.5%
Owned (mortgage) or shared ownership	9	17.6%	13	25.5%	29	56.9%
Rented Total	32	41.0%	17	21.8%	29	37.2%
Social rented	23	41.1%	14	25.0%	19	33.9%
Private rented or living rent free	9	40.9%	3	13.6%	10	45.5%

Source: DC3408EW Health status

HLIN calculations

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

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

Source: *Housing LIN SHOP Toolkit*

289. As Table 6-5 in the main report shows, Pucklechurch is forecast to see an increase of 217 individuals aged 75+ by the end of the Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = $60 \times 0.217 = 13$
- Leasehold sheltered housing = $120 \times 0.217 = 26$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = $20 \times 0.217 = 4$
- Extra care housing for rent = $15 \times 0.217 = 3$
- Extra care housing for sale = $30 \times 0.217 = 7$
- Housing based provision for dementia = $6 \times 0.217 = 1$

Appendix F : Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

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

Affordable Housing (NPPF Definition)

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

- a) Affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
- b) Discounted market sales housing: is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
- c) Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and

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

Affordable rented housing

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods¹⁶.

Age-Restricted General Market Housing

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

Annual Monitoring Report

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

Basic Conditions

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

Backlog need

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

Bedroom Standard¹⁷

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

¹⁶ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

¹⁷ See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

Co-living

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

Community Led Housing/Community Land Trusts

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

Community Right to Build Order¹⁸

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

Concealed Families (Census definition)¹⁹

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

Equity Loans/Shared Equity

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

¹⁸ See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

¹⁹ See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

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

Habitable Rooms

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

Household Reference Person (HRP)

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

Housing Market Area

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

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

Housing Needs

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

Housing Needs Assessment

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

Housing Products

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

Housing Size (Census Definition)

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

Housing Type (Census Definition)

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

Housing Tenure (Census Definition)

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

Income Threshold

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

Intercensal Period

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

Intermediate Housing

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

Life Stage modelling

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

Life-time Homes

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

Life-time Neighbourhoods

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

Local Development Order

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

Local Enterprise Partnership

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

Local housing need (NPPF definition)

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

Local Planning Authority

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

Local Plan

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

Lower Quartile

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

Lower Quartile Affordability Ratio

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

Market Housing

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

Mean (Average)

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

Median

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

Median Affordability Ratio

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

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years²⁰, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

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

Neighbourhood plan

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

Older People

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

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

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

Overcrowding

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

²⁰ See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

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

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

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

Private Rented

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

Retirement Living or Sheltered Housing

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

Residential Care Homes and Nursing Homes

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

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

Rightsizing

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

Rural Exception Sites

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

Shared Ownership

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

Sheltered Housing²¹

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

²¹ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

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

Strategic Housing Land Availability Assessment

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

Strategic Housing Market Assessment (NPPF Definition)

A Strategic Housing Market Assessment (SHMA) is a document prepared by one or more local planning authorities to assess their housing needs under the 2012 version of the NPPF, usually across administrative boundaries to encompass the whole housing market area. The NPPF makes clear that SHMAs should identify the scale and mix of housing and the range of tenures the local population is likely to need over the Plan period. Sometimes SHMAs are combined with Economic Development Needs Assessments to create documents known as HEDNAs (Housing and Economic Development Needs Assessments).

Specialist Housing for Older People

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.²²

²² See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

