Almondsbury

Neighbourhood Plan Housing Needs Assessment (HNA)

June, 2025

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Quality information

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Revision History

Revision	Date	Authorized	Position
1. First Draft	March 2025	MK	Senior Consultant
3. Group Review	May 2025	BE	Almondsbury Neighbourhood Plan Steering Group
4. Locality Review	June, 2025	MG	Neighbourhood Planning Officer
5. Final Report	June, 2025	MK	Senior Consultant

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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. Almondsbury is a Neighbourhood Area (NA) located in the unitary authority of South Gloucestershire. The NA boundary covers the areas administered by Almondsbury Parish Council.

1.1.2. The 2021 Census recorded 5,292 residents in Almondsbury, formed into 2,069 households and occupying 2,148 dwellings. This data indicates population growth of around 12.5% since 2011, when the Census 2011 recorded a total of 4,705 residents and 1,812 households

1.1.3. There has been some development in Almondsbury in recent years. South Gloucestershire Council has provided data showing that 466 new homes have been built since 2011, 310 of which have been built since 2020 and are unlikely to be included in the Census count.

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 Almondsbury Neighbourhood Plan Steering Group 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. Home ownership is dominant tenure in Almondsbury at 77% of all households, which is slightly higher than the average seen across the South Gloucestershire (62%). Of the remaining households, the proportion of the Almondsbury population living in the private rented sector (11%) is slightly lower than the South Gloucestershire average (16%). There are also 11% of the Almondsbury population living in social rented homes.

1.2.2. In terms of how the tenure profile in Almondsbury has changed over the last decade, there has been a modest proportional increase across all tenure options, most notably in the number of new social rented homes (+29%). This means that new homes delivered in the NA have provided a range of different tenure options.

[1] National Planning Policy Framework published in December 2024
[2] Housing and economic needs assessment - GOV.UK published in December 2024

Affordability

1.2.3. House prices in Almondsbury have followed a clear upward growth trajectory over the last decade. The current median house price (middle number when arranged from lowest to highest) is £420,000, which is 39% higher than the median in 2014. The lower quartile price (the lowest 25% of prices, used as a good proxy for entry level housing) sits at £360,000 and is 63% higher than the 2014 LQ figure.

1.2.4. It is worth noting that house prices in Almondsbury appear to be slightly more expensive compared to South Gloucestershire as a whole, where the 2023 median house price was £330,000.

1.2.5. AECOM has estimated the annual income required to afford various tenures of housing in Almondsbury. These thresholds are compared to local incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA was £54,400 in 2020, and the lower quartile earnings (per person) were £21,000.

1.2.6. It was found that house prices in Almondsbury are generally unaffordable to average income households and would require an income approximately double the current median income threshold. Private renting appears to be slightly more affordable than home ownership, but would still require an income higher than average.

1.2.7. Subsidised routes to home ownership like First Homes, Discount Market Housing and shared ownership are intended to target households who can afford to rent but not to buy. For Almondsbury, new homes would need to be offered at a 50% discount to be affordable to households with average incomes.

1.2.8. Both social and affordable rented housing appears generally affordable to households with a single lower earner on the basis of their earnings alone, but low-income households may be entitled to housing benefit to support their rental costs depending on their particular circumstances.

The need for Affordable Housing

1.2.9. Following the LHNA undertaken by South Gloucestershire in 2023, when the findings of this study are pro-rated to Almondsbury (based on its fair share of the overall population), the NA could be expected to need 3.9 social/affordable rented dwellings and 2.7 affordable home ownership dwellings over the NP period (2025 - 2041).

1.2.10. It should be noted that the households eligible for affordable home ownership products typically do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

Affordable Housing policy

1.2.11. Affordable Housing is typically provided by Local and Neighbourhood Plan policies that require it to be included at a set proportion of market housing developments. The emerging South Gloucestershire Plan policy on this subject requires 40% of all new housing to be affordable.

1.2.12. AECOM would suggest that the tenure mix of Affordable Housing secured in future years is weighted in favor of meeting a majority of the need for social/affordable rented homes. It can be assumed that the need identified for social/affordable rented is more acute, leaving households who require these types of homes with very few alternative housing choices.

1.2.13. As such, this HNA would recommend a tenure split of 67% social/affordable rent and 33% affordable home ownership. This indicative tenure mix follows that recommended in the emerging South Gloucestershire Local Plan and would help meet some of the acute need for social/affordable homes identified in this HNA, whilst also maintaining a supply of affordable home ownership options.

1.2.14. If the housing allocations in Almondsbury are delivered in full, this expected level of delivery could fully meet the need for social/affordable rented homes and the potential demand for affordable home ownership identified for the NA. As such, the NA's housing allocations are likely to help meet strategic needs across South Gloucestershire as well as localized needs within the NA.

1.2.15. 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.

1.3. Housing Mix: Type and Size

The current housing mix

1.3.1. The current dwelling mix in Almondsbury is dominated by detached dwellings which make up just over half of all dwellings in the NA. The remainder is made up of semi-detached dwellings and a smaller proportion of terraced dwellings and flats.

1.3.2. In terms of size, the profile of homes in Almondsbury is biased towards larger homes, with larger 4+ bedroom homes making up close to half of all dwellings in the NA. Around 20% of the dwelling stock are smaller 1/2 bedroom homes.

1.3.3. When compared to South Gloucestershire, the unitary authority has a wider range of dwelling types and has a higher proportion of homes with 1/2 bedroom homes.

Population characteristics

1.3.4. The Almondsbury population appears to have grown by 13% over the last decade. There has been growth in all age groups but the largest percentage growth has been experienced in the older age groups (notably those aged 85+).

1.3.5. Household projections suggest that Almondsbury's population will continue to age over the NP period, with a potential 61% increase in the population aged 65 and over. The projections also suggest that the younger population cohorts in the NA will contract over the same time period. It should be noted that these estimates are informed by population projections for the wider authority area and may be more moderate in reality because of the relatively large population of families with children in the NA and the scale of new housing growth proposed, which will enable growth of a range of different household types and ages.

Future population and size needs

1.3.6. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that new development should deliver a variety of dwelling sizes, but some priority should be given to the delivery modest sized homes (particularly 3-bedroom homes). This does not ensure new homes will be affordable to younger or newly forming households and may still present the affordability barriers explained in the previous section. Nonetheless, provision of some smaller and modest sized properties means they are likely to be relatively more affordable compared to much larger properties.

1.3.7. 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 estimated to be around 511 individuals aged 75 or over in Almondsbury, a number that has grown from 357 in 2011 and is projected to rise to 746 by the end of the Neighbourhood Plan period (2041).

1.4.2. A clear majority (76%) of South Gloucestershire's households aged between 55 – 75 in 2011 (and therefore likely to reach the 75+ bracket by 2041) are owner occupiers and the remainder predominantly rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent may need subsidised rented housing because they are unlikely to have the funds to buy.

Projected demographic change and need for specialist housing

1.4.3. The 75+ population of the NA is projected to increase from 10% to 12% of the overall population between 2024 and 2041. The growth in the older population should be converted into households because some older people will be cohabiting in old age. The projected growth in the older population points to 167 new households made up of persons aged 75+ over the Neighbourhood Plan period.

1.4.4. 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.

1.4.5. The two methods for estimating future need in Almondsbury produces a range of 59 to 66 specialist accommodation units that might be required during the plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated.

1.4.6. Broadly, between 50-80% of the need is likely to be for market purchase. Moreover, between 55-70% of the need might be accommodated through either sheltered accommodation or adaptations to the existing housing stock, rather than new extra care options. The potential need for care and nursing home beds in Almondsbury by 2041 can be estimated at around 26.

1.4.7. The main unmet need in Almondsbury is for market sheltered accommodation (or accommodation which would deliver similar attributes) and in some cases this need may be satisfied by new housing that is accessible and adaptable for people with lower support needs. It is unknown whether Almondsbury is expecting any delivery of specialist accommodation over the plan period. However, if the number of dwellings allocated to the NA through the Local Plan are developed in full it would meaningfully contribute to the need identified in this HNA. However, the extent to which this fully meets all of the need identified in this HNA will depend on the nature of the homes developed and the extent of care/support provided. The findings in this HNA can be used to discuss this provision with South Gloucestershire Unitary Authority.

2. Context

2.1. Local context

2.1.1. Almondsbury is a Neighbourhood Area (NA) located in the unitary authority of South Gloucestershire in the south west of England. The NA boundary follows the existing parish boundary and was designated in 2024.

2.1.2. The Neighbourhood Plan is envisaged to start in 2024 and extend to 2041, therefore covering a period of 17 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. Almondsbury is a large village and parish set in the southwest of South Gloucestershire. The parish is situated within the Avon green belt, and it is quite close to the boundary of Bristol City Council, with the village being set approximately 10 miles north of the city centre. Almondsbury is accessed by the A38 to the south of the NA boundary, which connects to both the M5 and the M4. The closest train station to Almondsbury is Patchway, which is approximately 3 miles from the village.

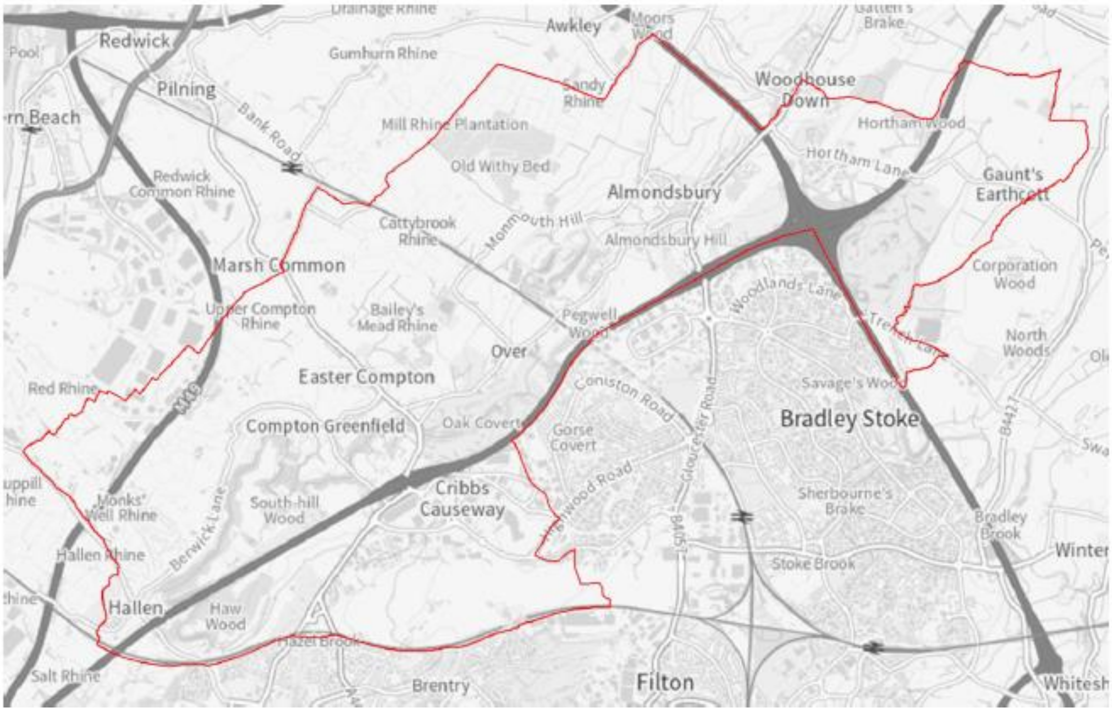
2.1.4. The Almondsbury NA covers three distinct settlements, Almondsbury, Cribbs and Easter Compton (which also includes Compton Greenfield).

2.1.5. In terms of services, Almondsbury has a range of services associated with a larger village, including a primary school, a pub, bed and breakfasts, a shop and other small/medium sized businesses.

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

Figure 2-1: Map of the Almondsbury Neighbourhood Area



Source: Designated Almondsbury Neighbourhood Area[3]

2.2.2. At the time of the 2021 Census the NA was home to 5,292 residents, formed into 2,069 households and occupying 2,148 dwellings. This data indicates population growth of around 12.5% since 2011, when the Census 2011 recorded a total of 4,705 residents and 1,812 households. Comparing Census 2021 dwellings figures with 2011 suggests growth of 286 in the number of dwellings over the 10-year period.

2.2.3. Completions data provided by South Gloucestershire Council indicate that between 2011 and 2024 a total of 466 new dwellings were completed in Almondsbury. From the completions data provided by South Gloucestershire Council it would appear that a significant number of new dwellings have been built after the 2021 Census was counted (310 units). Therefore, the estimated number of dwellings at the time of writing is 2,328 (2011 dwelling count (1,862) + completions up to 2024). It should be noted that due to the significant number of dwellings under construction this overall figure will continue to increase over the Neighbourhood Plan period. The estimate included here can be updated with new completions data if and when this is available to the Steering Group.

2.3. The housing market area context

2.3.1. Whilst this Housing Needs Assessment (HNA) focuses on Almondsbury NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market

[3] Available at https://beta.southglos.gov.uk/static/f76ad4f5468fc1cd3519f7b0bc4034c7/Almondsbury-Neighbourhood-Area-Notice-FINAL.pdf

areas are inherently linked to the labour market, employment patterns and travel to work areas.

2.3.2. In the case of Almondsbury, the NA sits within a housing market area which covers Bristol and South Gloucestershire.[4] This means that when households who live in these authorities move home, the vast majority move within this geography. The housing market area also has links to other neighbouring areas however, including North Somerset, Bath and North East Somerset.

2.3.3. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Almondsbury, are closely linked to other areas. In the case of Almondsbury, changes in need or demand in Bristol is likely to impact on the neighbourhood.

2.3.4. In summary, Almondsbury functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (South Gloucestershire 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 South Gloucestershire Council, the relevant adopted Local Plan is the South Gloucestershire Core Strategy (2006 – 2027). During the drafting of this HNA, South Gloucestershire Council opened the consultation period for their Regulation 19 Local Plan (February 2025). This plan will cover the period between 2027 – 2041. Where possible, and to align with the most recent evidence, this HNA will relate its findings to the new Regulation 19 Plan.

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 CS15 identifies an overall housing requirement of 22,573 homes per year for the unitary authority;
- Policy LP10 sets out provisions for the Almondsbury Village Extension, which will accommodate 350 new dwellings;
- Policy LPS4 states that 20-50% of all new dwellings are expected to be delivered as Affordable Housing, dependent on the type of site and development. For the Almondsbury Village extension 40% of these new dwellings will be affordable housing. For other greenfield development 50% will be affordable, and for

[4] https://beta.southglos.gov.uk/static/d9a1ff8e60af34811bc36c8bdb5d199a/South-Gloucestershire-LHNA-2023.pdf
[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

previously development land the target is reduced to 30% The suggested tenure mix within Affordable Housing is 67% affordable rent to 33% affordable home ownership;

- Policy LP18 sets out an expectation that all new homes will be required to meet M4(2) accessible and adaptable dwellings standard, and 4% of new market housing and 10% of new affordable housing should be built to M4(3) (2a) for wheelchair users.

2.5. Quantity of housing expected

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. South Gloucestershire Council has fulfilled that requirement by providing Almondsbury with nine housing allocations which will deliver a total of 1,874 dwellings over the Local Plan period (2026 to 2041). There are also three housing allocations beyond the plan period to deliver a further 996 beyond the plan period (after 2041). Table 2-1 below details the expected development over the Neighbourhood Plan period.

Table 2-1: Local Plan Housing Allocations in Almondsbury

Address	Ward	Local Plan Code	Dwellings
Land South of Gloucester Road	Severn Vale Ward	SV1	350
Land at Horham Lane	Severn Vale Ward	SV3	30
Woodlands Golf Course	Frampton Cotterell Ward/Severn Vale Ward	FC3	1,034 (+716 beyond plan period)
Land to the south of Trence Lane	Severn Vale Ward/Winterbourne Ward	SV13	100
Land Off Tockington Lane	Severn Vale Ward	SV9	10
The Quarters Colony Farm	Severn Vale Ward	SV10	90
Land south of the B4055, Easter Compton	Pilning & Severn Beach Ward	PSB1	150
Land Between Over Lane and the B4055, Easter Compton	Pilning & Severn Beach Ward	PBS2	70
Land off Blackhorse Hill	Pilning & Severn Beach Ward	PBS3	40

Source: South Gloucestershire Local Plan Appendix 1: Site allocation development principles

2.5.3. The South Gloucestershire Local Plan policies map gives an indication of how Local Plan allocations will be distributed across the NA. Almondsbury Village will see approximately 480 new dwellings through the Almondsbury Village extension (SV1), allocations to the northeast (SV3 and SV10) delivering a total of 120 dwellings, and an allocation to the west (SV9) providing 10 dwellings. The redevelopment of the Woodlands Golf Course, which is set to the east of the village, will see approximately 1,034 dwellings with a further allocation (SV13) expected to deliver 100 dwellings. There are three further allocations in the southern area of the NA boundary, (PBS1, PBS2 and PBS3) which are expected to deliver a total of 260 dwellings.

2.5.4. Alongside Local Plan allocations, there are a number of significant developments currently under construction in Almondsbury. The most significant of which is the Brabazon development which is on land at the former Filton Airfield which will deliver a minimum of 6,500 dwellings, a significant portion of which will be within the designated Almondsbury NA. Data on future commitments provided by South Gloucestershire council indicate that around 1,650 dwellings on Filton Airfield site will be delivered over the Neighbourhood Plan period (2024 – 2041). In addition to this development there are three notable sites within the Cribbs area of the NA which will see the delivery of approximately 1,414 dwellings over the Neighbourhood Plan period.

2.5.5. In terms of the distribution of new housing development over the Neighbourhood Plan period, Local Plan allocations will see significant development around Almondsbury village, but also to the east of the village with the redevelopment of the Woodlands Golf Course. However, the most notable housing delivery will be to the southern area of the designated NA, which will see a significant increase in the number of new dwellings, through sites that are currently under construction and those allocated through the new South Gloucestershire Local Plan.

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 Almondsbury Neighbourhood Plan Steering Group. These themes are broadly aligned with the kinds of housing policy areas available to neighbourhood plans, and each will form a distinct chapter of this report. The sub-sections below give a brief overview of the objectives of each chapter.

Affordability and Affordable Housing

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 Home.co.uk;
- Local Authority housing waiting list data; and
- South Gloucestershire Local Housing Needs Assessment (December, 2023)

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.

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.[6]

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 Almondsbury compared to South Gloucestershire and England from the 2021 Census. It shows that home ownership is the dominant tenure in the NA (77%), which is a slightly higher proportion than is common across South Gloucestershire (72%). The NA has a smaller proportion of its population living in the private rented sector (11%) compared to South Gloucestershire (16%), and both areas have a very small proportion of shared ownership dwellings.

4.3.3. In Almondsbury, the social rented sector accounts for 10% of all households, which is a slightly smaller proportion than South Gloucestershire as a whole and both substantially lower than the proportion in England as a whole.

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

Tenure	Almondsbury	South Gloucestershire	England
Owned	77.4%	72.4%	61.3%
Shared ownership	1.7%	1.0%	1.0%
Social rented	10.1%	10.8%	17.1%
Private rented	10.7%	15.8%	20.6%

Sources: Census 2021, AECOM Calculations

4.3.4. It is also worth comparing how the tenure mix in Almondsbury has changed in the last ten years, using the 2011 Census (Table 4-2). The table shows that the most significant proportional change has been in the proportion of shared ownership (+44%) and social rented dwellings (+29%). However, the most significant changes in absolute terms have been in the number of new owner-occupied homes (+174 units), which suggests that although there has been notable proportional growth in other tenure options, the majority of new homes that have come forward have been taken up by homeowners.

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

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

Tenure	2011	2021	% Change
Owned	1,428	1,602	12.2%
Shared ownership	25	36	44.0%
Social rented	162	209	29.0%
Private rented	197	222	12.7%

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.

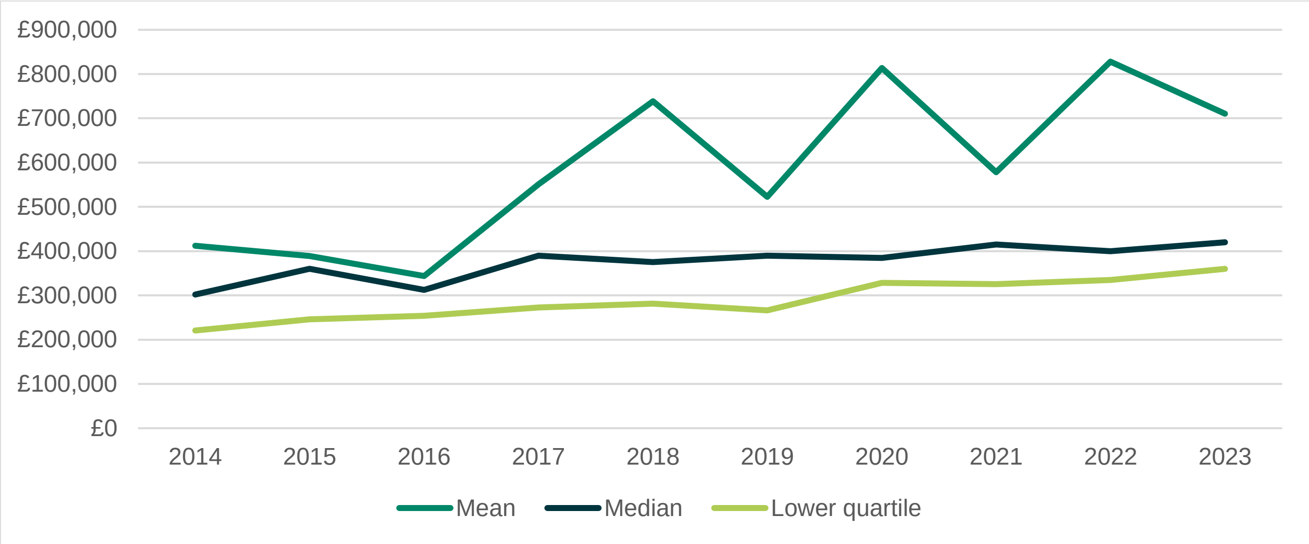
4.4.2. Figure 4-1 looks at the average and lower quartile house prices in Almondsbury based on sales price data published by the Land Registry. It shows that median house prices, which represent the middle number when the data is sorted from smallest to largest, have experienced relatively steady upward growth over the last decade.

4.4.3. The current median price in Almondsbury is £420,000, which is 39% higher than the median price in 2014. The graph shows the current mean is higher than the median and currently sits at £710,150, which is 72% higher than it was in 2014. Because the mean reflects every transaction in the sample there is the potential for outlaying data to skew the overall result (making it usually higher than the median). This can be seen in Figure 4-1, where the mean consistently sits above the median and displays much sharper fluctuations in price.

4.4.4. The current lower quartile (LQ) price, which is the middle figure of the lowest 50% of sales and acts as a good representation of entry level housing, stands at £360,000, which is 63% higher than it was in 2014.

4.4.5. House prices in Almondsbury appear to be slightly more expensive than South Gloucestershire as a whole, where the 2023 median house price was £330,000. It is likely that proximity to Bristol City Centre is driving house prices higher in Almondsbury compared to other areas in South Gloucestershire.

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



Source: Land Registry PPD

4.4.6. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that terraced dwellings have appreciated in value at a faster rate than other housing types (+64%), followed by semi-detached dwellings (+51%). It should be noted that detached dwellings exhibited the slowest growth (+23%) of all dwelling types included in the table, yet they are still approximately £150,000 more expensive than other dwelling types.

4.4.7. Flats remain the most affordable dwelling type in the NA and are £180,000 less expensive than the next cheapest dwelling type (semi-detached) and are 29% more expensive than they were in 2014.

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

Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Growth
Detached	£430K	£428K	£418K	£505K	£460K	£541K	£575K	£548K	£608K	£530K	23.3%
Semi-detached	£247K	£268K	£312K	£320K	£297K	£315K	£328K	£327K	£360K	£373K	51.2%
Terraced	£224K	£264K	£264K	£270K	£295K	£256K	£340K	£339K	£410K	£368K	64.1%
Flats	£148K	£140K	£166K	£176K	£173K	£182K	£181K	£93K	£236K	£190K	28.7%
All Types	**£302K**	**£360K**	**£312K**	**£390K**	**£375K**	**£390K**	**£385K**	**£415K**	**£400K**	**£420K**	39.1%

Source: Land Registry PPD

Income

4.4.8. 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.

4.4.9. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £54,400 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.

4.4.10. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. South Gloucestershire's gross individual lower quartile annual earnings were £21,000 in 2023. To estimate the income of households with two lower quartile earners, this figure is doubled to £42,000.

4.4.11. 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

4.4.12. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is assessed using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.

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

4.4.14. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken, and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.

4.4.15. 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.

4.4.16. 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 Almondsbury (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £54,400	Affordable on LQ earnings (single earner)? £21,000	Affordable on LQ earnings (2 earners)? £42,000
Market Housing						
Median House Price	£378,000	-	**£108,000**	No	No	No
Estimated NA New Build Entry-Level House Price	£336,146		**£96,042**	No	No	No
LQ/Entry-level House Price	£323,996	-	**£92,570**	No	No	No
LA New Build Median House Price	£386,955	-	**£110,559**	No	No	No
Average Market Rent (and Rent to Buy)	-	£22,800	**£76,000**	No	No	No
Entry-level Market Rent (and Rent to Buy)	-	£16,800	**£56,000**	Marginal	No	No
Affordable Home Ownership						
Discounted Market Sale (-20%)	£268,916	**-**	**£76,833**	No	No	No
First Homes (-30%)	£235,302	-	**£67,229**	No	No	No
First Homes (-40%)	£201,687	-	**£57,625**	No	No	No
First Homes (-50%)	£168,073	-	**£48,021**	Yes	No	No
Shared Ownership (50%)	£168,073	£4,669	**£63,583**	No	No	No
Shared Ownership (25%)	£84,036	£7,003	**£47,354**	Yes	No	No
Shared Ownership (10%)	£33,615	£8,404	**£37,616**	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£7,436	**£24,787**	Yes	No	Yes
Social Rent	-	£5,252	**£17,507**	Yes	Yes	Yes

Source: AECOM Calculations

4.4.17. 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

4.4.18. 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 nearly double the current average.

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

Affordable home ownership

4.4.20. There is a relatively large group of households in Almondsbury who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £56,000 per year (at which point entry-level rents become affordable) and £92,600 (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.

4.4.21. 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.

4.4.22. 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. If either First Homes were delivered in Almondsbury, a discount of 50% would be required to make them affordable to average income households. Discount Market Sale homes (-20% of market prices) would still be out of reach for average income households.

4.4.23. 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 case, 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 Almondsbury Neighbourhood Plan Steering Group intend to set higher discount levels (eg on First Homes) than that set at unitary authority level, further discussions with the LPA are advised.

4.4.24. Shared ownership appears to be slightly affordable than First Homes but is broadly accessible to the same groups. The minimum equity share for shared ownership is 10% of the property value.[7] If this is delivered in the NA, it will make shared ownership

[7] The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared

easier to access for more households, including households made up of two earners. 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.

4.4.25. 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 quite significantly as these are currently affordable to average income households. However, discounts on *average* rents would make Rent to Buy affordability, in terms of the household income required, comparable to First Homes and Shared Ownership. However, for some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.

4.4.26. 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.
- 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.

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.

Social and Affordable Rented housing

4.4.27. 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.

4.4.28. Affordable rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered Providers (housing associations) set them to ensure that they are affordable to those claiming housing benefit, i.e. at or below Local Housing Allowance levels. This means that they are in practice below 80% of market levels. This appears to be the case in Almondsbury, where affordable rental homes cost around 50% entry level market rents.

4.4.29. 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 one single lower earner would be able to afford Social Rented homes. However, many households eligible for Social/Affordable Rented homes will require additional subsidy through Housing Benefit to access housing.

4.4.30. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)[8].

4.4.31. 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.

4.4.32. 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.

4.4.33. Households who are not supported by benefits, for example those whose earnings are higher and making them ineligible for benefits, would clearly benefit by the lower Social Rent levels because it would reduce their outgoings. However, these households are less likely to be in acute need on housing waiting lists. Rather, this scenario might apply to those already living in Social Rented housing where their financial circumstances have improved.

4.4.34. 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

[8] National Planning Policy Framework

develop localized policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.

4.5. Estimates of the need for Affordable Housing

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

AECOM Estimates

4.5.2. A LHNA was undertaken for South Gloucestershire Council in 2023. This study estimates the need for affordable housing in the unitary authority 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 SHMA identifies the need for 3,263 additional affordable rented homes and 2,215 affordable home ownership dwellings in South Gloucestershire between 2025 and 2041. This equates to an annualized need of 218 social/affordable rented homes and 148 affordable home ownership dwellings each year between 2025 and 2041.

4.5.4. When the LHNA figures are pro-rated to Almondsbury based on its fair share of the population (1.8% of the South Gloucestershire population as of the 2021 Census), this equates to 3.9 social/affordable rented dwellings and 2.7 affordable home ownership dwellings per annum over the Neighbourhood plan period (2024 – 2041). This means that over the full Neighbourhood Plan period, Almondsbury might be expected to need 59 social/affordable and 41 affordable home ownership dwellings (figures rounded).

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. South Gloucestershire Council's emerging policy on this subject LPS4 requires 40% of all new housing to be affordable. It is not known how much of the new development in Almondsbury over the last decade was Affordable Housing, so this HNA cannot comment on the extent to which this target is met on sites in the NA.

4.6.3. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.

4.6.4. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is informed by the latest evidence, which the Regulation 19 Local Plan consultation indicates that new Affordable Housing should follow a tenure mix of 67% social rented and 33% shared ownership.

Affordable Housing at Neighbourhood level

4.6.5. The HNA can provide more localised evidence and this may be used to support Neighbourhood Plan policies. This section suggests an Affordable Housing tenure mix that might be suitable for Almondsbury on the basis of identified housing need and a range of other considerations detailed in Appendix D.

- As noted above, the Regulation 19 Local Plan consultation indicates that new Affordable Housing should follow a tenure mix of 67% social rented and 33% shared ownership. For Almondsbury, the Local Plan guideline mix appears to offer a suitable benchmark for Affordable Housing delivery over the Neighbourhood Plan period, with the analysis in this HNA has identified a clear need for a range of different Affordable Housing tenures.
- In terms of affordable homeownership, the Regulation 19 Local Plan suggests the affordable housing tenure mix will be informed by the latest evidence and national policy, indicating that currently a third of all new affordable homes should be shared ownership. However, the evidence in this HNA suggests that a range of affordable home ownership products could deliver wider choice for the Almondsbury population. Although, shared ownership dwellings appear the most affordable ownership tenure, providing either Discount Market Housing or First Homes could be an appealing option for some households with higher-than-average incomes.
- Nonetheless, given the affordability challenges being experienced in Almondsbury identified in the previous sections of this report, the evidence in this HNA suggests that any future Affordable Housing tenure mix be weighted in favour of delivering social/affordable rented housing, given that these homes play a vital role in meeting the most acute affordability needs in the NA.
- If the Local Plan target of 40% affordable housing is achieved on sites in Almondsbury, the Neighbourhood Area could expect around 750 new affordable homes over the plan period. It should be noted that while this level of delivery would significantly exceed the need identified within the NA, these homes will also meet strategic needs across South Gloucestershire. It may also be the case that new development will help to meet some of the need arising from neighbouring Bristol.

4.6.6. The NPPF 2024 makes explicit reference to 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)[9].

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

4.6.8. Where the Almondsbury Neighbourhood Plan Steering Group wish to develop policy that deviates from that outlined in the Local Plan – either by differing from the headline split between renting and ownership or by specifying a greater level of detail around sub-tenures, it is important that they liaise with South Gloucestershire 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. Home ownership is dominant tenure in Almondsbury at 77% of all households, which is slightly higher than the average seen across the South Gloucestershire (62%). Of the remaining households, the proportion of the Almondsbury population living in the private rented sector (11%) is slightly lower than the South Gloucestershire average (16%). There are also 11% of the Almondsbury population living in social rented homes.

4.7.2. In terms of how the tenure profile in Almondsbury has changed over the last decade, there has been a modest proportional increase across all tenure options, most notably in the number of new social rented homes (+29%). This means that new homes delivered in the NA have provided a range of different tenure options.

Affordability

4.7.3. House prices in Almondsbury have followed a clear upward growth trajectory over the last decade. The current median house price (middle number when arranged from lowest to highest) is £420,000, which is 39% higher than the median in 2014. The lower quartile price (the lowest 25% of prices, used a as a good proxy for entry level housing) sits at £360,000 and is 63% higher than the 2014 LQ figure.

4.7.4. It is worth noting that house prices in Almondsbury appear to be slightly more expensive compared to South Gloucestershire as a whole, where the 2023 median house price was £330,000.

[9] National Planning Policy Framework

4.7.5. AECOM has estimated the annual income required to afford various tenures of housing in Almondsbury. These thresholds are compared to local incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA was £54,400 in 2020, and the lower quartile earnings (per person) were £21,000.

4.7.6. It was found that house prices in Almondsbury are generally unaffordable to average income households and would require an income approximately double the current median income threshold. Private renting appears to be slightly more affordable than home ownership, but would still require an income higher than average.

4.7.7. Subsidised routes to home ownership like First Homes, Discount Market Housing and shared ownership are intended to target people who can afford to rent but not to buy. For Almondsbury, new homes would need to be offered at a 50% discount to be affordable to average incomes.

4.7.8. Both social and affordable rented housing appears generally affordable to households with a single lower earner on the basis of their earnings alone, but low-income households may be entitled to housing benefit to support their rental costs depending on their particular circumstances.

The need for Affordable Housing

4.7.9. Following the LHNA undertaken by South Gloucestershire in 2023, when the findings of this study are pro-rated to Almondsbury (based on its fair share of the overall population), the NA could be expected to need 3.9 social/affordable rented dwellings and 2.7 affordable home ownership dwellings over the NP period (2024 - 2041).

4.7.10. It should be noted that the households eligible for affordable home ownership products typically do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

Affordable Housing policy

4.7.11. Affordable Housing is typically provided and made financially viable by Local and Neighbourhood Plan policies that require it to be included at a set proportion of market housing developments. The emerging South Gloucestershire Plan policy on this subject requires 40% of all new housing to be affordable.

4.7.12. AECOM would suggest that the tenure mix of Affordable Housing secured in future years is weighted in favor of meeting a majority of the need for social/affordable rented homes. It can be assumed that the need identified for social/affordable rented is more acute, leaving households who require these types of homes with very few alternative housing choices.

4.7.13. As such, this HNA would recommend a tenure split of 67% social/affordable rent and 33% affordable home ownership. This indicative tenure mix follows that recommended in the emerging South Gloucestershire Local Plan and would help meet some of the acute need for social/affordable homes identified in this HNA, whilst also maintaining a healthy supply of affordable home ownership options.

4.7.14. Table 4-5 summarises Almondsbury'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 Almondsbury

	Step in Estimation	Expected delivery
A	Sum of allocations	1,874
B	Affordable housing quota (%) in LPA's Local Plan	40%
C	Potential total Affordable Housing in NA (A x B)	750
D	Rented % (e.g. social/ affordable rented)	67%
E	Rented number (C x D)	502
F	Affordable home ownership % (e.g. Shared Ownership, Discounted Market Sale, First Homes, Rent to Buy)	33%
G	Affordable home ownership number (C x F)	248

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

4.7.1. If the housing allocations in Almondsbury are delivered in full, this expected level of delivery would fully meet the need for social/affordable rental homes and the potential demand for affordable home ownership identified in this HNA. As such, these allocations are likely meeting strategic needs across South Gloucestershire, whilst also meeting localized needs within the NA.

4.7.2. 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 Almondsbury, highlighting recent changes to it and comparing the mix to wider averages.

5.2.2. At the time of the 2021 Census the NA was home to 5,292 residents, formed into 2,069 households and occupying 2,148 dwellings. This data indicates population growth of around 12.5% since 2011, when the Census 2011 recorded a total of 4,705 residents and 1,812 households. Comparing Census 2021 dwellings figures with 2011 suggests growth of 286 in the number of dwellings over the 10-year period.

5.2.3. Completions data provided by South Gloucestershire Council indicate that between 2011 and 2024 a total of 466 new dwellings were completed in Almondsbury. From the completions data provided by South Gloucestershire Council it would appear that a significant number of new dwellings have been built after the 2021 Census was counted (310 units). Therefore, the estimated number of dwellings at the time of writing is 2,328 (2011 dwelling count (1,862) + completions up to 2024). It should be noted that due to the significant number of dwellings under construction this overall figure will continue to increase over the Neighbourhood Plan period. The estimate included here can be updated with new completions data if and when this is available to the Steering Group.

Dwelling type

5.2.4. Table 5-1 below shows the breakdown of different types of housing available in Almondsbury. The most common dwelling type is detached dwellings (51%), followed by semi-detached dwellings (25%) and terraced dwellings (13%). The remainder is made up of a smaller proportion of flats (7%).

5.2.5. Table 5-1 also presents figures from 2011, to give an understanding of how the housing stock has changed over the last decade. The table shows there has been a reasonably larger increase in the number of semi-detached dwellings with their proportion in the stock increasing from 22.8% to 25%. Although the number of detached properties has also increased over the 10-year period, their proportion within the stock has fallen slightly. The same is true for terraces. Nevertheless, detached dwellings still account for over half of homes in the NA.

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

Type	2011	%	2021	%
Detached	998	53.6%	1,099	51.3%
Semi-detached	425	22.8%	536	25.0%
Terrace	267	14.3%	288	13.4%
Flat	113	6.1%	153	7.1%
Total	1,862		2,144	

Source: ONS 2021 and 2011, AECOM Calculations

5.2.6. Again, it is useful to look at the breakdown of dwelling sizes in comparison with South Gloucestershire and national benchmarks. Table 5-2 compares Almondsbury to South Gloucestershire and country wide benchmarks. It shows that the NA has almost twice as many detached dwellings than is common across the South Gloucestershire unitary authority. In turn, it appears that South Gloucestershire has a much more balanced housing stock with a higher proportion of semi-detached, terraced dwellings, and flats.

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

Type	Almondsbury	South Gloucestershire	England
Detached	51.3%	26.3%	22.9%
Semi-detached	25.0%	34.2%	31.5%
Terrace	13.4%	25.5%	23.0%
Flat	7.1%	13.3%	22.2%

Source: Census 2021, AECOM Calculations

Dwelling size

5.2.7. Table 5-3 below presents the current housing mix in terms of the number of bedrooms. It shows that Almondsbury is dominated by homes with 4+ bedrooms which make up almost half of all homes in the NA. The next most common dwelling type is 3-bedroom homes (31%), followed by 2-bedroom homes (18%) and a very small proportion of 1-bed homes (4%).

5.2.8. In terms of how the housing stock in Almondsbury has changed over the last decade, it shows that although larger 4+ bedroom homes were the most common in the NA this group has showed the most notable proportional growth over the last decade (+17% or 142 units). Although dwellings with either 2 and 3 bedrooms did also experience growth in absolute terms (+42 units and +59 units), this was much more modest and now means these dwelling sizes occupy a smaller share of the overall housing mix in 2021 than they did in 2011.

Table 5-3: Dwelling size (bedrooms), Almondsbury, 2011-2021

Number of bedrooms	2011	%	2021	%
1	59	3.3%	75	3.6%
2	330	18.2%	372	18.0%
3	581	32.1%	640	30.9%
4+	842	46.5%	984	47.5%
Total	1,812		2,071	

Source: ONS 2021 and 2011, AECOM Calculations

5.2.9. Table 5-4 below presents the current housing mix in terms of size compared to the wider local authority and country. It shows that the overall housing mix in Almondsbury skews larger than the mix seen across South Gloucestershire, where the NA has a much higher proportion of larger 4+ bedroom homes than is common for the unitary authority. Correspondingly, South Gloucestershire has a higher proportion of dwellings with between 1-3 bedrooms than seen in Almondsbury. It is also worth highlighting that given the proximity of the NA to the northern edge of the Bristol urban area, the NA's larger housing mix is likely to compliment the mix of housing available in the more urban areas of the city, which is likely to be characterized by smaller housing units.

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

Number of bedrooms	Almondsbury	South Gloucestershire	England
1	3.6%	7.9%	11.6%
2	18.0%	21.4%	27.3%
3	30.9%	44.2%	40.0%
4+	47.5%	26.5%	21.1%

Source: Census 2021, 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. The table shows quite significant overall population growth of 13% over the last decade, which equates to an additional 587 people living in the NA in 2021.

5.3.3. The table shows that the most notable changes have been in the population aged 85+ (+76%), followed by the cohort aged between 65-84 (+21%). This is in contrast to younger population cohorts, which have experienced much slower growth over the same time period. This disproportionate growth in the older population cohorts (aged

65+) reflects the aging of the Almondsbury population, alongside the possibility that older people may have relocated to the NA. Nonetheless, despite the clear ageing trend in Almondsbury, the majority of the population in Almondsbury are generally of working age (with age groups between 25-64 accounting for 52% of the overall population).

5.3.4. The increase in population 2011-2021 is consistent with the rate of new development seen over the last decade. The Census indicates there were 286 new dwellings completed and an increase of 587 people and 286 households. Growth in the population has been facilitated by the delivery of new homes, and these are likely to have been taken up by households moving into the NA from other areas, including Bristol City, as well as by some moving locally. The ageing of the population over the last 10 years is likely to have been the result of older households moving in, as well as the natural ageing of the population.

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

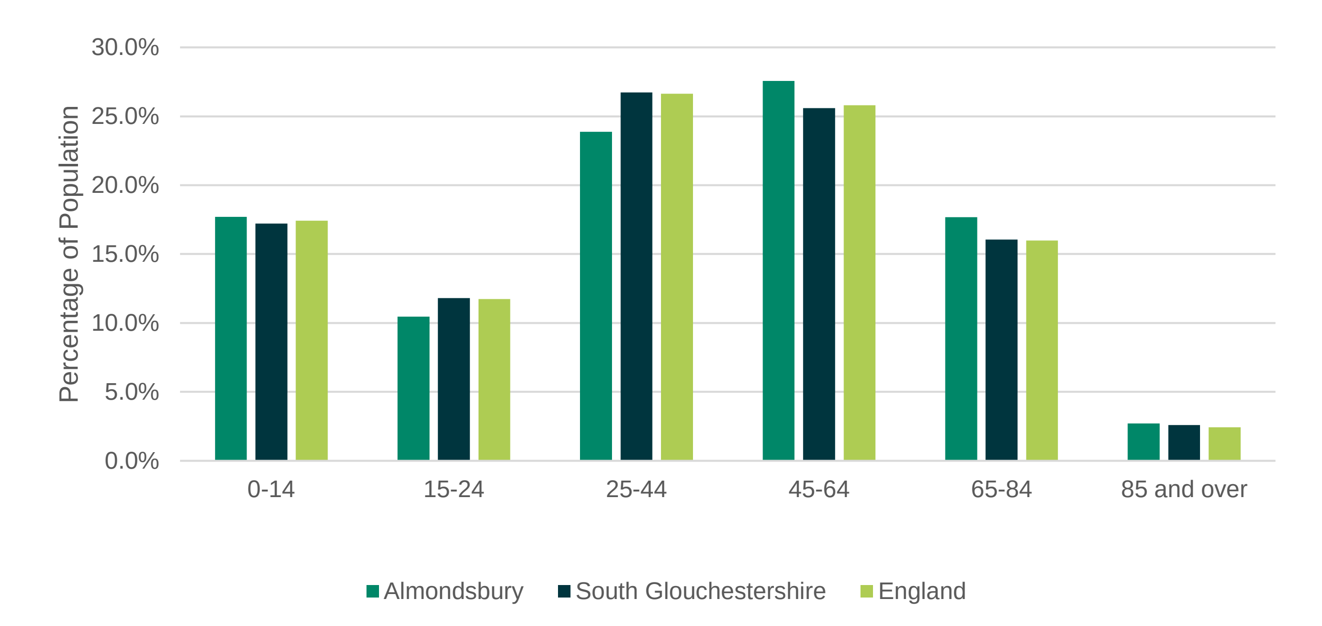
Age group	2011 (Census)		2021 (Census)		Change
0-14	917	19.5%	937	17.7%	2.2%
15-24	488	10.4%	554	10.5%	13.5%
25-44	1,123	23.9%	1,263	23.9%	12.5%
45-64	1,319	28.0%	1,459	27.6%	10.6%
65-84	776	16.5%	935	17.7%	20.5%
85 and over	82	1.7%	144	2.7%	75.6%
Total	4,705	100.0%	5,292	100.0%	12.5%

Source: ONS 2011, ONS 2021, AECOM Calculations

5.3.5. For context, it is useful to look at the NA population structure alongside that of the unitary authority and country. Figure 5-1 (using 2021 Census data) shows that Almondsbury's population is older than the South Gloucestershire average, with each population cohort aged 45 and above having a larger share of the NA population than is common across the Unitary Authority.

5.3.6. Correspondingly, the share of the population aged between 15-45 is smaller in Almondsbury than the share seen in South Gloucestershire. However, although the proportion of the Almondsbury population aged between 0-14 showed slower growth than other age groups between 2011 and 2021, this cohort still represents a larger share of the overall population when compared to the average across South Gloucestershire. This dynamic suggests that Almondsbury is a popular location for families with younger children.

Figure 5-1: Age structure in Almondsbury, 2021



Source: ONS 2021, AECOM Calculations

Household composition and occupancy

5.3.7. 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 the NA has a higher proportion of family households when compared to the wider unitary authority. When looking at the breakdown of family households, it appears that NA appears to have a higher proportion of families with dependent children (28%) than South Gloucestershire (27%) and higher too than England as a whole. This suggests that despite the growth of the older population, the NA has a substantial proportion of families with young children. New development is also likely to have facilitated movement of these households into the NA, particularly through the noted growth in semi-detached dwellings.

5.3.8. It is also worth highlighting that although this HNA has identified a clear trend toward an overall aging of the NA population, Almondsbury does appear to have a lower share of older households when compared to South Gloucestershire, which is mainly driven by there being a lower share of single person households in the NA (22%) when compared to the unitary authority (26%.

Table 5-6: Household composition, Almondsbury and comparator geographies, 2021

Household composition		Almondsbury	South Gloucestershire	England
One person household	**Total**	21.6%	26.0%	30.1%
	Aged 66 and over	10.2%	12.2%	12.8%
	Other	11.4%	13.9%	17.3%
One family only	**Total**	71.6%	67.9%	63.1%
	All aged 66 and over	10.2%	10.7%	9.2%
	With no children	19.6%	18.5%	16.8%
	With dependent children	28.3%	27.2%	25.8%
	With non-dependent children[10]	10.6%	10.9%	10.5%
Other household types	**Total**	6.8%	6.1%	6.9%

Source: ONS 2021, AECOM Calculations

5.3.9. 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.

5.3.10. The data shows that the majority of households in the NA tend to have at least one more bedroom than they would be expected to need (86%). This dynamic appears to be most prevalent in the older population, and in families with no children. The table shows that just under 2% of homes are overcrowded. However, it is worth noting that 5% of households with dependent children are overcrowded, meaning that where households are overcrowded this tends to be in families with younger children.

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

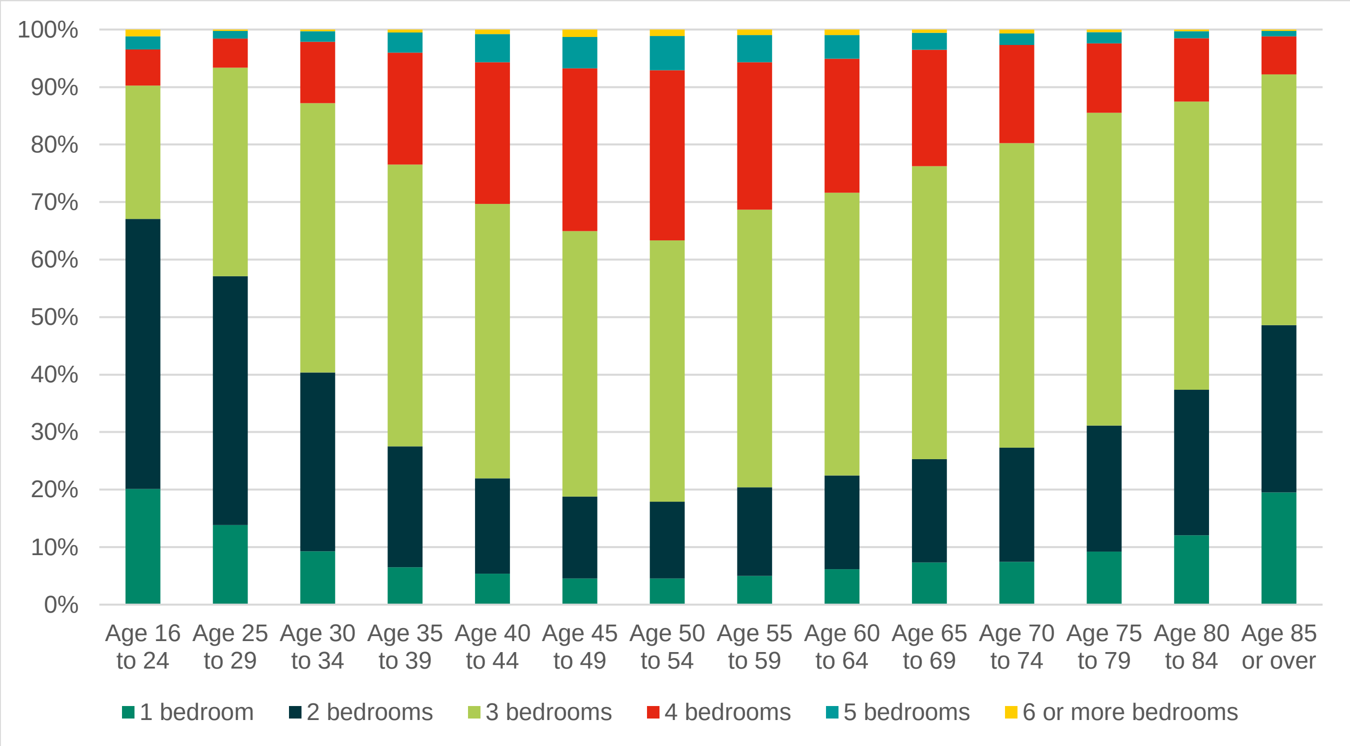
Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	83.3%	16.0%	0.8%	0.0%
Single person 66+	66.0%	25.5%	8.5%	0.0%
Family under 66 - no children	78.9%	17.7%	3.4%	0.0%
Family under 66 - dependent children	39.6%	34.6%	21.0%	4.8%
Family under 66 - adult children	47.5%	34.6%	17.5%	0.5%
Single person under 66	46.0%	39.7%	14.3%	0.0%
All households	56.4%	28.1%	13.5%	1.9%

Source: Census 2021, AECOM Calculations

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

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

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



Source: ONS 2011, AECOM Calculations

5.4. Future population and size needs

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

Age

5.4.2. The result of applying Local Authority level household projections to the age profile of Almondsbury households in 2011 is shown in Table 5-7. This makes clear that population growth can be expected to be driven by the oldest households, with the population aged 65+ expected to grow by 61% by 2041, meaning this group will be the second largest cohort in the NA, after the group aged 35-64. Although the table suggests that younger age groups will also grow over the Neighbourhood Plan period, this will be much slower than the oldest age group.

5.4.3. It should be emphasized that this is the default scenario of organic population change if projections at the Unitary Authority scales are applied equally to the NA, and this level of aging may well be accurate given the growth in age groups older than 65 in between 2011 and 2021. However, South Gloucestershire's projections do not reflect the potentially greater attractiveness of Almondsbury to attract and retain younger families, particularly given the NA's proximity Bristol. These factors may translate into a slower trend toward ageing in practice than this modelling may suggest.

Table 5-8: Projected age of households, Almondsbury, 2011 - 2041

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	36	179	748	330	519
2041	45	234	910	410	834
% change 2011-2041	25%	31%	22%	24%	61%

Source: AECOM Calculations

5.4.4. 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.

5.4.5. 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.

5.4.6. The result of this exercise is presented in Table 5-9. It suggests that in order to meet the needs of a changing population and further diversify its housing offer, Almondsbury is likely to need a range of different sized dwellings, but with a focus on 3-bedroom homes, whilst maintaining a supply of dwellings of other sizes.

Table 5-9: Suggested dwelling size mix to 2041, Almondsbury

Number of bedrooms	Current mix (2011)	Suggested mix (end of Plan period)	Balance of new housing to reach suggested mix	Indicative policy range
1	3.6%	7.8%	13.3%	10-20%
2	18.0%	20.6%	14.8%	10-20%
3	30.9%	47.8%	60.1%	55%-65%
4+	47.5%	23.8%	11.8%	10%-15%

Source: AECOM Calculations

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

- The preceding chapter found that affordability is a serious and worsening challenge in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.
- Continuing to provide smaller homes with fewer bedrooms would help to address this situation, although it should be considered whether large numbers of 1 bedroom homes are suitable given the area's character 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.
- The overall housing mix recommended in the South Gloucestershire LHNA is as follows:
    - 1 bed: 5.8%
    - 2 bed: 23.2%
    - 3 bed: 51.8%
    - 4+ bed:19.2%
- The figures recommended in the LHNA generally align with those presented in Table 5-9; both AECOM's modelling and the South Glouchestershire LHNA suggest that a majority of new homes should have more than 3 bedrooms.
- Providing modestly sized three bedroom homes may still be the most appealing option for first time buyers and newly forming families and can potentially present a good balance between affordability and viability constraints.
- However, there may also be justification to maintain a smaller supply of larger 4+ bedroom homes, which although may present affordability challenges can meet the size needs of expanding families. Similarly, providing smaller homes of 1/2 bedrooms can encourage downsizing among the younger population, and also be a suitable option for delivering social/affordable rental homes.
- Applying the housing mix presented above would also maintain a healthy supply of smaller homes which would be suitable for downsizing among the older population.

Tenure

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

5.4.9. Generally speaking, the size mix estimated as needed within affordable tenures, particularly Affordable and Social rent, is smaller than the size mix of market housing. This is because under local authority allocation policies, which reflect the shortage of Affordable Housing overall, households are only eligible for the minimum sized home that meets their needs. This means that single people and couples will generally only be entitled to one bedroom properties. Families with two young children are only likely to be eligible for two bedroom properties (with the expectation that children share rooms until a certain age). In contrast, people buying their own homes tend to want more space than they technically ‘need’, such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.

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

- The relevant SHMA or LHNA for the Local Authority, which will (usually) set out the projected need by size within each tenure over the long-term. In this case, the LHNA indicates that new Affordable Housing in Almondsbury should follow a slightly different housing mix, which has a greater focus on delivering smaller 1/2 bed homes. The mix recommended by the South Gloucestershire LHNA is as follows:
  - 1 bed: 17%
  - 2 bed: 38%
  - 3 bed: 34%
  - 4+ bed: 11%
- The waiting list for affordable rented housing, kept by the Local Authority. This provides a more current snapshot of the size needs of applicant households. As this changes over time, individual planning applications can be decided in ways that meet evolving needs.
- The pattern of lettings within the existing stock of Social/Affordable Rented housing. Whilst there may be more households eligible for smaller properties, the availability of larger properties if often severely limited which puts pressure on these larger homes and often results in long waits for those needing larger family sized accommodation.

- Any relevant household survey or consultation work in the NA can also highlight any specific gaps in the market within particular segments of the population.

5.4.11. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes to reflect the eligibility of those on the waiting list, while market homes focus on mid-sized homes and some larger options. That said, there is often acute pressure on larger Social/Affordable Rented homes because their availability through lettings is often limited. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

Type

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

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

5.4.14. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Almondsbury, 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.

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

5.5. Conclusions- Type and Size

The current housing mix

5.5.1. The current dwelling mix in Almondsbury is dominated by detached dwellings which make up just over half of all dwellings in the NA. The remainder is made up of semi-detached dwellings and a smaller proportion of terraced dwellings and flats.

5.5.2. In terms of size, the profile of homes in Almondsbury is biased towards larger homes, with larger 4+ bedroom homes making up close to half of all dwellings in the NA. Around 20% of the dwelling stock are smaller 1/2 bedroom homes.

5.5.3. When compared to South Gloucestershire, the unitary authority has a wider range of dwelling types and has a higher proportion of homes with 1/2 bedroom homes.

Population characteristics

5.5.4. The Almondsbury population appears to have grown by 13% over the last decade. There has been growth in all age groups, but the largest percentage growth has been experienced in the older age groups (notably those aged 85+).

5.5.5. Household projections suggest that Almondsbury's population will continue to age over the NP period, with a potential 61% increase in the population of households aged 65 and over. The projections also suggest younger households will continue to grow over the same time period but at a slower rate. It should be noted that these estimates are informed by population projections for the wider authority area and may be more moderate in reality because of the relatively large population of families with children in the NA.

Future population and size needs

5.5.6. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that new development should deliver a variety of dwelling sizes, but some priority should be given to the delivery modest sized homes (particularly 3-bedroom homes). This does not ensure new homes will be affordable to younger or newly forming households and may still present the affordability barriers explained in the previous section. Nonetheless, provision of some smaller and modest sized properties means they are likely to be relatively more affordable compared to much larger properties.

5.5.7. 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 Almondsbury. 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.[11]

6.1.4. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).[12] Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.

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.

[11] See Paragraph: 017 Reference ID: 2a-017-20190220, at https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments)
[12] 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[13]:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings. 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. Currently there are no units of specialist accommodation in Almondsbury, and there is three care homes with a nursing facility which cumulatively can accommodate a total of 134 residents. Details are provided in Appendix E. There are, however, several specialist accommodation developments just outside the NA boundary, notably in Patchway, Bradley Stoke and Little Stoke.

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

6.2.2. The 2021 Census indicates that at this time there were 511 individuals aged 75 or over in Almondsbury. Nationally, the average provision of specialist accommodation is 136 units per 1,000 of the 75+ population[14], however, given there is currently no provision of specialist accommodation in the NA, it is not possible to relate this figure to the NA.

Demographic characteristics

6.2.3. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Almondsbury is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for South Gloucestershire.

6.2.4. The results are set out in Table 6-2, which suggests that by 2041 over 75s will make up approximately 12% of the overall population, up from 10% in 2021. These projections are consistent with the previous chapter, which suggests that population growth in Almondsbury will continue to be driven by older households.

6.2.5. 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 Almondsbury by end of Plan period

Age group	2021		2041	
	Almondsbury	South Gloucestershire	Almondsbury	South Gloucestershire
All ages	5,292	290,424	6,317	346,664
75+	511	26,626	746	38,876
%	9.7%	9.2%	11.8%	11.2%

Source: ONS SNPP 2020, AECOM Calculations

6.2.6. 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.

6.2.7. 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 6-3 outlines the tenure mix among households aged 55-

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

75 at Local Authority level, which indicates that the vast majority of older people own their own homes (86%), with some social renters (9%) and very few living in privately rented homes (4%).

6.2.8. The expected growth in the 75+ population in the NA is 235 additional individuals by the end of the plan period. This can be converted into 167 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 Almondsbury 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 South Gloucestershire (2011) and projected aged 75+ in Almondsbury (2041)

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
South Gloucestershire (2011 mix)	**86.0%**	62.0%	24.0%	**14.0%**	8.8%	4.3%	0.9%
Almondsbury (2041 projection)	**144**	104	40	**23**	15	7	1

Source: Census 2011

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

Future needs for specialist accommodation and adaptations

6.2.10. 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 66.

6.2.11. The 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.

6.2.12. These estimates suggest that the greatest need for specialist housing can be met through the open market (rather than the social rented sector). Table 6-3 also suggests that over half of this need could be met through adaptations to the existing housing stock, but there remains some need for housing with care.

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

Type	Affordable	Market	Total
Housing with care	10	19	**29**
Adaptations, sheltered, or retirement living	4	33	**37**
Total	**13**	**52**	**66**

Source: Census 2011, AECOM Calculations

6.2.13. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. Table E-3 in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Almondsbury results in a total of 59 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 Almondsbury by the end of the Neighbourhood Plan period

Type	Affordable	Market	Total
Housing with care	7	9	**17**
Adaptations, sheltered, or retirement living	14	28	**42**
Total	**21**	**28**	**59**

Source: Housing LIN, AECOM calculations

Further considerations

6.2.14. The above estimates suggest that potential need for specialist accommodation could be in the range of 59-66 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. Policy LP10 of the Regulation 19 Local Plan sets out provisions for a minimum of 75 Age-Friendly homes to be built as part of the Almondsbury village extension. The Local Plan sets out an objective to provide a choice of Age-Friendly homes, however it does not specify how many of these new homes as part of the Almondsbury housing allocation will be Housing with Care, or other forms of specialist housing for older people met through new homes being built to M4(2) standard. It may be worthwhile for the Almondsbury Neighbourhood Plan Steering Group to discuss this provision with South Gloucestershire council, who may be able to provide more detail on the form of new specialist housing provision in the NA.

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 Almondsbury is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, there is potential for such accommodation to be provided within the Neighbourhood Area (while noting there is no specific requirement or obligation to do so if there is potential to meet need arising from Almondsbury in other suitable locations near to but outside the Plan area boundaries).

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 15 residential care beds and 11 nursing care beds in the NA, an increase from the provision of 53 beds currently in the NA.

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

6.4. The Role of Mainstream Housing

6.4.1. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock in Appendix E, around 74% of the Almondsbury population aged 75 and over is likely to live in the mainstream housing stock[15].

6.4.2. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation in suitable to their needs and whether adequate care or support is provided within the home when they need.

6.4.3. In addition to the new age friendly dwellings proposed as part of the Almondsbury Village Extension, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with South Gloucestershire Council.

6.4.4. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings[16], although changes to Building Regulations have not yet been made.

6.4.5. The current emerging Local Plan policy LP18 provides explicit encouragement for development to accommodate specific groups such as older people. The policy suggests that all new housing will be required to meet M4(2) accessible and adaptable dwellings, and 4% of new market dwellings (and 10% of new affordable dwellings) should meet M4(3) (2a) standard (wheelchair adaptable housing). The evidence gathered here may justify the Almondsbury Neighbourhood Plan Steering Group approaching the LPA to discuss setting requirements on accessibility and adaptability at unitary authority level. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.

6.4.6. 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

[15] 511 over 75s in 2021, of which 134 are accommodated in care homes, leaving 377 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.

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

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.

6.5. Conclusions- Specialist Housing for Older People

6.5.1. There are currently estimated to be around 511 individuals aged 75 or over in Almondsbury, a number that has grown from 357 in 2011 and is projected to rise to 746 by the end of the Neighbourhood Plan period (2041).

6.5.2. A clear majority (76%) of South Gloucestershire's households aged between 55 – 75 in 2011 (and therefore likely to reach the 75+ bracket by 2041) are owner occupiers and the remainder predominantly rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent may need subsidised rented housing because they are unlikely to have the funds to buy.

Projected demographic change and need for specialist housing

6.5.3. The 75+ population of the NA is projected to increase from 10% to 12% of the overall population between 2024 and 2041. The growth in the older population should be converted into households because some older people will be cohabiting in old age. The projected growth in the older population points to 167 new households made up of persons aged 75+ over the Neighbourhood Plan period.

6.5.4. 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.

6.5.5. The two methods for estimating the future need in Almondsbury produces a range of 59 to 66 specialist accommodation units that might be required during the plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated.

6.5.6. Broadly, between 50-80% of the need is likely to be for market purchase. Moreover, between 55-70% of the need can be accommodated through either sheltered accommodation or adaptations to the existing housing stock, rather than new extra care options. The potential need for care and nursing home beds in Almondsbury by 2041 can be estimated at around 26.

6.5.7. The main unmet need in Almondsbury is for market sheltered accommodation (or accommodation which would deliver similar attributes) and in some cases this need may be satisfied by new housing that is accessible and adaptable for people with lower support needs. It is unknown whether Almondsbury is expecting any delivery of specialist accommodation over the plan period. However, if the number of dwellings allocated to the NA through the Local Plan are developed in full it would meaningfully contribute to the need identified in this HNA. However, the extent to which this fully meets all of the need identified in this HNA will depend on the nature of the homes developed and the extent of care/support provided. The findings in this HNA can be used to discuss this provision with South Gloucestershire Unitary Authority.

7. Next Steps

7.1. Recommendations for next steps

7.1.1. This Neighbourhood Plan housing needs assessment aims to provide Almondsbury Neighbourhood Plan Steering Group with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with South Gloucestershire 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 South Gloucestershire 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 South Gloucestershire 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 Almondsbury Neighbourhood Plan Steering Group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, South Gloucestershire 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.

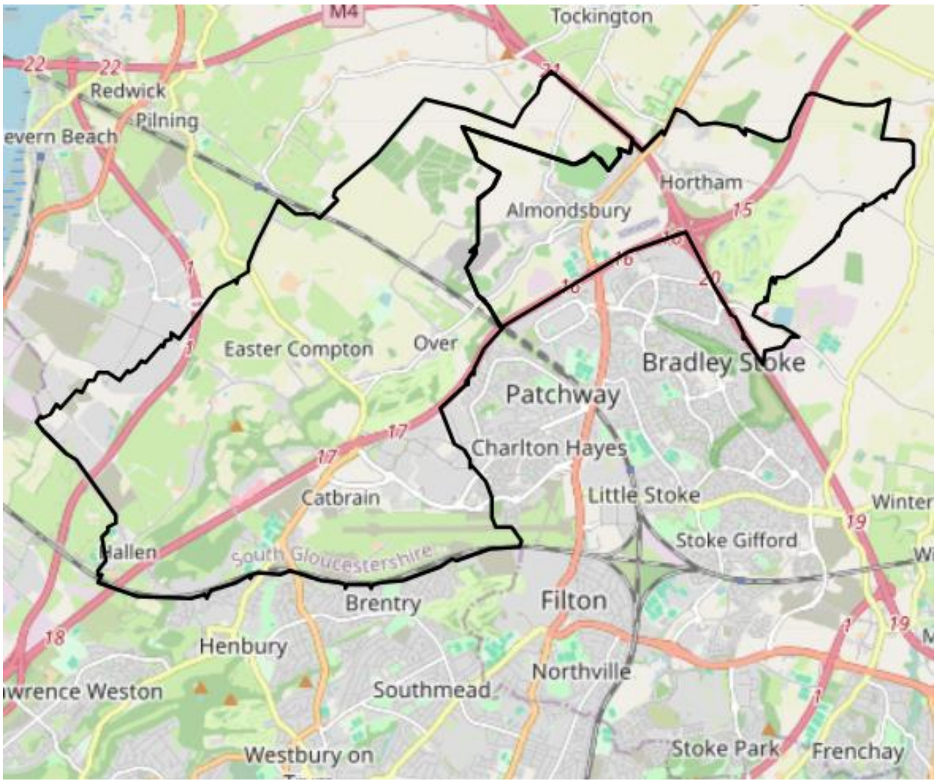
Appendix A : Assessment geography

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).

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 NA equates to the following combination of LSOA's:

- E01014861
- E01014862

Figure A-1: Map of LSOA for VOA Data

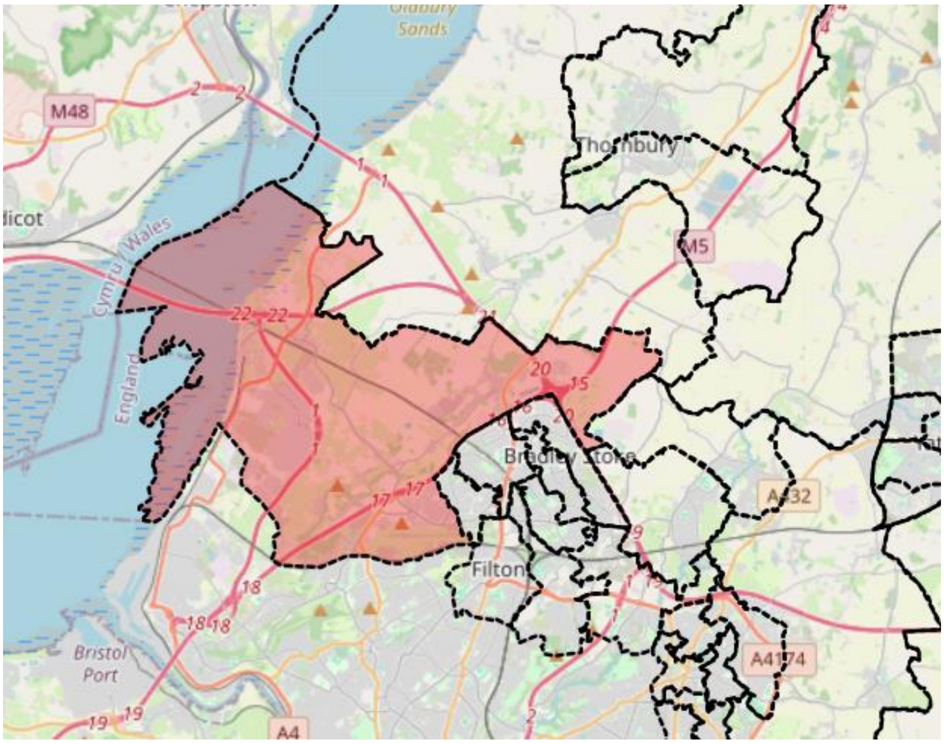


Source: NOMIS

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:

- E02003094

Figure A-2: Map of MSOA for Income Data



Source: NOMIS

Appendix B : Local Plan context

Policies in the emerging local plan

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

Table B-1: Summary of relevant adopted policies in the emerging Local Plan for South Gloucestershire Council (consultation February 2025)

Policy	Provisions
CS15 – Distribution of Housing	The Local Plan sets out how South Gloucestershire will deliver 22,573 new homes between 2026 and 2041. The Local Plan highlights the Almondsbury Strategic Village extension, which is a Local Plan allocation for 350 new dwellings between 2026 to 2041.
LP10 – Almondsbury Village Extension	Land adjoining the southern extent of Almondsbury will deliver a residential-led extension that will provide high quality, net zero energy residential extension that delivers 350 dwellings (including a minimum of 75 age friendly homes). At least 40% of these dwellings will be Affordable Homes and 5% will be for self or custom build.
LPS4 – Affordable Homes	The policy target is to deliver 6,686 Affordable Homes (446 per annum). The appropriate level of Affordable Housing contribution will be dependent on the type of site and the type of development, with the following minimum thresholds applied:

Site Type	Appropriate level of affordable housing
Greenfield Site (allocated and windfall)	40%
Green Belt (unallocated or windfall including previously developed Green Belt land)	50%
Previously developed land (allocated and windfall)	30%
Build to Rent	20%
Age Friendly	20%
Almondsbury Village Extension	40%
Easter Compton Village Extensions	40%
Carsons Green and Rockhouse Farm New Neighbourhoods	Site A 30%, Sites B&C 40%
North Lyde 'ecotech' Village	Site A 30% Site B 40%
North Warmley New Neighbourhood	Site A 30%, Site B,C & D 40%
New Woodlands	Site A 30%, Site B,C & D 40%

The council suggests the tenure split should be 67% social rent and 33% shared ownership, and this will be subject to review.

Policy	Provisions
LP16 – Age-friendly Housing and Care Homes	The policy target is to deliver 1,680 housing with care dwellings and 380 nursing home bedspaces.

Source: South Gloucestershire Local Plan Regulation 19 (February 2025)

Policies in the adopted local plan

B.2 Table B-2 below summarises adopted Local Plan policies that are relevant to housing need and delivery in Almondsbury.

Table B-2: Summary of relevant emerging policies in the adopted Core Strategy for South Gloucestershire Council

Policy	Provisions
Policy CS15 – Distribution of Housing	Between 2006 and 2027, a supply of deliverable and developable land will be identified to secure the delivery of a minimum of 28,355 new homes.
Policy CS18 – Affordable Housing	New developments should achieve 35% on-site affordable housing on all new developments, on sites delivering 10 or more dwellings.
Policy CS20 – Extra Care Housing	In order to assist in meeting emerging need, and creating sustainable, inclusive and mixed communities, the provision of Extra Care Housing will be required in South Gloucestershire.

Source: South Gloucestershire Local Plan Core Strategy 2006 – 2027

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 Almondsbury, 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) = £420,000;
- Purchase deposit at 10% of value = £42,000;
- Value of dwelling for mortgage purposes = £378,000;
- Divided by loan to income ratio of 3.5 = purchase threshold of £108,000.

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 £360,000, and the purchase threshold is therefore £92,570.

C.7 It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records 31 sales of new build properties in the NA in 2023, which had an average cost of £373,500, and a purchase threshold of £96,040.

C.8 In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across South Gloucestershire in 2023. The median cost of new build dwellings in South Gloucestershire was £430,000, with a purchase threshold of £110,500.

Private Rented Sector (PRS)

C.9 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.10 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.11 The property website Home.co.uk shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within the BS32 postcode area, which covers a larger area than the Plan area itself but can be used as a reasonable proxy for it. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.

C.12 According to home.co.uk, there were 50 properties for rent at the time of search in [month, year], with an average monthly rent of £1,900. There were 18 one/two-bed properties listed, with an average price of £1,400 per calendar month.

C.13 The calculation for the private rent income threshold for entry-level (1/2 bedroom) dwellings is as follows:

- Annual rent = £1,400 x 12 = £16,800;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £56,000.

C.14 The calculation is repeated for the overall average to give an income threshold of £76,000.

Affordable Housing

C.15 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.16 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.17 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 Almondsbury. 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 South Gloucestershire in Table C-1.

C.18 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	£84.00	£99.00	£109.00	£134.00	**£101.00**
Annual average	£4,368	£5,148	£5,668	£6,968	**£5,252**
Income needed	£14,560	£17,160	£18,893	£23,227	**£17,507**

Source: Homes England, AECOM Calculations

Affordable rent

C.19 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.20 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.21 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for South Gloucestershire. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.

C.22 Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 50% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table C-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£117.00	£139.00	£166.00	£185.00	**£143.00**
Annual average	£6,084	£7,228	£8,632	£9,620	**£7,436**
Income needed	£20,280	£24,093	£28,773	£32,067	**£24,787**

Source: Homes England, AECOM Calculations

Affordable home ownership

C.23 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.24 Discounted market sale homes are affordable home ownership products which offer a discount of at least 20% on market values.

C.25 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.26 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 £373,500.

C.27 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) = £373,500;
- Discounted by 30% = £261,500;
- Purchase deposit at 10% of value = £26,150;
- Value of dwelling for mortgage purposes = £235,300;
- Divided by loan to income ratio of 3.5 = purchase threshold of £67,200.

C.28 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 £76,800, £57,600 and £48,020 respectively.

C.29 At the benchmark set above, as discounts of between 20% and 30% would still have a remaining purchase cost above £250,000 they would fail to meet the eligibility criteria for discounted market housing. At the benchmark calculated from sales of new build dwellings in 2023 developers would need to bring the price down, or lower valued properties would need to be delivered to meet the criteria for discounted market housing schemes (Discount Market Housing/First Homes).

C.30 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. m17) would be around £122,500. This cost excludes any land value or developer profit. This would not appear to be an issue in Almondsbury.

C.31 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 Homes 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.

[17] 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/

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	**50%**	**81%**	**61%**
NA estimated new build entry-level house price	**46%**	**79%**	**58%**
NA entry-level house price	**41%**	**77%**	**55%**
LA median new build house price	**51%**	**81%**	**62%**

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

C.32 Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.

C.33 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.34 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.35 The affordability threshold for a 25% equity share is calculated as follows:

- A 25% equity share of £373,500 is £93,375;
- A 10% deposit of £9,400 is deducted, leaving a mortgage value of £84,000;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £24,010;
- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £280,120;
- The estimated annual rent at 2.5% of the unsold value is £7,000;

- This requires an income of £23,400 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £47,350 (£24,000 plus £23,400).

C.36 The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £37,600 and £63,600 respectively.

C.37 All the given shared ownership equity share options are below the £80,000 cap for eligible households.

Rent to Buy

C.38 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 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-3: Wider considerations in developing Affordable Housing mix policy

Consideration	Local Evidence
A. **Evidence of need for Affordable Housing**: The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.	This HNA suggests that the NA requires around 3.9 units of social/affordable rented housing and 2.7 units of affordable home ownership homes per annum over the Neighbourhood Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes. The relationship between these figures suggests that the delivery of social/affordable rented homes should be prioritized over affordable home ownership units.
B. **Can Affordable Housing needs be met in full?** How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.	If the Local Plan target of 40% were achieved on every site, assuming the delivery of the NA's allocations for 1,874 homes overall, up to 750 affordable homes might be expected in the NA over Neighbourhood Plan period. This level of potential affordable housing delivery would far exceed the need identified for both social/affordable rented housing and affordable home ownership. However, it is likely the NA will be meeting wider needs across South Gloucestershire.
C. **Government policy (eg NPPF) requirements**: There is no required tenure mix set out in national policy (NPPF 2024) but local authorities are required to set out the minimum proportion of Social Rented housing needed in their areas as part of their Affordable Housing requirements.	Implicit prioritization 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.

D. **Local Plan policy**:	The emerging Local Plan seeks a tenure split of 67% affordable rent and 33% affordable home ownership.
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 Almondsbury Neighbourhood Plan Steering Group 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 Almondsbury**: 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.	The NA currently has a slightly smaller proportion of social rented homes (10%) when compared to the average across South Gloucestershire (11%). The NA has a small proportion of shared ownership dwellings (2%), but this is higher than the average for the unitary authority. As such, the relationship between these figures suggests there is an opportunity to increase the supply of social/affordable rented homes.
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 Almondsbury Neighbourhood Plan Steering Group may wish to take account of broader policy objectives for Almondsbury and/or the wider Unitary Authority. These could include, but are not restricted to,

	policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, Almondsbury

	Name	Description	Dwellings	Tenure	Type
1	Glebe House Care Home	Care Home with Nursing	53 beds	N/a	N/a
2	Crantock Close	Care Home	8 Beds	N/a	N/a
3	Badminton Place	Care Home	73 Beds	N/a	N/a

Source: http://www.housingcare.org

Table E-2: Tenure and mobility limitations of those aged 65+ in Almondsbury, 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	**132**	**16.2%**	**183**	**22.4%**	**502**	**61.4%**
Owned Total	**100**	***13.5%***	**170**	***23.0%***	**469**	***63.5%***
Owned outright	**82**	12.8%	**145**	22.6%	**414**	64.6%
Owned (mortgage) or shared ownership	**18**	18.4%	**25**	25.5%	**55**	56.1%
Rented Total	**32**	***41.0%***	**13**	***16.7%***	**33**	***42.3%***
Social rented	**21**	44.7%	**8**	17.0%	**18**	38.3%
Private rented or living rent free	**11**	35.5%	**5**	16.1%	**15**	48.4%

Source: DC3408EW Health status

HLIN calculations

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

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

Source: Housing LIN SHOP Toolkit

E.1 As Table 6-4 in the main report shows, Almondsbury is forecast to see an increase of 235 individuals aged 75+ by the end of the Neighbourhood Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = 60 x 0.235 = 14
- Leasehold sheltered housing = 120 x 0.235 = 28
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = 20 x 0.235 = 5
- Extra care housing for rent = 15 x 0.235 = 4
- Extra care housing for sale = 30 x 0.235 = 7
- Housing based provision for dementia = 6 x 0.235 = 1

Appendix F : Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

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

Affordable Housing (NPPF Definition)

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

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

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

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

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

Affordable rented housing

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods[18].

Age-Restricted General Market Housing

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

Annual Monitoring Report

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

Basic Conditions

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

Backlog need

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

Bedroom Standard[19]

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

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

[19] See https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report

of overcrowding/ under occupation. A detailed definition of the standard is given in the Glossary of the EHS Household Report.

Co-living

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

Community-led developments (NPPF definition)

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

Community Right to Build Order

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

Concealed Families (Census definition)[20]

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.

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

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

(£25,000). Some equity loans were available for the purchase of existing stock. The current scheme is to assist people to buy new build.

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

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

Habitable Rooms

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

Household Reference Person (HRP)

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

Housing Market Area

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

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

Housing Need (NPPG 2024 definition)

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

Housing Needs Assessment

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

Housing Products

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

Housing Requirement (NPPF 2024 Definition)

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

Housing Size (Census Definition)

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

Housing Type (Census Definition)

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

Housing Tenure (Census Definition)

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

Income Threshold

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

Intercensal Period

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

Intermediate Housing

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

Life Stage modelling

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

Life-time Homes

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

Life-time Neighbourhoods

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

Local Development Order

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

Local Enterprise Partnership

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

Local Planning Authority

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

Local Plan

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

Lower Quartile

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

Lower Quartile Affordability Ratio

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

Market Housing

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

Mean (Average)

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

Median

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

Median Affordability Ratio

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

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years[21], i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

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

Neighbourhood plan

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

Older People

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

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

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

Overcrowding

There is no single agreed definition of overcrowding, however, utilising the Government's bedroom standard, overcrowding is deemed to be in households where there is more than

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

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 Housing[22]

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 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,

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

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.[23]

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

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