

Vision 2030: Neighbourhood Plan Housing Needs Assessment

For Allington, Bothenhampton & Walditch, Bradpole, Bridport and
Symondsbur

Draft 10: for review by NP Steering Group, Joint Parish Councils, WDWP

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Foreword

The Bridport area shares the ills of the current National housing crisis where the prospect of being able to buy or rent a home has become increasingly remote for a growing number of people. West Dorset's attractiveness to retirees and second-home owners pushes up property prices, and with unexceptional local household income levels the hope for many to afford a home recedes even further.

Our focus has been on the true need within the Neighbourhood Plan area in terms of numbers, type and tenure of homes, for local people who would directly benefit were that need to be met.

The HNA is not involved in deciding where new homes should be located, which is the work of a separate Neighbourhood Plan working group.

Our HNA sets out draft housing planning Policies, but to resolve the Bridport Area's difficulties requires a wider set of actions which fall outside of the remit of a Neighbourhood Plan. So that they are properly recorded, these actions are set out as "Aspirations" in a later section of the HNA.

Some of the recommended solutions are radical and may be challenged by those used to a more conventional approach on the grounds of commercial viability for housing developers. However several successful companies and communities elsewhere in the country have demonstrated that technical developments in house design coupled with new approaches to financing their construction make it possible to deliver genuinely lower-cost, high-quality housing. Let's follow in their footsteps.

Writing our HNA involved the study of a copious number of documents (many larger than ours) as so many communities and organisations across the country struggle to address the current housing crisis. In particular we would like to acknowledge the Bridport Local Area Partnership whose pertinent work on housing related problems has proved invaluable.

This Housing Needs Assessment was researched and compiled by 14 volunteers comprising the Housing Working Group of the Bridport Area Neighbourhood Plan team, for the residents of the area.

2017 Housing White Paper and West Dorset Local Plan

On 7th February 2017, when this Housing Needs Assessment was close to finalisation, the government issued a White Paper entitled 'Fixing our broken housing market'¹.

The White Paper will not affect the extent of housing need but should go some way to aiding the solution.

A full assessment of the implications of the White Paper and its influence on the West Dorset Local Plan, which was also under review at the same time, will probably require a further revision of this document with respect to proposed solutions and phrasing of proposed policies and aspirations.

The White Paper consists of four Chapters the key points from each are summarized below. It can be seen from this summary that a number of issues addressed in the White Paper reflect those that were identified whilst preparing this Housing Needs Assessment.

Chapter 1: Planning for the right homes in the right places

- Plan so that local communities decide where development should go;
- Simplify plan-making;
- Ensure plans start from an honest assessment;
- Clarify what land is available for new housing, who owns land and the options held;
- Making more land available in the right places;
- Maintain existing protections for the Green Belt;
- Giving communities a stronger voice in the design of new housing;
- Encourage higher densities as appropriate etc.

Chapter 2: Building homes faster

- Reduce scope for local and neighbourhood plans to be undermined by changing the way that land supply for housing is assessed;
- Boosting local authority ability to deliver;
- Target the £2.3bn Housing Infrastructure Fund;
- Securing timely connections to utilities;
- Supporting developers to build out more quickly
- Taking steps to address skills shortages;
- Holding developers to account for home delivery;
- Holding local authorities to account through a new housing delivery test.

Step 3: Diversifying the market

- Back small and medium-sized builders;
- Support custom-build homes with greater access to land and finance;
- Bring in new contractors that can build homes more quickly than traditional builders;
- Encourage more institutional investors;
- Support housing associations and local authorities;
- Boost productivity and innovation by encouraging modern methods of construction.

Step 4: Helping people now

- Continue to support Help to Buy and Starter Homes;
- Investment in the Affordable Homes Programme, promote affordable home purchase;
- Making renting fairer for tenants;
- Promote fairness for leaseholders;
- Crack down on empty homes, and support areas most affected by second homes;
- Encourage meeting needs of our future population;
- Helping the most vulnerable and doing more to prevent homelessness.

¹ [housing white paper](#).

1 Preface

1.1 “Housing Need” Defined

Housing need refers to households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the housing market without some assistance.

By contrast, **Housing demand** is the quantity and type/quality of housing which households *wish* to buy or rent and are able to afford.

The two housing sectors cannot be studied in isolation, but the HNA is focused on resolving **need**.

1.2 What is this Document For?

This Housing Needs Assessment [HNA] provides the basis for the housing related policies contained in Bridport Area Neighbourhood Plan [NP]. The implementation of these policies is intended to ensure that the **housing need** of the existing and future NP community are met.

In establishing housing need over the planning period up to 2031 the HNA also aims to:

- Provide a benchmark for NP area housing quantity and type.
- Increase the certainty of the degree to which housing need may change and develop over the plan period.
- Provide a start point for showing the need for new housing and building site allocations.

1.3 What the HNA can and cannot do

HNA development is constrained. An HNA must align with the Government’s National Planning Practice Guidance and associated guidelines² and take account of Local Plans and the relevant Strategic Housing Market Assessment [SHMA]. Each HNA document undergoes an independent assessment to ensure these requirements are met.

The constraints imposed by these requirements mean that housing policies within the NP can only relate to ‘Strategic Land Use Issues’ as defined by the Local Authority. This means, for instance, that although this HNA concludes that there is no need for more higher cost open-market housing until the demand for affordable housing is met, it can’t put forward a policy to this effect.

Despite this, in researching the HNA a number of issues and initiatives were identified that could have a positive impact on housing. Examples are improving housing design standards and availability of mortgages. Under the rules these non “Land Use” aspects cannot be carried forward into the NP as housing related policies but are included in a separate “Proposals and Projects” section for information, so that the research and potential benefit is not lost.

1.4 HNA Development Approach

To forecast future housing needs and propose a housing plan to fulfil it required several studies and initiatives, including:

- Identification of which groups of residents have the most pressing housing need, and devise a housing plan to support them.
- Establishment of existing levels of need for different types of housing.
- Demonstration of how to maximise provision of genuinely affordable housing to meet local need.

² Primarily the Planning Advisory Service Neighbourhood Planning Advice Note – “Housing Needs Assessment for Neighbourhood Plans” which has been used extensively as a reference.

1.5 HNA Context

The Neighbourhood Plan area covers the parishes of **Symondsbur**, **Allington**, **Bridport**, **Bradpole** and **Bothenhampton & Walditch** as shown below. The map also shows in black the 2016 “Defined Development Boundaries”, which the 2015 Local Plan gives as the normal limits for development.



AREA COVERED BY THE NEIGHBOURHOOD PLAN AND HNA

Blue outlines: parish boundaries. Black outlines: Local Authority defined development boundaries.

The Neighbourhood Plan centres on Bridport, the second largest town in West Dorset. Bridport's population was 14,627 in 2015.³

All the plan area is designated an Area of Outstanding Natural Beauty (AONB), and the coastline, the "Jurassic Coast", is designated as a Heritage Coast and a World Heritage Site.

The challenge when distilling and analysing available data is that the Neighbourhood Plan area is not easy to reconcile with the areas covered by databases. Parish specific data, where it exists, has proved limited in usefulness. Where data used is presented for West Dorset only and is not broken down into smaller areas then 15% of the value presented is used. 15% is the proportion of West Dorset's population residing in the Neighbourhood Plan area.

The 5 parishes constituting the Neighbourhood Plan area are a mix of both rural and urban environments. However, housing development is confined by an established 'Development Boundary'. The Development Boundary essentially delineates existing urban areas and the land assigned for future housing developments, including the proposed Vearse Farm urban extension.

It should be noted that the option of extending the 'Development Boundary' has not been considered by the Housing Working Group. However, Bridport Local Area Partnership (BLAP) has looked into this and their recommendations have been shared.

In terms of current housing stock the urban areas dominate, nevertheless rural areas have the potential to provide land for new housing on what are termed 'exception sites' (refer [2.1.10](#), [2.1.11](#) and [Appendix 1.3.2](#): Local Plan Chapter 3: Sustainable Development).

³ Office of National Statistics, ONS

2 Draft Policies

Note – to avoid cluttering the text, [cross-references](#) direct the reader to relevant evidence.

2.1 Housing Affordability

2.1.1 Setting the Scene

This section is prepared for readers that may not be familiar with key terminology and also the approach to housing affordability taken in the West Dorset, Weymouth and Portland Local Plan, which this HNA must take account of.

When setting policies in the Local Plan to address the provision of houses that are lower in cost councils can only refer to Affordable Housing as defined by the government – refer [Glossary of Terms](#). Neither this HNA nor the Local Plan can contain a policy that specifies the development of housing that is lower in cost owing to, for instance, the application of modern cheaper system-building construction methods.⁴

Affordable Housing will only be built if it is viable for the developer to do so. High land prices, high infrastructure costs and a Community Infrastructure Levy ([Glossary of Terms](#)) can all erode viability.

The situation with respect to development numbers and types of Affordable Housing as governed by the Local Plan is shown in the figures below.



- i. ...unless identified local needs indicate that alternative provision would be appropriate.
- ii. The Local Plan does not state the proportions of Social and Affordable Rented.
- iii. Included in this group may also be Starter Homes.
- iv. The term 'Intermediate' means that costs to the occupier lie between those for Social and those for Affordable housing.

⁴ Note that in the 2017 draft Housing White Paper one conclusion is: 'consider how the operation of the planning system is working for modern methods of construction (MMC) developments'.

2.1.2 Housing Shortage for those in Need

One of the most telling facts to arise from this exercise is the number of residents whose housing circumstances are unsatisfactory, by definition of the Local Authority. [Appendix 2.4](#) provides the numbers of households on the waiting list for Social Housing. For many of these residents who are on lower incomes, it is most likely that the solution will only be found through the provision of additional Social Rented Housing.

A further group are identified as grown-up offspring living unwillingly in shared accommodation due to a shortage of either private-sector rented or lower-cost open-market housing. [Appendix 3.7](#) describes this situation. The competitive nature of the local market for smaller properties is illustrated by sale prices for flats and maisonettes having increased 7.8% over the period 2013-16 ([Appendix 2.2](#)).

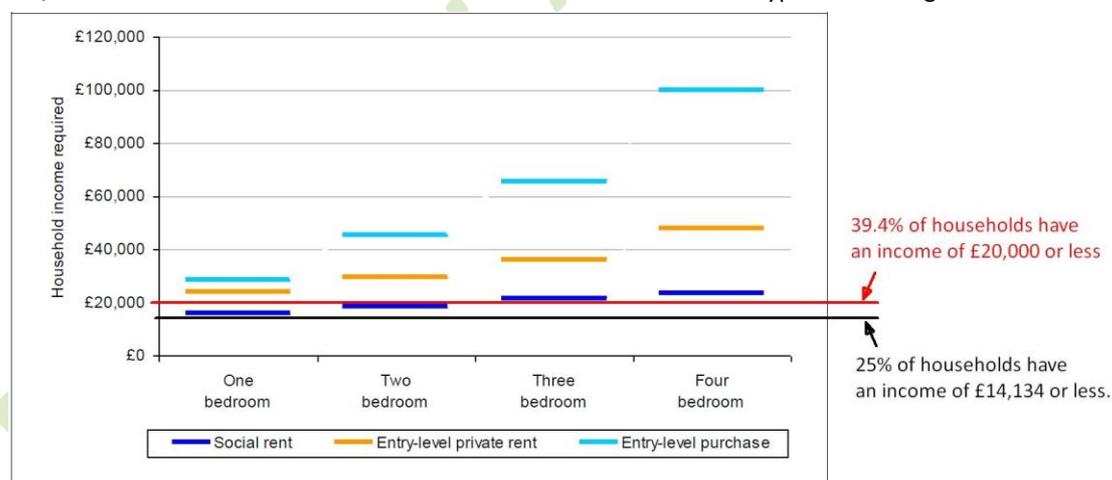
These findings reinforce the need for the 35% Affordable Housing target to be met, but also more significantly, for genuinely lower-cost housing to be built and more facilitation of funding for its providers, as described in [3.3 The Need for Novel Approaches](#).

2.1.3 Affordability and Income

Bridport Area has two population groups:

- The comfortably well off (dominated by older retired residents who benefit from pension and other investment incomes)
- Those who are relatively poor by Dorset standards.

Whilst unemployment in the Neighbourhood Plan area is relatively low, wages are well below the national average as shown in [Appendix 3.2](#). Households on modest incomes and that are unable to afford to buy a home might reasonably be expected to settle in private-sector rented housing (figures in [Appendix 2.3](#)), but that too is often beyond reach. The figure below, based on SHMA Part 2 Fig 3.9, illustrates how few local households are able to access different types of housing in West Dorset.



HOUSEHOLD INCOME REQUIRED TO ACCESS DIFFERENT TYPES AND SIZES OF HOME

Affordable Housing includes classes of Social Rented, Affordable Rented and Intermediate Housing. The “Intermediate Housing” class covers a range of lower cost housing solutions including purchase at 80% of market price. However, given that house prices in the area are higher than the national average, and wages are lower (see [Appendix 3.3](#)) this modest discount still does not solve the inability of so many local residents to buy. Similar arguments apply to Affordable Rented housing.

Although not strictly defined by the government as Affordable Housing, “Starter Homes” are included in the target 35% Affordable Home target allocation (see also [Section 2.1.5 below](#)).

The Neighbourhood Plan Housing Working Group proposes that more new housing should be brought within potential renting and purchasing ability of households in the Bridport Area, using a range of approaches as described in [Section 3.3 below](#).

2.1.4 Links between Housing Cost and Health

Documented evidence exists to show the direct link between housing cost and health. A list of reference sources may be found in [Appendix 3.4](#). Some influential examples are:

- The **National Planning Practice Guidance** (Promoting Healthy Communities) & **National Planning Policy Framework** (Para.7) explicitly recognise the evidential link between health and housing. There is ample evidence showing high cost of housing to be a driver of poverty, and consequently, as a key causal factor in preventable diseases and health inequalities.
- The **Joseph Rowntree Foundation's** "What Will The Housing Market Look Like In 2040?" in November 2014 notes:
"The housing system is changing, as private renting grows and social rents (at least in some parts of England) rise towards market levels. The ability of Housing Benefit to protect tenants from higher rents has already been reduced in response to rising cost pressures, and this seems set to continue. Taken together, these pressures represent such a change to the British housing system that, in 25 years time, poverty rates are likely to be higher and the relationship between poverty and housing deprivation stronger".
- The findings of the Government **DCLG** "English housing survey: housing and well-being report 2014" underpin much of the work that promotes better health through better homes. It notes "The top housing factor associated with both life satisfaction and anxiety was being in arrears with rent or mortgage payments."
- The **Chartered Institute of Environmental Health** has produced a "Housing Issues and Health Outcomes Matrix" that demonstrates these links very clearly.

It is the duty of a Local Authority to take measures to promote the health and wellbeing of the people in their area. With regard specifically to housing, the Department of Health's Statutory Guidance on Joint Strategic Needs Assessments (JSNAs) and Joint Health and Wellbeing Strategies (2013) asks Local Authorities to consider mechanisms for the voice of the housing sector to be heard on their Health and Wellbeing Boards. Housing decisions by the Local Authority impact all three targets of the Dorset Joint Health and Wellbeing Strategy 2016-2019: reducing inequalities, promoting healthy lifestyles and preventing ill health.

This topic is also particularly relevant to the needs of many older residents, see [3.2 below](#).

2.1.5 Starter Homes

It is noted that the Local Plan was drafted before the Government's 2016 Housing and Planning Bill proposing Starter Homes⁵ (see [Glossary of Terms](#)) was put before Parliament. However, whatever the outcome of the Bill and any subsequent Bills, the Neighbourhood Plan Housing Working Group considers that the Starter Home model is unsuitable for the Bridport Area offering no improvement in genuine affordability over other forms of Intermediate Housing, and therefore remaining inaccessible to local residents in need.

Furthermore Starter Homes are included in the Affordable Homes count thus they effectively reduce delivery of other types of Affordable Home.

From the 2017 White Paper:

4.16 We have listened to concerns that our original plans for a mandatory requirement of 20% starter homes on all developments over a certain size will impact on other affordable homes. We want local authorities to deliver starter homes as part of a mixed package of affordable housing that can respond to local needs and local markets. We will commence the general duty on councils to promote the supply of starter homes.

4.17 However, in keeping with our approach to deliver a range of affordable homes to buy, rather than a mandatory requirement for starter homes, *we intend to amend the NPPF to introduce a clear policy expectation that housing sites deliver a minimum of 10% affordable home ownership units.*

The current Local Plan requires 35% of the total number of new homes built to be Affordable Homes unless the developer has problems with project viability. The Local Plan also says that 30% of that

⁵ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/510478/Starter_homes_regulations_technical_consultation.pdf

35% should be Intermediate Homes and 70% Affordable Rented. 30% of 35% is equivalent to 10% of the total number of houses built. If there are viability problems then the 35% will be reduced, possibly down to zero. The question then is would the White Paper requirement for 10% Intermediate Housing remain fixed or drop proportional to any reduction in the 35%. If not then Affordable Rented houses would be lost for that site.

2.1.6 Social & Affordable Rented Homes

The figure in 2.1.3 above shows, for both Social and Private Rented classes, the income that a household needs in order to rent a home locally. Clearly, for those in the greatest housing need, it is only the Social Rented class which is relevant since even a 1-bedroomed Affordable Rented property (at 80% of the cost of Private Rented) is beyond the reach of around 75% of all households. Another way to express this is that Social Rent for a three bedroomed home, at around £105 per week, is within reach of around half of local households; 'Affordable' rent at around £150 per week is within reach of very few.

The Local Plan (HOUS1) stipulates that in our area, if viable, 35% of new housing should be Affordable; and of that, 70% (i.e. 24½% of the total) will be a mixture of 'social rented' and 'affordable rented'. However, the Local Plan does not stipulate what that mixture is.

Housing Associations get a much better return on 'Affordable Rented' and, since the government does not subsidise social housing, the chance of many 'social rented' homes being built in Bridport without additional controls is slim, and yet this is the class of property most needed. It is a concern that the District Council have no power to dictate the number of new social rented properties to be built and do not know how many are planned to be built in the Bridport area.

Without a commitment to building 'social rented' housing the Local Plan is unable to help those people on the Housing Register who are unsuitably housed, and those suffering housing poverty.

2.1.7 Viability for Developers

In the conventional model used by the Local Plan, the provision of a percentage of Affordable Housing is financed by the open-market sale of the remainder. However this approach is easily threatened as any unexpected costs incurred by a developer can be shown to impact upon the viability of providing the proportion of Affordable Housing initially promised, so the full quota of Affordable Housing is not achieved. In the case of the Bridport Area, this situation is doubly damaging since it is the Affordable Housing that is really needed and not the open-market homes.

In West Dorset, despite a long-held policy aiming to provide 35% Affordable Housing, still only 18% was achieved in 2016. (North Dorset topped 50% in both 2011 and 2014).

A change in approach is encouraged whereby the Local Authority uses its influence to persuade developers to take advantage of new financing and construction techniques which have become available in recent years and are gaining in acceptance in other parts of the country. This topic is expanded further in **Section 3.3 below**. (The 2017 White Paper promotes Modern Methods of Construction using the term "MMC"). This combination would disarm the "Viability" argument at source since developments where the main aim is to provide lower cost properties, rather than open-market housing with low cost housing as a "bonus", will be entered into differently from the outset.

Building almost exclusively Intermediate Housing of different types need NOT impact viability, and provided the schemes are financed properly builders, developers and estate agents will still operate profitably. Examples are:

- Cheyne Capital⁶ are investment fund managers who moved into the Social Housing arena with an initial development of 400 homes in Bedfordshire (see also **Section 3.3.1**).
- Legal & General Homes⁷ are a branch of the major insurance company who have entered the lower-cost homes market by setting up a factory to manufacture modular houses.
- The Government in April 2016 announced £4.7bn grant support for Shared Ownership via their SOAHP scheme, which Local Authorities can bid for.

⁶ <https://www.cheynecapital.com/splash>

⁷ <http://www.legalandgeneral.com/homes/>

2.1.8 Open-Market Housing

Unrestricted Open-Market housing does not contribute to most local peoples' housing needs as explained in the sections above, indeed it is detrimental to the area's sustainability and character owing to the trend for the new homes to be bought by incoming well-off retirees with little or no connection to the area, as well as a percentage of more affluent buyers wanting a holiday or second home, or investment property.

It is recognised that Open-Market housing has a purpose. In particular, it plays a part in enabling internal movement up the housing ladder by more affluent local households, and it enables older and/or wealthier residents to downsize or to move out of period properties if they are no longer appropriate. However that is not the focus of this Housing Needs Assessment.

2.1.9 Prioritising Access to Housing

Legal covenants and other mechanisms are required to give, in perpetuity, preferential access to newly built low-cost homes for those with local connections and essential workers. An effective way of providing these rights is to maximise use of Community Land Trusts (see [Glossary of Terms](#)) to provide the housing. However, such Trusts rely heavily on volunteer support and commitment.

2.1.10 Affordable Housing Exception Sites

In accordance with National Planning Guidelines the recommendations in this HNA where they pertain to 'land use' must take account of the Local Plan. During drafting of this document the council have reinforced this requirement and advised that the only way more Affordable Homes can be built (over and above the target 35%) is to develop Affordable Housing Exception Sites. This strategy is covered by the policy HOUS2 of the Local Plan.

These 'Exception Sites' would be just for affordable housing on sites that would not be granted planning consent for open market housing. This would allow small sites, with relatively low land value, to provide for 100% affordable housing without a fundamental policy objection. The definition of 'small' is not provided in the Local Plan.

The Local Plan also states '*because this is an exception, it is important that it is in response to a clearly identified need arising from a local community, which cannot otherwise be met*'. The need for more Affordable Housing is clearly demonstrated in this document.

In practice, to progress such a strategy will require suitable land to be available, a benevolent land-owner willing to sell the land at a price that makes the development viable, and a Community Land Trust or similar to manage the development. The development is normally made via a Housing Association and may take advantage of government funding.

Edward's Close (10 Affordable Rented) and Dibden View (17 Shared Ownership, 38 Affordable Rented and 3 Self-build) are examples of completed projects under this heading.

The planned development of Hazelmead, west of Bridport Hospital, is managed by a Community Land Trust with a Housing Association in support. Planning approval has been granted but not as an exception site. The first phase of this development will comprise 34 houses (17 Affordable Rented with development benefitting from a government grant, 13 for sale, 2 private rent and 2 shared ownership). These homes will remain affordable 'in perpetuity'. This project began in 2012.

Despite the provision for Affordable Housing Exception Sites, it is unlikely that sufficient will be found in the Bridport Area based on current planning processes to provide significant numbers of low-cost homes for local households. However, to achieve viability it should be considered reasonable that on such exception sites a proportion of the homes built should be sold on the open-market (Transition Town Totnes, Transition Homes CLT⁸ is an example of where such expediency has proved necessary and has been accepted by the planning authorities).

⁸ <https://www.transitiontowntotnes.org/transition-homes/>

2.1.11 Rural Exception Sites

The 2015 Local Plan (Section 3, page 66) identifies just 35 houses to build on 'rural exception sites' (see [Glossary of Terms](#)) across West Dorset likely to come forward between 2011 and 2031.

Such sites will be outside the Development Boundary and may involve the change of use of buildings such as barns and stables. Whilst potentially enabling more Affordable Homes, in practice they would be very few in number and probably most benefit those working local to their home as such sites would tend to be relatively isolated.

Housing Affordability: Summary

Observations

- I. (from 2.1.3): The average ratio between house price and household income makes it impossible for most local residents to afford to buy, whether on the open market or "Affordable" homes.
- II. (from 2.1.4). There is irrefutable evidence that for many the cost of housing oneself and one's family and the associated stress and insecurity lead to ill health.
- III. (from 2.1.5): The Government's prospective "Starter Homes" scheme is not useful to the Bridport Area, does not fall under the "Affordable Homes" definition and yet is included in the Affordable Housing count reducing the potential Affordable Home supply further still.
- IV. (from 2.1.5) The 2017 White Paper's requirement for 10% of housing to be Intermediate Affordable may reduce or back out completely the provision of Affordable Rented housing should the Local Plan 35% target be reduced.
- V. (from 2.1.6): Private rental offers a poor alternative for those who cannot buy (around 40% of total households), with poor security of tenure and often requiring public subsidy due to the gap between rent and household income (refer [Appendix 3.3.2](#).)
- VI. (from 2.1.6): Without a commitment to building 'social rented' housing the Local Plan is not going to help those people on the Housing Register who are unsuitably housed, and those suffering housing poverty.
- VII. (from 2.1.7) The Local Plan target of 35% Affordable Homes, whilst improving with time, still fails to be met due to 'lack of developer viability'.
- VIII. (from 2.1.2 and 2.1.7): Resolving the affordability gap requires imaginative means of financing and building new lower-cost homes, adopting novel innovative approaches if necessary, to bring them within reach of a larger number of residents.
- IX. (from 2.1.8): Unrestricted Open-Market housing does not contribute to most local peoples' housing needs (ref [Appendix 2.2](#) and [Appendix 3.3.1](#).)
- X. (from 2.1.9): Legal mechanisms are needed to give people with local connections and essential workers preferential access to lower-cost housing (refer 2.3).
- XI. (from 2.1.10) The use of Affordable Homes Exceptions Sites has the potential to provide significantly more Affordable Homes but sites may not be readily available and require much effort from Community Land Trusts to progress. Inclusion of a proportion of open-market housing in such developments may enable viability to build Affordable Homes.
- XII. (from 2.1.11): The use of Rural Exception Sites as a means of increasing the number of Affordable Homes will have little impact.

PROPOSED POLICY H01

- If a developer proposes to provide less than 35% Affordable Housing by claiming impaired viability, their claim shall be open to full financial and technical scrutiny by parish/town councils and the public.
- Where non-viability threatens the 35% target for Affordable Housing the developer shall demonstrate that all options, including modern methods of construction, have been applied to the fullest extent practicable.
- Starter Homes should not be counted as Affordable Housing.
- Until such time that the need for social-rented affordable housing has been reduced to a level that is as low as reasonably practicable the proportion of “Affordable-Rented Housing” defined in the Local Plan shall consist of at least 50% Social Rented housing.
- Facilitate the allocation of Affordable Homes Exception Sites as a means of increasing Affordable Housing numbers by enabling the expeditious processing of planning applications.
- Allow Affordable Homes Exception Site development to include a proportion of open-market homes to help fund the development and provide the viability necessary to build the Affordable Homes.
- The 2017 White Paper requirement that 10% of houses built (for developments over 5 houses) shall be Intermediate Housing shall be reduced proportionally should non-viability result in the reduction of the Local Plan target of 35% Affordable Houses. (i.e. the 30% and 70% split between Intermediate and Affordable Rented housing shall be maintained).

To maximise improvements in Housing Affordability, further initiatives (which can not become Policies) are recommended to become **aspirations** of the Neighbourhood Plan. Refer to:

[3.3 The Need for Novel Approaches](#)

2.2 Supporting Balanced Population Growth

A balanced population growth is seen as one where local people, young and old, have an opportunity to remain living locally in balance with incomers, many of whom choose to retire to the area.

This HNA demonstrates that the growing numbers of wealthy retirees moving in to the area to take up residence in Open Market homes (and to a lesser extent, holiday home owners) push up house prices, [refer Appendix 3.2](#) . At the same time, the younger generation is forced to move away in order to get onto the housing ladder, further worsening the age imbalance and reducing the workforce.

Clearly, therefore, the main aim must be to meet the demand for lower-cost housing appropriate to the needs of younger and other, less affluent, members of the local community and thus restore a more balanced population from single young people, to families, through to the older generations. This applies particularly to those who may not have the necessary means to purchase a home at prevailing prices yet are unlikely to qualify for assisted housing.

The traditional model of housing provision, where a developer finances a housing estate to be built and offers properties for sale on the open market, accidentally disadvantages local would-be buyers. This is partly because they can't afford open-market values, and partly because they are competing with incoming cash buyers who are able to bypass the mortgage negotiation path. Resolving this requires encouragement of alternative models of housing provision. Such methods ([refer 3.3](#)) have been shown to work successfully elsewhere, offering schemes that combine housing affordability with balanced community development.

Without active precautions the future of the Bridport Area is of an unbalanced population where old people and their needs dominate. The graph in [Appendix 3.1](#) shows this clearly.

Supporting Balanced Population Growth: Summary

Observations

- I. Local people cannot compete on the open market with wealthy incomers and need access to more affordable homes and better access to finance through alternative financing models.
- II. Intervention is required to halt the tendency for age distribution to become excessively biased towards older residents.

To maximise support for balanced population growth, further initiatives (which can not become Policies) are recommended to become **aspirations** of the Neighbourhood Plan. Refer to:

3.2 Ageing Population

3.3 The Need for Novel Approaches

2.5.1 Energy Efficient Design

2.3 New Home Quantity, Types and Tenure

2.3.1 New Home Quantity

The supporting data, logic and calculations behind the figures presented here are provided in detail in [Appendix 3.5.2](#): and other related sections.

The number of new homes mandated by the Local Plan to be built in the Bridport Area during the currency of the Neighbourhood Plan is at least 945 (the three “Strategic Target” sites plus St. Michael’s Trading Estate, contained in Local Plan Table 3.7) and potentially as many as 1474 assuming all identified sites are proved capable of being developed, representing an average build rate of between 63 and 98 homes per annum. Although there are concerns that those figures may be over-inflated ([see Appendix 1.2](#)), a Neighbourhood Plan may not propose a lower number than its Local Plan.

However, it should be noted that setting higher than necessary targets brings the very real threat that Local Authorities have to expend precious energy on responding to central government scrutiny [REFER 2017 WHITE PAPER] – energy that would be better spent on meeting realistic targets.

An analysis of how the planned housing numbers break down into various types (size and tenure) follows.

2.3.2 New Home Types

It is in everyone’s interests (residents, local authorities and developers) to ensure that housing development delivers the right mix of home types. Projections based on ONS Census data for population age distribution and the sizes of their homes ([see Appendix 3.9](#)) allow us to calculate the preferred mix of home sizes for most households, and it will be a planning condition that housing developments provide new housing in line with it. Being a projection, planning officers will need to periodically review and adjust the figures to follow actual trends.

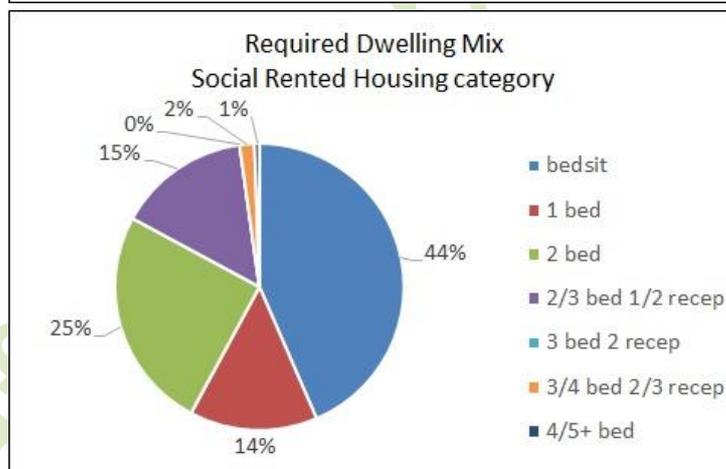
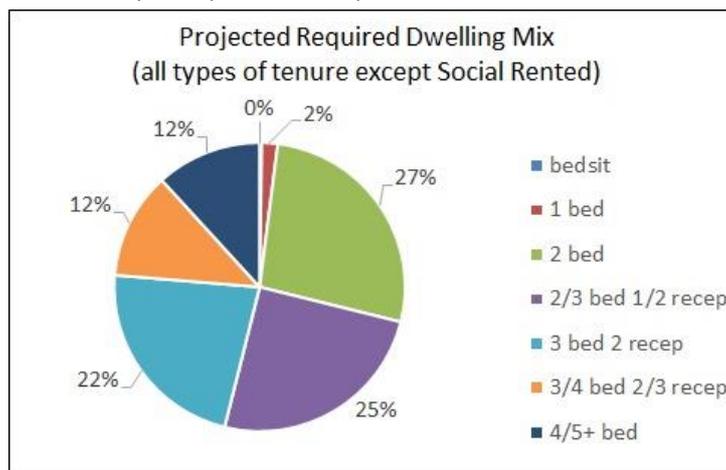
The calculations assume a general trend of 10% of households living in smaller properties than in 2001, when over a quarter of households were reported to live in 4 (or more) bedroomed houses. This trend would include extended families forced to share a house through economic circumstances. An extra 10% of “downsizing” is anticipated for people of 65+ years of age as they no longer need larger houses more suited to bringing up a family.

As the ONS figures used draw from census data on *existing* households they do not include residents who are on the housing waiting list for Social Rented Housing and who therefore represent “would-be” but not “actual” households. This group has a different distribution of home size needs ([see Appendix 2.4](#)).

The figures and diagrams below are based on meeting the Local Plan’s “Strategic Target” of 945 homes and are replicated from [Appendix 3.9](#).

Bridport Area NP: Projected Housing Mix, all tenure types								
Rooms	bedsit	1 bed	2 bed	2/3 bed 1/2 recep	3 bed 2 recep	3/4 bed 2/3 recep	4/5+ bed	Total
Housing List	158	52	91	54	0	6	2	363
Other tenure	1	10	157	146	131	70	68	582
All types	159	62	248	200	131	76	70	945

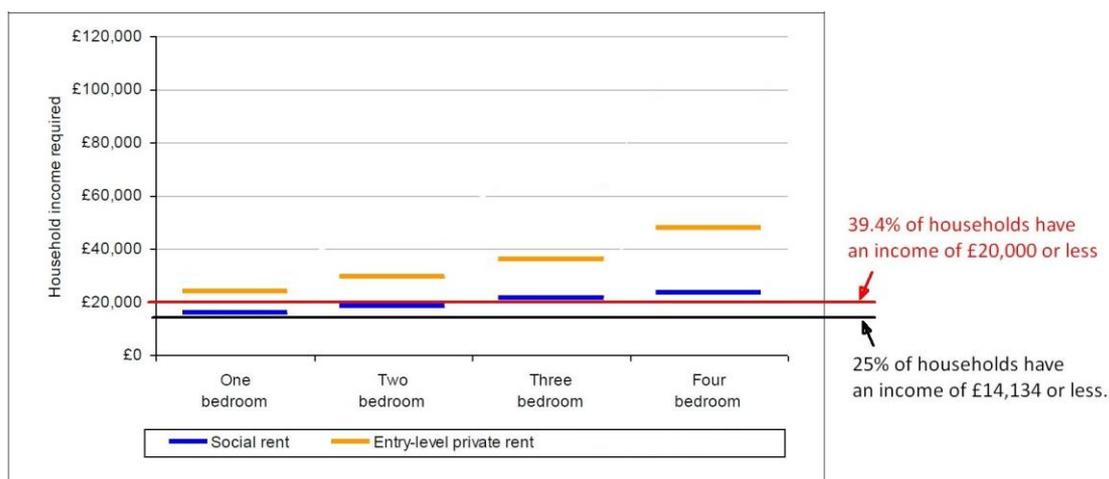
These figures can also usefully be represented as pie charts:



2.3.3 New Home Tenure

This section predicts the relative numbers of homes of each class of tenure which will best meet the requirements of the Bridport Area.

The base for calculation of housing tenure assumes that the Local Plan (HOUS1) target of 35% Affordable Homes is achieved (refer 2.1.1 Setting the Scene) and of that, 70% (i.e. 24½% of the total) will be a mixture of 'social rented' and 'affordable rented'. As Bridport Area is classed as "protected" in terms of Affordable Housing, developments as small as 5 properties must provide the agreed percentage of Affordable Housing – not 10 or more, which is the general rule contained in the Local Plan.



Source: Online survey of property prices July 2014; HCA's Statistical Data Return 2013

HOUSEHOLD INCOME REQUIRED TO RENT A HOME (BASED ON SHMA PART 2, FIG 3.9)

The target for Affordable or Social Rented housing should be for it to reduce the Local Authority waiting list to as near nil as practicable, as soon as possible but at worst during the life of the Neighbourhood Plan. As shown in [Appendix 2.4](#) this stood at 363 households at March 2017, representing 38% of the Local Plan's strategic level of 945 homes. Thus, current demand is already higher than the 24½% of new Social and Affordable Rented homes required and unless the Local Plan 35% target is substantially exceeded, other means will be needed to house those on the waiting list.

The remaining new homes will comprise a mixture of Intermediate Affordable Housing and open-market housing, fully integrated where multiple new homes are co-located. The Intermediate Affordable Housing would be purchased under a variety of schemes as outlined in [3.3 below](#).

The Local Plan expects that at least 65% of all housing built will be sold on the open-market. As open-market housing is beyond the reach of around 60% of local residents ([ref. Appendix 2.1](#)) and does nothing to addressing housing need, its provision is not a priority in resolving housing shortage.

The Local Plan does not mandate that priority should be given to those with a Local Connection to buy or rent Affordable Housing. Clearly it is the local people that should benefit in the first instance.

Comparison of the types of tenure across all five parishes in the NP Area reveals that there is 11% more rented property within Bridport (Town) than the average proportion for West Dorset, whereas Bothenhampton & Walditch is biased 16% more heavily towards home ownership. No evidence was found to suggest that these imbalances need corrective action. Other parishes were more closely in line with the West Dorset average. This is shown graphically in [Appendix 3.8](#).

New Home Quantity, Types and Tenure: Summary

Observations

- I. The projected type mix has been made for both non-social rented and social rented housing categories using recognised and transparent methodologies.
- II. Concern that the figures derived from the Local Authority's SHMA may be inflated has been disregarded for the purposes of this HNA. However, in view of the counter-productive pressure which the meeting of inflated targets will bring to local authorities it is an aspiration that the 2014 SHMA be updated as soon as possible.
- III. The demand for Social Housing in March 2017 (where those on the register are seeking Affordable Rented accommodation) already exceeds the planned development of Social Housing over the Neighbourhood Plan planning period (refer Housing Affordability).
- IV. For Affordable Housing to be a truly integrated part of a new community Affordable and open-market houses must be fully integrated such that any differences are indiscernible. Affordable Homes must not be 'stuck out of the way at the corner of the site'.
- V. The Local Plan does not mandate that priority should be given to those with a Local Connection to buy or rent Affordable Housing.

PROPOSED POLICY H02

- The different types and sizes of new dwellings shall be in the proportions defined in the HNA or as subsequently reassessed by Planning Officers applying the same principles used for the Neighbourhood Plan
- Affordable and open market housing shall be integrated such that any quality and location differences are indiscernible.
- A “local connection” is required for access to all Affordable Housing, including Intermediate Housing.

Draft 10: April 2017

2.4 Large Housing Developments

Developments of over 30 houses are essentially creating a new community. Planning applications will be expected to include (for example through the associated Master or Management Plan and Design & Access statement):

- I. A management plan detailing how it is intended to aid integration of the new community with the wider NP area population.
- II. An appropriate variety of housing in terms of size, form, and tenures.
- III. What provision of serviced plots will be made for self-build or custom build housing.

There is a local view that large housing developments contained in the Local Plan require rigorous control to ensure that:

- I. The stipulated amount of Affordable Housing is, in fact, achieved and not, as has been the case in other areas, reduced as developers claim that their profits have become eroded by unplanned expenses. This may be achieved by the adoption of an “open book” approach to viability scrutiny, for instance in the form of a “Development Viability Supplementary Planning Document” submitted as part of the planning application.
- II. The mix of housing is matched to local demand including purpose-designed homes that are truly desirable for those with special needs.
- III. Such developments not only provide homes but also help establish a sense of place and community. Any estate created must aim for a mix of ages, backgrounds and circumstances, and create a sense of place through a range of housing types and sizes, and access to communal places.
- IV. The way in which new homes are brought to market enables local people to compete for them on an equal footing with more affluent (including retiree) cash buyers from outside the area. This is necessary to avoid the runaway aging of the population described elsewhere in this HNA.

All developments of 30 homes or greater should be subject to a formal community consultation on the exact nature of the proposed plans via the development of a comprehensive Master Plan. This principal is supported by the 2017 White Paper which includes these statements:

1.46 To improve the approach to design, propose to amend the National Planning Policy Framework:

- expect that local and neighbourhood plans (at the most appropriate level) and more detailed development plan documents (such as action area plans) should set out clear design [house concept rather than ‘detailed design’] expectations;
- strengthen the importance of early pre- application discussions;
- make clear that design should not be used as a valid reason to object to development where it accords with clear design expectations set out in statutory plans;

1.41 ... we want communities to have a more direct say over development in their area.

Large Housing Developments - Summary

PROPOSED POLICY H03 – Large Housing Development Projects (30 homes or greater)

Planning Applications shall be accompanied by Master Plans detailing:

- How integration of communities will be supported.
- Future asset management
- The variety of house size, form and tenure
- The Green Travel Plan and eco standards
- Large developments shall be subject to a full-scale community consultation on the exact nature of the proposed plans.
- Inclusion of serviced plots for custom build, either on an individual basis or for a duly constituted self-build group to organise a collective self-build construction programme. A minimum of whichever is higher of 5% or 2 of the dwelling plots shall be offered.
- Where serviced plots have been made available and marketed appropriately at a reasonable price for a minimum of one year and have not sold, the requirement on the site shall lapse.
- A management plan detailing how it is intended to aid integration of the new community with the wider NP area population

2.5 Home and Housing Development Design

2.5.1 Energy Efficient Design

Chapter 2: Environment & Climate Change section of the Local Plan makes some mention of housing design, paragraph 2.6.11 covers energy efficiency quoting Part L of the Building Regulations requiring new residential developments to improve energy efficiency 'over a phased period', new developments of 10 or less buildings being, in part, exempted.

Nonetheless, as described in [3.3 below](#), technical innovation has an important part to play in making housing affordable and this is certainly a key aspect of local housing need.

In 2016 the government scrapped the requirement for new homes to be 'zero-carbon' - they said it would prove too expensive, though the 2017 White Paper on housing offers to reassess this stance subject to evidence that homes would not be less affordable as a result. Nevertheless striving for 'zero-carbon' designed houses should continue as this will benefit home running costs.

It is noted that a Core Strategy within Bournemouth's Local Plan states:

When considering proposals for residential and non-residential development the Local Planning Authority will require that at least 10% of the energy to be used in developments of more than 10 dwellings or 1000m² of non residential floor space will come from decentralised and renewable or low carbon sources ...

...and...

The Council will encourage the provision of decentralised renewable/low carbon energy generation and heat technology and the installation of the necessary supporting infrastructure....will be favourably considered.

As an example, the putative developer of the large Vearse Farm site has publically stated that zero carbon, energy efficient houses will increase the cost of building by 20% due to materials and builders' costs. This position can, and should be challenged; [see 3.3.9, Low Build Cost, Zero or Low Carbon Housing](#).

2.5.2 HAPPI Principles

The HAPPI (Housing our Ageing Population Panel for Innovation, HAPPI⁹) principles are developed by an All Party Parliamentary Group on Housing and Care for Older People.

The key HAPPI 1 and 2 Principles cover:

- Housing design for older people, and
- Ways of helping older people get over the hurdles to moving thus helping free up properties that are more suitable for families and so improve housing for all age groups.

The principles covering housing design focus on 10 criteria:

- Space and flexibility
- Daylight in the home and in shared spaces
- Balconies and outdoor space
- Adaptability and 'care ready' design
- Positive use of circulation space
- Shared facilities and 'hubs'
- Plants, trees, and the natural environment
- Energy efficiency and sustainable design
- Storage for belongings and bicycles
- External shared surfaces and 'home zones'

HAPPI 3¹⁰ principles have now also been developed to address ways of helping older people get over the hurdles to moving (including finding attractive options to move early enough and seeing the moves as positive). This will help free up properties that are more suitable for families and so improve housing for all age groups.

In 2012, the All Party Parliamentary Group (APPG) on Housing and Care for Older People held an inquiry to consider progress towards the adoption of the recommendations and the design criteria set out in HAPPI. Their report discovered what more could be done to scale up the provision of new forms of housing to accommodate the demand of an ageing UK population¹¹.

The HAPPI principles were updated in June 2016¹² and include the statement:

“Councils need to ensure their Local Plan gives the necessary priority to older people’s housing needs – not least as a core component of any new settlements – and that new developments of retirement housing embrace HAPPI design principles”.

2.5.3 Provision for Infirm or Disabled

The 2007 West Dorset HNA reported ‘8,345 (19.2%) of households in West Dorset contain someone identified as having special needs. This is higher than the national average of 13%. Of these, nearly 98% are defined as having a “medical condition” or are physically disabled.’ A breakdown including Bridport Area specific figures is given in [Appendix 3.6](#) . In this HNA we have considered their needs together with home design criteria for older residents ([3.2.3 below](#)).

2.5.4 Residential Care Accommodation

The Local Plan policy HOUS5. RESIDENTIAL CARE ACCOMMODATION describes three requirements that *should* be met for Residential Care planning applications. A fourth requirement needs to be added covering the requirement to meet HAPPI principles. Furthermore the ‘should’ in the policy needs to be changed to ‘will’ for this policy to be meaningful.

⁹ http://www.housinglin.org.uk/Topics/browse/Design_building/HAPPI/

¹⁰ http://www.housinglin.org.uk/Topics/browse/Design_building/HAPPI/?&msg=0&parent=8649&child=10165

¹¹ Refer report: Housing our Ageing Population: Plan for Implementation - HAPPI

¹² http://www.housinglin.org.uk/library/Resources/Housing/Support_materials/Other_reports_and_guidance/HAPPI3_Report_2016.pdf

Housing Design - Summary

PROPOSED POLICY H04: HOME AND HOUSING DEVELOPMENT DESIGN

- New built development will be expected to have high standards of design and to reflect the guidance of the Bridport Design Statement [To be developed]. Proposals for new housing will also be assessed against the 12 objectives in the guidance published in the latest edition of "Building for Life"¹³, and should obtain the Building for Life quality mark with at least nine "green" levels.
- Proposals of innovative design will be encouraged. Development proposals that are poorly designed and would not improve the character, quality, or function of the area will be opposed.
- Include the demonstration of meeting HAPPI principles as a requirement (not a preference) in Local Plan Policy HOUS5 for Residential Care Accommodation planning applications.

¹³ http://www.designcouncil.org.uk/sites/default/files/asset/document/Building%20for%20Life%2012_0.pdf

3 Aspirations of this Housing Needs Assessment

This section contains ancillary information gathered in the course of researching the HNA. As the contents either don't constitute "Land Use" related topics or are otherwise outside the scope of a Neighbourhood Plan they cannot become Policies. Nevertheless, to achieve the full benefit of the Neighbourhood Plan's policies it is strongly recommended that the aspirational ideas and principles set out below are taken up.

3.1 The Strategic Housing Market Assessment

In **Section 2.3, New Home Quantity, Types and Tenure** the observation was made that there is:

- Concern that the figures derived from the Local Authority's SHMA may be inflated has been disregarded for the purposes of this HNA. However, in view of the counter-productive pressure that the meeting of inflated targets will bring to local authorities it is an aspiration that the 2014 SHMA be updated as soon as possible.

This pressure will come from the 2017 White Paper's aim to make councils more accountable for meeting their targets. The White Paper also states that a 'standard' methodology for determining house quantities will be prepared by the government, but this will take time.

Aspiration HA01: Rework the SHMA

- Re-work the SHMA based on a more representative methodology as soon as possible.

3.2 Ageing Population

3.2.1 Catering for Older People

Appendix 3.1 provides data on population age distribution in the Neighbourhood Plan area, and comparisons with other areas.

The predicted rise in the proportion of people beyond retirement age means that the need for support for the elderly will increase. Even those that are relatively wealthy [REFER APPENDIX 3.2] (of whom Dorset has a large proportion) may require special needs housing.

Dorset Housing Joint Strategic Needs Assessment

A Joint Strategic Needs Assessment (JSNA) is how the three Dorset local authorities, the NHS and other public sector partners in Dorset work together to understand the health and wellbeing needs of our local population.

The Dorset Housing JSNA¹⁴ opens with the statement 'Housing is a key factor that affects people's health. Evidence shows that poor housing conditions cause accidental injury, make existing health conditions worse, make treating health conditions more difficult and have a huge social impact upon the ability of individuals to achieve their potential in education or employment.'

This Housing JSNA paper is one of seven reports¹⁵ that aim to understand the health and wellbeing needs of our local population. Key findings include:

- There is a clear link between the quality of housing and health. Housing improvement can be an important mechanism that can lead to health improvement.
- A lack of affordable housing can have severe implications for the physical and mental health of a person as well as the local economy.
- As more people are living longer, there will be an increased need for home adaptations, specialist housing and residential care bed spaces.

¹⁴ <http://www.publichealthdorset.org.uk/understanding/wider-impacts-on-health/housing>

¹⁵ <http://www.publichealthdorset.org.uk/understanding/jsna/>

- People unable to keep their house warm enough most of the time are more likely to use outpatient departments and visit the GP four or more times. Additionally, poor housing has been related to an increased risk in cardiovascular and respiratory disease in winter.
- Public health is working with partners in local authorities to help improve the housing stock and enable people to live in their own home for longer.

These findings *from Dorset's own local authorities* underpin HNA recommendations that support the need to build a sufficient (or modify an existing) proportion of houses in order to satisfy the needs identified in the Dorset Housing JSNA.

Providing Homes for Older People

Housing developments should be geared to foster development of a balanced age spread with provisions for older people fully integrated. Developers should be required to provide an agreed proportion of homes, if not all, to be suitable for future adaptation to enable residents and family members to remain and play an active part in the community as long as they wish to and are able to do so. The former "Lifetime Homes" standard, now superseded by Category 2 ("Accessible and Adaptable Buildings") of Part M, Vol.1 of Building Standards, provides an appropriate set of requirements. Refer also to [2.5 above](#).

Enabling Downsizing

Part of meeting the housing need is to make the best use of the existing housing stock. Ensuring that there is appropriate new housing for those wishing to downsize is likely to play an important role in allowing others to move up the housing ladder thereby making properties available to those entering the housing market. Understanding the perceived and actual barriers to downsizing should be explored. There is a step between the family home and sheltered housing that should be considered and investigated in more detail, providing sheltered housing alone is unlikely to be the solution. The HAPPI 3 principles ([refer 2.5.2](#)) address these issues.

Residents in outlying areas (particularly those in older properties which can not be adapted to reduced mobility) may, with advancing years, wish to move to more suitable accommodation nearer health and other facilities. This in-migration should be anticipated and planned for.

3.2.2 Healthy Towns

The current initiative by the NHS to create communities geared to a achieving a healthy life-style, catering for older people (and we will all undergo the aging process) should be monitored, learned from and applied.¹⁶ The initiative is given weight by the 2017 White Paper on housing which endorses the 2014 "Built For Life" standard, BfL12.

3.2.3 Home Design Criteria for Older and Infirm Residents

A set of recommendations known as HAPPI [Housing our Ageing Population: Panel for Innovation] aims to provide a healthy living environment for the older sector of the population – see [Section 2.5.2](#).

Housing design can heavily influence the quality of life for a diverse and ageing population and it can increase or relieve NHS bed-blocking and sheltered or Extra Care provision. The challenge is to give thought at the design stage to how adaptable a new home is and how well it might meet future needs.

In October 2015 new accessible housing standards are included for the first time in Building Regulations. The new Volume 1 Building Regulations, Access to and Use of Buildings, Part M Volume 1¹⁷ describes three categories. Category 1 is applicable to all new buildings. However, Categories 2 ("Accessible and Adaptable Buildings") and 3 ("Wheelchair User Dwellings") are optional and can only be demanded if their requirement is set out in their Local Plan.

It is noted that the Local Plan policy ENV12 includes the statement:

- ii) The council will work with stakeholders and the local community to develop an approach for adaptable and accessible homes in accordance with the latest government guidance.

¹⁶ <https://www.england.nhs.uk/ourwork/innovation/healthy-new-towns/>

¹⁷ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/506503/BR_PDF_AD_M1_2015_with_2016_amendments_V3.pdf

Since policies in the Neighbourhood Plan become a supplement to those in the Local Plan there is an opportunity under the Local Plan policy ENV12 to require Category 2 and 3 standards for a proportion of new homes. The 2007 West Dorset HNA quoted 19.2% of households as containing someone with an infirmity requiring special housing needs, of whom many will simply be elderly. The 2014 report by “Aspire”¹⁸ recommends that 10% of all new properties should be wheelchair accessible. Habinteg¹⁹ point out that nationally there are 11.6 million disabled people in Britain and our society is ageing rapidly, yet only 6% of our homes provide even basic accessibility features.

Ageing Population - Aspirations

Observations:

- I. Housing is a key factor that affects people’s health
- II. The predicted increase in people beyond retirement age means an increased need for their support.
- III. Housing developments should be geared to foster development of a balanced age spread with provisions for older people fully integrated.
- IV. Ensuring appropriate new housing for those wishing to downsize will play an important role in allowing others to move up the housing ladder
- V. The current initiative by the NHS to create communities geared to a achieving a healthy life-style and catering for older people should be monitored, learned from and applied
- VI. Applying at the design stage the set of recommendations known as HAPPI can positively influence the quality of life for a diverse and ageing population and relieve NHS bed-blocking.
- VII. The 2014 report by “Aspire” recommends that 10% of all new properties should be wheelchair accessible

Aspiration HA02: Ageing Population

- Gear housing developments to foster development of a balanced age spread
- Require a proportion of homes (if not all) to be suitable for future adaption to cater for the aged and less able.
- Facilitate downsizing as a potential for freeing up housing stock
- Investigate the need for bridging the move from family home to sheltered home.
- Include the requirement for Building Regulations “Access to and Use of Buildings”, Part M Volume 1 Category 2 standard to be applied for all new housing developments.

3.3 The Need for Novel Approaches

Something radical needs to be done to solve the affordability problems that are repeatedly identified in this HNA. This section pinpoints innovative initiatives with the potential to ease the shortage of affordable homes. Some may already have been applied, in one form or another, within the Neighbourhood Plan area, but all of would benefit from greater investigation and application.

3.3.1 Investment in Social Housing

One of Europe’s biggest investment funds, Cheyne Capital, is to build 400 mixed tenure homes in Luton. These homes will be made available at low rents and leased to the local council who will pay a Consumer Price Indexed linked lease to the fund. The model has been meticulously developed and Cheyne Capital is looking to invest £850m in similar projects throughout the UK. This model can clearly be replicated within the Neighbourhood Plan area.

¹⁸ http://www.housinglin.org.uk/library/Resources/Housing/Support_materials/accessiblehousing2014-aspire.pdf

¹⁹ <http://www.habinteg.org.uk/foraccessiblehomes> and <http://www.habinteg.org.uk/toolkit-demographics>

3.3.2 Application of Innovative Methods, Design and Thinking

[SECTION INCOMPLETE. INTENTION IS TO PROFILE NOVEL DEVELOPMENTS (MORE THAN JUST HOUSE DESIGN; FINANCE SCHEMES, FACTORY MADE HOMES, ECO HOMES, ETC)]

Legal & General Link <http://www.legalandgeneral.com/homes/>

Wimpey changed their design to create a forward-thinking development of almost 600 properties on a former industrial site at Staiths South Bank in the north-east of England. An example of a developer having the courage to re-think.

<http://www.bbc.co.uk/news/uk-england-tyne-35873651>

Ty Solar Houses (Dibden CLT) <http://westernsolar.org.uk/home/>

The 2017 White Paper acknowledges that there is scope for applying modern methods of construction. The adoption of innovative approaches to new home development can benefit a range of sustainability issues and should be encouraged.

Aspiration HA03: Innovation

- Planning applications containing innovative approaches to the construction of energy efficient homes are encouraged and will be favourably considered that demonstrate:
 - The sustainable use of resources
 - Design features compatible with sustainable lifestyles

3.3.3 Mutual Home Ownership Schemes

Mutual Home Ownership Schemes (MHOs) represent a viable way for those who cannot afford to buy outright to be able to work towards owning their home whilst living in it.

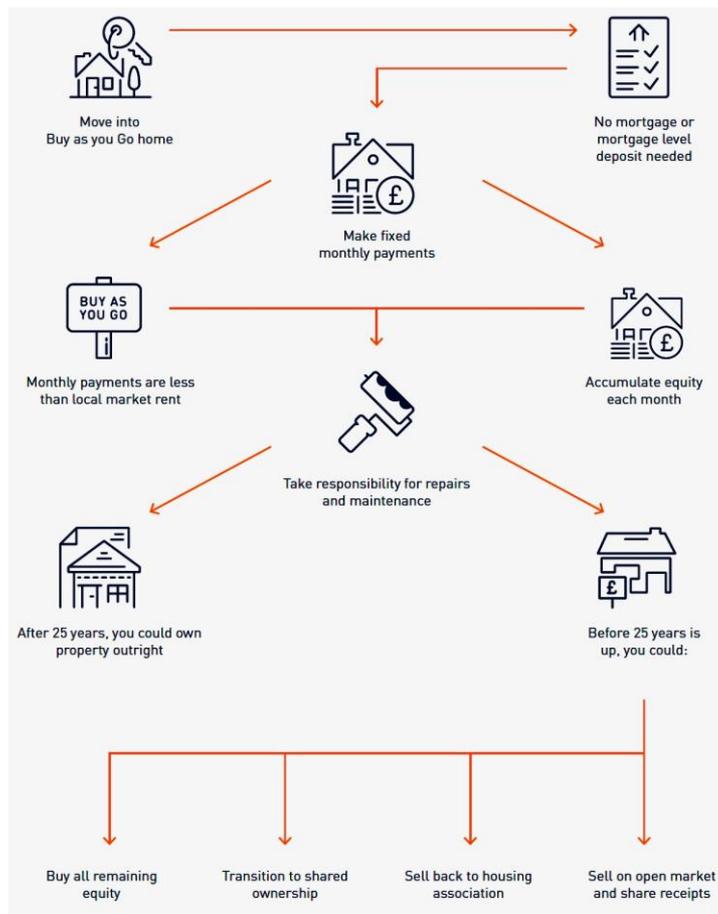
These schemes guarantee that residents only pay 35% of their net income to live there and that the homes remain affordable forever. Each month residents build up equity in the development which they sell when they leave. When the occupant leaves the home appreciation is applied based on the increase in average earnings. Depreciation is also applied to pay for their use of capital items. A complex algorithm based model is used to run the scheme.

The LILAC²⁰ housing development in Bramley, west of Leeds has been based on an MHO scheme. This development is also ecologically responsible.

3.3.4 'Buy as you go' schemes

Similar to Mutual Home Ownership scheme, The National Housing Federation are promoting a 'Buy as you go' scheme. Here the occupant could ultimately sell on the open-market.

²⁰ www.lilac.coop



NATIONAL HOUSING FEDERATION: "BUY AS YOU GO"

3.3.5 Self-build and Custom-build Housing

Such houses are built to the needs and wishes of the residents, often incorporating new technical ideas, variety of form and a community focus. Interest in self-build and custom-build housing has grown and is now actively supported by the Government (2017 White Paper ref.1.34).

That there is strong support for self-build and community-led development is evidenced by the proposed Co-housing Community Land Trust "Hazelmead" development near Bridport Hospital.

There is scope for identifying opportunities for local private investment, community share issue and crowd funding to finance local housing schemes. More sites will need to be identified and made accessible for self-build and cohousing projects to succeed.

Dibden View on the northern edge of Bridport was an early local venture into self-build, through a "self-finish" programme. Since then the support for self-build has improved significantly with the Local Authority having established a register of interest in 2016 in accordance with Planning Practice Guidance²¹ Self-build and Custom Housebuilding Registers.

The registers provide evidence of demand and may be a material consideration in Local Plan decision-taking including developing plans for new housing on land owned by the local housing authority.

The Local Plan (para 3.5.4) states that Neighbourhood development plans have the potential for:

Encouraging self-build homes or low impact dwellings where these would not currently be allowed;

It is necessary to set out clear delivery mechanisms and seek partnership with landowners who may have more willingness to become involved with local groups rather than major developers. A register of such potential sites would be valuable.

²¹ <http://planningguidance.communities.gov.uk>

Parts of large estate developments should be set aside as serviced plots for self-build type projects, as described in [Section 2.2 above](#).

Whilst demand from those interested in a collective house-building project is predicted to grow, it is recognised that generally levels of knowledge and understanding are currently low and support and facilitation is needed to help community builders and cohousing groups.

3.3.6 Shared Ownership Housing (Co-Ownership)

Shared Ownership (where a portion of the equity remains owned by the developer or their agent or a Housing Association) provides an affordable opportunity for those unable to buy outright but are in work and can foot some mortgage responsibility. The resident buys a percentage of the property from the housing association and rents the remainder. Shared owners start by owning a percentage of the property, say 40%, and as their finances improve they can buy more of the property.

This model is working well in the NP Area. The Edwards Close development, built in Symondsbury parish near the western edge of Bridport in 2015, is a successful Shared Ownership scheme. At Dibden View, a 2012 development of 45 homes on the northern edge of Bridport, one-third of the homes are on a Shared Ownership basis.

However, those who go into Shared Ownership can find it very difficult to move up the ladder to larger homes as their families grow and therefore “family sized” homes would be the most appropriate type to offer under this model ([refer Appendix 2.1](#)). New build Shared Ownership dwellings should guarantee the right to ‘staircase’ in reasonable increments, even to 100% ownership. 100% is reluctantly acknowledged to be necessary, despite the risk of the property eventually being sold out of the affordable scheme, because with a cap at less than 100% many lenders are reluctant to grant a mortgage thereby denying prospective buyers a home.

Reference is made to the Homes & Communities Agency "Shared and Affordable Homes Programme"²² which aims to increase the supply of Shared Ownership and other affordable homes in England by March 2021. Local Authorities have the chance to bid for Shared Ownership support.

3.3.7 Availability of Mortgages

The reluctance of mortgage providers to enable ex Local Authority housing stock to be obtainable by local families and first time buyers is an identified issue, [refer Appendix 2.1](#) .

Presently, restrictive covenants or local occupancy restrictions, such as s157 of the Housing Act 1985, are designed to ensure that people living or working in West Dorset in the last 5 years and those coming here for employment are housed, which is a positive influence. However, ex Local Authority housing is usually treated by mortgage companies as a “restrictive” occupancy and very few are prepared to provide mortgages.

A “Mortgage In Possession” clause in a mortgage agreement on a shared-ownership property can make it easier to get a mortgage since it guarantees the lender access to 100% of the property should the borrower default. This may be unpopular with the provider of the shared property however as they run the risk of losing their asset; it's a balance. The advantage would be that this can free up the market by making buying a shared-ownership property easier.

3.3.8 Facilitation Services

Advice and information on alternative ways of entering the housing market other than a straightforward mortgage are not readily available beyond Estate Agents and mortgage lenders, whose business interests can mitigate against advice on anything other than the traditional open-market models.

²² <https://www.gov.uk/government/collections/shared-ownership-and-affordable-homes-programme-2016-to-2021-guidance>

3.3.9 Low Build Cost, Zero or Low Carbon Housing

Cardiff University have built a prototype house²³ that exports more power to the grid than it uses, at a cost of £1,000 per m² which they say falls within the normal budget for social housing. The house took just 16 weeks to construct. The designers say it will need to import energy in the winter, but the imports will be trumped by energy exports during summer months.

ZEDfactory²⁴ have a design of “Zero Bills” house which is self-sufficient for energy year round, and is currently proposed for a 96-home development in Newport, Essex. Their approach is to train local builders to construct the first home(s) when the rest of the site can be completed by ordinary tradesmen. A typical property is expected to take 12 to 16 weeks to complete.

Such innovative developments are expected to have application within the Neighbourhood Plan area to alleviate the affordable and low cost housing shortage, reduce long term environmental impacts, and reduce life time running costs.

Aspiration HA04: Aspire to Zero-carbon Housing

- Initiate studies to investigate “zero-carbon” house designs for application in the Neighbourhood Plan area.
- Encourage “zero-carbon” house designers to bid for pilot projects with the NP Area.
- Promote innovative forms of finance that consider the lower running costs and life-time affordability of energy efficient houses
- Promote the philosophy that developments should be required to minimise running costs by maximising energy efficiency in new homes

3.3.10 Rural Developments on Smallholdings

Being a predominantly rural area, many small farming concerns could provide a location for very small scale housing development. This would meet the needs of a household having one or more members employed on the land, and others employed locally in another occupation. . Whilst recognising that such development will have very little influence on solving the overall housing need problem it will bring benefit to some individuals. Relaxation of planning restrictions to enable small scale, appropriate development for this type of site is recommended.

3.4 Second Homes, Holiday Homes and Holiday Lets

Approximately 5% of the Neighbourhood Plan area’s houses are second homes or holiday homes. This is a significant proportion of the housing stock, **refer Appendix 3.10** .

Whilst recognising that Dorset is an attractive place to retire to and enabling the tourist industry is important, so many houses being empty for large parts of a year, particularly where holiday and second homes are concentrated, can be damaging to the local community.

Furthermore, the demand for second and holiday homes pushes up local open-market prices (**refer Appendix 2.1 and Appendix 3.10**).

Consideration has been given in this HNA to addressing restrictions on holiday and second homes but despite the positive example shown in Cornwall by St. Ives Neighbourhood Plan where second home ownership is 25% (**refer Appendix 3.10**), this policy would not currently be supported in West Dorset. Nonetheless, the Local Authority is encouraged to consider following the St. Ives example.

²³ <http://www.bbc.co.uk/news/science-environment-33544831>

²⁴ <http://www.zerobillshome.com/zerobillshome/>

Aspiration HA05 Second and Holiday Homes

- A policy to curtail growth of Second Homes and Holiday Homes would benefit the Bridport Area, and the Local Authority is asked to consider introducing such a policy.
- Or, significantly increase council tax and put the money to building social housing.

3.5 Development Outside Development Boundaries

Chapter 3 of the Local Plan in essence describes how new development should be distributed to try and provide balanced communities. Pertinent to the HNA is that part of Policy SUS2 DISTRIBUTION OF DEVELOPMENT which says that outside of defined Development Boundaries development shall be strictly controlled, but gives a list of exceptions which include "Affordable Housing", and "Open market housing through the re-use of existing rural buildings". These categories are expanded in Policy SUS3 ADAPTATION AND RE-USE OF BUILDINGS OUTSIDE DEFINED DEVELOPMENT BOUNDARIES.

This section of the Local Plan lists the settlements with over 200 dwellings that do not have Development Boundaries and describes the approach that can be taken should development be sought.

3.6 Bridport Local Area Partnership, BLAP

BLAP produced a report in April 2012 titled "The Future of Affordable Housing in the Bridport Area". This comprehensive report underpins the findings of this HNA and provides additional recommendations especially in the area of availability of land and extension of the Development Boundary.

The report notes:

... the exceptional disparity between average wages and average house prices, and the fact that private sector rents are beyond the reach of those on low incomes as a result, demand for subsidised rental properties exceeds supply.....

The report was submitted to the West Dorset District Council, WDDC. BLAP considered it WDDC's duty to intervene and consider radical measures to avoid a perpetuation of a serious and growing problem.

The Report can be summarised as:

Monitoring

WDDC should define the concepts of 'need' and 'want' and introduce a new Housing Database that captures all aspects of need and supply in both the private and public sector to give greater clarity to targeting need.

Adopted BLAP Proposal:

Aspiration HA06: HOUSING DATABASE

- Establish a new Housing Database that captures all aspects of housing need and supply in both the public and private sector to enable greater clarity in identifying and addressing housing need.

Types of Tenure

An affordable housing strategy needs to distinguish and prioritise between low-cost owner occupation, equity sharing, and straightforward rental.

WDDC should recognise that the Government's definition of 'Affordable Housing' is a serious misnomer and will only meet the needs of better off people living in the area.

Equity sharing arrangements deserve support, with Community Land Trust type arrangements to lock in the subsidy for future generations.

A priority should be to focus on the urgent need for social housing, and address the backlog.

Tenants should have longer secure tenancies, as is normal in the rest of the EU.

The key priority is for rented accommodation to be made affordable through subsidy. Therefore main interventions should focus on increasing supply and affordability of rented accommodation.

Adopted BLAP Proposal:

Aspiration HA07: PRIVATE RENTED ACCOMMODATION

- All private landlords should be required to register their properties in a council run registration scheme to enforce the same standards as the social housing sector.
- Increase the supply and affordability, through subsidy, of rented accommodation.

Policies to increase supply of genuinely affordable housing:

High land prices are a major factor [in deterring development]. The Council must make use of public assets in the form of land it owns within current development boundaries by selling such land at peppercorn cost solely for building affordable housing, unless there is a clear and specific reason not to. The land subsidy should be 'locked in' for perpetuity.

Adopted BLAP Proposal:

Aspiration HA08: PUBLIC ASSETS

- The local Council must make use of public assets in the form of land it owns within current development boundaries by selling it at peppercorn prices for affordable housing development.

The Council must confront the fact that extending development boundaries is, in the main, a massive financial benefit to developers and landowners if planning permission is granted. This makes the land too expensive to build genuinely affordable rented accommodation.

A solution would be to offer landowners the option to sell suitable land to the Council at a premium above its agricultural value on the understanding that only Council-owned land may fall within extended boundaries, [thus enabling Affordable Housing, or lower cost housing, development over and above the 35%].

The Council should jointly pledge to follow this policy to incentivise landowners to take up the offer. If no organisation expressed a desire to develop the site for this purpose it could be sold to a private development company and ring-fence the profit for Affordable Housing subsidies.

Adopted BLAP Proposal:

Aspiration HA09: CONTROL OF LAND PRICES

- Since extending development boundaries is, in the main, a massive financial benefit to landowners the local Council should offer landowners the option to sell suitable land to the Council at a premium above its agricultural value on the understanding that only Council-owned land may fall within extended boundaries. If no organisation wish to develop the site for this purpose it could be sold to a private development company and ring-fence the profit for Affordable Housing subsidies.

An alternative approach to the problem would be to limit the profit gained from securing residential planning permission to a modest level by demanding high levels of subsidised affordable housing on site, or very substantial financial contributions in lieu of such housing.

Extending Development Boundaries

A Development Boundary extension almost inevitably means loss of greenfield land, generally within the AONB. Where this occurs, the retention of Green Corridors should be a priority.

Adopted BLAP Proposal:

Aspiration HA10: EXTENSION OF DEVELOPMENT BOUNDARY

- Should a Development Boundary be extended then, to compensate for the loss of greenfield land, the extension will be coupled with the retention of Green Corridors.

The local community should be involved in proposing changes to development boundaries in pursuit of affordable housing. The Neighbourhood Plan process could enable this.

BLAP favour a properly defined low impact rural dwellings policy outside development boundaries.

Exception sites and Community solutions

Exception sites should be purely for affordable housing to include rented and equity shared properties using Community Land/Property Trust-type arrangements.

Sustainable provision of housing in villages

In rural areas no market housing development should be permitted unless it is part of a Neighbourhood Plan.

Other policy issues

BLAP support the minimum of 35% affordable housing in the [then] draft District Local Plan. This should be an absolute minimum with no exceptions.

WDDC are urged to restrain land-owner/ developer profits.

A policy should be adopted that any development of over 99 houses should provide special housing needs for the vulnerable and elderly. The Neighbourhood Plan Housing Working Group decided not to adopt this BLAP policy which was felt to be under-ambitious.

Bring empty properties into use

BLAP regret the prospect of tenant purchase of housing association property effectively removing the houses from the stock of social housing forever. Income thus gained must be used to help fund affordable housing (in accordance with Government policy). Where the supply of residential land is scarce such sales should be avoided wherever possible.

Adopted BLAP Proposal:

Aspiration HA11: SALE OF HOUSING ASSOCIATION HOMES

- To compensate for the fact that the tenant purchase of housing association property reduces the social housing stock forever, use the income gained from such sales to help fund affordable housing (in accordance with Government policy).
- Where the supply of residential land is scarce sales of Housing Association homes should be avoided wherever possible.

Land Costs

Further to BLAP’s observations concerning land costs Shelter²⁵, an organisation that helps those with bad housing or homelessness, made the following analysis of land cost issues.

The current private house building market is invariably unable to fully meet the need for more homes. There are a number of reasons for this but at the heart is the high cost of land. Land is inherently scarce thus developers compete with each other to pay over the odds for it (usually pricing smaller builders out).

The more a developer is obliged to pay for land, the more they have to squeeze down the size, quality and affordability of homes. They are also incentivised to try and wriggle out of affordable housing obligations (‘Section 106’). The greater the land cost the greater the incentive to hold on to the land waiting for its value to rise.

Simply put, the cost of land ensures it doesn’t become rational for developers to build the homes we need, when we need them.

To address this dilemma Shelter’s vision for empowering private house builders is shown in the figure below. It is recommended this approach be explored within the Neighbourhood Plan area.



ADDRESSING HIGH LAND COSTS – SHELTER’S MODEL

Adopted BLAP Proposal:

Aspiration HA12: LAND PURCHASE COSTS

- To ensure that the cost of land does not preclude the need for affordable homes and to empower private house builders - support local authority intervention to secure lower purchase costs using the credible threat of a Compulsory Purchase Order as a last resort.

²⁵ http://england.shelter.org.uk/our_work

Appendices

The Appendices provide evidence and background information which support the conclusions and recommendations of the previous chapter, and a glossary of terms.

APPENDIX 1: ANALYSIS OF THE LOCAL PLAN & SHMA

APPENDIX 2: PRIMARY EVIDENCE FROM NP TEAM SURVEYS

APPENDIX 3: SECONDARY EVIDENCE FROM PUBLIC DOMAIN

APPENDIX 4: GLOSSARY OF TERMS

APPENDIX 5: DOCUMENT CHANGE HISTORY

Draft 10: April 2017

Appendix 1: Analysis of the Local Plan & SHMA

Appendix 1.1 Introduction

It is a requirement that this HNA takes account of the Local Plan, in this case the West Dorset, Weymouth and Portland Local Plan 2011-2031, adopted October 2015.

The Local Plan is in turn based on the West Dorset and Weymouth & Portland Councils' Strategic Housing Market Assessment [SHMA] 2014 (Parts 1 & 2).

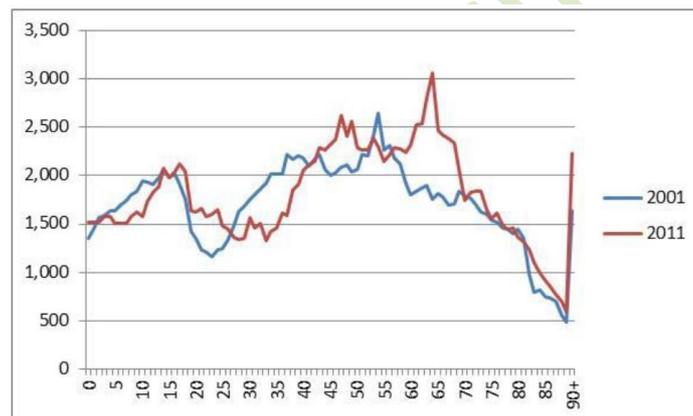
This section provides a description and analysis of the Local Plan and SHMA.

Appendix 1.2 Strategic Housing Market Assessment - SHMA

In the SHMA 'need' is synonymous with 'demand', covering the affordable sector as well as market housing. Total need, or demand, equals the total housing that would be provided across both sectors, if land supply is not constrained by planning.

Population Age Distribution

The SHMA notes that the most noticeable difference between 2001 and 2011 is the general ageing of the population with fewer younger working age groups (25-45) and higher numbers of people who are already retired. This is illustrated in the following diagram.



GENERAL AGEING OF POPULATION 2001 TO 2011 (SHMA PART 1, FIG 6.7)

Given this demographic trend the SHMA suggests (Sec 6.43) that 'a positive change in planning policy may be justified. If the development plan continues in future along a trajectory similar to that observed in the past 10 years, we may expect the population to continue to age at a faster rate than other regions of England, with potential risks for the local economy (reliant on younger age groups) and a shift in the structure of local communities and changes for the services reliant on younger people (e.g. schools).'

The SHMA's answer (Sec 6.43) to countering the ageing pattern is to recommend increasing the home building rate "to 'top up' the declining (and ageing) local population and secure the workforce" (Sec 6.43). However this method might equally simply attract yet more people of retirement age, further exacerbating the situation. What is really needed is a way of stemming the flow out of the area of younger residents, many of whom can not afford to buy a home here.

Projected Numbers of New Homes

Government DCLG trend analyses predict that the average number of new dwellings for West Dorset over the period 2016-2030 is 482. The SHMA differs from this, offering a number of different modelling options and settling instead on a predicted number of dwellings per annum for West Dorset of 605. This figure assumes that 2001-07 trends will apply, anticipating a "housing boom" amid very favourable economic conditions (Part 1 Sec.4.30). This is an unfortunate choice given the poor economic outlook which has prevailed ever since, and instead the 2007-12 based model based on more recent ONS data for 2012 is more realistic. This would predict an annual housing

requirement of just 400 instead (Part 1 Table 4.1), and applying a 15% pro-rata for the NP area, **60 dwellings per annum** becomes the indicative figure for predicted need in the NP area.

It is noteworthy that the SHMA may have greatly inflated (by up to 50%) the number of new homes required. This accords with the findings of a 2015 study carried out nationally into SHMAs by CPRE, “Set Up To Fail”,²⁶ which shows that of 54 recent Local Plans examined the average housing requirement was 30% above Government projections.

Affordable Housing Calculations

Affordable Housing is covered in Part 2 of the SHMA. Table 5.2 would appear to well illustrate the case for maximising the construction of lower cost housing:

<i>Number of bedrooms required</i>	<i>Unsuitably housed households</i>	<i>Percentage unable to afford entry-level market housing</i>	<i>Households in current need</i>
One bedroom	475	83.2%	396
Two bedroom	273	70.1%	191
Three bedroom	424	66.4%	282
Four or more bedrooms	389	77.2%	301
Totals	1,562	74.8%	1,169

However, the SHMA then goes on to draw some surprising conclusions. First (Sec.5.9) it deduces that 25.2% of “unsuitably housed” households are in fact able to afford market housing, though why they would carry on living in substandard conditions is not explained. It goes on to assume that the 386 properties they occupy will be liberated and become available for re-use, subtracting this number from the quantity of new Social Rented housing which is needed to be built; 123 present-day Social Rented homes would be “converted” into Affordable Rented (Fig 5.1).

The final conclusion (Fig 6.1) is that the needs of all 1562 “households in need” in West Dorset can be met by the construction of just eight 4-bedroomed Social Rented homes (an average build rate of one every two years across all of West Dorset).

The authors of this HNA submit that these conclusions do not stand up to reasonable scrutiny.

Summary of Key Findings – SHMA:

- Between 2001 and 2011 the population has noticeably aged. The SHMA proposes to counter that by increasing the rate of house building to attract more people of working age from outside the area, but does not consider the additional retirees who will also arrive.
- The SHMA may have greatly inflated the number of dwellings required for the NP Area, from 60 to 90 per annum.
- That the entire Social Rented housing need across West Dorset can be met by building just eight 4-bedroomed new homes is an impractical conclusion.

Appendix 1.3 Local Plan

The 2015 West Dorset, Weymouth & Portland Local Plan is a 230 page document comprising 16 Chapters. The Sections most pertinent to housing are:

- Chapter 1 Introduction
- Chapter 2 Environment and Climate Change
- Chapter 3 Achieving a Sustainable Pattern of Development
- Chapter 5 Housing
- Chapter 13 Bridport

Chapter 13 headed ‘Bridport’ opens with the statement ‘Bridport (including the adjoining parishes that form part of the built area of the town)’. This description is taken as the area covered by

²⁶ <http://www.cpre.org.uk/magazine/features/item/4167-set-up-to-fail>

the Development Boundary, described in [1.5 above](#), which includes the planned major development at Vearse Farm on Symondsbur's border with Bridport.

Extracts from the Local Plan's 'Strategic Approach' statement state:

... The type, size and mix of housing will be expected to reflect local needs as far as possible and result in balanced communities.

Although the total projected need for affordable housing is not expected to be met in the plan period, opportunities will be taken to secure affordable homes to meet local needs.

And extracts from the Local Plan's 'Affordable Housing' statement state:

Affordable housing must be provided at a cost low enough for local people whose needs are not met by the open market to afford. It should remain at an affordable price (if it is practicable to apply suitable restrictions).

There are three main types of affordable housing;

- Social rented
- Affordable rented, and
- Intermediate housing.

Housing available for social or affordable rent is rented housing normally provided by registered providers and regulated by the Homes and Communities Agency.

Intermediate housing can include shared ownership products, leasehold shared-ownership schemes and discounted sale (with future sales restricted to the same discount).

Lower cost open market housing, aimed at first time buyers, is not considered to be affordable housing as it does not remain affordable in the longer term.

Other pertinent extracts from the Local Plan:

There is a need to:

- Be seen as a working town with a good balance between housing and jobs
- Focus development on meeting local needs for jobs and housing
- Provide affordable homes.
- Keep and attract people of working age.
- Allow for people moving into the area to live and work.

It is noted that:

- There are large numbers on the housing register
- House price to wage ratio is significantly higher than average
- Older people dominate the demographics and this will grow

Policy type statements include:

- 35% is the target for affordable housing provision on open market housing.
- Affordable houses should remain at an affordable price.
- Disabled peoples' housing requirements may be met through adaptation of some housing.
- There must be a clear need, which cannot otherwise be met, for affordable Housing Exception Sites from a local community.
- Future occupancy will be prioritised for people with a local connection.
- Market housing cross-subsidy on exception sites could be brought forward.
- A variety of housing sizes are necessary to meet local needs and create mixed communities.

Appendix 1.3.1: Local Plan Chapter 1: Introduction

This Chapter provides the visions, strategies and issues common to the whole of West Dorset.

Significant emphasis is given to issues of

- Affordable Housing
- The balance between housing and jobs
- Availability of (building) land and strategic allocations (refer below)

The strategic allocations provide the main development opportunities and are seen in the Local Plan as fundamental to delivering sufficient development. The allocations, with approximate phasing shown shaded, for Bridport are shown in [Appendix 3.4 below](#) and amount to 945 homes.

Appendix 1.3.2: Local Plan Chapter 3: Sustainable Development

Chapter 3 of the Local Plan in essence describes how new development should be distributed to try and provide balanced communities.

Pertinent to the HNA is that part of Policy SUS2 DISTRIBUTION OF DEVELOPMENT which says that outside of defined Development Boundaries development shall be strictly controlled, but gives a list of exceptions which include "Affordable housing", and "Open market housing through the re-use of existing rural buildings". These categories are expanded in Policy SUS3 ADAPTATION AND RE-USE OF BUILDINGS OUTSIDE DEFINED DEVELOPMENT BOUNDARIES.

This section of the Local Plan lists the settlements of over 200 dwellings that do not have Development Boundaries and described the approach that can be taken should develop be sought.

Appendix 1.3.3: Local Plan Chapter 5: Housing

Chapter 5 of the Local Plan gives the reasons there is a need for more homes, reasons that lie very much at the heart of this HNA. They are:

- To provide generally affordable homes.
- To keep and attract people of working age in view of the dramatic increase in those over 60.
- To cater for a reduction in household size (people living longer, young people leaving home earlier).
- To allow for people moving into the area to live and work.

It is also noted that:

- There are large numbers on the housing register
- House price to wage ratio is significantly higher than national and regional comparisons.

The Local Plan also acknowledges that 'the total projected need for affordable housing is not expected to be met in the plan period' but that 'opportunities will be taken to secure affordable homes to meet local needs', including ensuring all new open market housing sites make a contribution.

Further depth is given in Chapter 5 on the following aspects:

Affordable Housing

It is emphasised that Affordable Housing should not be confused with 'lower cost housing'

- A proportion of new housing must be affordable (with no lower threshold, i.e. all open market housing sites are expected to contribute enough to maintain the target allocation, either through on-site provision or financially). *However, in a judgement issued May 2016, the Appeal Court backed a government policy waiving "Section 106" Affordable Housing requirements on sites of 10 units or fewer. But, as Bridport Area is classed as "protected" in terms of Affordable Housing, developments as small as 5 properties must provide the agreed percentage of Affordable Housing – not 10 or more which is the general rule.*
- 35% is the target for affordable housing provision on open market housing. Note, it was to have been a *minimum* of 35%, but this was modified at the last minute.
- Affordable houses should remain at an affordable price in perpetuity (if it is practicable to apply suitable restrictions).

Tenure, Size, Type and Mix

- Intermediate affordable housing enhances mixed communities and economic viability.
- Both current and future needs will be taken into account in determining the right mix.
- Disabled peoples' house requirements may be met through adaptation of some housing.

Affordable Housing Exception Sites²⁷

- There must be a clear need from a local community, which cannot otherwise be met.
- Future occupancy will also be prioritised for people with a local connection.

²⁷ These are house building sites that, subject to meeting certain conditions, would not be granted planning consent for open market housing, only for affordable housing

- Market housing cross-subsidy on exception sites could be brought forward.

Open Market Housing Mix

- A variety of housing sizes is necessary to meet local needs and create mixed communities.
- The Strategic Housing Market Assessment indicates a greater need for two and three bedroom homes. This will vary according to location and may change over time.

Houses in Multiple Occupation

- The trend towards smaller households means a continuing market for flats, apartments and housing vulnerable groups is likely.

Residential Care Accommodation

- This is covered under a policy.

Appendix 1.3.4: Local Plan Chapter 13: Bridport

This chapter notes there is a significant demand for housing, employment and retail development, including a substantial affordable housing need. Also that Bridport 'is relatively self-contained with a good balance between jobs and housing'.

Included in the Vision for 2031 is that Bridport will:

- Still be seen as a working town with a good balance between housing and jobs
- Focus development on meeting local needs for jobs and housing....
- Protect the surrounding nationally-designated landscape and floodplain...

It is acknowledged that there is very little in the way of development currently taking place to help achieve this vision.

Over and above the strategic sites shown in Table 1 are sites identified in the SHLAA as having potential, even though there is no policy specifically allocating them:

- Sites north of the Crown Inn roundabout.
- Bridport Town Centre to include further retail and office development on the Rope Walks car park or the Coach Station area. (There is local scepticism as to the sense and long-term sustainability of such a development that, in any case, makes no mention of housing.)

Appendix 2: Primary Evidence from NP Team surveys

This Chapter describes “primary data” from dedicated surveys carried out by the Neighbourhood Plan Housing Working Group.

Appendix 2.1 Estate Agents Survey

The following is a summary of the main points arising from questionnaire based survey and discussions with Bridport based estate Agents.

Appendix 2.1.1: Demand for Housing

Demand outstrips availability for everything from retirement homes to holiday homes.

There is a shortage of properties for first time buyers with bidding wars mainly for houses below £250,000 (two bed semi-detached houses with parking are most in demand). Many first time buyers still live with parents in order to save deposits and without parents help have difficulty in obtaining mortgages.

Compounded by the difficulties in purchasing houses, accommodation in ‘buy to let’ properties becomes the only alternative for younger people. However, there is also a severe shortage of supply of affordable rented accommodation, mainly 2 to 3 bedroom properties for one-parent families (a growing area), plus expanding small families. 2 to 3 bed semis are seen as the most versatile properties as they can be lived in for long lengths of time by a variety of people and age groups.

Grandparents often continue living in their family home, despite it not being well adapted to the needs of the older generation, because of lack of residential or retirement homes.

Tourism-related businesses report having trouble recruiting seasonal staff. Within the Neighbourhood Plan area there is a shortage of youngsters, and if people from outside are brought in they can't afford to rent at local rates.

Adequate housing stock is seen as important to enable a thriving local economy as well as for public wellbeing.

Appendix 2.1.2: Lower Cost Housing Shortage

Lower cost dwellings are in short supply due to low levels of new house building (refer [Appendix 3.4 below](#)). It was noted that ex local authority houses have restrictive covenants that deter banks from giving mortgages. Section S2²⁸ (Law of Property (Miscellaneous Provisions) Act 1989) also gives rise to difficulties obtaining mortgages.

Appendix 2.1.3: Other Observations Made

Based on one Estate Agent's experience, it is anticipated that for a new large housing development, without control over tenure, 60% of buyers would be from outside Bridport Area. The remaining 40% would be local buyers and those moving to Bridport to take up offers of work.

Shared Ownership agreements are particularly necessary for those unable to buy. However, those who enter shared ownership agreements can find it very difficult to move up the ladder because of the need to match the share to a new buyer's circumstances. Shared ownership houses should therefore ideally be family-sized. The ‘right to staircase’ (move to a property with a different equity share) should also be incorporated in agreements (though not to the extent where a property can be 100% owned by the occupant).

Estate agents are obliged to get the best price and buyer for their client. This means that cash buyers are lower risk as they can choose to bypass searches that can take 13 weeks and also avoid the time and effort needed to secure a mortgage. Furthermore, companies purchasing properties for investment insist on 4-6 weeks exchange and two weeks completion time thereafter. All of this means that anyone needing a mortgage is unable to compete with these short completion times.

²⁸ <http://www.legislation.gov.uk/ukpga/1989/34/section/2>

Summary of Key Findings – Estate Agents

1. Demand outstrips supply for every type of home.
2. Particular shortage of properties for first time buyers who still live with parents and have difficulty in obtaining mortgages.
3. Severe shortage of supply of affordable rented accommodation.
4. 2 to 3 bed semis are seen as the most versatile properties.
5. Lack of residential homes for older people or retirement homes.
6. Restrictive covenants on Ex local authority houses mean banks are unwilling to give mortgages.
7. Anticipate that for a large development 60% of buyers would be from outside Bridport Area.
8. Those entering shared ownership agreements find it very difficult to move up the ladder. The 'right to staircase' should also be incorporated in agreements.
9. Incoming cash buyers can move quickly compared to others as they don't need a mortgage and may bypass searches.
10. Companies purchasing investment properties insist on 8 weeks to complete leaving others with negligible chance of purchasing.

Appendix 2.2 Open-Market Sale Price and Affordability

Analysis of Land Registry data shows average property sale prices in the NP area in 2015 and the increase of those prices from 2012.

Average Property Sale Prices for NP area in 2015			
Property Type	2015 avg. sold price	Number sold	Average 3-year increase
Detached:	£342,726	104	+5.03%
Semi-detached:	£248,927	58	+1.18%
Terraced:	£209,390	105	+6.29%
Flat or Maisonette:	£151,592	76	+7.80%
All types:			+5.41%

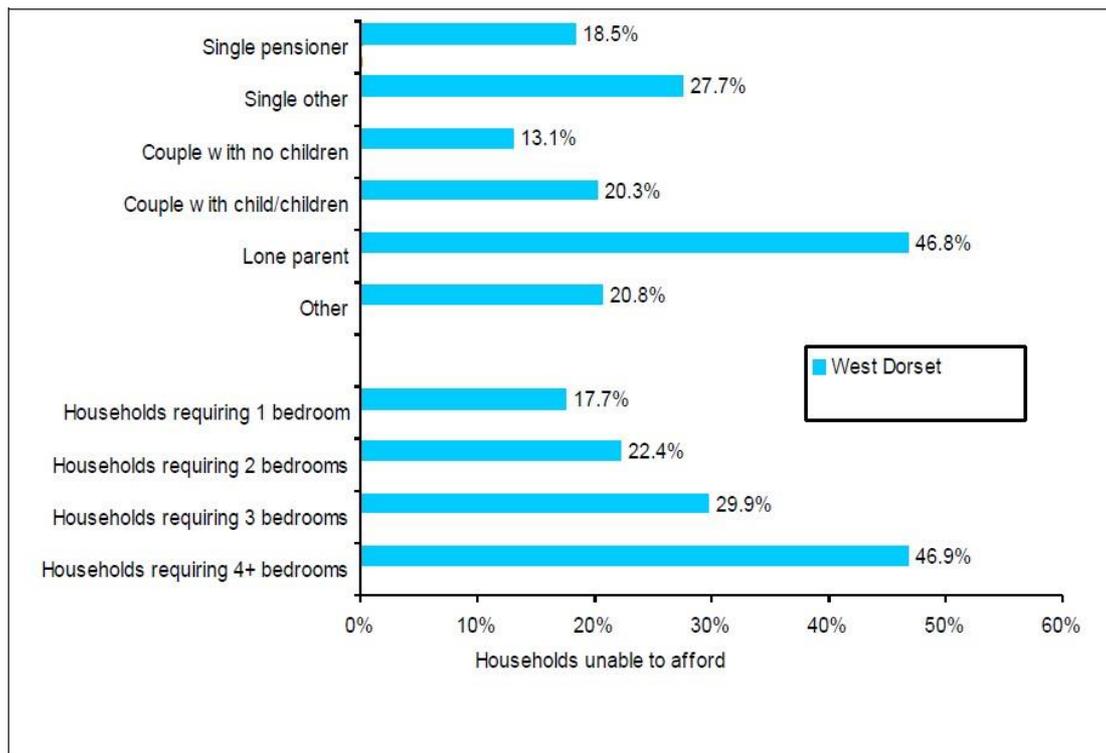
Source: Land Registry

AVERAGE PROPERTY SALE PRICES AND PRICE INCREASES FOR THE NP AREA

The biggest percentage increase is for flats and maisonettes indicating the competitive demand for lower priced property and, possibly reflecting that many sales are for 'buy-to-let'.

However, what is important is the extent to which houses at these (ever increasing prices) can be afforded by the local population wishing to buy.

The graph below shows levels of affordability for a range of population groups and house types.



Source: West Dorset and Weymouth & Portland Councils 2014 Strategic Housing Market Assessment

PERCENTAGE OF HOUSEHOLDS UNABLE TO PURCHASE OPEN MARKET PROPERTIES

In the context of the Bridport NP Area, the 50% point on the graph represents 2380 households (2011 figures).

The conclusion is that the greatest number of households who would be unable to move are those needing large properties, and single parent families followed closely by single people.

Summary of Key Findings – Property Sale Prices

- A. The gap between incomes and average house prices illustrates the difficulty that local residents have in buying homes on the open market.
- B. Over the last 3 years property sale prices within the Neighbourhood Plan area have increased by 5.4% with flats & maisonettes increasing 7.8%. This indicates the competitive demand, possibly driven by ‘buy-to-let’, 2nd home and holiday let purchases.

Appendix 2.3 Private Sector Rented Prices

A survey of rents for a range of properties has been carried out by analysis of estate agents’ advertisements in a local newspaper.

Home Rental Price Survey 2014 – 2016							
Only properties in Neighbourhood Plan area are recorded.							
	Flats		Houses				
	1 Bed	2 Bed	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
No of Properties	10	14	5	16	19	3	2
Average Rent	£519	£600	£535	£639	£787	£1,450	£1,750

Source: “View From Bridport” weekly newspaper, accessed monthly to reduce duplication

AVERAGE PROPERTY RENTS IN NP AREA, 2014 – 2016

These results show that private rents in the Bridport NP Area for the smaller properties are broadly in line with the rest of West Dorset. An illustration of the affordability of privately rented property may

be found in [Appendix 3.3 below](#). One respondent to the survey of local employers noted “Many younger staff members are renting as housing is particularly expensive... The rental market is largely managed by a single company which has caused an unchallenged rise in prices”.

Appendix 2.4 Affordable & Social Rented Housing

(For definitions of these types of rented housing refer to the Glossary, [Appendix 4.2](#))

Appendix 2.4.1: Capacity

In 2017 the number of unsuitably accommodated households in the Bridport Neighbourhood Plan area had increased to a shortfall of 46% in Social Housing (Demand, below).

Social Housing in the Neighbourhood Plan area is managed predominantly by five companies, each under contract to the local Council. These are Magna, Stonewater, Hastoe, Bournemouth Church and Hanover (which exclusively handles sheltered housing). The capacity of each is shown below.

Stock: January 2016	General Needs Providers					Sheltered Housing
Type	Magna	Stonewater	Hastoe	B'mouth Church	Totals	Hanover
1 bed house	19			Did not respond	19	
2 Bed house	135	11	9		155	
3 Bed house	223	14	4		241	
4 Bed house	16		1		17	
1 Bed Bungalow	7				7	5
2 Bed Bungalow	10				10	1
3 Bed Bungalow	3				3	
1 Bed flat	75	29			104	81
2 Bed Flat	209	14			223	5
3 Bed Flat	2				2	2
Sub - totals:	699	68	14			
Grand Total:					781	88

SOCIAL HOUSING STOCK – JAN 2016 (SOURCE: NP SURVEY)

The shortage in capacity leads to many applicants being placed in properties rented from private sector landlords and results in the unwelcome statistic that WDDC pay around £2M annually from Council Tax revenues to these landlords. Investment in more Social Rented housing would appear to be a better use for this money.

Appendix 2.4.2: Demand

The following table provides an insight to the demand for social housing within the Neighbourhood Plan area. The table would indicate that the demand for affordable rented accommodation is mainly for 1 and 2 bedroom homes. This indicates that single adults or partners (with at least 1 child for the 2 bedroom homes) are most in need.

Housing Waiting List Demand (i.e. shortfall): March 2017 (WDDC Housing Register)			
Property Type	Stock (occupied) January 2016	Shortfall March 2017	Remarks
1 bedroom	130	158 singles 52 couples	These figures reflect the numbers registered as approved applicants for Social Housing. Qualifying rules exclude those who rent privately but would prefer Social Rented.
2 bedroom	388	91	
3 bedroom	246	54	
4 bedroom	17	6	
4-5 bedroom		2	
Totals:	781	364	This is a 46% shortfall in the Bridport Area.

SOCIAL HOUSING STOCK - DEMAND AND SHORTFALL (SOURCE: WDDC)

The number of households living in substandard conditions, as recorded by the SHMA, is a depressing fact of life in the Neighbourhood Plan area. The available figures in the following table are for West Dorset which can confidently be scaled by 15% to apply to the NP Area. While the causes are open to interpretation the highest category, for “overcrowded households”, may mean that these are households where one occupant is waiting for a small rented property via the Housing List.

Extract from SHMA Table 5.1: Current households who lack their own housing or live in unsuitable housing in West Dorset			
		No. of households	
Element	Source	West Dorset	NP Area (15%)
Homeless households	The Council’s housing register as of June 2014.	137	21
Households in temporary accommodation	Section E6 of the Council’s P1(E) return for 1st quarter of 2014 showing the number of homeless households accommodated in temporary accommodation by the authority at the end of the quarter.	0	0
Overcrowded households	2011 Census modelled to 2014, using 3-year average change from previous 10 years applied to the 2011 Census figures for overcrowding in each tenure.	919	138
Concealed households*	The Council’s housing register as of June 2014, excluding overcrowded households accounted for above	316	47
Other groups	The Council’s housing register as of June 2014. Only households that are on the register due to a category of unsuitable housing are included.	190	28
Total		1,562	234

* A “concealed” household is defined as a couple or single parent family, living in a multi-family household.

Note: the SHMA-derived total of 234 has been superseded by a more recent one of 364 supplied by WDDC in March 2017, but the breakdown of categories given by the SHMA is useful and relevant.

As a further indicator of shortage, we can examine waiting times within Dorset (West Dorset District Council) which as on 21st January 2016 were:

Type of Social Housing	No. of Lets	Shortest wait	Longest wait	Median wait - months
Sheltered accommodation	394	3 days	12 years	12
Studio general needs	17	4 weeks	16 months	4
1-bed general needs	296	5 days	9 years	8
2-bed flat or maisonette	372	6 days	10 years	7
2-bed house	210	2 days	10 years	12
3-bed flat or maisonette	5	8 weeks	34 months	14
3-bed house	231	6 days	10 years	13
4-bed	10	10 weeks	5 years	21

Source: Bridport based Housing Associations

WAITING TIMES FOR SOCIAL HOUSING (SOURCE: HOUSING ASSOCIATIONS)

The average wait time is over 10 months with longer waits particularly acute for larger homes and sheltered accommodation.

It was noted that newly arrived candidates for social housing (economic migrants) are not eligible for inclusion on the housing waiting-list.

It is the view of one Housing Association that the current Housing Bill will reduce the availability of houses and rentals (the amount of additional new Social Housing available in the future being dependent on whether building low-cost housing is attractive to contractors as well as land availability). The Housing Bill also contains the provision of right to buy for Housing Association tenants, which may also reduce stock

The view is also held that there will be an emphasis on shared ownership housing rather than rented accommodation – as evidenced by the recent, apparently successful, Edward’s Close development in West Allington (Symondsbur parish).

Appendix 2.4.3: Meeting the Cost

Social rented housing qualifies for Housing Benefit, private rented housing qualifies for Local Housing Allowance. The Local Authority is subsidised by Central Government for most of the cost, just the same in 2015-16 the cost met by WDDC was £498K.

The cost to taxpayers as a result of supporting rented housing costs gives an obvious financial motive to reduce the dependence on private landlords. In 2015-16 the Local Authority paid out £9.3M to tenants of private landlords in West Dorset (approx £1.4M pro rata for the NP Area). While not directly affecting housing need, the indirect use of a proportion of Council Tax to pay private landlords is clearly undesirable. A further £19.5M was paid to housing association tenants (approx £2.9M for the NP Area). In August 2016 the National Housing Federation reported that nationally private landlords were paid £9.3 billion from public funds.

To make headway in resolving this situation requires a sustained commitment to provision of social rented housing, for the lowest (or no) income bracket.

Summary of Key Findings – Social Rented Housing

- A. In March 2017 there was a shortfall of social rented homes of at least 364 (there are only 781 social homes in total) in the Bridport area.
- B. Many households in the NP Area live in unsuitable accommodation. To resolve this is a priority of the Neighbourhood Plan.
- C. Rented housing cost £28.8M of public funds in West Dorset for 2015-16.

Appendix 2.5 Employee & Employer Survey

A questionnaire-based survey was carried out to explore any potential link between housing obtainability in the NP area and the need for workers to live outside the area and commute in order to afford housing, to the detriment of traffic congestion and personal cost. The tables below show the outcome of this survey.

Understandably, for commercial reasons employers would be reluctant to admit any difficulties in recruiting or retaining staff and it is recognised that the survey presents an optimistic view, for that reason.

Gore Cross, St. Andrews Road and Dreadnought business parks	
Number of completed questionnaires	18
Q1. Total workforce (on combined three sites)	196
Q2. Who lives in or near Bridport or Bradpole?	146
Q.3 Who would move nearer if local property were cheaper?	24
Q4. Who lives further away (e.g.. 30 minutes) out of choice?	33 <i>(note)</i>
Q5. Does the business have trouble attracting new staff because they can't afford to rent or buy anywhere suitable to live?	No, with 1 exception
Q6. Does the business experience problems because staff living remotely have difficulty getting to work ?	No, with 3 exceptions

Business premises in South and West Street(s), Bridport	
Number of completed questionnaires	14
Q1. Total workforce (on combined premises)	164
Q2. Who lives in or near Bridport or Bradpole?	103
Q.3 Who would move nearer if local property were cheaper?	4
Q4. Who lives further away (e.g.. 30 minutes) out of choice?	57
Q5. Does the business have trouble attracting new staff because they can't afford to rent or buy anywhere suitable to live?	No, with no exceptions
Q6. Does the business experience problems because staff living remotely have difficulty getting to work?	No, with 2 exceptions
Q.7 Do you have any particular concerns regarding housing in the Bridport Area - whether to buy or rent - which you would like to be considered when compiling the our study [HNA]?	
A. In the main, comments made reflected	
<ul style="list-style-type: none"> • The difficulty in obtaining housing, due to excessive pricing (supposed due to holiday lets/2nd homes) • Difficulty finding anywhere with affordable rent 	
<i>(note)</i> One response indicated that five employees lived in Beaminster and two in Charmouth.	

RESULTS OF BRIDPORT AREA EMPLOYEE AND EMPLOYER HOUSING SURVEY MARCH 2016.

The responses show that although a relatively high proportion of employees are able to live locally, 28 cases (8%) were reported of staff wishing they could afford to live closer to work, and overall of about 1 in 6 (17%) having concerns. Furthermore, it is understood that employers in the health and caring professions have experienced trouble in recruiting skilled staff into the area as they are unable to find accommodation which they can afford. These employers did not take part in the survey, nonetheless the observation is credible.

Our survey has also prompted observations that tourism-related businesses have trouble recruiting seasonal staff. Within the NP Area there is a shortage of youngsters, and if people from outside are brought in they can't afford to rent at local rates.

These sentiments were also reflected in some of the responses from an employer at a local building companies as part of the separate Builders' Questionnaire:

"As a business we need to employ young people who can afford a local home and start a family".

“The housing market needs to be ‘affordable’ for local young people to have viable careers and long-term futures in the area”.

“From a business point of view an ageing population means good business for our company. However, the area and community need a balanced population and accessible housing market in order to retain young people”.

“A good local business needs to train and retain young recruits in order to sustain a strong business ethos. This is extremely difficult when young people are forced out of the area by the unaffordability of basic housing”.

Summary of Key Findings – Employer & Employee Survey

- At a conservative estimate, 8% would live closer to work if they could afford to.
- There are reports that it can be hard to recruit staff in the “caring professions” from outside the area as they can not afford to move here.
- There are reports that seasonal staff recruitment is hampered by high local rents.

Appendix 2.6 Builders and Developers Survey

The Neighbourhood Plan team mounted a survey of a selection of builders and developers operating in, or potentially having a business interest in, the Neighbourhood Plan area. Firms selected spanned the range from local family business to multi-national. The survey covered items such as acquisition of building land, factors affecting viability, affordable quotas, consultative processes, technical construction standards, affordable housing involvement, and local labour resources.

The companies invited to participate in this survey were A P Chant, Castle, C G Fry, Hallam Land Management, Persimmon, Taylor-Wimpey. Regrettably, many chose not to engage with the Neighbourhood Plan and accordingly no clear picture has emerged, however some of the comments from those who did respond are individually useful and are summarised below.

Acquiring land: A national developer said they use Local Plans as a means of identifying areas where lots of houses are to be built, and land agents to acquire sites. The bigger the number of homes, the more interesting. A large local builder/developer says that they identify land 5 to 10 years in advance of needing it and acquire it under an “Option Agreement” via a land agent. This multi-stage process is inevitably reflected in the cost of the land.

Viability: A developer noted that it is often hard to assess viability / profitability in advance due to the uncertain financial burden of infrastructure projects such as schools, roads etc. If this proves higher than expected, they can seek a reduction in affordable housing proportion. Government grants are often available to relieve the financial load when infrastructure has to be put in place before homes can be built. Another local firm pointed out that ultimately the sale price of properties is determined by local expectation; in Bridport the 2017 open market sale price is around £300/sq.ft.

Technical standards: A local builder said they aimed to introduce new technologies to reduce carbon emissions, but had to do so cautiously using proven solutions, including those from other countries. A developer said that they can do no more than follow national standards, though they agree these are lax, as they are developers not builders. Also, they observe that when housing demand far outstrips availability, typical buyers are not motivated by environmental concerns, they just want a house. Another builder said they are happy to build to higher standards but only on customer request. They shun the commitment to training and material storage of modern methods of construction and feel they can achieve the same standards using traditional methods in combination with good design and careful build quality.

Affordable housing: A local business was aware of the need to train and retain young people who would remain local while starting and raising a family, but it was difficult as they were priced out of the market. 40% of their business came from Housing Associations and it was an intentional bias due to the perceived importance of providing socially useful housing. A large local builder

found that social housing providers often bid too low for them to viably accept the business, and the relatively low value can not always be matched by a low price paid for land. There are cash flow advantages in dealing with Housing Associations which make them popular clients.

Draft 10: April 2017

Appendix 3: Secondary Evidence from public domain

This section describes “secondary data” drawn from sources already in the public domain.

Appendix 3.1 Population - Numbers and Age

The headline statistic is that even today 65s and over make up 29% in Bridport whilst England & Wales average is 17% - that’s 1.7 times more people of “retirement age” than normal.

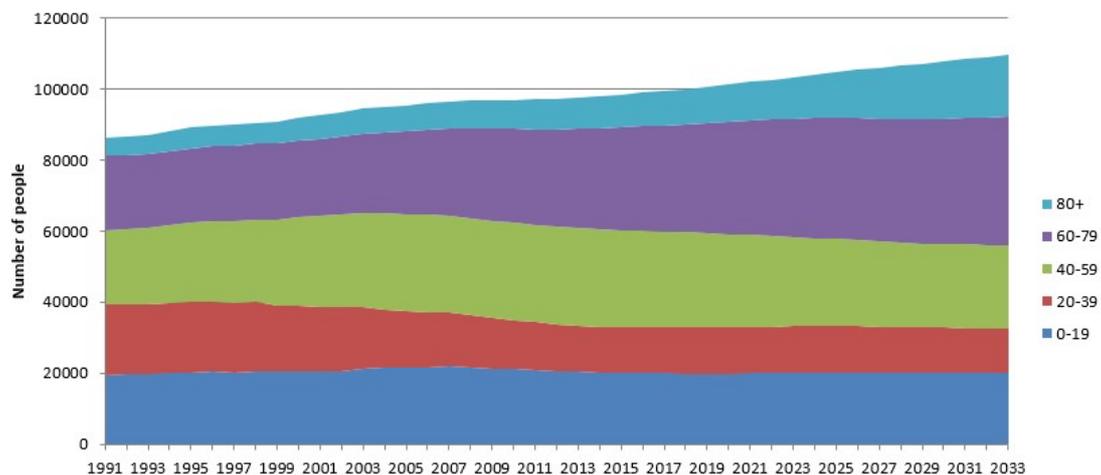
- Key contributor is incoming retirees which further exacerbate imbalance
- Under 50s predicted to reduce
- Trend predicted to continue

The “Dorset For You” council website under the “Bridport Town Profile”²⁹ heading provides a population estimate specific to Bridport. Again, whilst this does not cover the full Neighbourhood Plan area it is adequately representative for this HNA.

Age	Bridport (number)	A) Bridport (%)	B) Dorset - DCC (%)	C) England & Wales (%)	Bridport compared to England
0 to 17	2,428	16.5	18.6	21.3	23% fewer
18 to 29	1,603	10.9	11.0	16.1	32% fewer
30-64	6,387	43.5	44.1	45.6	5% fewer
65 +	4,279	29.1	26.3	17.0	71% more
	14,697	Population estimate is for the 'built up area of Bridport', including Allington, Bradpole, Bothenhampton & Bridport.			

AGE DISTRIBUTION OF BRIDPORT’S POPULATION - TABULAR

The population growth in West Dorset for various age groups since 1991, and predicted future growth, are shown graphically below. It shows an increasing predominance of older people and reduction in aspiring youth and those of a working age.



Source: ONS

WEST DORSET POPULATION AGE DISTRIBUTION PAST AND PREDICTED.

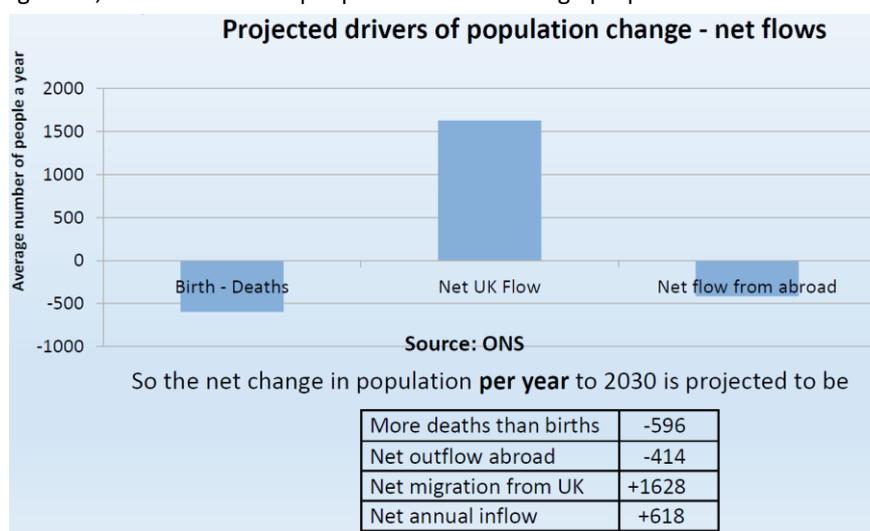
(Source: ONS, via HowManyHomes.org)

By 2030 the West Dorset population is predicted to grow, by another 10.9% (ONS) or 7.5% (Dorset County Council³⁰). The contributions to this growth are expected to be dominated by a net inflow from other parts of the UK as shown in the chart below.

²⁹ <https://www.dorsetforyou.com/article/343586/Bridport-town-profile>

³⁰ <https://apps.geowessex.com/stats/AreaProfiles/District/west-dorset>

The inflow is approximately 1,600 per year for west Dorset which, pro rata for the Bridport Area (15%), would indicate an inflow to the NP area of some 240. Given the pattern of Bridport Area's population growth, the inflow of 240 people will include a large proportion of retirees.



PREDICTED CONTRIBUTIONS TO WEST DORSET'S POPULATION GROWTH

(Source: ONS, via HowManyHomes.org)

Summary of Key Findings – Population Numbers and Age

- The population is predicted to grow substantially, due entirely to in-migration.
- 65s and over make up 29% in Bridport whilst England & Wales average is only 17%
- Key contributor is incoming retirees which further exacerbates imbalance
- Under 50s predicted to reduce

Appendix 3.2 Population - Wealth Distribution

Data presented here is taken from Dorset County Council's "A Socio-Economic Profile of Bridport using Acorn Data" (June 2011).

The distribution of population wealth in Bridport compared with the rest of Dorset and the UK is shown in tabular and graphical form below.

Category	Percentage of Households			Difference between Bridport and Dorset, percent
	Bridport	Dorset	National	
Wealthy Achievers	16.4	40.1	23.4	- 23.7
Urban Prosperity	15.4	7.1	13.3	+ 8.3
Comfortably Off	39.0	33.2	27.9	+ 5.8
Moderate Means	12.4	9.2	13.5	+ 3.2
Hard Pressed	16.4	10.2	21.6	+ 6.2
Unclassified	0.5	0.2	0.2	+ 0.3

DISTRIBUTION OF WEALTH IN BRIDPORT [2011] - TABLE

The 23.7% lower level of Wealthy Achievers compared with the rest of the County reflects the fact that employment in Bridport, whilst at a relatively high level, is dominated by lower level paid service sector jobs.

Utilising the Acorn categories in full, in the table below, shows the high proportion of so-called ‘affluent greys’ and ‘prudent pensioners’ that make up Bridport’s population.

Acorn Survey Classifications		%tage	Split
Wealthy Achievers	Affluent Greys	15.3	70%
	Flourishing Families	0.5	
	Wealthy Executives	0.6	
Urban Prosperity	Aspiring Singles	11.0	
	Educated Urbanites	4.1	
	Prosperous Prof'nals	0.2	
Comfortably Off	Prudent Pensioners	25.5	
	Secure Families	5.7	
	Settled Suburbia	6.4	
	Starting Out	1.3	
Moderate Means	Blue Collar Roots	11.4	30%
	Post Industrial Families	0.9	
Hard Pressed	Burdened Singles	5.5	
	High Rise Hardship	2.4	
	Struggling Families	8.5	
Unclassified	Unclassified	0.5	

Predominantly **owner occupiers** of homes bought on the open market.
Affluent Greys & Prudent Pensioners make up 40.8%.

This group:

- Includes retirees moving into area
- Skew the housing market as they have ready cash
- Contribute most to single occupancy as occupiers survive their partners

This group are almost exclusively **renting**, either privately or in social housing.
They will also be recipients of housing related benefits.

ANALYSIS OF DISTRIBUTION OF WEALTH IN BRIDPORT [2011]

Summary of Key Findings – Population Wealth Distribution

- Affluent Greys and Prudent Pensioners make up 40.8% of the 70% of the Bridport population classified as ‘well off’, reflecting the area’s high proportion of retirees.
- 16.4% of Bridport population are “Wealthy Achievers”, Dorset average is 40.1% National 23.4% reflecting that employment here is dominated by lower level paid service sector jobs.

Appendix 3.3 Housing Affordability

The Wealth Distribution synopsis above shows that Bridport has 2 population groups:

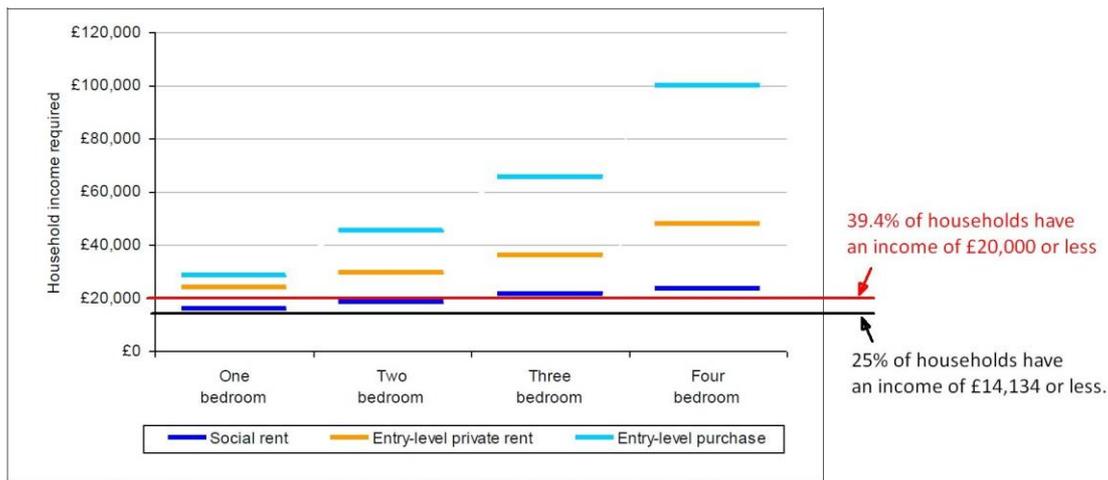
- The comfortably well off (dominated by affluent retired residents)
- Those who are relatively poor by Dorset standards.

Whilst unemployment in the Neighbourhood Plan area is relatively low, wages are well below the national average. The UK average income is over £22,000 (ONS 2014 Annual Survey of Hours and Earnings). The West Dorset and Weymouth Strategic Housing Market Report 2014 states that:

- In West Dorset 39.4% of households have an income of £20,000 per year or less
- A quarter of household incomes are £14,134 or less.

These statements can be taken as typical for Bridport Area since Dorset For You data shows that 17.8% of Bridport’s population receive Housing/Council Tax benefits, all of whom will be from the lower income bracket. (Note that at 17.8% Bridport ranks third in West Dorset after Portland at 22.4% and Weymouth at 21.2%). These facts concerning lower income groups exacerbate the housing problems associated with Social Housing, Affordable Housing and lower cost rented accommodation.

The figure below shows the gross annual income per household necessary to access different sizes and tenures of housing in West Dorset.



Source: Online survey of property prices July 2014; HCA's Statistical Data Return 2013

GROSS ANNUAL INCOME TO ACCESS HOUSING IN WEST DORSET

(Source: SHMA Part 2 Fig 3.9)

Appendix 3.3.1: Affordability of purchasing

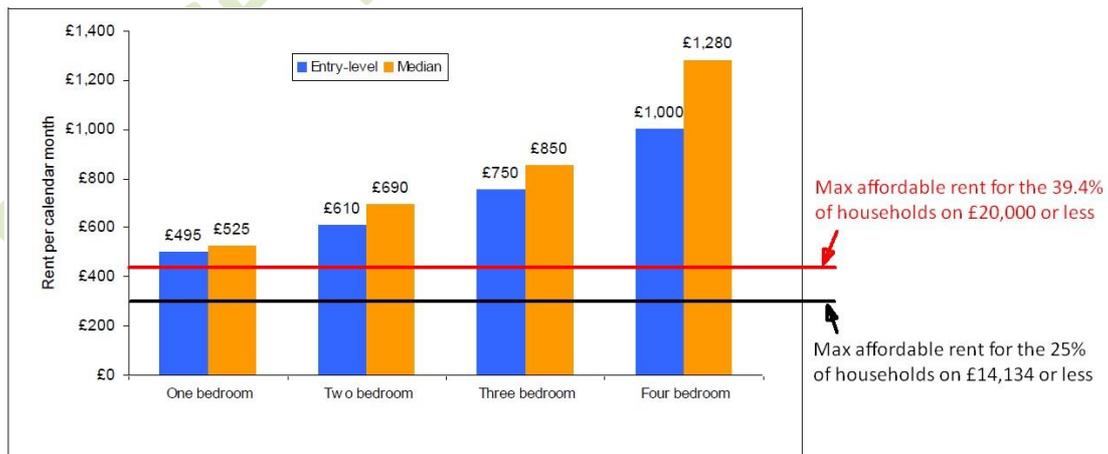
Bridport Area is characterised by a high house-price-to-income ratio. Those in local employment struggle to pay for housing, incomers find housing relatively affordable. The ratio of lower-quartile open-market house prices to lower-quartile incomes are provided as illustration of the local affordability gap:

- West Dorset in 2001 was 6:1, the average across England was 4:1
- West Dorset in 2011 was 10:1, the average across England was 6.5:1

As an indicator, unless the ratio is 4.4:1 or less, an 80% mortgage is not likely to be granted.

Appendix 3.3.2: Affordability of privately renting

Private renting is particularly hard to afford for low-income families, but many are dependent on it since purchase is beyond their means, and they do not qualify for housing benefit. The figure below shows the minimum gross annual income per household required to rent privately on the West Dorset open market, using the criterion that no more than 25% should be spent on rent.



GROSS ANNUAL INCOME PER HOUSEHOLD REQUIRED FOR PRIVATE RENTS

(Source: SHMA Part 2 Fig 3.7)

Summary of Key Findings – Housing Affordability

- The average ratio between house price and household income makes it impossible for most local residents to afford to access on the open market, whether renting or buying.
- For around 40% of households, private renting of even an entry-level one bedroom home is beyond their means without State financial support.
- Resolving the affordability gap requires imaginative means of financing and building new homes to bring them within reach of a larger number of residents.

Appendix 3.4 Linkage of Health to Housing

There exists ample evidence to demonstrate that the cost of housing is a key driver of poverty, and consequently, as a key causal factor in preventable diseases and health inequalities. So wide a subject is this that it is not feasible to summarise it in this HNA, but the following sources are cited as providing evidence of the connection.

Chartered Institute of Environmental Health (CIEH) “Housing Issues and Health Outcomes Matrix”

Department of Communities & Local Government (DCLG) English Housing Survey, Housing and Well-being Report 2014

Dorset Joint Strategic Needs Assessment, Housing section

Housing Associations’ Charitable Trust (HACT) “The Health Impacts of Housing Associations’ Community Investment Activities: Measuring the indirect impact of improved health on wellbeing. (2015)

Institute for Public Policy Research “For future living - innovative approaches to joining up housing and health”, 2014

Joseph Rowntree Foundation “What will the housing market look like in 2040?” November 2014

National Planning Policy Framework paragraph 7, “three dimensions to sustainable development”

National Planning Policy Guidance “promoting healthy communities”

SITRA–NHA Alliance report “Housing: Just what the doctor ordered “ October 2015 (funded by DCLG)

The Resolution Foundation “The housing headwind - The impact of rising housing costs on UK living standards” June 2016

World Health Organisation International Workshop on Housing, Health and Climate Change: October 2010

Appendix 3.5 Housing Numbers

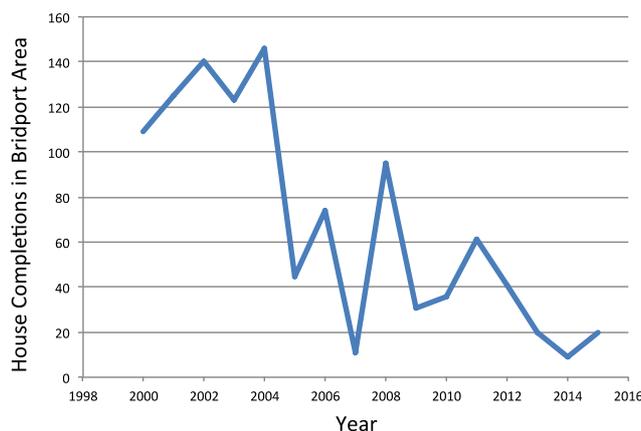
Appendix 3.5.1: Housing Quantity & Historical Growth

The 2011 Census records 7,175 dwellings in Bridport (including Bridport, Allington, Bradpole and Bothenhampton.) A further 90 have been built in the period up to 2015 giving a 2016 total of 7,265 dwellings.

Bridport’s historical housing growth as shown in Dorset For You is shown below in tabular and graphical form. Since 2009 this has fallen to an average of only 30 dwellings per year but in the early 2000s it ran at nearly 130 per year, illustrating the potential.

Year	2000	01	02	03	04	05	06	07	08	09	2010	11	12	13	14	15
Completions	109	125	140	123	146	45	74	11	95	31	36	61	40	20	8	20

BRIDPORT’S HISTORICAL HOUSING CONSTRUCTION - TABULAR



BRIDPORT'S HISTORICAL HOUSING CONSTRUCTION – GRAPHICAL

(Source: Dorset For You)

The decline in construction rate is very apparent from the graph, not all of which can be attributed to the recessionary downturn of 2007/8.

Appendix 3.5.2: Housing Growth – Planned

As of January 2016 there were 69 houses in the Bridport area with planning permission to build that had not been completed.

There are four large-scale developments planned as shown in the table below extracted from Chapter 3 of the Local Plan. Included in grey shading is St Michael's Trading Estate, at time of writing the subject of a planning application by the owners. It is not a "strategic" allocation but is included because of the number of housing units it has been assumed it will provide.

Bridport								
Vearse Farm	760	⇒	⇒	⇒	✓	✓		BRID1
Land off Skilling Hill Road	40			⇒				BRID2
Land east of Bredy Vet's Centre	40	⇒				--		BRID3
St Michael's Trading Estate	105	⇒				(retain)		BRID5

HOUSING ALLOCATION SITES WITH APPROXIMATE PHASING AND ESTIMATED SUPPLY³¹

(Source: Local Plan table 3.7)

These larger scale allocations for Bridport support the provision of 945 new homes from now until 2031.

In addition to these other, smaller areas of land has been identified as available for house building. An additional 300 to 400 homes could be provided through infill opportunities, as illustrated in the SHLAA 'Submitted / Identified Large Sites with Development Potential – Bridport' This figure rises still further if the Neighbourhood Plan were to identify land currently outside the Development Boundary ("Exception Sites"). There are also small sites identified in the SHLAA 'Appendix G - Housing Trajectory' with the potential to accommodate approximately 70 new houses across West Dorset.

However, it must be noted that the SHLAA only provides an indication of the *potential* for building. The actual rate of development is dependent on a number of factors, not least commercial issues around a willingness to invest, and availability of credit for potential builders and buyers.

³¹ Note that in the 'West Dorset and Weymouth & Portland council's housing delivery review.' St. Michaels Trading Estate is shown as 93 homes, not 105

To summarise – the potential for housing growth is shown in the table below.

Source		Number 2011 - 2031
Local Plan	Allocations	945
WDW&P SHLAA	Submitted/ Identified Large Sites with Development Potential – Bridport excluding allocations above	329
	As above but requiring Policy change	130
WDW&P SHLAA	Appendix G - Housing Trajectory	70
Total:		1,474

Note: These are approximate numbers and represent the *potential* housing numbers that could be built were every identified site to be developed.

POTENTIAL FOR HOUSING GROWTH BASED ON IDENTIFIED SITES

Recognising that this maximum potential of 1,474 houses will never be achieved, nonetheless if only 64% were developed at a rate of 63 per year, this would meet the 945 target. History shows that this number of annual completions is comfortably achievable.

Although a Neighbourhood Plan is obliged to maintain the housing delivery targets of its Local Plan, there is a suspicion that the underlying Strategic Housing Market Assessment may have exaggerated the numbers - see [Appendix 1.2](#) - which if proven will mean a downward revision of some numbers.

Summary of Key Findings – Planned Housing Growth

- The present rate of delivery will fall short of that needed to deliver the required housing, particularly given that much of it is concentrated within a single landownership (Vearse Farm).
- The required rate of completion is comfortably within levels set in the early 2000s.
- There is potential for a large number of sites for house construction but availability of these plots for development is in question.

Appendix 3.5.3: Future Provision of Social & Affordable Rentals

As described in [Section 2.1.6 above](#), the Local Plan expects that the Social & Affordable Rented property sector will comprise 25% of new housing. Given the slow rate of construction prevalent for several years, continuing to maintain this percentage is going to prolong the period for which those in greatest housing need (housed unsatisfactorily, or not at all) will have to wait as new units will only be available at the rate of 7 or 8 a year.

Summary of Key Findings – Housing Growth

- Affordable & Social Rented Housing, which should be a priority, is likely to be adversely affected unless positive action is taken to promote them.

Appendix 3.6 Demand for Housing to suit Special Needs

The term 'special needs' is used here to cover and all members of our society, including the disabled and elderly, who may need to live in a home that has been designed with specific needs in mind.

The fact that our population is aging ([refer Appendix 3.1](#)) will increase the need for appropriate specialist housing.

The health statistics for Bridport's population as extracted from the 'Dorset Data Book, Bridport – 2011' are shown below. Of the 17.4% with long term illness and/or disability a proportion will require a home designed to cater for the constraints on their day-to-day life.

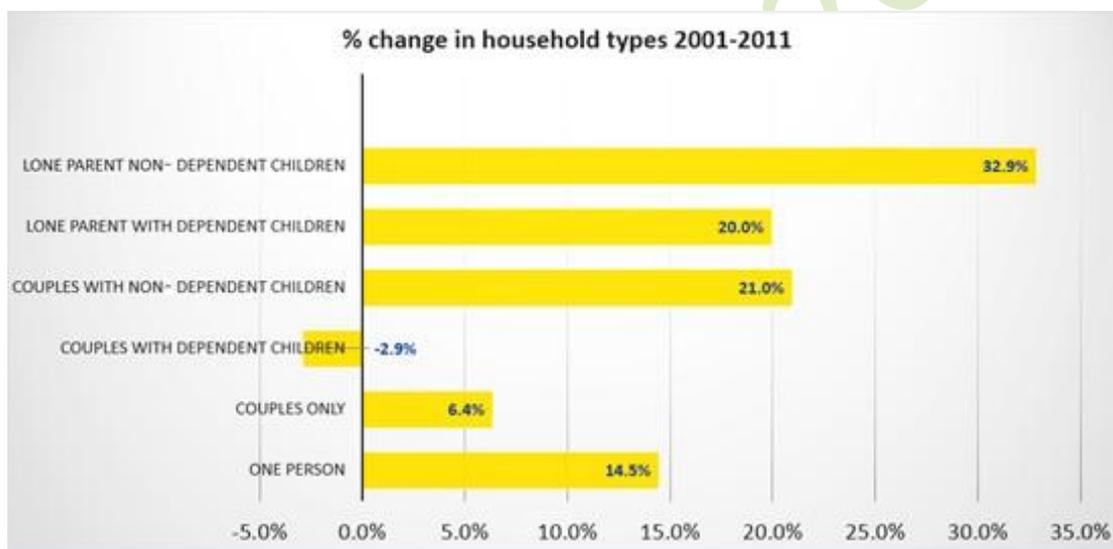
Health Status	Dorset (%)	Bridport (%)
Percentage with long term illness and/or disability	19.2	17.4
General health is not good	8.4	8.2
General health is good	69.5	69.5
Percentage requiring and using unpaid care	10.8	9.0

HEALTH STATISTICS

Appendix 3.7 Housing Occupation

There has been a dramatic increase in the number of non-dependent children living with one parent (32.9%, or approx 57 households in the NP Area) or with two parents (21%, approx 78 households), whether because the children either cannot afford to move out at all, or there is a lack of housing in the lower-cost bracket. There has been no change to the housing market to alter this trend since the 2011 census.

The graph below shows the change in the types of household occupant composition between 2001 and 2011 ONS censuses.



CHANGE IN TYPES OF HOUSEHOLD OCCUPANTS [2001 - 2011]

(Source: ONS Census 2001 & 2011 via SHMA Part 2 Fig 2.8)

Summary of Key Findings – Household Occupants

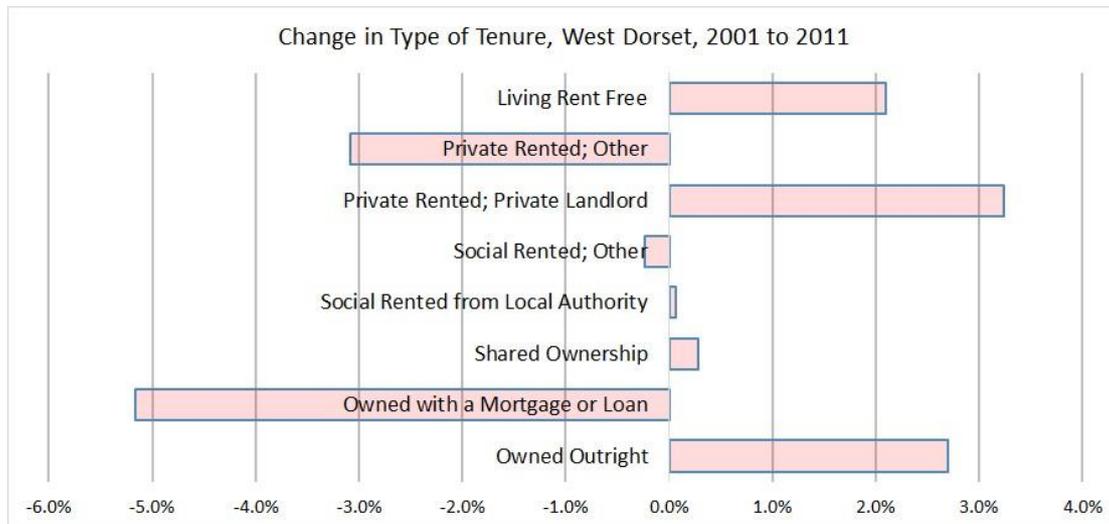
- There has been a dramatic increase of about 135 households in the NP Area where non-dependent children live in the parental home.

Appendix 3.8 Housing Tenure

The Office of National Statistics data for West Dorset show the shift in tenure types between 2001 and 2011. The significant changes are:

- An increase in houses owned outright
- A reduction in house ownership requiring a mortgage or loan
- An increase in private rented tenure.

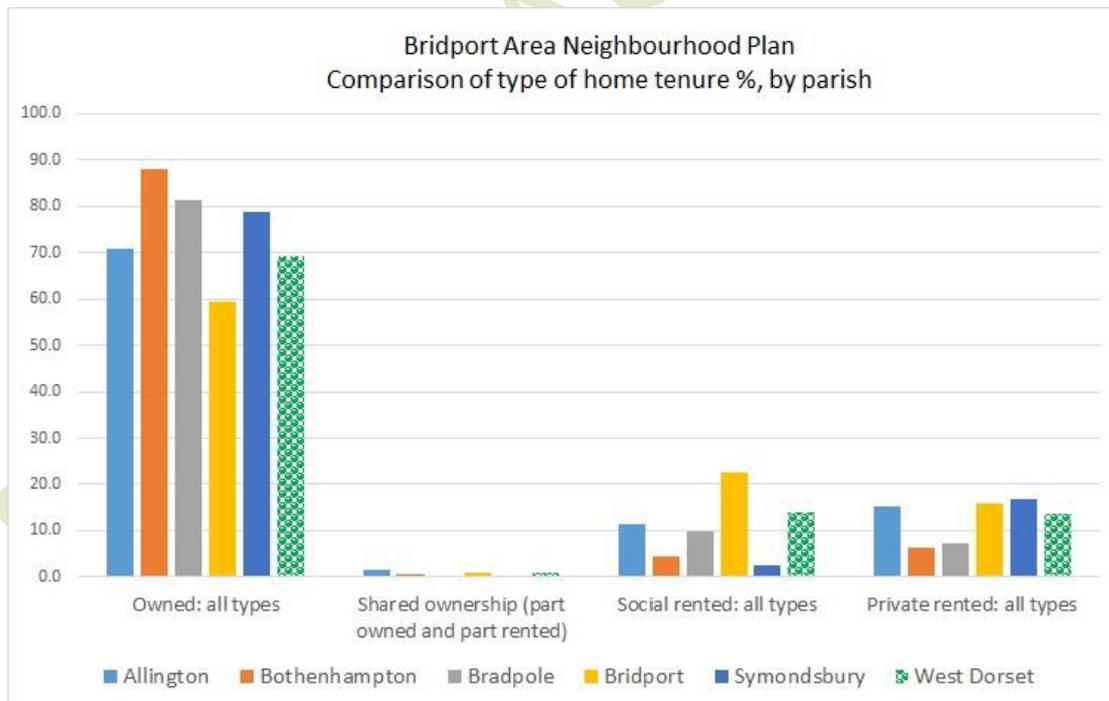
The Neighbourhood Plan Housing Working Group concludes that this trend is primarily due to (A) the difficulties encountered by aspiring first time buyers who cannot get a mortgage or find prices too high and thus have to rent, and (B) the increase in in-flow from the UK who are able to buy outright and complete quickly ([refer Appendix 3.1](#)).



CHANGE OF TENURE TYPES 2001 – 2011

(Source: ONS Census tables KS402EW, KS18)

Comparing types of tenure between the five parishes of the NP Area shows how they compare with the average for West Dorset. They are broadly comparable but Bothenhampton & Walditch is markedly biased toward home ownership (by 16%), where Bridport is biased towards renting (particularly social rented), by 11%.



PARISH VARIATIONS IN TYPE OF TENURE

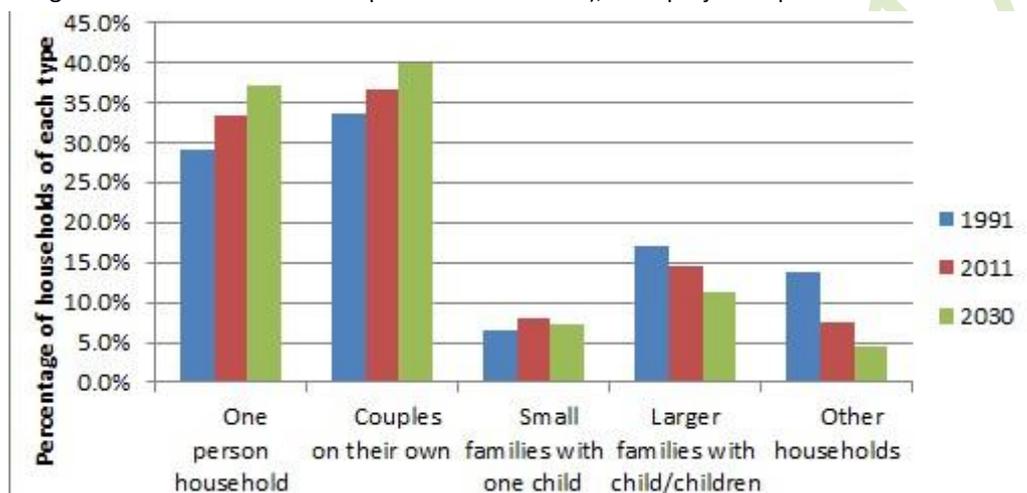
(Source: Rural Services Network, updated Sept. 2013)

Summary of Key Findings – Household Tenure

- An increase (2001 - 2011) in houses owned outright coincident with a reduction in house ownership requiring a mortgage and increase in private rented tenure points to first time buyers not being able to afford a home.

Appendix 3.9 Mix of New Housing Types

The data in this section is ultimately derived from ONS and DCLG statistics, via the Local Housing Requirement Assessment Working Group’s housing calculation tool “How Many Homes”. The core criteria used were for West Dorset, which is the finest granularity available (so where necessary the figures given were scaled down to represent the NP Area), for a projected period 2011-2030.



HOW THE MIX OF HOUSEHOLDS HAS CHANGED AND IS PREDICTED TO CHANGE

(Source: ONS via How Many Homes, ref CC17)

The data show us:

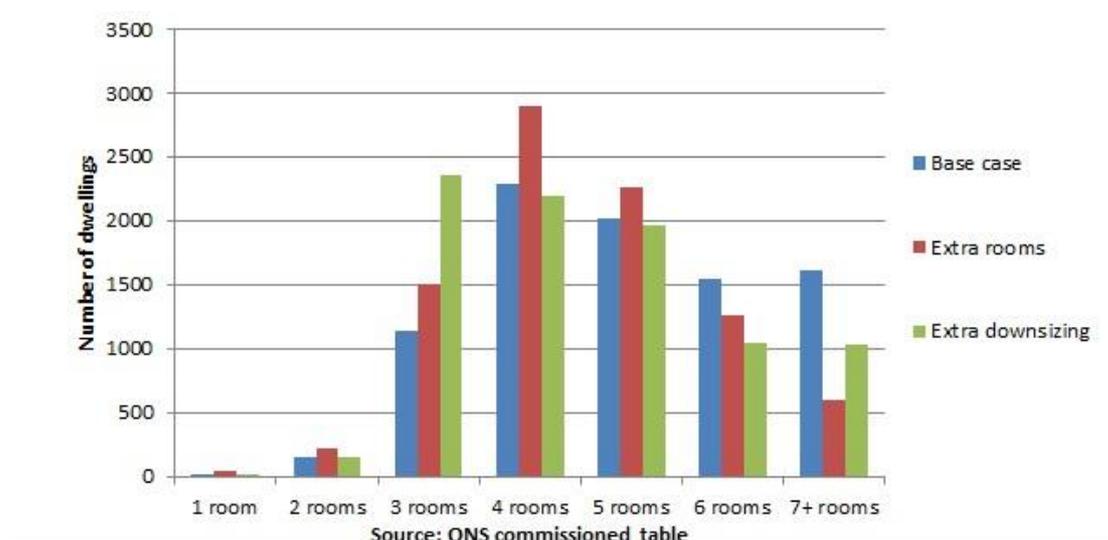
- that the proportion of households with only one or two occupants is likely to increase by 2030, while larger households will diminish.
- that most one-person households of all ages favour 2/3 bedroom homes, so it is reasonable to provide a number of these properties to match the increase (graph D2, for One Person Households, observing different age bands)
- that for couples on their own, up to the age of 35 the preference is for 2/3 bedrooms; older households (45+) show a definite bias to large homes of 4+ bedrooms. This trend only reverses beyond the age of about 75 beyond which all home sizes from 2 bedrooms up have equal occupancy (graph D2, for Couples On Their Own, observing different age bands). It is reasonable to suppose that many older households remain in homes which are larger than they might prefer, whether through practical difficulty in downsizing or through personal attachment to the property.
- for larger families 4+ bedroom homes predominate in all age groups of 35-44 and above (3 bedroom for 25-34); for smaller families in the band 35-44 there is no clear trend, but younger live in 2 or 3-bedroom homes, and older have 4+ bedrooms (using graph D2, varying both household type and age).

The “How Many Homes” calculator predicts the numbers of property of each type from ONS data, and allows adjustments to be made for local variation in two aspects.

Firstly the households who will expand into a larger property are likely to be fewer than predicted because, as shown above, in fact many already live in properties larger than would seem to be

needed. The growth in larger property types is therefore predicted to be 10% less than indicated by the 2001 census pattern.

Secondly the expected proportion of older households (aged 65+) who will downsize has been increased over the standard figure by a further 10%, given that so many of them live in 4+ bedroom homes.



DWELLING MIX BASED ON EXTRA ROOM PREDICTIONS (WEST DORSET)

(Source: ONS, via How Many Homes, Graph D6)

The calculator predicts the required proportions of new home sizes *based on existing trends* (and therefore not the final answer) as follows:

Bridport Area NP: Mix of household sizes using "Extra downsizing", at 15% of all West Dorset:								
Rooms	bedsit	1 bed	2 bed	2/3 bed 1/2 recep	3 bed 2 recep	3/4 bed 2/3 recep	4/5+ bed	Total
Homes	2	17	254	236	212	113	111	945
Percentages	0%	2%	27%	25%	22%	12%	12%	

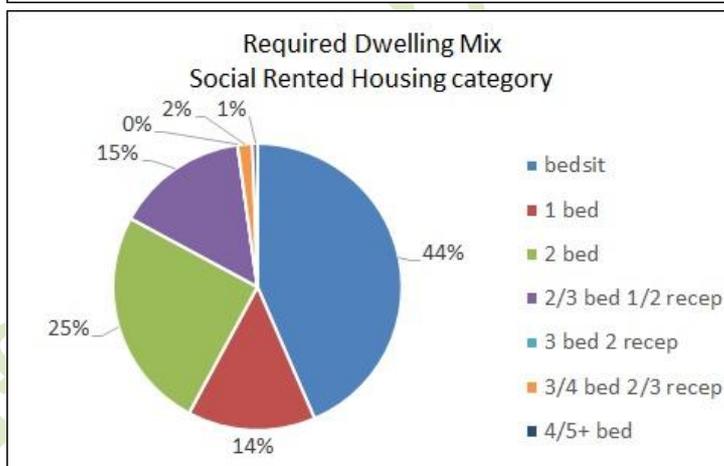
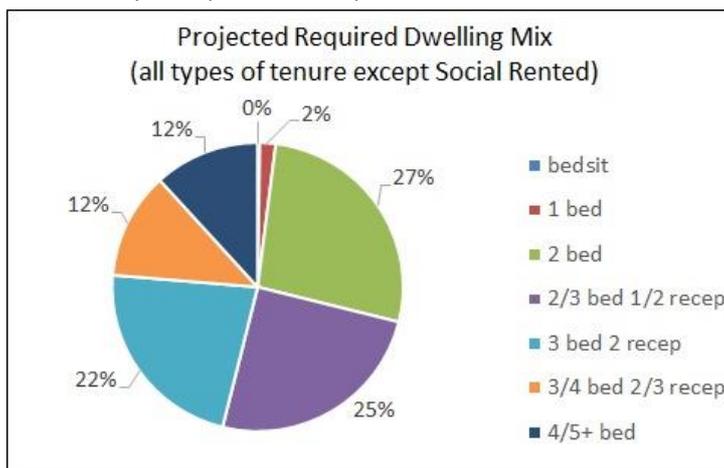
However these figures, being based on *existing* households, do not take into account the waiting list for would-be tenants of Social Rented Housing (see Appendix 2.4). At March 2017 the shortage of each different size of Social Rented home was:

Bridport Area NP: Mix of households on the waiting list for Social Rented Housing (Mar 2017)								
Rooms	bedsit	1 bed	2 bed	2/3 bed 1/2 recep	3 bed 2 recep	3/4 bed 2/3 recep	4/5+ bed	Total
Housing List	158	52	91	54	0	6	2	363
Percentages	44%	14%	25%	15%	0%	2%	1%	

To reduce the theoretical waiting list to zero over the currency of the Plan, 363 of the 945 homes (38%) would therefore need to be Social Rented tenure – higher even than the 35% “Affordable Homes” allowed for by the Local Plan. The distribution of the remainder follows the mixture predicted by “How Many Homes” from its ONS-based data. This results in a redistribution of required housing sizes which form the basis for the recommendations of this HNA.

Bridport Area NP: Projected Housing Mix, all tenure types								
Rooms	bedsit	1 bed	2 bed	2/3 bed 1/2 recep	3 bed 2 recep	3/4 bed 2/3 recep	4/5+ bed	Total
Housing List	158	52	91	54	0	6	2	363
Other tenure	1	10	157	146	131	70	68	582
All types	159	62	248	200	131	76	70	945

These figures can also usefully be represented as pie charts:



Note: The projected number of new 4-bedroom homes is hypersensitive to the number of older households who downsize. If 20% more than predicted (rather than 10% we have used) were to downsize for instance, the need for new 4+ bedroom homes falls from 12% of all new builds to just 5%, equating to a difference of 66 large houses in the NP Area. On the other hand if the standard prediction is correct (0% more than predicted), 242 4-bedroom houses would be justified. For this reason it is important that the assumptions are monitored and adjusted during the life of this Neighbourhood Plan.

Appendix 3.10 Second Homes & Holiday Homes

In The Sunday Times of April 1st 2016 Bridport took second place in the 'Best Places on the Coast' with the opening (and telling) statement: 'Alongside downsizing retirees, a growing number of "down from Londoners" are moving in or looking for second homes ...'

In another article in The Sunday Times of 23rd March 2016 entitled 'Best Places to Live in Britain', Bridport took second place with part of the text stating 'There are two housing markets in Bridport.

Inland prices range from £250,000 for an Edwardian starter home to £750,000 or more for a farmhouse with land.'

These Sunday Times observations are reflected in [Appendix 2.1 Estate Agents Survey](#).

In Bridport, Symondsbur and Bradpole parishes there are a total of 339 second homes. Bridport area is an undeniably popular location for second and holiday homes, and holiday lets, but the associated demand for suitable properties inflate prices and threaten to undermine community cohesion. As an example, in West Bay the homes around the harbour that are illuminated on a winter's evening rarely exceed 1 in 6.

The SHLAA WDDC Feb 2015, CHARACTERISTICS OF WEST DORSET HOUSING MARKET BACKGROUND states:

5.2 **At the time of the 2001 census, 4.6% of dwellings were second or holiday homes.** The percentage of dwellings used as second or holiday homes is well above the Dorset average of 2.8% and second only to Purbeck within Dorset. This highlights the fact that West Dorset is a popular tourist area.

5.3 The fact that there is a high percentage of second homes limits the number of properties available on the housing market and is **one of the contributory factors pushing house prices beyond the buying capacity of residents in the district.....**

The number of houses within the Bridport Development Boundary at end 2015 was 7,265 (refer [Appendix 3.4](#)). 4.6% of 7,265 gives a number of houses with 'no usual residents (i.e. 2nd and holiday homes) of 334.

St. Ives in Cornwall also suffers from second homes causing sterile zones within communities – more acutely than Bridport and West Bay with 25% of their properties classified thus – and support from their Local Authority has enabled them to include a policy to curtail the growth of second homes.

Appendix 4: Glossary of Terms

Appendix 4.1 General

Development Boundary: The boundary within which development will be considered without need to regard the site itself as an 'exception'.
DCLG: Department of Communities and Local Government
Exception Site: Land outside of the defined development boundary which has been offered by the landowner for development of (typically lower-cost) housing.
MHOS: Mutual Home Ownership Scheme: Intermediate Housing where home buyers purchase shares in the Scheme; the Scheme arranges the finance for the construction and holds the mortgage.
ONS: Office of National Statistics, who collect and collate public census results.
SHLAA: Strategic Housing Land Availability Assessment, study for WDWP to define parcels of land suitable for new housing.
SHMA / SHMR: Strategic Housing Market Assessment / Report, study underpinning the housing numbers and delivery rates contained in the Local Plan.
SOAHP: Shared Ownership and Affordable Homes Programme 2016 to 2021 announced by the Homes & Communities Agency of the DCLG.
WDWP (formerly WDDC): West Dorset, Weymouth & Portland District Council, the Local Authority.

Appendix 4.2 Housing Types

<p>Affordable Housing (capitalised A and H): Housing, whether for rent or purchase, provided at a cost considered affordable (normally at 20% discount from market rate) in relation to incomes that are average or below average, or in relation to the price of general market housing. Includes classes of Social Rented, Affordable Rented and Intermediate Housing.</p> <p>It is provided to eligible households whose needs are not met by the open market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.</p> <p>Social Rented: Rented housing usually owned and managed by housing associations, for which guideline target rents are determined through the national rent regime.</p> <p>Affordable Rented: Rented housing usually owned and managed by housing associations BUT not subject to the national rent regime but is subject to other rent controls. This requires a rent of no more than 80% of the open market rent (including service charges, where applicable).</p> <p>Intermediate: Homes for purchase 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 homes for Shared Ownership, Low Cost Market and Intermediate Rental, but not affordable rented housing.</p> <p>Starter Homes (defined below) also fall under the heading of Affordable Homes and are included in the proportion of Affordable Homes (e.g. 35% if viable).</p>
Open Market: homes offered for sale on the general market, without restriction.
Shared Ownership: Intermediate Housing where the buyer purchases a share of the equity in their home, the rest remaining the property of the developer or a Housing Association.

Social Housing: Housing offered for rent to households who meet eligibility criteria defined by the Local Authority, and typically provided in our area by Housing Associations.

Starter Homes: The Housing and Planning Act defines a Starter Home as: A new dwelling only available for purchase by qualifying first-time buyers and which is made available at price which is at least 20% less than its market value but which is below the price cap (£250,000 outside London).

To be eligible to purchase a Starter Home the purchaser must be a first-time buyer (falling within the statutory definition) and under the age of 40 (there are some additional criteria).

The purchaser cannot sell the starter home for full market value within 5 years. The Government is seeking views on a tapered approach that enables the Starter Home to be sold at an increasing proportion of market value, stepping up to 100% over time. At the most, the Government does not support extending the 5 years beyond 8 years.

It is also the Government's intention that Starter Homes should not be used as "buy to let" properties and they should not be rented out during the restricted period.

Appendix 4.3 General

Community Infrastructure Levy is a planning charge, introduced by the Planning Act 2008 as a tool for local authorities in England and Wales to help deliver infrastructure to support the development of their area. It came into force on 6 April 2010 through the Community Infrastructure Levy Regulations 2010.

Community Land Trusts are a form of community led housing, where local organisations set up and run by ordinary people to develop and manage homes as well as other assets important to that community, like community enterprises, food growing or workspaces. The CLT's main task is to make sure these homes are genuinely affordable, based on what people actually earn in their area, not just for now but for every future occupier.

Local Connection: A connection (calculated from the Start Date) with the Primary Area or the Secondary Area or the District (as the case may be), as follows:

- a. Being permanently resident therein for a least 2 years
- b. In permanent full time or part time (minimum 16 hour contracted per week) work therein for 6 months. This may include the need to move to the District in connection with permanent employment (minimum 16 hour contract per week) where commuting from the person's existing home is agreed by the Council to be unreasonable. In all cases there should be no break in the period of employment for more than 3 months over the relevant period
- c. Having immediate relatives (i.e. parents, non-dependent children, brother or sister other categories of relationships may be considered by the Council including foster relationships where clear evidence or frequent contact, commitment or dependency is shown) who have lived therein for at least 5 years and with whom there has been shown to have been frequent contact, commitment or dependency
- d. Other special circumstances which create a link to the District (not including residence in a hospital armed forces accommodation holiday let or prison or rehabilitation facility) and having been first verified in writing by the Council as having such special circumstances and this may include the need to reside in the District to give or receive medical support or (with the approval of the Council) some other form of special support.

And in each case with priority given in accordance with any scheme or prioritisation approved by the Council;

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 units without grant funding.

Appendix 4.4 The Housing and Planning Act – May 2016

The 2016 Housing and Planning Act is intended to “kick-start a national crusade to get 1 million homes built by 2020... and to transform Generation Rent into Generation Buy”. Measures include:

- Automatic planning permission in principle on brownfield sites and planning reforms to support small builders (including a new duty on councils to help allocate land to custom and self-build homes);
- Provisions to compensate housing associations for selling homes at a discount and provision for local authorities to fund that compensation based on the receipts that could be raised by selling high-value council housing stock;
- New “pay to stay” arrangements for social tenants on higher incomes;
- The freezing of local housing allowance for four years;
- The reduction in the benefit cap from £26,000 to £23,000 in London and £20,000 outside London;
- Freezing of working-age welfare benefits for four years and a reduction in other benefits;
- An expanded Starter Homes Initiative with a legal duty on councils to deliver 200,000 starter homes at a 20 percent discount on market price (with first-time buy properties exempt from Section 106 agreements);
- A major shift in financial provision from provision of sub-market rental homes to the development of starter homes for sale;
- All local plans in place by 2017; and
- A 1 percent reduction in social rents per year for four years

Shortcomings in this Act in terms of threats to the availability of Affordable Housing and enabling of rogue landlords are well documented in Shelter’s website:

https://england.shelter.org.uk/data/assets/pdf/file/0005/1199408/2015_10_Housing_and_Planning_Bill_-_brief_v7.pdf

Appendix 5: Document Change History

Draft 9: first circulation for comment to Joint Councils, NP Steering Group, WDWP Officers.

Draft 10: updated to reflect comments. Principal changes:

- a) Changed presentation and order to improve legibility: findings scheduled to become “Policy” separated from “Aspirations”. Separate summary table removed.
- b) Additional section to explain background of “affordable housing” provision.
- c) Separated projections for size of new homes into “Social Rented” and “others”, using existing evidence (HNA Draft 9 section 2.7.2 and Appendix 3.9) and updated (March 2017) housing waiting list data.
- d) Shared Ownership: explanation of need to allow ‘staircasing’ to 100% ownership added.

Draft 10: April 2017