

# Docking

Housing Needs Assessment (HNA)

July 2024

## Quality information

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## List of acronyms used in the text:

HENA	Housing and Economic Needs Assessment
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
KLWN	King's Lynn & West Norfolk
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
RP	Registered Provider (of Affordable Rented Housing)
RQ	Research Question
SHMA	Strategic Housing Market Assessment
VOA	Valuation Office Agency

# 1. Executive Summary

1. Docking is a parish and designated Neighbourhood Area (NA) located in the Borough of King's Lynn & West Norfolk.
2. At the time of the 2021 Census the NA was home to 1,089 residents, formed into 478 households and living in 690 dwellings. The large difference between the number and households and dwellings reflects the presence of a number of vacant or second homes, and this tally of population and dwellings does not reflect significant ongoing and pipeline development in the parish.
3. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Steering Group at the outset of the research.

## Conclusions- Tenure and Affordability

### Current tenure profile

4. Home ownership is the dominant tenure in Docking, though it represents a slightly lower share of the total (62%) than the wider Borough (67%) and is closer to the national average (61%). Besides home ownership there is a fairly large social rented sector – at 22% of all homes, compared to 14% for King's Lynn & West Norfolk and 17% across England – and a modest private rented sector (16% of homes). The latter has grown markedly over the past decade, while the social rented sector has actually contracted over time – likely due to the Right to Buy and similar schemes.

### Housing costs

5. Home values in the NA have followed a general upward trajectory despite some year-on-year fluctuations. The current median house price is £500,000, the current mean is £492,783, and the current lower quartile (the middle value of the cheapest 50% of properties sold) is £383,125. The lower quartile, which is typically taken as a good representation of 'entry-level' housing is around 77% of the median price, meaning there is potentially less variety at the lower end of the market and that truly entry-level properties infrequently come up for sale.
6. These current average prices reflect significant price appreciation over the past ten years. The median house price in 2023 is 117% higher than in 2014, the mean is 43% higher and the lower quartile is 111% higher. House prices in Docking are also significantly more expensive than those of King's Lynn & West Norfolk as a whole: the median price is currently 92% above the Borough average.
7. AECOM has estimated the annual income required to afford various tenures of housing in Docking – each of which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA area was £41,100 in 2020 and the lower quartile household income for King's Lynn & West Norfolk was £17,811 in 2023.

8. It was found that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. The median house price would require an annual income three times the current average. Private renting is more affordable, but is generally only accessible to average and dual earning households – and even then only for dwellings with 2 bedrooms or fewer. A broader challenge in relation to private renting is that, though potentially cheaper, too few properties are regularly available locally to make this a reliable option for lower income households.
9. Subsidised routes to home ownership like First Homes and Shared Ownership are intended to target people who can afford to rent but not to buy. In Docking there is a relatively large gap between the income needed to afford to rent (£34,000) and to buy (£98,000), who may benefit from these products.
10. The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. In Docking the minimum 30% discount appears insufficiently affordable to average earning households. A higher discount of 50% would expand access to ownership more widely, bringing First Homes nearly within reach of average earners (though they will primarily serve higher earners).
11. The affordable rented sector performs a vital function in Docking as the only option for a large segment of those in the most acute need. The continued loss of social rented housing and lack of new replacement properties poses a potentially significant challenge for lower-income people wishing to remain in the parish.

### **The need for Affordable Housing**

12. Estimates detailed in Appendix D suggest a long-term surplus of affordable rented housing rather than an unmet need. This result may initially be surprising since there is understood to be a current backlog of need (in the region of 18 households). The reason for the affordable rented housing need being met over the long term is the rate of turnover in the relatively large existing stock of social housing, which suggests that vacancies will be able to satisfy the projected newly arising need as well as some of the backlog.
13. This finding stands in contrast to the need for 1.4 affordable homes per year implied when conclusions from the 2020 HNA for the wider Borough are applied to the NA. Given this wider evidence, the current backlog of need, and the potential expectation for Docking to meet the needs of its hinterland as a Key Rural Service Centre, it would be prudent to maximise the delivery of affordable rented housing despite the result of the Docking HNA's modelling.
14. Potential demand for affordable home ownership is estimated at 2.4 additional dwellings per annum, equating to a total of 37 over the Neighbourhood Plan period to 2039. The households eligible for such homes do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing. It is also important to emphasise that most of the housing products falling within this

category are unlikely to be affordable to average earners, even at maximum discounts and reduced equity shares.

15. The NA's future supply of Affordable Housing depends on the delivery of mainstream housing sites larger than the threshold at which Affordable Housing requirements apply. Given the NA's uncertain housing delivery expectation, it is possible that the future delivery of Affordable Housing will be limited. This could be addressed through the allocation of mainstream or affordable exception sites should this align with the wishes of the community. This may, instead, be a point of context to consider if the Neighbourhood Plan is to influence the tenure mix within Affordable Housing (see below).

### **Affordable Housing policy**

16. King's Lynn & West Norfolk's adopted policy on this subject (policy CS09) requires 20% of all new housing on sites beyond the built up area of King's Lynn to be affordable. The emerging Local Plan (policy LP28) maintains this approach.
17. AECOM recommends that the tenure mix of Affordable Housing secured in future years gives priority to affordable rented provision over affordable home ownership options, in line with the emerging Local Plan. Affordable rented housing would provide affordable options for people with no other options and counteract the recent loss of social housing. The delivery of affordable home ownership would help to meet modest potential demand in a context where home ownership through the open market is fairly unaffordable, though subsidised products may still primarily serve higher than average earners.
18. As such, both affordable rent and affordable home ownership should feature in the Affordable Housing tenure mix. AECOM's interpretation of the evidence suggests that a mix of 70% renting to 30% ownership is appropriate.

## **Conclusions- Type and Size**

### **The current housing mix**

19. The current dwelling mix in Docking is dominated by detached and semi-detached housing. This is broadly in line with wider King's Lynn & West Norfolk, although the Borough has a higher share of detached homes than the parish. There are correspondingly smaller proportions of other type categories. In particular, there is a near total lack of flatted accommodation in Docking. Though not unusual for rural areas, the relative absence of terraces and flats, which tend to be the most affordable options, may be constraining its ability to attract and retain younger family households. In contrast, 18% of homes are bungalows – twice the national average though below the Borough average – which may be linked to the NA's generally older age profile.
20. In terms of size, Docking has a similar housing stock to the wider Borough, except for a smaller share of 1 bedroom homes. A combined 77% of properties in the parish have either 2 or 3 bedrooms.



## **Population characteristics**

21. The NA population, which is markedly older than that of the Borough and England, has experienced fairly significant ageing in the decade since 2011. The 65-84 and 85+ age groups are the only cohorts to have expanded (and at significant rates) while all other age groups have contracted.
22. This data suggests that the NA is struggling to retain younger family households. This evidence would appear to support the potential for any future development to specifically attract and retain these groups if that is the community's wish, alongside an imperative to accommodate the growing population of older people – who may be seeking to downsize or experiencing changing mobility and support needs.
23. Applying ONS household projections for King's Lynn & West Norfolk to the Docking population in 2011 suggests that population growth can be expected to be driven by the oldest households, with the 65+ age group expected to increase by 49% to become by far the largest cohort. Growth in younger age groups is expected to be much more modest.
24. The composition of Docking's households (in terms of the number of people, their age, and their relationships to one another) is broadly similar to King's Lynn & West Norfolk as a whole. Of the NA's family households, a relatively high share is composed of older couples. More of the families aged under 65 have children than do not. There are relatively few households with older children living at home (non-dependent children), although this has risen sharply over the past decade – possibly due to the timing of the Census during a national lockdown.
25. As of the 2021 Census, around 81% of households in the NA had at least one more bedroom than they would be expected to need, and 47% had at least two extra bedrooms. Under-occupancy was most common among two distinct groups: couples with no children and older households. While not uncommon in rural areas, this might suggest that Docking'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. (Note that this data relates purely to the number of distinct rooms and therefore misses differences in the actual size of those rooms, which can make a big difference.)

## **Future population and size needs**

26. 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 future housing delivery offers a range of dwelling sizes but focuses particularly on 1 and 3 bedroom homes. This could help to achieve three key outcomes: improving affordability, meeting the needs suggested by demographic trends (notably ageing and counteracting the decline in younger families), and diversifying the existing mix.
27. The model recommends a particularly high proportion of 3 bedroom dwellings because they are so underrepresented in the current stock compared to wider

averages and tend to be popular among all age groups. The present lack of 1 bedroom homes (and the consequently strong recommendation for this category) may be the case for good reasons, such as the existing patterns of housing density that reflect the rural character of the parish. It may therefore be considered inappropriate to focus as heavily on this presently unusual category as the HNA model suggests. If large numbers of flats are not considered a welcome proposition in the parish, the suggested proportions of 1 and 2 bedroom homes could be blended into a combined 1-2 bedroom (or even 1-3 bedroom) category, allowing for greater flexibility.

28. The results of this model could be adjusted in line with the recommendations for King's Lynn & West Norfolk as a whole in the 2020 HNA, and to reflect the results of the 2024 Docking survey (which pointed toward limited need for larger homes but also limited appetite for 1 bedroom properties). One potential option, based on AECOM's professional judgement of the model results alongside such additional evidence, would be the following mix:
  - 30% 1-2 bedroom homes;
  - 50% 3 bedroom homes; and
  - 20% 4+ bedroom homes.
29. 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.

## **Conclusions- Specialist Housing for Older People**

### **Characteristics of the current older population**

30. There are currently around 187 individuals aged 75 or over in Docking, representing 17% of the population. There are no schemes of specialist accommodation in the NA at present, according to the Elderly Accommodation Counsel search tool. There is, however, a care home – Docking House – able to accommodate 28 residents.
31. A clear majority (80%) of King's Lynn & West Norfolk households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2039) are owner occupiers. The remainder predominantly rent from a social landlord. This is important to note because currently homeowners 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 Docking are also higher among social tenants than owner-occupiers.

### **Projected demographic change and need for specialist housing**

32. The 75+ population of the NA is projected to increase to 264 people over the Plan period, to become 14% of the population in 2039. As established in the previous

chapter, Docking has an older population than the wider Borough and is likely to age faster in the coming years unless recent and new development is able to attract a replacement population of younger families or other demographic shifts take place.

33. The projected growth in the existing older population (77), 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 household growth to 2039 among those aged 75+ in Docking is 55.
34. 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.
35. The two Docking specific estimates suggest a range of 19 to 24 specialist accommodation units might be required during the Plan period. These estimates are also broken down by tenure and level of support required. It appears that the vast majority of potential need is for accommodation offered for market purchase. This chimes with the higher propensity of older households to be homeowners. Similarly, most of the need is found to be for sheltered housing with limited support rather than additional care arrangements.
36. However, given the limited scale of future housing development planned for the NA overall (beyond existing commitments), it is unlikely to be possible or appropriate to deliver this level of new specialist accommodation. The 2024 survey indicated reasonable levels of interest in retirement and sheltered housing, as well as some potential opposition from other respondents.
37. This HNA also estimates potential demand for a further 8 care or nursing beds, although turnover in the existing 28-resident facility could conceivably accommodate this increase in demand depending on the size of the catchment area it serves.
38. Currently, specialist older people's housing in the vicinity of Docking is concentrated in King's Lynn and at a smaller scale in some of its surrounding parishes. This may be a sustainable situation going forward, although this leaves limited options for people who do not want to leave their immediate surroundings and social networks when their housing needs change in old age.

### **Accessibility and adaptability**

39. Given the limited volume of additional specialist supply currently planned or anticipated during the Plan period, an important alternative solution may be to promote elevated standards of accessibility and adaptability for mainstream housing. 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.
40. The emerging Local Plan review provides explicit encouragement specialist housing schemes in Policy LP29, but also sets out requirements for elevated building regulations standards of accessibility in Policy LP30. This states that 50%

of new homes should meet M4(2) standards, 5% of new Affordable Housing should meet M4(3) standards, and that M4(3) standards should also be encouraged where practicable in mainstream (i.e. not formally affordable) housing. These requirements are supported by the evidence gathered for Docking specifically, and few additional policy provisions are likely to be needed.

## **Conclusions- Second homes**

41. Neighbourhood Plan policies controlling second home ownership are typically evidenced by demonstrating a high or rapidly increasing rate of second home ownership within a context of acute affordability challenges and/or serious constraints in the availability of housing overall.
42. Census 2021 figures suggest that the rate of second home / holiday let ownership in Docking is around 31%, up significantly from 24% in 2011. The Census-based estimate aligns with that provided by the Borough Council / Steering Group (32%). These estimates are far higher than the Borough average of 10% and national average of 6%. This concentration alone may be considered sufficient to justify intervention to manage or limit the spread of second home ownership.
43. It also adds weight to the correlation between increasing second home ownership and rising property prices (the latter evidenced in the Affordability and Affordable Housing chapter). In addition to increasing competition for homes to purchase and rent for local people facing worsening affordability challenges, the 2024 survey suggests that further impacts on residents include feelings of loneliness/isolation and concerns about the character and function of the community.
44. Research into addresses registered for business rates suggest that more than half of not fully occupied homes in Docking are used as commercial holiday lets rather than second homes for personal use. The financial incentives associated with holiday lets as compared to long-term private renting are clearly established in Docking and present an ongoing risk of the loss of owner occupation and private rented housing for local people.

## 2. Context

### Local context

45. Docking is a parish and designated Neighbourhood Area (NA) located in the Borough of King's Lynn & West Norfolk.
46. Docking is located at the highest point in West Norfolk, around 5 miles from the coast at Brancaster (due north), 8 miles from the coast at Hunstanton (to the north west) and 15 miles from King's Lynn (to the south west). Given its location, Docking is a popular destination for holiday stays and second homes.
47. The village has a historic core with a Conservation Area designation and a mix of older and modern housing. The Kings' Lynn and West Norfolk Site Allocations DPD notes that Docking has a high level of services for a rural settlement, including a GP surgery, school, convenience store, pub and small retail and business premises. Counterbalancing this strong provision of amenities, the parish is considered to have infrastructure constraints to its future growth and limited provision of public transport to the Borough's larger towns.
48. The Docking Neighbourhood Plan is currently envisaged to look ahead to 2039. If adopted in 2024, the Neighbourhood Plan will cover a period of 15 years. The evidence supplied in this report will likewise look ahead to 2039, but will provide annualised results where possible that can be applied to a different term if the Plan period changes.

### The NA boundary and key statistics

49. For Census purposes, the NA is made up, like the rest of England, of statistical units called Output Areas (OAs) and their higher-order equivalents. The Docking parish and NA boundary is composed of two OAs. Details are provided in Appendix A. A map of the Plan area appears below in Figure 2-1.

**Figure 2-1: Map of the Docking Neighbourhood Area**



Source: Borough Council of King's Lynn & West Norfolk

50. At the time of the 2021 Census the NA was home to 1,089 residents, formed into 478 households and living in 690 dwellings. The large difference between the number and households and dwellings reflects the presence of a number of vacant or second homes.
51. These statistics highlight some interesting differences from the count of people, households and dwellings in the 2011 Census, at 1,200, 490 and 644 respectively. It appears that, despite an additional 46 homes being completed in this time, the population declined by around 100 people and the number of households decreased by 12. Although it is not uncommon for populations in rural areas to fall while construction slightly increases, due to the impact of ageing and mortality (as fewer people in total occupy a similar or slightly higher number of homes), in Docking this is likely also to reflect the rising take-up of second home ownership and holiday letting.
52. The Census figure of 46 additional homes built since 2011 is also likely to significantly undercount the current position, because a large number of new homes are currently under construction or have been completed since the Census was taken in 2021. Data provided by the Borough Council and compiled by the Steering Group suggests that planning permission has been granted for around 150 additional dwellings since 2011, and that at least three major sites (for 30, 33 and 77 dwellings) have recently been completed or are currently under construction. This comes on top of a longstanding trend for windfall development, particularly of the replacement of small homes on large plots by bigger or multiple additional homes.
53. This provides a picture of significant development pressure in Docking over and above the scale of growth implied in Local Plan allocations (amounting to 20-33 new homes). This is useful context to bear in mind when interpreting the findings of this report, although it should be emphasised that this recent or near-term growth will generally not be reflected in the statistics analysed here due to issues of timing and the need to align dwelling and population figures.

## **The housing market area context**

54. Whilst this HNA focuses on Docking 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.
55. In the case of Docking, the NA sites within a housing market area that covers the Borough of King's Lynn & West Norfolk. This means that when households who live in the Borough move home, most stay within its boundaries. The housing market area does, however, also have links to other neighbouring areas, including North Norfolk and Breckland (both Norfolk) and Fenland (Cambridgeshire).

56. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods are closely linked to other areas. In the case of Docking, changes in need or demand in settlements nearby, notably in Hunstanton, may have impacts on the local market.
57. In summary, Docking functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (King's Lynn & West Norfolk), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

## Planning policy context

58. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.<sup>1</sup> In the case of King's Lynn & West Norfolk, the relevant adopted Local Plan consists of the King's Lynn & West Norfolk Borough Council Local Development Framework Core Strategy<sup>2</sup>, adopted in July 2011. This looks to 2026 alongside the Site Allocations and Development Management Policies Plan<sup>3</sup>, adopted in September 2016.
59. The emerging Local Plan was submitted to the Secretary of State for examination on 29<sup>th</sup> March 2022. The most recent publicly available version of the plan is the Local Plan Review Pre-Submission Stage 2021<sup>4</sup>. This Plan looks ahead to 2036.
60. A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the emerging Local Plan:
  - Emerging Local Plan Policy LP01 identifies an overall housing target of 10,780 for the Borough from 2016-2036;
  - In Policy LP02 Docking is designated as a Key Rural Service Centre, which may experience some growth;
  - Policy LP28 states that 20% of all new dwellings are expected to be delivered as Affordable Housing on sites of 5 homes or more. The suggested tenure mix within Affordable Housing is 70% affordable rent to 30% affordable home ownership (25% First Homes and 5% shared ownership);
  - Policy LP30 sets out an expectation that 50% of new homes will be built to Category M4(2) accessibility standards.

<sup>1</sup> 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>

<sup>2</sup> [https://www.west-norfolk.gov.uk/downloads/download/68/core\\_strategy\\_document](https://www.west-norfolk.gov.uk/downloads/download/68/core_strategy_document)

<sup>3</sup> [https://www.west-norfolk.gov.uk/info/20220/site\\_allocations\\_and\\_development\\_management\\_policies\\_plan/514/adopted\\_plan](https://www.west-norfolk.gov.uk/info/20220/site_allocations_and_development_management_policies_plan/514/adopted_plan)

<sup>4</sup> [https://www.west-norfolk.gov.uk/info/951/local\\_plan\\_review\\_2016-2036\\_examination/986/local\\_plan\\_review\\_pre-submission\\_stage\\_2021](https://www.west-norfolk.gov.uk/info/951/local_plan_review_2016-2036_examination/986/local_plan_review_pre-submission_stage_2021)

## Quantity of housing to provide

61. The NPPF 2023 (paragraphs 67 and 68) requires LPAs to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.
62. The emerging Local Plan states that there is no absolute need for further allocations to meet the Borough's overall needs so Neighbourhood Plan areas have generally not been allocated positive requirement figures, being instead enabled to assess sites within their own areas. However, the emerging Local Plan Review includes an allocation for 20 dwellings (carried over from the adopted Plan). This site subsequently received permission for 33 dwellings in total, and is due to complete in 2024.
63. There are also a number of homes under construction or in the development pipeline on sites that are not allocated in either Local Plan. These include 77 at Four Miles, 30 units at Station Road, and various smaller windfall sites.



## 3. Objectives and approach

### Objectives

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

### Affordability and Affordable Housing

65. 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.

66. 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.

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

### Type and Size

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

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

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

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

## Specialist Housing for Older People

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

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

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

73. 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.

## Second Homes

74. This chapter considers the potential scale of second homes ownership, including commercial holiday lets, in the NA. The approach is as follows:

- To estimate the **current level** of second home ownership (including commercial holiday lets);
- To estimate the **financial incentive** for home owners to use their properties for commercial holiday lets as opposed to long term private rentals; and
- To discuss the potential **policy options** relating to second homes in the NA.

## Approach

75. 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 Census 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;
- Local Authority housing waiting list data;
- The 2020 Housing Needs Assessment (HNA) for the Borough of King's Lynn & West Norfolk; and
- Results of the Docking Neighbourhood Plan Survey, summarised in its associated Analysis Report in May 2024.

76. Data from the 2021 Census continues to be released. Some data at parish scale and covering multiple variables will not be available until later in 2024.

## 4. Affordability and Affordable Housing

### Introduction

77. 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.
78. 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.
79. The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must conform with these policies, there is scope for Neighbourhood Plan policies to adopt some local variety where this is supported by the evidence.

### Definitions

80. 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 2023 (Annex 2) as ‘Housing for sale or rent, for those whose needs are not met by the market...’ We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the current NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
  - A range of affordable home ownership opportunities are included in the Government’s definition of Affordable Housing, to meet the needs of those aspiring to own a home. As part of this, the Government has introduced a

new product called First Homes, although this is not yet reflected in Annex 2 of the NPPF.<sup>5</sup>

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

## Current tenure profile

81. 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.
82. Table 4-1 presents data on tenure in Docking compared with King's Lynn & West Norfolk and England from the 2021 Census. It shows that a similar proportion of households own their own homes across the three geographies. The remainder in the NA is composed of a larger share of social renting than the wider Borough and country, and a slightly smaller share of private renting than the other comparator geographies.

**Table 4-1: Tenure (households), various geographies, 2021**

Tenure	Docking	King's Lynn & West Norfolk	England
Owned	61.5%	67.0%	61.3%
Shared Ownership	0.6%	0.5%	1.0%
Social rented	22.0%	13.6%	17.1%
Private rented	15.9%	18.9%	20.6%

Sources: Census 2021, AECOM Calculations

83. The 2021 mix discussed above reflects a notable increase in private renting since the 2011 Census, limited growth in ownership tenures and a slight loss of social renting. This snapshot, however, does not represent much of the large injection of very recent or upcoming housing supply. A more recent count provided by the Borough Council through the Steering Group indicates there are 86 affordable rented homes and 9 shared ownership homes as of January 2024, and that 28 new affordable homes are expected through ongoing and upcoming schemes.

**Table 4-2: Tenure change (households), Docking, 2011-2021**

Tenure	2011	2021	% change 2001-2021
Owned	299	294	-1.7%
Shared Ownership	3	3	0.0%
Social rented	116	105	-9.5%
Private rented	56	76	35.7%

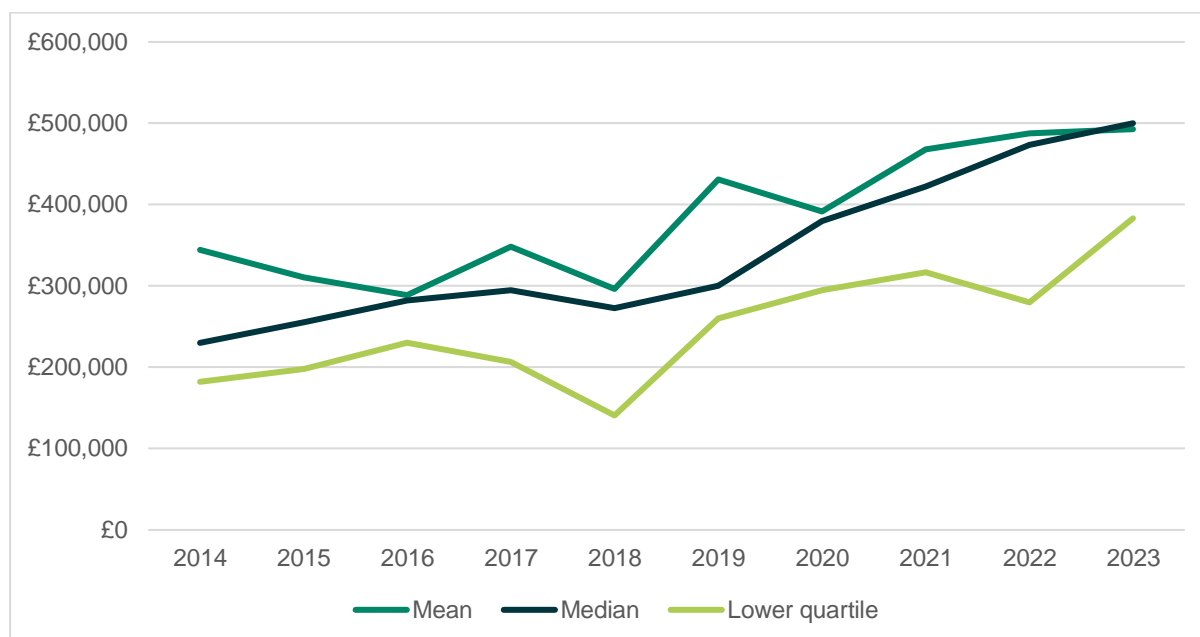
Sources: Census 2021, AECOM Calculations

<sup>5</sup> The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

# Affordability

## House prices

84. 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.
85. Figure 4-1 looks at the average and lower quartile house prices in Docking based on sales price data published by the Land Registry. It shows that prices have followed a general upward trajectory over the past decade marked by a number of year-on-year fluctuations.
86. The current median house price is £500,000, the current mean is £492,783, and the current lower quartile (the middle value of the cheapest 50% of properties sold) is £383,125. The lower quartile, which is typically taken as a good representation of 'entry-level' housing is around 77% of the median price, meaning there is potentially less variety at the lower end of the market and that truly entry-level properties infrequently come up for sale.
87. The median house price in 2023 is 117% higher than in 2014, the mean is 43% higher and the lower quartile is 111% higher.
88. Average house prices in Docking are significantly more expensive than those of King's Lynn & West Norfolk as a whole. The 2023 median house price for the NA is 92% higher than the Borough figure for 2023, translating into a price difference of over £240,000. The mean is 54% higher and the lower quartile is fully 97% higher. These substantial differences primarily point to higher land values in Docking, given that the mix of dwelling types and sizes in Docking is not necessarily much larger or less dense than the wider average.
89. The high cost of housing for market purchase and absence of a wide range of price points presents a significant barrier to entry for lower earning households. Although they may struggle to find appropriate properties within the NA, they do potentially have lower-cost alternatives if they are prepared to move elsewhere in King's Lynn & West Norfolk.

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

Source: Land Registry PPD

90. Table 4-3 breaks down house prices by year and type, presenting the median within each type. It shows that semi-detached and terraced homes appeared to appreciate by the greatest extent – in part due to their disproportionate representation in the new build completions since 2021. However, the 2022 and 2023 figures for semi-detached homes (and, to a lesser extent, other types) are skewed by the Four Miles development, which includes a number of high value new homes, some of which exceed £1 million.

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

Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Growth
Detached	£362,500	£327,500	£385,000	£338,750	£512,500	£430,000	£450,000	£485,000	£475,000	£500,000	37.9%
Semi-detached	£165,000	£208,000	£265,000	£240,000	£275,000	£300,500	£407,500	£445,000	£623,000	£557,000	237.6%
Terraced	£224,750	£204,500	£299,995	£379,950	£270,000	£277,150	£367,500	£425,000	£442,500	£451,500	100.9%
Flats	-	£106,000	£105,250	-	£180,000	£122,500	-	£124,750	£142,000	-	-
<b>All Types</b>	£230,000	£255,000	£282,500	£294,748	£272,500	£300,500	£380,000	£422,500	£473,750	£500,000	117.4%

Source: Land Registry PPD

## Income

91. Household incomes determine the ability of households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Three sources of data are used to examine household incomes in the NA.
92. 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) and is now slightly dated. The average total household income locally was £41,100 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.

93. 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. King's Lynn & West Norfolk's gross individual lower quartile annual earnings were £17,811 in 2023. To estimate the income of households with two lower quartile earners, this figure is doubled to £35,622.
94. It is immediately clear from this data that there is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes.

## Affordability Thresholds

95. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.
96. AECOM has determined thresholds for the income required in Docking to buy a home in the open market (average and entry-level prices), and the income required to afford private rent and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.
97. 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.
98. Table 4-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased, although 5% may be available for some buyers) 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.
99. 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.

**Table 4-4: Affordability thresholds in Docking (income required, £)**

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £41,100	Affordable on LQ earnings? £17,811	Affordable on LQ earnings (2 earners)? £35,622
<b>Market Housing</b>						
Median House Price	£450,000	-	£128,571	No	No	No
2021-23 NA New Build Entry-Level House Price	£380,250		£108,643	No	No	No
LQ/Entry-level House Price	£344,813	-	£98,518	No	No	No
New Build Median House Price	£218,250	-	£62,357	No	No	No
3+ Bed Market Rent	-	£15,600	£52,000	No	No	No
1-2 Bed (Entry-level) Market Rent	-	£10,200	£34,000	Yes	No	Yes
<b>Affordable Home Ownership</b>						
First Homes (-30%)	£266,175	-	£76,050	No	No	No
First Homes (-40%)	£228,150	-	£65,186	No	No	No
First Homes (-50%)	£190,125	-	£54,321	No	No	No
Shared Ownership (50%)	£190,125	£5,281	£71,926	No	No	No
Shared Ownership (25%)	£95,063	£7,922	£53,567	No	No	No
Shared Ownership (10%)	£38,025	£9,506	£42,552	Marginal	No	No
<b>Affordable Rented Housing</b>						
Affordable Rent	-	£5,653	£18,826	Yes	Marginal	Yes
Social Rent	-	£4,398	£14,646	Yes	Yes	Yes

Source: AECOM Calculations

### Market housing for purchase and rent

100. Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher-than-average income, is likely to remain out of reach to most. The median house price would require an annual income more than three times the current average – a difference of nearly £90,000 per year. Entry-level housing (represented by the lowest 25% of sales) is more affordable but still clearly out of reach for average earning households without substantial additional savings.
101. Private renting is generally only affordable to average and dual earning households, who can afford the rent of a 1-2 bedroom property but would be likely to struggle if larger homes are needed. Single lower earners appear unable to afford even an entry-level rented property unless they are able or willing to

dedicate a much larger proportion of their incomes to rental costs, although this would carry repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.

102. A broader challenge in relation to private renting is that, though potentially cheaper, too few rental properties tend to be available to make this a reliable option. Only three were listed for rent in the NA at the time of search in June 2024.

### **Affordable home ownership**

103. Based on incomes, there is a potentially large group of households in Docking who may be able to afford to rent privately but appear unable to afford home ownership (if they do not occupy their own homes already due to having purchased in the past when homes were cheaper, benefitted from inheritance, or for other reasons). They are typically earning between around £34,000 per year (at which point entry-level rents become affordable) and £98,000 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and Shared Ownership.
104. First Homes are to be offered at a discount of at least 30% on equivalent market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies will have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
105. As such, this HNA has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. Even the 50% discount level appears unaffordable to average earning households and no version of this product is close to being affordable to lower earning households. First-time buyers in the former group are the more realistic target market for First Homes, so this analysis suggests that there is a need to exceed the minimum default discount level of 30% in Docking, ideally to 50%, while acknowledging that even this will primarily serve above average earners. An alternative approach is to reduce the equivalent market value of First Homes by reducing their size or through other means. The estimates and recommendations given here are based on the costs of recently completed entry-level homes in Docking – which may have been designed for a different market.
106. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether demanding higher discount levels on First Homes will create a financial burden on developers that leads them to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be decreased (or, indeed, that other changes such as more executive-style housing are needed). This could effectively sacrifice the provision of affordable rented housing to provide a more attractive First Homes product. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. As noted

above, if the Steering Group intend to set a higher First Homes discount level than that set at Borough level (which expects at least 30% as a starting point), further discussions with the LPA are advised.

107. Shared Ownership appears to be slightly more affordable than First Homes but is broadly inaccessible to most groups. Government has recently announced that the minimum equity share for Shared Ownership will fall to 10% of the property value.<sup>6</sup> If this is delivered in the NA, it will make Shared Ownership easier to access for average earners. However, while the income threshold for a 10% equity Shared Ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as Shared Ownership at higher equity shares and First Homes) for those who can afford them.
108. Rent to Buy provides households with the option to rent at a discount whilst saving for a deposit to buy their property within a set period (usually within 7 years). The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership to average and dual lower earners. Discounts on *average* rents would make Rent to Buy options around as expensive as most First Homes and Shared Ownership products. 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.
109. These three affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:
  - First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
  - Shared Ownership at high equity shares performs a similar function to First Homes, but there are additional costs associated with the rented portion.
  - Shared Ownership at low equity shares can usually be accessed by lower earning households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.
  - Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a

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<sup>6</sup> 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>.

much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

### **Affordable rented housing**

110. 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 Docking.
111. Affordable and social rented housing is generally affordable to lower earning households. In fact, lower earning households appear reliant exclusively on affordable renting due to the severe affordability challenges in the mainstream non-subsidised market. Such individuals will, if unable to secure a social rented dwelling, require additional subsidy through Housing Benefit.
112. The evidence in this chapter indicates a clear divide in housing affordability in Docking, with only higher earners and those already on the housing ladder potentially able to buy their own homes, average earners able to access a limited range of alternative options (such as smaller private renting and highly subsidised affordable routes to ownership), and lower earners able to access nothing but affordable rented housing. This suggests that the affordable rented sector theoretically performs a vital function in Docking as the only option for a large segment of those in the greatest need. In practice, there is very little socially rented housing at present, meaning that lower earners may not have the option of living in the NA at all.
113. Social rents are cheaper than affordable rents and would therefore leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. Where households are supported by housing benefit the difference in the cost of affordable and social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that households supported by housing benefit may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.

## Estimates of the need for Affordable Housing

114. This section seeks to quantify the long-term potential need for Affordable Housing, which should be considered separately for affordable rented housing and affordable routes to ownership. The appropriate approach is taken based on the evidence available at Local Authority and NA scale.

### Evidence in the King's Lynn & West Norfolk HNA

115. A HNA was undertaken for King's Lynn & West Norfolk in 2020. This study estimates the need for affordable housing in King's Lynn & West Norfolk based on analysis of the Council's housing waiting list and analysis of other data sets in line with Planning Practice Guidance at the time.
116. The 2020 HNA identifies a net annual need for 202 additional affordable housing units per year across King's Lynn & West Norfolk. This is not broken down into separate figures for affordable renting and affordable home ownership, but predominantly relates to the former given the HNA's affordability assumptions.
117. When the HNA figure is pro-rated to Docking based on its share of the population (0.7% of the Borough's population according to the 2021 Census), this equates to 1.4 affordable homes per annum, or 21 in total over the remaining 15 years to 2039.
118. However, pro-rating Borough level estimates of affordable housing need to rural areas presents problems in practice. Borough level figures are likely to represent higher needs in urban areas where there is a large social housing stock and larger numbers of households living in private rented homes on housing benefit. Similarly, households who may need social housing often move away to areas where their needs are more likely to be met (either because there is social housing available or more private rented housing). This means affordable rented housing needs for Docking are likely to be lower in practice.

### AECOM Estimates

119. AECOM estimates there to be limited long-term need for affordable rented homes in Docking. Our model calculates an annual surplus of 0.8 units – meaning that newly arising need is expected to be exceeded by supply through turnover (vacancies) in the fairly large existing stock over the long-term.
120. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-5 below. This estimate is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents.
121. This result may initially be surprising since there is understood to be a current backlog of need (in the region of 18 households – see further detail below). The reason for the affordable rented housing need being met over the long-term is that model reflects the recent rate of turnover in the existing stock: of the affordable rented accommodation existing currently (around 86 units), it can be expected that some will come vacant in any given year as their current occupants move to a new

location, pass away or cease to be eligible as their circumstances change. AECOM's usual assumption is that around 3% of the existing stock is likely to come vacant in a given year. This implies turnover of 2-3 units per year in Docking.

122. It is, however, important to note that the NA may be meeting wider needs within the Borough or (as a Key Rural Service Centre) the surrounding rural hinterland where the services and facilities required are more limited. As such, whilst it may be possible to address localised needs through the existing stock, new affordable rented housing may still need to be provided for households in acute need living elsewhere in the wider area.
123. A further caveat worth emphasizing is that one unit of Affordable Housing does not necessarily service one household worth of need, since the unit might have 2 bedrooms while the applicant household might require 4 bedrooms, may be located in an inappropriate location, or be otherwise unsuitable.
124. For these reasons, it may be appropriate for Docking to encourage the delivery of some affordable rented housing, with the understanding even if this would meet all of the localised need, it may also help to meet needs from elsewhere in the district. The NA's wider strategic role in the delivery of Affordable Housing could be discussed with the Borough Council.

**Table 4-5: Estimate of need for Affordable Housing for rent in Docking**

Component of need or supply in the AECOM estimate	Per annum
Current need	1.2
Newly arising need	0.6
Supply	2.6
<b>Net surplus</b>	<b>0.8</b>

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

125. Turning now to affordable home ownership tenures, AECOM estimates potential demand for 2.4 affordable home ownership dwellings per annum in Docking, equating to a total of 37 (rounded) over the remaining 15 years in the Neighbourhood Plan period to 2039. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-6 below.
126. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing. As such, the overall need for housing should not be inferred from this estimate of potential demand.

**Table 4-5: Estimate of need for Affordable Housing for sale in Docking**

<b>Component of need or supply in the AECOM estimate</b>	<b>Per annum</b>
Current need	2.6
Newly arising need	0.3
Supply	0.5
<b>Net shortfall</b>	<b>2.4</b>

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

## Additional evidence

127. The Borough Council of King's Lynn & West Norfolk provided key statistics from the affordable rented housing waiting list to the Steering Group, which has been drawn upon to some extent in AECOM's calculations. It is worth also setting out this evidence explicitly here.
128. As of October 2023 there were 18 households currently residing in Docking on the waiting list for affordable rented housing. The eligibility for homes of different sizes was fairly even split as follows: five 1 bedroom properties, 5 two bedroom properties and 8 three bedroom properties. Three of the households needing a 1 bedroom home required easy access, while all other households on the list had general needs.
129. The 2023 Docking household survey indicated modest demand for affordable housing, with 8 respondents saying they or someone they know were looking and a further 5 were unsure. This is less than the current figure on the waiting list. However, when asked what kinds of homes people would like to see if new development were to continue in the parish, first homes to get people on the housing ladder and Affordable Housing were the two most popular responses, with the former slightly ahead of the latter. This provides a strong indication of demand for both tenure options.

## Affordable Housing policies in Neighbourhood Plans

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

### Application of Local Plan policies

131. King's Lynn & West Norfolk's adopted policy on this subject (policy CS09) requires 20% of all new housing on sites beyond the built up area of King's Lynn to be affordable. The emerging Local Plan (policy LP28) maintains this approach.
132. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasising

that the HNA finds there to be evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable.

133. How the Affordable Housing that comes forward through mainstream development sites (i.e. the 25% of all housing cited above) is broken down into rented tenures and routes to home ownership is set out in emerging Local Plan policy LP28. The proposed mix is 70% affordable and social rent to 30% routes to ownership (of which 25% First Homes and 5% shared ownership).

## **Affordable Housing at Neighbourhood level**

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

135. The key factors here can be summarised as follows:

- AECOM's estimates suggest limited future need for affordable rented housing (due to the size of the current stock) and potential demand for 2.4 units per year of affordable home ownership in Docking. This points toward greater need for the latter option. However, the estimates supplied in the Bourough-level HNA imply a potential need for 1.4 units of affordable rented housing per year in Docking, many units of social rented housing have been lost over the past decade or longer, and there is currently a backlog of 18 resident households on the waiting list.
- In this context it is valid to look beyond the result of AECOM's calculation of affordable rented need to wider factors and indicators, and consequently to plan positively to secure more affordable rented housing where possible.
- There is also robust potential demand for affordable routes to ownership, which are particularly valuable in a market with challenging overall affordability. However, even maximum discounted products remain out of reach even to average earners. As such, there is a policy choice to be made about how far to prioritise this larger group of better-off households as compared to the smaller potential number of households without the ability to rent and few other choices than subsidised rented housing.
- The NA's future supply of Affordable Housing is uncertain given the lack of a positive requirement or new allocations. However, there is much speculative development either already under construction or in the pipeline. There is potential to deliver a meaningful injection of new Affordable Housing, but this is difficult to guarantee or to estimate. In that context it may be sensible to promote a balance of Affordable Housing products.

136. On balance, AECOM suggests that there is an opportunity here to secure affordable rented housing to future proof the stock, address the waiting list backlog and counteract the recent loss of social housing, thereby enabling lower income people to live in Docking. However, there is also an imperative to



boost levels of affordable home ownership to meet modest potential demand in a context where home ownership through the open market is very unaffordable.

137. As such, both affordable rent and affordable home ownership should feature in the Affordable Housing tenure mix. AECOM's interpretation of the evidence suggests that the balance sought in the emerging Local Plan appears appropriate, by prioritising affordable renting but allowing for the meaningful delivery of routes to ownership alongside this. Table 4-6 sets out this option.

138. Where the Steering Group wish to develop policy that deviates from that outlined in the Local Plan – for instance if taking a different interpretation of the evidence above and pursuing a different tenure mix policy – it is important that they liaise with the Borough Council to understand if any more detailed viability information is needed, and to ensure that departures from the local policy context have their support.

**Table 4-6: Indicative tenure split (Affordable Housing)**

Tenure	Indicative mix	Considerations and uncertainties
<b>Routes to home ownership, of which</b>	<b>30%</b>	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared Ownership	0-5%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. RPs business plans currently reliant on Shared Ownership model. Impact of displacement by First Homes unknown.
Rent to Buy	0-5%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
<b>Affordable Housing for rent, of which</b>	<b>70%</b>	
Social rent	To be set by Registered Providers	Uncertain how much funding available to support this tenure in local area. Uncertain whether RPs willing to own/manage stock in this area.
Affordable rent	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area.

Source: AECOM calculations

## Conclusions- Tenure and Affordability

### Current tenure profile

139. Home ownership is the dominant tenure in Docking, though it represents a slightly lower share of the total (62%) than the wider Borough (67%) and is closer to the national average (61%). Besides home ownership there is a fairly large social rented sector – at 22% of all homes, compared to 14% for King’s Lynn & West Norfolk and 17% across England – and a modest private rented sector (16% of homes). The latter has grown markedly over the past decade, while the social rented sector has actually contracted over time – likely due to the Right to Buy and similar schemes.

### Housing costs

140. Home values in the NA have followed a general upward trajectory despite some year-on-year fluctuations. The current median house price is £500,000, the current mean is £492,783, and the current lower quartile (the middle value of the cheapest 50% of properties sold) is £383,125. The lower quartile, which is typically taken as a good representation of ‘entry-level’ housing is around 77% of the median price, meaning there is potentially less variety at the lower end of the market and that truly entry-level properties infrequently come up for sale.
141. These current average prices reflect significant price appreciation over the past ten years. The median house price in 2023 is 117% higher than in 2014, the mean is 43% higher and the lower quartile is 111% higher. House prices in Docking are also significantly more expensive than those of King’s Lynn & West Norfolk as a whole: the median price is currently 92% above the Borough average.
142. AECOM has estimated the annual income required to afford various tenures of housing in Docking – each of which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA area was £41,100 in 2020 and the lower quartile household income for King’s Lynn & West Norfolk was £17,811 in 2023.
143. It was found that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. The median house price would require an annual income three times the current average. Private renting is more affordable, but is generally only accessible to average and dual earning households – and even then only for dwellings with 2 bedrooms or fewer. A broader challenge in relation to private renting is that, though potentially cheaper, too few properties are regularly available locally to make this a reliable option for lower income households.
144. Subsidised routes to home ownership like First Homes and Shared Ownership are intended to target people who can afford to rent but not to buy. In Docking there is a relatively large gap between the income needed to afford to rent (£34,000) and to buy (£98,000), who may benefit from these products.

145. The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. In Docking the minimum 30% discount appears insufficiently affordable to average earning households. A higher discount of 50% would expand access to ownership more widely, bringing First Homes nearly within reach of average earners (though they will primarily serve higher earners).
146. The affordable rented sector performs a vital function in Docking as the only option for a large segment of those in the most acute need. The continued loss of social rented housing and lack of new replacement properties poses a potentially significant challenge for lower-income people wishing to remain in the parish.

### **The need for Affordable Housing**

147. Estimates detailed in Appendix D suggest a long-term surplus of affordable rented housing rather than an unmet need. This result may initially be surprising since there is understood to be a current backlog of need (in the region of 18 households). The reason for the affordable rented housing need being met over the long term is the rate of turnover in the relatively large existing stock of social housing, which suggests that vacancies will be able to satisfy the projected newly arising need as well as some of the backlog.
148. This finding stands in contrast to the need for 1.4 affordable homes per year implied when conclusions from the 2020 HNA for the wider Borough are applied to the NA. Given this wider evidence, the current backlog of need, and the potential expectation for Docking to meet the needs of its hinterland as a Key Rural Service Centre, it would be prudent to maximise the delivery of affordable rented housing despite the result of the Docking HNA's modelling.
149. Potential demand for affordable home ownership is estimated at 2.4 additional dwellings per annum, equating to a total of 37 over the Neighbourhood Plan period to 2039. The households eligible for such homes do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing. It is also important to emphasise that most of the housing products falling within this category are unlikely to be affordable to average earners, even at maximum discounts and reduced equity shares.
150. The NA's future supply of Affordable Housing depends on the delivery of mainstream housing sites larger than the threshold at which Affordable Housing requirements apply. Given the NA's uncertain housing delivery expectation, it is possible that the future delivery of Affordable Housing will be limited. This could be addressed through the allocation of mainstream or affordable exception sites should this align with the wishes of the community. This may, instead, be a point of context to consider if the Neighbourhood Plan is to influence the tenure mix within Affordable Housing (see below).

### **Affordable Housing policy**

151. King's Lynn & West Norfolk's adopted policy on this subject (policy CS09) requires 20% of all new housing on sites beyond the built up area of King's Lynn to be affordable. The emerging Local Plan (policy LP28) maintains this approach.
152. AECOM recommends that the tenure mix of Affordable Housing secured in future years gives priority to affordable rented provision over affordable home ownership options, in line with the emerging Local Plan. Affordable rented housing would provide affordable options for people with no other options and counteract the recent loss of social housing. The delivery of affordable home ownership would help to meet modest potential demand in a context where home ownership through the open market is fairly unaffordable, though subsidised products may still primarily serve higher than average earners.
153. As such, both affordable rent and affordable home ownership should feature in the Affordable Housing tenure mix. AECOM's interpretation of the evidence suggests that a mix of 70% renting to 30% ownership is appropriate.

# 5. Type and Size

## Introduction

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

## Definitions

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

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

## The current housing mix

159. This section establishes the current housing mix of Docking, highlighting recent changes to it and comparing the mix to wider averages.

### Dwelling type

160. Table 5-1 below shows that Docking's dwelling mix is weighted in favour of detached and semi-detached housing. This is broadly in line with wider King's Lynn & West Norfolk, although the Borough has a higher share of detached homes. Both local geographies have higher shares of less dense housing types than the national average. There are correspondingly smaller proportions of other type categories. In particular, there is a near total lack of flatted accommodation, in contrast with the Borough. Though not unusual for rural areas, the relative absence of terraces and flats, which tend to be the most affordable options, may be constraining Docking's ability to attract and retain younger family households.
161. The Census divides dwellings into a standard set of categories that does not include bungalows: 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 separates bungalows out as a separate category. This data, however, is only available at certain geographical scales and in this case relates to an area slightly wider than the NA (see Appendix A for details). VOA data suggests that 18% of homes were bungalows in this area in 2023. This is over double the national average of 9% but still significantly lower than the proportion across King's Lynn & West Norfolk (27%). Bungalows tend to appeal to older households and those with mobility limitations, so this element of Docking's housing stock may be linked to the age profile of the population, considered later in this chapter.
162. Unfortunately, a discrepancy in how Census data is recorded for this metric means that it is not possible to meaningfully compare the 2021 and 2011 type mix at this scale. However, given the small scale of development in this period, it is likely that few significant changes have occurred. Note, as mentioned in the

Context chapter, that the data analysed here does not reflect the large recent and upcoming injection of new housing, which was or is to be completed following the date of the Census.

**Table 5-1: Accommodation type, various geographies, 2021**

Type	Docking	King's Lynn & West Norfolk	England
Detached	34.7%	44.3%	22.9%
Semi-detached	41.0%	31.4%	31.5%
Terrace	21.6%	14.3%	23.0%
Flat	2.3%	9.3%	22.2%

Source: Census 2021, AECOM Calculations

## Dwelling size

163. Table 5-2 shows the mix of dwelling sizes by number of bedrooms in the NA compared to the wider Borough and country. Docking has a similar housing stock to the wider Borough, except for a smaller share of 1 bedroom homes. A combined 77% of properties in the parish have either 2 or 3 bedrooms.
164. While still fairly imprecise, changes between 2011 and 2021 for this metric can be observed. The data suggests that most new homes built since 2011 have had 3 or more, while a small increase in 1 bedroom housing was also observed. The number of homes in the 2 bedroom category may have contracted slightly due to extensions or demolitions, or the impact of vacant and second homes skewing the results.

**Table 5-2: Dwelling size (bedrooms), various geographies, 2021**

Number of bedrooms	Docking	King's Lynn & West Norfolk	England
1	2.9%	7.7%	11.6%
2	32.7%	28.2%	27.3%
3	44.4%	42.8%	40.0%
4+	20.0%	21.4%	21.1%

Source: Census 2021, AECOM Calculations

## Population characteristics

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

### Age

166. Table 5-3 shows the most recent age structure of the NA population, alongside 2011 Census figures. This reveals the clear trend toward ageing in Docking, with the oldest two age groups being the only cohorts to expand (and at significant rates) while all other age groups contract. This data does not, however, point only to natural population ageing: the nuances of trends in the younger age cohorts are obscured by the moderate overall population decline in the NA over the past decade. The data does suggest, however, that the NA

is struggling to retain young family households. This evidence would appear to support the potential for any future development to specifically attract and retain these groups if that is the community's wish.

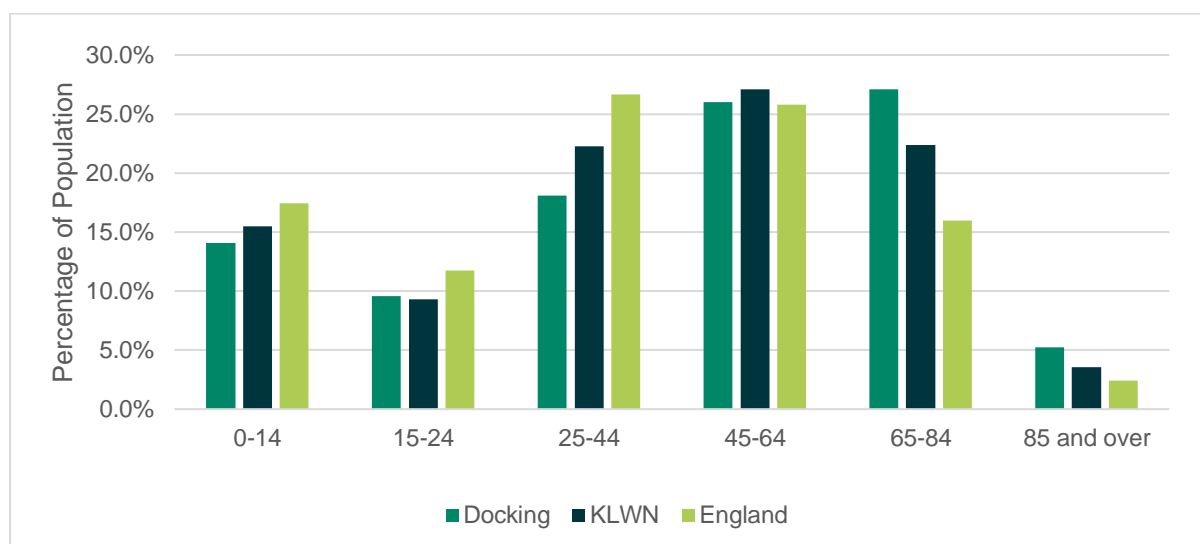
**Table 5-3: Age structure of Docking, 2011 and 2021**

Age group	2011 (Census)		2021 (Census)		Change
0-14	191	15.9%	153	14.0%	-19.9%
15-24	122	10.2%	104	9.6%	-14.8%
25-44	243	20.3%	197	18.1%	-18.9%
45-64	340	28.3%	283	26.0%	-16.8%
65-84	266	22.2%	295	27.1%	10.9%
85 and over	38	3.2%	57	5.2%	50.0%
<b>Total</b>	<b>1,200</b>		<b>1,089</b>		<b>-9.3%</b>

Source: ONS 2011, ONS 2021, AECOM Calculations

167. For context, it is useful to look at the NA population structure alongside that of the Borough and country. Figure 5-1 (using 2021 Census data) shows that Docking's population is markedly older than that of King's Lynn & West Norfolk, but primarily in the 65-84 and 85+ age cohorts rather than those in later middle age. As the population continues to evolve to 2039 it is likely that many people in the dominant 65-84 age group in Docking today will enter the 85+ group, at which point people's housing needs tend to change – for example, requiring accessibility adaptations or additional support.

**Figure 5-1: Age structure in Docking, 2021**



Source: ONS 2021, AECOM Calculations

## Household composition and occupancy

168. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-4 shows that Docking has a similar proportion of single-person households to the wider Borough and country, although the balance within that category favours single-person households aged over 66.



169. Of the NA's family households, a relatively high share is composed of older couples. More of the families aged under 65 have children than do not. There are relatively few households with older children living at home (non-dependent children) or 'other' households – meaning multiple unrelated individuals or families sharing a dwelling.

170. Over the last decade some notable changes in this dataset include significant increase (89%) in the number of households with dependent children and a notable reduction (-53%) in the number of households with no children at all. Both statistics may reflect the timing of the Census during a national lockdown, when many students (who may not yet be counted as independent adults) returned from university to family homes. That said, this may also point to the ability of recent development to attract more families than in the past.

**Table 5-4 Household composition, various geographies, 2021**

Household composition		Docking	King's Lynn & West Norfolk	England
One person household	Total	30.5%	29.4%	30.1%
	Aged 66 and over	16.1%	15.8%	12.8%
	Other	14.4%	13.6%	17.3%
One family only	Total	65.5%	65.4%	63.1%
	All aged 66 and over	16.1%	13.8%	9.2%
	With no children	17.8%	19.3%	16.8%
	With dependent children	21.8%	22.0%	25.8%
	With non-dependent children <sup>7</sup>	8.8%	9.8%	10.5%
Other household types	Total	4.0%	5.2%	6.9%

Source: ONS 2021, AECOM Calculations

171. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. A person is considered to under-occupy their home when there are more bedrooms in it 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.

172. 2021 Census data in Table 5-5 shows that around 81% of households have at least one more bedroom than they would be expected to need, and 47% have two more. This is particularly the case for couples over 65 and families without children. While not uncommon, this suggests that the NA's larger housing is not necessarily being occupied by households with the most family members, but

<sup>7</sup> Refers to households containing children who are older than 18 e.g students or young working people living at home.

by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties.

173. There are very few households with too few bedrooms, but this situation is only apparent among those with dependent or adult children – suggesting that affordability or other difficulties are causing a small number of family households to live in unsuitable accommodation (or again reflecting the unusual timing of the 2021 Census).

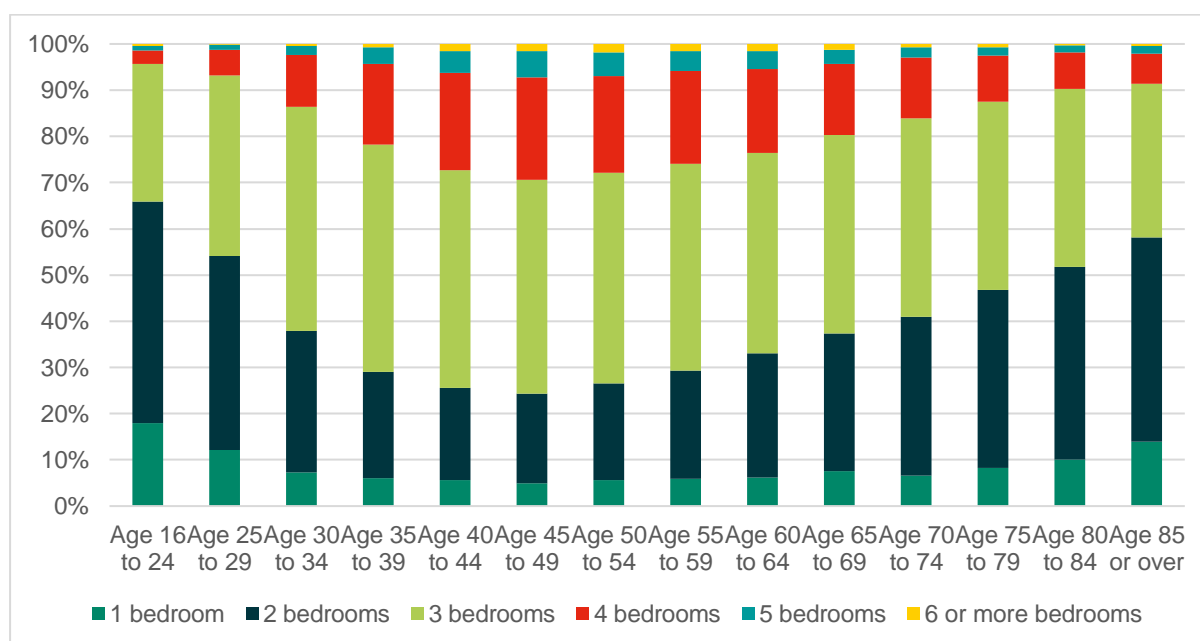
**Table 5-5: Occupancy rating by age in Docking, 2011**

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 65+	68.8%	27.3%	3.9%	0.0%
Single person 65+	57.5%	40.0%	2.5%	0.0%
Family under 65 - no children	73.8%	23.8%	2.4%	0.0%
Family under 65 - dependent children	17.9%	34.0%	41.5%	6.6%
Family under 65 - adult children	25.6%	32.6%	37.2%	4.7%
Single person under 65	41.7%	48.6%	9.7%	0.0%
<b>All households</b>	<b>46.6%</b>	<b>33.9%</b>	<b>17.5%</b>	<b>2.1%</b>

Source: ONS 2011, AECOM Calculations

174. 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 King's Lynn & West Norfolk in 2011 (because this data is not available at smaller scales or for the latest Census). The graph shows how the youngest households tend to occupy the smallest dwellings, before rapidly taking up larger homes as their families expand, and then more gradually downsizing to smaller homes again as they age.

**Figure 5-2: Age of household reference person by dwelling size, King's Lynn & West Norfolk, 2011**



Source: ONS 2011, AECOM Calculations

## Future population and size needs

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

### Age

176. The result of applying Local Authority level household projections to the age profile of Docking households in 2011 (because relevant data is not yet available for 2021) is shown in Table 5-6. This makes clear that population change can be expected to be driven by further growth in the oldest households, with the 65+ age group expected to increase by 50% to become nearly half of the total and by far the largest cohort. Growth in younger age groups is expected to be much more limited. The projected decreases may not materialise in practice due to the relatively significant volume of recent and pipeline development, which are likely to increase the overall population by more than these projections (based on Borough-level growth rates) would suggest.

**Table 5-6: Projected age of households, Docking, 2011 - 2039**

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	19	43	161	89	178
2039	13	38	143	93	265
% change 2011-2039	-32%	-12%	-11%	5%	49%

Source: AECOM Calculations

177. 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 5-6 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.
178. 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.
179. The result of this exercise is presented in Table 5-7. The model recommends that future housing delivery offers a range of dwelling sizes but focuses particularly on 1 and 3 bedroom homes. These size categories tend variously to appeal to young people, starter families and some downsizing older households, and offer greater affordability than larger homes.

180. Indeed, the preceding chapter found that affordability is a serious challenge in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.

**Table 5-7: Suggested dwelling size mix to 2039, Docking**

Number of bedrooms	Current mix (2021)	Suggested mix (2039)	Balance of new housing to reach suggested mix
1	2.9%	7.8%	43.4%
2	32.7%	30.8%	16.9%
3	44.4%	42.6%	29.2%
4+	20.0%	18.8%	10.5%

Source: AECOM Calculations

181. The model recommends a particularly high proportion of 1 bedroom dwellings because they are so underrepresented in the current stock compared to wider averages. However, the present lack of 1 bedroom homes may be the case for good reasons, such as the existing patterns of housing density that reflect the character of the Parish. It may therefore be considered inappropriate to focus as heavily on this presently unusual category as the model suggests. If flats are not considered a welcome proposition in the parish, the Neighbourhood Plan might blend the suggested proportions of 1 and 2 bedroom homes into a combined 1-2 bedroom category, allowing for greater flexibility.
182. The model also suggests that few further properties with 4 or more bedrooms are needed, chiefly because they are fairly abundant at present. In theory, if sufficient smaller homes (and more accessible housing for older people – see subsequent chapter) are built, some of the households currently under-occupying larger homes will be able to downsize and thereby release larger homes for growing families. However, if a target for only 10% 4+ bedroom homes is seen as overly restrictive or not able to serve the needs of people looking for larger new housing, this share could be increased by a moderate amount (at the expense of the large share allocated to 1 bedroom homes noted above).
183. To best meet the needs of the growing cohort of older households expected to be present by the end of the Plan period, it should also be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.
184. It is also relevant to look at the mix proposed for King's Lynn & West Norfolk as a whole in the 2020 HNA. The recommended size mix for market housing includes over 30% 4+ bedroom homes. This could justify following the potential adjustments outlined above – namely, to reduce the emphasis the HNA model gives to 1 bedroom homes and allow for some further delivery of 4+ bedroom properties.
185. The 2024 Docking survey also provides a clear steer from local residents on the matter of housing size at Question 7. The most popular size options for any

new housing to be built in the parish in future years are those with 2 or 3 bedrooms. The least popular options were homes with 4 and 5 bedrooms – helping to confirm that further large executive housing that is likely to be more expensive is generally not welcomed. However, 1 bedroom properties also received a very mixed response, with more respondents against than for. This may reflect the implications of building flats in a rural environment and the general low popularity of the smallest homes, which tend to be occupied out of financial necessity rather than preference. Along with that contained in the Borough-level study referenced above, this evidence supports an adjustment to the HNA results to moderate the recommendation in favour of 1 bedroom homes.

186. A potential size mix policy option for Docking, taking these various points and caveats into account, is proposed below:

- 30% 1-2 bedroom;
- 50% 3 bedroom;
- 20% 4+ bedroom.

## Tenure

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

188. Generally speaking, the size mix needed within affordable tenures, particularly affordable and social rent, is smaller than the size mix of market housing. This is because there tend to be higher proportions of single people and couples in need of affordable rented housing, and they are likely to be eligible only for 1 or 2 bedroom properties. In contrast, people buying their own homes tend to want more space than they technically ‘need’, such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.

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

- Housing needs evidence for wider King’s Lynn & West Norfolk: the 2020 HNA breaks down the size mix by tenure, confirming that homes in affordable tenures should generally be smaller than for market tenures.
- 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. The current snapshot for Docking residents, compiled by the Steering Group, indicates a relatively even balance of size needs (5x 1 bedroom, 5x 2 bedroom, and 8x 3 bedroom).

- Any past or future household survey or consultation work in the NA can also highlight any specific gaps in the market within particular segments of the population. The 2024 survey did not interrogate size needs within tenures specifically.

190. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes while market homes focus on mid-sized homes and some larger options. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

## Type

191. 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.
192. 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.
193. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Docking, 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, 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.
194. The 2024 survey did express a preference from some respondents for more bungalows. Although the current rate of bungalow provision is higher than the national average it is below levels typical for the wider Borough, and could be increased if this is a key objective of the community.
195. 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 Steering Group and community to consider.

## Conclusions- Type and Size

### The current housing mix

196. The current dwelling mix in Docking is dominated by detached and semi-detached housing. This is broadly in line with wider King's Lynn & West Norfolk, although the Borough has a higher share of detached homes than the parish. There are correspondingly smaller proportions of other type categories. In particular, there is a near total lack of flatted accommodation in Docking. Though not unusual for rural areas, the relative absence of terraces and flats, which tend to be the most affordable options, may be constraining its ability to attract and retain younger family households. In contrast, 18% of homes are bungalows – twice the national average though below the Borough average – which may be linked to the NA's generally older age profile.
197. In terms of size, Docking has a similar housing stock to the wider Borough, except for a smaller share of 1 bedroom homes. A combined 77% of properties in the parish have either 2 or 3 bedrooms.

### Population characteristics

198. The NA population, which is markedly older than that of the Borough and England, has experienced fairly significant ageing in the decade since 2011. The 65-84 and 85+ age groups are the only cohorts to have expanded (and at significant rates) while all other age groups have contracted.
199. This data suggests that the NA is struggling to retain younger family households. This evidence would appear to support the potential for any future development to specifically attract and retain these groups if that is the community's wish, alongside an imperative to accommodate the growing population of older people – who may be seeking to downsize or experiencing changing mobility and support needs.
200. Applying ONS household projections for King's Lynn & West Norfolk to the Docking population in 2011 suggests that population growth can be expected to be driven by the oldest households, with the 65+ age group expected to increase by 49% to become by far the largest cohort. Growth in younger age groups is expected to be much more modest.
201. The composition of Docking's households (in terms of the number of people, their age, and their relationships to one another) is broadly similar to King's Lynn & West Norfolk as a whole. Of the NA's family households, a relatively high share is composed of older couples. More of the families aged under 65 have children than do not. There are relatively few households with older children living at home (non-dependent children), although this has risen sharply over the past decade – possibly due to the timing of the Census during a national lockdown.

202. As of the 2021 Census, around 81% of households in the NA had at least one more bedroom than they would be expected to need, and 47% had at least two extra bedrooms. Under-occupancy was most common among two distinct groups: couples with no children and older households. While not uncommon in rural areas, this might suggest that Docking'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. (Note that this data relates purely to the number of distinct rooms and therefore misses differences in the actual size of those rooms, which can make a big difference.)

### **Future population and size needs**

203. 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 future housing delivery offers a range of dwelling sizes but focuses particularly on 1 and 3 bedroom homes. This could help to achieve three key outcomes: improving affordability, meeting the needs suggested by demographic trends (notably ageing and counteracting the decline in younger families), and diversifying the existing mix.

204. The model recommends a particularly high proportion of 3 bedroom dwellings because they are so underrepresented in the current stock compared to wider averages and tend to be popular among all age groups. The present lack of 1 bedroom homes (and the consequently strong recommendation for this category) may be the case for good reasons, such as the existing patterns of housing density that reflect the rural character of the parish. It may therefore be considered inappropriate to focus as heavily on this presently unusual category as the HNA model suggests. If large numbers of flats are not considered a welcome proposition in the parish, the suggested proportions of 1 and 2 bedroom homes could be blended into a combined 1-2 bedroom (or even 1-3 bedroom) category, allowing for greater flexibility.

205. The results of this model could be adjusted in line with the recommendations for King's Lynn & West Norfolk as a whole in the 2020 HNA, and to reflect the results of the 2024 Docking survey (which pointed toward limited need for larger homes but also limited appetite for 1 bedroom properties). One potential option, based on AECOM's professional judgement of the model results alongside such additional evidence, would be the following mix:

- 30% 1-2 bedroom homes;
- 50% 3 bedroom homes; and
- 20% 4+ bedroom homes.

206. 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

### Introduction

207. 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 Docking. 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**.

208. 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.

209. 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.<sup>8</sup>

210. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).<sup>9</sup> 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.

211. The distinction between the need for 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.

<sup>8</sup> See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

<sup>9</sup> For a full description of Planning Use Classes, please refer to [https://www.planningportal.co.uk/info/200130/common\\_projects/9/change\\_of\\_use](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<sup>10</sup>:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings.
- **Category M4(3):** wheelchair user dwellings.

## Specialist housing for older people

212. According to the search function on the Elderly Accommodation Counsel website, there are no specialist accommodation schemes in the NA at present. The closest schemes are located in Burnham Market, Snettisham, Heacham and King's Lynn. There is, however, a care home – Docking House – able to accommodate 28 residents.

## Demographic characteristics

213. The starting point for estimating the potential need for specialist housing for older people is to project how the overall number of older people in Docking is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for King's Lynn

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<sup>10</sup> See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

& West Norfolk. The results are set out in Table 6-1. Currently, around 17% of the population of Docking are aged 75+, which is a higher proportion than that of wider King's Lynn & West Norfolk (13%). Over the Neighbourhood Plan period this is projected to rise to around 24% of the population.

214. As established in the previous chapter, Docking already has a significantly older population than the wider Borough (which is in turn also older than the national average). It is therefore likely to continue to age faster in the coming years if the population evolves naturally. However, there remains potential for the proportion of the overall population made up of older people to be lower than projected, for instance if new housing succeeds in attracting younger families, or if existing housing is vacated due to mortality and occupied by a replacement population of younger people.
215. 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 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 further primary data gathering (which itself may not give a complete picture). As such, the growth in the older population – of 77 – rather than the total at the end of the Plan period (264) is the key input for the subsequent calculations.

**Table 6-1: Modelled projection of older population in Docking to 2039**

Age group	2021	King's Lynn & West Norfolk	2039	King's Lynn & West Norfolk
	Docking		Docking	
All ages	1,089	154,325	1,120	158,692
75+	187	19,342	264	27,308
%	17.2%	12.5%	23.6%	17.2%

*Source: ONS SNPP 2020, AECOM Calculations*

216. 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 likely to need affordable rented specialist accommodation.
217. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Plan period to 2039. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at King's Lynn & West Norfolk scale, which indicates that the vast majority of older households are homeowners and that, of the remainder, most are in social rather than private rented accommodation.
218. The expected growth in the 75+ population in the NA is 77 additional individuals by the end of the plan period. This can be converted into 55 households based on the average number of people per household aged 75+ at Local Authority

scale (1.41). Multiplying this figure by the percentages of 55–75-year-olds occupying each tenure gives a breakdown of which tenures older Docking households are likely to need in 2039, and is shown in the bottom row of Table 6-2. Note that the projected growth in households in this age category does not imply a need for an equivalent number of additional homes: most of these households are already resident in the NA, and will simply age into the relevant age group over the Plan period.

**Table 6-2: Tenure of households aged 55-75 in King's Lynn & West Norfolk (2011) and projected new households aged 75+ in Docking in 2039**

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
<b>King's Lynn &amp; West Norfolk (2011 mix)</b>	<b>80.1%</b>	59.8%	20.3%	<b>19.9%</b>	10.9%	7.2%	1.8%
<b>Docking (projected change to 2039)</b>	<b>44</b>	33	11	<b>11</b>	6	4	1

Source: Census 2011

219. It is also important to consider rates of disability by tenure. The tendency for people in rented housing to have higher disability levels is well established. It arises partly because people with more limiting disabilities tend to have lower incomes. It also reflects the fact that as people develop support and care needs they may find that the only suitable and affordable option to them is available in the social rented sector. Table E-1 in Appendix E presents this data for Docking from the 2011 Census.

## **Future needs for specialist accommodation and adaptations**

220. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Plan period is calculated to be 24.

221. 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.

222. These estimates suggest that by far the greatest need is for market (as opposed to subsidised) specialist housing, which is unsurprising given that most older households are already homeowners and would not qualify for subsidised housing. The need is also weighted slightly in favour of less specialised or simply age-restricted options rather than those with additional onsite care. The 12 households potentially suited to market sheltered housing could also feasibly be accommodated through adaptations to existing or future mainstream market housing.

**Table 6-3: AECOM estimate of specialist housing need in Docking to 2039**

Type	Affordable	Market	Total
Housing with care	4	6	10
Adaptations, sheltered, or retirement living	2	12	14
<b>Total</b>	<b>6</b>	<b>18</b>	<b>24</b>

Source: Census 2011, AECOM Calculations

223. 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.

224. Table E-2 in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Docking results in a total of 19 specialist dwellings that might be required to the end of the Plan period. This is set out in Table 6-4. Again the majority of need is for market options, and there is limited need for extra care accommodation compared to sheltered housing or adaptations to mainstream homes.

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

Type	Affordable	Market	Total
Housing with care	2	3	5
Adaptations, sheltered, or retirement living	5	9	14
<b>Total</b>	<b>7</b>	<b>12</b>	<b>19</b>

Source: Housing LIN, AECOM calculations

## Further considerations

225. The above estimates suggest that potential need for specialist accommodation could be in the range of 19-24 units over the Neighbourhood Plan period. However, given the limited scale of future housing development planned for the NA overall (beyond already committed permissions), it is unlikely to be possible or appropriate to deliver this level of new specialist accommodation, and it may

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 2024 survey indicated reasonable levels of interest in retirement and sheltered housing – with around 70 respondents in favour of more of each, although around 40-50 respondents indicated a wish for no more of them and a number of other respondents were unsure.

226. Generally speaking, 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. This HNA has identified a modest level of potential need, but is not able to make a firm determination about whether the parish's services and facilities are sufficient. Its place in the settlement hierarchy would suggest it is a broadly suitable location, however the lack of public transport to nearby towns represents a key counterpoint to that position.
227. If not delivering more specialist housing in the coming years, Docking may need to continue to operate within a hub and spoke model, with Hunstanton and King's Lynn providing significant clusters of specialist housing and care home accommodation that are likely to serve the wider rural area – including the NA. This may be sustainable into the future, although it means that older households living in the NA whose needs change as their mobility declines would likely need to move outside of supportive networks of friends and family.
228. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

## Care homes

229. 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.
230. However, residents of care homes may be very 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 – and vice versa. 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.
231. 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.

232. AECOM has estimated the likely need for care home accommodation arising from Docking households 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, an additional 45 beds per 1,000 people is indicated. Based on these rates, applied to the projected growth of the older population of the NA (of 77), it is estimated that by 2039 there could be a need for around 5 additional care homes beds and 3 nursing care beds arising from the older people expected to be living in the NA at that time. However, turnover in the existing 28-resident facility could conceivably accommodate this increase in demand depending on the size of the catchment area it serves.

## The Role of Mainstream Housing

233. The majority of older people live in mainstream housing and will continue to do so all of their lives. This is particularly the case in Docking where there currently are no specialist housing schemes or care homes.
234. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation is suitable to their needs and whether adequate care or support is provided within the home when they need it.
235. However, given the uncertainty about what volume of additional specialist supply might be likely or appropriate during the Plan period, another key avenue to accommodating those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with King's Lynn & West Norfolk.
236. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings<sup>11</sup>, although changes to Building Regulations have not yet been made.
237. The emerging Local Plan review provides explicit encouragement specialist housing schemes in Policy LP29, but also sets out requirements for elevated building regulations standards of accessibility in Policy LP30. This states that 50% of new homes should meet M4(2) standards, 5% of new Affordable Housing should meet M4(3) standards, and that M4(3) standards should also

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<sup>11</sup> See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes)

be encouraged where practicable in mainstream (i.e. not formally affordable) housing.

238. In the context of potentially limited future provision of specialist housing, the evidence gathered here would appear to highlight a clear opportunity to deliver new homes with high standards of accessibility and adaptability to accommodate older households with more limited support needs in the NA. The default policy environment currently proposed in the Local Plan Review appears to adequately achieve this, meaning there is limited room or need to exceed or replace the relevant policies through the Neighbourhood Plan.

## **Conclusions- Specialist Housing for Older People**

### **Characteristics of the current older population**

239. There are currently around 187 individuals aged 75 or over in Docking, representing 17% of the population. There are no schemes of specialist accommodation in the NA at present, according to the Elderly Accommodation Counsel search tool. There is, however, a care home – Docking House – able to accommodate 28 residents.
240. A clear majority (80%) of King's Lynn & West Norfolk households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2039) are owner occupiers. The remainder predominantly rent from a social landlord. This is important to note because currently homeowners 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 Docking are also higher among social tenants than owner-occupiers.

### **Projected demographic change and need for specialist housing**

241. The 75+ population of the NA is projected to increase to 264 people over the Plan period, to become 14% of the population in 2039. As established in the previous chapter, Docking has an older population than the wider Borough and is likely to age faster in the coming years unless recent and new development is able to attract a replacement population of younger families or other demographic shifts take place.
242. The projected growth in the existing older population (77), 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 household growth to 2039 among those aged 75+ in Docking is 55.
243. 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.



244. The two Docking specific estimates suggest a range of 19 to 24 specialist accommodation units might be required during the Plan period. These estimates are also broken down by tenure and level of support required. It appears that the vast majority of potential need is for accommodation offered for market purchase. This chimes with the higher propensity of older households to be homeowners. Similarly, most of the need is found to be for sheltered housing with limited support rather than additional care arrangements.
245. However, given the limited scale of future housing development planned for the NA overall (beyond existing commitments), it is unlikely to be possible or appropriate to deliver this level of new specialist accommodation. The 2024 survey indicated reasonable levels of interest in retirement and sheltered housing, as well as some potential opposition from other respondents.
246. This HNA also estimates potential demand for a further 8 care or nursing beds, although turnover in the existing 28-resident facility could conceivably accommodate this increase in demand depending on the size of the catchment area it serves.
247. Currently, specialist older people's housing in the vicinity of Docking is concentrated in King's Lynn and at a smaller scale in some of its surrounding parishes. This may be a sustainable situation going forward, although this leaves limited options for people who do not want to leave their immediate surroundings and social networks when their housing needs change in old age.

### **Accessibility and adaptability**

248. Given the limited volume of additional specialist supply currently planned or anticipated during the Plan period, an important alternative solution may be to promote elevated standards of accessibility and adaptability for mainstream housing. 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.
249. The emerging Local Plan review provides explicit encouragement specialist housing schemes in Policy LP29, but also sets out requirements for elevated building regulations standards of accessibility in Policy LP30. This states that 50% of new homes should meet M4(2) standards, 5% of new Affordable Housing should meet M4(3) standards, and that M4(3) standards should also be encouraged where practicable in mainstream (i.e. not formally affordable) housing. These requirements are supported by the evidence gathered for Docking specifically, and few additional policy provisions are likely to be needed.

## 7. Second Homes

### Introduction

250. Neighbourhood Plan policies controlling second home ownership are typically evidenced by demonstrating a high or rapidly increasing rate of second home ownership within a context of acute affordability challenges and/or serious constraints in the availability of housing overall.
251. The existence of second or holiday homes is not necessarily a problem in and of itself. It becomes a problem when it creates intense competition for local home buyers (or renters), inflates prices, or reduces the resident population to the extent that local services, employment, and community vitality are impacted.
252. Docking clearly exhibits these wider challenges, with fairly extreme affordability issues, as demonstrated earlier in this study, combined with clear concerns from the community about the prevalence of second home purchases in recent home sales in the parish.
253. This section of the HNA gathers the limited available data on the rate of second home ownership in Docking that may be used to support policy decisions in this area. The approach is as follows:
- To estimate the **current level** of second home ownership (including commercial holiday lets);
  - To estimate the **financial incentive** for home owners to use their properties for commercial holiday lets as opposed to long term private rentals; and
  - To discuss the potential **policy options** relating to second homes in the NA.

### National Data

254. Before looking at second home ownership levels in the NA, it is important to understand the levels of second home ownership, and specifically holiday lets, across the country. According to the English Housing Survey 2018-2019, 2.4 million households in England reported having at least 1 additional residence, with 772,000 of these second homes (including homes primarily used as holiday homes, holiday lets, or working away from home). It was also noted that 57% of second homes were in the UK. Therefore, it could be estimated in 2018/19 that there were at least 440,040 second homes in the UK from households in England, assuming each of 772,000 households above had just 1 additional home.
255. The impact of this nationally is more simply understood as a percentage of all dwellings. There were an estimated 28.9 million dwellings in the UK in 2019<sup>12</sup>, meaning that second homes (of which the households that owned them lived in England) in the UK accounted for around 1.5% of total dwellings. The UK second

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<sup>12</sup> Collated dwelling stock data from GOV.UK, GOV.WALES, National Records of Scotland, and Northern Ireland Department of Finance.

home ownership levels would of course be higher than this when also taking into account second homes owned by households in Wales, Scotland, and Northern Ireland.

256. According to 2021 Census, 3,026,678 people in England had a second address (somewhere they stay for more than 30 days a year). 76.4% (2,311,039) of these people had a second address within the UK.
257. 14.2% (429,134) of the total second addresses were categorised as holiday homes. It should be noted that this data will not capture holiday homes that are stayed in for less than 30 days a year, it includes people with holiday homes outside the UK, and as it is counted as people with a second address and not households, it may involve some double counting of holiday homes.

## **Second Homes and Holiday Lets in Docking**

258. Turning to the NA specifically, Docking contained 478 households and 690 dwellings according to the 2021 Census, implying that there were 212 dwellings (or 'household spaces') with no usual resident household. 31% of dwellings therefore had no usual residents. This represents a significant increase from 2011, when 24% of dwellings (154 in total) were unoccupied. The Steering Group perceive that most new homes completed in recent years are not occupied as principle residences.
259. Note that the Borough Council's calculation of the percentage of Docking properties used as second homes or holiday homes uses a different methodology and data sources (discussed in further detail below in relation to business rates). However, the Borough Council's result of 32% is very similar to that derived from the Census noted above – providing a fairly consistent picture of around one third of homes not being occupied as a primary residence.
260. For comparison, the rate of dwellings that had no usual residents across King's Lynn & West Norfolk as a whole in 2021 was 10%. This in itself is fairly high, but is far outstripped by the rate in Docking specifically. This is presumably due to the NA's proximity to the coast and associated appeal to holidaymakers and second home owners.
261. For England, the rate was 6.0%. It is worth noting that across the country (or even the local authority area), dwellings will be empty for different reasons (including being uninhabitable), not just second home ownership. Due to the location of the NA it is assumed that the majority of dwellings without usual residents are second homes, either personal or for holiday let.
262. Another way of gauging the number of holiday homes is to look at the number of properties paying business rates (instead of council tax) in that category. This data is correct to the time of writing but has a number of limitations:
  - Most importantly, it only gives an indication of the number of commercially rented holiday homes. A holiday let needs to be available for rent 140 days of

the year to reach the threshold for business rates. So only the third subcategory of second/holiday homes below would be captured:

- Second homes that are never rented and only used by the owner;
  - Holiday homes used by the owner primarily, but also available to rent for part of the year (under 140 days) or rented out informally;
  - Holiday homes with a stronger commercial purpose, available to rent more than 140 days per year.
- In January 2022 the Government tightened the rules on second homes and business rates. This means that as well as being available for rent for at least 140 days a year, from April 2023, second homeowners will have to prove that holiday lets are being rented out for a minimum of 70 days a year to access small business rates relief<sup>13</sup>.
  - It is likely that the holiday homes counted in the business rates data would also be captured as dwellings with no usual residents in the Census, since owners of second homes, including those rented out for holiday lets, are expected to fill in a Census return. This indicator is therefore only useful for context and to show the potential size of the tourist sector as opposed to personal-use second homes.

263. Research was undertaken on the number of properties in the NA registered for business rates, specifically self-catering holiday units, by searching each postcode in the parish (those used for the house price data in a previous chapter) in the business rates database. As of June 2024, this gave a figure of 112 commercial holiday lets (as well as 4 camp sites). The total number of other registered businesses or Council Tax exemptions (including for redevelopment of property) was 43, meaning that holiday lets are by far the largest category of business locally by volume.

264. This equates to 53% of the unoccupied dwellings at the time of the 2021 Census. This means that a majority of unoccupied dwellings in Docking are holiday lets run as a business, rather than simply second homes for personal use. In practice this percentage figure is likely to be higher – i.e. if holiday lets rented for fewer days or not properly registered for business rates were to be included.

265. Note that AECOM's count in June 2024 returns a significantly higher result than that presented by the Borough Council / Steering Group reflecting research in April 2023, which totaled 84 commercially let properties. There is likely to have been some increase in this time, but the scale of the difference points to an inconsistency in how this data has been gathered, and may be worth checking with the Borough Council. The total number of dwellings in Docking estimated by the Borough Council (presumably using Council Tax data) also exceeds the 2021 Census count used here, at 786 dwellings. The precise percentage of second homes or holiday lets is likely to vary depending on the data sources used.

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<sup>13</sup> Available here: <https://www.gov.uk/government/news/gove-closes-tax-loophole-on-second-homes>

266. It is clear that with such high levels of second home ownership and holiday lets in the NA, this may have an adverse effect on affordability for local people (alongside impacts on community feeling and isolation as raised in the 2024 Docking survey, in which additional holiday accommodation was by far the least popular type of housing people may wish to see in future years – with 20 respondents in favour and 117 against). Though it is not possible to prove causality, there is a clear correlation in the growth in second home ownership / holiday lets and the sharp increase in house prices over the past decade, as demonstrated in the Affordability and Affordable Housing chapter.
267. It may be worth assessing here the difference in potential income between private landlords and holiday lets in Docking. In order to undertake this comparison, the number of whole property holiday lets available for a two-night rental in August and September 2024 was established from holiday rental site Airbnb. This produced a sample ranging from £146 to £576 per night, largely depending on the size and capacity of the property. The median nightly price was £249. As a sense-check the same exercise was repeated for January and February 2025 to reflect more advance booking and less popular travel times. The range in this period was £151 to £497 per night but the median was slightly higher at £277.
268. The average letting price can then be compared to the average rental price of private rented properties in Docking. This process is outlined below:
- Median nightly cost of Docking holiday let (August/September 2024) from Airbnb = £249
  - Monthly revenue of above at full occupancy ( $£249 \times 30$ ) = £7,470
  - Monthly revenue at average occupancy (67% - average for a 2 bedroom property in Docking according to AirDNA) = £5,005.
  - Median monthly cost of private rented dwelling in the NA = £1,175 (same sample detailed in Appendix B but overall median rather than segmented by property size).
269. These calculations suggest that the median holiday let at average occupancy could achieve an income over four times that of a longer-term private rented tenancy. Such financial incentives may go some way to explain the increasing dominance of holiday lets in the NA.
270. Although the potential income difference is clear to see above, there are other factors to be taken into consideration. These include the fact that holiday lets may not be occupied for the whole year, as well as running and maintenance costs (which would be associated with both holiday lets and private rentals), and the greater amount of work potentially required with holiday lets in terms of weekly cleaning and booking administration.
271. In the Spring 2024 budget it was announced that in April 2025 the Furnished Holiday Lettings (FHL) tax scheme will be abolished, removing the tax advantage for holiday lets over long-term residential lets. Although the impacts of this are currently unknown, it may lead to landlords converting furnished holiday lets into longer term residential lets or selling properties.

## Policy Considerations

272. It is not only Docking within King's Lynn & West Norfolk that has housing challenges relating to second home ownership. The Holme-next-the-Sea Neighbourhood Plan includes policy relating to second home ownership and principal residency requirements, demonstrating the possibilities for neighbourhood plan policies within the Borough. It is advised that the group read the examiner's report on this Neighbourhood Plan policy for guidance on future policy drafting.
273. The affordability evidence establishes a clear context of poor and worsening affordability in Docking that prevents local people from moving to homes better suited to their needs within the neighbourhood and prevents younger households without significant financial help from accessing suitable housing. Other impacts on the character of the parish and on long-term residents are raised in the 2024 residents survey.
274. It is not possible to establish a precise causal link between second home ownership and declining affordability because rising prices and declining affordability is affected by other factors such as economic growth at the national level. However, given the scale of second home ownership in the NA, AECOM suggest that it is highly likely that the second homes market is a factor in the significant price appreciation and declining affordability in the area.
275. AECOM suggest this impact, in addition to the pure scale of the sector (which exceeds the threshold defined in other local authority areas, such as Northumberland (20% second homes)) may be considered a robust reason to apply a Principal Residence Policy or similar in Docking.

## Conclusions- Second homes

276. Neighbourhood Plan policies controlling second home ownership are typically evidenced by demonstrating a high or rapidly increasing rate of second home ownership within a context of acute affordability challenges and/or serious constraints in the availability of housing overall.
277. Census 2021 figures suggest that the rate of second home / holiday let ownership in Docking is around 31%, up significantly from 24% in 2011. The Census-based estimate aligns with that provided by the Borough Council / Steering Group (32%). These estimates are far higher than the Borough average of 10% and national average of 6%. This concentration alone may be considered sufficient to justify intervention to manage or limit the spread of second home ownership.
278. It also adds weight to the correlation between increasing second home ownership and rising property prices (the latter evidenced in the Affordability and Affordable Housing chapter). In addition to increasing competition for homes to purchase and rent for local people facing worsening affordability challenges, the 2024 survey suggests that further impacts on residents include feelings of loneliness/isolation and concerns about the character and function of the community.

279. Research into addresses registered for business rates suggest that more than half of not fully occupied homes in Docking are used as commercial holiday lets rather than second homes for personal use. The financial incentives associated with holiday lets as compared to long-term private renting are clearly established in Docking and present an ongoing risk of the loss of owner occupation and private rented housing for local people.

## 8. Next Steps

### Recommendations for next steps

280. This Neighbourhood Plan housing needs assessment aims to provide the Steering Group with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with the Borough Council of King's Lynn & West Norfolk 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 the Borough 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 the Borough Council.
281. 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.
282. Bearing this in mind, it is recommended that the Steering Group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, the Borough Council or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
283. 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

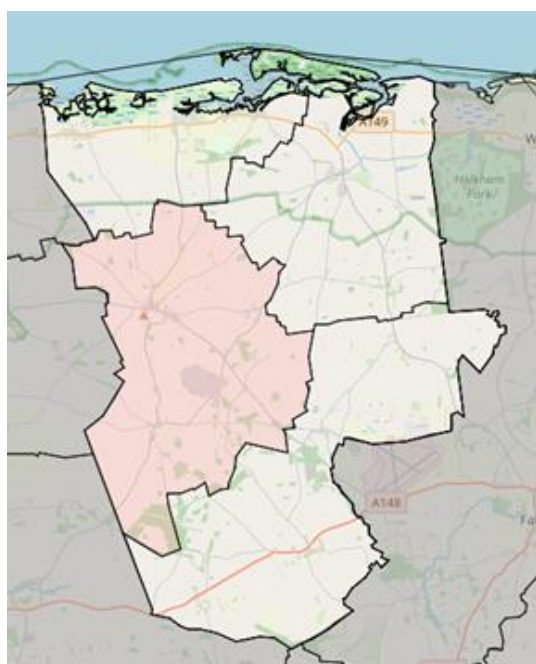
284. For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs).

285. In this case, the NA equates to the following combination of areas:

- OA E00135466;
- OA E00135467;
- OA E00135468;
- OA E00135469;

286. 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. For this data, the LSOA in which the parish is located must be used. This is LSOA E01026656, which is dominated by Docking parish but also includes the settlements of Stanhoe, Bircham Newton and Great Bricham. This can be seen in the map below.

**Figure A-1: Map of LSOA E01026656**



Source: Nomis

287. 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, has the code number E02005552. This MSOA extends from the coast in the north to Harpley in the south, with Docking falling in the centre of its western boundary. A map of this geography, in the context of wider King's Lynn & West Norfolk, is given below.

**Figure A-2: Map of MSOA E02005552**



Source: Nomis

# Appendix B : Local Plan context

## Policies in the adopted local plan

288. Tables B-1 below summarises adopted Local Plan policies that are relevant to housing need and delivery in Docking.

**Table B-1: Summary of relevant adopted policies in the King's Lynn & West Norfolk Borough Council Local Development Framework Core Strategy**

Policy	Provisions
CS01: Spatial Strategy	Locally appropriate levels of growth will take place in selected Key Rural Service Centres and Rural Villages.
CS02: Settlement Hierarchy	<p>The settlement hierarchy is as follows:</p> <ul style="list-style-type: none"> <li>- Sub-regional centre</li> <li>- Main Towns (Hunstanton and Downham Market)</li> <li>- Settlements adjacent to King's Lynn and the main towns</li> <li>- Key Rural Service Centres <b>(including Docking)</b></li> <li>- Rural Villages</li> <li>- Smaller Villages and Hamlets</li> </ul> <p>Local scale development will be concentrated in identified Key Rural Service Centres to maintain and enhance housing and facilities to meet the needs of their wider rural communities.</p>
CS06: Development in Rural Areas	<p>Provision is made for at least 2,880 new homes within or adjacent to selected Key Rural Service Centres.</p> <p>Sites may be allocated for affordable housing or exception housing in accordance with criteria to support the housing strategy.</p>
CS09: Housing Distribution	<p>The plan identifies sufficient land for a minimum of 16,500 new dwellings across the Borough over the period 2001 to 2026.</p> <p>Provision will be made for at least 2,880 new dwellings in total in Key Rural Service Centres, with allocations for at least 660 new homes. Most of this provision will be met through existing completions and commitments, with new housing allocations of an appropriate scale (reflecting location and function) identified in the Site Allocations DPD.</p> <p>Proposals for housing must take appropriate account of need identified in the most up to date SHMA, with particular regard to size, type, and tenure of dwellings.</p>

Policy	Provisions
	<p>The overall target for Affordable Housing outside of the built-up area of King's Lynn is 20%. This will apply on sites of 5 or more dwellings.</p> <p>The Affordable Housing tenure mix is proposed as 70:30 rented to shared ownership (which can include other forms of intermediate tenure), adjusted where necessary to balance housing need and make schemes viable.</p>

Source: Borough Council of King's Lynn & West Norfolk

**Table B-2: Summary of relevant adopted policies in the King's Lynn & West Norfolk Borough Council Site Allocations and Development Management Policies Plan**

Policy	Provisions
G30.1 Docking – Land situated off Pound Lane (Manor Pasture)	<p>Land amounting to 3.4 hectares is allocated for residential development of at least 20 dwellings.</p> <p>Further requirements are outlined in the full policy.</p> <p>The supporting text notes that based on the Council's preferred method of distributing new development, Docking would receive an allocation of 16 new houses (of which 3 affordable). However, this site could satisfactorily accommodate more than 16 homes and 20 is an appropriate overall number for Docking's growth.</p>

Source: Borough Council of King's Lynn & West Norfolk

## Policies in the emerging local plan

- B.1 Table B-3 below summarises emerging Local Plan policies that are relevant to housing need and delivery in Docking.

**Table B-3: Summary of relevant emerging policies in the Local Plan Review Pre-Submission Stage 2021**

Policy	Provisions
LP01: Spatial Strategy	<p>The standard method Local Housing Need (LHN) result of 539 new dwellings spread over the 20-year plan period (2016-2036) results in a need of 10,780 dwellings which need to be planned for.</p>

Policy	Provisions
	740 dwellings are allocated to the Key Rural Service Centres, accounting for 12% of the total homes allocation.
LP02: Settlement Hierarchy	<p>The settlement hierarchy is as follows:</p> <ul style="list-style-type: none"> <li>- Sub-Regional Centre (King's Lynn including West Lynn)</li> <li>- Main Towns (Hunstanton and Downham Market)</li> <li>- Settlements adjacent to King's Lynn and the main towns</li> <li>- Growth Key Rural Service Centres (GKRSC)</li> <li>- Key Rural Service Centres (KRSC) <b>(including Docking)</b></li> <li>- Rural Villages</li> <li>- Smaller Villages and Hamlets</li> </ul> <p>Key Rural Service Centres help to sustain the wider rural community, providing a range of services and a sufficient level of public transport. Maintaining and enhancing facilities to support this function going forward is the priority.</p>
LP28: Affordable Housing	<p>Proposals for housing need to meet the need as identified in the most up to date housing needs assessment with particular regard to size, type, and tenure of dwellings.</p> <p>Affordable housing provision may come forward as a percentage of allocated or other permitted sites, or as exception sites in suitable locations. On sites outside of the built-up area of King's Lynn 20% affordable housing will be sought. In Docking and other rural areas this will be on sites of 5 or more dwellings.</p> <p>In terms of tenure mix, 70:30 rented to First Homes (25%) and shared ownership (5%) will be expected, adjusted where necessary to balance housing need and make schemes viable.</p> <p>The Borough Council will support schemes for the provision of affordable housing as exceptions to normal planning policies where:</p> <ol style="list-style-type: none"> <li>a. The site adjoins a sustainable settlement, as defined by the settlement hierarchy;</li> <li>b. The proposal is supported by evidence of local affordable housing need;</li> <li>c. Future management for affordable housing is supported by a RSL;</li> <li>d. The scheme must be genuinely affordable housing led and any element of subsidy though provision of market housing is proven through viability assessments.</li> </ol>

<b>Policy</b>	<b>Provisions</b>
LP29: Housing for the Elderly and Specialist Care	Development proposals providing specialist housing options for older people's accommodation and others with support needs, including sheltered housing, supported housing, extra-care housing, and residential/nursing care homes will be encouraged.
LP30 – Adaptable and Accessible Homes	<p>All new homes must be designed and constructed in a way that enables them to be adaptable, so they can meet the changing needs of their occupants over their lifetime. Planning permission will be granted for new dwellings subject to the following:</p> <ul style="list-style-type: none"> <li>- 50% of new homes must be built to meet requirement M4(2) of Part M of the Building Regulations: Category 2 for accessible and adaptable dwellings.</li> <li>- The encouragement, where practicable and viable, of dwellings on schemes involving major development being provided as wheelchair adaptable dwellings in accordance with the Building Regulations M4(3) standard: Category 3.</li> <li>- The Borough Council will require a minimum of 5% of the affordable housing contribution (new dwellings) on major housing developments to accord with Category M4(3) (wheelchair adaptability).</li> </ul>
G30.1: Docking – Land situated off Pound Lane (Minor Pasture)	<p>This carries forward the existing Site Allocations DPD policy, allocating land amounting to 3.4 hectares for residential development of at least 20 dwellings.</p> <p>Further requirements are outlined in the full policy.</p>

Source: Borough Council of King's Lynn & West Norfolk

# Appendix C : Affordability calculations

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

## C.1 Market housing

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

### i) Market sales

291. 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.

292. 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 Docking, 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.

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

- Value of a median NA house price (2023) = £500,000;
- Purchase deposit at 10% of value = £50,000;
- Value of dwelling for mortgage purposes = £450,000;
- Divided by loan to income ratio of 3.5 = purchase threshold of £128,571.

294. The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2023 was £383,125, and the purchase threshold is therefore £98,518.

295. 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 records only 1 sale of a new build property in the



NA in 2023. There were, however, a combined 20 new build transactions over 2020 and 2021. It is important to understand the likely cost of new housing because that is where the Neighbourhood Plan has most influence, and the entry-level new build average is the appropriate benchmark for understanding the costs of affordable home ownership tenures (considered below).

296. The median of the 21 new build transactions recorded in the period 2021-23 is £541,000, and the lower quartile is £422,500. The purchase threshold for these benchmarks is £139,114 and £108,643 respectively.
297. This sample consisted of 7 semi-detached and 14 terraced homes. Both the median and lower quartile averages are terraced properties. The lower quartile new build average of £422,500 is therefore an appropriate benchmark for estimating the costs of affordable home ownership products.

## **ii) Private Rented Sector (PRS)**

298. 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.
299. 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.
300. The property website Rightmove shows rental values for property in the Neighbourhood Area. The sample of rental price data within Docking itself was very limited at the time of search in June 2024, so a wider 3-mile radius was selected to produce a more robust sample of 10 listings. The sample consisted of one 1 bedroom property, one 2 bedroom property, six 3 bedroom properties, and two 4+ bedroom properties.
301. Using this data, the median monthly rent for a 3+ bedroom property in this area is £1,300. The median monthly rent for a 1-2 bedroom property, used to represent entry-level rents, is £850.



302. The calculation for the private rent income threshold for entry-level dwellings is as follows:

- Annual rent = £850 x 12 = £10,200;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £34,000.

303. The calculation is repeated for larger property average to give an income threshold of £52,000.

## C.2 Affordable Housing

304. There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2023: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. A new product called First Homes was also introduced in 2021. Each of the affordable housing tenures are considered below.

### i) Social rent

305. 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.

306. To determine social rent levels, data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Docking. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for King's Lynn & West Norfolk in Table C-1.

307. 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	£72.94	£83.67	£91.91	£103.54	£84.58
Annual average	£3,793	£4,351	£4,779	£5,384	£4,398
Income needed	£12,630	£14,488	£15,915	£17,929	£14,646

Source: Homes England, AECOM Calculations

## ii) Affordable rent

308. Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000).
309. Even an 80% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
310. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for King's Lynn & West Norfolk. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
311. Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 55% 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	£86.75	£105.34	£118.98	£134.21	£108.72
Annual average	£4,511	£5,478	£6,187	£6,979	£5,653
Income needed	£15,022	£18,241	£20,603	£23,240	£18,826

Source: Homes England, AECOM Calculations

## iii) Affordable home ownership

312. Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the new First Homes product), Shared Ownership, and Rent to Buy. These are considered in turn below.
313. In paragraph 66 of the NPPF 2023, the Government introduces a recommendation that “where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership.” The recently issued Ministerial Statement and updates to PPG state that 25% of all Affordable Housing should be First Homes – the Government’s new flagship discounted market sale product. When the NPPF is next updated, it is expected that the 10% affordable home ownership

requirement referenced above may be replaced by the First Homes requirement.

### **First Homes**

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

- First Homes should be available to buy with a minimum discount of 30% below their full market value (i.e. the value of an equivalent new home);
- The discount level can be set higher than 30% – at 40% or 50% – where this can be suitably evidenced. The setting and justifying of discount levels can happen at neighbourhood as well as local authority scale;
- After the discount is applied the initial sale price must not exceed £250,000 (or £420,000 in Greater London), and lower caps can be set locally;
- Purchasers must be first-time buyers with an income less than £80,000 (or £90,000 in Greater London), and First Homes can be prioritised for local people and/or key workers;
- They will be subject to legal restrictions ensuring the discount is retained for future occupants, and renting out or sub-letting will not normally be permitted;
- In addition to setting the discount level, local authorities and neighbourhood planning groups can apply additional criteria, such as a lower income cap, local connection test or prioritisation for key workers through adopted plans, emerging policy or Supplementary Planning Documents.
- 25% of all homes delivered through section 106 developer contributions on sites enabled through the planning process should be sold as First Homes. In simpler terms, 25% of all subsidised Affordable Housing on mainstream housing developments should be First Homes. This is likely to mean that First Homes will take the place of Shared Ownership housing in many circumstances, and in some cases may also displace social or affordable rented homes.

315. The starting point for considering whether First Homes are affordable is the average cost of new build entry-level housing in the NA in 2021-23 noted above of £422,500.

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

- Value of a new home (NA new build entry-level 2021-23) = £422,500;
- Discounted by 30% = £295,750;
- Purchase deposit at 10% of value = £29,575;
- Value of dwelling for mortgage purposes = £266,175;
- Divided by loan to income ratio of 3.5 = purchase threshold of £76,050.

317. The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £65,186 and £54,321 respectively.
318. All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.
319. 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. m<sup>14</sup>) would be around £122,500. This cost excludes any land value or developer profit. This is unlikely to be an issue in Docking given current property values.
320. Table C-3 shows the discount required for First Homes to be affordable to the four income groups. The cost of a typical First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking about First Homes in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below, suggesting that there is a big difference in affordability depending on the form that First Homes take. For example, they would be less affordable if delivered in the form of detached homes as generally supplied by recent new build developments.

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

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	68%	86%	72%
NA new build entry-level house price	62%	84%	67%
NA entry-level house price	58%	82%	64%
NA median new build house price	34%	71%	43%

Source: Land Registry PPD; ONS MSOA total household income

### Shared Ownership

321. Shared Ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared Ownership is flexible in two respects, in the share which can be purchased and in the rental payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
322. In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider,

<sup>14</sup> 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/>

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.

323. 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).

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

- A 25% equity share of £422,500 is £105,625;
- A 10% deposit of £10,563 is deducted, leaving a mortgage value of £95,063;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £27,161;
- Rent is charged on the remaining 75% Shared Ownership equity, i.e. the unsold value of £316,875;
- The estimated annual rent at 2.5% of the unsold value is £7,922;
- This requires an income of £26,406 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £53,567 (£27,161 plus £26,406).

325. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £42,552 and £71,926 respectively. These results are again below the £80,000 eligibility cap – though the same is not true for a 75% equity share (requiring an income of £90,284).

### **Rent to Buy**

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

### **Help to Buy (Equity Loan)**

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

rest. Buyers are not charged interest on the 20% loan for the first five years of owning the home.

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

# Appendix D : Affordable Housing need and policy

## Affordable Housing estimates

329. In Table D-1 AECOM has calculated, using PPG as a starting point,<sup>15</sup> an estimate of the total need for affordable rented housing in Docking over the Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence available. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.

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

Stage and Step in Calculation	Total	Description
<b>STAGE 1: CURRENT NEED</b>		
1.1 Current households in need	18.0	Current (October 2023) number of Docking households on the waiting list for affordable rented housing.
1.2 Per annum	<b>1.2</b>	Step 1.1 divided by the plan period to produce an annualised figure.
<b>STAGE 2: NEWLY ARISING NEED</b>		
2.1 New household formation	34.6	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	24.8%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in parish	86.0	Count provided by the Borough Council in 2024 via the steering group.
2.2.2 Number of private renters on housing benefits	23.3	Housing benefit caseload May 2018. Pro rata for NA.
2.3 New households unable to rent	8.6	Step 2.1 x Step 2.2.
2.4 Per annum	<b>0.6</b>	Step 2.3 divided by plan period.
<b>STAGE 3: TURNOVER OF AFFORDABLE HOUSING</b>		
3.1 Turnover assumption	3%	Assumed rate of turnover in existing stock
3.2 Supply of social/affordable re-lets (including transfers) %	<b>2.6</b>	Estimated turnover (Step 2.2.1 x Step 3.1)
<b>NET SURPLUS OF RENTED UNITS PER ANNUM</b>		
Overall surplus per annum	<b>0.8</b>	Step 1.2 + Step 2.4 - Step 3.2

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

<sup>15</sup> Paragraphs 024-026 Reference ID: 2a-025-20140306, at <https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment>

330. Turning to Affordable Housing providing a route to ownership, Table D-2 estimates the potential demand for affordable home ownership in Docking. 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.
331. 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.<sup>16</sup> No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.
332. It should be noted that 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).
333. 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.

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<sup>16</sup> <http://www.ipsos-mori-generations.com/housing.html>



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

Stage and Step in Calculation	Total	Description
<b>STAGE 1: CURRENT NEED</b>		
1.1 Current number of renters in parish	76.0	Census 2021 private rented occupancy for Docking.
1.2 Percentage renters on housing benefit in LA	30.7%	% of renters in 2018 on housing benefit.
1.3 Number of renters on housing benefits in parish	23.3	Step 1.1 x Step 1.2.
1.4 Current need (households)	39.5	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. <sup>17</sup>
1.5 Per annum	<b>2.6</b>	Step 1.4 divided by plan period.
<b>STAGE 2: NEWLY ARISING NEED</b>		
2.1 New household formation	34.6	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	9.4%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	3.3	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	<b>0.3</b>	Step 2.3 divided by plan period.
<b>STAGE 3: SUPPLY OF AFFORDABLE HOUSING</b>		
3.1 Supply of affordable housing	9.0	Number of Shared Ownership homes in parish (Census 2021).
3.2 Supply - intermediate resales	<b>0.5</b>	Step 3.1 x 5% (assumed rate of re-sale).
<b>NET SHORTFALL PER ANNUM</b>		
Overall shortfall per annum	<b>2.4</b>	(Step 1.5 + Step 2.4) - Step 3.2.

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

<sup>17</sup> The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg <http://www.ipsos-mori-generations.com/housing.html> and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

## Affordable housing policy

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

**Table D-2: Wider considerations in developing Affordable Housing mix policy**

Consideration	Local Evidence
<p><b>A. Evidence of need for Affordable Housing:</b></p> <p>The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>This HNA suggests that the NA may be expected to need limited further affordable rented homes because of the size of the existing stock, and 2.4 affordable home ownership units per year over the Plan period to 2039. The Borough-level HNA, however, implies a need for 1.4 predominantly affordable rented homes per year.</p> <p>Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.</p> <p>The relationship between these figures suggests that most new affordable housing should be for affordable home ownership.</p>
<p><b>B. Can Affordable Housing needs be met in full?</b></p> <p>How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.</p>	<p>It is unclear how much new Affordable Housing will be built during the Neighborhood Plan period given the lack of specific allocations or targets from the Borough Council, combined with a fast-moving context of unplanned development (i.e. planning applications not associated with Local or Neighbourhood Plan allocations).</p> <p>It is therefore difficult to calculate whether the volume of new residential development expected in future is capable of meeting the affordable housing needs identified here (assuming compliance with the Borough's policy for 20% of homes on most sites to be affordable).</p> <p>In this context of uncertain or limited known future supply, it may be prudent to prioritise affordable rented housing for those with the most acute and urgent needs.</p>

<p><b>C. Government policy (eg NPPF) requirements:</b></p> <p>Current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing.</p>	<p>For 10% of all housing to be affordable ownership in Docking, where 20% of all housing should be affordable (as per relevant Local Plan policies), 50% of Affordable Housing should be delivered as affordable ownership.</p>
<p><b>D. Local Plan policy:</b></p>	<p>The mix outlined in the emerging Local Plan is for 70% affordable rented housing, 25% First Homes and 5% shared ownership. This does not comply with the national policy requirement outlined above (box C) but does comply with the national requirement outlined below (box E).</p>
<p><b>E. First Homes policy:</b></p> <p>The Government recently concluded a consultation on the introduction of First Homes (to provide at least 30% discount on new build home prices). The proposals have now been enacted through a ministerial statement. A minimum of 25% of all Affordable Housing secured through developer contributions are now required to be First Homes.</p> <p>After the 25% First Homes requirement has been met, the remaining 75% of Affordable Housing units should as a first priority protect the provision for social rent set out in the Local Plan. The remaining units should then be allocated to other tenure products in the relative proportions set out in the Local Plan.</p> <p>AECOM is aware that some Local Planning Authorities are considering 'top slicing' their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. Some LPAs are considering this approach because of the existing business models of registered providers which have relied on Shared Ownership to cross subsidise affordable rented housing and uncertainty over</p>	<p>This new minimum requirement may have the effect of displacing other products in any established tenure mix, and will reduce the amount of social or affordable rent if this was proposed to be more than 75% of Affordable Housing. The approach set out in the emerging plan aims, however, to comply with this requirement.</p>

whether First Homes could replace this model.	
<b>F. Viability:</b>	HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.
<b>G. Funding:</b>  The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.	The Steering Group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
<b>H. Existing tenure mix in Docking:</b>  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 tenure mix in Docking at present has a slightly higher proportion of social renting than King's Lynn & West Norfolk and, as a result of recent completions, also a higher percentage of shared ownership dwellings. This does not reveal any particular imbalances or gaps in the market. That said, the notable loss of affordable rented housing in recent years may be something that new development could be expected to counterbalance.
<b>I. Views of registered providers:</b>	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 affordable rented homes in the parish. The funding arrangements available to housing associations will determine rent levels.
<b>J. Wider policy objectives:</b>	The Steering Group may wish to take account of broader policy objectives for Docking and/or the wider Borough. 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

**Table E-1: Tenure and mobility limitations of those aged 65+ in Docking, 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	28	14.4%	53	27.2%	114	58.5%
<b><i>Owned Total</i></b>	<b>24</b>	<b>13.9%</b>	<b>46</b>	<b>26.6%</b>	<b>103</b>	<b>59.5%</b>
Owned outright	4	18.2%	7	31.8%	11	50.0%
Owned (mortgage) or Shared Ownership	27	35.5%	16	21.1%	33	43.4%
<b><i>Rented Total</i></b>	<b>23</b>	<b>46.0%</b>	<b>10</b>	<b>20.0%</b>	<b>17</b>	<b>34.0%</b>
Social rented	4	15.4%	6	23.1%	16	61.5%
Private rented or living rent free	28	14.4%	53	27.2%	114	58.5%

Source: DC3408EW Health status

## HLIN calculations

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

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

Source: Housing LIN SHOP Toolkit

335. As Table 6-1 in the main report shows, Docking is forecast to see an increase of 43 individuals aged 75+ by the end of the Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent =  $60 \times .077 = 5$
- Leasehold sheltered housing =  $120 \times .077 = 9$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) =  $20 \times .077 = 2$
- Extra care housing for rent =  $15 \times .077 = 1$
- Extra care housing for sale =  $30 \times .077 = 2$
- Housing based provision for dementia =  $6 \times .077 = 0$

# Appendix F : Housing Needs Assessment Glossary

## **Adoption**

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

## **Affordability**

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

## **Affordability Ratio**

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

## **Affordable Housing (NPPF Definition)**

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

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

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

c) Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes Shared Ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value)

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

### **Affordable rented housing**

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

### **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<sup>19</sup>**

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

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

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



## **Co-living**

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

## **Community Led Housing/Community Land Trusts**

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

## **Community Right to Build Order<sup>20</sup>**

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

## **Concealed Families (Census definition)<sup>21</sup>**

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

## **Equity Loans/Shared Equity**

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

<sup>20</sup> See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

<sup>21</sup> See [http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776\\_350282.pdf](http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf)

## **Extra Care Housing or Housing-With-Care**

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

## **Fair Share**

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

## **First Homes**

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

## **Habitable Rooms**

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

## **Household Reference Person (HRP)**

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

## **Housing Market Area**

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

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

## **Housing Needs**

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

## **Housing Needs Assessment**

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

## **Housing Products**

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

## **Housing Size (Census Definition)**

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

## **Housing Type (Census Definition)**

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

## **Housing Tenure (Census Definition)**

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

## **Income Threshold**

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

## **Intercensal Period**

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

## **Intermediate Housing**

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

## **Life Stage modelling**

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

## **Life-time Homes**

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

## **Life-time Neighbourhoods**

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

## **Local Development Order**

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

## **Local Enterprise Partnership**

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

## **Local housing need (NPPF definition)**

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

## **Local Planning Authority**

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

## **Local Plan**

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

## **Lower Quartile**

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

## **Lower Quartile Affordability Ratio**

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

## **Market Housing**

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

## **Mean (Average)**

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

## **Median**

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

## **Median Affordability Ratio**

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

## **Mortgage Ratio**

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years<sup>22</sup>, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

## **Neighbourhood Development Order (NDO)**

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

## **Neighbourhood plan**

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

## **Older People**

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

## **Output Area/Lower Super Output Area/Middle Super Output Area**

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

## **Overcrowding**

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

<sup>22</sup> See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

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

### **Planning Condition**

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

### **Planning Obligation**

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

### **Purchase Threshold**

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

### **Proportionate and Robust Evidence**

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

### **Private Rented**

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

### **Retirement Living or Sheltered Housing**

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

### **Residential Care Homes and Nursing Homes**

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

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

## **Rightsizing**

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

## **Rural Exception Sites**

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

## **Shared Ownership**

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

## **Sheltered Housing<sup>23</sup>**

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

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<sup>23</sup> See <http://www.housingcare.org/jargon-sheltered-housing.aspx>



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

### **Strategic Housing Land Availability Assessment**

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

### **Strategic Housing Market Assessment (NPPF Definition)**

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

### **Specialist Housing for Older People**

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

### **Social Rented Housing**

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.<sup>24</sup>

<sup>24</sup> See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

