

# Longwick cum Ilmer Neighbourhood Plan

Housing Needs Assessment (HNA)

June 2025

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## Quality information

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## **List of acronyms used in the text:**

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

# 1. Executive Summary

- 1.1.1. Longwick cum Ilmer is a Neighbourhood Area (NA) located in the local authority area of Buckinghamshire. The NA boundary covers the areas administered by Longwick cum Ilmer Parish Council.
- 1.1.2. The 2021 Census recorded 1,762 individuals in Longwick cum Ilmer, indicating an increase of 415 people since the 2011 Census.
- 1.1.3. There has been significant development in Longwick cum Ilmer in recent years. Buckinghamshire Council provided data showing that 287 new homes have been built between 2011/12 and 2023/24. Of these, 34.2% were delivered as Affordable Housing. As of 31/03/2024, outstanding net commitments (dwellings on sites with planning permission) totalled 31 dwellings.
- 1.1.4. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Parish Council at the outset of the research.
- 1.1.5. Data from the 2021 Census is continuing to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level is not yet available, as well as some data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections where necessary to build up evidence at the neighbourhood level.
- 1.1.6. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF)<sup>1</sup> and practice guidance (both published in December 2024).<sup>2</sup>

## 1.2. Affordability and Affordable Housing

### Current tenure profile

- 1.2.1. 2021 Census data shows that Longwick cum Ilmer had a larger proportion of the population that owned their own home, at 78.5%, than Buckinghamshire (70.0%) and England (61.3%). The NA also had the greatest proportion of households living in shared ownership dwellings, at 3.6%. However, the proportion of households living in social rented dwellings (10.0%) was well below national levels (17.1%). The private rented sector was the smallest in Longwick cum Ilmer in relation to the comparator geographies.

### Affordability

- 1.2.2. House prices increased in Longwick cum Ilmer between 2015 and 2024, although with some significant year-on-year fluctuation. The median house price increased by

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<sup>1</sup> National Planning Policy Framework published in December 2024

<sup>2</sup> Housing and economic needs assessment - GOV.UK published in December 2024

30.2% between 2015 and 2024, peaking in 2021 at £620,000. The 2024 median house price was £569,750. The lower quartile house price increased by 16.5% in the same period, also peaking in 2021, at £500,000. The 2024 lower quartile price was £423,750.

- 1.2.3. Local households on average incomes are unable to access even entry-level homes unless they have the advantage of a large deposit. The median house price would require an annual income more than double the current average. Private renting is generally only affordable to average income households, with households made up of one or two lower quartile earners unable to afford the rental thresholds.
- 1.2.4. Looking specifically at affordable home ownership, it is recommended that First Homes are delivered at a 50% discount in Longwick cum Ilmer as this makes affordable home ownership accessible to households on mean incomes. Shared ownership appears to be slightly more affordable than First Homes, with at 25% and 10% equity accessible to households on mean incomes. Rent to Buy may offer a useful product to meet the needs of households with little or no savings for a deposit.
- 1.2.5. Affordable rented housing is generally affordable to households with two lower earners. Households with a single lower earner appear only able to afford Social Rented homes. Households eligible for Social/Affordable Rented homes may require additional subsidy through Housing Benefit/Universal Credit to access housing.

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

- 1.2.6. AECOM estimates that the need for Social/Affordable rented homes would be met in Longwick cum Ilmer over the plan period when taking into account the turnover of the current stock. However, there is a current backlog of at least 16 households on the waiting list for affordable rented housing with an address in Longwick cum Ilmer, with this likely to increase when considering households with a local connection. In addition, whilst it may be possible to address localised needs through the existing stock in the long term, new affordable rented housing may be required to continue to provide homes for households in acute need living elsewhere in the wider area.
- 1.2.7. AECOM estimates the potential demand for 0.5 affordable home ownership dwellings per annum in Longwick cum Ilmer, equating to a total of 10.8 over the Neighbourhood Plan period.

### **Affordable Housing policy**

- 1.2.8. AECOM suggest a mix of 60% Social/Affordable Rent to 40% affordable home ownership in Longwick cum Ilmer. This prioritises the delivery of Social/Affordable Rent and also provides scope to deliver affordable home ownership products, with this explained further in the main Chapter.
- 1.2.9. Looking specifically at the affordable home ownership mix, AECOM suggest an indicative mix of 10% First Homes (at a 50% discount), 25% shared ownership, and 5% Rent to Buy. This is because shared ownership is the most affordable option locally, with First Homes an option for full ownership for households that can afford it.

Rent to Buy features in the mix as an option for households with little or no savings for a deposit.

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

## 1.3. Housing Mix: Type and Size

### The current housing mix

- 1.3.1. In 2021 the greatest proportion of households in Longwick cum Ilmer lived in detached dwellings, at 56.2%, compared to 34.3% across Buckinghamshire and 22.9% nationally. 26.9% of households lived in semi-detached dwellings, with 12.6% living in terraced dwellings, compared to 31.5% and 23.0% respectively nationally. The NA also had a small proportion of households living in flats (3.9%), with this not unusual in rural geographies. 2024 VOA data shows that 16.0% of dwellings were bungalows in the Longwick cum Ilmer area, compared to 8.6% across Buckinghamshire and 9.1% nationally.
- 1.3.2. Turning to dwelling size, the greatest proportion of households in Longwick cum Ilmer lived in larger 4+ bedroom dwellings, at 42.3%, well above Buckinghamshire (32.0%) and national (21.1%) levels. There was a notably smaller proportion of households living in smaller 1-2 bedroom dwellings in the NA (19.1%) than the comparator geographies (31.8% - 38.9%).

### Population characteristics

- 1.3.3. In both 2011 and 2021 the largest age group in Longwick cum Ilmer were those aged 45-64, at 30.7% and 26.6% respectively. There was an increase in the number of people in all age categories in the NA, with the greatest increase in young adults aged 15-24 (+63.1%), as well as a 40.5% increase in the number of people aged 25-44, potentially indicating an increase in family households and young adults. There was also an increase (+33.6%) in the number of people aged 65-84, with 19.9% of the Longwick cum Ilmer population falling within this age category (the 3<sup>rd</sup> largest category) in 2021, indicating that the population has also aged.
- 1.3.4. Looking at the composition of households in Longwick cum Ilmer, the NA had a larger proportion of family households aged 66 and over (13.8%) than Buckinghamshire (10.4%) and England (9.2%). The greatest proportion of households in the NA had dependent children, at 29.8% of total households, in line with the local authority and above national levels. Longwick cum Ilmer had a notably larger proportion of households with no children than the comparator geographies.
- 1.3.5. Under-occupancy is relatively common in Longwick cum Ilmer, with 84.4% of households living in a dwelling with at least one additional bedroom based on their household size. This is most common in family households aged 66+, single person

households aged 66+, and families aged under 66 with no children. Whilst not uncommon, this suggests that larger dwellings in the NA are occupied by households with the most wealth or older households that have been unable to or have chosen not to downsize.

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

- 1.3.6. Population change can be expected to be driven by the oldest households in Longwick cum Ilmer, with households with a reference person aged 65 and over projected to increase by 78% over the Neighbourhood Plan period. There is also projected to be a 22% increase in the number of households aged 55 to 64, with decreases in the younger age categories.
- 1.3.7. AECOM modelling indicates that future development over the plan period should focus almost exclusively on smaller 1-2 bedroom dwellings. However, it is not necessarily appropriate to prohibit the delivery of mid-sized and larger dwellings.
- 1.3.8. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

## **1.4. Specialist Housing for Older People**

- 1.4.1. There are currently no units of specialist housing for older people in Longwick cum Ilmer. The national average supply for England is 136 units per 1,000 of the 75+ population.
- 1.4.2. There is a care home in Longwick cum Ilmer, with 12 bedspaces.
- 1.4.3. 2021 Census data shows that at this time there were 186 individuals aged 75+ in Longwick cum Ilmer. It is projected that by the end of the plan period this will increase to 296, with the 75+ population projected to account for 15.9% of the population by 2045, above the Buckinghamshire proportion of 13.5%.

### **Specialist housing for older people**

- 1.4.4. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
- 1.4.5. These two methods of estimating the future need in Longwick cum Ilmer produce a range of 23 to 27 specialist accommodation units that might be required during the Neighbourhood Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.



- 1.4.6. It is helpful to look at the breakdown in tenure and level of care within the need for specialist housing for older people. The majority of the need (87.0%) is for market provision, with 13.0% of the need for affordable specialist housing. The need for sheltered housing is greater than the need for extra-care housing, at 60.9% and 39.1% respectively.
- 1.4.7. It is considered that Longwick cum Ilmer is a relatively less suitable location for specialist accommodation. Larger nearby settlements such as Princes Risborough may have potential to accommodate the specialist housing need arising from the Neighbourhood Area.

### **Care homes**

- 1.4.8. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on these rates, applied to the projected growth of the older population, it is estimated that in 2045 there would be a need for 7 residential care beds and 5 nursing care beds in Longwick cum Ilmer to meet the needs of this increase in older population. It may be that some of this need could be met through the turnover in existing care bed spaces in the NA.

### **Adaptable and accessible housing**

- 1.4.9. Another key avenue to addressing those with relevant needs is to discuss the standards and accessibility and adaptability in new development.
- 1.4.10. The current adopted Local Plan does not set specific targets for the proportion of new housing that might be required to meet national standards for accessibility and adaptability (Category M4(2)), or for wheelchair users (Category M4(3)). The evidence gathered in the report may justify the Parish Council approaching the LPA to discuss setting requirements on accessibility and adaptability.

## **2. Context**

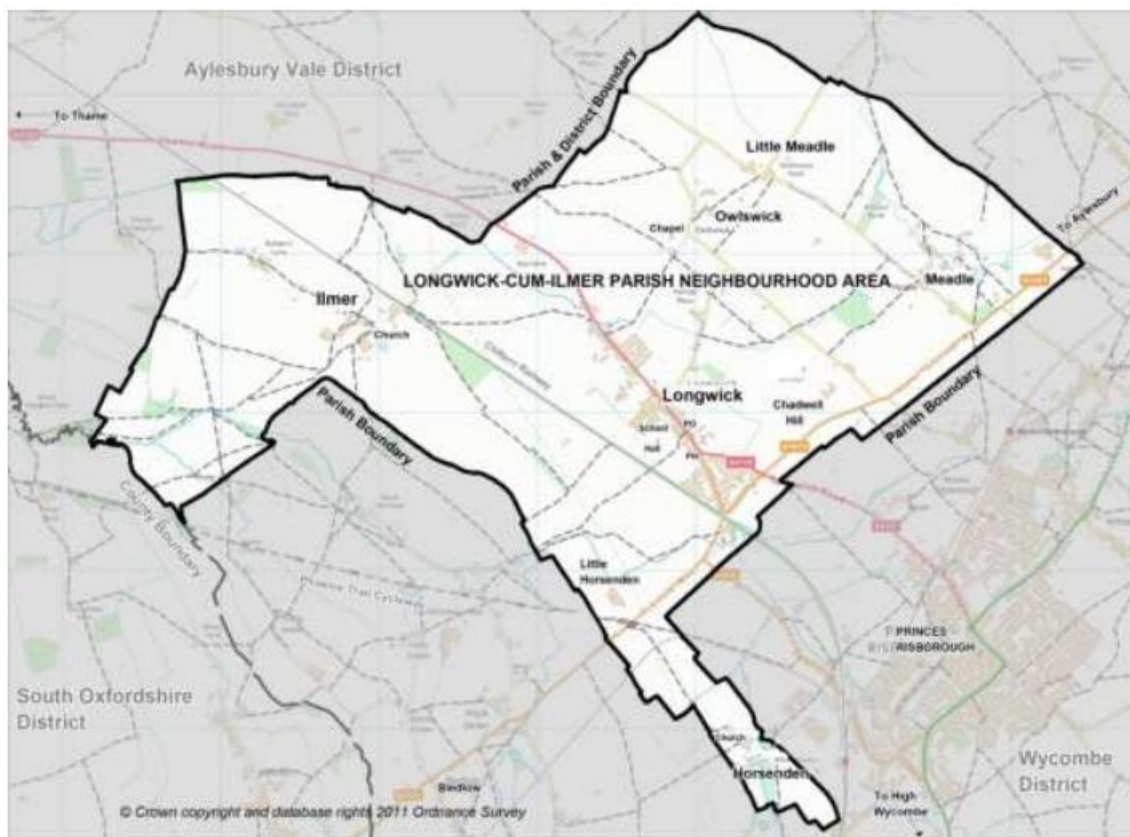
### **2.1. Local context**

- 2.1.1. Longwick cum Ilmer is a Neighbourhood Area (NA) located in the unitary authority of Buckinghamshire.
- 2.1.2. The Neighbourhood Plan is envisaged to start in 2025 and extend to 2045, therefore covering a period of 20 years. The evidence supplied in this report will look forward to the Plan end date of 2045, but where possible will also provide annualised figures which can be extrapolated to a different term if the Neighbourhood Plan period changes.
- 2.1.3. Longwick cum Ilmer NA is comprised of the main village of Longwick alongside the hamlets of Ilmer, Owlswick, Meadle, Little Meadle, and part of Horsenden. The NA is located approximately 1.5 miles north west of Princes Risborough, 8 miles south west of Aylesbury, and 10 miles north west of High Wycombe. The A4129 runs through Longwick village. In terms of amenities, there is a primary school, shop, post office, village hall, pub, and a number of churches in the NA. Public transport is limited, with a community bus scheme.

### **2.2. The NA boundary and key statistics**

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

**Figure 2-1: Map of the Longwick cum Ilmer Neighbourhood Area**



Source: *Longwick cum Ilmer Neighbourhood Plan*<sup>3</sup>

2.2.2. At the time of the 2021 Census the NA was home to 1,762 residents, formed into 717 households and occupying 745 dwellings. This data indicates population growth of around 415 people (or +30.8%) since 2011, when the Census 2011 recorded a total of 1,347 residents and 534 households. Comparing Census 2021 dwellings figures with 2011 suggests growth of 185 in the number of dwellings over the 10 year period, broadly aligning with the increase in households (+183) over the decade. Completions data provided by Buckinghamshire Council shows that there were 287 dwellings delivered in Longwick cum Ilmer between 2011/12 and 2023/24, well above volume of delivery Census data shows. This is likely due to development that has taken place post-2021 Census or around the time of the Census that was not yet occupied in order for the Census to be completed by households.

## 2.3. The housing market area context

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

<sup>3</sup> Available at [https://buckinghamshire.gov.uk.s3.amazonaws.com/documents/Longwick-cum-Ilmer-Parish-Neighbourhood-Plan-2017-2033\\_OudhZvt.pdf](https://buckinghamshire.gov.uk.s3.amazonaws.com/documents/Longwick-cum-Ilmer-Parish-Neighbourhood-Plan-2017-2033_OudhZvt.pdf)

- 2.3.2. In the case of Longwick cum Ilmer, the NA sits within Buckinghamshire HMA<sup>4</sup>, which covers the former districts of Aylesbury Vale, Chiltern, South Bucks, and Wycombe. This means that when households who live in these authorities move home, the vast majority move within this geography. The housing market area also has links to other neighbouring areas however, including Central Buckinghamshire.
- 2.3.3. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Longwick cum Ilmer, are closely linked to other areas. In the case of Longwick cum Ilmer, changes in need or demand in settlements nearby, such as Princes Risborough, may have an impact on the neighbourhood.
- 2.3.4. In summary, Longwick cum Ilmer functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Buckinghamshire Council), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

## 2.4. Planning policy context

- 2.4.1. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.<sup>5</sup> In the case of Buckinghamshire Council, the relevant adopted Local Plan for Longwick cum Ilmer is the Wycombe District Local Plan<sup>6</sup>, adopted in August 2019, and which looks to 2033. The emerging Buckinghamshire Local Plan, which will replace the adopted Local Plans for Aylesbury Vale, Chiltern, South Bucks, and Wycombe, is in the early stages<sup>7</sup>, with no drafted policies at present.
- 2.4.2. A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the adopted Local Plan:
- Adopted Local Plan Policy CP4 identifies an overall housing target of 10,925 homes for Wycombe between 2013 and 2033;
  - In Policy CP3 Longwick is designated as an 'Other Service Village' (Tier 4), with Owlswick and Meadle classified as 'Hamlets' (Tier 6);

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<sup>4</sup> Buckinghamshire Housing and Economic Development Needs Assessment (HEDNA) Update, December 2016

<sup>5</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>6</sup> <https://buckinghamshire-gov-uk.s3.amazonaws.com/documents/Wycombe-District-Local-Plan-Adopted-August-2019-accessible.pdf>

<sup>7</sup> <https://www.buckinghamshire.gov.uk/planning-and-building-control/local-development-plans-info/buckinghamshire-local-plan/>

- Policy DM24 states that between 35% and 48% of all new dwellings are expected to be delivered as Affordable Housing on sites of 10 or more homes;

## **2.5. Quantity of housing to provide**

- 2.5.1. The NPPF 2024 (paragraphs 69 and 70) requires LPAs to provide designated neighbourhood areas with a housing requirement which reflects the overall strategy for the pattern and scale of development and any relevant allocations. Where it is not possible for the LPA to provide a requirement figure for a neighbourhood area the NPPF states that the LPA should provide an indicative figure, if requested to do so by the neighbourhood planning body.
- 2.5.2. Wycombe District Council fulfilled that requirement by providing Longwick cum Ilmer with a requirement of 300 dwellings to be accommodated within the NA by the end of the Local Plan period (2033). The majority of these dwellings have been delivered, with completions between 2011/12 and 2023/24 totalling 287 dwellings. As the Neighbourhood Plan period extends to 2045, it is expected that there will be a further housing requirement for the NA in the emerging Local Plan for Buckinghamshire, but the figure is currently unknown.
- 2.5.3. The Parish Council noted that there is a perception that the scale of new development in recent years in Longwick cum Ilmer has made social cohesion more challenging. The evidence in the Housing Needs Assessment can guide the Parish Council to develop policies to ensure future development meets localised needs, such as through delivery of Affordable Housing, ensuring that new housing is of the type and size needed, and ensuring that the needs of older people are met.

## 3. Objectives and Approach

### 3.1. Objectives

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

#### **Affordability and Affordable Housing**

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

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

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

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

#### **Housing Mix: Type and Size**

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

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

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

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

## Specialist Housing for Older People

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

## 3.2. Approach

- 3.2.1. This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the neighbourhood plan level. This includes data from the 2021 and 2011 Censuses and a range of other data sources, including:
- ONS population and household projections for future years;
  - Valuation Office Agency (VOA) data on the current stock of housing;
  - Land Registry data on prices paid for housing within the local market;
  - Rental prices from Rightmove.co.uk; and
  - Local Authority housing waiting list data.
- 3.2.2. Data from the 2021 Census continues to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including for parishes, and some datasets which compare numerous variables, has not yet been made available. As such, this HNA draws on the latest available data from the 2021 Census where possible and will also continue

to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections to build up evidence at the neighbourhood level.



## 4. Affordability and Affordable Housing

### 4.1. Introduction

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

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

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

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

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

### 4.2. Definitions

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

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

but the definition of First Homes and policy is covered in a Ministerial Statement (2021) and not defined in Annex 2.<sup>8</sup>

### 4.3. Current tenure profile

- 4.3.1. The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.
- 4.3.2. Table 4-1 presents data on tenure in Longwick cum Ilmer compared with Buckinghamshire and England from the 2021 Census. It shows that the NA had a larger proportion of the population that owned their own home than the comparator geographies, at 78.5%, compared to 70.0% across the local authority and 61.3% nationally. Longwick cum Ilmer also had the greatest proportion of households living in shared ownership dwellings, at 3.6%. However, the proportion of households living in social rented dwellings (10.0%) was well below national levels (17.1%), indicating that future Affordable Housing delivery should focus on rented tenures. The private rented sector was the smallest in Longwick cum Ilmer, with 7.8% of households renting, compared to 15.8% across Buckinghamshire and 20.6% nationally.

**Table 4-1: Tenure (households) in Longwick cum Ilmer and comparator geographies, 2021**

Tenure	Longwick cum Ilmer	Buckinghamshire	England
Owned	78.5%	70.0%	61.3%
Shared ownership	3.6%	1.3%	1.0%
Social rented	10.0%	13.0%	17.1%
Private rented	7.8%	15.8%	20.6%

Sources: Census 2021, AECOM Calculations

- 4.3.3. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). This shows that there has been considerable growth in households living in Affordable Housing, with the number of households living in shared ownership dwellings increasing by 26 (from no households in 2011), and the number of households social renting increasing by 55. The number of households private renting decreased slightly over the decade, potentially linked to the increase in Affordable Housing options for lower income households.

<sup>8</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/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

**Table 4-2: Tenure change (households) in Longwick cum Ilmer, 2011-2021**

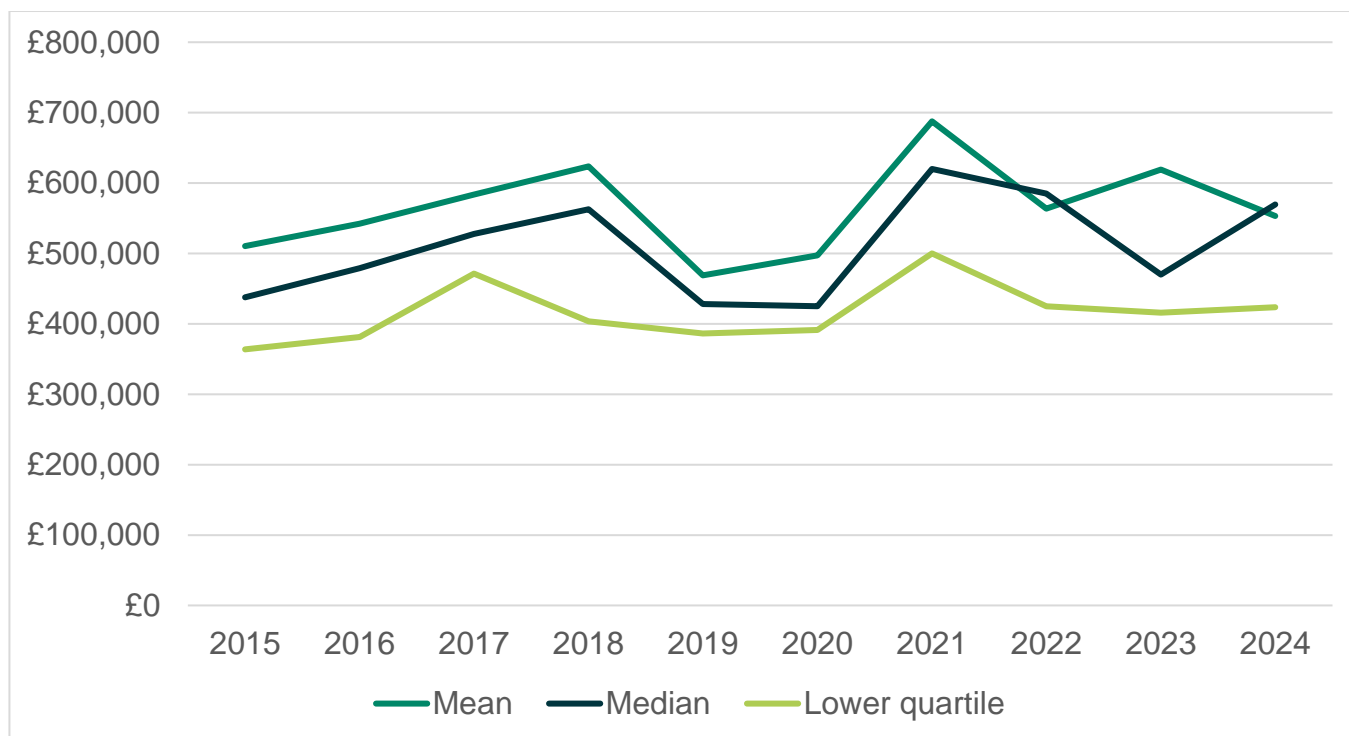
Tenure	2011	2021	% Change
Owned	454	563	+24.0%
Shared ownership	0	26	-
Social rented	17	72	+323.5%
Private rented	63	56	-11.1%

Sources: Census 2021 and 2011, AECOM Calculations

## 4.4. Affordability

### House prices

- 4.4.1. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.
- 4.4.2. Figure 4-1 looks at the average and lower quartile house prices in Longwick cum Ilmer based on sales price data published by the Land Registry. It shows that house prices increased in the NA between 2015 and 2024, although with some significant year-on-year fluctuation. The median (the middle number when the data is sorted from smallest to largest) house price increased by 30.2% between 2015 and 2024, peaking in 2021 at £620,000. The 2024 median house price in Longwick cum Ilmer was £569,750. The lower quartile (the middle figure of the lowest 50% of prices and a good representation of entry-level housing) house price increased by 16.5% in the same period, also peaking in 2021, at £500,000. The 2024 lower quartile price was £423,750.
- 4.4.3. The median house price across Buckinghamshire in 2024 was £437,000, with a lower quartile price of £315,000. This indicates that Longwick cum Ilmer may be a higher value area within Buckinghamshire.

**Figure 4-1: House prices by quartile in Longwick cum Ilmer, 2015-2024**

Source: Land Registry PPD

4.4.4. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that semi-detached house prices increased the most between 2015 and 2024, by 36.5%, whilst detached prices remained the greatest each year. There was a slight decline (-2.8%) in terraced house prices over the decade. There is year-on-year fluctuation in prices within each category due to the annual average by type being derived from a smaller sample size within each category than the overall average. This can mean that variation in the dwellings that are sold in a given year, outside of their type, such as the size, location, and condition of the dwelling, can have a larger impact on the average.

**Table 4-3: Median house prices by type in Longwick cum Ilmer, 2015-2024**

	Detached	Semi-Detached	Terraced	Flats	All Types
<b>2015</b>	£565,500	£355,000	£359,975	-	£437,500
<b>2016</b>	£595,000	£392,500	-	£198,200	£479,000
<b>2017</b>	£530,000	£517,000	£620,000	£235,000	£527,500
<b>2018</b>	£600,000	£386,250	£820,000	£240,000	£562,500
<b>2019</b>	£525,000	£399,995	£324,995	£226,750	£428,000
<b>2020</b>	£582,500	£410,000	£338,000	£172,000	£425,000
<b>2021</b>	£647,500	£460,000	£565,000	£171,000	£620,000
<b>2022</b>	£615,000	£411,000	£377,500	£231,750	£585,000
<b>2023</b>	£711,000	£455,000	£345,000	£180,000	£470,000
<b>2024</b>	£691,250	£484,500	£350,000	£245,000	£569,750
<b>Price Growth</b>	<b>+22.2%</b>	<b>+36.5%</b>	<b>-2.8%</b>	<b>-</b>	<b>+30.2%</b>

Source: Land Registry PPD

## Income

- 4.4.5. Household incomes determine the ability of most households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in the NA.
- 4.4.6. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £62,200 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.
- 4.4.7. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. Buckinghamshire's gross individual lower quartile annual earnings were £21,216 in 2023. To estimate the income of households with two lower quartile earners, this figure is doubled to £42,432.
- 4.4.8. It is clear from this data that there is a large gap between the spending power of average income households and those earning the lowest 25% of earnings, particularly where the household in question has one earner only.

## Affordability Thresholds

- 4.4.9. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is assessed using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.
- 4.4.10. AECOM has determined thresholds for the income required in Longwick cum Ilmer to buy a home in the open market (average and entry-level prices), and the income required to afford private rents and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.
- 4.4.11. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken, and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.
- 4.4.12. The analysis in Table 4-4 does not take account of wealth (beyond savings sufficient for a 10% deposit) or existing housing equity which may provide substantial additional financial resources for many existing home owners. Wealth and equity resources are difficult to measure, particularly at the localised level. Furthermore, the affordability

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

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

**Table 4-4: Affordability thresholds in Longwick cum Ilmer (income required, £)**

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £62,200	Affordable on LQ earnings (single earner)? £21,216	Affordable on LQ earnings (2 earners)? £42,432
<b>Market Housing</b>						
Median House Price	£512,775	-	<b>£146,507</b>	No	No	No
Estimated NA New Build Entry-Level House Price	£420,678	-	<b>£120,194</b>	No	No	No
LQ/Entry-level House Price	£381,375	-	<b>£108,964</b>	No	No	No
LA New Build Median House Price	£391,478	-	<b>£111,851</b>	No	No	No
Average Market Rent (and Rent to Buy)	-	£18,720	<b>£62,400</b>	Marginal	No	No
Entry-level Market Rent (and Rent to Buy)	-	£17,136	<b>£57,120</b>	Yes	No	No
<b>Affordable Home Ownership</b>						
Discounted Market Sale (-20%)	£336,542	-	<b>£96,155</b>	No	No	No
First Homes (-30%)	£294,474	-	<b>£84,136</b>	No	No	No
First Homes (-40%)	£252,407	-	<b>£72,116</b>	No	No	No
First Homes (-50%)	£210,339	-	<b>£60,097</b>	Yes	No	No
Shared Ownership (50%)	£210,339	£5,843	<b>£79,573</b>	No	No	No
Shared Ownership (25%)	£105,169	£8,764	<b>£59,262</b>	Yes	No	No
Shared Ownership (10%)	£42,068	£10,517	<b>£47,076</b>	Yes	No	No
<b>Affordable Rented Housing</b>						
Affordable Rent	-	£8,629	<b>£28,763</b>	Yes	No	Yes
Social Rent	-	£5,810	<b>£19,368</b>	Yes	Yes	Yes

Source: AECOM Calculations

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

#### **Market housing for purchase and rent**

4.4.15. Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income more than double the current average.

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

#### **Affordable home ownership**

4.4.17. There is a relatively large group of households in Longwick cum Ilmer who may be able to afford to rent privately but cannot afford home ownership. They typically have incomes between around £57,120 per year (at which point entry-level rents become affordable) and £108,964 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as Discounted Market Sale, First Homes, Shared Ownership and Rent to Buy.

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

4.4.19. This report has estimated the income required to afford discounts of 20-50% to cover the range of discounts likely to be available on these different products. First Homes delivered at a 50% discount in Longwick cum Ilmer would make affordable home ownership accessible to households on mean incomes, but not to any further groups.

4.4.20. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. In some case, higher discount levels could create a financial burden on a scheme which leads developers to argue either that the discount level is not feasible

or that the total amount of Affordable Housing may need to be reduced. The latter might put at risk the delivery of Social/ Affordable rented housing which may be an unintended consequence. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the Parish Council intend to set higher discount levels (e.g. on First Homes) than that set at district/borough level, further discussions with the LPA are advised.

- 4.4.21. Shared ownership appears to be slightly more affordable than First Homes, but is broadly accessible to the same groups, with shared ownership at 25% and 10% equity accessible to households on mean incomes. The minimum equity share for shared ownership is 10% of the property value.<sup>9</sup> If this is delivered in the NA, it will make shared ownership easier to access for more households. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares or discounted market sale products) for those who can afford them.
- 4.4.22. Rent to Buy provides households with the option to rent at a discount (an intermediate rent at least 20% lower than the market rent) in order that they can save for a deposit to buy their property within a set period. The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership to households on mean incomes, with it more affordable than any of the discounted market sale options. Discounts on *average* rents would make Rent to Buy affordability, in terms of the household income required, less affordable than First Homes at a 50% discount and shared ownership at 10% or 25% equity. For some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.
- 4.4.23. The range of affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:
- Discounted Market Sale and First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.

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<sup>9</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>.



- Shared ownership at high equity shares performs a similar function to DMS/First Homes, but there are additional costs associated with the rented portion.
- Shared ownership at low equity shares can usually be accessed by lower income households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.
- Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is likely to be more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

### **Social and Affordable Rented housing**

- 4.4.24. Social and Affordable Rented housing performs a critical role in supporting households with the most acute housing needs. These households are likely to be on the lowest incomes and unable to afford market housing without subsidy.
- 4.4.25. Affordable rents set out in 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 Longwick cum Ilmer.
- 4.4.26. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average income households are unlikely to be eligible). However, households with a single lower earner appear only able to afford Social Rented homes. Many households eligible for Social/Affordable Rented homes will require additional subsidy through Housing Benefit/Universal Credit to access housing.
- 4.4.27. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)<sup>10</sup>.
- 4.4.28. Social Rents are cheaper than Affordable Rents and, in theory, would leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. This is particularly the case for households who are supported by Housing Benefit and subject to the overall benefit cap since their benefit income is limited by the cap and they may not be able to claim enough to cover the Affordable Rent.
- 4.4.29. Where households are supported by housing benefit and not affected by benefit caps, the difference in the cost of Affordable and Social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that these households may

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<sup>10</sup> National Planning Policy Framework

be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.

- 4.4.30. Households who are not supported by benefits, for example those whose earnings are higher and making them ineligible for benefits, would clearly benefit by the lower Social Rent levels because it would reduce their outgoings. However, these households are less likely to be in acute need on housing waiting lists. Rather, this scenario might apply to those already living in Social Rented housing where their financial circumstances have improved.
- 4.4.31. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data and more detailed evidence in LHNAs. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.

## **4.5. Estimates of the need for Affordable Housing**

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

### **AECOM Estimates**

#### **The Need for Social/Affordable Rented Homes**

- 4.5.2. AECOM estimates that the need for Social/Affordable rented homes would be met in Longwick cum Ilmer over the plan period with the current stock. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-5 below.
- 4.5.3. This result may initially be surprising since there is understood to be a current backlog of need (in the region of 16 households). The reason for the affordable rented housing need being met over the long-term is that model assumes a rate of turnover in the existing stock: of the affordable rented accommodation existing currently, 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. Because of the Affordable Housing delivery over the last decade in the NA, this is able to satisfy the projected newly arising need as well as some of the backlog, which is effectively spread out over the Neighbourhood Plan period to produce an annualised figure. However, it is not necessarily appropriate for those households currently on the Housing Register to wait for this turnover in stock to the end of the plan period (2045) in order to be adequately housed.
- 4.5.4. An important caveat to this finding is that the NA may be meeting wider needs within the local authority. As such, whilst it may be possible to address localised needs through the existing stock, new affordable rented housing may be required to continue to provide homes for households in acute need living elsewhere in the wider area. In

addition, further delivery may be able to meet the needs of households that have previously had to move out of Longwick cum Ilmer due to a lack of Affordable Housing options (e.g. in 2011 just 3.2% of households in the NA lived in social rented housing) and are looking to return to the NA.

- 4.5.5. A further caveat worth emphasising 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. There are generally more households eligible for smaller social/affordable rented properties, but the availability of larger properties is often severely limited, often resulting in long waits for those needing larger family sized accommodation.
- 4.5.6. As such, it may be appropriate for Longwick cum Ilmer to encourage the delivery of some social/affordable rented housing, with the understanding even if this would meet all of the localised need, it may also help to meet wider needs. The NA's wider strategic role in the delivery of Affordable Housing should be discussed with the LPA.

**Table 4-5: Estimate of need for Affordable Housing for rent in Longwick cum Ilmer**

Component of need or supply in the AECOM estimate	Per annum
Current need	0.8
Newly arising need	0.6
Supply	2.2
Net surplus	0.8

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

### **The Need for Affordable Home Ownership Homes**

- 4.5.7. Turning to affordable home ownership, AECOM estimate potential demand for 0.5 such dwellings per annum in Longwick cum Ilmer, equating to a total of 10.8 over the Neighbourhood Plan period. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-6.
- 4.5.8. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for social/affordable rented housing.

**Table 4-6: Estimate of need for Affordable Home Ownership Homes in Longwick cum Ilmer**

Component of need or supply in the AECOM estimate	Per annum
Current need	1.5
Newly arising need	0.3
Supply	1.3
Net shortfall	0.5

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

## **Additional evidence of Affordable Housing needs**

- 4.5.9. Buckinghamshire Council provided data showing that as of March 2025, there were 16 households on the Housing Register with a current address in Longwick cum Ilmer. This is likely to be greater when also considering households with a local connection to the NA, but that are not currently living there.

## **4.6. Affordable Housing policies in Neighbourhood Plans**

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

### **Application of Local Plan policies**

- 4.6.2. Buckinghamshire Council's adopted (Wycombe) policy on this subject (DM24) requires 35-48% of all new housing to be affordable. Given that Affordable Housing made up 34% of new housing in Longwick cum Ilmer over the last decade according to Buckinghamshire Council completions figures, it is understood that this target is not always met on sites in the NA.
- 4.6.3. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasising that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.

### **Affordable Housing at Neighbourhood level**

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

- 4.6.5. The adopted Local Plan does not specify a tenure mix for Affordable Housing. AECOM suggest a mix of 60% Social/Affordable Rent to 40% affordable home ownership in Longwick cum Ilmer. It prioritises the delivery of Social/Affordable Rent and also provides scope to deliver affordable home ownership products. Whilst the need for Social/Affordable Rent is projected to be met through the turnover in stock over the Neighbourhood Plan period, it is considered that rented tenures should still be prioritised for the following reasons:
- There is a current backlog of households on the Housing Register with an address in Longwick cum Ilmer of 16 households, with it not appropriate for some of these households to wait until 2045 to be housed. This figure is also likely higher when taking into account households with a local connection to the NA that may have previously had to move out of the NA to access appropriate housing.
  - The 2021 Census tenure mix shows that Longwick cum Ilmer has a greater proportion of households living in shared ownership dwellings than the local authority and country, but the smallest proportion of households living in social rented dwellings.
  - The NA may provide a role in providing Affordable Housing for surrounding rural villages and hamlets as well as addressing locally generated need.
  - The need for Social/Affordable rented housing is more acute than the demand for affordable home ownership dwellings.
  - Longwick cum Ilmer is particularly expensive and so affordable home ownership may not be affordable enough to price in many households and so it may make sense to focus on more affordable Social/Affordable Rent if households are eligible.
- 4.6.6. Looking specifically at affordable home ownership, AECOM suggest an indicative mix of 10% First Homes (at a 50% discount), 25% shared ownership, and 5% Rent to Buy. This is because shared ownership is the most affordable option locally, with First Homes a full-ownership option for households that can afford it. Rent to Buy features in the mix as an option for households with little or no savings for a deposit.
- 4.6.7. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)<sup>11</sup>.
- 4.6.8. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data, housing benefit data, more detailed evidence in LHNAs and viability assessments. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.

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<sup>11</sup> National Planning Policy Framework

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

## **4.7. Conclusions- Affordability and Affordable Housing**

### **Current tenure profile**

- 4.7.1. 2021 Census data shows that Longwick cum Ilmer had a larger proportion of the population that owned their own home, at 78.5%, than Buckinghamshire (70.0%) and England (61.3%). The NA also had the greatest proportion of households living in shared ownership dwellings, at 3.6%. However, the proportion of households living in social rented dwellings (10.0%) was well below national levels (17.1%). The private rented sector was the smallest in Longwick cum Ilmer in relation to the comparator geographies.

### **Affordability**

- 4.7.2. House prices increased in Longwick cum Ilmer between 2015 and 2024, although with some significant year-on-year fluctuation. The median house price increased by 30.2% between 2015 and 2024, peaking in 2021 at £620,000. The 2024 median house price was £569,750. The lower quartile house price increased by 16.5% in the same period, also peaking in 2021, at £500,000. The 2024 lower quartile price was £423,750.
- 4.7.3. Local households on average incomes are unable to access even entry-level homes unless they have the advantage of a large deposit. The median house price would require an annual income more than double the current average. Private renting is generally only affordable to average income households, with households made up of one or two lower quartile earners unable to afford the rental thresholds.
- 4.7.4. Looking specifically at affordable home ownership, it is recommended that First Homes are delivered at a 50% discount in Longwick cum Ilmer as this makes affordable home ownership accessible to households on mean incomes. Shared ownership appears to be slightly more affordable than First Homes, with at 25% and 10% equity accessible to households on mean incomes. Rent to Buy may offer a useful product to meet the needs of households with little or no savings for a deposit.
- 4.7.5. Affordable rented housing is generally affordable to households with two lower earners depending on their household size. Households with a single lower earner appear only able to afford Social Rented homes. Households eligible for Social/Affordable Rented homes may require additional subsidy through Housing Benefit/Universal Credit to access housing.

## **The need for Affordable Housing**

- 4.7.6. AECOM estimates that the need for Social/Affordable rented homes would be met in Longwick cum Ilmer over the plan period when taking into account the turnover of the current stock. However, there is a current backlog of at least 16 households on the waiting list for affordable rented housing with an address in Longwick cum Ilmer, with this likely to increase when considering households with a local connection. In addition, whilst it may be possible to address localised needs through the existing stock in the long term, new affordable rented housing may be required to continue to provide homes for households in acute need living elsewhere in the wider area.
- 4.7.7. AECOM estimates the potential demand for 0.5 affordable home ownership dwellings per annum in Longwick cum Ilmer, equating to a total of 10.8 over the Neighbourhood Plan period.

### **Affordable Housing policy**

- 4.7.8. AECOM suggest a mix of 60% Social/Affordable Rent to 40% affordable home ownership in Longwick cum Ilmer. This prioritises the delivery of Social/Affordable Rent and also provides scope to deliver affordable home ownership products, with this explained further in the main Chapter.
- 4.7.9. Looking specifically at the affordable home ownership mix, AECOM suggest an indicative mix of 10% First Homes (at a 50% discount), 25% shared ownership, and 5% Rent to Buy. This is because shared ownership is the most affordable option locally, with First Homes an option for households that can afford it. Rent to Buy features in the mix as an option for households with little or no savings for a deposit.
- 4.7.10. Affordable Housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of Affordable Housing, there are other, more proactive routes available for its provision. For example, using neighbourhood development orders, identifying exception sites, or developing community land trusts.

## 5. Housing Mix: Type and Size

### 5.1. Introduction

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

### Definitions

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



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

## 5.2. The current housing mix

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

### Dwelling type

- 5.2.2. Table 5-1 below shows that in 2021 the greatest proportion of households in Longwick cum Ilmer lived in detached dwellings, at 56.2%, compared to 34.3% across Buckinghamshire and 22.9% nationally. Due to the dominance of households occupying this dwelling type, the proportion of households living in other dwelling types in the NA was below the comparator geographies. This is notable when looking at households living in terraced dwellings, with 12.6% of households in Longwick cum Ilmer living in terraced dwellings, compared to 23.0% across England. The NA had a very small proportion of households living in flats (3.9%), with this not unusual in rural geographies.
- 5.2.3. Unfortunately, Census data does not count bungalows as a separate category, instead counting them within other dwelling types (mainly detached and semi-detached). Valuation Office Agency (VOA) data does count bungalows as a separate category, with 2024 VOA data showing that 16.0% of dwellings were bungalows in the Longwick cum Ilmer area (see Figure A-1), compared to 8.6% across Buckinghamshire and 9.1% nationally.

**Table 5-1: Accommodation type, Longwick cum Ilmer and comparator geographies, 2021**

Type	Longwick cum Ilmer	Buckinghamshire	England
Detached	56.2%	34.3%	22.9%
Semi-detached	26.9%	30.2%	31.5%
Terrace	12.6%	17.8%	23.0%
Flat	3.9%	17.2%	22.2%

Source: Census 2021, AECOM Calculations

5.2.4. Table 5-2 looks at the change between the 2011 and 2021. This shows that over the decade the proportion of households living in detached dwellings and flats decreased in the NA, whilst the proportion of households living in semi-detached and terraced dwellings increased. This may indicate that development between 2011 and 2021 in Longwick cum Ilmer was more focussed on these dwelling types in comparison to the existing mix of housing.

**Table 5-2: Accommodation type, Longwick cum Ilmer, 2011-2021**

Type	2011	%	2021	%
Detached	354	63.2%	403	56.2%
Semi-detached	134	23.9%	193	26.9%
Terrace	39	7.0%	90	12.6%
Flat	27	4.8%	28	3.9%
Total	560	-	717	-

Source: ONS 2021 and 2011, AECOM Calculations

## Dwelling size

5.2.5. Table 5-3 below presents the current housing mix in terms of size compared to the wider local authority and country. It shows that the greatest proportion of households in Longwick cum Ilmer lived in larger 4+ bedroom dwellings, at 42.3% of households, well above Buckinghamshire (32.0%) and national (21.1%) levels. The NA also had a larger proportion of households living in mid-sized 3-bedroom dwellings (38.5%) than the local authority (36.1%), but this was slightly below national levels (40.0%). There was a notably smaller proportion of households living in smaller 1-2 bedroom dwellings in the NA (19.1%) than the comparator geographies (31.8% - 38.9%).

**Table 5-3: Dwelling size (bedrooms), Longwick cum Ilmer and comparator geographies, 2021**

Number of bedrooms	Longwick cum Ilmer	Buckinghamshire	England
1	3.5%	9.5%	11.6%
2	15.6%	22.3%	27.3%
3	38.5%	36.1%	40.0%
4+	42.3%	32.0%	21.1%

Source: Census 2021, AECOM Calculations

- 5.2.6. Table 5-4 shows that between 2011 and 2021 there was an increase in the proportion of households living in 2-bedroom and 3-bedroom dwellings in Longwick cum Ilmer. There was also a decrease in the proportion of households living in 4+ bedroom dwellings, from 48.5% to 42.3%. This suggests that recent development has helped to reduce the skew towards larger dwellings in the NA.

**Table 5-4: Dwelling size (bedrooms), Longwick cum Ilmer, 2011-2021**

Number of bedrooms	2011	%	2021	%
1	19	3.6%	25	3.5%
2	68	12.7%	112	15.6%
3	188	35.2%	276	38.5%
4+	259	48.5%	303	42.3%
Total	534	-	716	-

Source: ONS 2021 and 2011, AECOM Calculations

## 5.3. Population characteristics

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

### Age

- 5.3.2. Table 5-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. In both 2011 and 2021 the greatest proportion of the population in Longwick cum Ilmer were aged 45-64, at 30.7% and 26.6% respectively. Due to the notable increase in population in the NA over the decade, there was an increase in the number of people in all age categories, with the greatest increase in the number of young adults aged 15-24 (+63.1%), as well as a 40.5% increase in the number of people aged 25-44, potentially indicating an increase in family households and young adults. There was also an increase (+33.6%) in the number of people aged 65-84, with 19.9% of the Longwick cum Ilmer population falling within this age category (the 3<sup>rd</sup> largest category) in 2021, showing that the population has also aged.

**Table 5-5: Age structure of Longwick cum Ilmer, 2011 and 2021**

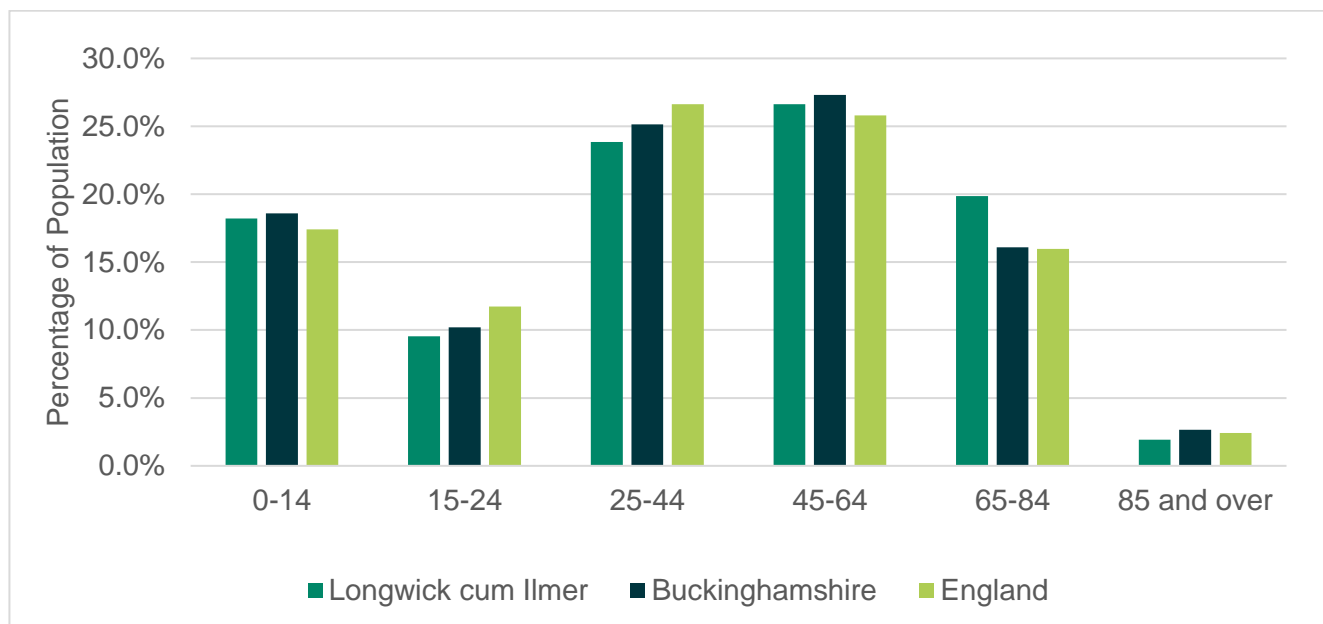
Age group	2011 (Census)		2021 (Census)		Change
0-14	238	17.7%	321	18.2%	+34.9%
15-24	103	7.6%	168	9.5%	+63.1%
25-44	299	22.2%	420	23.8%	+40.5%
45-64	414	30.7%	469	26.6%	+13.3%
65-84	262	19.5%	350	19.9%	+33.6%
85 and over	31	2.3%	34	1.9%	+9.7%
Total	1,347	-	1,762	-	+30.8%

Source: ONS 2011, ONS 2021, AECOM Calculations

- 5.3.3. For context, it is useful to look at the NA population structure alongside that of the local authority and country. Figure 5-1 (using 2021 Census data) shows that Longwick cum Ilmer had a smaller proportion of the population aged 64 and under than

Buckinghamshire. The NA had a larger proportion of the population aged 65-84 than both the local authority and country, but the smallest proportion aged 85 and over. This may suggest that the oldest members of the community are having to move away from the NA, either for appropriate housing and care provision, or to be closer to family outside of Longwick cum Ilmer.

**Figure 5-1: Age structure in Longwick cum Ilmer, 2021**



Source: ONS 2021, AECOM Calculations

## Household composition and occupancy

- 5.3.4. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-6 shows that Longwick cum Ilmer had a smaller proportion of single person households than Buckinghamshire and England, and a larger proportion of family households. When looking at family households, the NA had a larger proportion of households aged 66 and over, at 13.8% compared to 10.4% across Buckinghamshire and 9.2% nationally. The greatest proportion of households in Longwick cum Ilmer was households with dependent children, at 29.8% of total households, in line with the local authority and above national levels. The NA had a notably larger proportion of households with no children, at 24.5%, compared to 17.1% across the local authority and 16.8% nationally.
- 5.3.5. It is also helpful to look at the changes in household composition over the decade. 2011 and 2021 Census data shows that in this time the number of single person households aged 65/66<sup>12</sup> and over increased by 58.7% in Longwick cum Ilmer, compared to a 14.5% increase across Buckinghamshire and 5.8% nationally, indicative of an aging population. The number of households with non-dependent children increased in both the NA (+25.9%) and Buckinghamshire (+22.1%) at a greater rate than England (+3.5%), potentially highlighting localised affordability

<sup>12</sup> 2011 Census counts households aged 65 and over whilst 2021 Census counts households aged 66 and over

challenges or a lack of suitable smaller housing as more young adults remain in the family home. The increase in the number of households with dependent children was also notable in Longwick cum Ilmer, at 46.9% compared to 9.2% across the local authority, with the larger housing in the NA likely attracting family households.

**Table 5-6: Household composition, Longwick cum Ilmer and comparator geographies, 2021**

Household composition		Longwick cum Ilmer	Buckinghamshire	England
One person household	Total	19.7%	26.3%	30.1%
	Aged 66 and over	10.2%	12.3%	12.8%
	Other	9.5%	14.0%	17.3%
One family only	Total	78.3%	67.8%	63.1%
	All aged 66 and over	13.8%	10.4%	9.2%
	With no children	24.5%	17.1%	16.8%
	With dependent children	29.8%	29.1%	25.8%
	With non-dependent children <sup>13</sup>	10.2%	10.6%	10.5%
Other household types	Total	2.0%	5.9%	6.9%

Source: ONS 2021, AECOM Calculations

- 5.3.6. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. A household is considered to under-occupy their home when there are more bedrooms in their home than a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1 or +2, indicating that there is one surplus bedroom or at least two surplus bedrooms (respectively). Over-occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few.
- 5.3.7. Under-occupancy is relatively common in Longwick cum Ilmer, with 84.4% of households living in a dwelling with at least one additional bedroom based on their household size. This is most common in family households aged 66+ (100% under-occupancy), single person households aged 66+ (97.4% under-occupancy), and families aged under 66 with no children (97.2% under-occupancy). Whilst not uncommon, this suggests that larger dwellings in the NA are not necessarily occupied by households with the most family members, but by households with the most wealth or older households that have been unable to or have chosen not to downsize.
- 5.3.8. The Covid-19 pandemic has had an impact on how households use their homes, with an increase in home working post-pandemic, changing the way many households occupy their homes. It may therefore be assumed that households where one or more

<sup>13</sup> Refers to households containing children who are older than 18 e.g students or young working people living at home.

person works from home (either full-time or as part of hybrid working) would seek more spacious properties, often with an extra bedroom which could be used as an office or study (although this would still be considered under-occupancy within the Census). However, households would need to balance the desire for larger dwellings for homeworking with affordability.

- 5.3.9. There is also some over-occupancy (overcrowding) in Longwick cum Ilmer, with 2.8% of families with dependent children living in a dwelling with too few bedrooms based on their household size.

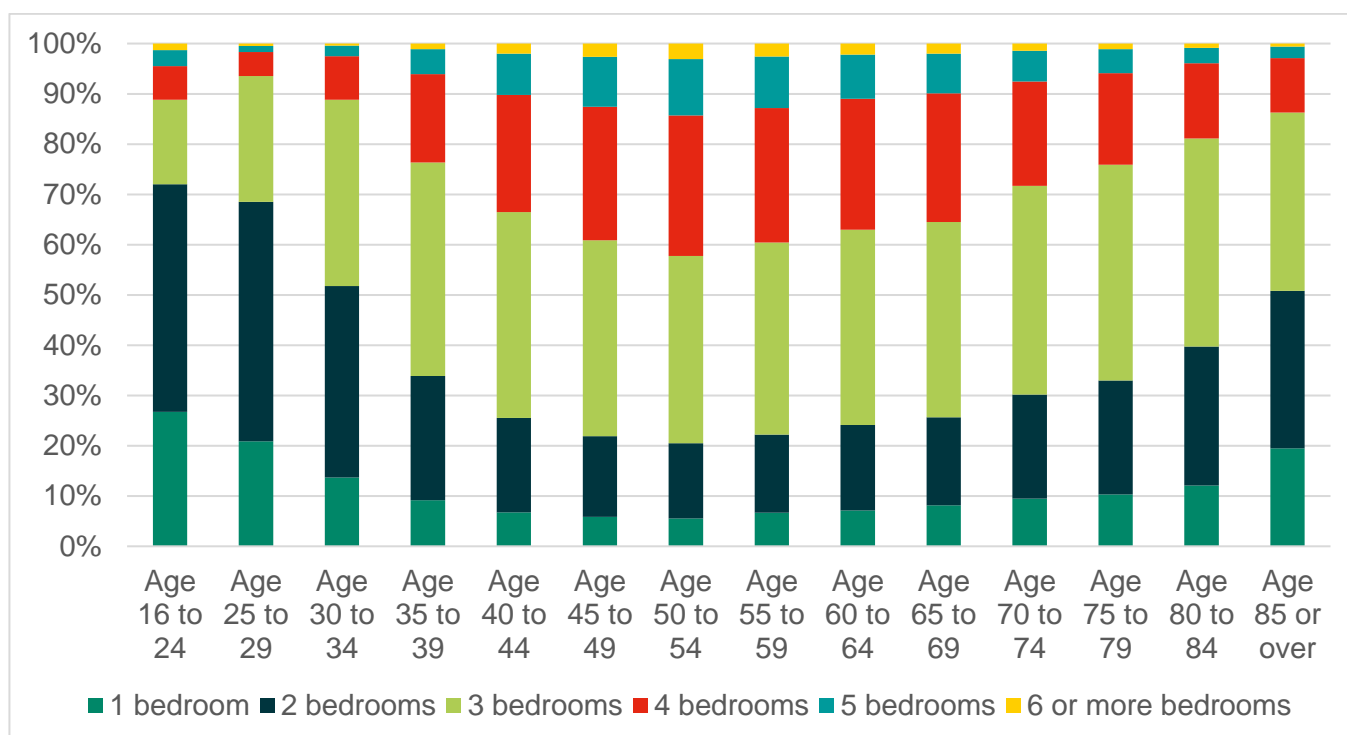
**Table 5-7: Occupancy rating by age in Longwick cum Ilmer, 2021**

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	87.9%	12.1%	0.0%	0.0%
Single person 66+	82.9%	14.5%	2.6%	0.0%
Family under 66 - no children	79.5%	17.6%	2.8%	0.0%
Family under 66 - dependent children	30.5%	34.3%	32.4%	2.8%
Family under 66 - adult children	47.9%	43.7%	8.5%	0.0%
Single person under 66	56.5%	17.4%	26.1%	0.0%
All households	59.9%	24.5%	14.4%	1.1%

*Source: Census 2021, AECOM Calculations*

- 5.3.10. 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 Buckinghamshire in 2011 (because this data is not available at smaller scales). Generally, 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. This trend is seen across Buckinghamshire, although there is a greater proportion of the youngest households (16-24) living in larger dwellings than the next category (25-29), likely linked to students living in large house shares at university.

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



Source: ONS 2011, AECOM Calculations

## 5.4. Future population and size needs

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

### Age

5.4.2. The result of applying Local Authority level household projections to the age profile of Longwick cum Ilmer households in 2011 is shown in Table 5-8. This makes clear that population growth can be expected to be driven by the oldest households, with households with a reference person aged 65 and over projected to increase by 78%, accounting for 45.5% of households in 2045, compared to 33.0% in 2011. There is also projected to be a 22% increase in the number of households aged 55 to 64, with decreases in the younger age categories.

**Table 5-8: Projected age of households, Longwick cum Ilmer, 2011 - 2045**

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	4	24	213	117	176
2045	4	23	205	142	312
% change 2011-2045	-7%	-4%	-4%	+22%	+78%

Source: AECOM Calculations

- 5.4.3. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2) onto the projected age profile for the NA in Table 5-8 immediately above. The resulting 'ideal' future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.
- 5.4.4. This approach has limitations, in that it embeds existing size preferences and does not anticipate changes in what people want from their homes. As such, it is appropriate for the results to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is appropriate for the purpose of drafting neighbourhood plan policies.
- 5.4.5. The result of this exercise is presented in Table 5-9. It suggests that future development over the plan period focuses exclusively on the delivery of smaller 1-2 bedroom dwellings in order to move away from the current relatively skewed mix towards larger dwellings. However, it is not necessarily appropriate to completely prohibit the delivery of mid-sized and larger dwellings, as demonstrated by the indicative policy range and discussed further below.

**Table 5-9: Suggested dwelling size mix to 2045, Longwick cum Ilmer**

Number of bedrooms	Current mix (2021)	Suggested mix (end of Plan period)	Balance of new housing to reach suggested mix	Indicative policy range
1	3.5%	9.2%	54.8%	50-60%
2	15.6%	20.9%	45.2%	40-50%
3	38.5%	39.3%	0.0%	0-10%
4+	42.3%	30.5%	0.0%	0-10%

*Source: AECOM Calculations*

- 5.4.6. The following points sense-check the results of the model against other evidence and suggest ways to interpret them when thinking about policy options.
- The preceding chapter found that affordability is a serious and worsening challenge in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.
  - Continuing to provide smaller homes with fewer bedrooms would help to address this situation, although it should be considered whether large numbers of 1-bedroom homes are suitable given the area's character and current density. In addition, when considering market housing 1-bedroom dwellings are often less popular than 2-bedroom dwellings where affordability allows for the larger dwelling. Therefore, the Parish Council may wish to increase the weighting of future delivery away from the smallest dwellings to 2-bedroom dwellings.



- To best meet the needs of the growing cohort of older households expected to be present by the end of the Neighbourhood Plan period, it should also be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.
- Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms if they existing stock of larger homes is sufficiently affordable. However, if the dwellings released are not sufficiently affordable for larger family households in the NA, there may need to be the delivery of some more affordable larger dwellings, either as more affordable dwelling types (e.g. terraced rather than detached) or Affordable Housing (both rented and ownership).

## Tenure

- 5.4.7. The recommendation discussed immediately above applies to all housing in the NA over the Neighbourhood Plan period. This is considered proportionate for devising policy at neighbourhood scale. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make in Neighbourhood Plan policy, since Local Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.
- 5.4.8. Generally speaking, the size mix estimated as needed within affordable tenures, particularly Affordable and Social rent, is smaller than the size mix of market housing. This is because under local authority allocation policies, which reflect the shortage of Affordable Housing overall, households are only eligible for the minimum sized home that meets their needs. This means that single people and couples will generally only be entitled to one bedroom properties. Families with two young children are only likely to be eligible for two bedroom properties (with the expectation that children share rooms until a certain age). In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.
- 5.4.9. The overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes to reflect the eligibility of those on the waiting list, while market homes focus on mid-sized homes and some larger options. That said, there is often acute pressure on larger Social/Affordable Rented homes because their availability through lettings is often limited. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

## Type

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

## 5.5. Conclusions- Type and Size

### The current housing mix

- 5.5.1. In 2021 the greatest proportion of households in Longwick cum Ilmer lived in detached dwellings, at 56.2%, compared to 34.3% across Buckinghamshire and 22.9% nationally. 26.9% of households lived in semi-detached dwellings, with 12.6% living in terraced dwellings, compared to 31.5% and 23.0% respectively nationally. The NA also had a small proportion of households living in flats (3.9%), with this not unusual in rural geographies. 2024 VOA data shows that 16.0% of dwellings were bungalows in the Longwick cum Ilmer area, compared to 8.6% across Buckinghamshire and 9.1% nationally.
- 5.5.2. Turning to dwelling size, the greatest proportion of households in Longwick cum Ilmer lived in larger 4+ bedroom dwellings, at 42.3%, well above Buckinghamshire (32.0%) and national (21.1%) levels. There was a notably smaller proportion of households living in smaller 1-2 bedroom dwellings in the NA (19.1%) than the comparator geographies (31.8% - 38.9%).

## **Population characteristics**

- 5.5.3. In both 2011 and 2021 the largest age group in Longwick cum Ilmer were those aged 45-64, at 30.7% and 26.6% respectively. There was an increase in the number of people in all age categories in the NA, with the greatest increase in the number of young adults aged 15-24 (+63.1%), as well as a 40.5% increase in the number of people aged 25-44, potentially indicating an increase in family households and young adults. There was also an increase (+33.6%) in the number of people aged 65-84, with 19.9% of the Longwick cum Ilmer population falling within this age category (the 3<sup>rd</sup> largest category) in 2021, indicating that the population has also aged.
- 5.5.4. Looking at the composition of households in Longwick cum Ilmer, the NA had a larger proportion of family households aged 66 and over (13.8%) than Buckinghamshire (10.4%) and England (9.2%). The greatest proportion of households in the NA had dependent children, at 29.8% of total households, in line with the local authority and above national levels. Longwick cum Ilmer had a notably larger proportion of households with no children than the comparator geographies.
- 5.5.5. Under-occupancy is relatively common in Longwick cum Ilmer, with 84.4% of households living in a dwelling with at least one additional bedroom based on their household size. This is most common in family households aged 66+, single person households aged 66+, and families aged under 66 with no children. Whilst not uncommon, this suggests that larger dwellings in the NA are occupied by households with the most wealth or older households that have been unable to or have chosen not to downsize.

## **Future population and size needs**

- 5.5.6. Population change can be expected to be driven by the oldest households in Longwick cum Ilmer, with households with a reference person aged 65 and over projected to increase by 78% over the Neighbourhood Plan period. There is also projected to be a 22% increase in the number of households aged 55 to 64, with decreases in the younger age categories.
- 5.5.7. AECOM modelling indicates that future development over the plan period should focus almost exclusively on smaller 1-2 bedroom dwellings. However, it is not necessarily appropriate to prohibit the delivery of mid-sized and larger dwellings.
- 5.5.8. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

## 6. Specialist Housing for Older People

### 6.1. Introduction

- 6.1.1. It is relatively common for neighbourhood plans in areas with ageing populations to include policies relating to specialist housing for older people. This chapter considers in detail the specialist housing needs of older people in Longwick cum Ilmer. It focuses on specialist forms of provision but recognises that the majority of older people will live in the mainstream housing stock. The approach is as follows:
- To review the **current provision** of specialist housing in the NA;
  - To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
  - To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.
- 6.1.2. Because of the wide variation in the level of support needed, as well as the financial capabilities of those affected, the estimates of need presented here should be viewed with caution – as an idea of the broad scale of potential need rather than an obligatory target that must be met.
- 6.1.3. It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.<sup>14</sup>
- 6.1.4. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).<sup>15</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.
- 6.1.5. The distinction between care homes for older people that fall into use class C2 and those where accommodation is counted as C3 is blurred. As such, the findings of this chapter may justify the provision of extra-care C3 housing and/or C2 care home units, but it is not possible to state definitively how much of each would be required. C3 specialist accommodation is typically self-contained with its own front door, made available on an individual basis with support provided in the home or not at all if the resident does not require it, and offered for sale or rent on the open market.

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<sup>14</sup> See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

<sup>15</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>16</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. These standards can be applied to mainstream housing as well as in specialist accommodation such as sheltered housing and extra care.
- **Category M4(3):** dwellings which are capable of adaptation for wheelchair users, or are already built for use of wheelchair throughout. These standards can be applied to mainstream housing as well as in specialist accommodation such as sheltered housing and extra care.

## 6.2. Specialist housing for older people

- 6.2.1. There are currently no units of specialist accommodation in the NA at present. The notational average provision is 136 units per 1,000 of the 75+ population (a common measure of specialist housing supply).
- 6.2.2. There is a care home<sup>17</sup> in Longwick cum Ilmer, with 12 bedspaces.

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<sup>16</sup> See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

<sup>17</sup> The Old School House

## Demographic characteristics

- 6.2.3. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Longwick cum Ilmer is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for Buckinghamshire. The results are set out in Table 6-1. This shows that in 2021 there were 186 individuals aged 75 and over in Longwick cum Ilmer, with this projected to increase to 296 by the end of the Neighbourhood Plan period. In 2045 it is projected that the 75+ population will account for 15.9% of the NA's population, greater than the 13.5% projected across Buckinghamshire.
- 6.2.4. A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population rather than the total at the end of the Neighbourhood Plan period is the key output of this calculation.

**Table 6-1: Modelled projection of older population in Longwick cum Ilmer by end of Plan period**

Age group	2021	2021	2045	2045
	Longwick cum Ilmer	Buckinghamshire	Longwick cum Ilmer	Buckinghamshire
All ages	1,762	553,078	1,868	586,263
75+	186	49,812	296	79,373
%	10.6%	9.0%	15.9%	13.5%

Source: ONS SNPP 2020, AECOM Calculations

- 6.2.5. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.
- 6.2.6. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Neighbourhood Plan period to 2045. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates that the majority (83.0%) of households in this age group owned their own home, with the remaining 17.0% renting. Of those renting, the greatest proportion of households were living in social rented housing, at 11.2% of total households.
- 6.2.7. The expected growth in the 75+ population in the NA is 110 additional individuals by the end of the plan period. This can be converted into 77 households based on the average number of people per household aged 75+ at Local Authority scale.

Multiplying this figure by the percentages of 55-75 year olds occupying each tenure gives a breakdown of which tenures Longwick cum Ilmer households are likely to need in 2045, and is shown in the bottom row of Table 6-2.

**Table 6-2: Tenure of households aged 55-75 in Buckinghamshire (2011) and projected aged 75+ in Longwick cum Ilmer (2045)**

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
<b>Buckinghamshire (2011 mix)</b>	<b>83.0%</b>	57.2%	25.8%	<b>17.0%</b>	11.2%	4.7%	1.1%
<b>Longwick cum Ilmer (2045 projection)</b>	<b>64</b>	44	20	<b>13</b>	9	4	1

Source: Census 2011

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

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

- 6.2.9. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Neighbourhood Plan period is calculated to be 23.
- 6.2.10. AECOM's modelling, summarised in Table 6-3, is based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.
- 6.2.11. It is also helpful to look at the breakdown in tenure and level of care within the need for specialist housing for older people. Table 6-3 shows that the majority of the need (87.0%) is for market provision, with 13.0% of the need for affordable specialist housing. The need for sheltered housing is greater than the need for extra-care housing, at 60.9% and 39.1% respectively. The greatest sub-category of need is for market sheltered housing, with some of this need potentially able to be met through

at home adaptations or ensuring that new housing that comes forward is accessible and adaptable.

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

Type	Affordable	Market	Total
Housing with care	2 (8.7%)	7 (30.4%)	9 (39.1%)
Adaptations, sheltered, or retirement living	1 (4.3%)	13 (56.5%)	14 (60.9%)
<b>Total</b>	<b>3 (13.0%)</b>	<b>20 (87.0%)</b>	<b>23</b>

Source: Census 2011, AECOM Calculations

6.2.12. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. Table E-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 Longwick cum Ilmer results in a total of 27 specialist dwellings that might be required to the end of the Neighbourhood Plan period. This is set out in Table 6-4.

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

Type	Affordable	Market	Total
Housing with care	3 (11.1%)	4 (14.8%)	7 (25.9%)
Adaptations, sheltered, or retirement living	7 (25.9%)	13 (48.1%)	20 (74.1%)
<b>Total</b>	<b>10 (37.0%)</b>	<b>17 (63.0%)</b>	<b>27</b>

Source: Housing LIN, AECOM calculations

## Further considerations

6.2.13. The above estimates suggest that potential need for specialist accommodation could be in the range of 23-27 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. It is proportionally high in relation to the overall housing delivery expectation at present in the NA and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

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



- 6.2.15. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist older persons housing needs arising from a number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).
- 6.2.16. It is considered that Longwick cum Ilmer's position in the settlement hierarchy and lack of amenities such as a GP surgery and regular bus service makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Longwick cum Ilmer entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a 'hub and spoke' model. In the case of Longwick cum Ilmer, Princes Risborough may have potential to accommodate the specialist housing need arising from the Neighbourhood Area (i.e. to be the hub in the hub-and-spoke model).
- 6.2.17. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

### **6.3. Care homes**

- 6.3.1. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.
- 6.3.2. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.
- 6.3.3. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.
- 6.3.4. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people

aged 75+ was an appropriate rate. For nursing care beds this is an extra 45 care beds per 1,000 people aged 75+. Based on these rates, applied to the growth in the older population for consistency with the calculations above, it is estimated that in 2045 there would be a need for 7 residential care beds and 5 nursing care beds in the NA, an increase of 12 from present levels.

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

## 6.4. The Role of Mainstream Housing

- 6.4.1. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock in Appendix E, around 94% of the Longwick cum Ilmer population aged 75 and over is likely to live in the mainstream housing stock<sup>18</sup>.
- 6.4.2. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation is suitable to their needs and whether adequate care or support is provided within the home when they need.
- 6.4.3. However, given that there is unlikely to be a large volume of additional specialist supply during the Neighbourhood Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with Buckinghamshire Council.
- 6.4.4. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings<sup>19</sup>, although changes to Building Regulations have not yet been made.
- 6.4.5. The current adopted Local Plan does not set specific targets for the proportion of new housing that might be required to meet national standards for accessibility and adaptability (Category M4(2)), or for wheelchair users (Category M4(3)). The evidence gathered here may justify the Parish Council approaching the LPA to discuss setting requirements on accessibility and adaptability at a local authority level. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.
- 6.4.6. The proportion of new housing that might accommodate those using wheelchairs is harder to define at small scales. Typically, at Local Authority scale, this might be set

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<sup>18</sup> 186 over 75s in 2021, of which 12 are accommodated in care homes, leaving 174 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.

<sup>19</sup> See Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK ([www.gov.uk](http://www.gov.uk))

with reference to the proportion of Affordable Housing applicants in the Local Authority area falling into this category or to wider data from surveys and other sources where available.

- 6.4.7. Table 6-5 sets out the proportion of wheelchair users in England as a whole, either using a wheelchair all of the time (0.6% of the population) or part of the time (3% of the population). As a crude estimate, these percentages could be applied to the expected level of housing delivery for Longwick cum Ilmer to suggest the number that might be encouraged to be wheelchair friendly or adaptable. It is worth noting that these national figures are for all age categories, not just older persons, although it is likely that a significant proportion of households using a wheelchair will be older persons.

**Table 6-5: Wheelchair use Nationally**

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

*Source: Survey of English Housing 2018/19*

## 6.5. Conclusions- Specialist Housing for Older People

- 6.5.1. There are currently no units of specialist housing for older people in Longwick cum Ilmer. The national average supply for England is 136 units per 1,000 of the 75+ population.
- 6.5.2. There is a care home in Longwick cum Ilmer, with 12 bedspaces.
- 6.5.3. 2021 Census data shows that at this time there were 186 individuals aged 75+ in Longwick cum Ilmer. It is projected that by the end of the plan period this will increase to 296, with the 75+ population projected to account for 15.9% of the population by 2045, above the Buckinghamshire proportion of 13.5%.

### Specialist housing for older people

- 6.5.4. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
- 6.5.5. These two methods of estimating the future need in Longwick cum Ilmer produce a range of 23 to 27 specialist accommodation units that might be required during the Neighbourhood Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
- 6.5.6. It is helpful to look at the breakdown in tenure and level of care within the need for specialist housing for older people. The majority of the need (87.0%) is for market provision, with 13.0% of the need for affordable specialist housing. The need for

sheltered housing is greater than the need for extra-care housing, at 60.9% and 39.1% respectively.

- 6.5.7. It is considered that Longwick cum Ilmer is a relatively less suitable location for specialist accommodation. Larger nearby settlements such as Princes Risborough may have potential to accommodate the specialist housing need arising from the Neighbourhood Area.

### **Care homes**

- 6.5.8. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on these rates, applied to the projected growth of the older population, it is estimated that in 2045 there would be a need for 7 residential care beds and 5 nursing care beds in Longwick cum Ilmer to meet the needs of this increase in older population. It may be that some of this need could be met through the turnover in existing care bed spaces in the NA.

### **Adaptable and accessible housing**

- 6.5.9. Another key avenue to addressing those with relevant needs is to discuss the standards and accessibility and adaptability in new development.
- 6.5.10. The current adopted Local Plan does not set specific targets for the proportion of new housing that might be required to meet national standards for accessibility and adaptability (Category M4(2)), or for wheelchair users (Category M4(3)). The evidence gathered in the report may justify the Parish Council approaching the LPA to discuss setting requirements on accessibility and adaptability.

## 7. Next Steps

### 7.1. Recommendations for next steps

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

## Appendix A : Assessment geography

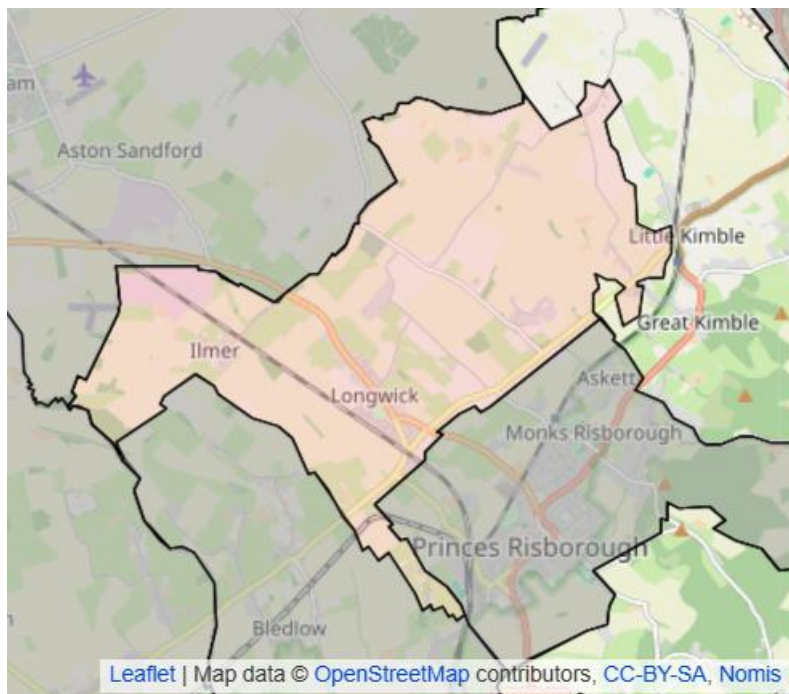
A.1 For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs).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

- OA E00090236
- OA E00090237 (in 2021 this is OA E00178443 and OA E00178457)
- OA E00090238
- OA E00090239
- OA E00090240

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

- LSOA E01017885

**Figure A-1: Map of LSOA for VOA Data**

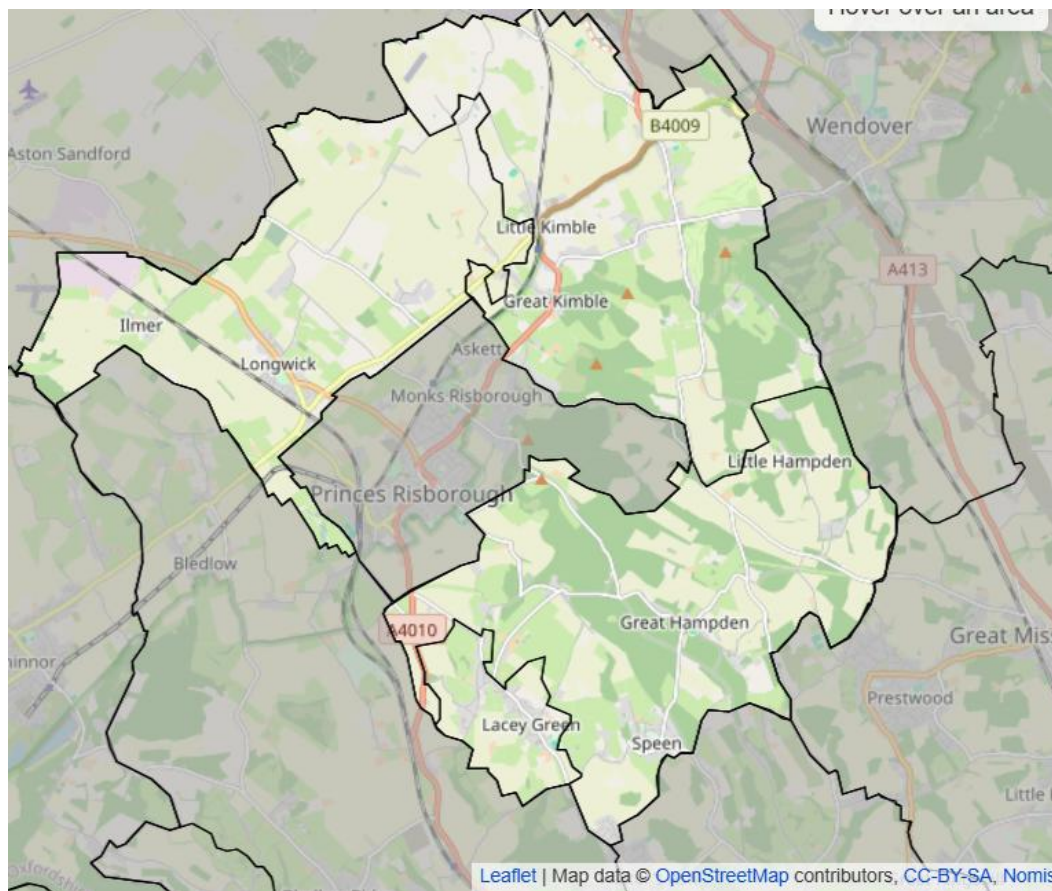


Source: NOMIS

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

- MSOA E02003697

**Figure A-2: Map of MSOA for Income Data**



Source: NOMIS



# Appendix B : Local Plan context

## Policies in the adopted local plan

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

**Table B-1: Summary of relevant adopted policies in the adopted Wycombe District Local Plan**

Policy	Provisions
CP2 – Overall Spatial Strategy	<p>The Council will, through the allocations and policies in the Plan:</p> <ol style="list-style-type: none"> <li>Meet as much of the District's need for housing and employment land as is suitable to do so whilst protecting areas where development should be restricted;</li> <li>Direct broadly 85% of the housing requirement and most new employment land to the four larger settlements of the District (Tiers 1 and 2 of the settlement hierarchy), taking into account their relationship to the AONB and Green Belt, and their infrastructure constraints and opportunities;</li> <li>Direct broadly 15% of the housing requirement to the villages and limited new employment land, and facilitating rural enterprise and diversification to foster their social and economic well-being (Tiers 3-6 of the Settlement Hierarchy).</li> </ol>
CP3 – Settlement Strategy	<p>The Council will direct development within the District in the following way:</p> <ol style="list-style-type: none"> <li>Tier 1 – High Wycombe area. The prime focus for development will be the urban area of High Wycombe.</li> <li>Tier 2 – Princes Risborough, Marlow, and Bourne End &amp; Wooburn</li> <li>Tier 3 and 4 – Higher Order and Other Service Villages</li> <li>Tier 5 and 6 – Small Villages and Hamlets</li> </ol> <p>Outside of these areas and settlements, development will be restricted to that which is appropriate in a rural area.</p> <p><b>Longwick is classified as an 'Other Service Village' (Tier 4). Ilmer, Owlswick, and Meadle are classified as 'Hamlets' (Tier 6).</b></p> <p>Tier 3 and 4 settlements will deliver through:</p> <ol style="list-style-type: none"> <li>Development within the settlement boundary;</li> <li>Limited land removed from the Green Belt that is identified in the Plan;</li> </ol>



Policy	Provisions
	<p>c) Limited development at specified villages beyond the Green Belt;</p> <p>d) Rural exceptions affordable housing schemes</p>
CP4 – Delivering Homes	<p>The housing target for the District for the plan period 2013-2033 is 10,925 homes.</p> <p>1,400 homes will be delivered in Tier 3 to Tier 6 settlements, with broadly 300 homes in Longwick cum Ilmer parish.</p> <p>Provision will be made to help address the needs for different types of housing including:</p> <p>a) Provision of affordable housing of appropriate tenures having regard to the needs for different forms of affordable housing;</p> <p>b) Provision of accommodation for the older people including through existing commitments, on sites allocated for housing, and through ensuring new housing is more accessible;</p> <p>c) Seeking an appropriate mix of house types and sizes.</p>
RUR5 – Longwick cum Ilmer Parish	<p>The Council requires 300 homes to be developed in the Parish of Longwick cum Ilmer over the plan period.</p> <p>Proposals for large scale developments will not be permitted.</p>
DM21 – The Location of New Housing	<p>Housing will be supported at:</p> <p>a) Sites allocated for housing, or mixed use with housing, as listed in Appendix D and shown on the Policies Map.</p> <p>b) Windfall sites within settlement boundaries as shown on the Policies Map or in accordance with a made Neighbourhood Plan.</p>
DM22 – Housing Mix	<p>All residential development of 10 or more dwellings is required to include a mix of dwelling size, type, and tenure, taking account of current evidence in relation to priority housing need in the District, and in order to support a sense of place and mixed communities.</p> <p>Any development which includes 100 houses or more is required to include 5% of the proposed dwelling numbers as self-build plots.</p>
DM24 – Affordable Housing	<p>The Council will require all developments for 10 or more dwellings or more than 1,000 sqm of residential floorspace to provide on-site affordable housing of at least:</p> <p>a) 48% of the total number of units on sites that are greenfield land or were last used for Class B business use or a similar sui generis employment-generating use, or;</p>

Policy	Provisions
	<p>b) 35% of the total number of units on all other sites.</p> <p>The required affordable housing mix and tenure shall be provided in accordance with current evidence.</p>
DM25 – Rural Exceptions Affordable Housing	<p>The Council will require development for small scale, rural affordable housing (including starter homes) to demonstrate that:</p> <ul style="list-style-type: none"><li>a) There is specific, identified local housing need within the community;</li><li>b) This need cannot be met on a site that would otherwise accord with policy;</li><li>c) The location proposed is the best practicable location within the local area with regards to material considerations such as access to schools, jobs, and services via sustainable transport modes;</li><li>d) Any element of open market housing is necessary to secure the delivery of affordable housing.</li></ul>

*Source: Buckinghamshire Council*

## Appendix C : Affordability calculations

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

### Market housing

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

### Market sales

- C.3 The starting point for calculating the affordability of a dwelling for sale from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5. In practice this can be highly variable. Multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.
- C.4 To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in Longwick cum Ilmer, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.
- C.5 The calculation for the purchase threshold for market housing is as follows:
- Value of a median NA house price (2024) = £569,750;
  - Purchase deposit at 10% of value = £56,975
  - Value of dwelling for mortgage purposes = £512,775;
  - Divided by loan to income ratio of 3.5 = purchase threshold of £146,507.
- C.6 The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2024 was £423,750, and the purchase threshold is therefore £108,964.
- C.7 It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. The Land Registry recorded no sales of new build properties in the NA in 2024. It is,

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

- C.8 Therefore an estimate has been calculated by determining the uplift between all terraced house prices in 2024 across Buckinghamshire and new build terraced house prices in 2024 in the same area. This percentage uplift (or 'new build premium') is then applied to the 2024 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £467,420 and purchase threshold of £120,194.
- C.9 In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across Buckinghamshire in 2024. The median cost of new build dwellings in Buckinghamshire was £434,975, with a purchase threshold of £111,851.

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

- C.10 It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.
- C.11 This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.
- C.12 The property website Rightmove.co.uk shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within a mile radius, which covers a larger area than the Plan area itself but can be used as a reasonable proxy for it. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.
- C.13 According to Rightmove.co.uk, there were 18 properties for rent at the time of search in March 2025, with an average monthly rent of £1,560. There were 1-2 bedroom properties listed, with an average price of £1,428 per calendar month.
- C.14 The calculation for the private rent income threshold for entry-level (1-2 bedroom) dwellings is as follows:

- Annual rent = £1,428 x 12 = £17,136;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £57,120.

C.15 The calculation is repeated for the overall average to give an income threshold of £62,400.

## Affordable Housing

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

### Social rent

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

**Table C-1: Social rent levels (£)**

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£95.85	£109.41	£123.42	£139.21	£111.74
Annual average	£4,984	£5,689	£6,418	£7,239	£5,810
Income needed	£16,614	£18,964	£21,393	£24,130	£19,368

Source: Homes England, AECOM Calculations

### Affordable rent

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

- C.21 Even a 20% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
- C.22 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Buckinghamshire. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
- C.23 Comparing this result with the average 1-2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 45% 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	£133.96	£163.74	£190.55	£235.36	£165.94
Annual average	£6,966	£8,514	£9,909	£12,239	£8,629
Income needed	£23,220	£28,382	£33,029	£40,796	£28,763

Source: Homes England, AECOM Calculations

## Affordable home ownership

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

### Discounted Market Sale/ First Homes

- C.25 Discounted market sale homes are affordable home ownership products which offer a discount of at least 20% on market values.
- C.26 First Homes should be available to buy with a minimum discount of 30% below their full market value (i.e. the value of an equivalent new home);
- The discount level can be set higher than 30% – at 40% or 50% – where this can be suitably evidenced. The setting and justifying of discount levels can happen at neighbourhood as well as local authority scale;
  - After the discount is applied the initial sale price must not exceed £250,000 (or £420,000 in Greater London), and lower caps can be set locally;
  - Purchasers must be first-time buyers with an income less than £80,000 (or £90,000 in Greater London), and First Homes can be prioritised for local people and/or key workers;
  - They will be subject to legal restrictions ensuring the discount is retained for future occupants, and renting out or sub-letting will not normally be permitted;

- In addition to setting the discount level, local authorities and neighbourhood planning groups can apply additional criteria, such as a lower income cap, local connection test or prioritisation for key workers through adopted plans, emerging policy or Supplementary Planning Documents.
- C.27 The starting point for considering whether Discounted Market Sale/First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £467,420.
- C.28 For the minimum discount of 30% the purchase threshold can be calculated as follows:
- Value of a new home (estimated NA new build entry-level) = £467,420;
  - Discounted by 30% = £327,194;
  - Purchase deposit at 10% of value = £32,719;
  - Value of dwelling for mortgage purposes = £294,474;
  - Divided by loan to income ratio of 3.5 = purchase threshold of £84,136.
- C.29 The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 20%, 40% and 50% discounted home. This would require an income threshold of £96,155, £72,116 and £60,097 respectively.
- C.30 Only First Homes at a 40% and 50% discount have an income threshold below the cap of £80,000 above which households are not eligible. First Homes at a 50% discount have a discounted prices below the £250,000 cap, but the other discount levels have an income threshold above this cap.
- C.31 Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m<sup>20</sup>) would be around £122,500. This cost excludes any land value or developer profit. This would not appear to be an issue in Longwick cum Ilmer.
- C.32 Table C-3 shows the discount required for market homes to be affordable to the three income groups. The cost of a typical discounted market sale property/First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking about these properties in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

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<sup>20</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/>

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

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	58%	86%	71%
NA estimated new build entry-level house price	48%	82%	65%
NA entry-level house price	43%	81%	61%
LA median new build house price	44%	81%	62%

Source: Land Registry PPD; ONS MSOA total household income

### Shared ownership

- C.33 Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
- C.34 In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.
- C.35 To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
- C.36 The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £467,420 is £116,855;
  - A 10% deposit of £11,685 is deducted, leaving a mortgage value of £105,169;
  - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £30,048;
  - Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £350,565;
  - The estimated annual rent at 2.5% of the unsold value is £8,764;



- This requires an income of £29,214 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £59,262 (£30,048 plus £29,214).

C.37 The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £47,076 and £79,573 respectively.

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

### **Rent to Buy**

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

# Appendix D : Affordable Housing need and policy

## Affordable Housing estimates

- D.1 In Table D-1 AECOM has calculated, using PPG as a starting point,<sup>21</sup> an estimate of the total need for affordable rented housing in Longwick cum Ilmer over the Neighbourhood Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence available. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.
- D.2 It should also be noted that figures in Table D-1 are largely dependent on information provided by Buckinghamshire Council in its capacity as manager of the local housing waiting list.

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<sup>21</sup> Paragraphs 024-026 Reference ID: 2a-026-20140306, at <https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment>

**Table D-1: Estimate of need for Affordable Housing for rent in Longwick cum Ilmer**

Stage and Step in Calculation	Total	Description
<b>STAGE 1: CURRENT NEED</b>		
1.1 Current households in need	16.0	Households on Housing Register with a current address in Longwick cum Ilmer (March 2025)
1.2 Per annum	<b>0.8</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	78.4	MHCLG 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.
2.2 Proportion of new households unable to rent in the market	14.1%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in NA	72.0	2021 Census social rented households
2.2.2 Number of private renters on housing benefits	15.1	Housing benefit caseload. Pro rata for NA.
2.3 New households unable to rent	11.1	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 Supply of social/affordable re-lets (including transfers) %	3.0%	Assumed proportion of stock re-let each year.
3.2 Supply of social/affordable re-lets (including transfers)	<b>2.2</b>	Step 3.1 x NA social rented stock (2.2.1).
<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
Overall surplus over plan period	<b>16.1</b>	Above * plan period

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

- D.3 Turning to Affordable Housing providing a route to home ownership, Table D-2 estimates the potential demand in Longwick cum Ilmer. This model aims to estimate the number of households that might wish to own their own home but cannot afford to. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.
- D.4 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>22</sup> No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

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

Stage and Step in Calculation	Total	Description
<b>STAGE 1: CURRENT NEED</b>		
1.1 Current number of renters in NA	56.0	Census 2021 private rented households.
1.2 Percentage renters on housing benefit in LA	26.9%	% of renters in 2021 on Housing Benefit / Universal Credit with housing entitlement
1.3 Number of renters on housing benefits in the NA	15.1	Step 1.1 x Step 1.2.
1.4 Current need (households)	30.7	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. <sup>23</sup>
1.5 Per annum	<b>1.5</b>	Step 1.4 divided by plan period.
<b>STAGE 2: NEWLY ARISING NEED</b>		
2.1 New household formation	78.4	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	7.8%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	6.1	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	26.0	Number of shared ownership homes in the NA (Census 2021).
3.2 Supply - intermediate resales	<b>1.3</b>	Step 3.1 x 5% (assumed rate of re-sale).

<sup>22</sup> <http://www.ipsos-mori-generations.com/housing.html>

<sup>23</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.

<b>NET SHORTFALL PER ANNUM</b>		
Overall shortfall per annum	<b>0.5</b>	(Step 1.5 + Step 2.4) - Step 3.2.
Overall shortfall over plan period	<b>10.8</b>	Above * plan period

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

- D.5 There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).
- D.6 It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

## Affordable housing policy

- D.7 The following table reviews the relevant factors in developing a policy on the Affordable Housing tenure mix, which inform the recommendation given in the main body of the report.

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

<b>Consideration</b>	<b>Local Evidence</b>
<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 requires around 11 (rounded) units of affordable home ownership homes over the Neighbourhood Plan period, with the need for Social/Affordable Rent projected to be met over the plan period, mainly through turnover in the existing stock.</p> <p>Both forms of Affordable Housing are valuable in meeting the needs of people on various incomes.</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>If the Local Plan target of 35-48% were achieved on every site, assuming the delivery of the NA's housing commitments for 31 homes overall, up to 11-15 affordable homes might be expected in the NA over Neighbourhood Plan period.</p> <p>This level of potential affordable housing delivery would be sufficient to meet all of the need identified, on the basis that all of the</p>

	sites that come forward are above the threshold at which Affordable Housing policy applies (10 dwellings).
<p><b>C. Government policy (e.g. NPPF) requirements:</b></p> <p>There is no required tenure mix set out in national policy (NPPF 2024) but local authorities are required to set out the minimum proportion of Social Rented housing needed in their areas as part of their Affordable Housing requirements.</p>	Implicit prioritisation of Social Rented homes within Affordable Housing policy at the nation level but local authorities have flexibility to set out the proportion needed in their areas. Local Plan tenure mix provides the starting point.
<p><b>D. Local Plan policy:</b></p>	The adopted Local Plan does not specify a specific tenure split between social/affordable rented housing and affordable home ownership.
<p><b>E. Viability:</b></p>	HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on affordable home ownership properties.
<p><b>F. Funding:</b></p> <p>The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.</p>	The Parish Council may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
<p><b>G. Existing tenure mix in Longwick cum Ilmer:</b></p> <p>The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.</p>	<p>2021 Census data shows that 13.6% of households in Longwick cum Ilmer lived in Affordable Housing (3.6% in shared ownership dwellings and 10.0% social renting). This is compared to 14.3% in Buckinghamshire and 18.1% nationally.</p> <p>It is important to note that the NA had the greatest proportion of households living in shared ownership dwellings, with a notably small proportion living in social/affordable rented housing when compared to England. It</p>

	may therefore be appropriate to focus the delivery of Affordable Housing on the rented tenures.
<b>H. 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 social/affordable rented homes in the NA. The funding arrangements available to housing associations will also influence rent levels.
<b>I. Wider policy objectives:</b>	The Parish Council may wish to take account of broader policy objectives for Longwick cum Ilmer and/or the wider local authority. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.

# Appendix E : Specialist housing for older people

## Background data tables

Table E-1: Tenure and mobility limitations of those aged 65+ in Longwick cum Ilmer, 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	32	11.3%	55	19.5%	195	69.1%
<b><i>Owned Total</i></b>	<b>30</b>	<b>11.2%</b>	<b>54</b>	<b>20.1%</b>	<b>185</b>	<b>68.8%</b>
Owned outright	26	10.4%	51	20.5%	172	69.1%
Owned (mortgage) or shared ownership	4	20.0%	3	15.0%	13	65.0%
<b><i>Rented Total</i></b>	<b>2</b>	<b>15.4%</b>	<b>1</b>	<b>7.7%</b>	<b>10</b>	<b>76.9%</b>
Social rented	2	40.0%	0	0.0%	3	60.0%
Private rented or living rent free	0	0.0%	1	12.5%	7	87.5%

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



E.1 As Table 6-1 in the main report shows, Longwick cum Ilmer is forecast to see an increase of 110 individuals aged 75+ by the end of the Neighbourhood Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent =  $60 \times 0.11 = 7$
- Leasehold sheltered housing =  $120 \times 0.11 = 13$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale)  
=  $20 \times 0.11 = 2.2$
- Extra care housing for rent =  $15 \times 0.11 = 1.7$
- Extra care housing for sale =  $30 \times 0.11 = 3.3$
- Housing based provision for dementia =  $6 \times 0.11 = 0.7$

# Appendix F : Housing Needs Assessment

## Glossary

### **Adoption**

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

### **Affordability**

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

### **Affordability Ratio**

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

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

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

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

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

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

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

### **Affordable rented housing**

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods<sup>24</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>25</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

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<sup>24</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>25</sup> See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

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

## **Co-living**

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

## **Community-led developments (NPPF definition)**

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

## **Community Right to Build Order**

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

## **Concealed Families (Census definition)<sup>26</sup>**

The 2021 Census defined a concealed family as one with young adults living with a partner and/or child/children in the same household as their parents, older couples living with an adult child and their family or unrelated families sharing a household. A single person cannot be a concealed family; therefore one older parent living with their adult child and family or an adult child returning to the parental home is not a concealed family; the latter are reported in an ONS analysis on increasing numbers of young adults living with parents.

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<sup>26</sup> See

[http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp/171776\\_350282.pdf](http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp/171776_350282.pdf)

## **Equity Loans/Shared Equity**

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

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

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

## **Fair Share**

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

## **First Homes**

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

## **Habitable Rooms**

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

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

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

## **Housing Market Area**

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

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

### **Housing Need (NPPG 2024 definition)**

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

### **Housing Needs Assessment**

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

### **Housing Products**

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

### **Housing Requirement (NPPF 2024 Definition)**

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

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

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

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

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

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

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

## **Income Threshold**

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

## **Intercensal Period**

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

## **Intermediate Housing**

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

## **Life Stage modelling**

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

## **Life-time Homes**

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

## **Life-time Neighbourhoods**

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

## **Local Development Order**

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

## **Local Enterprise Partnership**

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

## **Local Planning Authority**

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

## **Local Plan**

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

## **Lower Quartile**

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

## **Lower Quartile Affordability Ratio**

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

## **Market Housing**

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

## **Mean (Average)**

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

## **Median**

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



## **Median Affordability Ratio**

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

## **Mortgage Ratio**

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years<sup>27</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.

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<sup>27</sup> See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

## **Overcrowding**

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

## **Planning Condition**

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

## **Planning Obligation**

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

## **Purchase Threshold**

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

## **Proportionate and Robust Evidence**

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

## **Private Rented**

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

## **Retirement Living or Sheltered Housing**

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

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

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

## **Rightsizing**

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

## **Rural Exception Sites**

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

## **Shared Ownership**

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

## **Sheltered Housing<sup>28</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 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

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<sup>28</sup> See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

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

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

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

### **Strategic Housing Market Assessment (former NPPF 2012 Definition)**

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

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

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

### **Social Rented Housing**

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.<sup>29</sup>

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<sup>29</sup> See

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

