Werrington Neighbourhood Plan

Housing Needs Assessment (HNA)

June 2025

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Quality information

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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
SMDC	Staffordshire Moorlands District Council
VOA	Valuation Office Agency

1. Executive Summary

1.1.1. Werrington is a village and Neighbourhood Area (NA) located in the district of the Staffordshire Moorlands. The Werrington Neighbourhood Area was formally designated by the local planning authority, Staffordshire Moorlands District Council, in February 2025.

1.1.2. The 2021 Census recorded 5,568 individuals in Werrington NA, indicating a decrease of 121 people since the 2011 Census.

1.1.3. There has been some development in Werrington in recent years. Staffordshire Moorlands District Council has provided data showing that 83 new homes have been built over ten years 2014/15-2024-25. Of these, 27 homes (33%) were delivered as Affordable Housing. As of 1st April 2024, outstanding commitments (dwellings on sites with planning permission) total 49 homes, of which 39 are under construction and 10 are commitments not yet commenced.

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 Werrington Parish Council at the outset of the research.

1.1.5. Data from the 2021 Census is continuing to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level is not yet available, as well as some data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections where necessary to build up evidence at the neighbourhood level.

1.1.6. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF) [1] and practice guidance (both published in December 2024).[2]

1.2. Affordability and Affordable Housing

Current tenure profile

1.2.1. the NA's current tenure profile is formed predominantly of homeowners, making up around 90% of households, followed by private and social renters, accounting for 7% and 3% of households respectively. Only 0.1% of households live in shared ownership homes. The NA has a higher proportion homeowners and a correspondingly lower percentage of private and social renters than Staffordshire Moorlands as a whole. Proportions at a national level show significantly less owner occupation and more private and social renting.

1.2.2. Over the intercensal period 2011-2021, the proportions of different tenures in the NA have not changed significantly. However, between 2014/15-2024/25, 83 additional

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

housing units have been constructed, with the majority after the 2021 Census. 27 of the new units (33%) were affordable, with 15 provided for social/ affordable rent, and 10 for shared ownership. Two units, which were completed in 2016/17, were both for discount market sale.

Affordability

1.2.3. Between 2014 and 2023 average house prices in the NA have been rising with some moderate fluctuations, leading to an overall house price increase of 30% (£51,000). This is lower than the national average increase of 45% during the same period. The housing type for which prices increased most were denser (and thus cheaper) terraced homes (rising by a staggering 138%), making up the smallest part of the NA's housing stock. Flats, as the densest and cheapest type of housing are in short supply in the NA, making up only 2% and being the subject of so few sales that price data is insufficient to compare over the years. Semi-detached homes experienced the second highest price increase, followed by detached homes (49% and 44% respectively). Overall, house price increases have been modest compared to increases seen in many other parts of the country, but the limited supply of denser and cheaper units is causing prices to be pushed up due to unmet demand.

1.2.4. The average annual household income in the NA was £44,267 in 2020 (the most recent year for this data), while the gross lower quartile income for a single earner was £21,312 or £42,624 for dual income households across Staffordshire Moorlands (this data is not available for smaller areas). Households with access to two lower quartile individual incomes (based on the district-wide data) therefore earn almost the same as average income households in Werrington.

1.2.5. Comparing these local income levels with the cost of different tenures reveals that housing affordability in the NA is relatively positive, compared to many other parts of the country. Those households on an average income or with access to two lower quartile incomes can afford market rents, as well as all types of affordable home ownership products at different discounts or ownership shares. Affordable home ownership products are therefore likely to be useful in the NA in extending the possibility of home ownership to more of the NA's residents. These households could also afford affordable and social rented housing, although they may not be eligible. Those households with access to a single lower quartile income can afford shared ownership at a 10% share, affordable rented housing and social housing, without recourse to benefits.

The need for Affordable Housing

1.2.6. The quantity of Affordable Housing needed in the NA has been approximated through an AECOM calculation based on the latest housing waiting list data shared by Staffordshire Moorlands Council. The latest SHMA Update from 2017 was not used to produce an estimate, as it is over eight years old.

1.2.7. The estimated affordable housing need in the NA totals 8 units per annum or 126 units over the 15-year Neighbourhood Plan period. Of this,

- 2 (rounded) units per year are identified as more urgent need for social and affordable housing (32 units over the plan period); and
- 6 (rounded) units per year as need for affordable housing for sale (94 over the plan period),

Affordable Housing policy

1.2.8. As Staffordshire Moorlands communicated an indicative housing requirement range of 431-863 units, up to 142-285 affordable homes might be delivered in the NA over Neighbourhood Plan period, provided the adopted Local Plan target of 33% affordable housing continues to be met, as it has been on recently completed schemes. This would be more than sufficient to meet identified need in the NA, while also catering for affordable housing need from across the wider district, including from households who may have previously had to move away from the NA due to a lack of affordable housing supply. If delivery is lower than this indicative target, meeting the more urgent need for social and affordable rented units should be prioritised where possible.

1.3. Housing Mix: Type and Size

The current housing mix

1.3.1. The current dwelling mix in Werrington (using 2021 Census figures) is much more strongly weighted in favour of less dense detached and semi-detached housing (at a combined 95% of the mix) than the comparator geographies of wider Staffordshire Moorlands (78%) and England (54%). This characteristic feature comes at the expense primarily of terraces and, particularly, flats – both of which exist at much smaller proportions than wider averages. The lack of these types, which tend to be the smallest and most affordable, may present challenges to newly forming younger households wishing to move to or remain in the parish. In contrast, around 21% of homes in the NA are bungalows, which may be linked to the older demographic profile of the population.

1.3.2. In terms of dwelling size, Werrington's mix is dominated by 3 bedroom homes, at 57% of the mix. Consequently, the share of homes in all other categories is below that seen across Staffordshire Moorlands and England. As above, the lack of smaller 1-2 bedroom properties (representing a combined 25% of the mix, compared to 33% across the District and 39% across England) presents a clear challenge in terms of affordability and limited choices for newly forming households, single people and lower-income couples.

Population characteristics

1.3.3. The Werrington population, which is weighted toward older age groups at the expense of younger middle-aged people when compared to Staffordshire Moorlands and particularly England, has experienced a modest decline between 2011 and 2021.

1.3.4. Over that period, there has been a notable increase in the number of older people. All other age groups have declined in proportion, with significant proportionate drops of

between 9-12% for all age groups except young children, where the cohort declined by a lesser 4%. The ageing population will represent the key driver of housing need in the NA over the Neighbourhood Plan period, as more people enter age groups associated with changing accommodation requirements.

1.3.5. At the same time, the proportionate decline in the younger population, particularly those aged 0-44 (representing the bulk of working age adults and families with young children), may present a future challenge to the balance and vibrancy of the local community and economy. This trend could present a justification to use new residential development to attract and retain young families to support the continued thriving of local businesses and facilities such as the primary school, in addition to serving the evolving needs of older people.

1.3.6. Applying ONS household projections for Staffordshire Moorlands to the Werrington population in 2011 suggests that population growth can be expected to continue to be driven by the oldest households, with the 65+ age group expected to increase by 53% to become the largest cohort. Growth in younger age groups is expected to be much more modest or negative.

1.3.7. The composition of Werrington's households (in terms of the number of people, their age, and their relationships to one another) differs from Staffordshire Moorlands as a whole in the NA's higher share of family (as opposed to single-person) households. However, higher shares of both single-person and family households are aged over 66 in the parish. Of the NA's family households aged under 66, slightly more have dependent children than do not – in line with wider trends.

1.3.8. As of the 2021 Census, around 88% of households in the NA had at least one more bedroom than they would be expected to need, and 49% had at least two extra bedrooms. Under-occupancy was most common among a number of groups, notably including older couples, single people and families with no children. While not uncommon, this might suggest that Werrington's larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties.

Future population and size needs

1.3.9. 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 the ideal mix of dwelling sizes in 2040 to accommodate demographic change would have higher proportions of smaller homes and lower proportions of mid-sized and larger properties than the current dwelling mix.

1.3.10. Consequently, the model recommends that future housing delivery focuses predominantly on 2- and 1-bedroom dwellings (60% and 29% respectively). No additional 3-bedroom dwellings and only a small proportion (10%) of additional dwellings with 4 or more bedrooms appear to be required. This is not because these size categories are not important to meeting need, but because they already make up close to the recommended proportion of local housing, based on current occupancy

patterns (including for instance, the tendency for older households to under-occupy their homes). Homes with 3 bedrooms in particular make up a very large part of the dwelling stock of Werrington, so the suggested mix for new dwellings has the purpose of rebalancing the local housing stock.

1.3.11. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable 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

Characteristics of the current older population

1.4.1. There is a total of 24 units of specialist accommodation in the NA at present across a single scheme all of which are available only for social rent and through a sheltered housing (rather than extra care) model.

1.4.2. A clear majority (91%) of Staffordshire Moorlands households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2040) are owner occupiers and the remainder predominantly rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent will need to rely on subsidised rented housing because they are unlikely to have the funds to buy. Rates of disability in Werrington are also higher among social tenants than owner-occupiers.

Projected demographic change and need for specialist housing

1.4.3. In 2021 there were around 784 individuals aged 75 or over in Werrington, a number that is projected to rise to 1,109 by the end of the Neighbourhood Plan period in 2040 – an increase of 41%.

1.4.4. The 75+ population of the NA is projected to grow from 14% to 19% of the population between 2021 and 2040. As established in the previous chapter, Werrington has a notably older population than the wider District and may therefore age faster in the coming years than is estimated here – unless any future additional housing succeeds in attracting a more diverse and younger mix of households.

1.4.5. The growth in the older population, which, rather than the total, is the focus of the estimates of need here, should be converted into households because some older people will be cohabiting in old age. The projected 75+ population growth of 325 people to 2040 is equivalent to roughly 233 households in that age category.

1.4.6. 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.

1.4.7. These two estimates suggest a range of 82 to 130 specialist accommodation units might be required during the Plan period. The estimates are also broken down by tenure and level of support required. Broadly, 60-90% of the need is for accommodation offered for market purchase. This chimes with the higher propensity of older households to be homeowners. Roughly 50-75% of the need is found to be for sheltered housing with limited support rather than additional care arrangements, although it should be noted that all of the existing specialist housing in the parish is sheltered housing – meaning that may be a larger gap in the market currently for extra-care accommodation (if the two care homes are not performing that function).

1.4.8. The potential need for care and nursing home beds arising from Werrington residents to 2040 can be roughly estimated at 36 units, although much of this need could be addressed through vacancies in the relatively large existing stock (amounting to 96 bedspaces).

1.4.9. These estimates are fairly large relative to the likely scale of housing development expected for the NA overall to 2040. Despite this, it would not be prudent to prioritise the potential demand from older people to the exclusion of other groups, such as those in need of Affordable Housing, young families, and others important to maintaining a balanced and vibrant community. The HNA evidence can be used to support specialist housing development but does not make that obligatory. How far to promote this is a choice for the Neighbourhood Planners and wider community.

Accessibility and adaptability

1.4.10. Given that there may not be a large volume of additional specialist supply during the Plan period, an alternative or additional avenue to the provision of additional specialist homes is to enforce the standards of accessibility and adaptability required of new development by Staffordshire Moorlands Council. There is a particularly high degree of overlap between the groups served by sheltered specialist housing and adapted mainstream housing, so the unmet need for such homes identified here can be reduced through this avenue.

1.4.11. The current adopted Local Plan requires all new homes to be built to Category M4(2) building regulations standards for accessibility and adaptability. The evidence gathered here amply justifies this policy requirement and supplies evidence of need in Werrington which could be used when negotiating on future sites.

2. Context

2.1. Local context

2.1.1. Werrington is a village and Neighbourhood Area (NA) located in the district of the Staffordshire Moorlands, on the border of Stoke-on-Trent. The NA boundary is contiguous with the parish boundary and was designated in February 2025.

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

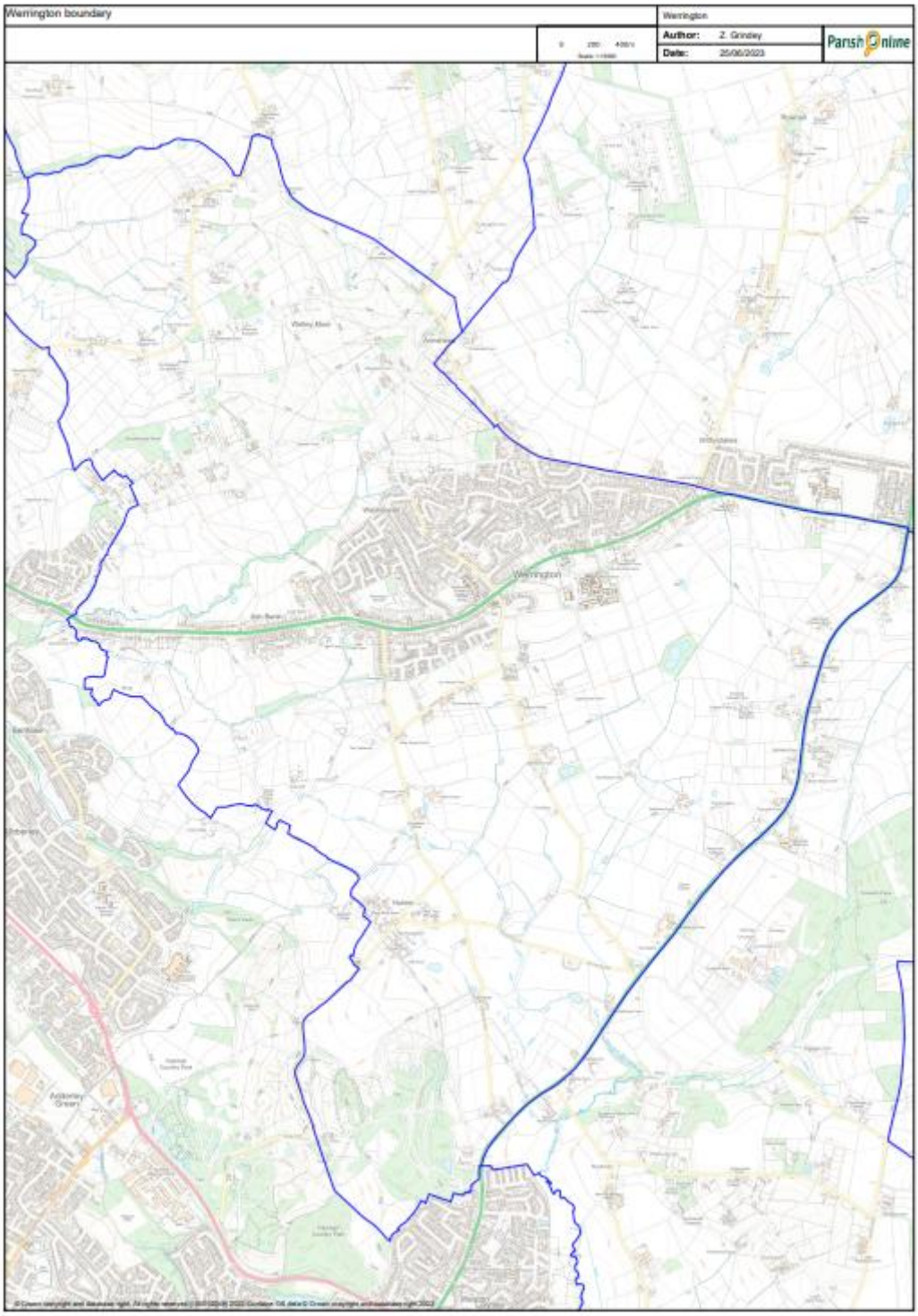
2.1.3. Werrington village is located about 5 miles east of Stoke City Centre, surrounded by Wetley Moor, which is a site of special scientific interest, and green belt land. The A52 road runs through the centre of the village. The nearest railway station is at Dilhorne Park to the south east, approximately 3 miles away, and in Stoke-on-Trent. In terms of amenities, the village has a number of shops, three public houses, a village hall, a primary school, two churches, a volunteer-run library, playing fields, a sports ground, a multi use games area (MUGA), a children's play area, and a bowls club.

2.1.4. Werrington is also home to a Young Offenders Institution, with capacity to house over 100 resident children and young people aged 15-18 in custody, who are counted towards the local population as part of the Census. The Institution is currently operational but the Parish Council have mentioned the possibility of this site potentially becoming available for other uses in the future. However, this is not officially confirmed at the time of writing.

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

Figure 2-1: Map of the Werrington Neighbourhood Area



Source: Staffordshire Moorlands District Council[3]

2.2.2. At the time of the 2021 Census the NA was home to 5,568 residents, formed into 2,398 households and occupying 2,391 dwellings. This data indicates population decline of around 121 people (or 2.1%) since 2011, when the Census 2011 recorded a total of 5,689 residents, 2,388 households, and 2,440 dwellings. Comparing Census 2021 dwellings figures with 2011 suggests a decline in the number of dwellings over the 10 year period, by nine homes. However, completions data shared by

[3] Available at XMAP PRINT

Staffordshire Moorlands District Council shows 83 new housing units built over the past 10 years, with the majority completed in 2024/25.

2.3. The housing market area context

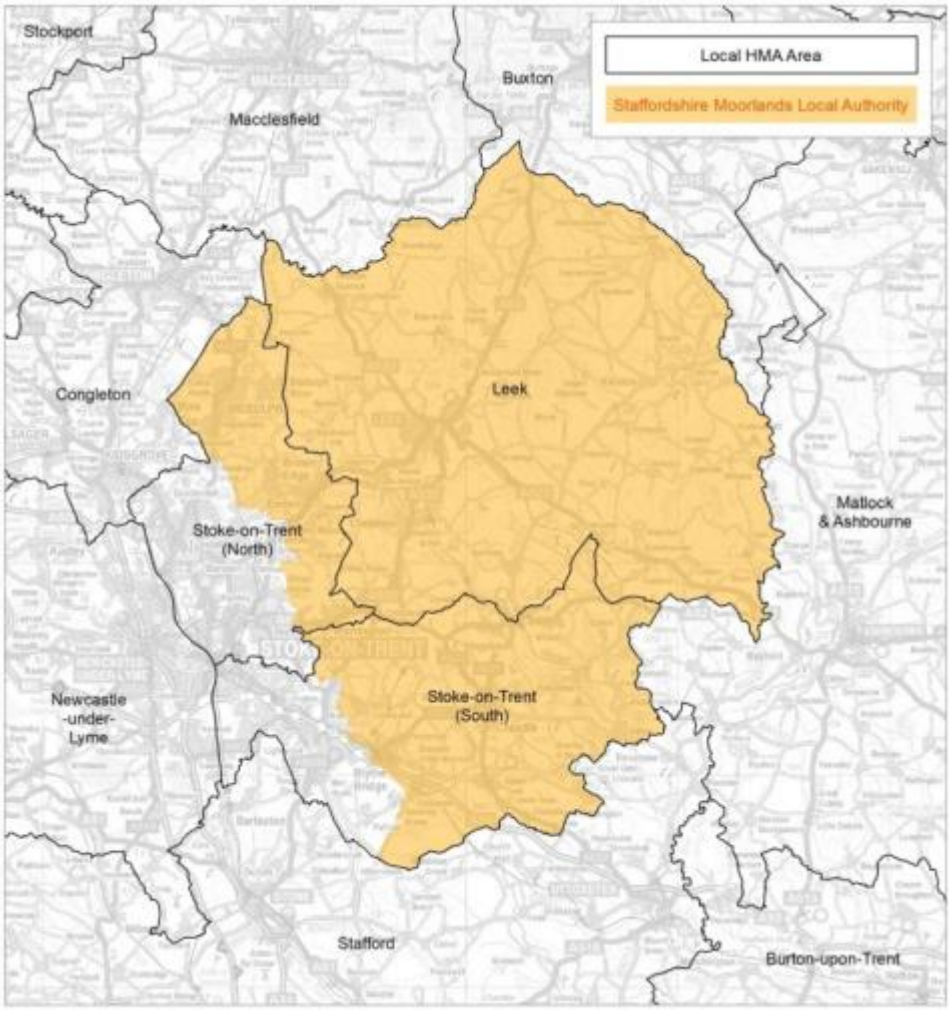
2.3.1. Whilst this Housing Needs Assessment (HNA) focuses on Werrington NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This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

2.3.2. In the case of Werrington, the NA sits at the boundary of three different local housing market areas (HMAs).[4] The 2014 SHMA for Staffordshire Moorlands[5] states that on the basis of Planning Practice Guidance definitions (including on self-containment of HMAs), Staffordshire Moorlands could not be seen as a self-contained HMA, and that the district is split between three separate Local HMAs (Leek, Stoke on Trent South and Stoke on Trent North, as defined in the CLG publication 'Geography of HMAs: Final Report' November 2010), which in turn sit within the wider strategic Stoke on Trent HMA. Werrington is located at the intersection of these three local HMAs. Leek HMA covers only area administered by Staffordshire Moorland District Council. The other two HMAs cover both areas in Staffordshire Moorlands District, as well as areas administered by Stoke on Trent City Council. This means that when households who live in one of these authorities move home, the vast majority move within the wider geography of the strategic HMA. The housing market area also has links to other neighbouring local areas however, including Cheshire East, Newcastle-under-Lyme, East Staffordshire, Stafford, High Peak, Peak District National Park, and Derbyshire Dales.

[4] Staffordshire Moorlands Strategic Housing Market Assessment 2014 available at 0cSHMA_June_2014.pdf

5 Note that this is not the latest SHMA, which is the SHMA Update 2017 available here 8741306_06_Staffs_Moorlands_SHMA_Update_051016.pdf. However the 2014 SHMA is the latest document which sets out details on the composition of the Housing Market Area relevant to Werrington.

Figure 2-2: Three Local HMAs within the Strategic Stoke on Trent HMA (showing Staffordshire Moorlands Local Authority in orange)



Source: Staffordshire Moorlands Strategic Housing Market Assessment 2014

2.3.3. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Werrington, as well as the wider local authority area of Staffordshire Moorlands, are closely linked to other areas. In the case of Werrington, changes in need or demand in settlements nearby is likely to impact on the neighbourhood. This particularly applies to any changes in housing demand and supply in nearby Stoke-on-Trent and Newcastle-Unter-Lyme, but also in larger metropolitan areas further afield, such as Greater Manchester, Liverpool, Sheffield, Nottingham, Leicester, and Birmingham, which are planning for housing growth and experiencing affordability challenges.

2.3.4. In summary, Werrington functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Staffordshire Moorlands District Council), it is therefore useful to think about the *role* of the neighbourhood within the wider area, particularly in connection with any planning activity by neighbouring Stoke-on-Trent City Council. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider

housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

2.4. Planning policy context

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

- the Staffordshire Moorlands Local Plan 2014-2033 (adopted in 2020);
- Minerals Local Plan for Staffordshire 2015-2030 (adopted February 2017) Staffordshire and Stoke-on-Trent Waste Local Plan 2010 to 2026 (adopted March 2013); and
- 'made' Neighbourhood Plans.

2.4.2. Once the Werrington Neighbourhood Plan is made, this will also form part of the statutory development plan applying to Werrington. The current key document of the statutory development plan for Werrington is the adopted Staffordshire Moorlands Local Plan, which covers the Staffordshire Moorlands area except for the part that lies within the Peak District National Park Authority.

2.4.3. The most recent Local Development Scheme published by Staffordshire Moorlands District Council in 2025[7] states that an emerging new Staffordshire Moorlands Local Plan is proposed to supersede the current Adopted Local Plan, and that a first Options consultation is planned for 2025. Adoption of the new Local Plan is projected to take place in 2028. However, no publications are yet available for review. Therefore, the policy context for this Neighbourhood Plan HNA is solely based on the Local Plan adopted in 2020.

2.4.4. A detailed breakdown of the adopted Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the adopted Local Plan:

- Adopted Local Plan Policy SS 3 identifies an overall housing target of 320 homes per year for the district;
- In Policy SS 8 Werrington is designated as a larger village, which is the second tier in the settlement hierarchy (set out in policy SS 2), following towns, which are the main focus for growth. Rural Area Larger Villages are the most sustainable settlements in the rural areas and serve as service centres for their surrounding rural areas and smaller villages. The spatial strategy focuses the bulk of rural development in these settlements.

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

[7] Available at Staffordshire Moolands Local Development Scheme 2025 incorporating Local Plan Timetable

- Policy SS 3 states that 25% of housing growth and 30% of employment growth will be located in Rural Areas.
- Policy DSR 3 allocates two sites in Werrington, for a total of approximately 75 dwellings.
- Policy H 3 states that 33% of all new dwellings are expected to be delivered as Affordable Housing on sites of 10 homes or more. The suggested tenure mix within Affordable Housing is 60% social / affordable rent to 40% affordable home ownership (intermediate / starter homes);
- Policy H 1 sets out an expectation that all new dwellings should aim to provide flexible accommodation which is capable of future adaptation by seeking to achieve adequate internal space for the intended number of occupants in accordance with the Nationally Described Space standard and delivered to meet accessibility standards set out in the Optional Requirement M4(2) of Part M of the Building Regulations (determined on a site-by-site basis subject to considerations such as viability and design).

2.5. Quantity of housing to provide

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

2.5.2. Staffordshire Moorlands District Council has fulfilled that requirement by providing Werrington with an indicative figure, which may change as the new Local Plan emerges.

2.5.3. The District Council have acknowledged that the 75 units allocated in the Local Plan (see above) have already been delivered, so this indicative requirement is over and above the two adopted Local Plan allocations.

2.5.4. The District Council have also pointed out that their new overall spatial strategy has not yet been considered, except at a very high level. As such, it is difficult for the District Council to provide a housing requirement figure for individual parishes.

2.5.5. Looking at the current number of properties in Werrington parish (which the District Council estimates at circa 2,645) and applying the new standard method, would suggest a stock-based uplift of 336 properties, rising to 431 when the affordability adjustment factor is applied. Given that the new spatial strategy has not been confirmed, the housing requirement for Werrington could be different to this as the District Council will need to factor in the availability of sites and constraints as well as need.

2.5.6. As a guide, the District Council would say a figure between 431 and 863 dwellings may be appropriate. 431-863 dwellings is considered by the local planning authority

to be the indicative requirement range at the time of writing this HNA, to be accommodated within the NA by the end of the Neighbourhood Plan period.

2.5.7. The table below was provided by Staffordshire Moorlands District Council, to show how the upper end of the requirement range was calculated.

Table 2-1: Indicative Housing Requirement Calculations - Local Planning Authority

				Stock Based Uplift (p.a.)	Cumulative Uplift				
				0.80%			0.95%		
			2,645	21.16					
2025	26		2,666	21.33	21				
2026	27		2,687	21.50	42				
2027	28		2,709	21.67	64				
2028	29		2,731	21.85	86				
2029	30		2,753	22.02	108				
2030	31		2,775	22.20	130				
2031	32		2,797	22.37	152				
2032	33		2,819	22.55	174				
2033	34		2,842	22.73	197				
2034	35		2,864	22.92	219				
2035	36		2,887	23.10	242				
2036	37		2,910	23.28	265				
2037	38		2,934	23.47	289				
2038	39		2,957	23.66	312				
2039	40		2,981		336				
Cumulative Stock Uplift					336				
Average Affordability Ratio					6.497				
Adjustment Factor			((Affordability Ratio - 5) / 5) x 0.95 + 1						
			((6.50 - 5) / 5) x 0.95 +1						
			(1.5 / 5) * 0.95 +1						
			0.299	x 0.95 +1					
			0.28	+1					
			1.28						
Stock Uplift * Adjustment Factor			336	x	1.28	=	431	~	863

Source: Staffordshire Moorlands District Council

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

Affordability and Affordable Housing

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

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

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

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

Housing Mix: Type and Size

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

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

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

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

Specialist Housing for Older People

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

3.1.9. This chapter supplements the demographic evidence in the previous section (Housing Mix: Type and Size), including the potential demand for downsizing, to consider the quantity and characteristics of need for housing for older people with some form of additional care. Its approach is as follows:

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

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

3.2. Approach

3.2.1. This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the neighbourhood plan level. This includes data from the 2021 and 2011 Censuses and a range of other data sources, including:

- ONS population and household projections for future years;
- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from Rightmove.co.uk;
- Local Authority housing waiting list data; and
- The Staffordshire Moorlands Strategic Housing Market Assessment (SHMA) Update 2017, based on the original SHMA in 2014[8].

[8] Housing strategies - Staffordshire Moorlands District Council

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.[9]

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 Werrington compared with Staffordshire Moorlands and England from the 2021 Census.

4.3.3. The vast majority of households in the NA are owner occupiers (89.7%), followed by private and social renters (7% and 3% respectively). This is not too dissimilar to the profile across Staffordshire Moorlands. However, the NA has an even more pronounced tendency to owner occupation than the district as a whole, where 78% are owner occupiers and correspondingly more private and social renters (13% and 9%). Proportions at a national level show even less owner occupation and more private and social renting.

4.3.4. Notice that Shared Ownership, as a form of tenure, only represents 1% of households nationally, and even less across the district and the NA (0.4% and 0.1% respectively). This is due to its more recent introduction and low provisions and take-up of this form of accommodation.

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

Tenure	Werrington	Staffordshire Moorlands	England
Owned	89.7%	78.2%	61.3%
Shared ownership	0.1%	0.4%	1.0%
Social rented	2.8%	8.6%	17.1%
Private rented	7.4%	12.7%	20.6%

Sources: Census 2021, AECOM Calculations

4.3.5. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-3). This shows that the number of home owners fell over the 10 year period with a corresponding rise in the number of private renters. It is likely that some homes switched tenure in this period therefore. There appears to have been growth in the number of affordable homes – both rented and shared ownership properties. Additional affordable housing has been completed since the Census 2021 which will have boosted supply further (see Table 4-2), with 33% of completions over the past ten years having been affordable (27 of 83 units built). 25 of these 27 units were completed after 2021, of which 15 were for social/ affordable

[9] 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.

rent, and 10 for shared ownership. The two units completed earlier, in 2016/17, were both for discount market sale.

Table 4-2: Affordable Housing Completions data 2014/15-2024/25

Site name	Completion date	Total Affordable	Social / Affordable Rent	Shared Ownership	Discount Market Sale
Ash Bank, Werrington YOI	2024/25 tbc	10	5	5	
Ash Bank, Werrington YOI	2023/24	15	10	5	
Werrington Primary School, Russell Grove/ Stonehouse Road	2016/17	2			2

Source: Staffordshire Moorlands District Council

Table 4-3: Tenure change (households) in Werrington, 2011-2021

Tenure	2011	2021	% Change
Owned	2,183	2,150	-1.5%
Shared ownership	4	3	-25.0%
Social rented	56	67	+19.6%
Private rented	145	178	+22.8%

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 Werrington based on sales price data published by the Land Registry. It shows that between 2015 and 2024, mean house prices in the NA (the average, where the sum of all house price values is divided by the total number of sales) have been rising with some moderate fluctuations (particularly an earlier peak around 2017), plateauing around 2022, and declining again slightly after this. Overall, there has been a mean price increase of

30% or £51,000. This is lower than the national mean average price increase of around 45% during the same time period.

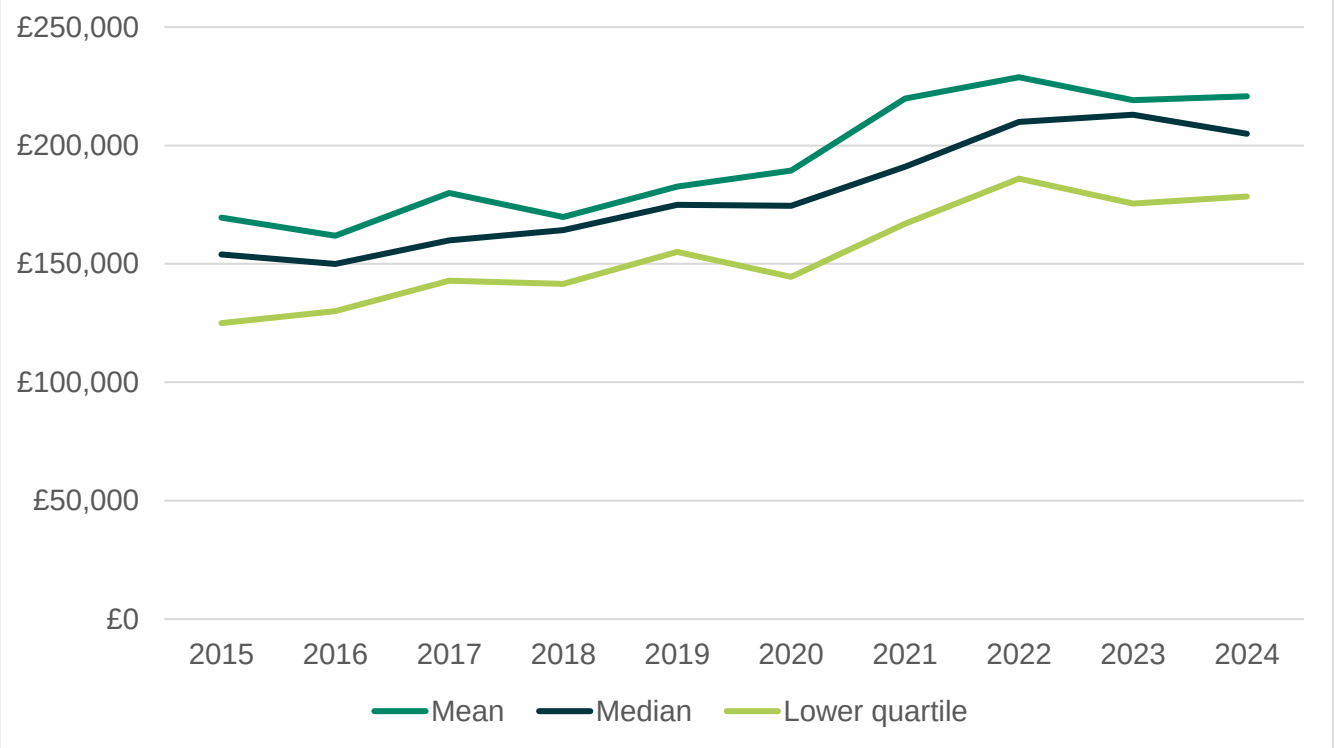
4.4.3. It is also worth noting the sample size used to generate our data, with 855 sales recorded in the NA during this period, with some properties showing as sold multiple times during this ten-year period.

4.4.4. A slightly steadier increase, with fewer fluctuations, could be observed in the median average. The median house price is the middle number when the data is sorted from smallest to largest. Overall, median prices rose by a slightly higher percentage than the mean (by 33%). Because the mean captures the average of all the house prices, both high and low, a few outlying data points on the lower end can cause the mean to decrease, making it lower than the median.

4.4.5. The lower quartile is the middle figure of the lowest 50% of prices and a good representation of entry-level housing. The lower quartile average house price in the NA in 2024 was £178,500, having increased by 43% (£53,500) since 2015. This is a greater rate of increase than the median and mean, also with more fluctuations throughout. This confirms that there have been some lower price outliers, or a greater number of cheaper homes at the lower end of the house price scale, which have risen more substantially during this time period.

4.4.6. The mean house price in 2024 for Staffordshire Moorlands district as a whole was £250,857, which is 14% (£30,061) higher than the NA average mean of £220,796 in the same year. This shows that on average, other parts of the district are a little more expensive to own a home in than the NA.

Figure 4-1: House prices by quartile in Werrington, 2015-2024



Source: Land Registry PPD

4.4.1. It shows that between 2015 and 2024 the greatest price increase was for terraced homes (138%), even though they remain the least expensive house types throughout the time period. It is worth noting however that this price increase is likely to exaggerated by the unusually small sample of this housing type, which only makes up 3% of the local housing stock and a correspondingly small proportion of sales (for more detail, see our type and size chapter). Flats, which are the densest housing types only make up such a small part of the supply (2%) and of the homes for sale, that there is only incomplete data on the selling price of local flats, making it impossible to chart the changes in their price.

4.4.2. Semi-detached homes experienced the second highest price increase (of 49%) and remain the second most expensive type of housing locally, followed by the least dense housing type of detached homes (seeing a price increase of 44%). Overall, median house prices grew by 33% in 2015-2024, which is modest compared to increases seen in many other parts of the country.

4.4.3. It is also worth noting that the fac that less dense housing types are seeing greater increases in price is a little unusual for a Neighbourhood Plan area, where typically the detached and semi-detached properties are more sought after and thus commonly increasing in price more rapidly. It appears that in Werrington, the extremely low supply of such denser and thus cheaper properties is causing prices to be pushed up due to unmet demand.

4.4.4. There is also some year-on-year fluctuation in house prices within each of the housing types (although less so for semi-detached properties, where prices have risen more steadily). This is likely caused by the fact that the annual average by type is derived from a smaller sample size within each category except semi-detached houses which make up the largest part of local stock. This means that variations in characteristics outside of type (such as the size, location, and condition of dwelling) can have a greater impact on the average. This data ought to thus be approached with caution.

Table 4-4: Median house prices by type in Werrington, 2015-2024

	Detached	Semi-Detached	Terraced	Flats	All Types
2015	£181,000	£131,000	£79,000	-	£154,000
2016	£179,750	£138,975	£138,475	-	£149,975
2017	£215,000	£149,000	£149,950	£61,000	£160,000
2018	£178,000	£155,000	£150,250	-	£164,250
2019	£208,500	£160,000	£127,500	-	£175,000
2020	£235,000	£162,500	£154,000	£63,750	£174,500
2021	£272,500	£185,000	£122,500	-	£191,000
2022	£310,000	£200,000	£160,000	£113,000	£210,000
2023	£228,000	£205,000	£142,500	-	£213,000
2024	£260,000	£195,000	£187,750	-	£205,000
Price Growth	**+43.6%**	**+48.9%**	**+137.7%**	**-**	**+33.1%**

Source: Land Registry PPD

Income

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

4.4.6. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £44,267 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.

4.4.7. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. Staffordshire Moorlands' gross individual lower quartile annual earnings were £21,312 in 2023. To estimate the income of households with two lower quartile earners, this figure is doubled to £42,624.

4.4.8. Based on this data, there does not appear to be much of a gap between the spending power of average income households and those earning the lowest 25% of earnings, so long as a household has two earners. Households with access to only a single lower income have less than half the spending power of an average income household in the NA.

Affordability Thresholds

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

4.4.10. AECOM has determined thresholds for the income required in Werrington to buy a home in the open market (average and entry-level prices), and the income required to afford private rents and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.

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

4.4.12. The analysis in Table 4-5 does not take account of wealth (beyond savings sufficient for a 10% deposit) or existing housing equity which may provide substantial additional financial resources for many existing home owners. Wealth and equity resources are

difficult to measure, particularly at the localized level. Furthermore, the affordability analysis in HNAs is primarily focused on access to different housing options for those entering the market for the first time, either to rent or buy, and developing policies that support those who have difficulty accessing market housing. Nevertheless, many households will have additional resources that are not factored into this analysis. This is particularly the case for older owner occupiers since many own their homes outright, and/or have built up substantial equity in their existing homes over time.

4.4.13. Table 4-5 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

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

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £44,267	Affordable on LQ earnings (single earner)? £21,312	Affordable on LQ earnings (2 earners)? £42,624
Market Housing						
Median House Price	£184,500	-	**£52,714**	No	No	No
Estimated NA New Build Entry-Level House Price	£180,362	-	**£51,532**	No	No	No
LQ/Entry-level House Price	£160,650	-	**£45,900**	Marginal	No	No
LA New Build Median House Price	£222,296	-	**£63,513**	No	No	No
Average Market Rent (and Rent to Buy)	-	£10,962	**£36,540**	Yes	No	Yes
Entry-level Market Rent (and Rent to Buy)	-	£9,510	**£31,700**	Yes	No	Yes
Affordable Home Ownership						
Discounted Market Sale (-20%)	£144,290	-	**£41,226**	Yes	No	Yes
First Homes (-30%)	£126,254	-	**£36,072**	Yes	No	Yes
First Homes (-40%)	£108,217	-	**£30,919**	Yes	No	Yes
First Homes (-50%)	£90,181	-	**£25,766**	Yes	No	Yes
Shared Ownership (50%)	£90,181	£2,505	**£34,116**	Yes	No	Yes
Shared Ownership (25%)	£45,091	£3,758	**£25,408**	Yes	No	Yes
Shared Ownership (10%)	£18,036	£4,509	**£20,183**	Yes	Yes	Yes
Affordable Rented Housing						
Affordable Rent	-	£5,118	**£17,061**	Yes	Yes	Yes
Social Rent	-	£4,509	**£15,031**	Yes	Yes	Yes

Source: AECOM Calculations

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

Market housing for purchase and rent

4.4.15. Local households on average incomes may be able to access entry-level homes but these are at the margins of affordability for these households. The median house price would require an annual income 19% higher than the current average. Households with lower quartile earnings are unlikely to be able to afford to buy an entry level home unless they have the advantage of a larger deposit.

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

Affordable home ownership

4.4.17. There is a group of households in Werrington who may be able to afford to rent privately but cannot afford home ownership. They typically have incomes between around £31,700 per year (at which point entry-level rents become affordable) and £45,900 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as Discounted Market Sale, First Homes, Shared Ownership and Rent to Buy.

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

4.4.19. This report has estimated the income required to afford discounts of 20-50% to cover the range of discounts likely to be available on these different products. A minimum 15% discount would be required to make new build discounted home ownership products affordable to those on average local incomes in the NA. A minimum 20% discount would be sufficient in Werrington to make home ownership affordable to a household on two lower quartile average incomes (requiring an income of £41,226 to purchase).

4.4.20. The incomes required to afford First Homes range between £25,766-£36,072. However, even at the highest-level discount of 50%, First Homes remain unaffordable to those households with only one lower quartile earners.

4.4.21. Shared ownership at the lowest share (10%) would be the only product which could make discounted home ownership in Werrington affordable to a household on a single lower quartile income. The incomes required to afford a shared ownership home in Werrington range between £20,183 (for a 10% ownership share) to £34,116 (for a 50% ownership share).

4.4.22. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. 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 Werrington Parish Council intend to set higher discount levels (e.g. on First Homes) than that set at district/borough level, further discussions with the LPA are advised.

4.4.23. Shared ownership appears to be more affordable than Discounted Market Sale and First Homes, but is broadly accessible to the same groups. The minimum equity share for shared ownership is 10% of the property value.[10] If this is delivered in the NA, it will make shared ownership easier to access for more households, even including those on a single lower quartile income, which is unusual. 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.

4.4.24. 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. While affordability to local households would depend on how rents are set, in Werrington if Rent to Buy is offered at a discount to *entry level* rents, or at average rents, both options would be affordable to households on average incomes, or with access to two lower quartile incomes (requiring incomes of £31,700 and £36,540 respectively). This would be comparable to the incomes required to afford First Homes at 30-40% discount, or Shared Ownership at a 50% share. Shared Ownership at a lower share, or First

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

Homes at a higher discount would be more affordable in Werrington than Rent to Buy. However, for some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.

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

- Discounted Market Sale and First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
- Shared ownership at high equity shares performs a similar function to 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.

Social and Affordable Rented housing

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

4.4.27. Affordable rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered Providers (housing associations) set them to ensure that they are affordable to those claiming housing benefit, i.e. at or below Local Housing Allowance levels. This means that they are in practice below 80% of market levels. This appears to be the case in Werrington, where affordable rent (at £5,118 per year) represents 47% of the average market rent (of £10,962).

4.4.28. Affordable and social rented housing in Werrington is generally affordable to households with either one or two lower earners depending on their household size (average income households are unlikely to be eligible). Again, this is unusual, and in this sense positive, as in many other NAs around the country households with a single lower earner are unable to afford any of the tenures considered including the Social Rented homes without recourse to benefits. In Werrington, it appears that even the lowest income households eligible for Social or Affordable Rented homes will not

require additional subsidy through Housing Benefit/Universal Credit to access housing.

4.4.29. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)[11].

4.4.30. Social Rents are cheaper than Affordable Rents and, in theory, would leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. This is particularly the case for households who are supported by Housing Benefit and subject to the overall benefit cap since their benefit income is limited by the cap and they may not be able to claim enough to cover the Affordable Rent.

4.4.31. Where households are supported by housing benefit and not affected by benefit caps, the difference in the cost of Affordable and Social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that these households may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.

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

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

4.5. Estimates of the need for Affordable Housing

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

AECOM Estimates

The Need for Social/Affordable Rented Homes

4.5.2. The latest Staffordshire Moorlands SHMA Update dates from February 2017 and is therefore over eight years old at the time of writing our HNA[12]. As this evidence is

[11] National Planning Policy Framework
[12] 8741306_06_Staffs_Moorlands_SHMA_Update_051016.pdf

dated and precedes the release of Census 2021 data AECOM has provided estimates of the need for affordable housing in the NA.

4.5.3. AECOM estimates the need for 2 (rounded) Social/Affordable rented homes per annum in Werrington, equating to a total of 32 over the plan period. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-6 below. This need is largely for Social/Affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents.

4.5.4. The estimate takes as its starting point the number of households on the District Council's waiting list who have expressed that they would be willing to live in Wellington (55 households). Of these applicants, 14 live within the NA and 31 have stated that the NA is their first preference with the remainder indicating it is their 2nd or 3rd choice. Some of the households included in this estimate do not currently live within the NA therefore may not be eligible for affordable housing in the parish, depending on whether they have a local connection (which is not detailed in the data shared by the district council). However, given the very limited stock of affordable housing and private rented housing in the NA, it is likely that households have moved from the parish to other areas to secure affordable housing in the past. This means that there is more limited locally generated affordable housing need as a result of the limited supply of affordable housing.

4.5.5. It is also likely that in the future, if the NA has a housing requirement of the scale indicated by the District Council, additional affordable housing will be delivered and this will help to meet needs beyond the parish within the wider district. As such, it is appropriate to include those households on the waiting list who have expressed a preference to live in the NA.

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

Component of need or supply in the AECOM estimate	Per annum
Current need	3.7
Newly arising need	0.5
Supply	2.0
Net shortfall	2.1

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

The Need for Affordable Home Ownership Homes

4.5.6. Turning to affordable home ownership, AECOM estimate potential demand for 6 (rounded) dwellings per annum in Werrington, equating to a total of 94 over the Neighbourhood Plan period. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-7 below.

4.5.7. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning

definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for social/affordable rented housing.

Table 4-7: Estimate of need for Affordable Home Ownership Homes in Werrington

Component of need or supply in the AECOM estimate	Per annum
Current need	6.1
Newly arising need	0.3
Supply	0.2
Net shortfall (or surplus)	6.2

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

Additional evidence of Affordable Housing needs

4.5.8. The District Council's waiting list shows that there are 55 households with a preference to live in Werrington, of which 31 have indicated it is their first choice. There is an even split between the need for 1-3 bedroom homes amongst those with the NA as their first preference. There appears to be a small level of need for 4 bedroom properties amongst households on the waiting list but, at present, these households have not indicated that the NA is their first choice. The need for these larger properties may emerge in the future as there are clearly some households in the district who need these larger properties.

4.6. Affordable Housing policies in Neighbourhood Plans

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

Application of Local Plan policies

4.6.2. Staffordshire Moorlands District Council's adopted policy on this subject (H3 Affordable Housing) requires 33% of all new housing to be affordable, on developments delivering 10 or more homes. Given that Affordable Housing made up exactly 33% of new housing in Werrington over the last decade according to Staffordshire Moorlands District Council completions figures, it is understood that this target is usually met on sites in the NA.

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

4.6.4. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is specified in the adopted Local Plan, in policy H3. Unless circumstances dictate otherwise and in agreement with the Council, 60% of all affordable dwellings provided on each site is required to be social / affordable rented housing with the remaining 40% being intermediate / starter home.

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

4.6.6. The tenure mix required in the adopted Local Plan is 60% social/affordable rented and 40% affordable home ownership. The Local Plan guideline mix appears to offer a suitable benchmark because it prioritises the delivery of Social/Affordable Rent and also provides scope to deliver affordable home ownership products.

4.6.7. It is possible that if 431 homes are delivered in the NA across the emerging plan period, and 33% are provided as affordable housing, a substantial proportion of identified affordable housing needs could be met. If 60% of the affordable housing is delivered as social/affordable rented, this would imply the delivery of 84 homes, substantially more than the needs identified here. There are a number of implications of this potential outcome:

- Delivery of new affordable homes in the NA would help to meet needs of households with acute needs in neighbouring parishes and in the wider district.
- Delivery of new affordable homes would re-balance the tenure in the stock within the NA which is currently dominated by owner occupation with very limited social rented and shared ownership options despite recent delivery of new affordable homes in recent years.
- Delivery may not be as high as policies expect because some sites may not meet the threshold to provide affordable housing (if they are small sites) and others may have site specific issues which impact on the viability of delivering affordable housing.
- Delivery of affordable home ownership homes, in line with the policy of providing 40% of affordable homes as these products, would have the potential to deliver up to 57 affordable home ownership properties. This figure is lower than the potential demand identified in this HNA which suggests there may be scope to expand provision of this type of affordable housing in the future.
- The evidence suggests affordable home ownership products could deliver wider choice within this NA and their delivery would not appear to prevent sufficient provision of Social/Affordable rented housing for those in acute need.

4.6.8. The evidence in this HNA suggests that households with average incomes in Werrington are on the margins of being able to afford entry level home ownership in

the market. Affordable home ownership products therefore appear to offer the opportunity to expand home ownership to average income households and those on lower incomes with relatively small discounts on the market value (eg discounted market sale with a discount of 20%). Different affordable home ownership products may appeal to different households depending on their financial resources and preferences (as discussed earlier in this section). Rent to Buy may also allow households with little or no deposit to access home ownership.

4.6.9. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)[13].

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

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

4.7. Conclusions- Affordability and Affordable Housing

Current tenure profile

4.7.1. the NA's current tenure profile is formed predominantly of homeowners, making up around 90% of households, followed by private and social renters, accounting for 7% and 3% of households respectively. Only 0.1% of households live in shared ownership homes. The NA has a higher proportion homeowners and a correspondingly lower percentage of private and social renters than Staffordshire Moorlands as a whole. Proportions at a national level show significantly less owner occupation and more private and social renting.

4.7.2. Over the intercensal period 2011-2021, the proportions of different tenures in the NA have not changed significantly. However, between 2014/15-2024/25, 83 additional housing units have been constructed, with the majority after the 2021 Census. 27 of the new units (33%) were affordable, with 15 provided for social/ affordable rent, and 10 for shared ownership. Two units, which were completed in 2016/17, were both for discount market sale.

[13] National Planning Policy Framework

Affordability

4.7.3. Between 2014 and 2023 average house prices in the NA have been rising with some moderate fluctuations, leading to an overall house price increase of 30% (£51,000). This is lower than the national average increase of 45% during the same period. The housing type for which prices increased most were denser (and thus cheaper) terraced homes (rising by a staggering 138%), making up the smallest part of the NA's housing stock. Flats, as the densest and cheapest type of housing are in short supply in the NA, making up only 2% and being the subject of so few sales that price data is insufficient to compare over the years. Semi-detached homes experienced the second highest price increase, followed by detached homes (49% and 44% respectively). Overall, house price increases have been modest compared to increases seen in many other parts of the country, but the limited supply of denser and cheaper units is causing prices to be pushed up due to unmet demand.

4.7.4. The average annual household income in the NA was £44,267 in 2020 (the most recent year for this data), while the gross lower quartile income for a single earner was £21,312 or £42,624 for dual income households across Staffordshire Moorlands (this data is not available for smaller areas). Households with access to two lower quartile individual incomes (based on the district-wide data) therefore earn almost the same as average income households in Werrington.

4.7.5. Comparing these local income levels with the cost of different tenures reveals that housing affordability in the NA is relatively positive, compared to many other parts of the country. Those households on an average income or with access to two lower quartile incomes can afford market rents, as well as all types of affordable home ownership products at different discounts or ownership shares. Affordable home ownership products are therefore likely to be useful in the NA in extending the possibility of home ownership to more of the NA's residents. These households could also afford affordable and social rented housing, although they may not be eligible. Those households with access to a single lower quartile income can afford shared ownership at a 10% share, affordable rented housing and social housing, without recourse to benefits.

The need for Affordable Housing

4.7.6. The quantity of Affordable Housing needed in the NA has been approximated through an AECOM calculation based on the latest housing waiting list data shared by Staffordshire Moorlands Council. The latest SHMA Update from 2017 was not used to produce an estimate, as it is over eight years old.

4.7.7. The estimated affordable housing need in the NA totals 8 units per annum or 126 units over the 15-year Neighbourhood Plan period. Of this,

- 2 (rounded) units per year are identified as more urgent need for social and affordable housing (32 units over the plan period); and
- 6 (rounded) units per year as need for affordable housing for sale (94 over the plan period),

Affordable Housing policy

4.7.8. As Staffordshire Moorlands communicated an indicative housing requirement range of 431-863 units, up to 142-285 affordable homes might be delivered in the NA over Neighbourhood Plan period, provided the adopted Local Plan target of 33% affordable housing continues to be met, as it has been on recently completed schemes. This would be more than sufficient to meet identified need in the NA, while also catering for affordable housing need from across the wider district, including from households who may have previously had to move away from the NA due to a lack of affordable housing supply. If delivery is lower than this indicative target, meeting the more urgent need for social and affordable rented units should be prioritised where possible.

4.7.9. Table 4-8 summarises Werrington'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 4-8: Estimated delivery of Affordable Housing in Werrington

	Step in Estimation	Expected delivery
A	Indicative minimum housing requirement	431
B	Affordable housing quota (%) in LPA's Local Plan	33%
C	Potential total Affordable Housing in NA (A x B)	142
D	Rented % (e.g. social/ affordable rented)	60%
E	Rented number (C x D)	85
F	Affordable home ownership % (e.g. Shared Ownership, Discounted Market Sale, First Homes, Rent to Buy)	40%
G	Affordable home ownership number (C x F)	57

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

4.7.10. If this level of housing delivery is planned for, and achieved, with policy compliant levels of affordable housing, Table 4-8 suggests that it is possible to meet the need for social/affordable rented housing identified in this HNA. In fact, the NA could deliver

sufficient new homes to help meet wider needs. The potential demand for affordable home ownership appears to be high, which suggests there would be scope to expand provision of these products in the future. The evidence suggests affordable home ownership products could deliver wider choice within this NA and their delivery would not appear to prevent sufficient provision of Social/Affordable rented housing for those in acute need.

4.7.11. 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 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 Werrington, highlighting recent changes to it and comparing the mix to wider averages.

Dwelling type

5.2.2. Table 5-1 below shows that the NA's mix of dwelling sizes is relatively homogenous, with detached and semi-detached houses (the least dense and most common dwelling types in the NA) together making up the vast majority (95%) of all properties. More dense dwelling types, which include terraces and flats, each make up only 2% and 3% of the local dwelling stock respectively. This is very low compared to most other settlements around the country.

5.2.3. The District's overall type mix is relatively similar, but not quite as skewed towards the least dense housing types as the NA's. The country as a whole has a much more balanced dwelling type mix, with each category representing 22-32% of the total.

5.2.4. Unfortunately, the completions data shared by Staffordshire Moorlands District Council does not include details of the accommodation type of the units delivered more recently.

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

Type	Werrington	Staffordshire Moorlands	England
Detached	44.1%	40.7%	22.9%
Semi-detached	50.6%	37.9%	31.5%
Terrace	3.4%	15.7%	23.0%
Flat	1.8%	5.5%	22.2%

Source: Census 2021, AECOM Calculations

5.2.5. Table 5-2 looks at the change between the 2011 and 2021. It shows no significant changes in the proportions of different housing types in the NA. This is largely due to the majority of recent units being delivered after 2021.

5.2.6. The Census also divides dwellings into a standard set of categories that does not include bungalows. For instance, a detached bungalow will be counted only as a detached house, and so forth. It is therefore useful to refer to Valuation Office Agency (VOA) data, which is based on council tax reporting and is in other respects less precise, but which does separate out bungalows as a separate category.

5.2.7. The VOA counts 930 bungalows in the NA in 2024. This represents 21% of all homes in Werrington. Bungalows make up a slightly higher proportion in the NA than across the wider district (18%), and a much higher proportion than nationally (9%). Bungalows tend to appeal to older households and those with mobility limitations (alongside other properties with level access or flats with lifts), so this element of the NA's housing stock may be linked to the age profile of the population, considered later in this chapter, as well as in our following chapter.

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

Type	2011	%	2021	%
Detached	1,065	43.6%	1,054	44.1%
Semi-detached	1,244	51.0%	1,209	50.6%
Terrace	93	3.8%	81	3.4%
Flat	36	1.5%	44	1.8%
Total	2,440	-	2,391	-

Source: ONS 2021 and 2011, AECOM Calculations

Dwelling size

5.2.8. Table 5-3 below presents the current housing mix in terms of size, compared to the wider local authority and country. It shows that compared to wider Staffordshire Moorlands, the NA has more 3 bedroom homes (the most common dwelling size for the NA, the district, and the country as a whole) and slightly fewer of every other size home. The second most common dwelling size across all the geographies is two bedrooms, followed by homes with four or more bedrooms. Homes with one bedroom are the least common across all three geographies, but particularly rare in Werrington, making up under 3% of total dwelling stock. These findings chime with the homogeneity in dwelling type and the shortage of denser dwelling types and most particularly of flats in Werrington, which we noted in our previous section.

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

Number of bedrooms	Werrington	Staffordshire Moorlands	England
1	2.7%	6.2%	11.6%
2	22.0%	26.4%	27.3%
3	56.7%	46.7%	40.0%
4+	18.5%	20.7%	21.1%

Source: Census 2021, AECOM Calculations

5.2.9. Table 5-4 below presents the current housing mix in terms of size, compared to that in 2011. This shows very little change. Similarly to the same table for changes in dwelling types 2011-2021, this is largely due to the majority of recent units being delivered after 2021. Unfortunately, completions data from the district council does not include detail on dwelling sizes.

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

Number of bedrooms	2011	%	2021	%
1	59	2.5%	66	2.7%
2	526	22.0%	528	22.0%
3	1387	58.1%	1,362	56.7%
4+	416	17.4%	445	18.5%
Total	2,388	-	2,401	-

Source: ONS 2021 and 2011, AECOM Calculations

5.3. Population characteristics

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

Age

5.3.2. Table 5-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. This shows the pace of ageing of the NA's population. The population in the two oldest cohorts, aged 65-84 and 85 and over, has expanded by a sizeable 23% and 19% respectively in the past decade. All other age groups have declined in proportion, with significant proportionate drops of between 9-12% for all age groups except young children, where the cohort declined by a lesser 4%. The ageing population will represent the key driver of housing need in the NA over the Neighbourhood Plan period, as more people enter age groups associated with changing accommodation requirements.

5.3.3. At the same time, the proportionate decline in the younger population, particularly those aged 0-44 (representing the bulk of working age adults and families with young children), may present a future challenge to the balance and vibrancy of the local community and economy. This trend could present a justification to use new residential development to attract and retain young families to support the continued

thriving of local businesses and facilities such as the primary school, in addition to serving the evolving needs of older people.

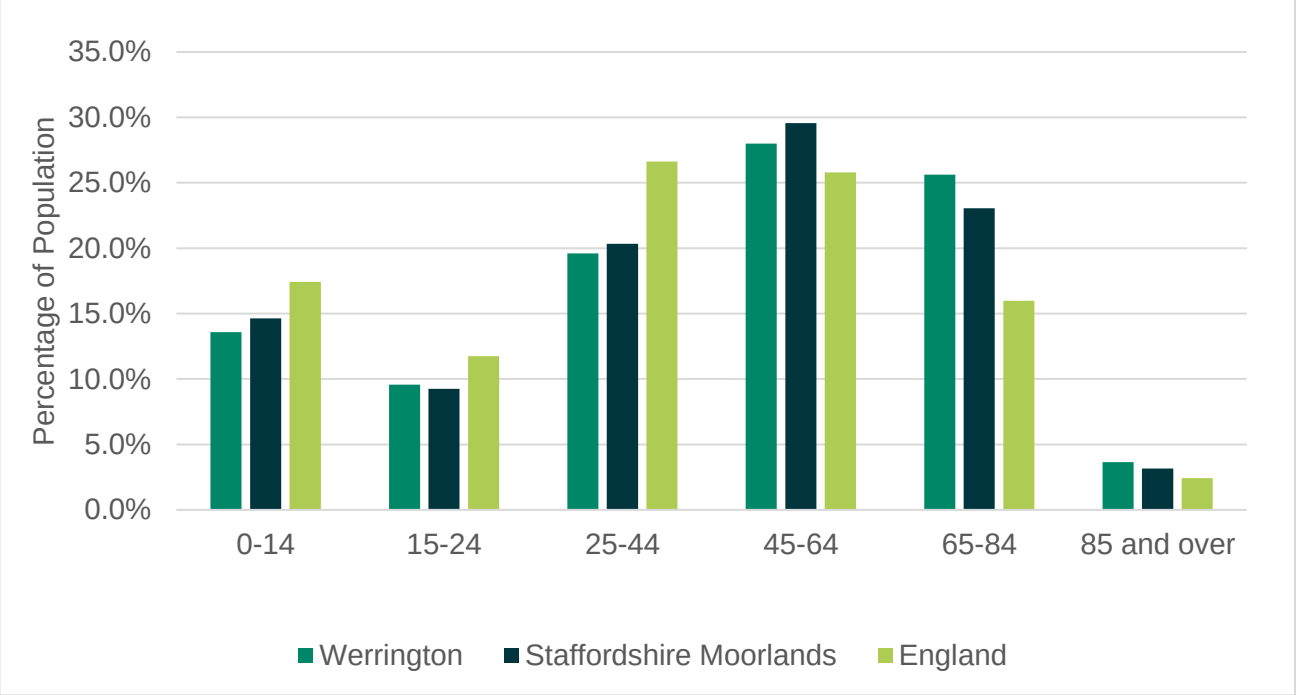
Table 5-5: Age structure of Werrington, 2011 and 2021

Age group	2011 (Census)		2021 (Census)		Change
0-14	785	13.8%	756	13.6%	-3.7%
15-24	597	10.5%	533	9.6%	-10.7%
25-44	1,198	21.1%	1,091	19.6%	-8.9%
45-64	1,774	31.2%	1,559	28.0%	-12.1%
65-84	1,164	20.5%	1,426	25.6%	+22.5%
85 and over	171	3.0%	203	3.6%	+18.7%
Total	5,689	-	5,568	-	-2.1%

Source: ONS 2011, ONS 2021, AECOM Calculations

5.3.4. For context, it is also useful to look at the NA's population structure alongside that of the district and country. Figure 5-1 (using 2021 Census data) shows that the population of the NA is similar to that of Staffordshire Moorlands in general but slightly older, and that both geographies have an older population than the national average. The larger 65-84 and 85+ age cohort in the NA in particular is likely to translate into a significant increase in the 85+ cohort over the Plan period. This in turn may increase people's needs for accessibility adaptations or additional care and support.

Figure 5-1: Age structure in Werrington, 2021



Source: ONS 2021, AECOM Calculations

Household composition and occupancy

5.3.5. 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 period. Table 5-6 shows that the NA has a slightly lower proportion of single-person households than Staffordshire Moorlands, and a correspondingly

higher proportion of family and couple households. Most households in both the NA (71%) and the district (67%) are composed of couples or families. Looking at sub-categories within these groupings, the NA has slightly higher shares of older single and older couple and family households than the district, and quite similar shares of all other sub-categories compared to Staffordshire Moorlands as a whole.

5.3.6. The only two sub-categories with substantial growth since 2011 are single and couple/family households aged 65 and over. These have grown by 12% and 30% respectively since the 2011 Census. All other sub-categories have declined in their share.

Table 5-6: Household composition, Werrington, 2021

Household composition		Werrington	Staffordshire Moorlands	England
One person household	**Total**	**26.3%**	**29.6%**	**30.1%**
	Aged 66 and over	15.8%	15.6%	12.8%
	Other	10.5%	14.0%	17.3%
One family only	**Total**	**71.1%**	**66.9%**	**63.1%**
	All aged 66 and over	17.1%	14.2%	9.2%
	With no children	20.1%	19.4%	16.8%
	With dependent children	22.2%	22.1%	25.8%
	With non-dependent children[14]	11.5%	11.0%	10.5%
Other household types	**Total**	**2.7%**	**3.5%**	**6.9%**

Source: ONS 2021, AECOM Calculations

5.3.7. 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.

5.3.8. Table 5-7 shows that 37% of households in the NA have one more bedroom than they would be expected to need, and 49% have at least two more. This means that 86% of households in the NA currently under-occupy their home. This is unsurprising as this is particularly common for older households. The largest proportion of under-occupying households are in the categories of single persons, and couples and families where all household members are aged 65+, as well as couples and families

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

under 65 with no children, and single persons under 65. This suggests that the NA's larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or not been able to move to properties sized more appropriately for their household size.

5.3.9. There are very few households in the NA with too few bedrooms for the size of their household, and these are solely families with dependent children. This suggests that affordability difficulties are causing a small number of family households with dependent children to live in overcrowded accommodation. This further supports the potential need for more affordable family accommodation to attract and retain families with children in the NA, as well as appropriate smaller and denser accommodation types and sizes to allow those households who wish to, to downsize or "rightsize".

5.3.10. The Covid-19 pandemic has had an impact on how households use their homes, with an increase in home working post-pandemic, changing the way many households occupy their homes. It may therefore be assumed that households where one or more person works from home (either full-time or as part of hybrid working) would seek more spacious properties, often with an extra bedroom which could be used as an office or study (although this would still be considered under-occupancy within the Census). However, households would need to balance the desire for larger dwellings for homeworking with affordability.

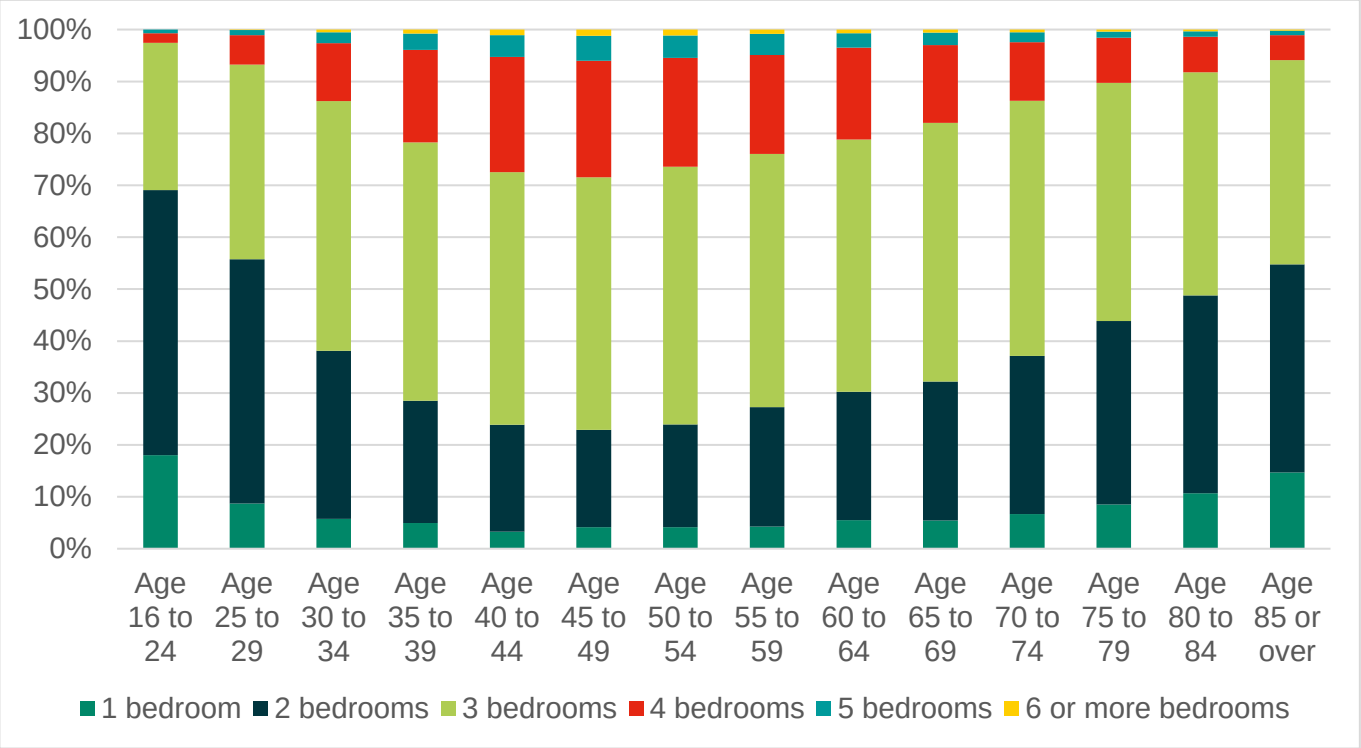
Table 5-7: Occupancy rating by age in Werrington, 2021

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	73.3%	23.6%	3.1%	0.0%
Single person 66+	58.6%	33.0%	8.4%	0.0%
Family under 66 - no children	77.2%	21.0%	1.9%	0.0%
Family under 66 - dependent children	18.8%	53.2%	27.3%	0.8%
Family under 66 - adult children	15.4%	55.7%	28.9%	0.0%
Single person under 66	51.6%	43.9%	4.5%	0.0%
All households	49.2%	36.9%	13.4%	0.5%

Source: Census 2021, AECOM Calculations

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 Staffordshire Moorlands 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. However, the graph also shows that even as some households downsize as they age, an average older household never returns to live in as small a property as the youngest households live in.

Figure 5-2: Age of household reference person by dwelling size in Staffordshire Moorlands, 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 Werrington 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 Werrington households in 2011 is shown in Table 5-8. This makes clear that population growth can be expected to be driven by the oldest households, with a 53% growth in households aged 65 and over and 5% growth in the proportion of households aged 25-34. The share of all other household groups is projected to decline.

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

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	21	132	897	515	823
2040	20	138	793	475	1,259
% change 2011-2040	-4%	+5%	-12%	-8%	+53%

Source: AECOM Calculations

5.4.3. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2) onto the projected age profile for the NA in Table 5-8 immediately above. The resulting 'ideal' future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.

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

5.4.5. The result of this exercise is presented in Table 5-9. It suggests that, based on demographic trends, the NA's new stock should be focused primarily on 2- and 1-bedroom dwellings (60% and 29% respectively). No additional 3-bedroom dwellings and only a small proportion (10%) of additional dwellings with 4 or more bedrooms appear to be required. This is not because these size categories are not important to meeting need, but because they already make up close to the recommended proportion of local housing, based on current occupancy patterns (including for instance, the tendency for older households to under-occupy their homes). Homes with 3 bedrooms in particular make up a very large part of the dwelling stock of Werrington, so the suggested mix for new dwellings has the purpose of rebalancing the local housing stock.

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

Number of bedrooms	Current mix (2021)	Suggested mix (end of Plan period)	Balance of new housing to reach suggested mix	Indicative policy range
1	2.7%	6.5%	29.1%	25-35%
2	22.0%	28.1%	60.2%	55-65%
3	56.7%	47.3%	0.0%	0-10%
4+	18.5%	18.1%	10.7%	5-15%

Source: AECOM Calculations

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

- There is currently no resident or household survey results that need to be taken into account as part of this HNA, as far as AECOM are aware. However, if any such surveys are undertaken in future to underpin the review of the Neighbourhood Plan, we recommend that questions are included on the housing size needs and preferences of residents, to check whether these validate or point to an adjustment of our model.

- The Staffordshire Moorlands SHMA update, undertaken in 2017, is now very out of date, based on the 2011 Census, and is also founded on the size mix across the district, which is less unbalanced that in the NA specifically. We therefore do not believe that any conclusions of the SHMA on dwelling size mix are necessarily relevant here.
- The preceding chapter found that affordability is a challenge in the NA, but maybe not quite to the extent that it is in some other settlements. While the provision of Affordable Housing (subsidised tenure products) is one way to ensure affordability of housing, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets. This is particularly relevant to Werrington, where the dwelling size and type mix is a little more homogenous than elsewhere, and where there appears to be a considerable shortage of smaller and denser dwelling types and sizes, resulting in these units being pushed up in price at a faster rate than the overall increase in house prices in the NA in general terms.
- Continuing to provide smaller homes with fewer bedrooms, and a greater share of flats and terraces, would help to address this situation and to rebalance the rather homogenous current housing supply in Werrington, 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 small to mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms if they existing stock of larger homes is sufficiently affordable.

Tenure

5.4.7. 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.

5.4.8. 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.

5.4.9. There are some 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 SHMA is rather old and therefore considered less relevant.
- 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. In this case the Staffordshire Moorlands waiting list data shared with AECOM (see tables D-7-1 and D-7-2 in Appendix D) indicates that 40% of present affordable housing need for rent is for dwellings with one bedroom, 31% for two bedrooms, 25% for 3 bedrooms, and only 4% for homes with 4 or more bedrooms.
- 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. Therefore, if such a survey or consultation work is undertaken in the NA, these are themes that could be explored to supplement the findings of our HNA.

5.4.10. 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

5.4.11. 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.

5.4.12. 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.

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

5.4.14. 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 Werrington Parish Council and community to consider.

5.5. Conclusions- Type and Size

The current housing mix

5.5.1. The current dwelling mix in Werrington (using 2021 Census figures) is much more strongly weighted in favour of less dense detached and semi-detached housing (at a combined 95% of the mix) than the comparator geographies of wider Staffordshire Moorlands (78%) and England (54%). This characteristic feature comes at the expense primarily of terraces and, particularly, flats – both of which exist at much smaller proportions than wider averages. The lack of these types, which tend to be the smallest and most affordable, may present challenges to newly forming younger households wishing to move to or remain in the parish. In contrast, around 21% of homes in the NA are bungalows, which may be linked to the older demographic profile of the population.

5.5.2. In terms of dwelling size, Werrington's mix is dominated by 3 bedroom homes, at 57% of the mix. Consequently, the share of homes in all other categories is below that seen across Staffordshire Moorlands and England. As above, the lack of smaller 1-2 bedroom properties (representing a combined 25% of the mix, compared to 33% across the District and 39% across England) presents a clear challenge in terms of affordability and limited choices for newly forming households, single people and lower-income couples.

Population characteristics

5.5.3. The Werrington population, which is weighted toward older age groups at the expense of younger middle-aged people when compared to Staffordshire Moorlands and particularly England, has experienced a modest decline between 2011 and 2021.

5.5.4. Over that period, there has been a notable increase in the number of older people. All other age groups have declined in proportion, with significant proportionate drops of between 9-12% for all age groups except young children, where the cohort declined by a lesser 4%. The ageing population will represent the key driver of housing need in the NA over the Neighbourhood Plan period, as more people enter age groups associated with changing accommodation requirements.

5.5.5. At the same time, the proportionate decline in the younger population, particularly those aged 0-44 (representing the bulk of working age adults and families with young children), may present a future challenge to the balance and vibrancy of the local community and economy. This trend could present a justification to use new residential development to attract and retain young families to support the continued thriving of local businesses and facilities such as the primary school, in addition to serving the evolving needs of older people.

5.5.6. Applying ONS household projections for Staffordshire Moorlands to the Werrington population in 2011 suggests that population growth can be expected to continue to be driven by the oldest households, with the 65+ age group expected to increase by 53% to become the largest cohort. Growth in younger age groups is expected to be much more modest or negative.

5.5.7. The composition of Werrington's households (in terms of the number of people, their age, and their relationships to one another) differs from Staffordshire Moorlands as a whole in the NA's higher share of family (as opposed to single-person) households. However, higher shares of both single-person and family households are aged over 66 in the parish. Of the NA's family households aged under 66, slightly more have dependent children than do not – in line with wider trends.

5.5.8. As of the 2021 Census, around 88% of households in the NA had at least one more bedroom than they would be expected to need, and 49% had at least two extra bedrooms. Under-occupancy was most common among a number of groups, notably including older couples, single people and families with no children. While not uncommon, this might suggest that Werrington's larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties.

Future population and size needs

5.5.9. 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 the ideal mix of dwelling sizes in 2040 to accommodate demographic change would have higher proportions of smaller homes and lower proportions of mid-sized and larger properties than the current dwelling mix.

5.5.10. Consequently, the model recommends that future housing delivery focuses predominantly on 2- and 1-bedroom dwellings (60% and 29% respectively). No additional 3-bedroom dwellings and only a small proportion (10%) of additional dwellings with 4 or more bedrooms appear to be required. This is not because these size categories are not important to meeting need, but because they already make up close to the recommended proportion of local housing, based on current occupancy patterns (including for instance, the tendency for older households to under-occupy their homes). Homes with 3 bedrooms in particular make up a very large part of the dwelling stock of Werrington, so the suggested mix for new dwellings has the purpose of rebalancing the local housing stock.

5.5.11. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable 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 Werrington. 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.[15]

6.1.4. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).[16] 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.

[15] See Paragraph: 017 Reference ID: 2a-017-20190220, at https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments)
[16] 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[17]:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings. These standards can be applied to mainstream housing as well as in specialist accommodation such as sheltered housing and extra care.
- **Category M4(3):** dwellings which are capable of adaptation for wheelchair users, or are already built for use of wheelchair throughout. These standards can be applied to mainstream housing as well as in specialist accommodation such as sheltered housing and extra care.

6.2. Specialist housing for older people

6.2.1. There are a total of 24 units of specialist accommodation in the NA at present, all of which are available for social rent for those in financial need. Details are provided in Appendix E. In addition, there are two care homes in Werrington (Ash Hall and Elizabeth House), offering a total of 96 bedspaces.

6.2.2. The 2021 Census indicates that at this time there were 784 individuals aged 75 or over in Werrington. This suggests that current provision is in the region of 31 units per

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

1,000 of the 75+ population (a common measure of specialist housing supply). It is relevant to note that the national average for England is 136 units per 1,000 of the 75+ population[18], so provision in the NA is considerably below the national average. The more significant care home provision may be absorbing unmet some of the current need that is unmet through independent housing, although the care home model may not suit all circumstances.

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 Werrington is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for Staffordshire Moorlands. The results are set out in Table 6-1, which shows that Werrington has a slightly higher proportion of people aged 75+ than the wider district, at 14% in 2021. This is projected to rise to 19% by the end of the Plan period in 2040, in line with projected ageing for Staffordshire Moorlands. The projected increase amounts to an additional 325 older people – and a 41% increase on the 2021 population.

6.2.4. A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population rather than the total at the end of the Neighbourhood Plan period is the key output of this calculation.

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

Age group	2021 Werrington	2021 Staffordshire Moorlands	2040 Werrington	2040 Staffordshire Moorlands
All ages	5,568	95,845	5,870	101,036
75+	784	11,785	1,109	16,672
%	14.1%	12.3%	18.9%	16.5%

Source: ONS SNPP 2020, AECOM Calculations

6.2.5. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.

6.2.6. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Neighbourhood Plan period to

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

2040. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates that the vast majority of older households across Staffordshire Moorlands are home owners, with almost all of the remainder renting from a social landlord.

6.2.7. The expected growth in the 75+ population in the NA is 325 additional individuals by the end of the plan period. This can be converted into 233 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 Werrington households are likely to need in 2040, and is shown in the bottom row of Table 6-2.

Table 6-2: Tenure of households aged 55-75 in Staffordshire Moorlands (2011) and projected aged 75+ in Werrington (2040)

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
Staffordshire Moorlands (2011 mix)	**91.2%**	70.1%	21.1%	**8.8%**	7.8%	0.8%	0.2%
Werrington (2040 projection)	**213**	164	49	**20**	18	2	0

Source: Census 2011

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

Future needs for specialist accommodation and adaptations

6.2.9. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Neighbourhood Plan period is calculated to be 130.

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

6.2.11. The results presented below suggest that a clear majority of the need is for market rather than affordable specialist housing, which reflects the high propensity of existing older households to be owner occupiers. The balance of need between sheltered and extra-care products is well-balanced, but slightly favours lower care options due to the relatively lower rates of severe disability in the population. This split may be adjusted slightly in favour of extra care options considering the sole existing specialist housing scheme in the parish is offered in a sheltered model. That said, the presence of two care homes may also offset some of the need for extra-care options.

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

Type	Affordable	Market	Total
Housing with care	9 (6.9%)	54 (41.5%)	**63** **(48.5%)**
Adaptations, sheltered, or retirement living	5 (3.8%)	62 (47.7%)	**67** **(51.5%)**
Total	**14** **(10.8%)**	**116** **(89.2%)**	**130**

Source: Census 2011, AECOM Calculations

6.2.12. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. Table E-3 in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Werrington results in a total of 82 specialist dwellings that might be required to the end of the Neighbourhood Plan period. This is set out in Table 6-4. Again, market options are favoured, and the potential need for lower-care options and adaptations relative to extra-care is greater than in the AECOM model above.

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

Type	Affordable	Market	Total
Housing with care	10 (12.2%)	13 (15.9%)	**23** **(28.0%)**
Adaptations, sheltered, or retirement living	20 (24.4%)	39 (47.6%)	**59** **(72.0%)**
Total	**30** **(36.6%)**	**52** **(63.4%)**	**82**

Source: Housing LIN, AECOM calculations

Further considerations

6.2.13. The above estimates suggest that potential need for specialist accommodation could be in the range of 82-130 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. It is proportionally high in relation to the overall indicative housing requirement in the NA (representing nearly a quarter of the lower end of the range, set at 431), and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

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

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

6.2.16. It is considered that Werrington is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above – given that it is classed as a larger village and is close to Stoke. 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 Werrington 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 2040 there would be a need for 21 residential care beds and 15 nursing care beds in the NA, an increase of 36 from present levels – although vacancies and turnover in the existing stock may well have the effect of reducing net need.

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 85% of the Werrington population aged 75 and over is likely to live in the mainstream housing stock[19].

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. However, given that there is unlikely to be a large volume of additional specialist supply during the Neighbourhood Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with Staffordshire Moorlands District Council.

6.4.4. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being

[19] 784 over 75s in 2021, of which 24 are accommodated in specialist housing and a further 96 in care homes, leaving 664 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75 and vacancies may exist.

observed nationwide. Government is considering mandating M4(2) on newly erected dwellings[20], although changes to Building Regulations have not yet been made.

6.4.5. The current adopted Local Plan policy H1 provides explicit encouragement for development to accommodate specific groups such as older people, and requires that all new homes meet national standards for accessibility and adaptability (Category M4(2). The evidence gathered here would appear to strongly justify the full application of this policy requirement in Werrington. 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 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. The proportion of wheelchair users in England as a whole is as follows: using a wheelchair all of the time (0.6% of the population), and part of the time (3% of the population).

6.5. Conclusions- Specialist Housing for Older People

Characteristics of the current older population

6.5.1. There is a total of 24 units of specialist accommodation in the NA at present across a single scheme all of which are available only for social rent and through a sheltered housing (rather than extra care) model.

6.5.2. A clear majority (91%) of Staffordshire Moorlands households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2040) are owner occupiers and the remainder predominantly rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent will need to rely on subsidised rented housing because they are unlikely to have the funds to buy. Rates of disability in Werrington are also higher among social tenants than owner-occupiers.

Projected demographic change and need for specialist housing

6.5.3. In 2021 there were around 784 individuals aged 75 or over in Werrington, a number that is projected to rise to 1,109 by the end of the Neighbourhood Plan period in 2040 – an increase of 41%.

6.5.4. The 75+ population of the NA is projected to grow from 14% to 19% of the population between 2021 and 2040. As established in the previous chapter, Werrington has a notably older population than the wider District and may therefore age faster in the coming years than is estimated here – unless any future additional housing succeeds in attracting a more diverse and younger mix of households.

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

6.5.5. The growth in the older population, which, rather than the total, is the focus of the estimates of need here, should be converted into households because some older people will be cohabiting in old age. The projected 75+ population growth of 325 people to 2040 is equivalent to roughly 233 households in that age category.

6.5.6. 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.

6.5.7. These two estimates suggest a range of 82 to 130 specialist accommodation units might be required during the Plan period. The estimates are also broken down by tenure and level of support required. Broadly, 60-90% of the need is for accommodation offered for market purchase. This chimes with the higher propensity of older households to be homeowners. Roughly 50-75% of the need is found to be for sheltered housing with limited support rather than additional care arrangements, although it should be noted that all of the existing specialist housing in the parish is sheltered housing – meaning that may be a larger gap in the market currently for extra-care accommodation (if the two care homes are not performing that function).

6.5.8. The potential need for care and nursing home beds arising from Werrington residents to 2040 can be roughly estimated at 36 units, although much of this need could be addressed through vacancies in the relatively large existing stock (amounting to 96 bedspaces).

6.5.9. These estimates are fairly large relative to the likely scale of housing development expected for the NA overall to 2040. Despite this, it would not be prudent to prioritise the potential demand from older people to the exclusion of other groups, such as those in need of Affordable Housing, young families, and others important to maintaining a balanced and vibrant community. The HNA evidence can be used to support specialist housing development but does not make that obligatory. How far to promote this is a choice for the Neighbourhood Planners and wider community.

Accessibility and adaptability

6.5.10. Given that there may not be a large volume of additional specialist supply during the Plan period, an alternative or additional avenue to the provision of additional specialist homes is to enforce the standards of accessibility and adaptability required of new development by Staffordshire Moorlands Council. There is a particularly high degree of overlap between the groups served by sheltered specialist housing and adapted mainstream housing, so the unmet need for such homes identified here can be reduced through this avenue.

6.5.11. The current adopted Local Plan requires all new homes to be built to Category M4(2) building regulations standards for accessibility and adaptability. The evidence gathered here amply justifies this policy requirement and supplies evidence of need in Werrington which could be used when negotiating on future sites.

7. Next Steps

7.1. Recommendations for next steps

7.1.1. This Neighbourhood Plan housing needs assessment aims to provide Werrington Parish Council with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with Staffordshire Moorlands District 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 Staffordshire Moorlands District 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 Staffordshire Moorlands District 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 Werrington Parish Council should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Staffordshire Moorlands District Council, or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.

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

Appendix A : Assessment geography

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

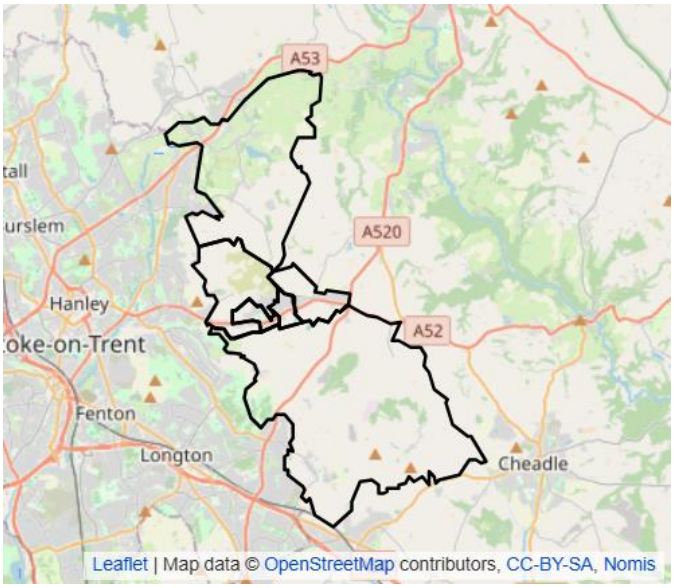
- OA E00151737;
- OA E00151741;
- OA E00151742;
- OA E00151743;
- OA E00151744;
- OA E00151745;
- OA E00151746;
- OA E00151747;
- OA E00151949;
- OA E00151950;
- OA E00151951;
- OA E00151952;
- OA E00151953;
- OA E00151954;
- OA E00151955;
- OA E00151956;
- OA E00151959;
- OA E00151960; and
- OA E00172340.

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

- LSOA E01029779;
- LSOA E01029780;
- LSOA E01029818;
- LSOA E01029819;

- LSOA E01029778; and
- LSOA E01029762.

Figure A-1: Map of LSOA for VOA Data

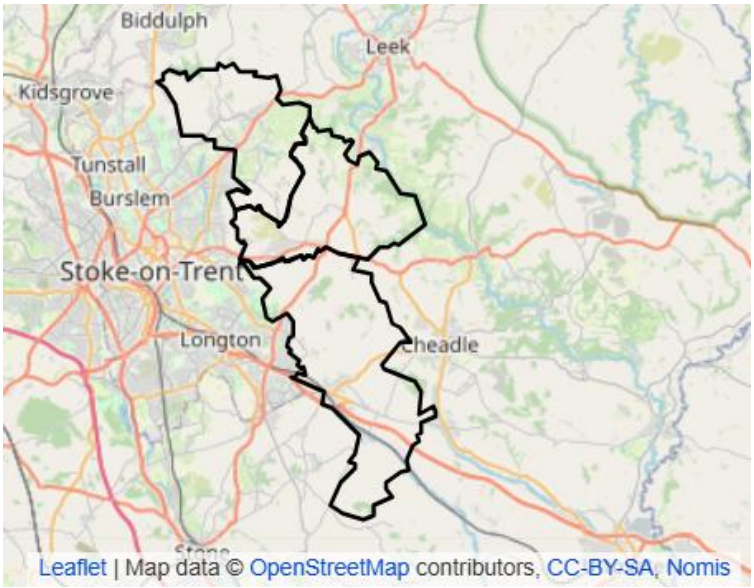


Source: NOMIS

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

- MSOA E02006211;
- MSOA E02006212; and
- MSOA E02006215.

Figure A-2: Map of MSOA for Income Data



Source: NOMIS

Appendix B : Local Plan context

Policies in the adopted local plan

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

Table B-1: Summary of relevant policies in the Staffordshire Moorlands Local Plan adopted in 2020

Policy	Provisions
SS 2 Settlement Hierarchy	Rural Area Larger Villages (Tier 2 of the hierarchy, following towns which are the main focus of future growth in the plan) are the most sustainable settlements in the rural areas and defined by a Development Boundary. They offer local social infrastructure, some local employment opportunities and good accessibility to towns / larger centres. They also serve their surrounding rural areas and smaller villages. The spatial strategy focuses the bulk of rural development in these settlements and seeks to sustain them as service centres. The scale of development in each area should be relative to their current size and infrastructure capacity.
SS 3 Future Provision & Distribution of Development	Provision will be made for at least 6080 additional dwellings (net of demolitions) and 32 hectares of additional employment land to be completed in Staffordshire Moorlands during the period 2014 to 2033 - an annual average of 320 homes per year. 25% of housing growth and 30% of employment growth will be located in Rural Areas. In order to assist in meeting identified development requirements, Neighbourhood Plans should maximise opportunities for housing and employment growth in sustainable locations, and where appropriate, make allocations for at least the same amount of housing and employment land identified in the Local Plan for the relevant parish or Neighbourhood Area.
SS 8 Larger Villages Areas Strategy (and paragraph 8.115)	Werrington is defined as a larger village in the settlement hierarchy, as it has a range of facilities and services. These settlements shall retain and enhance their role as rural service centres, providing for the bulk of housing requirement of rural areas and also for employment needs of a scale and type appropriate to each settlement having regard to infrastructure capacity and character.

Policy	Provisions
	These villages should meet housing requirements by: - Increasing the range of available and affordable house types, including for first time buyers and families; - Allocating a range of deliverable housing sites with good accessibility to services and facilities. - Supporting the development of housing windfall sites within the village boundaries, subject to wider Local Plan polices. - Allowing for rural exceptions housing in appropriate locations on edge of settlements (in line with Policy H 1) - additional to the housing provision for the rural areas. - Giving consideration to limited infilling on edge of settlement boundaries, subject to criteria set out in Policy H 1.
H 1 New Housing Development	New housing development should provide for a mix of housing sizes, types and tenure including a proportion of affordable housing as set out in Policy H 3, and where appropriate housing for special groups, to meet the needs and aspirations of the current and future population. Housing for special groups, particularly for older people and others as identified in the SHMA or successor document should be of a scale and in a location which is appropriate to its needs. Housing proposals of 10 dwellings (or 0.5ha) or more will be required to provide a mix of housing in terms of size, type and tenure on the site unless viability or other circumstances exist. The final mix will be negotiated with the developer based on housing needs as informed by the SHMA or successor document and other relevant factors such as available supply and market demand. All housing development should be at the most appropriate density compatible with the site and its location, and with the character of the surrounding area. Higher densities will generally be appropriate in locations more accessible by public transport and with good access to services. All new dwellings should aim to provide flexible accommodation which is capable of future adaptation by seeking to achieve adequate internal space for the intended number of occupants in accordance with the Nationally Described Space standard and delivered to meet accessibility standards set out in the Optional Requirement M4(2) of Part M of the Building Regulations. This will be determined on a site-by-site basis subject to considerations such as viability and design.
H 3 Affordable Housing	Residential developments of 10 dwellings (or 0.5ha) or more shall provide 33% affordable housing.

Policy	Provisions
	Unless circumstances dictate otherwise and in agreement with the Council, 60% of all affordable dwellings provided on each site will be social / affordable rented housing with the remaining 40% being intermediate / starter homes.
DSR 3 Land off Ash Bank Road Werrington (WE003 & WE052)	Land comprising two sites is allocated for residential development. WE003 amounts to around 3ha and is allocated for approximately 50 dwellings and WE0052 amounts to around 1ha and is allocated for approximately 25 dwellings.

Source: Staffordshire Moorlands Local Plan adopted in 2020

Policies in the emerging local plan

B.2 As explained in our Chapter 2, the most recent Local Development Scheme published by Staffordshire Moorlands District Council in 2025 states that an emerging new Staffordshire Moorlands Local Plan is proposed to supersede the current Adopted Local Plan in 2028, with a first options consultation planned for the autumn of 2025. However, no publications are yet available for review at the time of writing this HNA. Therefore, the policy context for this Neighbourhood Plan HNA is solely based on the Local Plan adopted in 2020.

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 Werrington, 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 (2024) = £205,000;
- Purchase deposit at 10% of value = £20,500;
- Value of dwelling for mortgage purposes = £184,500;
- Divided by loan to income ratio of 3.5 = purchase threshold of £52,714.

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 2024 was £178,500, and the purchase threshold is therefore £45,900.

C.7 It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. The Land Registry recorded no sales of new build properties in the NA in 2024. It is, however, important to understand the likely cost of new housing because new housing

is where the Neighbourhood Plan has most influence and is the appropriate benchmark for understanding the costs of affordable home ownership tenures (considered below).

C.8 Therefore an estimate has been calculated by determining the uplift between all house prices in 2024 across Staffordshire Moorlands and new build house prices in 2024 in the same area. This percentage uplift (or 'new build premium') is then applied to the 2024 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £200,403 and purchase threshold of £51,532.

C.9 In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across Staffordshire Moorlands in 2024. The median cost of new build dwellings in Staffordshire Moorlands was £246,995, with a purchase threshold of £63,513.

Private Rented Sector (PRS)

C.10 It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.

C.11 This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.

C.12 The property website Rightmove.co.uk shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within a 1 mile radius of the NA, 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.13 According to Rightmove.co.uk, there were 10 properties for rent at the time of search in April 2025, with an average monthly rent of £914. There were 4 2-bedroom properties listed, with an average price of £793 per calendar month.

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

- Annual rent = £793 x 12 = £9,510;

- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £31,700.

C.15 The calculation is repeated for the overall average to give an income threshold of £36,540.

Affordable Housing

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

Social rent

C.17 Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.

C.18 To determine social rent levels, 2021 data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Werrington. 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 Staffordshire Moorlands in Table C-1.

C.19 To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

Table C-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£80.08	£86.36	£92.45	£97.46	£86.72
Annual average	£4,164	£4,491	£4,807	£5,068	£4,509
Income needed	£13,881	£14,969	£16,025	£16,893	£15,031

Source: Homes England, AECOM Calculations

Affordable rent

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

C.21 Even a 20% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.

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

C.23 Comparing this result with the average 2-bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 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	£85.86	£96.20	£104.30	£125.18	£98.43
Annual average	£4,465	£5,002	£5,424	£6,509	£5,118
Income needed	£14,882	£16,675	£18,079	£21,698	£17,061

Source: Homes England, AECOM Calculations

Affordable home ownership

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

Discounted Market Sale/ First Homes

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

C.26 First Homes should be available to buy with a minimum discount of 30% below their full market value (i.e. the value of an equivalent new home);

- The discount level can be set higher than 30% – at 40% or 50% – where this can be suitably evidenced. The setting and justifying of discount levels can happen at neighbourhood as well as local authority scale;
- After the discount is applied the initial sale price must not exceed £250,000 (or £420,000 in Greater London), and lower caps can be set locally;
- Purchasers must be first-time buyers with an income less than £80,000 (or £90,000 in Greater London), and First Homes can be prioritised for local people and/or key workers;
- They will be subject to legal restrictions ensuring the discount is retained for future occupants, and renting out or sub-letting will not normally be permitted;

- In addition to setting the discount level, local authorities and neighbourhood planning groups can apply additional criteria, such as a lower income cap, local connection test or prioritisation for key workers through adopted plans, emerging policy or Supplementary Planning Documents.

C.27 The starting point for considering whether Discounted Market Sale/First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £200,403.

C.28 For the minimum discount of 30% the purchase threshold can be calculated as follows:

- Value of a new home (estimated NA new build entry-level) = £200,403;
- Discounted by 30% = £140,282;
- Purchase deposit at 10% of value = £14,028;
- Value of dwelling for mortgage purposes = £126,254;
- Divided by loan to income ratio of 3.5 = purchase threshold of £36,072.

C.29 The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 20%, 40% and 50% discounted home. This would require an income threshold of £41,226, £30,919 and £25,766 respectively.

C.30 All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible. All of the discounted prices are also below the £250,000 cap.

C.31 Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m21) would be around £122,500. This cost excludes any land value or developer profit. This would appear to be an issue in Werrington with First Homes at a 40% and 50% discount.

C.32 Table C-3 shows the discount required for market homes to be affordable to the three income groups. The cost of a typical discounted market sale property/First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking about these properties in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

[21] 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	16%	60%	19%
NA estimated new build entry-level house price	14%	59%	17%
NA entry-level house price	4%	54%	7%
LA median new build house price	30%	66%	33%

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

C.33 Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.

C.34 In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.

C.35 To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).

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

- A 25% equity share of £200,403 is £50,101;
- A 10% deposit of £5,010 is deducted, leaving a mortgage value of £45,091;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £12,883;
- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £150,302;
- The estimated annual rent at 2.5% of the unsold value is £3,758;

- This requires an income of £12,525 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £25,408 (£12,883 plus £12,525).

C.37 The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £20,183 and £34,116 respectively.

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

Rent to Buy

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

Appendix D : Affordable Housing need and policy

Affordable Housing estimates

D.1 In Table D-1 AECOM has calculated, using PPG as a starting point,[22] an estimate of the total need for affordable rented housing in Werrington over the Neighbourhood Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence available. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.

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

D.3 The District Council have provided AECOM with the following Housing Waiting List information, which falls under two categories. The first (table xx) relates to households on the housing register which have specified Werrington as one of the 3 areas of preference they are able to express on where they would like to reside. This is not a mandatory field and is, according to the District Council not always completed. The applicants' preference does not necessarily mean they are eligible for an affordable home in Werrington. The second category (table xx) relates to a mandatory field in the housing waiting list application, which relates to applicants' current residence location. This shows that 14 applicants have a current address in Werrington. This is the most likely indication of localised current need, as a minimum.

D.4 However, there are other applicants to the housing waiting list with a local connection which would also be eligible. Therefore, the actual level of need is likely to be higher. The number of applicants with Werrington as a preference is 55 and this is the figure that has been taken forward in the estimate.

D.5 A further reason why the affordable housing need may appear lower than it actually is, on the basis of the waiting list data, could be the very low current stock of affordable housing, meaning that those eligible for affordable housing are likely to be obliged to live elsewhere, generating affordable housing need in this other area.

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

Table D-7-1: Applicants who have listed Werrington as an area of preference

Bedroom need	Applicants 1st area of preference	Applicants 2nd area of preference	Applicants 3rd area of preference	Total
1	10	4	8	22
2	11	2	4	17
3	10	1	3	14
4	0	2	0	2
total	31	9	15	55

Source: Staffordshire Moorlands District Council

Table D-7-2: Applicants who are currently residing in Werrington

Bedroom need	Applicants with current address in Werrington
1	4
2	6
3	4
4	0
total	14

Source: Staffordshire Moorlands District Council

Table D-3: Estimate of need for Affordable Housing for rent in Werrington

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current households in need	55	Neighbourhood level housing waiting list data if provided by Staffordshire Moorlands District Council (for households on the waiting list who live in or have a preference to live in Werrington)
1.2 Per annum	**3.7**	Step 1.1 divided by the plan period to produce an annualised figure.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	102.4	MHCLG 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.
2.2 Proportion of new households unable to rent in the market	5.4%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in NA	67	2021 Census social rented households
2.2.2 Number of private renters on housing benefits	55.2	Housing benefit caseload. Pro rata for NA.
2.3 New households unable to rent	5.5	Step 2.1 x Step 2.2.
2.4 Per annum	**0.5**	Step 2.3 divided by plan period.
STAGE 3: TURNOVER OF AFFORDABLE HOUSING		

3.1 Supply of social/affordable re-lets (including transfers) %	3%	Assumed proportion of stock re-let each year.
3.2 Supply of social/affordable re-lets (including transfers)	**2**	Step 3.1 x NA social rented stock (2.2.1).
NET SHORTFALL OR SURPLUS OF RENTED UNITS PER ANNUM		
Overall shortfall per annum	**2.1**	Step 1.2 + Step 2.4 - Step 3.2

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

D.6 Turning to Affordable Housing providing a route to home ownership, Table D-2 estimates the potential demand in Werrington. This model aims to estimate the number of households that might wish to own their own home but cannot afford to. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.

D.7 There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home ownership.[23] No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

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

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in NA	178	Census 2021 private rented households.
1.2 Percentage renters on housing benefit in LA	31	% of renters in 2021 on Housing Benefit / Universal Credit with housing entitlement
1.3 Number of renters on housing benefits in the NA	55.2	Step 1.1 x Step 1.2.
1.4 Current need (households)	92.1	Current renters minus those on housing benefit and minus 25% assumed to rent by choice.[24]

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

[24] The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg http://www.ipsos-mori-generations.com/housing.html and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households

1.5 Per annum	**6.1**	Step 1.4 divided by plan period.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	102.4	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	3.8%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	3.9	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	**0.3**	Step 2.3 divided by plan period.
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	3.0	Number of shared ownership homes in the NA (Census 2021).
3.2 Supply - intermediate resales	**0.2**	Step 3.1 x 5% (assumed rate of re-sale).
NET SHORTFALL (OR SURPLUS) PER ANNUM		
Overall shortfall per annum	**6.2**	(Step 1.5 + Step 2.4) - Step 3.2.

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

D.8 There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).

D.9 It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

Affordable housing policy

D.10 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.

choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

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 has a need for 2 social/affordable rented homes per year, meeting the needs of households currently living in the NA and wider needs within the district where households have a preference for the NA. The HNA further estimates that the NA has a need for 6.2 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. Whilst there is limited localised need for social/affordable rent, delivery of these homes is also likely to be important to meet wider needs and hence these are likely to be prioritised within policy.
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 33% (Policy H3) were achieved on every site, assuming the delivery of the NA's indicative requirement range of 431-863 homes overall, up to 142-285 affordable homes might be expected in the NA over Neighbourhood Plan period. This level of potential affordable housing delivery would be more than sufficient to meet all of the need for affordable rented housing identified for the NA, as well as to provide further affordable rented housing to meet needs from across the wider area.
C. Government policy (e.g. NPPF) requirements: There is no required tenure mix set out in national policy (NPPF 2024) but local authorities are required to set out the minimum proportion of Social Rented housing needed in their areas as part of their Affordable Housing requirements.	Implicit prioritisation of Affordable/ Social Rented homes within Affordable Housing policy at the national level but local authorities have flexibility to set out the proportion needed in their areas. Local Plan tenure mix provides the starting point.

D. Local Plan policy:	The adopted Local Plan seeks a tenure split, within affordable housing, of 60% affordable rent and 40% 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.	Werrington Parish Council may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
G. Existing tenure mix in Werrington: 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 proportion of Affordable Homes in the NA's housing stock is more limited than the District and national level. Delivery of new affordable housing in recent years has made some inroads into rebalancing the tenure mix but it remains dominated by owner occupation. As such, delivery of new affordable housing is likely to provide a wider choice of housing in the NA.
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 Werrington Parish Council may wish to take account of broader policy objectives for Werrington and/or the wider district. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA.

	These wider considerations may influence the mix of Affordable Housing provided.

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, Werrington

	Name	Description	Dwellings	Tenure	Type
1	Stonehouse Road	1-bedroom bungalows, including mobility standard properties.	24	Rent (social landlord)	Age exclusive housing

Source: http://www.housingcare.org

Table E-2: Tenure and mobility limitations of those aged 65+ in Werrington, 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	**325**	**26.3%**	**359**	**29.0%**	**554**	**44.7%**
Owned Total	***299***	***25.4%***	***344***	***29.3%***	***533***	***45.3%***
Owned outright	277	25.2%	324	29.5%	499	45.4%
Owned (mortgage) or shared ownership	22	28.9%	20	26.3%	34	44.7%
Rented Total	***26***	***41.9%***	***15***	***24.2%***	***21***	***33.9%***
Social rented	13	46.4%	8	28.6%	7	25.0%
Private rented or living rent free	13	38.2%	7	20.6%	14	41.2%

Source: DC3408EW Health status

HLIN calculations

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

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

Source: Housing LIN SHOP Toolkit

E.1 As Table 6-1 in the main report shows, Werrington is forecast to see an increase of 325 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 0.325 = 20
- Leasehold sheltered housing = 120 x 0.325 = 39
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = 20 x 0.325 = 7
- Extra care housing for rent = 15 x . 0.325 = 5
- Extra care housing for sale = 30 x 0.325 = 10
- Housing based provision for dementia = 6 x 0.325 = 2

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[25].

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[26]

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

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

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

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

Co-living

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

Community-led developments (NPPF definition)

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

Community Right to Build Order

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

Concealed Families (Census definition)[27]

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.

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

Equity Loans/Shared Equity

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

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

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

Habitable Rooms

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

Household Reference Person (HRP)

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

Housing Market Area

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

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

Housing Need (NPPG 2024 definition)

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

Housing Needs Assessment

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

Housing Products

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

Housing Requirement (NPPF 2024 Definition)

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

Housing Size (Census Definition)

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

Housing Type (Census Definition)

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

Housing Tenure (Census Definition)

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

Income Threshold

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

Intercensal Period

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

Intermediate Housing

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

Life Stage modelling

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

Life-time Homes

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

Life-time Neighbourhoods

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

Local Development Order

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

Local Enterprise Partnership

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

Local Planning Authority

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

Local Plan

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

Lower Quartile

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

Lower Quartile Affordability Ratio

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

Market Housing

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

Mean (Average)

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

Median

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

Median Affordability Ratio

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

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years[28], 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.

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

Overcrowding

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

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

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

Private Rented

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

Retirement Living or Sheltered Housing

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

Residential Care Homes and Nursing Homes

Housing for older people comprising of individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.

Rightsizing

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

Rural Exception Sites

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

Shared Ownership

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

Sheltered Housing[29]

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

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

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

Strategic Housing Land Availability Assessment

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

Strategic Housing Market Assessment (former NPPF 2012 Definition)

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

Specialist Housing for Older People

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.[30]

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