Calvert Green, Aylesbury Vale District

Housing Needs Survey 2020

for

Highbarrow Holdings Ltd.

Final Report

August 2020

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1.   Introduction and study method.

1.1   The aim of this study is to assess the unmet need for housing and the characteristics of need for the village of Calvert Green, Aylesbury Vale district.

1.2   The study method involved analysis based on evidence from official data and a household survey. All households resident in the village and other households with a connection to the area were invited to participate in the survey. The study also examines the factors that are driving an unmet need for housing such as imbalances between local housing and households; affordability of housing and population trends.

1.3   Findings are based upon several sources of data all of which contribute to a balanced conclusion in order that the needs of local residents are met in the long term and Calvert Green becomes an increasingly sustainable settlement.

About arc4

1.4   arc[4] is a leading housing consultancy that operates across England and Wales. The breadth of experience of the company and its people is evident from its website www.arc4.co.uk. It has a division that specialises in Local Housing Need Surveys (LHNS).

1.5   The commission was accepted as it is consistent with its mission to ensure that local housing need is assessed as accurately as possible as a foundation for sustainable development and social justice.

1.6   arc[4]'s role is limited to the collection and the objective and impartial analysis of data. For the avoidance of doubt, it has no role in community consultation regarding the development process.

2.   A profile of Calvert Green

Introduction

2.1   This section examines the imbalances between local household characteristics and the characteristics of the local housing across all tenures using the 4 census output areas that cover the village. This is an approximation to the present characteristics of the village. The information presented is at census day 2011 which precedes the development of 98 dwellings constructed 2012/13.

2.2   According to the census 2011 there were 1,429 people living in 481 households within the census output areas that include the village. The average household size was 2.9 persons per household which is slightly more than the average for England (2.4 persons).

2.3   Data in the following figures is presented as proportions (percentages) as this is the most effective means of comparison between geographies. The numbers from which the percentages are derived are stated in the data appendix.

Geography

2.4   Local housing needs surveys are normally undertaken at parish or electoral ward level where an area is unparished. Alongside the survey census and other data is used in the assessment. The village of Calvert Green does not coincide with the parish boundary. This was acknowledged in a document published by Aylesbury DC – the 'Calvert Green Fact Pack May 2013:

'In the case of Calvert Green, the parish, ward and super output area form three different boundaries.'

2.5   The fact pack used the 'super output area' for its contextual analysis which is a much wider area than the village and covers adjacent villages. We chose not to use this geographical level for the HNS as it would not be directly relevant to the household survey which is based on the village. Instead we have used the 4 census output areas that cover the village. The output areas include immediately adjacent sparsely populated countryside. The household survey reported later in this report was circulated to all Royal Mail registered addresses within the built-up area of Calvert Green village.

Dwelling and household characteristics

Evidence from the census 2011

2.6   This section summarises data from the census 2011 that adds context to what is driving housing need in Calvert Green.

2.7   The following tables show selected housing and household characteristics that are key to understanding the drivers of housing need.

2.8   Figure 2.1 evidences the high proportion of housing that was owned subject to a
       mortgage which was considerably higher than district or English averages. This
       indicates a large proportion of younger households. Outright home ownership is
       generally occupied by older households. The social and private rented sectors were
       much smaller in proportion compared to the district and the English average.

Figure 2.1   Tenure
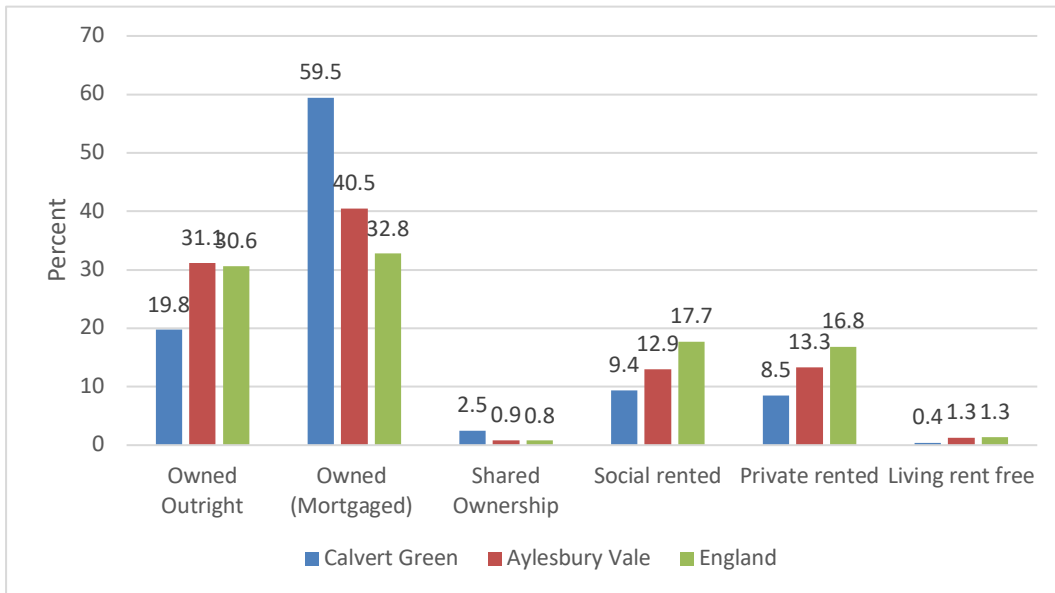
Source: Census 2011

2.9   Figure 2.2 evidences the disproportionately large proportion of detached homes and
       small proportion of semi-detached and terraced houses compared to the wider
       geographies. There were hardly any flats. Detached houses are normally more
       expensive than other types and will lead to high average house prices in the area.

Figure 2.2   House type
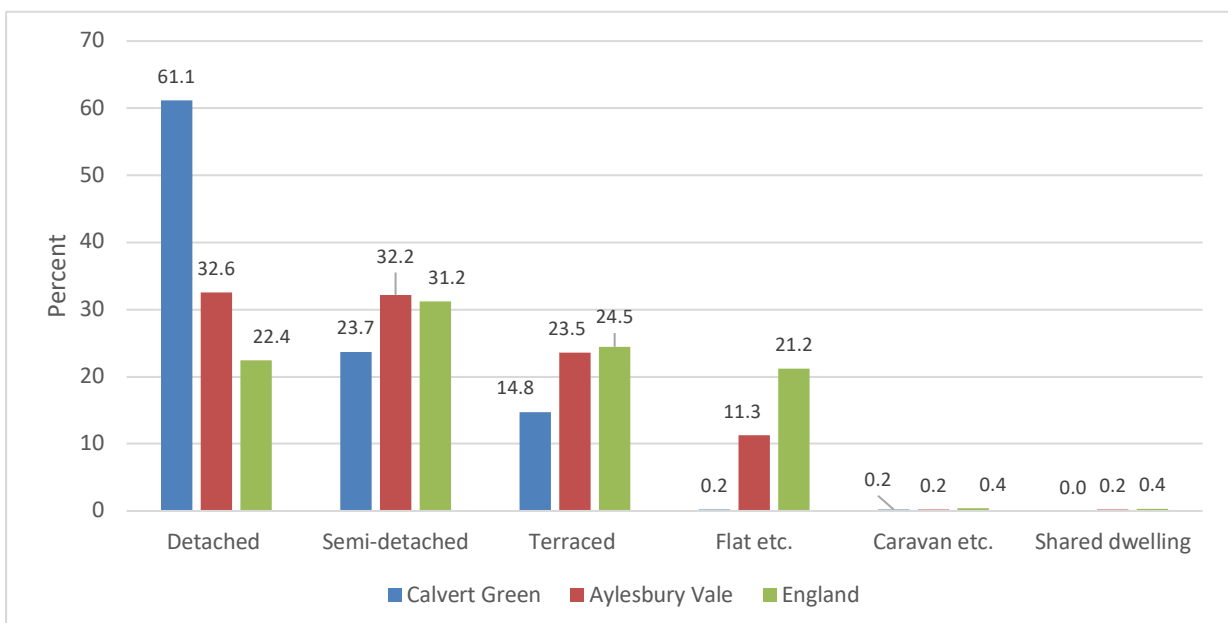
Source: Census 2011

2.10   Figure 2.3 shows how house types varied by tenure within the village output areas. Nearly all detached houses and bungalows were owner occupied. Social rented housing was mostly in the form of semi-detached houses and bungalows. The census did not distinguish between houses and bungalows.

Figure 2.3   House type by tenure (village only)
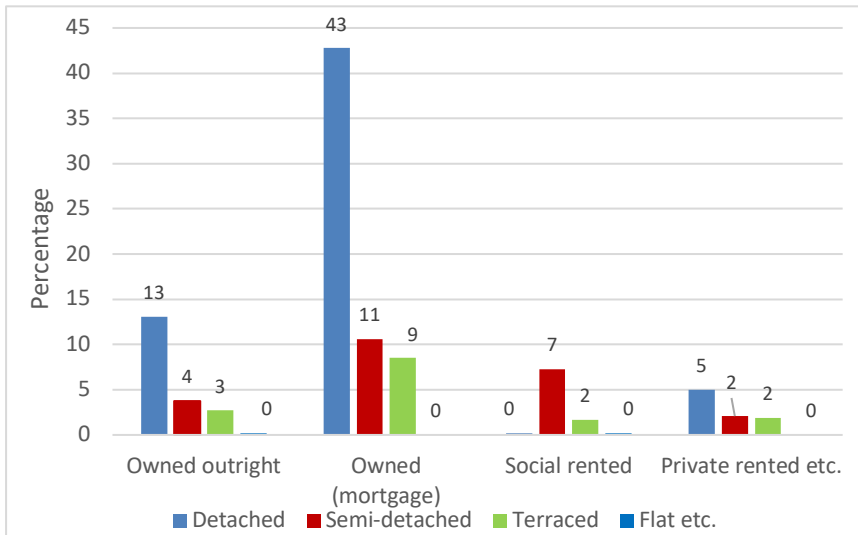
Source: Census 2011

2.11   Figure 2.4 shows that 3-bedroom dwellings were the largest group in the village output areas however there was a smaller proportion of these than the district or England as a whole. It is noteworthy that there was a larger proportion of 4 and 5 or more-dwellings in the village area compared to the wider geographies. These formed around 50% of the housing stock.

Figure 2.4   Number of bedrooms
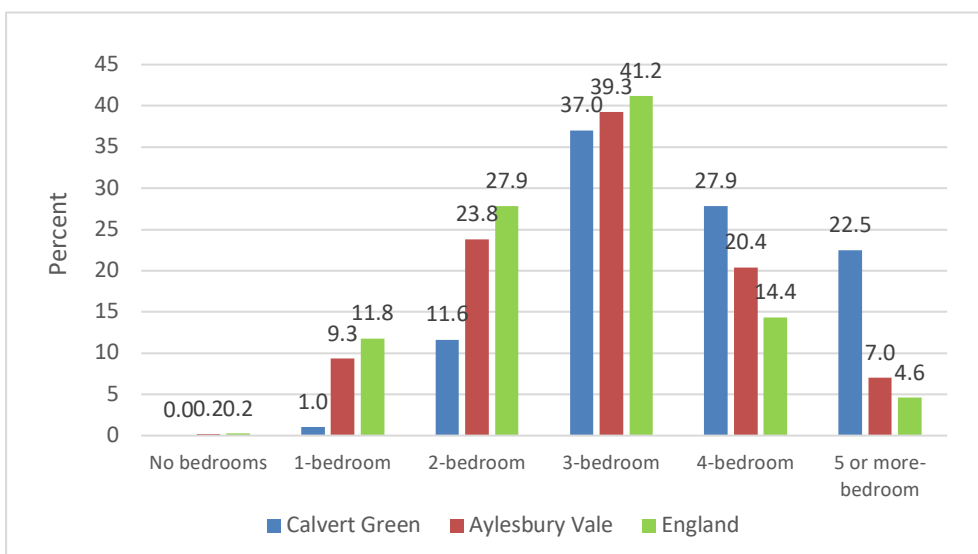
Source: Census 2011

2.12   In figure 2.5 below, social rented housing mostly comprised of 2 and 3-bedroom homes, whereas in the owner-occupied tenures, the largest proportion of dwellings had 4 or more-dwellings.

Figure 2.5   Bedrooms by tenure (Calvert Green only)
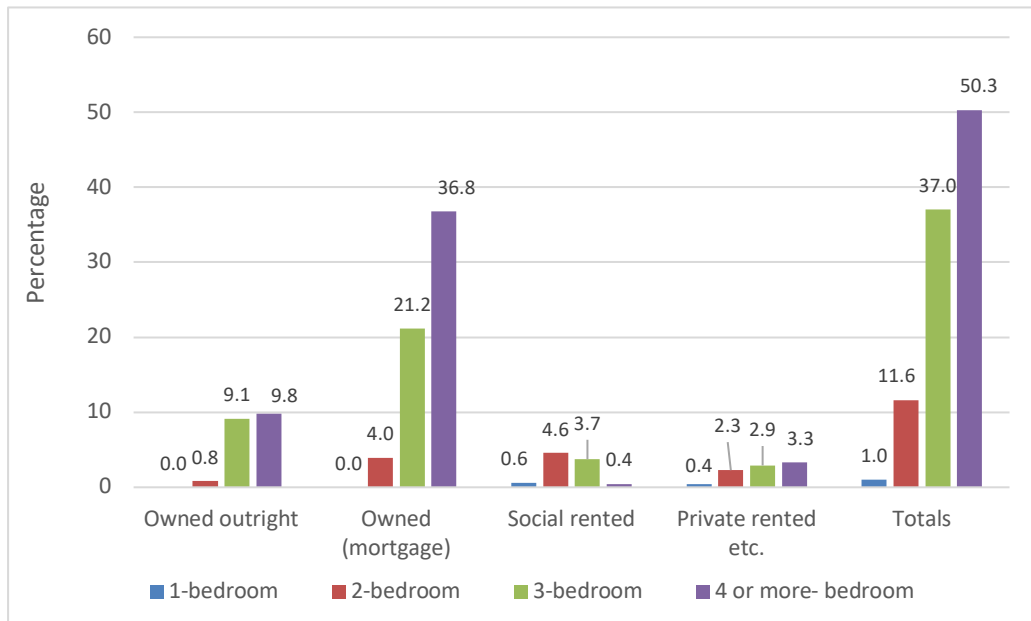
Source: Census 2011

2.13   Figure 2.6 shows the household composition in 2011.

Figure 2.6   Household composition
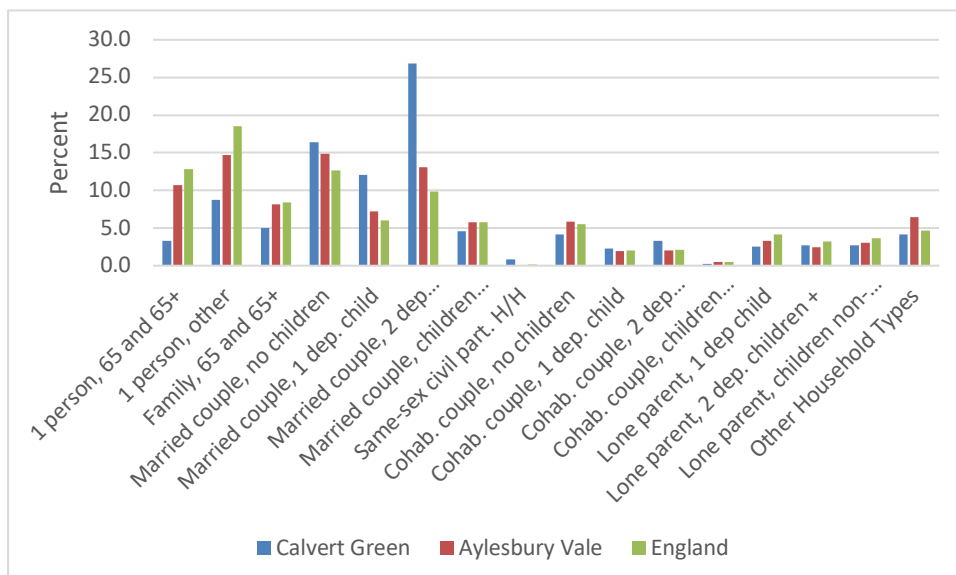
Source: Census 2011 (dep=dependent)

2.14   It is noteworthy that married couples under the age of 65 formed over half of the household population which was much higher than the wider geographies and is higher than most HNS studies we have undertaken.

Population projections

2.15   These projections are only available at district level. They are 2018 based and show a projected change in the structure of the population between 2018 to 2043. Changes to the population structure and likely to affect the village and change the nature of housing need.

2.16   Figure 2.7 shows that the proportion of people aged 65 or over is set to grow by 20,486 or 61% which is a faster rate than the other age groups. However, all age groups will grow in number over the period to 2043. The data for this is stated in the appendix. Overall the district population will increase by 42,565 people which is an increase of 21% over the population in 2018. This means that over the period 2018 to 2043 a significant amount of additional housing will be needed in the district.

Figure 2.7   Population projections (district only)
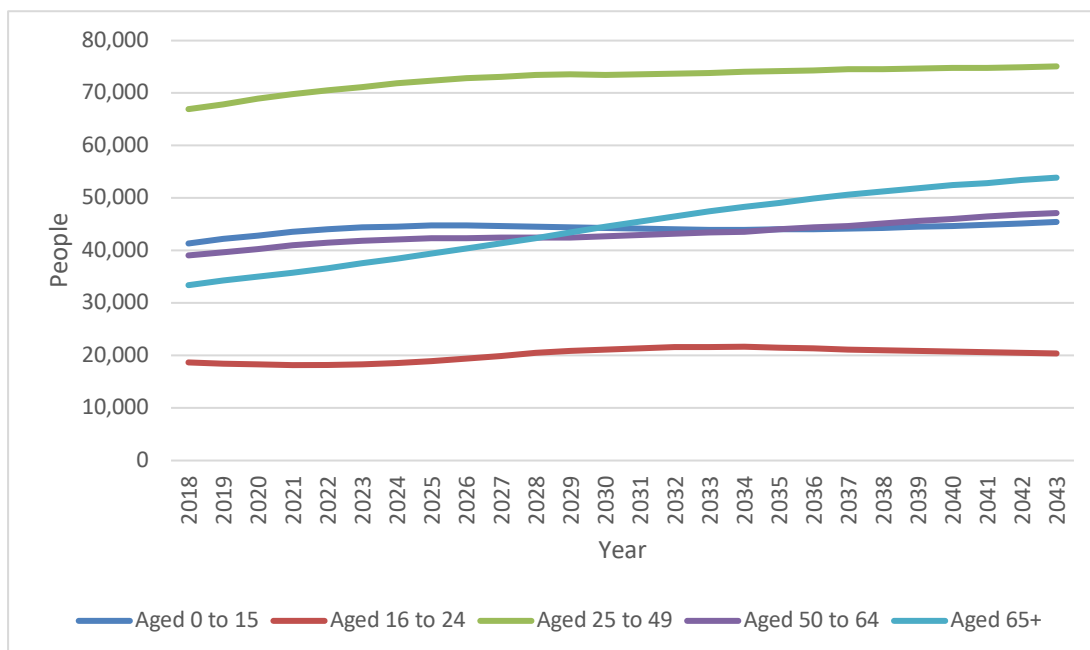
Source: Nomis

Key findings from the Census 2011 and population projections.

2.17   The key features of the housing stock was, when compared to wider geographies, the predominance of the owner occupied tenures, the relatively low proportions of market and affordable rented housing, the predominance of detached dwellings and those with 4 or more-bedrooms. This clearly attracted households that the census described as 'married couple with two or more children' which was the largest household type. Married couples aged under 65 years, with or without children are the largest household type and this is not typical of the wider geographies which have a higher proportion of older person and single person households.

2.18   What we take from these data, from a policy perspective, is that the evidence suggests that, to improve the imbalance between housing and households moving forward and

to enable a community that is more balanced in terms of age and household type, housing should be delivered partly to enable older person households to downsize within their community. A supply of more affordable housing should be enabled for younger households as many would be unable to afford the 4 or more-bedroom detached housing that will be released by older people downsizing or leaving the area.

2.19   The findings in this section should be regarded as indicative rather than definitive due to the age of the census data and the fact that the built up area that is the focus of the household is not precisely defined by the census output areas.

3. Local house prices, rents and affordability

Introduction

3.1 The aim of this section is to assess the affordability of market housing to the local household population. This will help us to understand the extent to which house prices and rents drive the need for affordable housing and the options available to households. Data will feed into our assessment of the requirement for affordable housing in the next section and provide context for our overall findings.

3.2 The following tables state prices and household income at benchmark levels. The 25th percentile value is particularly significant as this is widely accepted as the entry level market level, being the lowest price at which there is a reasonable supply of housing in reasonable condition.

3.3 The percentile value is calculated by listing all lettings or sales in a given period in ascending order according to their price or rent. The number of sales or rentals is divided by 100. The percentile price or rent corresponding to each percentile can be read off. The percentiles most frequently used in this study are the 25th (or lower quartile price point) or the 50th (the median price point).

Local rents and the household income required to service a rent

3.4 It is very difficult to judge average rent levels in Calvert Green as only a small proportion of the housing stock is within the private rented tenure (figure 2.1) and few rentals advertised as available for letting.   There is no official registry for of lettings as exist for sales, recorded by the Land Registry.

3.5 In order to establish entry level rent levels, we have had to search across the MK18 postcode area using Zoopla. This search revealed a number of small terraced and semi-detached dwellings at around £850 to £900 per capital month (pcm). The most frequent price range was between £1,450 and £1,850 pcm. There were some dwellings advertised that were in excess of this range.

3.6 On this basis, Table 3.1 states our assessment of the 25th and 50th the percentile price point for rented housing.

Table 3.1	Assessment of benchmark rent levels	
	Percentile 25 £pcm	Median £pcm
Calvert Green	850	1,200

Source: Zoopla

3.7   Table 3.2 states the household income required to service local rents at the main percentile points. This is using an assumed rental to gross income ratio of 25%.

Table 3.2	Average market rents and income required			
		Percentile 25	Median	Percentile 75
Monthly rental price (£ per calendar month (PCM))		£850	£1,200	N/A
Annual gross household income required		£40,800	£57,600	N/A

Source: Zoopla and arc4

3.8   Table 3.3 states the 2020 value of the local housing allowance that applies to the Calvert Green area noting that this is the Milton Keynes BRMA (broad rental market area). This is significant as it is the maximum rent level that is eligible for housing benefit. Any household eligible for housing benefit and seeking a private rental would need to 100% fund any rent above this level. This significance of this information is that any low-income household eligible for housing benefit, seeking more than a 1-bedroom rental in the area would need would probably not have the full cost of the rental met by housing benefit as the allowance is lower than local entry level prices.

Table 3.3	Milton Keynes BRMA local housing allowance rates (July 2020)		
Dwelling type	£ per week	£ pcm	Income needed to service £ p.a.
Shared accommodation	70	303.33	14,560.00
1-bedroom	149.59	648.22	31,114.72
2-bedrooms	189.86	822.73	39,490.88
3-bedrooms	224.38	972.31	46,671.04
4-bedrooms	299.18	1,296.45	62,229.44

Source: VOA

House prices and the income required to service a mortgage

3.9   The broad average local lower quartile price across all dwelling types for calendar year 2019 as published by the Land Registry is estimated at £298,000. Similarly, the broad average local median price for 2019 is estimated at £352,000.

3.10   Table 3.4 shows that on average, lower quartile prices are higher in the local area compared to the rest of the district.

3.11   Much of the following analysis is based upon this lower quartile value. The lower quartile value is regarded as the entry level price for market housing. This value is taken as the point at which households would require affordable housing if they could not afford lower quartile prices or higher. The lower quartile point is regarded as the lowest price that a reasonable supply of housing is available in reasonable condition.

Table 3.4	Comparison of house prices between Calvert Green and Aylesbury Vale	
	Percentile 25 (lower quartile) £	Percentile 50 (median) £
Calvert Green	298,000	352,000
Aylesbury Vale	255,000	372,000

Source: Land Registry price paid 2019

3.12   In table 3.5, using average dwelling prices for the local area, we estimate the income required to service a mortgage or loan based upon standard assumptions of a 10% deposit and 3.5 income multiplier. arc4 has recently undertaken a detailed analysis of alternative affordability benchmarks which has considered different income multipliers and separate analysis of disposable income. It has concluded that for the majority of households, especially those on lower income a multiplier of 3.5 is prudent.

3.13   Throughout the following affordability analysis, it must be borne in mind that a larger deposit, whether funded through savings, equity or 'the bank of mum and dad' will reduce the size of the loan and the income required to service it.

Table 3.5	Household income required to service a mortgage at benchmark prices			
	Price Level - Parish		Price Level - District	
	Lower quartile £	Median £	Lower quartile £	Median £
Purchase price	298,000	352,000	255,000	372,000
Minimum deposit (10%)	29,800	35,200	25,500	37,200
Mortgage required	268,200	316,800	229,500	334,800
Annual gross household income required to service the mortgage	76,629	90,514	65,571	95,657

Source: Land Registry price paid and arc4

3.14   We have already noted that lower quartile prices in Calvert Green are higher than the district. It is clear that on a like for like basis a household would have to find an additional £11,057 p.a. income for a lower quartile priced purchase in order to service the mortgage for a purchase in the village, compared to the district.

3.15   Table 3.6 estimates the affordability of lower quartile prices for the stated benchmark incomes and household configurations. It is apparent that using the 3.5 income multiplier none of the household types could afford entry level prices. The table also indicates the house price that could be afforded at these household income levels.

Table 3.6	Comparison of income needed to fund			
Occupation and household configuration	**Gross Household Income 2019 (£)**	**LQ price 2019 (£)**	**Salary required (£ p.a.)**	**Maximum price that could be afforded £**
Police officer (single person household)	23,124	298,000	76,629	89,027
Nurse (single person household)	17,652	298,000	76,629	67,960
Fire officer (single person household)	23,862	298,000	76,629	91,869
Teacher (single person household)	23,720	298,000	76,629	91,322
Minimum wage (single person household)	16,010	298,000	76,629	61,639
Minimum wage (1 full-time and 1 part-time)	24,014	298,000	76,629	92,454
Minimum wage (two full-time working adults)	32,019	298,000	76,629	123,273
Living wage (single person household)	17,550	298,000	76,629	67,568
Living wage (1 full-time and 1 part-time)	26,325	298,000	76,629	101,351
Living wage (two full-time working adults)	35,100	298,000	76,629	135,135

Source: Land Registry, nationally published pay scales and arc4

3.16 Finally, in table 3.7 we consider the affordability of low-cost housing home ownership (LCHO) products defined as affordable housing within the NPPF 2019 annexe B definitions. 25% shared ownership would be the most affordable option, although again none of these options would be affordable to the households as configured in table 3.7 unless there was a second income at a similar level.

Table 3.7	The income required to fund selected low-cost home ownership products
Discounted sale (20% discount)	Costings/income required
Full price (based on 25th percentile)	£298,000
Starter home price (20% off full price)	£238,400
10% deposit on equity share	£23,840
Mortgaged amount	£214,560
Income required for mortgage	**£47,680**
Discounted sale (30% discount, potentially First Home scheme)	Costings/income required
Full price (based on 25th percentile)	£298,000
Starter home price (30% off full price)	£208,600
10% deposit on equity share	£20,860
Mortgaged amount	£187,740
Income required for mortgage	**£41,720**
Shared ownership 50%	Costings/income required
Full price (based on 25th percentile)	£298,000
Equity 50%	£149,000
10% deposit on equity share	£14,900
Mortgaged amount	£134,100
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£341
Income required for mortgage	£38,314
Income required for rent/service charge	£17,830.00
TOTAL	**£56,144**
Shared ownership 25%	Costings/income required
Full price (based on 25th percentile)	£298,000
Equity 25%	£74,500
5% deposit on equity share	£3,725
Mortgaged amount	£70,775
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£512
Income required for mortgage	£20,221
Income required for rent/service charge	£26,025.00
TOTAL	**£46,246**
Help to buy	Costings/income required
Full price (based on 25th percentile)	£298,000
Equity 75%	£223,500
Loan 20%	£59,600
Deposit 5%	£14,900
Mortgaged amount	£223,500
Income required for mortgage	**£49,667**
Loan fee (1.75% in year 6)	£1,043

Source: Land Registry and arc4

Affordable housing 'bandwidth'

3.17   When the definition of affordable housing within the NPPF is taken into account it is clear that the assessment of local need for affordable housing is complex. It is also necessary to distinguish between affordable products for rent and affordable home ownership products.

3.18   Selective relevant quotes from the NPPF (February 2019) are (our emphasis):

- Annexe B, 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 (list is selectively reproduced here);

- Annexe B, definition, affordable housing (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 <u>local incomes and local house price;</u>*

- Annexe B, definition, affordable housing (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);

- paragraph 62: Where a need for affordable housing is identified, planning policies should specify the type of affordable housing required; and

- paragraph 71: Local planning authorities should support the development of entry-level exception sites, suitable for first time buyers (or those looking to rent their first home).

3.19   So affordable housing applies to households whose needs are not met by the market and this is understood to be in terms of affordability and supply. This is why we use the 25th percentile price (both market sale and market rent) as a proxy for both affordability and supply. Our analysis of affordable need has two components. Firstly, those in need of housing that can only afford social rented prices and secondly those that can afford more than a social rent but not market prices. However, the affordability of market prices differs considerably between market ret and market sale. Tables 3.9 and 3.10 illustrate this.

Rented housing

3.20   Table 3.8 shows that on average, within Calvert Green village, a household in housing need, seeking rented housing with a combined gross income of up to £40,800 could be regarded as being in affordable need.

Table 3.8	Difference in income needed to service a social rent and a minimum market rent		
	Social rent* £	Minimum Market rent **(Lower Quartile) £	Difference £
Weekly rent	103.77	196.15	92.38
Calendar monthly equivalent	449.67	850.00	400.33
Income required	21,584.16	40,800.00	19,215.84

Source: *Social Housing Regulator query tool 2019; **Zoopla July 2020;

Affordable home ownership

3.21   Table 3.9 shows that on average, within Calvert Green village, a household in housing need, with a combined gross income of up to £55,044 seeking affordable home ownership, could be regarded as being in affordable need.

Table 3.9	Difference in income needed to service a social rent and a minimum market		
	Social rent* (£PCM)	Minimum Market price ** (LQ)	Difference
Price	449.67	290,000.00	n/a
Income required	21,584.16	76,629.00	55,044.84

Source: *Social Housing Regulator query tool 2019; **Land registry 2109;

Further information on house prices

3.22   Whilst Land Registry price paid averages are quoted above, the only analysis possible is by house type.

3.23   Prices vary considerably by house type (table 3.10).

Table 3.10	Variation in house price by type			
	Detached £	Semi-detached £	Terraced £	Flat £
Lower quartile	345,000	245,000	220,000	0
Median	500,000	262,500	260,000	0
Range from	290,000	203,000	205,000	0
Range to	755,000	310,000	352,000	0
Number	23	14	5	0

Source: Land Registry

3.24   Clearly many households consider the number of bedrooms to needed to be a primary factor in their decision to move home. The Land Registry does not publish this information. The following information is taken from the Rightmove website which is based upon Land Registry registered transactions cross references to its database and in most but not all cases. However, there is still enough information to indicate the extent to which price varies by number of bedrooms.

Table 3.11	Variation in house price by number of bedrooms				
	1-bedroom	2-bedroom	3-bedroom	4-bedroom	5 or more-bedroom
Lower quartile	0	0	290,000	345,000	500,000
Median	0	0	300,000	435,000	535,000
Range from	0	0	260,000	345,000	499,950
Range to	0	0	353,000	476,250	755,000
Number	0	0	11	3	11

Source: Land Registry and Rightmove

Table 3.12	Additional household income required to facilitate upsizing	
	Increase in price £	Income required to fund
3 to 4-bedroom	55,000	14,285
4 to 5-bedroom	155,000	39,857

Source: derived from table 3.11

3.25   The importance of this table is the indication of increase in purchase price affecting moving households needing to upsize and the implications for affordability.

Key findings: local house prices, rents and affordability

3.26   In summary, the housing stock has a high proportion of detached houses with 4 or more-bedrooms which also accounted for more than half the sales in the year 2019. For this reason, and because of the quality of the built environment and the rural

setting average village house prices and rents are high compared to district and national averages. This is an important finding given that the NPPF states that eligibility for discounted market sale housing sale housing is determined with regard to local incomes and house prices (table1.1.). This factor, coupled with the gap between average prices of 3 and 4-bedroom homes is large and will challenge many younger households to be able to afford to upsize within the village.

3.27   House price and income data enables us to define the parameters for the affordable home ownership products defined in the NPPF. For the purposes of this HNS, households would need a minimum income of £41,720 per annum income to afford the lowest cost affordable home ownership option (table 3.8). An income of £76,629 per annum would be required to fund the entry level market house price (table 3.7).

3.28   Section 3 also demonstrates that much of the housing supply through vacancies consists of 4 or more-bedroom homes, supply of 1 and 2-bedroom homes are absent from the market.

4.   Current demand for housing

Introduction

4.1   This section uses data from a specially commissioned household survey to estimate the demand for additional housing in the village. Whilst this information is a factor in our overall findings in section 5, the household survey findings is only one of many factors that leads to a balanced view of the housing that is needed in the village moving forward. The section ends by citing additional evidence to put survey findings into context.

The household survey

4.2   The household survey was conducted during May 2020. All Royal Mail registered addresses in the village were sent a short questionnaire and had the option of responding by post or online. 469 questionnaires were dispatched and 46 were returned.

4.3   The data presented in this section is a summary of responses received. There has been no statistical adjustment for non-responses.

4.4   According to the national planning policy framework (NPPF) 2019, Annexe 2, housing need is defined as *'the quantity of housing required for households who are unable to access suitable housing without financial assistance'.* This is why section 3 of this report seeks to understand local house prices and rents in some depth.

4.5   It is important that this report distinguishes between households that intend to move home that are in housing need and those in affordable housing need.

The characteristics of moving households

4.6   17 households told us that they planned to move home at some point over the next 5 years. Of these 17 households 15 told us the reason for seeking to move home. The reasons are presented in table 4.1.

Table 4.1 Q8a main reason for seeking to move home	
Reason	**Count**
Need a larger house	3
Need a smaller house	1
Health problems and/or need housing suitable for older/disabled person	1
Need to live closer to family members	4
To reduce journey time to work	2
Would like to live in a nicer house	4
Total	15

Source: household survey 2020

4.7   Table 4.2 summarises information provided by the 17 moving households. For the range of dwelling types and number of bedrooms a comparison is made between the households existing and future accommodation. The table shows that there are trends for households to both upsize and downsize are present. Households moving from semi-detached and terraced housing are seeking either to move to detached housing or bungalow accommodation.

Table 4.2 Comparison of current and future type of dwelling and number of bedrooms				
Type	Number of bedrooms	Existing accommodation	Future accommodation	Difference
Detached House	5	3	2	-1
	4	4	6	2
	3	3	4	1
Semi-detached house	3	2	0	-2
	2	1	2	1
Terraced house	2	2	0	-2
	1	1	0	-1
	1	1	0	-1
Bungalow or flat	3	0	0	0
	2	0	2	2
	1	0	1	1
Totals	N/a	17	17	N/a

Source: household survey 2020

4.8   Table 4.3 presents survey findings regarding preferred tenure of moving households.

Table 4.3 Comparison of existing and future accommodation demand by tenure			
	Existing accommodation	New accommodation	Difference
Home ownership	13	13	0
Private rent	0	0	0
Social rent	2	1	-1
Discounted home ownership	0	1	1
Shared ownership	2	2	0
Total	17	17	0

Source: household survey 2020

The characteristics of newly forming households

4.9   The survey identified 4 people that were planning to leave an existing household and find a place of their own over the next 5-years. All of these people were young and planned to form single person households. All of these people were seeking 1-bedroom flats and expressed interest in the emerging First Home scheme. One of these also expressed an interest in shared ownership. We assume that they considered themselves eligible for the scheme as the survey questionnaire was clear about the proposed criteria for it. The confidential questions about prices that these people could afford, and personal income, indicates that house purchase or rental on the open market would not be possible for these people. Further, it is unlikely that there is any potential supply in the village for this group unless it is built (figures 2.3, 2.4 and 2.5 above).

Demand for self-built and custom housing

4.10   Of the 17 moving households there was some interest in this form of house building. There was no expression of interest from the newly forming households. The question in the survey allowed multiple choice answers so we have derived the following numbers with reference to the plausibility of the expression of interest. Factors taken into account are household income and the characteristics of their present accommodation. We conclude that the evidence suggests that 6 households that told us they would move over the next 5 years would plausibly consider this way of securing more suitable housing if plots were available.

Table 4.4 Preferences for self and custom build housing	
Affordable self-build	2
Market self-build	1
Custom build	2
Self or custom-build	1
Total	6

Source: household survey 2020

Summary of current demand

4.11   The following table summarises the five-year housing demand for Calvert Green from both existing and newly forming households based solely on the household survey.

Table 4.5 Summary of the 5-year housing demand for Calvert Green by tenure			
Tenure	Existing households	Newly forming households	Total Households
Market sale	13	0	13
Market rent	0	0	0
Affordable rent	1	0	1
Affordable home ownership inc. First Home and shared ownership	3	4	7
Total	17	4	21

Source: household survey 2020

4.12   Bedroom requirements are presented in table 4.6

Table 4.6 Summary of the 5-year housing demand for Calvert Green by bedrooms required			
Dwelling Type	Number of bedrooms	Market number required	Affordable number required
Detached House	5	2	0
	4	6	0
	3	3	1
Semi-detached house	3	0	0
	2	0	2
Terraced house	2	0	0
	1	0	0
	1	0	0
Bungalow or flat	3	0	0
	2	2	0
	1	0	5
Totals	N/a	13	8

Source: household survey 2020

4.13   The above is gross demand and no allowance has been made for use of vacancies. However, it is worth pointing out here that in Calvert Green there is virtually no supply of affordable home ownership housing, flats sought by newly forming households and opportunities for self and custom builders. There is also no evidence of supply of 1 or 2-bedroom market housing sought after by new and existing households (figure 3.1).

How accurate is this estimate of demand?

4.14   Housing needs surveys undertaken in areas of fewer than around 2,000 households will always under-estimate need and demand. This is because around 300 <u>responses</u> are needed to enable a statistically valid method of accounting for missing responses. This is sometimes called grossing up or data weighting. Realistically a response rate of 15% to 20% is the best that will be achieved using a postal survey, face to face interviewing would achieve more responses but at considerable cost.

4.15   Housing needs surveys are not encouraged for local authority level strategic studies by national Planning Policy Guidance, yet many local authorities insist on them to provide evidence of need for rural exceptions sites. This leads to a structural underestimate of need that has the effect of limiting the potential of rural exceptions and entry level exception sites (see section 1 of this report). This is contrary to the aims of the NPPF (section 1 of this report) and the wider aims of government to increase the supply of housing. **It is the reason why this report considers all factors that contribute to housing need arising in a locality and seeks to provide a balanced assessment of the additional housing needed rather than simply relying on survey results.** The Government attaches great importance to creating sustainable communities that are both mixed and balanced (section 5). The evidence in sections 2 and 3 show that the housing stock of Calvert Green village cannot be said to be balanced due to its high house prices and high proportions of large detached dwellings.

4.16   There are 2 principle misconceptions about interpreting data presented in HNS studies. Firstly, the households in need are not a finite number. They are flow of households that never stops. This is because the circumstances of people and households are constantly changing. Households will continue to form as children grow up and adults form new relationships. Household needs will change due to factors such as age, birth of children, illness or death of family members, change in economic circumstances. The scale of the flow may change from time to time and this is why HNS studies should be repeated every 5 years.

4.17   Secondly, future flow of housing supply cannot be predicted which is why we only report gross need in this report. Certainly, the *number* of vacancies can be estimated but the reality is that the variables of price, location, type and number of bedrooms cannot be *predicted* in such a way that the identified need can be met from future supply with any certainty. Also, the supply of housing generated from the housing stock varies considerable according to global economic factors. Table 4.7 shows how the supply of market housing for sale generated from the stock at the district level is closely tied to the economy with the number of sales halving due to economic circumstances. There is no doubt that the economic havoc currently experienced due to the Covid-19 global pandemic will have a similar effect on supply over many years. So we would conclude that this compounds the problems caused by the national shortage of housing and all new build housing proposals should be welcomed.

Figure 4.1   Number of registered sales per annum 2007-2019 for Aylesbury Vale District
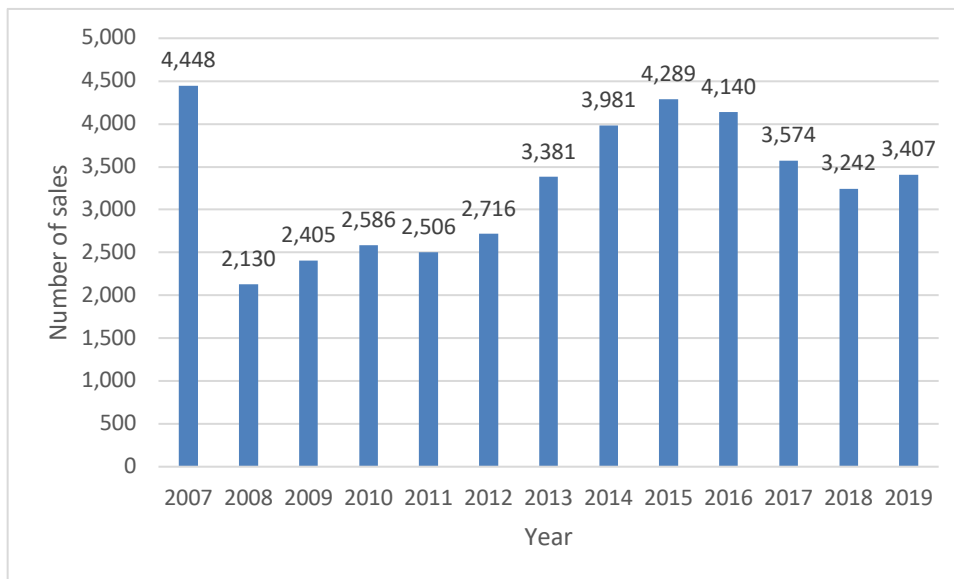
Source: Land Registry price paid (new build and resale housing)

4.18   Finally, we would highlight the trends detected by the household survey that should be taken into account when assessing the merits of new build proposals in the village. These are that local households need to both upsize and downsize. New households are unable to participate in the local market as they cannot afford to do so, neither can key worker or other households unless they have significant equity or savings. We have also evidenced from household projections that the population is ageing.

Implications of the unmet need for affordable housing

4.19   This structural underestimate of need is important as local households in need undercounted by a survey will endure hardship. If the *flow* of affordable need is not met the options facing households are:

- to leave the area in order to find suitable housing they can afford; or

- to stay put and endure unsuitable housing; or

- in the case of newly forming households, do not form or continue to share housing.

Other relevant evidence regarding local housing need

Aylesbury Vale District Council's housing register

4.20   A freedom of information request was fulfilled by Aylesbury Vale Council in October 2019 regarding the number of people on the housing register seeking housing in Calvert Green, assessed as needing affordable rented housing.

4.21   The council told us that 19 people were on the register with a bedroom requirement of:

- 1-bedroom – 10 people;

- 2-bedrooms – 3 people; and

- 3-bedrooms – 6 people,

4.22   The council also supplied information of the number of people registered in nearby wards and parishes, 31 in total. A summary of this information is

- 1-bedroom – 21 people;

- 2-bedrooms – 2 people; and

- 3-bedrooms – 0 people.

4.23   From this information we conclude that affordable need as measured by the housing register is disproportionately high for Calvert Green.

Prevalence data drawn from the arc[4] national database.

4.24   In view of the above statements from the NPPF, the majority of housing consultancies working nationwide do not offer household survey-based assessments. arc4 is the only national consultancy to do so and as such undertakes 10-15 county, district or borough wide surveys per year from all over the country. All such surveys are anonymous and are of a consistent design. With the permission of clients, arc4 has merged most recent data into a national database which when weighted represents data from over 1 million households.

4.25   From this data it is possible to produce prevalence rates relating to households in affordable need, both existing households and newly forming. The assessment for Calvert Green village is as follows noting that the methodology outlined here is the intellectual property of arc4 and is only valid if supported by the arc4 national database.

4.26   For over a year we have compared these findings to survey based local housing need survey-based findings and find them to be similar within an acceptable margin.

4.27   Prevalence rates are provided in table 4.7 below. By this method it is estimated that that there will be 6 households in housing need at any given time and 7 households forming per annum. The model converts the households in need into an annual flow and assesses the proportion of existing households in affordable need. On this basis, the affordable need is estimated at 13 households per annum.

Table 4.7	Estimate of ward gross annual affordable need using arc4 prevalence rates			
		Factor	**Households**	**Source**
			469	Based upon the number of registered addresses for the ward held the Royal Mail as at June 2020
1	Existing households in need	10%	47	Based on national arc4 data
2	% in affordable need	50%	29	Based on national arc4 data
3	Divide to convert to annual flow	5	6	Assume clearance over a 5-year period
4	Newly forming households per annum	1.55%	7	Based on national gross household formation rate from the Survey of English Housing
5	Newly forming household % in affordable need	100%	7	Based on this household survey
6	Total GROSS annual affordable need (3+5)		13	

Source: arc4

Buckinghamshire HEDNA (update 2015)

4.28   A Housing and Economic Development Needs Assessment (HEDNA) was undertaken in 2015 across the county and a key output is presented below. The HEDNA provides no assessment of need at sub area level or indications of need across urban and rural areas. However, it is clear from the table that Aylesbury Vale has a greater quantity of need for market and affordable housing than other local authorities in Buckinghamshire.

Figure 132: Overall housing need and growth of institutional population by LA (Note: Figures relate to individual Local Authority Plan periods which differ across the HMA)

	Aylesbury Vale	Chiltern	South Bucks	Wycombe	TOTAL
Overall Housing Need	*Plan period 2013-33*	*Plan period 2014-36*	*Plan period 2014-36*	*Plan period 2013-33*	*20-year period 2013-33*
Market Housing	15,100	6,300	5,900	9,800	36,000
Affordable Housing	4,200	1,000	1,500	3,100	9,600
TOTAL	**19,300**	**7,300**	**7,400**	**12,900**	**45,600**
Increase in institutional population aged 75+	1,020	410	440	590	2,400

Key findings of the affordable supply and demand analysis

4.29   This section considers findings from the household survey conducted in July 2020 and other evidence to form a balanced view of the scale and type of the additional housing needed in Calvert Green village over the next 5 years.

4.30   Key findings from the 2020 household survey are that:

- 15 households were in planned to move over the next 5 years;

- most households that plan to move home are seeking to rightsize with a quarter seeking to downsize;

- it is unlikely that the needs of households wishing to downsize will be met from the existing stock;

- 4 new households are expected to form over the 5-year period;

- new households were all single person households seeking a place of their own;

- their housing requirement was for 1-bedroom flats;

- it is unlikely that the needs of newly forming households will be met from the existing stock as the supply does not exist at the price point that they can afford i.e. their need cannot be met by the market and entry level housing is needed;

- a proportion of existing households that need to move home and all new households expressed a preference for affordable low-cost home ownership;

- the aspiration of most of these households was for home ownership rather than renting and it can be demonstrated that they could not afford open market prices;

- 6 households expressed an interest in self build housing or commissioning custom built housing and were assessed as being able to afford to do so should they exercise this choice and are able to find suitable plots.

4.31   The findings are summarised by tenure and bedroom requirement.

Table 4.5 (copy) Green by tenure	Summary of the 5-year housing demand for Calvert		
Tenure	Existing households	Newly forming households	Total Households
Market sale	13	0	13
Market rent	0	0	0
Affordable rent	1	0	1
Affordable home ownership inc. First Home and shared ownership	3	4	7
Total	17	4	21

Table 4.6 (copy) Summary of the 5-year housing demand for Calvert Green by bedrooms required			
Dwelling Type	Number of bedrooms	Market Number required	Affordable number required
Detached House	5	2	
	4	6	
	3	3	1
Semi-detached house	3	0	
	2	0	2
Terraced house	2	0	
	1	0	
	1	0	
Bungalow or flat	3	0	
	2	2	
	1		5
Totals	N/a	13	8

4.32   The above findings are compared to other sources of data:

- the council's housing register;

- arc4 housing need prevalence rates; and

- the HEDNA covering East Northants District Council's area.

4.33   Housing register records a need of 19 affordable rented dwellings, for mostly 1 and 2-bedroom housing. Comparison with other nearby wards and parishes shows that there appears to be significantly more need for affordable housing in Calvert Green.

4.34   The estimate based upon prevalence rates suggests that around 13 households per annum are likely to be in affordable housing need. This is a much higher figure than suggested by the household survey. The difference can be explained because of survey error and the inability to statistically adjust for households in need that did not complete the survey.

4.35   According to the HEDNA levels of need for market and affordable housing are higher in Aylesbury Vale than other districts in Buckinghamshire.

4.36   Therefore, a balanced view of all of the evidence would suggest that:

- survey findings underestimate the levels of housing need and affordable housing required;

- significant need has been identified for affordable home ownership products as defined by the NPPF; and

- significant need has been identified to justify development of part of the site as an entry level exceptions site.

5.   Sustainability and Mixed and Balanced communities

5.1   The following abstract from the government's guidance on achieving decent homes is noteworthy and relevant context to this study.

Decent homes and mixed communities

What is a mixed community?

A mixed communities' approach aims to create better outcomes for the most vulnerable in society and sustainable communities for all. There is no 'one size fits all' approach and how mixed communities are developed will depend on the local context. However, **mixed communities** are areas that:

- attract and retain households with a wide range of incomes;
- have good quality housing in attractive environments with access to good local schools and retail/leisure facilities and other services such as health;
- have a mix of housing size, type and tenure;
- attract and retain households with choice;
- have strong local economies and contribute to strong regional economies;
- are well connected to employment opportunities through neighbourhood design, transport and job access services;
- provide access to other economic and social opportunities for all residents, enhancing their life chances;
- have high quality housing and neighbourhood management; and
- have low levels of crime and provide support services for vulnerable people.

5.2   We believe that a mixed and balanced housing supply is key to attracting and retaining people in the neighbourhood to the benefit of the community.

6. Conclusions

6.1   Section1 sets the context for this HNS by referencing the National Planning Policy Framework (NPPF) in particular the current definition of affordable housing, engendering a positive approach to rural exceptions sites for both affordable and entry level housing, and considering the groups of smaller settlements that support services in villages such as Calvert Green.

6.2   Reference is also made in section 5 to the importance the government attaches to development enabling mixed communities to develop and attached importance to the aim of retaining a wide range of households and achieving a mix of housing size type and tenure.

6.3   Sections 2 and 3 suggest that in many respects Calvert Green cannot be regarded as mixed and balanced when compared to district and national profiles. In summary the housing stock has a high proportion of detached houses with 4 or more-bedrooms. For this reason and because of the quality of the built environment and the rural setting, house prices and rents are high compared to district averages. This factor, coupled with the gap between average prices of 3 and 4-bedroom homes being large will challenge many younger households to be able to afford to upsize within the village.

6.4   Section 3 also demonstrates that much of the housing supply through vacancies consists of 4 or more-bedroom dwellings, and there is recently no supply of 1 and 2-bedroom dwellings, flats or dwellings within the affordable home ownership tenure. Unless this is addressed through newbuild housing the village will not be able to retain its younger or older population.

6.5   The household survey finds that there is demand from 17 existing households that plan to move home and that 4 households will form over a five-year period. The majority of households are in housing need because of the need to 'rightsize'.

6.6   Much of the affordable need can be met by affordable home ownership and affordable rather than social rented housing as defined by the NPPF for which no supply exists locally.

6.7   The household survey is likely to have under-counted the number of households in need due to the fact that many households did not complete the questionnaire and the overall sample is not large enough to statistically compensate for non-responses. The quantity of households should therefore be regarded as a minimum number. Other sources of data such as the council's housing register shows a significantly greater number of households seeking social rented housing although some of these may not currently reside in the village.

6.8   A balanced view of the various strands of evidence would suggest that a development of 1, 2 and 3-bedroom houses flats and bungalows, some offered on a discounted sale basis would be an appropriate strategic action that would have long term benefits for the local community.

6.9   Overall, we consider that future development should focus on meeting the needs of the following groups as evidenced by this housing needs survey and supporting information:

- owner occupied accommodation suited to elderly downsizers;

- entry level affordable home ownership accommodation to retain newly forming households;

- affordable rented housing to meet registered affordable need; and

- housing with 3-bedrooms or fewer due to the high levels of supply of 4 and 5-bedroom homes.

7.   Appendix: Data used in section 2

7.1   These tables provide the data to support figures 2.1 to 2.6. The source is census 2011 except for the population projections which are published by ONS.

Table A2.1 Tenure						
	Calvert Green		Aylesbury Vale		England	
	Number	%	Number	%	Number	%
Owned outright	95	19.8	21,607	31.1	6,745,584	19.8
Owned (mortgage)	286	59.5	28,095	40.5	7,229,440	59.5
Shared ownership	12	2.5	600	0.9	173,760	2.5
Social Rented	45	9.4	8,982	12.9	2,079,778	9.4
Private rented	41	8.5	9,234	13.3	3,715,924	8.5
Living rent free	2	0.4	888	1.3	295,110	0.4
Total	481	100.0	69,406	100	22,063,368	100.0

Table A2.2 House type						
	Calvert Green		Aylesbury Vale		England	
	Number	%	Number	%	Number	%
Detached	294	61.1	22,623	32.6	4,949,216	22.4
Semi-detached	114	23.7	22,342	32.2	6,889,935	31.2
Terraced	71	14.8	16,338	23.5	5,396,459	24.5
Flat etc.	1	0.2	7,810	11.3	4,668,839	21.2
Caravan etc.	1	0.2	127	0.2	80,964	0.4
Shared dwelling	0	0.0	166	0.2	77,955	0.4
Total	481	100	69,406	100	22,063,368	100

Table A2.3 House type by tenure (Parish only)									
	Owned outright		Owned (mortgage)		Social rented		Private rented etc.		Totals	
	Number	%	Number	%	Number	%	Number	%	Number	%
Detached	63	13.1	206	42.8	1	0.2	24	5.0	294	61.1
Semi-detached	18	3.7	51	10.6	35	7.3	10	2.1	114	23.7
Terraced	13	2.7	41	8.5	8	1.7	9	1.9	71	14.8
Flat etc.	1	0.2	0	0.0	1	0.2	0	0.0	2	0.4
Totals	95	19.8	298	62.0	45	9.4	43	8.9	481	100.0

Table A2.4	Number of bedrooms					
	Calvert Green		**Aylesbury Vale**		**England**	
	Number	**%**	**Number**	**%**	**Number**	**%**
No bedrooms	0	0.0	129	0.2	54,938	0.2
1-bedroom	5	1.0	6,481	9.3	2,593,893	11.8
2-bedroom	56	11.6	16,532	23.8	6,145,083	27.9
3-bedroom	178	37.0	27,257	39.3	9,088,213	41.2
4-bedroom	134	27.9	14,150	20.4	3,166,531	14.4
5 or more-bedroom	108	22.5	4,857	7.0	1,014,710	4.6
Total	481	100	69,406	100	22,063,368	100

Table A2.5	Tenure by number of bedrooms (village only)									
	Owned outright		**Owned (mortgage)**		**Social rented**		**Private rented etc.**		**Totals**	
	Number	**%**	**Number**	**%**	**Number**	**%**	**Number**	**%**	**Number**	**%**
1-bedroom	0	0	0	0	3	1	2	0	5	1
2-bedroom	4	1	19	4	22	5	11	2	56	12
3-bedroom	44	9	102	21	18	4	14	3	178	37
4 or more- bedroom	47	10	177	37	2	0	16	3	242	50
All categories	95	20	298	62	45	9	43	9	481	100

Table A2.6 Household composition						
	Calvert Green		**Aylesbury Vale**		**England**	
	Number	**%**	**Number**	**%**	**Number**	**%**
One person aged 65 & over	16	3.3	7,421	10.7	2,725,596	12.8
One person other	42	8.7	10,191	14.7	3,940,897	18.5
Family all aged 65 and over	24	5.0	5,629	8.1	1,789,465	8.4
Married couple no children	79	16.4	10,287	14.8	2,691,927	12.6
Married couple 1 dep. child	58	12.1	5,026	7.2	1,285,267	6.0
Married couple 2 or more dep. children	129	26.8	9,065	13.1	2,087,738	9.8
Married couple all children non-dependent	22	4.6	3,984	5.7	1,233,748	5.8
Same-sex civil partnership household	4	0.8	76	0.1	30,775	0.1
Cohabiting couple no children	20	4.2	4,067	5.9	1,173,172	5.5
Cohabiting couple 1 dependent child	11	2.3	1,355	2.0	438,750	2.1
Cohabiting couple 2 or more dep. children	16	3.3	1,377	2.0	452,030	2.1
Cohabiting couple all children non-dependent	1	0.2	336	0.5	108,486	0.5
Lone parent 1 dependent child	12	2.5	2,268	3.3	883,356	4.1
Lone parent 2 or more dep. children	13	2.7	1,687	2.4	689,899	3.2
Lone parent all children non-dependent	13	2.7	2,140	3.1	766,569	3.6
Other household types	20	4.2	4,487	6.5	995,677	4.7
All households	481	100.0	69,406	100.0	21,293,352	100.0

Table A2.7	Population projections in broad age bands				
Projected Year	Aged 0 to 15	Aged 16 to 24	Aged 25 to 49	Aged 50 to 64	Aged 65+	All Ages
2018	41,347	18,680	66,941	39,075	33,405	201,464
2019	42,176	18,457	67,882	39,667	34,298	204,497
2020	42,845	18,283	68,950	40,298	35,051	207,445
2021	43,516	18,178	69,738	41,041	35,781	210,273
2022	44,051	18,192	70,532	41,538	36,595	212,928
2023	44,378	18,343	71,196	41,890	37,536	215,364
2024	44,577	18,567	71,907	42,163	38,430	217,666
2025	44,750	18,940	72,377	42,298	39,393	219,781
2026	44,786	19,382	72,873	42,321	40,356	221,742
2027	44,697	19,943	73,133	42,445	41,315	223,558
2028	44,558	20,483	73,429	42,434	42,346	225,276
2029	44,472	20,859	73,568	42,492	43,468	226,886
2030	44,359	21,185	73,506	42,772	44,513	228,363
2031	44,241	21,398	73,534	43,015	45,543	229,760
2032	44,079	21,602	73,658	43,195	46,552	231,116
2033	43,992	21,669	73,864	43,417	47,465	232,438
2034	43,963	21,683	74,110	43,631	48,287	233,706
2035	44,032	21,535	74,207	44,038	49,050	234,895
2036	44,095	21,369	74,323	44,376	49,883	236,080
2037	44,196	21,177	74,552	44,710	50,606	237,276
2038	44,337	21,048	74,609	45,150	51,291	238,471
2039	44,513	20,920	74,683	45,605	51,876	239,634
2040	44,708	20,781	74,796	46,023	52,417	240,763
2041	44,931	20,619	74,850	46,559	52,876	241,874
2042	45,181	20,499	74,967	46,881	53,394	242,962
2043	45,453	20,414	75,086	47,144	53,891	244,029
Change (No)	4,106	1,734	8,145	8,069	20,486	42,565
Change (%)	9.9%	9.3%	12.2%	20.7%	61.3%	21.1%

Source: Nomis

8. Appendix: The Survey Questionnaire

8.1   The questionnaire used is presented below.

The Occupier

[address]   Reference number: XXXX

                                                              (Please quote in all correspondence)

                                                                                    June 2020

Housing Need Survey – Calvert Green

Dear resident,

I am writing to invite you to take part in a survey to better understand the local housing market in Calvert Green. arc[4] is an impartial and independent housing consultancy that specialises in undertaking housing needs surveys for clients all over England and Wales. This survey is being commissioned by Highbarrow Holdings Ltd. in order to understand if there is a need for new affordable homes, including starter homes or shared ownership homes, in the village. The parish council has been consulted about the survey and is supportive of this exercise.

Please take 5-10 minutes to complete the following questionnaire. It is designed to gather evidence about the size type and tenure of housing that is needed in the Calvert Green area by people living locally and those with a strong connection to it, such as being employed in the area but not resident within it, or having lived in the area previously.
The questionnaire is very easy to complete - mostly by ticking boxes. If you prefer you can complete it on-line at: www.calvertgreenhousingstudy2020.co.uk or **you can scan the QR code below.** Completion of the questionnaire is voluntary.

The questionnaire should be completed by a household representative and returned in the enclosed FREEPOST envelope (no stamp required) by the 20th July 2020.
arc[4] will treat all responses in the strictest of confidence and in accordance with the Data Protection Act (2018), Market Research Society guidelines and the new general data protection rules (GDPR) 2018. Reports will not identify individual responses and the information you provide will not be passed to, or shared with, any other individual or organisation. If you have any questions or need assistance with the questionnaire, please contact a representative from arc[4] by calling freephone 0800 6129 133.

Yours faithfully,

Chris Broughton

Director

Instructions for completion of the questionnaire

Please work your way through the questionnaire, answering all questions that apply to you or members of your household.

We encourage you to complete the questionnaire on-line. Please scan the QR code above or enter the following link in the browser of your computer, tablet or mobile phone. www.calvertgreenhousingstudy2020.co.uk

Further information on how to return the survey, arc4 and data protection and frequently asked questions can be found at https://www.arc4.co.uk/household-surveys-faq-and-privacy-information

If you have any difficulties completing this questionnaire or would like further assistance, please call **arc4 on 0800 612 9133** (Freephone).

Confidentiality - T*he responses arc⁴ will collect and process will be used only for the purpose of this research and will be retained for up to 6 months following the completion of the reporting. Data will be held securely and will not be linked to individual households. Data will not be passed to 3rd parties. Data used in the report will summarised with no reference to individuals or individual households.*

Data Protection Act: *The information you provide on this form will only be processed for the purpose for which it has been given and will not be used for additional purposes without your consent. For more details on the Data Protection Act 2018 and GDPR please go to the following page: www.ico.org.uk*

Thank you very much for taking the time to fill in the questionnaire; your help is greatly appreciated.

Questionnaire Part 1: About you, your current home and household:

1. Please state how many people <u>currently</u> live in your household in each age group			
Children aged 0-15		Adults aged 50 to 64	
Young adults aged 16 to 24		Adults aged 65 to 74	
Adults aged 25 to 49		Adults aged 75 and over	

2. How would you describe your <u>current</u> home? *Please tick one box*			
Detached house		Studio or bedsit flat	
Semi-detached house		Bungalow	
Terraced house		Caravan or mobile home	
Flat or maisonette		Room in someone's house	

3. How many bedrooms do you have in your current home? *State '0' if bedsit/studio*

4. How would you describe the tenure of your current home? *Please tick one box*

Owner occupier (outright or with a mortgage or loan)		Rented from a council or housing association	
Rented privately (private tenancy, tied with employment or living rent free)		Shared ownership, shared equity or discounted home ownership	

5. If you are aged 60 or over, and a homeowner, have you taken equity release or are you considering it? *(tick is yes, leave blank if no)*

Part 2: Future house moves – your entire household

Please complete this section if your entire household plans or needs to move home in the next 5 years and the dwelling you currently live in would become available for another household to buy or rent. Please answer if you need to move home but cannot for some reason.

6. Does your entire household plan to move in the next 5 years leaving a vacant house for sale or rent? *Please tick one box and continue from question as directed*

Yes		*Please continue from Q7*
No		*Please continue with Q17*
I/We would like or need to move but are unable to		*Please continue with Q7*

7. Where would you ideally like to move to? *Please tick one box*

Within Calvert Green parish if suitable accommodation I could afford was available	
Elsewhere in Aylesbury Vale district or Buckinghamshire	
Elsewhere in or outside the UK	

8A. What is the main reason you are planning to move home within the next 5-years? *Please tick one box only*

Need a smaller house	
Need a larger house	
Cannot afford rent or mortgage payments	
Health problems and/or need housing suitable for older/disabled person	
Current house is in severe disrepair	
Living in temporary accommodation and need permanent accommodation	
Need to re-locate for employment	
Forced to move (e.g. eviction, repossession or tenancy ending)	
Suffering harassment, threat of harassment, crime or domestic abuse	

Current house is overcrowded	
Claiming housing benefit and have to move due to the 'bedroom tax'	
None of the above	

8B. If none of the above apply, which of the following would be the main reason for you moving home? *Please tick one box only*

Want to live in a nicer house or area	
Would like to live closer to family or friends	
Would like to live closer to shops or doctors or other services	
To reduce journey time or distance to work	
Would like to be in a particular school catchment area	
Would like off street parking or a garage	
Other reason	

9. What type of dwelling would your next home be? *Please tick one box*

Detached house		Bungalow	
Semi-detached house		Terraced house	
Flat including bedsit or studio apartment		Plan to live in a nursing or care home	
Ground floor, level access dwelling		Caravan or mobile home	

10. How many bedrooms would your new home need to have? (state '0' if a studio or bedsit)

11. What tenure would your new home be? *Please tick one box*

Owner occupied (outright or with a mortgage or loan)	
Rented privately (private tenancy, tied with employment or living rent free)	
Rented from a council or housing association	

12. If you cannot afford local market prices or rents charged by private landlords which option would you most seriously consider? *Please tick one box only*

Discounted sale (20-30% discount off market price but also applies to re-sales)	
The Government's First Home Scheme (30% discount off purchase price and re-sales. Available to first time buyers only. Priority to be given to veterans and 'key workers')	
Shared ownership (you jointly own part of the dwelling with a housing association and pay rent on the part you don't own)	
None of the above	

13. What amount could you afford to pay for your housing costs? *Please fill in the corresponding box or tick one of the last two options*			
House purchase - purchase price:	£		
House purchase - deposit amount:	£		
Private rental - monthly cost:	£		
None of the above - I could only afford a social rent		None of the above - I could only afford to rent if I claimed housing benefit	

14. What is the gross annual income of yourself and any partner? *	£

* You do not need to answer this question, but the information would help us to estimate house prices and rents of any housing that might be built, to be affordable to local households.

15. Do any of the following statements apply to any member of your household (either now or in the next 5 years)? *Please tick any that apply*	
Personal care or support will be needed	
Adaptations will be needed in the home (e.g. ramp, stairlift, bathroom adaptations)	
Adaptations will be needed for wheelchair use in the home	

16. Would you seriously consider purchasing a serviced plot for self-build or custom housing in Calvert Green? *Please tick any that apply* **(Self-build** involves you in some part of its construction**. Affordable self-build** would involve a housing association. **Custom-build** would be to your specification but built by a house builder. **All projects must be for your occupation)**			
No. *(Please go to question 17)*		Self-build	
Affordable self-build		Custom-build	

Part 3: Future house moves - people planning to leave your household and get a place of their own. Please complete on their behalf.

*This may be a child or any other member of your household or someone that is living with you temporally, moving permanently away from your home. Please complete the questions for each new household likely to form from your existing household in the next 5 years. **Do not include** people that plan to leave temporarily or form student households.*

17. Do any members of your household plan to move home to a place of their own permanently in the next 5 years? *Please tick one box and continue from question as listed*			
Yes		*Please continue with Q18*	
They want to move home but are unable to		*Please continue with Q18*	
No		*The survey is complete. Thank you.*	

18. HM forces or forces veteran?	New household 1	New household 2
Please tick if any member of the new household is a serving member of HM forces or a forces veteran		

19. How would you describe the new household?	New household 1	New household 2
Single person household		
Couple, without children		
Single parent or couple with children		
AND **what is the age of the oldest person in the new household?**		

20. **How would you describe the new household(s) that will form when they leave?** *(We need to distinguish between new households that need a place of their own or will move in with someone else)*	Household 1	Household 2
A member of your household planning to live alone or live with someone who is also *seeking a place of their own (please go to question 21)*		
A member of your household planning to move in with someone who *already has a place of their own.*		
A member of your household planning to live in a care home or nursing home.		

21. **Where would the new household(s) ideally like to move home to?** *Please tick one box per household*	Household 1	Household 2
Within Calvert Green parish if suitable accommodation they could afford was available		
Elsewhere in Aylesbury Vale District or Buckinghamshire		
Elsewhere in or outside the UK		

22. What type of house would their new home be? *Please tick one box per household and indicate number of bedrooms needed*

	Household 1	Household 2
Detached house		
Semi-detached house		
Terraced house		
Flat		
Bungalow		
Age restricted housing for older people		
Nursing or care home		
AND how many bedrooms would be needed (0 if room or bedsit)?		

23. What tenure would they like their new home to be? *Please tick one box per household*

	Household 1	Household 2
Owner occupier (outright or with a mortgage or loan)		
Rented privately (from a private landlord or employer)		
Rented from a council or housing association		
Renting a room in a shared house, or as a lodger		

24. If they wish to become a homeowner but cannot afford local prices, which of the following options would they seriously consider? *Please tick one box per household*

	Household 1	Household 2
Shared ownership (you jointly own part of the dwelling with a housing association and pay rent on the part you don't own)		
Discounted sale (20-30% discount off market price but also applies to re-sales)		
The Government's 'First Home' scheme (30% discount off purchase price and re-sales. Available to first time buyers only. Priority to be given to veterans and 'key workers')		

25. What amount could they afford to pay for their housing costs? *Please fill in the corresponding box or tick one of the last two options for each household*

	Household 1	Household 2
House purchase – purchase price:	£	£
House purchase – deposit amount:	£	£
Private rental – monthly cost:	£	£
They could only afford a social rent		
They would need to claim housing benefit		

26. Estimated household income*

	Household 1	Household 2
What is their estimated annual gross income?	£	£

You do not need to answer this question, but the information would help us to estimate house prices and rents of any housing that might be built, to be affordable to local households.

27. Do any of the following apply to any member of the new household(s)? *Please tick any that apply*

	Household 1	Household 2
Care or support in the new home would be needed		
Adaptations would be needed (e.g. for access, stairlift, bathroom)		
Adaptations for wheelchair use in the home would be needed		

28. Would you seriously consider purchasing a serviced plot for self-build or custom housing in Calvert Green? *Please tick any that apply*

(Self-build involves you in some part of its construction. **Affordable self-build** would involve a housing association. **Custom-build** would be to your specification but built by a house builder. **All projects must be for your occupation)**

	Household 1	Household 2		Household 1	Household 2
No.			Self-build		
Affordable self-build			Custom-build		

Thank you for completing this questionnaire. Please return it in the envelope provided.

9.   Appendix: The NPPF, definitions and First Homes

The National Planning Policy Framework (NPPF) 2019

9.1   It is important that readers recognise that this housing needs survey (HNS) is consistent with the relevant aspects of the National Planning Policy Framework (NPPF).

9.2   The National Planning Policy Framework (NPPF) February 2019, paragraph 71 states that (our emphasis:)

*'Local planning authorities **should support the development of entry-level exception sites,** suitable for first time buyers (or those looking to rent their first home), unless the need for such homes is already being met within the authority's area. **These sites should be on land which is not already allocated for housing** and should:*

1.   *a) comprise of entry-level homes that offer **one or more types of affordable housing as defined in Annex 2 of this Framework**; and*
2.   *b) be adjacent to existing settlements, proportionate in size to them[33], not compromise the protection given to areas or assets of particular importance in this Framework, and comply with any local design policies and standards'.*

9.3   Regarding rural housing, the paragraphs 77 and 78 of the NPPF states that

*'In rural areas, planning policies and decisions should be responsive to local circumstances and support housing developments that reflect local needs. **Local planning authorities should support opportunities to bring forward rural exception sites that will provide affordable housing to meet identified local needs, and consider whether allowing some market housing on these sites would help to facilitate this.***

To promote sustainable development in rural areas, housing should be located where it will enhance or maintain the vitality of rural communities. Planning policies should identify opportunities for villages to grow and thrive, especially where this will support local services. Where there are groups of smaller settlements, development in one village may support services in a village nearby'.

9.4   Annex 2 of the NPPF defines the following tenures to be classed as affordable.

Table 9.1   NPPF 2019 Annexe 2, Affordable Housing.
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) **Affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20%

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

b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.

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.

The First Homes initiative

9.5   This was announced by the government in February 2020. It is anticipated that the scheme will become available later in 2020, replacing the stalled starter homes initiative described in NPFF. The only information published by government can be found at: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/864267/Guide_to_First_Homes.pdf

9.6   An extract from this document follows:

- First Homes are flats and houses built on developments up and down the country. They will be no different from other properties except they will be sold with a discount of at least 30 percent.
- They will be sold to local people who want to stay in the community where they live or work but are struggling to purchase a home at market prices.
- They will be prioritised for first-time buyers, serving members and veterans of the Armed Forces, and key workers, such as nurses, police and teachers.

- The discount will be passed on to future buyers when First Homes are resold so more people can be helped onto the ladder.