

Horringer cum Ickworth

Neighbourhood Plan
Housing Needs Assessment (HNA)

March 2025



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List of acronyms used in the text:

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

1. Executive Summary

- 1.1.1. Horringer cum Ickworth is a Neighbourhood Area (NA) located in the district of West Suffolk. The NA boundary covers the areas administered by Horringer cum Ickworth Parish Council.
- 1.1.2. The 2021 Census recorded 1,028 individuals in Horringer cum Ickworth, indicating a decrease of 27 people since the 2011 Census.
- 1.1.3. There has been some development in Horringer cum Ickworth in recent years. West Suffolk Council has provided data showing that 6 new homes have been built between 2012/12 and 2023/24. No Affordable Housing was delivered in this time.
- 1.1.4. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Parish Council at the outset of the research.
- 1.1.5. Data from the 2021 Census is continuing to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level is not yet available, as well as some data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections where necessary to build up evidence at the neighbourhood level.
- 1.1.6. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF)¹ and practice guidance (both published in December 2024)².

1.2. Affordability and Affordable Housing

Current tenure profile

- 1.2.1. In 2021 Horringer cum Ickworth had the greatest proportion of households that owned their own home (77.8%) when compared to the district (60.2%) and country (61.3%). The NA had a notably smaller proportion of households living in Affordable Housing, at 8.1%, compared to 17.4% across West Suffolk, and 18.1% nationally. The private rented sector is smallest in the NA, with 14.1% of households renting privately, well below district levels of 22.5%.

Affordability

- 1.2.2. Between 2014 and 2023 house prices in the NA increased, with some year-on-year fluctuation. The median house price increased by 30.2% in this time, peaking in 2022 at £463,000. The 2023 median house price was £335,250. The lower quartile house price increased by 29.8% over the same period, also peaking in 2022 at £392,000. The 2023 lower quartile house price in Horringer cum Ickworth was £293,750.

¹ National Planning Policy Framework published in December 2024

² Housing and economic needs assessment - GOV.UK published in December 2024

- 1.2.3. Local households on average incomes are unable to access even entry-level homes unless they have the advantage of a large deposit. Private renting is generally only affordable to higher income households, with households on mean incomes only able to afford entry-level rental thresholds. Households made up of one or two lower quartile earners cannot afford any of the given rental thresholds.
- 1.2.4. Looking specifically at affordable home ownership, in order to make this accessible to households on mean incomes, First Homes at a 50% discount would need to be delivered in Horringer cum Ickworth. This product is not accessible to households with one or two lower quartile earners. Shared ownership appears to be slightly more affordable with shared ownership at 10% equity affordable to households with two lower quartile earners. Rent to Buy may offer an option for households with little or no savings for a deposit.
- 1.2.5. Affordable rented housing is generally affordable to households with two lower earners. Households with a single lower earner appear only able to afford social rented dwellings. Many households eligible for Social/Affordable Rented homes that are unable to access them will require additional subsidy through Housing Benefit/Universal Credit to access housing.

The need for Affordable Housing

- 1.2.6. A Housing Evidence Update Report was undertaken for West Suffolk in 2024. The report identifies the need for Affordable Housing in the district. Pro-rated to Horringer cum Ickworth, this equates to a need for 3 social/affordable rented homes per annum (48 over Neighbourhood Plan period 2025-2041) and 1 affordable home ownership dwelling per annum (16 over the Neighbourhood Plan period).
- 1.2.7. As of December 2024 there were 28 applicants on the waiting list for social/affordable rented housing with a local connection to either Horringer or Ickworth, indicating a clear backlog of need.

Affordable Housing policy

- 1.2.8. AECOM suggests an indicative mix of 70% Social/Affordable Rent and 30% affordable home ownership tenures in Horringer cum Ickworth. This prioritises the delivery of Social/Affordable Rent whilst also providing scope to deliver affordable home ownership products.
- 1.2.9. When looking specifically at affordable home ownership products, priority should be given within the mix to shared ownership, with this the most affordable option, extending home ownership the furthest. However, in the interests of diversity and maximising choice, First Homes (at a 50% discount) could also be delivered in the NA, with this discount level accessible to households on mean incomes. Rent to Buy could offer an option for households who lack savings for a deposit.
- 1.2.10. The expected level of delivery does not meet the quantity of demand identified in estimates of the need for Affordable Housing. It is therefore recommended that the policy requirement is met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing (such as exception sites) to be explored.

1.3. Housing Mix: Type and Size

The current housing mix

- 1.3.1. In 2021 the greatest proportion of households in Horringer cum Ickworth lived in detached dwellings (68.8%), well above West Suffolk (35.0%) and national (22.9%) levels. The proportion of households living in all other dwelling types was therefore below the comparator geographies. Just 4.4% of households in the NA lived in terraced dwellings, compared to 23.4% across West Suffolk, potentially suggesting a lack of more affordable dwelling types in the NA. 2023 VOA data indicates that 21.6% of dwellings were bungalows, compared to 17.4% across West Suffolk and 9.1% nationally.
- 1.3.2. Turning to dwelling size, the greatest proportion of households in Horringer cum Ickworth lived in 3-bedroom dwellings (41.8%), broadly in line with the district (40.8%) and country (40.0%). The NA had a smaller proportion of households living in smaller 1-2 bedroom dwellings, at 21.5% compared to 36-39% in the comparator geographies. 36.8% of households lived in 4+ bedroom dwellings in Horringer cum Ickworth, compared to 21.1% across England.

Population characteristics

- 1.3.3. In both 2011 and 2021 the greatest proportion of the population was aged 45-64, with this increasing from 28.6% to 29.6%. The proportion of the population aged 65-84 increased from 21.2% to 25.4%, with a decrease in the number of people aged 44 and under, indicative of an aging population. In 2021 Horringer cum Ickworth had a greater proportion of the population aged 45 and over than both West Suffolk and England.
- 1.3.4. Turning to household composition, Horringer cum Ickworth had a greater proportion of single person households aged 66 and over (16.1%) than West Suffolk and England (13.3% and 12.8% respectively). The NA also had the greatest proportion of family households aged 66 and over, at 18.4% compared to 9.2% nationally. The greatest proportion of households in the NA had dependent children, at 23.3%, slightly below West Suffolk (24.2%) and England (25.8%).
- 1.3.5. Under-occupancy is relatively common in Horringer cum Ickworth, with 88.2% of households living in a dwelling with at least one additional bedroom based on their household size. This is most common in family households aged 66 and over and families aged under 66 with no children, suggesting that larger dwellings in the NA are occupied by households with the most wealth or older households that have been unable to or have chosen not to downsize. There is also some overcrowding, with 2.0% of families with dependent children and 1.9% of families with adult children living in a dwelling with too few bedrooms based on their household size.

Future population and size needs

- 1.3.6. Population growth can be expected to be driven by the oldest households, with households with a reference person aged 65 and over projected to increase by 66%

between 2011 and 2041. There is also projected to be a slight increase in households with a reference person aged 55-64, with projected decreases in the younger age categories.

- 1.3.7. AECOM modelling suggests that future housing delivery in Horringer cum Ickworth is 47.0% 2-bedroom dwellings, 31.0% 3-bedroom, and 22.0% 1-bedroom. In essence, the goal is diversification away from a relatively skewed current mix, with a need for a variety of sizes of home but particular emphasis on the smaller options. Whilst modelling suggests no further delivery of 4+ bedroom dwellings, this is not necessarily appropriate, and so the indicative policy range suggests up to 10% delivery.
- 1.3.8. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

1.4. Specialist Housing for Older People

- 1.4.1. There are currently no units of specialist housing for older people in Horringer cum Ickworth. The current provision for England is 136 units per 1,000 of the 75+ population.
- 1.4.2. 2021 Census data shows that at this time there were 165 individuals aged 75+ in Horringer cum Ickworth. It is projected that by the end of the plan period this will increase to 267, with the 75+ population accounting for 24.5% of the population by 2041, well above the West Suffolk proportion of 15.3%.

Specialist housing for older people

- 1.4.3. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
- 1.4.4. These two methods of estimating the future need in Horringer cum Ickworth produce a range of 25 to 36 specialist accommodation units that might be required during the Neighbourhood Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
- 1.4.5. It is also helpful to look at the breakdown in tenure and level of care within the need for specialist housing for older people. There is a greater need for market (72.2%) than affordable (27.8%) provision in Horringer cum Ickworth. When looking at the level of care required, 36.1% of the need is for extra-care housing, with the remaining 63.9% for sheltered housing. Some of the identified need may be able to be met through at home adaptations or ensuring that new housing that comes forward is accessible and adaptable.

- 1.4.6. It is considered that Horringer cum Ickworth is, on the basis of its position in the settlement hierarchy and lack of shops and GP surgery, a relatively less suitable place for specialist accommodation. The nearby larger settlement of Bury St Edmunds may have potential to accommodate the specialist housing need arising from the Neighbourhood Area.

Care homes

- 1.4.7. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on these rates, applied to the projected growth in the older population, it is estimated that in 2041 there would be a need for 7 residential care beds and 5 nursing care beds in Horringer cum Ickworth to meet the needs of this increase in older population.

Adaptable and accessible housing

- 1.4.8. Another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development.
- 1.4.9. The current emerging Local Plan policy LP21 outlines that all new housing must be built to national standards for accessibility and adaptability (Category M4(2)) and that 13% of affordable homes should be built to Category M4(3) for wheelchair users. The evidence gathered here appears to justify the Parish Council applying Local Plan policy.

2. Context

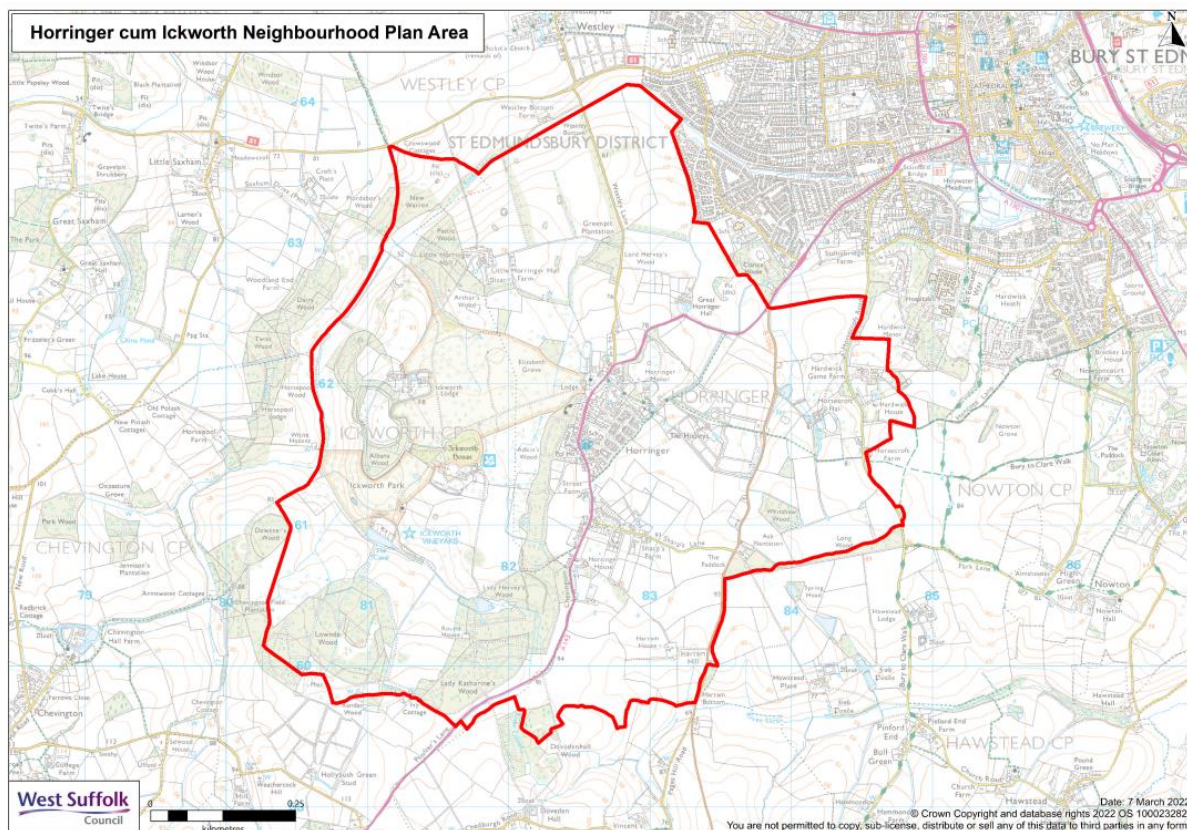
2.1. Local context

- 2.1.1. Horringer cum Ickworth is a Neighbourhood Area (NA) located in the district of West Suffolk in the East of England. The NA boundary aligns with the parish boundary and was designated in March 2022.
- 2.1.2. The Neighbourhood Plan is envisaged to start in 2025 and extend to 2041, therefore covering a period of 16 years. The evidence supplied in this report will look forward to the Plan end date of 2041, but where possible will also provide annualised figures which can be extrapolated to a different term if the Neighbourhood Plan period changes.
- 2.1.3. Horringer cum Ickworth is located approximately 3 miles south west of Bury St Edmunds and 14 miles east of Newmarket. The A143 runs through the NA, from Haverhill (Suffolk) to Great Yarmouth (Norfolk coast). There is an hourly bus service from Horringer cum Ickworth to Bury St Edmunds, providing connection to both the town centre and the hospital. Bury St Edmunds train station provides further connections to larger settlements including Ipswich, Cambridge, Newmarket, and Peterborough. In terms of amenities, there is a primary school, pre-school, community centre, 2 pubs, and a library bus which visits the NA, but no shop or GP surgery.

2.2. The NA boundary and key statistics

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

Figure 2-1: Map of the Horringer cum Ickworth Neighbourhood Area



Source: *West Suffolk Council*³

- 2.2.2. At the time of the 2021 Census the NA was home to 1,028 residents, formed into 433 households and occupying 458 dwellings. This data indicates population decline of around 27 people (or 2.6%) since 2011, when the Census 2011 recorded a total of 1,055 residents and 449 households. Comparing Census 2021 dwellings figures with 2011 suggests a reduction in the number of dwellings in Horringer cum Ickworth, with a decline of 6 dwellings over the 10 year period. This aligns with there being a decline in the number of people and households in the NA.

2.3. The housing market area context

- 2.3.1. Whilst this Housing Needs Assessment (HNA) focuses on Horringer cum Ickworth NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas (HMAs) are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.
- 2.3.2. In the case of Horringer cum Ickworth, the NA sits within the Cambridge Sub-Regional HMA, which covers Cambridge, East Cambridgeshire, Fenland, Huntingdonshire, South Cambridgeshire, and West Suffolk⁴. This means that when households who live

³ Available at https://www.westsuffolk.gov.uk/planning/Planning_Policies/neighbourhood-planning/upload/Horringer-cum-Ickworth-Neighbourhood-Plan-Area.pdf

⁴ Cambridgeshire and West Suffolk Housing Needs of Specific Groups, October 2021

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 East Suffolk, Babergh, and Mid Suffolk.

- 2.3.3. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Horringer cum Ickworth, are closely linked to other areas. In the case of Horringer cum Ickworth, changes in need or demand in settlements nearby, such as Bury St Edmunds, may impact on the neighbourhood.
- 2.3.4. In summary, Horringer cum Ickworth functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (West Suffolk Council), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

2.4. Planning policy context

- 2.4.1. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.⁵ In the case of Horringer cum Ickworth, the relevant adopted Local Plan consists of the St Edmundsbury Core Strategy⁶, adopted in 2010, and the Forest Heath & St Edmundsbury Local Plan Joint Development Management Policies Document⁷, adopted in 2015. The emerging West Suffolk Local Plan was submitted to the Secretary of State for independent examination in May 2024. The latest published version of the report is the West Suffolk Local Plan Submission Draft (Regulation 19)⁸.
- 2.4.2. 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 emerging Local Plan:
- Emerging Local Plan Policy SP9 identifies an overall housing target of 15,486 homes between 2023 and 2040 across the district;
 - In Policy SP9 Horringer is designated as a Type A Village, which collectively are expected to deliver at least 126 homes;

⁵ A description of the Basic Conditions of Neighbourhood Planning is available at <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum>

⁶ https://www.westsuffolk.gov.uk/planning/Planning_Policies/local_plans/upload/Core-Strategy-December-2010.pdf

⁷ https://www.westsuffolk.gov.uk/planning/Planning_Policies/local_plans/upload/JDMPD-FINAL-for-website-error-amended.pdf

⁸ <https://westsuffolk.inconsult.uk/WSLPdraftsubmission/view?objectId=13040916#13040916>

- Policy LP20 states that 40% of all new dwellings on greenfield sites and 30% on brownfield sites are expected to be delivered as Affordable Housing on sites of 10 or more homes;
- Policy LP21 sets out an expectation that all of new homes will be built to Category M4(2) accessibility standards.

2.5. Quantity of housing to provide

- 2.5.1. The NPPF 2024 (paragraphs 69 and 70) requires LPAs to provide designated neighbourhood areas with a housing requirement which reflects the overall strategy for the pattern and scale of development and any relevant allocations. Where it is not possible for the LPA to provide a requirement figure for a neighbourhood area the NPPF states that the LPA should provide an indicative figure, if requested to do so by the neighbourhood planning body.
- 2.5.2. West Suffolk Council has fulfilled that requirement by providing Horringer cum Ickworth with an indicative minimum figure of 10 dwellings to be accommodated within the NA by the end of the Neighbourhood Plan period. The emerging Local Plan allocates a site (LP63) for approximately 10 dwellings.

3. Objectives and Approach

3.1. Objectives

- 3.1.1. This HNA is structured according to a number of themes or topics that were agreed at the outset of the research with the Horringer cum Ickworth Parish Council. These themes are broadly aligned with the kinds of housing policy areas available to neighbourhood plans, and each will form a distinct chapter of this report. The sub-sections below give a brief overview of the objectives of each chapter.

Affordability and Affordable Housing

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

Housing Mix: Type and Size

- 3.1.5. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local households need.
- 3.1.6. The focus of this section 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 change over time and what mix of homes would be most appropriate to build.

- 3.1.7. In addition to the direction of travel revealed by data, a variety of reasons sit behind the choices that households make that are less easy to predict, including wealth, accessibility requirements and personal preference. The evidence in this section provides a starting point for developing and justifying planning policies but does not provide definitive recommendations as it may be appropriate to take into account other factors and site specific circumstances.

Specialist Housing for Older People

- 3.1.8. It may be appropriate for neighbourhood plans in areas with ageing populations to include policies relating to specialist housing for older persons.
- 3.1.9. This chapter supplements the demographic evidence in the previous section (Housing Mix: Type and Size), including the potential demand for downsizing, to consider the quantity and characteristics of need for housing for older people with some form of additional care. Its approach is as follows:
- To review the **current provision** of specialist housing in the NA;
 - To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
 - To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.
- 3.1.10. This element of the HNA recognises that the majority of older people will live in the mainstream housing stock and that there is no single way to meet their needs. It may also be inappropriate to focus excessively on the needs of one group or to promote a specialist scheme in a location that lacks adequate services. These issues will be drawn out.

3.2. Approach

- 3.2.1. This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the neighbourhood plan level. This includes data from the 2021 and 2011 Censuses and a range of other data sources, including:
- ONS population and household projections for future years;
 - Valuation Office Agency (VOA) data on the current stock of housing;
 - Land Registry data on prices paid for housing within the local market;
 - Rental prices from Rightmove.co.uk;
 - Local Authority housing waiting list data;

- Cambridgeshire and West Suffolk Housing Needs of Specific Groups, October 2021⁹; and
- West Suffolk Council Housing Evidence Update Report, January 2024¹⁰.

3.2.2. Data from the 2021 Census continues to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including for parishes, and some datasets which compare numerous variables, has not yet been made available. As such, this HNA draws on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections to build up evidence at the neighbourhood level.

⁹ <https://westsuffolk.inconsult.uk/gf2.ti/-/1596610/206828261.1/PDF/-/Housing%20needs%20of%20specific%20groups%20Cambridgshire%20and%20WS%20Study%202021.pdf>

¹⁰ <https://westsuffolk.inconsult.uk/gf2.ti/-/1579170/194581989.1/PDF/-/West%20Suffolk%20Housing%20Evidence%20Base%20Update%202024.pdf>

4. Affordability and Affordable Housing

4.1. Introduction

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

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

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

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

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

4.2. Definitions

4.2.1. This section uses a range of technical terms which are useful to define at the outset:

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

but the definition of First Homes and policy is covered in a Ministerial Statement (2021) and not defined in Annex 2.¹¹

4.3. Current tenure profile

- 4.3.1. The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.
- 4.3.2. Table 4-1 presents data on tenure in Horringer cum Ickworth compared with West Suffolk and England from the 2021 Census. It shows that the NA had a greater proportion of households than owned their own home (77.8%) than the district (60.2%) and country (61.3%). Horringer cum Ickworth therefore had a smaller proportion of households living in other tenures in relation to the comparator geographies. This is notable when looking at the proportion of households living in Affordable Housing, at 8.1% in the NA, compared to 17.4% in West Suffolk, and 18.1% nationally, indicating a potential gap in provision. The private rented sector is smallest in the NA, with 14.1% of households renting privately, below district levels of 22.5%.

Table 4-1: Tenure (households) in Horringer cum Ickworth, 2021

Tenure	Horringer cum Ickworth	West Suffolk	England
Owned	77.8%	60.2%	61.3%
Shared ownership	0.5%	1.2%	1.0%
Social rented	7.6%	16.2%	17.1%
Private rented	14.1%	22.5%	20.6%

Sources: Census 2021, AECOM Calculations

- 4.3.3. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). The number of households in Horringer cum Ickworth decreased between 2011 and 2021, with a decrease across multiple tenures noted in Table 4-2. The greatest decrease (12.9%) was in the number of households private renting, potentially due to a loss of properties, or through inoccupation of previously occupied rented dwellings (e.g. due to the condition of the property, issues with letting, or the owner no longer letting the property). Equally, as the Census is a snapshot in time, it may be that at the time of the 2021 Census there was a gap in tenancies which were later filled, accounting for the decrease in households.

¹¹ The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

Table 4-2: Tenure change (households) in Horringer cum Ickworth, 2011-2021

Tenure	2011	2021	% Change
Owned	341	337	-1.2%
Shared ownership	2	2	0.0%
Social rented	36	33	-8.3%
Private rented	70	61	-12.9%

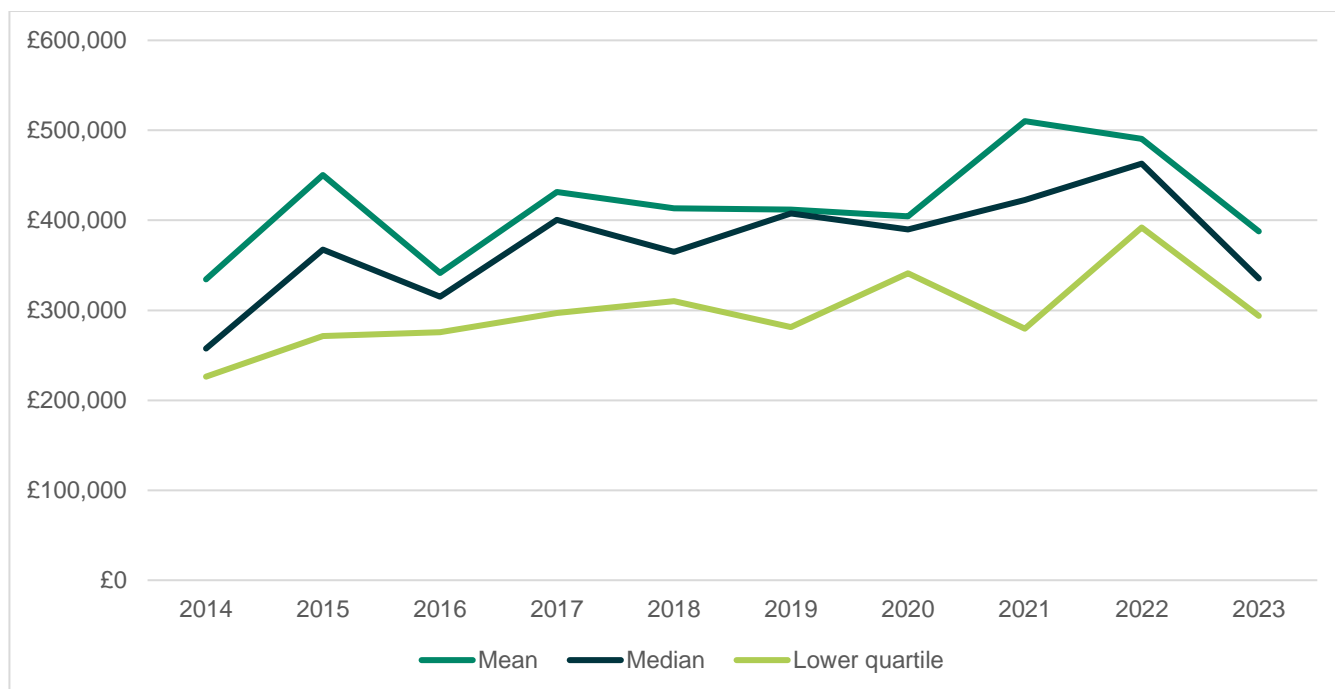
Sources: Census 2021 and 2011, AECOM Calculations

4.4. Affordability

House prices

- 4.4.1. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.
- 4.4.2. Figure 4-1 looks at the average and lower quartile house prices in Horringer cum Ickworth based on sales price data published by the Land Registry. It shows that between 2014 and 2023 house prices in the NA increased overall, although with year-on-year fluctuation, likely due to small sample sizes. The median (middle number when the data is sorted from smallest to largest) house price increased by 30.2% between 2014 and 2023, peaking in 2022 at £463,000. The 2023 median house price was £335,250. Over the same period the lower quartile (the middle figure of the lowest 50% of prices and a good representation of entry-level housing) house price increased by 29.8%, also peaking in 2022 at £392,000. The 2023 lower quartile house price in Horringer cum Ickworth was £293,750.
- 4.4.3. The 2023 median house price for West Suffolk was £285,000, with a lower quartile price of £220,000. This may indicate that Horringer cum Ickworth is a higher value area within the district.

Figure 4-1: House prices by quartile in Horringer cum Ickworth, 2014-2023



Source: Land Registry PPD

4.4.4. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that the greatest increase was in semi-detached house prices, which increased by 61.0% between 2014 and 2023. Detached house prices decreased by 3.5% in this time, although this is likely in part due to the unusually low detached house price average in 2023. There were no flat transactions over the decade. Within each category there are clear year-on-year fluctuations in the average house price. This is due to the annual average by type being derived from a smaller sample size than the overall average, meaning characteristics outside of dwelling type, such as size, location, and condition, can have a greater impact on the average.

Table 4-3: Median house prices by type in Horringer cum Ickworth, 2014-2023

Type	Detached	Semi-detached	Terraced	Flats	All Types
2014	£347,500	£250,000	£199,500	-	£257,500
2015	£417,750	£267,000	£206,500	-	£367,500
2016	£408,500	£240,000	£317,000	-	£315,000
2017	£476,000	£265,000	£318,000	-	£400,500
2018	£356,500	£355,000	£475,000	-	£365,000
2019	£440,000	£330,000	£565,000	-	£407,500
2020	£445,000	£352,500	£305,000	-	£390,000
2021	£526,000	£390,000	£264,500	-	£422,500
2022	£495,000	£393,750	£372,000	-	£463,000
2023	£335,250	£402,500	-	-	£335,250
Growth	-3.50%	+61.00%	-	-	+30.20%

Source: Land Registry PPD

Income

- 4.4.5. Household incomes determine the ability of most households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in the NA.
- 4.4.6. 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 £49,000 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.
- 4.4.7. 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. West Suffolk's gross individual lower quartile annual earnings were £18,952 in 2023. To estimate the income of households with two lower quartile earners, this figure is doubled to £37,904.
- 4.4.8. It is clear from this data that there is a large gap between the spending power of average income households and those earning the lowest 25% of earnings, particularly where the household in question has one earner only.

Affordability Thresholds

- 4.4.9. 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 assessed using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.

- 4.4.10. AECOM has determined thresholds for the income required in Horringer cum Ickworth to buy a home in the open market (average and entry-level prices), and the income required to afford private rents and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.
- 4.4.11. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken, and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.
- 4.4.12. The analysis in Table 4-4 does not take account of wealth (beyond savings sufficient for a 10% deposit) or existing housing equity which may provide substantial additional financial resources for many existing home owners. Wealth and equity resources are difficult to measure, particularly at the localized level. Furthermore, the affordability analysis in HNAs is primarily focused on access to different housing options for those entering the market for the first time, either to rent or buy, and developing policies that support those who have difficulty accessing market housing. Nevertheless, many households will have additional resources that are not factored into this analysis. This is particularly the case for older owner occupiers since many own their homes outright, and/or have built up substantial equity in their existing homes over time.
- 4.4.13. Table 4-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

Table 4-4: Affordability thresholds in Horringer cum Ickworth (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £49,000	Affordable on LQ earnings (single earner)? £18,952	Affordable on LQ earnings (2 earners)? £37,904
Market Housing						
Median House Price	£301,725	-	£86,207	No	No	No
Estimated NA New Build Entry-Level House Price	£306,076	-	£87,450	No	No	No
LQ/Entry-level House Price	£264,375	-	£75,536	No	No	No
LA New Build Median House Price	£314,996	-	£89,999	No	No	No
Average Market Rent (and Rent to Buy)	-	£20,756	£69,188	No	No	No
Entry-level Market Rent (and Rent to Buy)	-	£12,900	£43,000	Yes	No	No
Affordable Home Ownership						
Discounted Market Sale (-20%)	£244,861	-	£69,960	No	No	No
First Homes (-30%)	£214,253	-	£61,215	No	No	No
First Homes (-40%)	£183,646	-	£52,470	No	No	No
First Homes (-50%)	£153,038	-	£43,725	Yes	No	No
Shared Ownership (50%)	£153,038	£4,251	£57,895	No	No	No
Shared Ownership (25%)	£76,519	£6,377	£43,118	Yes	No	No
Shared Ownership (10%)	£30,608	£7,652	£34,251	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£6,937	£23,123	Yes	No	Yes
Social Rent	-	£4,763	£15,877	Yes	Yes	Yes

Source: AECOM Calculations

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

Market housing for purchase and rent

4.4.15. 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 76% higher than the current average.

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

Affordable home ownership

4.4.17. There is a relatively large group of households in Horringer cum Ickworth who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £43,000 per year (at which point entry-level rents become affordable) and £75,536 (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 Discounted Market Sale, First Homes, Shared Ownership and Rent to Buy.

4.4.18. Discounted Market Sale homes are offered at a discount at least 20% on market prices. First Homes are offered at a discount of at least 30% on market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.

4.4.19. This report has estimated the income required to afford discounts of 20-50% to cover the range of discounts likely to be available on these different products. In order to make home ownership accessible to household on mean incomes, First Homes at a 50% discount would need to be delivered in Horringer cum Ickworth. This product is not accessible to households with one or two lower quartile earners.

4.4.20. 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. In some cases, higher discount levels could create a financial burden on a scheme which leads developers to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be reduced. The latter might put at risk the delivery of Social/ Affordable rented housing which may be an unintended consequence. 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 Parish Council intend to set higher discount levels (eg on First Homes) than that set at district/borough level, further discussions with the LPA are advised.

4.4.21. Shared ownership appears to be slightly more affordable than Discounted Market Sale/First Homes, with shared ownership at 25% equity accessible to households on mean incomes, in line with First Homes at a 50% discount, but shared ownership at 10% equity also affordable to households with two lower quartile earners. The

minimum equity share for shared ownership is 10% of the property value.¹² If this is delivered in the NA, it will make shared ownership easier to access for more households. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares or discounted market sale products) for those who can afford them.

4.4.22. Rent to Buy provides households with the option to rent at a discount (an intermediate rent at least 20% lower than the market rent) in order that they can save for a deposit to buy their property within a set period. The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership to households on mean incomes, in line with First Homes at 50% discount and shared ownership at 25% equity. Shared ownership at 10% equity is more affordable and accessible to further groups. Discounts on *average* rents would make Rent to Buy affordability, in terms of the household income required, less affordable than most other affordable home ownership options (First Homes at 30%/40%/50% discount and shared ownership at 50%/25%/10% equity). However, for some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.

4.4.23. The range of affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:

- Discounted Market Sale and First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
- Shared ownership at high equity shares performs a similar function to DMS/First Homes, but there are additional costs associated with the rented portion.
- Shared ownership at low equity shares can usually be accessed by lower income 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.

¹² 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>.

- Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is likely to be more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

Social and Affordable Rented housing

- 4.4.24. Social and Affordable Rented housing performs a critical role in supporting households with the most acute housing needs. These households are likely to be on the lowest incomes and unable to afford market housing without subsidy.
- 4.4.25. Affordable rents set out in Table 4-4 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 Horringer cum Ickworth.
- 4.4.26. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average income households are unlikely to be eligible). Households with a single lower earner appear only able to afford social rented dwellings. Many households eligible for Social/Affordable Rented homes that are unable to access them will require additional subsidy through Housing Benefit/Universal Credit to access housing.
- 4.4.27. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)¹³.
- 4.4.28. Social Rents are cheaper than Affordable Rents and, in theory, would leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. This is particularly the case for households who are supported by Housing Benefit and subject to the overall benefit cap since their benefit income is limited by the cap and they may not be able to claim enough to cover the Affordable Rent.
- 4.4.29. Where households are supported by housing benefit and not affected by benefit caps, the difference in the cost of Affordable and Social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that these households may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.
- 4.4.30. Households who are not supported by benefits, for example those whose earnings are higher and making them ineligible for benefits, would clearly benefit by the lower Social Rent levels because it would reduce their outgoings. However, these households are less likely to be in acute need on housing waiting lists. Rather, this scenario might apply to those already living in Social Rented housing where their financial circumstances have improved.

¹³ National Planning Policy Framework

- 4.4.31. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data and more detailed evidence in LHNAs. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.

4.5. Estimates of the need for Affordable Housing

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

Evidence in the Housing Evidence Report

- 4.5.2. A Housing Evidence Update Report was undertaken for West Suffolk in 2024. This study estimates the need for affordable housing in the district based on analysis of the Council's housing waiting list and analysis of other data sets in line with Planning Practice Guidance at the time.
- 4.5.3. The report identifies the need for 505 (net) additional affordable rented homes and 175 (net)¹⁴ additional affordable home ownership dwellings per annum across West Suffolk. Pro-rated to Horringer cum Ickworth based on its fair share of the population (0.6% of the district's population as per 2021 Census), this equates to 3 social/affordable rented homes per annum (48 over Neighbourhood Plan period 2025-2041) and 1 affordable home ownership dwelling per annum (16 over the Neighbourhood Plan period).

Additional evidence of Affordable Housing needs

- 4.5.4. West Suffolk Council provided information from the Housing Register regarding applicant households. As of December 2024 there were 28 applicants on the waiting list for social/affordable rented housing with a local connection to either Horringer or Ickworth, indicating a clear backlog of need. 5 of these have a current address in the NA.
- 4.5.5. The Parish Council are aware that social/affordable rented dwellings rarely appear available to let. It is therefore helpful to look at relet rates within the NA. Data provided by West Suffolk Council shows that between October 2020 and December 2024 there were 8 relets (all of which were in Horringer), an average of 2 per year. Based on the 2021 Census stock of social rented dwellings in the NA, this would suggest a relet rate of 6%. Whilst this rate is not particularly low, due to the small current stock of social rented dwellings, this means few are available for new households or households needing to move (e.g. changing size dwelling) in the NA.

¹⁴ Based on turnover in affordable home ownership stock only

4.6. Affordable Housing policies in Neighbourhood Plans

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

Application of Local Plan policies

- 4.6.2. West Suffolk Council's emerging policy on this subject LP20 requires 40% of all new housing on greenfield sites and 30% on brownfield sites to be affordable. According to West Suffolk Council completions data no Affordable Housing was delivered between 2012/13 and 2023/24 in Horringer cum Ickworth, with none of the development sites over the threshold of 10 dwellings, at which point the policy requirement applies.
- 4.6.3. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasising 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.

Affordable Housing at Neighbourhood level

- 4.6.4. 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 Horringer cum Ickworth on the basis of identified housing need and a range of other considerations detailed in Appendix D.
- 4.6.5. The emerging Local Plan does not specify a specific Affordable Housing split, leaving it to be informed by the latest evidence, Government guidance, and discussions with the local authority.
- 4.6.6. AECOM suggests an indicative mix of 70% Social/Affordable Rent and 30% affordable home ownership tenures. This prioritises the delivery of Social/Affordable Rent whilst also providing scope to deliver affordable home ownership products. The prioritisation of Social/Affordable Rent is important in Horringer cum Ickworth for a variety of reasons:
- The estimated need for Affordable Housing in the NA is more heavily weighted towards Social/Affordable Rent than affordable home ownership;
 - There is a current backlog of need, in the region of 28 households, on the Housing Register with a local connection to Horringer cum Ickworth;
 - The expected level of delivery of Affordable Housing in the plan period will be well below the identified need; and

- The current stock of social rented housing in the NA (7.6%) is well below the district (16.2%) and country (17.1%).

- 4.6.7. When looking specifically at affordable home ownership products, AECOM suggest priority is given within the mix of affordable home ownership properties to shared ownership, with this the most affordable option, extending home ownership the furthest. However, in the interests of diversity and maximising choice, First Homes (at a 50% discount) could also be delivered in the NA, with this discount level accessible to households on mean incomes. Although one of the least affordable options, Rent to Buy could offer an option for households who lack savings for a deposit.
- 4.6.8. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)¹⁵.
- 4.6.9. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data, housing benefit data, more detailed evidence in LHNAs and viability assessments. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.
- 4.6.10. In this NA, where there is a limited requirement for housing over the plan period, the delivery of Affordable Housing is likely to be very limited unless it can be provided directly (e.g. through an exception site which focuses on the provision of Affordable Housing). If small numbers of affordable homes do come forward from market led sites, the tenure mix discussed above may need to be different in order to reflect the delivery of small numbers of homes and in response to the site specific context.
- 4.6.11. Where the Parish Council wish to develop policy that deviates from that outlined in the Local Plan – either by differing from the headline split between renting and ownership or by specifying a greater level of detail around sub-tenures, it is important that they liaise with West Suffolk Council to determine what additional evidence (notably about development viability) may be needed, and to ensure that departures from the local policy context have their support.

4.7. Conclusions- Affordability and Affordable Housing

Current tenure profile

- 4.7.1. In 2021 Horringer cum Ickworth had the greatest proportion of households that owned their own home (77.8%) when compared to the district (60.2%) and country (61.3%). The NA had a notably smaller proportion of households living in Affordable Housing, at 8.1%, compared to 17.4% across West Suffolk, and 18.1% nationally. The private rented sector is smallest in the NA, with 14.1% of households renting privately, well below district levels of 22.5%.

¹⁵ National Planning Policy Framework

Affordability

- 4.7.2. Between 2014 and 2023 house prices in the NA increased, with some year-on-year fluctuation. The median house price increased by 30.2% in this time, peaking in 2022 at £463,000. The 2023 median house price was £335,250. The lower quartile house price increased by 29.8% over the same period, also peaking in 2022 at £392,000. The 2023 lower quartile house price in Horringer cum Ickworth was £293,750.
- 4.7.3. Local households on average incomes are unable to access even entry-level homes unless they have the advantage of a large deposit. Private renting is generally only affordable to higher income households, with households on mean incomes only able to afford entry-level rental thresholds. Households made up of one or two lower quartile earners cannot afford any of the given rental thresholds.
- 4.7.4. Looking specifically at affordable home ownership, in order to make this accessible to households on mean incomes, First Homes at a 50% discount would need to be delivered in Horringer cum Ickworth. This product is not accessible to households with one or two lower quartile earners. Shared ownership appears to be slightly more affordable with shared ownership at 10% equity affordable to households with two lower quartile earners. Rent to Buy may offer an option for households with little or no savings for a deposit.
- 4.7.5. Affordable rented housing is generally affordable to households with two lower earners. Households with a single lower earner appear only able to afford social rented dwellings. Many households eligible for Social/Affordable Rented homes that are unable to access them will require additional subsidy through Housing Benefit/Universal Credit to access housing.

The need for Affordable Housing

- 4.7.6. A Housing Evidence Update Report was undertaken for West Suffolk in 2024. The report identifies the need for Affordable Housing in the district. Pro-rated to Horringer cum Ickworth, this equates to a need for 3 social/affordable rented homes per annum (48 over Neighbourhood Plan period 2025-2041) and 1 affordable home ownership dwelling per annum (16 over the Neighbourhood Plan period).
- 4.7.7. As of December 2024 there were 28 applicants on the waiting list for social/affordable rented housing with a local connection to either Horringer or Ickworth, indicating a clear backlog of need.

Affordable Housing policy

- 4.7.8. AECOM suggests an indicative mix of 70% Social/Affordable Rent and 30% affordable home ownership tenures in Horringer cum Ickworth. This prioritises the delivery of Social/Affordable Rent whilst also providing scope to deliver affordable home ownership products.
- 4.7.9. When looking specifically at affordable home ownership products, priority should be given within the mix to shared ownership, with this the most affordable option, extending home ownership the furthest. However, in the interests of diversity and maximising choice, First Homes (at a 50% discount) could also be delivered in the

NA, with this discount level accessible to households on mean incomes. Rent to Buy could offer an option for households who lack savings for a deposit.

4.7.10. Table 4-5 summarises Horringer cum Ickworth's position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Neighbourhood Plan period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation, and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plans for more housing (and therefore more affordable housing) than the local plan, or if the group decides to influence the tenure mix in other ways), or as a result of site-specific constraints.

Table 4-5: Estimated delivery of Affordable Housing in Horringer cum Ickworth

Step in Estimation		Expected delivery
A	Housing allocation	10
B	Affordable housing quota (%) in LPA's Local Plan	30-40%
C	Potential total Affordable Housing in NA (A x B)	3-4
D	Rented % (e.g. social/ affordable rented)	70%
E	Rented number (C x D)	2.1 – 2.8
F	Affordable home ownership % (e.g. Shared Ownership, Discounted Market Sale, First Homes, Rent to Buy)	30%
G	Affordable home ownership number (C x F)	0.9 – 1.2

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

4.7.11. The expected level of delivery does not meet the quantity of demand identified in estimates of the need for Affordable Housing. It is therefore recommended that the policy requirement is met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing (such as exception sites) to be explored.

4.7.12. Affordable Housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of Affordable Housing, there are other, more proactive routes available for its provision. For example, using neighbourhood development orders, identifying exception sites or developing community land trusts.

5. Housing Mix: Type and Size

5.1. Introduction

- 5.1.1. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of the type and size of new homes. This requires evidence of what local households need.
- 5.1.2. This can be done using statistics to identify relevant trends and potential gaps in the market. That is the focus of this section 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 aspirations of local residents. It will also build up a picture of the population and existing range of homes that may provide useful context for the neighbourhood plan.
- 5.1.3. This section has three aims, each given its own sub-section:
- To establish what **mix** of housing exists in the NA at present;
 - To describe characteristics of the local **population** that are relevant to housing need; and
 - To look to the **future**, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.
- 5.1.4. It is important to keep in mind that housing need is not an exact science. To move 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 households tend to live in at different stages of life. However, a variety of other reasons sit behind their housing choices that are less easy to predict, including wealth, accessibility requirements and personal preferences. Some trends can also change rapidly over time, such as the increasing preference for home working in some sectors of the economy.
- 5.1.5. The analysis and conclusions provided in this section are therefore not definitive. Rather, they are what the data 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 where appropriate.

Definitions

- **Dwelling type:** whether a home is detached, semi-detached, terraced, a flat, bungalow or other type. Which a household chooses to occupy tends to be more about wealth and preference than a specific need.
- **Dwelling size:** how many rooms or bedrooms a home contains. While this could also mean floor area or number of storeys, the number of bedrooms is most reliably recorded in housing statistics. Bedroom numbers are also closely linked to family size and life stage.

- **Household:** a unit of people who live together, commonly a family, couple or single person. Not all dwellings contain a household, including properties that are vacant and second homes, so the number of dwellings and the number of households in an area is usually different.
- **Household composition:** the specific combination of adults and children who form a household. The Census offers a number of categories, for example distinguishing between families with children who are dependent or non-dependent (i.e. adults). 'Other' households in the Census include house-sharers, groups of students, and multi-family households.
- **Household life stage:** the age of the lead member of a household – usually the oldest adult, or what used to be called the 'head of household'. Life stage is correlated with dwelling size as well as wealth.
- **Housing mix:** the range of home sizes and types in an area.
- **Over- and under-occupancy:** the degree to which the size and composition of a household lines up with the number of bedrooms in their home. If there are more bedrooms than the household would be expected to need, the home is considered under-occupied, and vice versa.

5.2. The current housing mix

- 5.2.1. This section establishes the current housing mix of Horringer cum Ickworth, highlighting recent changes to it and comparing the mix to wider averages.

Dwelling type

- 5.2.2. Table 5-1 below shows that the greatest proportion of households in Horringer cum Ickworth lived in detached dwellings (68.8%), well above West Suffolk (35.0%) and national (22.9%) levels. Due to the dominance of this dwelling type in the NA, the proportion of households living in all other dwelling types is below the comparator geographies. This is particularly notable when considering terraced dwellings, with just 4.4% of households in Horringer cum Ickworth living in terraced dwellings, compared to 23.4% across West Suffolk. This suggests a lack of more affordable dwelling types in the NA. The proportion of households living in flats (4.6%) was also well below the comparator geographies, but this is not unusual in villages.
- 5.2.3. Unfortunately, Census data does not count bungalows as an individual category, instead counting them within other dwelling types (mainly detached and semi-detached). However, the Valuation Office Agency (VOA) does count bungalows as an individual category. 2023 VOA data for the Horringer cum Ickworth proxy area (see Figure A-1) indicates that 21.6% of dwellings were bungalows, compared to 17.4% across West Suffolk and 9.1% nationally.

Table 5-1: Accommodation type, Horringer cum Ickworth and comparator geographies, 2021

Type	Horringer cum Ickworth	West Suffolk	England
Detached	68.8%	35.0%	22.9%
Semi-detached	22.2%	28.5%	31.5%
Terrace	4.4%	23.4%	23.0%
Flat	4.6%	12.4%	22.2%

Source: Census 2021, AECOM Calculations

5.2.4. Table 5-2 looks at the change between the 2011 and 2021. It shows that there was little change in the type mix over the decade, with the proportion of households living in detached dwellings increasing slightly, from 67.2% to 68.8%. The proportion of households living in all other dwelling types decreased.

Table 5-2: Accommodation type, Horringer cum Ickworth, 2011-2021

Type	2011	%	2021	%
Detached	312	67.2%	298	68.8%
Semi-detached	106	22.8%	96	22.2%
Terrace	24	5.2%	19	4.4%
Flat	22	4.7%	20	4.6%
Total	464	-	433	-

Source: ONS 2021 and 2011, AECOM Calculations

Dwelling size

5.2.5. Table 5-3 below presents the current housing mix in terms of size compared to the wider local authority and country. It shows that the greatest proportion of households in Horringer cum Ickworth lived in 3-bedroom dwellings (41.8%), broadly in line with the district (40.8%) and country (40.0%). The NA had a smaller proportion of households living in smaller 1-2 bedroom dwellings, at 21.5% compared to 36.8% across West Suffolk and 38.9% nationally, indicating a potential gap in provision in the NA. Horringer cum Ickworth had a clear skew towards larger 4+ bedroom dwellings, with 36.8% of households living in these larger dwellings, compared to 21.1% across England.

Table 5-3: Dwelling size (bedrooms), Horringer cum Ickworth and comparator geographies, 2021

Number of bedrooms	Horringer cum Ickworth	West Suffolk	England
1	3.2%	8.8%	11.6%
2	18.3%	28.0%	27.3%
3	41.8%	40.8%	40.0%
4+	36.8%	22.4%	21.1%

Source: Census 2021, AECOM Calculations

5.2.6. Table 5-4 shows that between 2011 and 2021 the proportion of households living in smaller 1-2 bedroom and mid-sized 3-bedroom dwellings decreased in Horringer cum

Ickworth. The proportion of households living in larger 4+ bedroom dwellings increased from 30.3% to 36.8%, with this likely not just due to the development of larger dwellings, but also the extension of existing smaller dwellings.

Table 5-4: Dwelling size (bedrooms), Horringer cum Ickworth, 2011-2021

Number of bedrooms	2011	%	2021	%
1	18	4.0%	14	3.2%
2	98	21.8%	80	18.3%
3	197	43.9%	183	41.8%
4+	136	30.3%	161	36.8%
Total	449	-	438	-

Source: ONS 2021 and 2011, AECOM Calculations

5.3. Population characteristics

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

Age

5.3.2. Table 5-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. This shows that in both 2011 and 2021 the greatest proportion of the population was aged 45-64, with this increasing from 28.6% to 29.6% over the decade. There was an increase in the older population, with the proportion of the population aged 65-84 increasing from 21.2% to 25.4%. There was a decrease in the number of people aged 44 and under, with this greatest in the 25-44 age category, which experienced a 22.1% decrease.

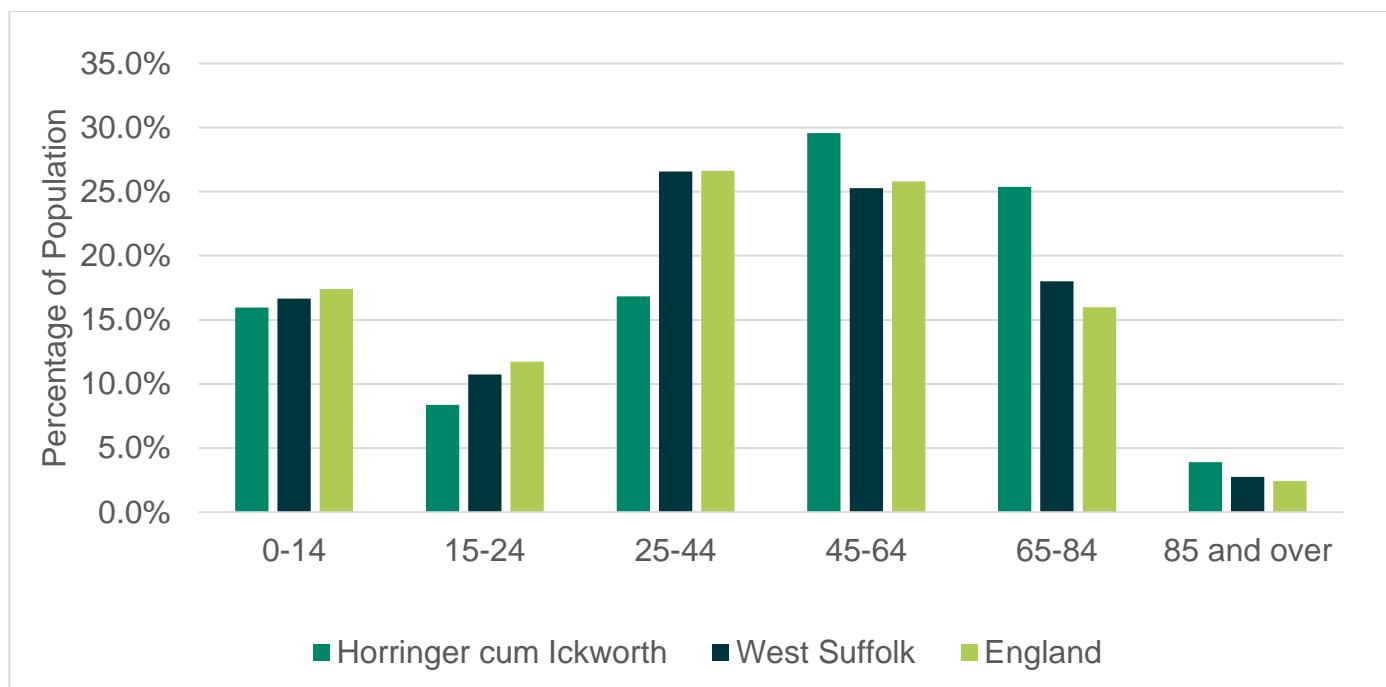
Table 5-5: Age structure of Horringer cum Ickworth, 2011 and 2021

Age group	2011 (Census)		2021 (Census)		Change
0-14	165	15.6%	164	16.0%	-0.6%
15-24	103	9.8%	86	8.4%	-16.5%
25-44	222	21.0%	173	16.8%	-22.1%
45-64	302	28.6%	304	29.6%	+0.7%
65-84	224	21.2%	261	25.4%	+16.5%
85 and over	39	3.7%	40	3.9%	+2.6%
Total	1,055	-	1,028	-	-2.6%

Source: ONS 2011, ONS 2021, AECOM Calculations

5.3.3. For context, it is useful to look at the NA population structure alongside that of the district and country. Figure 5-1 (using 2021 Census data) shows that Horringer cum Ickworth had a greater skew towards an older population than the comparator geographies, with a greater proportion of the population aged 45 and over than both West Suffolk and England. The NA also had a smaller proportion of the population aged 44 and under than the district and country.

Figure 5-1: Age structure in Horringer cum Ickworth, 2021



Source: ONS 2021, AECOM Calculations

Household composition and occupancy

- 5.3.4. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-6 shows that Horringer cum Ickworth had a smaller proportion of single person households than West Suffolk and England, but still had a greater proportion of single person households aged 66 and over (16.1%) than the comparator geographies (13.3% and 12.8% respectively). The NA also had the greatest proportion of family households aged 66 and over, at 18.4% compared to 9.2% nationally. This is further reflective of the older skew to the population in Horringer cum Ickworth. The greatest proportion of households in the NA had dependent children, at 23.3%, slightly below West Suffolk (24.2%) and England (25.8%).
- 5.3.5. It is also helpful to look at the change in household composition between 2011 and 2021, with Census data showing that over the decade the number of households with non-dependent children (e.g. adult children living in the family home) increased by 47.1% in Horringer cum Ickworth, compared to 11.3% across West Suffolk and 3.5% nationally. There are uncertainties around the data in this category due to the 2021 Census taking place during the Covid-19 pandemic, when many university students had returned to the family home, increasing the numbers of non-dependent children recorded. However, there is clearly a greater increase in Horringer cum Ickworth than the comparator geographies, perhaps suggesting a lack of suitable housing or affordability challenges for young people looking to move out of the family home.

Table 5-6: Household composition, Horringer cum Ickworth, 2021

Household composition		Horringer cum Ickworth	West Suffolk	England
One person household	Total	26.0%	32.4%	30.1%
	Aged 66 and over	16.1%	13.3%	12.8%
	Other	9.9%	19.1%	17.3%
One family only	Total	69.6%	63.0%	63.1%
	All aged 66 and over	18.4%	10.9%	9.2%
	With no children	16.4%	18.7%	16.8%
	With dependent children	23.3%	24.2%	25.8%
	With non-dependent children ¹⁶	11.5%	8.7%	10.5%
Other household types	Total	4.4%	4.7%	6.9%

Source: ONS 2021, AECOM Calculations

- 5.3.6. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. A household is considered to under-occupy their home when there are more bedrooms in their home than a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1 or +2, indicating that there is one surplus bedroom or at least two surplus bedrooms (respectively). Over-occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few.
- 5.3.7. Under-occupancy is relatively common in Horringer cum Ickworth, with 88.2% of households living in a dwelling with at least one additional bedroom based on their household size. This is most common in family households aged 66 and over (98.8% under-occupancy) and families aged under 66 with no children (97.2% under-occupancy). Whilst not uncommon, this suggests that larger dwellings in the NA are not necessarily occupied by the largest households, but by households with the most wealth or older households that have been unable to or have chosen not to downsize.
- 5.3.8. There is also some over-occupancy (overcrowding) in Horringer cum Ickworth, with 2.0% of families with dependent children and 1.9% of families with adult children living in a dwelling with too few bedrooms based on their household size.

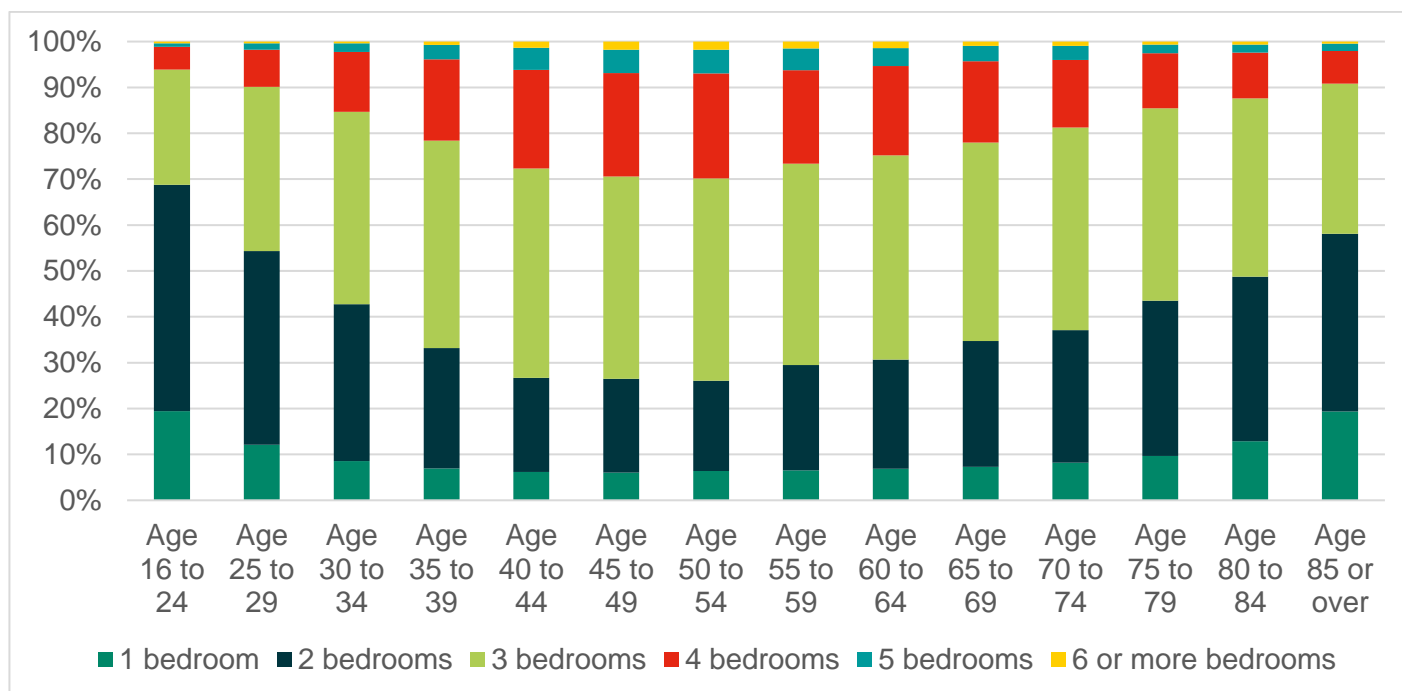
¹⁶ Refers to households containing children who are older than 18 e.g students or young working people living at home.

Table 5-7: Occupancy rating by age in Horringer cum Ickworth, 2021

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	84.0%	14.8%	1.2%	0.0%
Single person 66+	62.9%	30.0%	7.1%	0.0%
Family under 66 - no children	81.7%	15.5%	2.8%	0.0%
Family under 66 - dependent children	35.6%	43.6%	18.8%	2.0%
Family under 66 - adult children	39.6%	41.5%	17.0%	1.9%
Single person under 66	35.7%	52.4%	11.9%	0.0%
All households	56.8%	31.4%	11.1%	0.7%

Source: Census 2021, AECOM Calculations

5.3.9. 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 West Suffolk 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 West Suffolk, 2011


Source: ONS 2011, AECOM Calculations

5.4. Future population and size needs

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

Age

The result of applying Local Authority level household projections to the age profile of Horringer cum Ickworth households in 2011 is shown in Table 5-8. This makes clear

that population growth can be expected to be driven by the oldest households, with households with a reference person aged 65 and over projected to increase by 66% between 2011 and 2041. This would mean that this group would account for 50.7% of the population in 2041, compared to 37.2% in 2011. There is also projected to be a slight increase in households with a reference person aged 55-64, with projected decreases in the younger age categories.

Table 5-8: Projected age of households, Horringer cum Ickworth, 2011 - 2041

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	2	28	160	92	167
2041	2	27	145	96	278
% change 2011-2041	-17%	-4%	-9%	+5%	+66%

Source: AECOM Calculations

- 5.4.2. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2) onto the projected age profile for the NA in Table 5-8 immediately above. The resulting 'ideal' future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.
- 5.4.3. This approach has limitations, in that it embeds existing size preferences and does not anticipate changes in what people want from their homes. As such, it is appropriate for the results to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is appropriate for the purpose of drafting neighbourhood plan policies.
- 5.4.4. The result of this exercise is presented in Table 5-9. It suggests that future housing delivery in Horringer cum Ickworth focusses on the delivery of smaller and mid-sized dwellings, with 47.0% of delivery 2-bedroom dwellings, 31.0% 3-bedroom, and 22.0% 1-bedroom. In essence, the goal is diversification away from a relatively skewed current mix, with a need for a variety of sizes of home but particular emphasis on the smaller options. Whilst modelling suggests no further delivery of 4+ bedroom dwellings, this is not necessarily appropriate, and so the indicative policy range suggests up to 10% delivery.

Table 5-9: Suggested dwelling size mix to 2041, Horringer cum Ickworth

Number of bedrooms	Current mix (2011)	Suggested mix (end of Plan period)	Balance of new housing to reach suggested mix	Indicative policy range
1	3.2%	8.9%	22.0%	15-25%
2	18.3%	28.1%	47.0%	45-55%
3	41.8%	42.3%	31.0%	25-35%
4+	36.8%	20.6%	0.0%	0-10%

Source: AECOM Calculations

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

- The preceding chapter found that affordability is a serious and worsening challenge in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.
- Continuing to provide smaller homes with fewer bedrooms would help to address this situation, although it should be considered whether large numbers of 1-bedroom homes are suitable given the area's character and current density.
- To best meet the needs of the growing cohort of older households expected to be present by the end of the Neighbourhood Plan period, it should also be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.
- Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms if they existing stock of larger homes is sufficiently affordable. However, if this existing stock is not sufficiently affordable then it may be appropriate to continue to deliver some, more affordable, larger dwellings. This could be more affordable housing types (e.g. terraced as opposed to detached) or larger Affordable Housing properties (either rented or affordable home ownership).

Tenure

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

- 5.4.7. Generally speaking, the size mix estimated as needed within affordable tenures, particularly Affordable and Social rent, is smaller than the size mix of market housing. This is because under local authority allocation policies, which reflect the shortage of Affordable Housing overall, households are only eligible for the minimum sized home that meets their needs. This means that single people and couples will generally only be entitled to one bedroom properties. Families with two young children are only likely to be eligible for two bedroom properties (with the expectation that children share rooms until a certain age). In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.
- 5.4.8. There are some key sources of information for thinking through the size needs of different categories. These are:
- The West Suffolk Council Housing Evidence Update Report (2024) sets out the projected need by size within each tenure over the long-term. In this case, the report indicates that the recommended size mix for market housing focusses on mid-sized 3-bedroom dwellings (40-50%), with 30-40% 2-bedroom, 10-20% 4+ bedroom, and up to 10% 1-bedroom. When looking at affordable rented tenures, it is recommended that the focus is on 1-2 bedroom dwellings, at 60-80% of the mix, with less deliver of larger dwellings (5-15% 4+ bedroom).
 - The pattern of lettings within the existing stock of Social/Affordable Rented housing is important to consider. Whilst there may be more households eligible for smaller properties, the availability of larger properties is often severely limited which puts pressure on these larger homes and often results in long waits for those needing larger family sized accommodation.
- 5.4.9. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes to reflect the eligibility of those on the waiting list, while market homes focus on mid-sized homes and some larger options. That said, there is often acute pressure on larger Social/Affordable Rented homes because their availability through lettings is often limited. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

Type

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

- 5.4.11. The key distinctions when it comes to dwelling type are between flats and houses and, to a lesser extent, bungalows, each of which tend to appeal to occupants with different life circumstances. However, it remains difficult to generalise about this, particularly when drawing on demographic evidence.
- 5.4.12. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Horringer cum Ickworth, 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.
- 5.4.13. 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 Parish Council and community to consider.

5.5. Conclusions- Type and Size

The current housing mix

- 5.5.1. In 2021 the majority of households in Horringer cum Ickworth lived in detached dwellings (68.8%), well above West Suffolk (35.0%) and national (22.9%) levels. The proportion of households living in all other dwelling types was therefore below the comparator geographies. Just 4.4% of households in the NA lived in terraced dwellings, compared to 23.4% across West Suffolk, potentially suggesting a lack of more affordable dwelling types in the NA. 2023 VOA data indicates that 21.6% of dwellings were bungalows, compared to 17.4% across West Suffolk and 9.1% nationally.
- 5.5.2. Turning to dwelling size, the greatest proportion of households in Horringer cum Ickworth lived in 3-bedroom dwellings (41.8%), broadly in line with the district (40.8%) and country (40.0%). The NA had a smaller proportion of households living in smaller 1-2 bedroom dwellings, at 21.5% compared to 36-39% in the comparator geographies. 36.8% of households lived in 4+ bedroom dwellings in Horringer cum Ickworth, compared to 21.1% across England.

Population characteristics

- 5.5.3. In both 2011 and 2021 the greatest proportion of the population was aged 45-64, with this increasing from 28.6% to 29.6%. The proportion of the population aged 65-84 increased from 21.2% to 25.4%, with a decrease in the number of people aged 44 and under, indicative of an aging population. In 2021 Horringer cum Ickworth had a greater proportion of the population aged 45 and over than both West Suffolk and England.

- 5.5.4. Turning to household composition, Horringer cum Ickworth had a greater proportion of single person households aged 66 and over (16.1%) than West Suffolk and England (13.3% and 12.8% respectively). The NA also had the greatest proportion of family households aged 66 and over, at 18.4% compared to 9.2% nationally. The greatest proportion of households in the NA had dependent children, at 23.3%, slightly below West Suffolk (24.2%) and England (25.8%).
- 5.5.5. Under-occupancy is relatively common in Horringer cum Ickworth, with 88.2% of households living in a dwelling with at least one additional bedroom based on their household size. This is most common in family households aged 66 and over and families aged under 66 with no children, suggesting that larger dwellings in the NA are occupied by households with the most wealth or older households that have been unable to or have chosen not to downsize. There is also some overcrowding, with 2.0% of families with dependent children and 1.9% of families with adult children living in a dwelling with too few bedrooms based on their household size.

Future population and size needs

- 5.5.6. Population growth can be expected to be driven by the oldest households, with households with a reference person aged 65 and over projected to increase by 66% between 2011 and 2041. There is also projected to be a slight increase in households with a reference person aged 55-64, with projected decreases in the younger age categories.
- 5.5.7. AECOM modelling suggests that future housing delivery in Horringer cum Ickworth is 47.0% 2-bedroom dwellings, 31.0% 3-bedroom, and 22.0% 1-bedroom. In essence, the goal is diversification away from a relatively skewed current mix, with a need for a variety of sizes of home but particular emphasis on the smaller options. Whilst modelling suggests no further delivery of 4+ bedroom dwellings, this is not necessarily appropriate, and so the indicative policy range suggests up to 10% delivery.
- 5.5.8. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

6. Specialist Housing for Older People

6.1. Introduction

- 6.1.1. It is relatively common for neighbourhood plans in areas with ageing populations to include policies relating to specialist housing for older people. This chapter considers in detail the specialist housing needs of older people in Horringer cum Ickworth. It focuses on specialist forms of provision but recognises that the majority of older people will live in the mainstream housing stock. The approach is as follows:
- To review the **current provision** of specialist housing in the NA;
 - To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
 - To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.
- 6.1.2. Because of the wide variation in the level of support needed, as well as the financial capabilities of those affected, the estimates of need presented here should be viewed with caution – as an idea of the broad scale of potential need rather than an obligatory target that must be met.
- 6.1.3. It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.¹⁷
- 6.1.4. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).¹⁸ Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.
- 6.1.5. The distinction between care homes for older people that fall into use class C2 and those where accommodation is counted as C3 is blurred. As such, the findings of this chapter may justify the provision of extra-care C3 housing and/or C2 care home units, but it is not possible to state definitively how much of each would be required. C3 specialist accommodation is typically self-contained with its own front door, made available on an individual basis with support provided in the home or not at all if the resident does not require it, and offered for sale or rent on the open market.

¹⁷ See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

¹⁸ For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.
- **Sheltered Housing**¹⁹: self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings. These standards can be applied to mainstream housing as well as in specialist accommodation such as sheltered housing and extra care.
- **Category M4(3):** dwellings which are capable of adaptation for wheelchair users, or are already built for use of wheelchair throughout. These standards can be applied to mainstream housing as well as in specialist accommodation such as sheltered housing and extra care.

6.2. Specialist housing for older people

- 6.2.1. There are currently no units of specialist accommodation in Horringer cum Ickworth. The current provision across England is 136 units per 1,000 of the 75+ population (a common measure of specialist housing supply)²⁰.

¹⁹ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

²⁰ Table 22, 'More Choice Greater Voice' (2008), published by Housing LIN for CLG (now MHCLG) and the Care Services Improvement Partnership

Demographic characteristics

- 6.2.2. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Horringer cum Ickworth is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for West Suffolk. The results are set out in Table 6-1. This shows that in 2021 there were 165 individuals aged 75 and over in Horringer cum Ickworth, with this projected to increase to 267 by the end of the Neighbourhood Plan period. This would mean that the 75+ age group would account for 24.5% of the population in 2041, above West Suffolk levels of 15.3%.
- 6.2.3. A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population rather than the total at the end of the Neighbourhood Plan period is the key output of this calculation.

Table 6-1: Modelled projection of older population in Horringer cum Ickworth by end of Plan period

Age group	2021 Horringer cum Ickworth	2021 West Suffolk	2041 Horringer cum Ickworth	2041 West Suffolk
All ages	1,028	179,946	1,092	191,214
75+	165	18,115	267	29,347
%	16.1%	10.1%	24.5%	15.3%

Source: ONS SNPP 2020, AECOM Calculations

- 6.2.4. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.
- 6.2.5. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Neighbourhood Plan period to 2041. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates that the majority of these households own their own home (77.7%), with the remaining 22.3% renting. Of those households renting, social renting is most common, at 13.3% of all households aged 55-75.
- 6.2.6. The expected growth in the 75+ population in the NA is 102 additional individuals by the end of the plan period. This can be converted into 74 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 Horringer cum Ickworth households are likely to need in 2041, and is shown in the bottom row of Table 6-2.

Table 6-2: Tenure of households aged 55-75 in West Suffolk (2011) and projected aged 75+ in Horringer cum Ickworth (2041)

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
West Suffolk (2011 mix)	77.7%	55.4%	22.3%	22.3%	13.3%	7.6%	1.5%
Horringer cum Ickworth (2041 projection)	57	41	16	16	10	6	1

Source: Census 2011

6.2.7. 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-1 in Appendix E presents this data for Horringer cum Ickworth from the 2011 Census.

Future needs for specialist accommodation and adaptations

6.2.8. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Neighbourhood Plan period is calculated to be 36.

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

6.2.10. It is useful to look at the breakdown in tenure and level of care within the need for specialist housing for older people. Table 6-3 shows that there is a greater need for market (72.2%) than affordable (27.8%) provision in Horringer cum Ickworth. When looking at the level of care required, 36.1% of the need is for extra-care housing, with the remaining 63.9% for sheltered housing. The greatest sub-category of need is for market sheltered housing, at half of the need for specialist housing for older people. Some of this need may be able to be met through at home adaptations or ensuring that new housing that comes forward is accessible and adaptable.

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

Type	Affordable	Market	Total
Housing with care	5 (13.9%)	8 (22.2%)	13 (36.1%)
Adaptations, sheltered, or retirement living	5 (13.9%)	18 (50.0%)	23 (63.9%)
Total	10 (27.8%)	26 (72.2%)	36

Source: Census 2011, AECOM Calculations

6.2.11. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. Table E-2 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 Horringer cum Ickworth results in a total of 25 specialist dwellings that might be required to the end of the Neighbourhood Plan period. This is set out in Table 6-4.

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

Type	Affordable	Market	Total
Housing with care	3 (12.0%)	4 (16.0%)	7 (28.0%)
Adaptations, sheltered, or retirement living	6 (24.0%)	12 (48.0%)	18 (72.0%)
Total	9 (36.0%)	16 (64.0%)	25

Source: Housing LIN, AECOM calculations

6.2.12. The Cambridgeshire & West Suffolk Housing Needs of Specific Groups (2021) report identifies the need for 3,167 units of specialist housing for older people in West Suffolk between 2020 and 2040, or 158 per annum. Pro-rated to Horringer cum Ickworth this suggests a need for 0.9 units of specialist housing for older people per annum, or 14.4 over the Neighbourhood Plan period 2025-2041.

Further considerations

6.2.13. The above estimates suggest that potential need for specialist accommodation could be in the range of 25-36 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. It is proportionally high in relation to the overall housing delivery expectation in the NA, and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

- 6.2.14. In addition, specialist housing for older people should only be provided in sustainable, accessible locations that offer services and facilities, public transport options, and the necessary workforce of carers and others.
- 6.2.15. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist older persons housing needs arising from a number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).
- 6.2.16. It is considered that Horringer cum Ickworth'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 Horringer cum Ickworth entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a 'hub and spoke' model. In the case of Horringer cum Ickworth, Bury St Edmunds may be 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).
- 6.2.17. 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.

6.3. Care homes

- 6.3.1. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.
- 6.3.2. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.
- 6.3.3. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.
- 6.3.4. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates

in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. For nursing care beds this is an extra 45 care beds per 1,000 people aged 75+. Based on these rates, applied to the growth in the older population for consistency with the calculations above, it is estimated that in 2041 there would be a need for 7 residential care beds and 5 nursing care beds in the NA, an increase of 11 from present levels.

- 6.3.5. The Cambridgeshire & West Suffolk Housing Needs of Specific Groups (2021) report identifies the need for 1,761 care bedspaces in West Suffolk between 2020 and 2040, or 88 per annum. Pro-rated to Horringer cum Ickworth this suggests a need for 0.5 care bedspaces per annum, or 8.0 over the Neighbourhood Plan period 2025-2041.
- 6.3.6. It is important to note that as these estimates relate to care homes (or the population in institutions) rather than independent housing, these figures are in addition to the overall need for housing in the NA. However, as discussed in this section, some of the need for care home beds might be met by independent housing accommodation and vice versa.

6.4. The Role of Mainstream Housing

- 6.4.1. The majority of older people live in mainstream housing and will continue to do so all of their lives. It is assumed that all of the population aged 75 and over in Horringer cum Ickworth are likely to live in the mainstream housing stock.
- 6.4.2. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation is suitable to their needs and whether adequate care or support is provided within the home when they need.
- 6.4.3. However, given that there is unlikely to be a large volume of additional specialist supply during the Neighbourhood Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with West Suffolk Council.
- 6.4.4. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings²¹, although changes to Building Regulations have not yet been made.
- 6.4.5. The current emerging Local Plan policy LP23 provides explicit encouragement for development to accommodate specific groups such as older people. Policy LP21 outlines that all new housing must be built to national standards for accessibility and adaptability (Category M4(2)) and that 13% of affordable homes should be built to Category M4(3) for wheelchair users. The evidence gathered here appears to justify the Parish Council applying Local Plan policy.

²¹ See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK \(www.gov.uk\)](#)

- 6.4.6. The proportion of new housing that might accommodate those using wheelchairs is harder to define at small scales. Typically, at Local Authority scale, this might be set with reference to the proportion of Affordable Housing applicants in the Local Authority area falling into this category or to wider data from surveys and other sources where available.
- 6.4.7. Table 6-5 sets out the proportion of wheelchair users in England as a whole, either using a wheelchair all of the time (0.6% of the population) or part of the time (3% of the population). As a crude estimate, these percentages could be applied to the expected level of housing delivery for Horringer cum Ickworth to suggest the number that might be encouraged to be wheelchair friendly or adaptable. It is worth noting that these national figures are for all age categories, not just older persons, although it is likely that a significant proportion of households using a wheelchair will be older persons.

Table 6-5: Wheelchair use Nationally Applied to Horringer cum Ickworth

	Percentage in England
Households using wheelchair all the time	0.6%
Households using wheelchair either indoors or outdoors	3.0%

Source: Survey of English Housing 2018/19

6.5. Conclusions- Specialist Housing for Older People

- 6.5.1. There are currently no units of specialist housing for older people in Horringer cum Ickworth. The current provision for England is 136 units per 1,000 of the 75+ population.
- 6.5.2. 2021 Census data shows that at this time there were 165 individuals aged 75+ in Horringer cum Ickworth. It is projected that by the end of the plan period this will increase to 267, with the 75+ population accounting for 24.5% of the population by 2041, well above the West Suffolk proportion of 15.3%.

Specialist housing for older people

- 6.5.3. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
- 6.5.4. These two methods of estimating the future need in Horringer cum Ickworth produce a range of 25 to 36 specialist accommodation units that might be required during the Neighbourhood Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
- 6.5.5. It is also helpful to look at the breakdown in tenure and level of care within the need for specialist housing for older people. There is a greater need for market (72.2%)

than affordable (27.8%) provision in Horringer cum Ickworth. When looking at the level of care required, 36.1% of the need is for extra-care housing, with the remaining 63.9% for sheltered housing. Some of the identified need may be able to be met through at home adaptations or ensuring that new housing that comes forward is accessible and adaptable.

- 6.5.6. It is considered that Horringer cum Ickworth is, on the basis of its position in the settlement hierarchy and lack of shops and GP surgery, a relatively less suitable place for specialist accommodation. The nearby larger settlement of Bury St Edmunds may have potential to accommodate the specialist housing need arising from the Neighbourhood Area.

Care homes

- 6.5.7. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on these rates, applied to the projected growth in the older population, it is estimated that in 2041 would be a need for 7 residential care beds and 5 nursing care beds in Horringer cum Ickworth to meet the needs of this increase in older population.

Adaptable and accessible housing

- 6.5.8. Another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development.
- 6.5.9. The current emerging Local Plan policy LP21 outlines that all new housing must be built to national standards for accessibility and adaptability (Category M4(2)) and that 13% of affordable homes should be built to Category M4(3) for wheelchair users. The evidence gathered here appears to justify the Parish Council applying Local Plan policy.

7. Next Steps

7.1. Recommendations for next steps

- 7.1.1. This Neighbourhood Plan housing needs assessment aims to provide Horringer cum Ickworth Parish Council with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with West Suffolk Council with a view to agreeing and formulating draft housing policies, bearing the following in mind:
- All Neighbourhood Planning Basic Conditions, but in particular Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
 - The views of West Suffolk Council;
 - The views of local residents;
 - The views of other relevant local stakeholders, including housing developers and estate agents; and
 - The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by West Suffolk Council.
- 7.1.2. This assessment has been provided in good faith by AECOM consultants on the basis of housing data, national guidance and other relevant and available information current at the time of writing.
- 7.1.3. Bearing this in mind, it is recommended that the Parish Council should monitor carefully strategies and documents with an impact on housing policy produced by the Government, West Suffolk Council, or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
- 7.1.4. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

Appendix A : Assessment geography

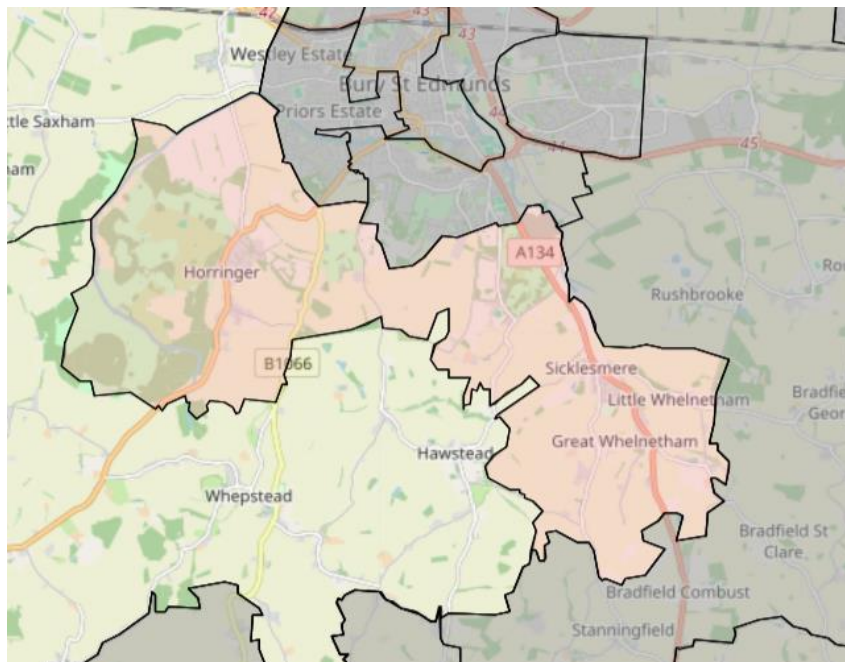
A.1 For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs).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

- OA E00153548;
- OA E00153549; and
- OA E00153550.

A.2 Many other datasets besides the Census itself make use of OAs, but not necessarily down to the same level of detail. For example, Valuation Office Agency (VOA) data, which can be used to understand the type and size mix of housing, is only available down to the scale of LSOAs. The most relevant LSOA in this case, which will need to be used as a proxy for the NA, is:

- LSOA E01030119

Figure A-1: Map of LSOA for VOA Data

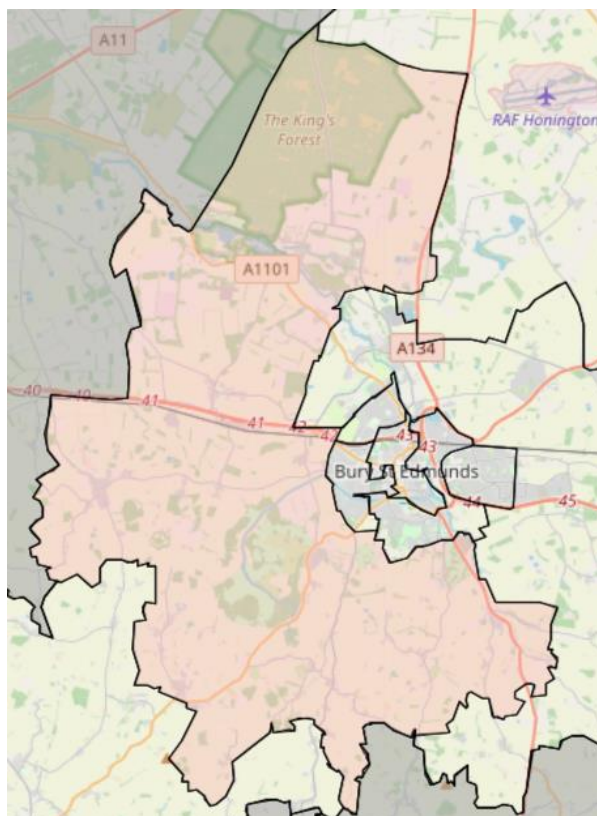


Source: NOMIS

A.3 Finally, as noted in the analysis of affordability in the main body of the report, household income data for small areas is only provided down to the scale of MSOAs. The relevant MSOA, in which the NA is located and which will need to serve as a proxy for it, is:

- MSOA E02006280

Figure A-2: Map of MSOA for Income Data



Source: NOMIS

Appendix B : Local Plan context

Policies in the adopted local plan

B.1 Tables B-1 and B-2 below summarises adopted Local Plan policies that are relevant to housing need and delivery in Horringer cum Ickworth.

Table B-1: Summary of relevant adopted policies in the St Edmundsbury Core Strategy

Policy	Provisions
CS1 – St Edmundsbury Spatial Strategy	<p>The towns of Bury St Edmunds and Haverhill will be the main focus for the location of new development, supported by appropriate levels of development in Key Service Centres, Local Service Centres and Infill Villages.</p> <p>Provision is made for at least 15,400 new homes (net) between 2001 and 2031, as per the East of England Plan.</p>
CS4 – Settlement Hierarchy and Identity	<p>All proposals for new development will be expected to have regard to the position of the site within the settlement hierarchy:</p> <ul style="list-style-type: none"> • Towns – Bury St Edmunds and Haverhill • Key Service Centres • Local Service Centres • Infill Villages – including Horringer • Countryside
CS5 – Affordable Housing	<p>Developers will be expected to integrate land for affordable homes within sites where housing is proposed, to ensure that affordable housing is provided and comes forward in parallel with market homes, with targets as follows:</p> <ul style="list-style-type: none"> • Where sites are between 0.17 hectares and 0.3 hectares or between 5 and 9 dwellings, 20% shall be affordable. • Where sites are 0.3 hectares and above or 10 dwellings or more are proposed, 30% shall be affordable <p>The mix, size, type, and tenure of affordable homes should meet the local identified housing need and be appropriately weighted to ensure that the provision makes at least a proportionate contribution to the categories of greatest need.</p>
CS13 – Rural Areas	<p>The scale of development in Key Service Centres, Local Service Centres and Infill Villages will reflect the need to maintain the sustainability of local services for the communities they serve, the diversification of the economy and the provision of housing for local needs.</p>

Policy	Provisions
	Development outside the settlements defined in Policy CS4 will be strictly controlled.

Source: West Suffolk Council

Table B-2: Summary of relevant adopted policies in the Forest Heath and St Edmundsbury Local Plan Joint Development Management Policies Document

Policy	Provisions
DM23 – Special Housing Needs	Proposals for new or extensions to existing accommodation for elderly and/or vulnerable people will be permitted on sites deemed appropriate for residential development by other policies contained within this and other adopted Local Plans in line with the criteria in the full policy.
DM27 – Housing in the Countryside	Proposals for new dwellings will be permitted in the countryside subject to satisfying the following criteria: <ul style="list-style-type: none"> a. The development is within a closely knit ‘cluster’ of 10 or more existing dwellings adjacent to or fronting an existing highway; b. The scale of development consists of infilling a small undeveloped plot by one dwelling or a pair of semi-detached dwellings commensurate with the scale and character of existing dwellings within an otherwise continuous built up frontage.
DM29 – Rural Housing Exception Sites in St Edmundsbury	As an exception to the provision made in the Core Strategy for general housing demand, the local planning authority will permit rural affordable housing schemes in St Edmundsbury Borough adjoining but outside a Housing Settlement Boundary or built up area in line with the criteria outlined in the full policy.

Source: West Suffolk Council

Policies in the emerging local plan

B.2 Table B-3 below summarises emerging Local Plan policies that are relevant to housing need and delivery in Horringer cum Ickworth.

Table B-3: Summary of relevant emerging policies in the West Suffolk Local Plan Submission Draft (Regulation 19) 2024

Policy	Provisions
SP9 – The Spatial Strategy	The plan makes provision for development needs and supporting infrastructure for the district to 2040.

Policy	Provisions
	<p>To meet West Suffolk's local housing need provision is made for at least 13,702 new homes (net) to be delivered in the period 1st April 2023 to 31st March 2040. 15,486 homes (net) are identified in the plan to meet the overall housing requirement.</p> <p>Settlement Hierarchy:</p> <ul style="list-style-type: none"> • Towns • Key Service Centres • Local Service Centres • Type A Villages (including Horringer) • Type B Villages • Countryside <p>Collectively, Type A Villages are expected to deliver 126 homes.</p>
SP10 – Housing Needs	<p>To meet West Suffolk's local housing need provision is made for at least 13,702 new homes (net) to be delivered in the period 1st April 2023 to 31st March 2040. 15,486 homes (net) are identified in the plan to meet the overall housing requirement.</p> <p>Provision will be met through existing planning commitments, site allocations in the development plan, and windfall allowance.</p> <p>The Council will support the provision of older persons accommodation including retirement housing, housing with care (including extra-care), and care homes. Proposals for housing development and site allocations which make provision for older person needs as part of the development will be supported, particularly in the towns, key service centres and local service centres, given their good accessibility to services and facilities.</p> <p>West Suffolk's affordable housing need is to provide 505 rented homes per annum between 2023 and 2040.</p> <p>Support will be given to communities to make provision for housing by taking forward neighbourhood plans and proposals which support locally identified housing needs through the provision of rural exception sites, community led schemes such as community land trusts, community right to build orders, or a neighbourhood development order.</p>
SP11 – Neighbourhood Plans	<p>The minimum housing requirement for the period 1 April 2023 to 31 March 2040 for each designated neighbourhood areas is set out in Appendix G. The requirement for Horringer cum Ickworth is 10 homes.</p> <p>The Council has identified site allocations to meet the minimum housing requirement for each designated neighbourhood area in this plan. There is no need for the neighbourhood groups to repeat these allocations in their neighbourhood plans. Neighbourhood groups may</p>

Policy

Provisions

choose to identify additional sites in their neighbourhood area to address their locally identified housing needs.

LP20 – Affordable Housing On all proposals for development of sites of 10 or more (net) homes, or with an area of 0.5 hectares or more, the following levels of Affordable Housing provision will be required:

- On greenfield sites 40% of homes shall be affordable.
- On brownfield sites 30% of homes shall be affordable.

The exact tenure mix of affordable homes should be identified through discussions with the local authority and informed by the latest Government guidance and an up-to-date local housing need assessment.

LP21 – Housing Type and Tenure Proposals should seek to meet the identified housing needs of the district in order to contribute towards the creation of mixed, balanced, and inclusive communities. To achieve this new residential development should provide a range of housing tenures, types, and sizes:

Size	Market homes (per cent)	Affordable Routes to homeownership (per cent)	Affordable housing for rent (per cent)
One bedroom	0 to 10	10 to 20	30 to 40
Two bedrooms	30 to 40	40 to 50	30 to 40
Three bedrooms	40 to 50	30 to 40	15 to 25
Four bedrooms or more	10 to 20	0 to 10	5 to 15

All new homes must be built to building regulations M4(2) 'accessible and adaptable' standard, with 13% of affordable homes built to building regulations M4(3) 'wheelchair user' standard (or successor standards). Proposals which deliver market homes to M4(3) standard will be encouraged.

LP22 – Rural Exception Sites The local planning authority will permit rural affordable housing schemes adjoining but outside a housing settlement boundary in line with the criteria in the full policy.

For the purposes of the policy local housing need is confined to the parish in which the proposal is situated and immediately adjoining rural parishes and is evidenced by the Council's housing register or an independent housing needs survey.

Policy	Provisions
LP23 – Housing Needs for Specific Groups	The Council will support the delivery of specialist housing and care accommodation for older and/or vulnerable persons and people with disabilities to reflect the needs of the changing demographic profile of the district's population across the plan period.
LP25 – Custom and Self-Build	<p>Proposals for self-build or custom-build housing, or proposals that provide serviced self-build and/or custom plots as a proportion of a site will be supported to meet demand on the West Suffolk Council Self-Build and Custom House Building Register where they comply with other policies in the development plan.</p> <p>Proposals for self-build and custom-build homes will be supported within a housing settlement boundary, or by allocation in a neighbourhood plan.</p> <p>All proposals for development of 100 homes or more will be encouraged to provide at least 10% of the total homes as custom and/or self-build plots.</p> <p>Custom and self-build homes will not contribute towards the requirement to provide affordable housing unless delivered by a registered provider of social housing.</p> <p>Once completed the self-build and custom build home should be the sole residence of the owner.</p> <p>Plots must be made available, and appropriately marketed for a period of at least 12 months before being returned to the market or built out by the developer if not taken up.</p> <p>Communities preparing neighbourhood plans are encouraged to consider the identification of sites which make provision for self and custom-build plots within their neighbourhood plan area subject to evidence of demand on the self-build register or an up-to-date housing needs study.</p>
LP63 – Land off Horringer	A site of one hectare between Glebe Close and the A143 Chevington Road is allocated for around 10 homes.

Source: West Suffolk Council

Appendix C : Affordability calculations

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

Market housing

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

Market sales

- C.3 The starting point for calculating the affordability of a dwelling for sale from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5. In practice this can be highly variable. Multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.
- C.4 To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in Horringer cum Ickworth, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.
- C.5 The calculation for the purchase threshold for market housing is as follows:
- Value of a median NA house price (2023) = £335,250;
 - Purchase deposit at 10% of value = £33,525;
 - Value of dwelling for mortgage purposes = £301,725;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £86,207.
- C.6 The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2023 was £293,750, and the purchase threshold is therefore £75,536.
- C.7 It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. The Land Registry recorded no sales of new build properties in the NA in 2023. It is,

however, important to understand the likely cost of new housing because new housing is where the Neighbourhood Plan has most influence and is the appropriate benchmark for understanding the costs of affordable home ownership tenures (considered below).

- C.8 Therefore an estimate has been calculated by determining the uplift between all terraced house prices (a good representation of entry-level prices) in 2023 across West Suffolk and new build terraced house prices in 2023 in the same area. This percentage uplift (or 'new build premium') is then applied to the 2023 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £340,084 and purchase threshold of £87,450.
- C.9 In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across West Suffolk in 2023. The median cost of new build dwellings in West Suffolk was £349,995, with a purchase threshold of £89,999.

Private Rented Sector (PRS)

- C.10 It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.
- C.11 This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.
- C.12 The property website Rightmove.co.uk shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within the area shown in Figure C-1, 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.

Figure C-1: Map of area used for rental prices



Source: [Rightmove.co.uk](https://www.rightmove.co.uk)

- C.13 According to [Rightmove.co.uk](https://www.rightmove.co.uk), there were 17 properties for rent at the time of search in January 2025, with an average monthly rent of £1,730. There were 4 1-bedroom and 2-bedroom (entry-level) properties listed, with an average price of £1,075 per calendar month.
- C.14 The calculation for the private rent income threshold for entry-level (1- and 2-bedroom) dwellings is as follows:
- Annual rent = £1,075 x 12 = £12,900;
 - Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £43,000.
- C.15 The calculation is repeated for the overall average to give an income threshold of £69,188.

Affordable Housing

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

Social rent

- C.17 Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.
- C.18 To determine social rent levels, 2021 data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Horringer cum Ickworth. This data provides information about rents and the size and type of stock owned and managed by private registered providers and local authorities and is presented for West Suffolk in Table C-1.
- C.19 To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

Table C-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£78.33	£90.69	£100.13	£111.20	£91.60
Annual average	£4,073	£4,716	£5,207	£5,782	£4,763
Income needed	£13,577	£15,720	£17,356	£19,275	£15,877

Source: Homes England, AECOM Calculations

Affordable rent

- C.20 Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is capped).
- C.21 Even a 20% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
- C.22 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for West Suffolk. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
- C.23 Comparing this result with the average 2-bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 48% 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	£111.76	£129.16	£148.89	£188.06	£133.40
Annual average	£5,812	£6,716	£7,742	£9,779	£6,937
Income needed	£19,372	£22,388	£25,808	£32,597	£23,123

Source: *Homes England, AECOM Calculations*

Affordable home ownership

- C.24 Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.

Discounted Market Sale/ First Homes

- C.25 Discounted market sale homes are affordable home ownership products which offer a discount of at least 20% on market values.
- C.26 First Homes should be available to buy with a minimum discount of 30% below their full market value (i.e. the value of an equivalent new home);
- The discount level can be set higher than 30% – at 40% or 50% – where this can be suitably evidenced. The setting and justifying of discount levels can happen at neighbourhood as well as local authority scale;
 - After the discount is applied the initial sale price must not exceed £250,000 (or £420,000 in Greater London), and lower caps can be set locally;
 - Purchasers must be first-time buyers with an income less than £80,000 (or £90,000 in Greater London), and First Homes can be prioritised for local people and/or key workers;
 - They will be subject to legal restrictions ensuring the discount is retained for future occupants, and renting out or sub-letting will not normally be permitted;
 - In addition to setting the discount level, local authorities and neighbourhood planning groups can apply additional criteria, such as a lower income cap, local connection test or prioritisation for key workers through adopted plans, emerging policy or Supplementary Planning Documents.
- C.27 The starting point for considering whether Discounted Market Sale/First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £340,084.
- C.28 For the minimum discount of 30% the purchase threshold can be calculated as follows:
- Value of a new home (estimated NA new build entry-level) = £340,084;
 - Discounted by 30% = £238,059;

- Purchase deposit at 10% of value = £23,806;
- Value of dwelling for mortgage purposes = £214,253;
- Divided by loan to income ratio of 3.5 = purchase threshold of £61,215.

- C.29 The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 20%, 40% and 50% discounted home. This would require an income threshold of £69,960, £52,470 and £43,725 respectively.
- C.30 All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible. All of the discounted prices are also below the £250,000 cap.
- C.31 Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m²²) would be around £122,500. This cost excludes any land value or developer profit. This would not appear to be an issue in Horringer cum Ickworth.
- C.32 Table C-3 shows the discount required for market homes to be affordable to the three income groups. The cost of a typical discounted market sale property/First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking about these properties 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

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	43%	78%	56%
NA estimated new build entry-level house price	44%	78%	57%
NA entry-level house price	35%	75%	50%
LA median new build house price	46%	79%	58%

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

- C.33 Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent payable on the share retained by the

²² 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/>

provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.

- C.34 In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.
- C.35 To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
- C.36 The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £340,084 is £85,021;
 - A 10% deposit of £8,502 is deducted, leaving a mortgage value of £76,519;
 - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £21,863;
 - Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £255,063;
 - The estimated annual rent at 2.5% of the unsold value is £6,377;
 - This requires an income of £21,255 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
 - The total income required is £43,118 (£21,863 plus £21,255).
- C.37 The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £34,251 and £57,895 respectively.
- C.38 All of the income thresholds are below the £80,000 cap for eligible households.

Rent to Buy

- C.39 Rent to Buy is a relatively new and less common tenure, which through subsidy allows the occupant to save a portion of their rent, which is intended to be used to build up a deposit to eventually purchase the home. It is therefore estimated to cost the same as private rents – the difference being that the occupant builds up savings with a portion of the rent.

Appendix D : Affordable Housing need and policy

Affordable housing policy

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

Table D-1: 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 demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>This HNA suggests that the NA requires around 48 units of social/affordable rented housing and 16 units of affordable home ownership homes over the Neighbourhood Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.</p> <p>The relationship between these figures suggests that affordable rented housing should be prioritised over affordable home ownership.</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>If the Local Plan target of 30-40% were achieved on every site, assuming the delivery of the NA's housing requirement for 10 homes overall, up to 3-4 affordable homes might be expected in the NA over Neighbourhood Plan period.</p> <p>This level of potential affordable housing delivery would not be sufficient to meet all of the need identified. Therefore, the more urgent and acute need for rented housing should be prioritised.</p>
<p>C. Government policy (e.g. NPPF) requirements:</p> <p>There is no required tenure mix set out in national policy (NPPF 2024) but local authorities are required to set out the minimum proportion of Social Rented housing</p>	<p>Implicit prioritisation of Social Rented homes within Affordable Housing policy at the nation level but local authorities have flexibility to set out the proportion needed in their areas. Local Plan tenure mix provides the starting point.</p>

needed in their areas as part of their Affordable Housing requirements.	
D. Local Plan policy:	The emerging Local Plan does not seek a specific tenure split within Affordable Housing.
E. Viability:	HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on affordable home ownership properties.
F. Funding: The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.	The Parish Council may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
G. Existing tenure mix in Horringer cum Ickworth: 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.	2021 Census data shows that 8.1% of households lived in Affordable Housing (0.5% in shared ownership and 7.6% social renting) in the NA. This is compared to 17.4% of households across West Suffolk (1.2% in shared ownership and 16.2% social renting) and 18.1% nationally. This shows a clear gap in the provision of Affordable Housing in Horringer cum Ickworth, especially when considering social rent.
H. Views of registered providers:	It is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage social/affordable rented homes in the NA. The funding arrangements available to housing associations will also influence rent levels.
I. Wider policy objectives:	The Parish Council may wish to take account of broader policy objectives for Horringer cum

	Ickworth 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.
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Appendix E : Specialist housing for older people

Background data tables

Table E-1: Tenure and mobility limitations of those aged 65+ in Horringer cum Ickworth, 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	43	16.3%	83	31.6%	137	52.1%
<i>Owned Total</i>	35	14.8%	75	31.8%	126	53.4%
Owned outright	31	14.7%	71	33.6%	109	51.7%
Owned (mortgage) or shared ownership	4	16.0%	4	16.0%	17	68.0%
<i>Rented Total</i>	8	29.6%	8	29.6%	11	40.7%
Social rented	5	35.7%	4	28.6%	5	35.7%
Private rented or living rent free	3	23.1%	4	30.8%	6	46.2%

Source: DC3408EW Health status

HLIN calculations

Table E-2: Recommended provision of specialist housing for older people from the HLIN SHOP toolkit

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

Source: Housing LIN SHOP Toolkit

E.1 As Table 6-1 in the main report shows, Horringer cum Ickworth is forecast to see an increase of 102 individuals aged 75+ by the end of the Neighbourhood Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = $60 \times 0.102 = 6$
- Leasehold sheltered housing = $120 \times 0.102 = 12$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale)
= $20 \times 0.102 = 2$
- Extra care housing for rent = $15 \times 0.102 = 1.5$
- Extra care housing for sale = $30 \times 0.102 = 3$
- Housing based provision for dementia = $6 \times 0.102 = 0.6$

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 = $\text{£}200,000/\text{£}25,000 = 8$, (the house price is 8 times income).

Affordable Housing (NPPF Definition)

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

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

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

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

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

Affordable rented housing

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods²³.

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 Standard²⁴

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

²³ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

²⁴ See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

number of rooms not including bathrooms and hallways). This tends to produce higher levels of overcrowding/ under occupation. A detailed definition of the standard is given in the Glossary of the EHS Household Report.

Co-living

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

Community-led developments (NPPF definition)

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

Community Right to Build Order

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

Concealed Families (Census definition)²⁵

The 2021 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.

²⁵ See

http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp/171776_350282.pdf

Equity Loans/Shared Equity

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

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

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

Habitable Rooms

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

Household Reference Person (HRP)

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

Housing Market Area

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

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

Housing Need (NPPG 2024 definition)

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

Housing Needs Assessment

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

Housing Products

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

Housing Requirement (NPPF 2024 Definition)

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

Housing Size (Census Definition)

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

Housing Type (Census Definition)

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

Housing Tenure (Census Definition)

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

Income Threshold

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

Intercensal Period

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

Intermediate Housing

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

Life Stage modelling

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

Life-time Homes

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

Life-time Neighbourhoods

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

Local Development Order

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

Local Enterprise Partnership

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

Local 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 years²⁶, 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.

²⁶ See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

Overcrowding

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

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

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

Private Rented

The Census tenure private rented includes a range of different living situations in practice, such as private rented/ other including households living "rent free". Around 20% of the private rented sector are in this category. 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 Housing²⁷

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 range in size from studio flats (or 'bedsits') through to 2 and 3 bedroomed. Properties in most schemes are designed to make life a little easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed. Many schemes also have their own 'manager' or 'warden', either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents

²⁷ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

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

Strategic Housing Land Availability Assessment

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

Strategic Housing Market Assessment (former NPPF 2012 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. SHMAs generally identify the scale and mix of housing and the range of tenures the local population likely to be needed over the Neighbourhood Plan period. Sometimes SHMAs are combined with Economic Development Needs Assessments to create documents known as HEDNAs (Housing and Economic Development Needs Assessments).

Specialist Housing for Older People

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.²⁸

²⁸ See

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

