

Slaley Housing Needs Survey 2023

Final Report

for

Coast and Castles Housing Association and
Imperator Group

Final Report

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Executive Summary

Introduction

The Slaley 2023 housing needs survey provides an up to date evidence base of the need for affordable and specialist older persons housing in the parish.

Dwelling stock and households

The number of dwellings in Slaley is estimated to be 329 and the total number of households is estimated to be 289.

The 2022 household survey found that 95.7% of occupied dwellings were houses (56.5% detached, 39.2% semi-detached, 0% terraced), 0% were flats and 4.3% were bungalows.

Slaley have proportionately more 4 or more bedroom houses and bungalows than Northumberland, the North East and England.

0% of dwellings had one bedroom, 1.5% had two bedrooms, 39.7% had three bedrooms and 58.8% had four or more bedrooms.

Most households live in owner occupied dwellings (80.3% according to the 2021 Census), private renting is the next largest tenure (11.8%) followed by affordable housing (8%).

The 2022 household survey found that overall 70.5% of households have a household reference person aged under 65 and 29.5% aged 65 and over.

11% of households are single person, 53.6% are couples, 25.3% are households with children (15.2% one or two children and 10.1% three or more children) and 10.1% are other multi-person households.

The population in Slaley in 2020 was 712 based on Office for National Statistics small area population data. By 2026, the overall population of Northumberland is projected to increase by 1.3% (compared with 2022) with largest increases in older age groups.

Local house prices and rents

Lower quartile market prices are £455,000 which require a household income of £117,000 to be affordable. Median prices are £600,000 and require a household income of £154,286 to be affordable. A property is affordable if the cost is no more than 3.5x household income plus 10% deposit.

Lower quartile rents cost £650 with an income of £31,200 needed to be affordable and median rents cost £1326 with an income of £63,648 to be affordable. Affordability is based on rents costing no more than 25% of household income.

Local Housing Allowance is unlikely to cover the cost of private renting, even if properties are available.

Some people have moved away from Slaley in the past 5 years because they could not find a suitable home in the parish.

Affordable housing need

There is a gross need for 25 affordable dwellings in Slaley over the period 2022 to 2027. As there is no affordable supply through relets or pipeline provision, the net need is also 25 dwellings.

The Northumberland Local Plan requires an affordable tenure split of 67% rented and 33% affordable home ownership which translates to 17 social/affordable rented and 8 affordable home ownership, although there was particularly strong interest in affordable home ownership.

A range of social/affordable rented dwellings are needed, but in particular 2 and 3 bedroom houses and 2 bedroom flats.

There is a need for 2 and 3 bedroom affordable home ownership dwellings.

Dwelling type/size	Social/ Affordable Rented	Affordable home ownership	Total
1-bedroom house			
2-bedroom house	7	4	11
3-bedroom house	4	4	8
4 or more-bedroom house			
1-bedroom flat	6		6
2 - bedroom flat			
3 or more - bedroom flat			
1-bedroom level-access			
2 bedroom level-access			
3 or more bedroom-level-access			
Total	17	8	25

Older persons housing need

Although a majority of households (97.69%) with a HRP aged 65 and want to remain in their home with help and support when needed, there is also an interest in a range of older person options including buying on the open market, renting from the housing association or council, living in sheltered accommodation and Extra Care housing.

Of households planning to move, 100% want to 'rightsize' to a smaller dwelling and there is a particular flow of households wanting to move to a 2 or 3 bedroom property.

Overall, for 65+ households planning to move, strongest need is for 2 and 3 bedrooms houses.

Overall housing need

Table ES2 presents the recommended profile of dwelling stock needed by tenure. It is based on a detailed analysis of housing need and includes an analysis of dwelling type and size expectations of households planning to move in the open market.

Overall, across all tenures, the strongest need is for 3 bedroom houses followed 3 or more bedroom bungalows/level access dwellings and 2 bedroom houses.

For market housing, 3 bedroom houses and level-access dwellings are most likely to be needed.

For social/affordable rented, the need is for 2 and 3 bedroom houses and 2 bedroom flats.

For affordable home ownership, the need is for 2 and 3 bedroom houses.

Table ES2 Overall dwelling mix by tenure for Slaley				
Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1-bedroom house	0.0%	-	0.0%	0.0%
2-bedroom house	5-10%	40-45%	45-50%	18.0%
3-bedroom house	50-55%	20-25%	45-50%	45.5%
4 or more-bedroom house	0.0%	-	0.0%	0.0%
1-bedroom flat	0.0%	-	0.0%	0.0%
2 - bedroom flat	0.0%	35-40%	0.0%	0.0%
3 or more - bedroom flat	0.0%	-	0.0%	0.0%
1-bedroom level-access	0.0%	-	0.0%	0.0%
2 bedroom level-access	0.0%	-	0.0%	0.0%
3 or more bedroom-level-access	40-45%	-	0.0%	36.5%
Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
House	55-60%	60-65%	100.0%	60-65%
Flat	0-2%	35-40%	0-2%	0.0%
Bungalow/level-access	40-45%	0-2%	0-2%	35-40%
Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	0-2%	0-2%	0-2%	0-2%
2	5-10%	75-80%	50-55%	45-50%
3	90-95%	20-25%	45-50%	50-55%
4	0-2%	0-5%	0-2%	0-2%

1. Introduction and study method

- 1.1 The aim of this study is to provide an up to date evidence base of the need for affordable housing in the parish of Slaley in Northumberland. The study is being carried out on behalf of Castles and Coasts Housing association and the Emperor Group.
- 1.2 Findings are based upon several sources of data all of which contribute to a balanced conclusion in order that the needs of local residents are met in the long term.
- 1.3 The HNS draws heavily on definitions of affordable housing defined in the National Planning Policy Framework (NPPF).

Method

- 1.4 A multi-method approach has been adopted which has comprised:

The assembly and review of existing (secondary) data including house price and rent data, housing register information, lettings data, income information.

A household survey. All 325 residential addresses in Slaley were sent a letter inviting them to participate in an online survey, with the option of being interviewed on the telephone. A total of 47 responses were achieved representing a 14.5% response rate and an indicative sample error of +/- 13.1%.

	Total dwellings contacted	Total dwellings occupied (2011 Census)	Total dwellings occupied (2021 Census)	Total response (2022 survey)	Response rate (2022 survey)	Sample error (2022 survey)
Slaley	325	275	289	47	14.5%	+/-13.1

In line with best practice, data have been weighted to take account of the overall tenure profile and age profile of household reference people within the parish. This minimises the impact of response bias to influence findings.

Although the level of response was reasonable, the small population base means that the sample error is higher than what would normally be sought. However, the findings of the report are carefully interpreted based on arc4's long-standing understanding of housing need and the findings are consistent with that expected through parish-level surveys.

National Planning Policy Framework

- 1.5 The evidence base needs to take account of the requirements of the National Planning Policy Framework (NPPF). The latest version was published in July 2021 and is supported by Planning Practice Guidance (PPG). The NPPF 2021 sets out the government's planning policies for England and how these are expected to be applied. Paragraph 11 of the NPPF states that plans, and decisions should apply a *'presumption in favour of sustainable development'*. As part of this, in relation to plan-making, it sets out that this means that *'strategic policies should, as a minimum, provide for objectively assessed needs for housing...'*.
- 1.6 Paragraph 60 provides an important context to the policy for housing delivery, as follows:
- 'To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay'**
- 1.7 Paragraphs 61 to 63 relate to the evidence base requirements which underpin this study:
- Paragraph 61: **'To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning guidance – unless exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.'**
- Paragraph 62: **'Within this context, the size, type and tenure of housing need for different groups in the community, should be assessed and reflected in planning policies including but not limited to: those who require affordable housing; families with children; older people; students; people with disabilities; service families; travellers; people who rent their homes; and people wishing to commission or build their own homes.'**
- Paragraph 63: **'where a need for affordable housing is identified, planning policies should specify the type of affordable housing required'**.
- 1.8 The Localism Act 2010 introduced the 'Duty to Co-operate' as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2019, Paragraphs 24-27). Section 110 requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority and the council will have to ensure that it is legally compliant with the Localism Act at Local Plan examination.
- 1.9 The NPPF 2021 sets out affordable housing definitions which are presented at Technical Appendix A.

Relevant Northumberland Local Plan 2016-2036 policies

- 1.10 The Northumberland Local Plan 2016-2036 was formally adopted by Northumberland County Council in March 2022.
- 1.11 Policy HOU3 Housing requirements for neighbourhood areas sets out a minimum housing requirement to help meet Northumberland's overall housing requirements as set out in Policy HOU2. No specific targets are set for Slaley which is located in the Central Delivery area. After taking into account delivery in main towns and service centres, an indicative dwelling requirement elsewhere in the Central Delivery area (which includes Slaley) is 890 over the plan period or 45 each year.
- 1.12 Policy HOU5 Housing types and mix encourages the delivery of 'a range of good quality, energy-efficient homes, including affordable homes, will be provided to deliver a more balanced mix of tenures and housing types and sizes, alongside supported specialist housing for older and vulnerable people. Development proposals will be assessed according to how well they contribute to meeting the needs and aspirations of those living in and seeking to move to Northumberland, as identified in the most up-to-date Strategic Housing Market Assessment, a local housing needs assessment and/or other evidence of local housing needs verified by the Council'.
- 1.13 Policy HOU6 Affordable housing provision states:
'To deliver affordable homes for sale or rent to meet the identified needs of those not otherwise met by the market, 'major' development proposals of 10 or more units or 0.5 hectares or more (or proposals for five units or more in the Northumberland Coast Area of Outstanding Natural Beauty), will be expected to provide on-site affordable housing (or where robustly justified make an equivalent financial contribution in lieu to support off-site provision which will help create mixed and balanced communities).
- 1.14 Slaley in a 'very high' housing viability area, with a 30% affordable dwelling target on sites meeting the above criteria and a 67% rented 33% affordable home ownership tenure split.
- 1.15 There is provision in the Local Plan for the development of rural exceptions sites (policy HOU7) to help meet the pressing affordable needs of rural communities by the release for development of small sites (less than 10 dwellings/0.5ha) that would not normally be used for housing.

Presentation of data

- 1.16 Data presented in this report is based on the 2022 household survey carried out as part of the Housing Needs Assessment unless otherwise stated.
- 1.17 It is important to note that survey responses have been weighted to correct for response bias and then grossed up to reflect the total number of households and this process is explained in Appendix A. The 47 responses are therefore weighted and grossed up to 289 occupied dwellings. All survey information presented in this report is for weighted and grossed responses which are rounded up where appropriate.

Time frame

- 1.18 The time frame for the study is the 5-year period 2022 to 2026.

Report structure

- 1.19 The Slaley 2023 HNA report is structured as follows:

Chapter 2 presents a profile of the dwelling stock and households in the parish;

Chapter 3 considers local house prices, rents and affordability;

Chapter 4 presents key outputs from the calculation of affordable housing need in the parish.

Chapter 5 considers older persons housing need.

Chapter 6 considers overall housing need and overall dwelling type and mix by tenure which is appropriate for the parish.

Chapter 7 concludes the report with a summary of key findings

- 1.20 The report includes the following technical appendices:

Affordable housing definitions (Appendix A)

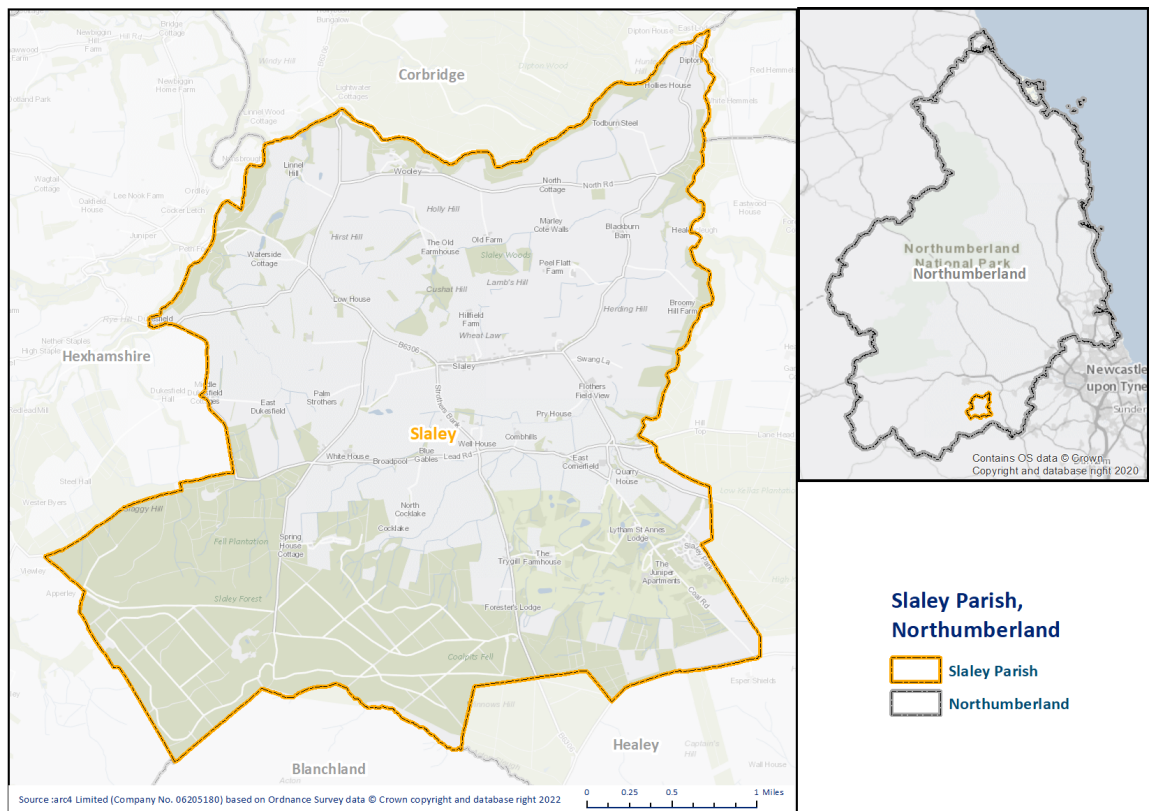
Housing need calculations (Appendix B);

1. A profile of dwelling stock and households in Slaley

Introduction

- 1.21 This section provides a background to dwelling stock, households and population for the parish of Slaley including comparative data for Northumberland and England where appropriate.
- 1.22 Map 2.1 sets Slaley in its geographical context. The total number of dwellings in 2022 is 325 based on the latest postcode address file data. The 2021 Census reported 289 households in Slaley.

Map 2.1 Map of Slaley



Source: Ordnance Survey data @ Crown copyright and database right 2022

Dwelling profile

Dwelling type

- 1.23 The 2022 household survey found that in Slaley, 95.7% of occupied dwellings were houses (56.5% detached, 39.2% semi-detached, 0% terraced), 0% were flats, and 4.3% were bungalows.
- 1.24 The Valuation Office Agency also produce statistics on dwelling type (Table 2.1) which allows a comparison to be made with Northumberland, the North East and England. This shows that Slaley have proportionately more 4 or more bedroom houses and bungalows than comparator areas. Map 2.2 summarises the predominant dwelling types in Slaley.

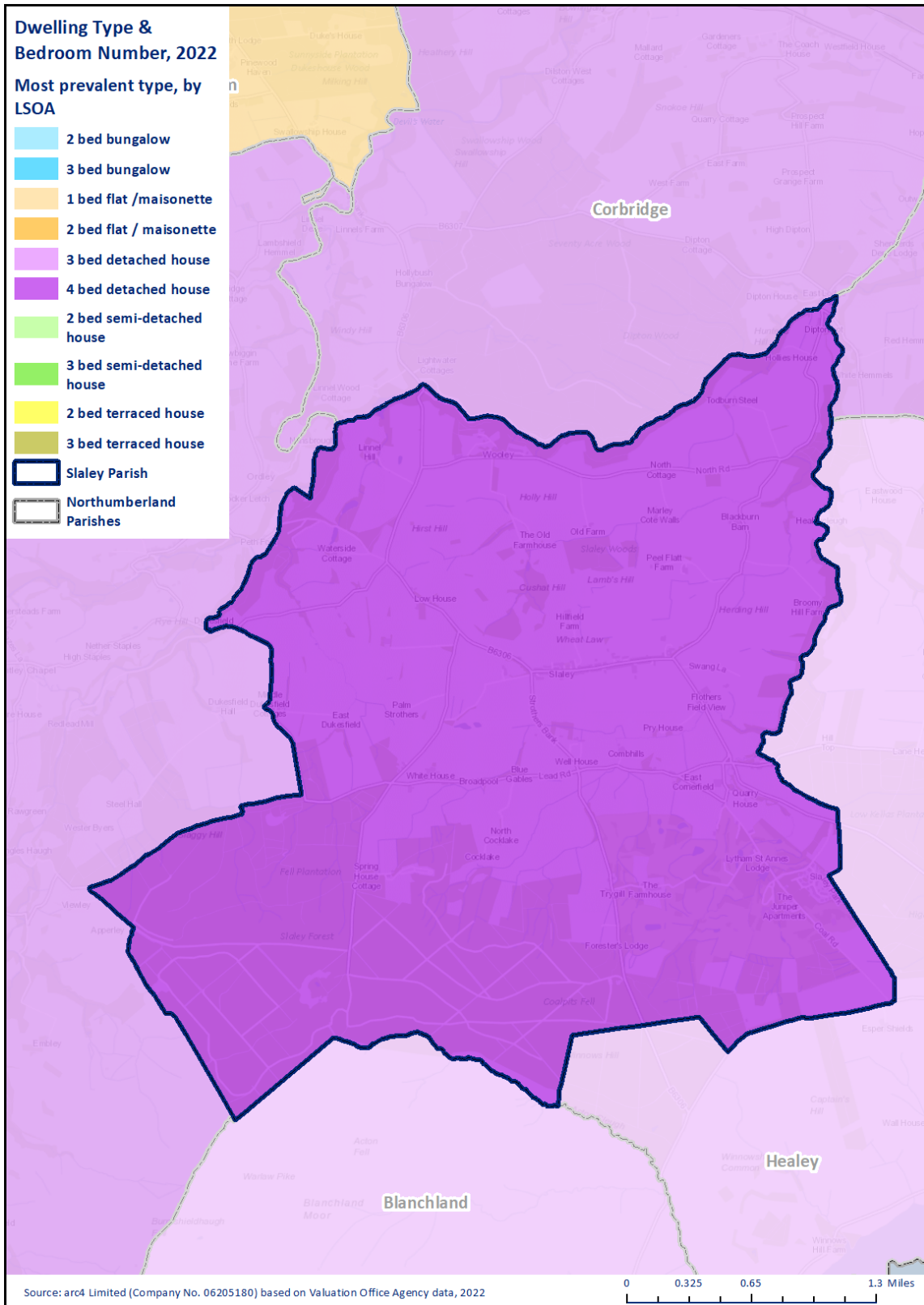
Table 2.1 Dwelling type and size – Slaley and comparator areas

Dwelling type and size	Slaley * %	Northumberland %	North East %	England %
1 or 2-bedroom house	11.7%	17.9%	18.2%	14.0%
3-bedroom house	30.0%	39.5%	41.5%	38.6%
4 or more-bedroom house	31.7%	15.8%	12.7%	14.5%
1 bedroom flat	1.7%	4.7%	6.8%	10.9%
2 or 3 bedroom flat	0.0%	6.9%	9.3%	12.5%
1 bedroom bungalow	3.3%	2.6%	2.3%	1.1%
2 bedroom bungalow	11.7%	7.2%	6.2%	4.7%
3 or more bedroom bungalow	10.0%	5.3%	2.9%	3.6%
Total	100.0%	100.0%	100.0%	100.0%
Base	600	151,460	1,229,904	24,363,950

Source: Valuation Office Agency 2022

*Note data relates to the Lower Super Output Areas located in Slaley which cover an area larger than Slaley itself

Map 2.2 Predominant dwelling type and size by built-up areas within LSOAs



Source: Valuation Office Agency 2022

Property size and age

- 1.25 The 2022 household survey found that in Slaley, 0% of dwellings had one bedroom, 1.5% had two bedrooms, 39.7% had three bedrooms and 58.8% had four or more bedrooms.
- 1.26 The 2022 Valuation Office Agency provides data on property age (Table 2.2). This indicates that in Slaley, nearly 50% of dwellings were built pre-1919 and just 6.9% of dwellings have been built since 1999.

Age of Dwellings	Number*	%
pre-1919	290	50.00%
1919-44	40	6.90%
1945-64	30	5.17%
1965-82	40	6.90%
1983-99	140	24.14%
post 1999	40	6.90%
Total	580	100.00%
Unknown	30	
Base	610	

Source: Valuation Office Agency 2022

*Note data relates to the Lower Super Output Areas located in Slaley which cover an area larger than Slaley itself

Tenure

- 1.27 Table 2.3 sets out the 2021 Census tenure data for Slaley and comparator areas. The majority of dwellings are owner occupied at 80.3%, private renting is the next largest tenure (11.7%) followed by affordable housing (8%).
- 1.28 The 2022 household survey reported a higher proportion of households living in owner occupied properties (86.9%), a lower proportion privately renting (5.1%) and affordable housing (8.0%).

	Owner occupied	Private rented	Affordable	Total	Base
Slaley	80.3%	11.7%	8.0%	100.0%	289
Northumberland	65.2%	16.5%	18.3%	100.0%	146,922
North East	60.3%	17.3%	22.4%	100.0%	1,175,679
ENGLAND	61.3%	20.6%	18.1%	100.0%	23,436,085

Source: 2021 Census

Owner-occupied sector

- 1.29 The 2022 household survey found that 88.9% (251) of households responding are owner-occupiers.
- 1.30 The 2022 household survey provides the following information on owner occupied stock:
- Most (95.7%) owner-occupied properties are houses, with 56.5% detached, 39.2% semi-detached and 0% terraced; a further 4.3% are bungalows.
- 58.8% of properties have four or more bedrooms, 39.7% have three bedrooms and 1.5% have two bedrooms.
- 1.31 A range of socio-economic and demographic information on residents has been obtained from the 2022 household survey. Some interesting observations relating to owner-occupiers include:
- In terms of household type, 7.2% are single people, 52.1% are couples, 29.1% are households with children (17.5% 1 or 2 children and 11.6% 3 or more children) and 11.6% are other multi-adult households, for instance extended families.
- 69.9% of household reference people (heads of household) living in owner occupied dwellings are aged under 65 and 30.1% are aged 65 or over.
- In terms of length of residency, 81.5% of owner occupiers have lived in the same property for 5 years or more, 15.4% between 2 and 5 years and 3.0% less than 2 years.

Private rented sector

- 1.32 The 2022 household survey indicates that 5.1% (15) of households responding live in the private rented sector.
- 1.33 The 2022 household survey provides the following information on private rented stock:
- 100% of private rented properties are bungalows.
- 100% of properties are three bedrooms.
- 1.34 A range of socio-economic and demographic information on residents has been obtained from the 2022 household survey. Some interesting observations relating to private renters include:
- In terms of household type, 100% are couples.
- 100% of household reference people (heads of household) living in private rented dwellings are aged under 65.
- In terms of length of residency, 100% of private renters have lived in the same property between 2 and 5 years.

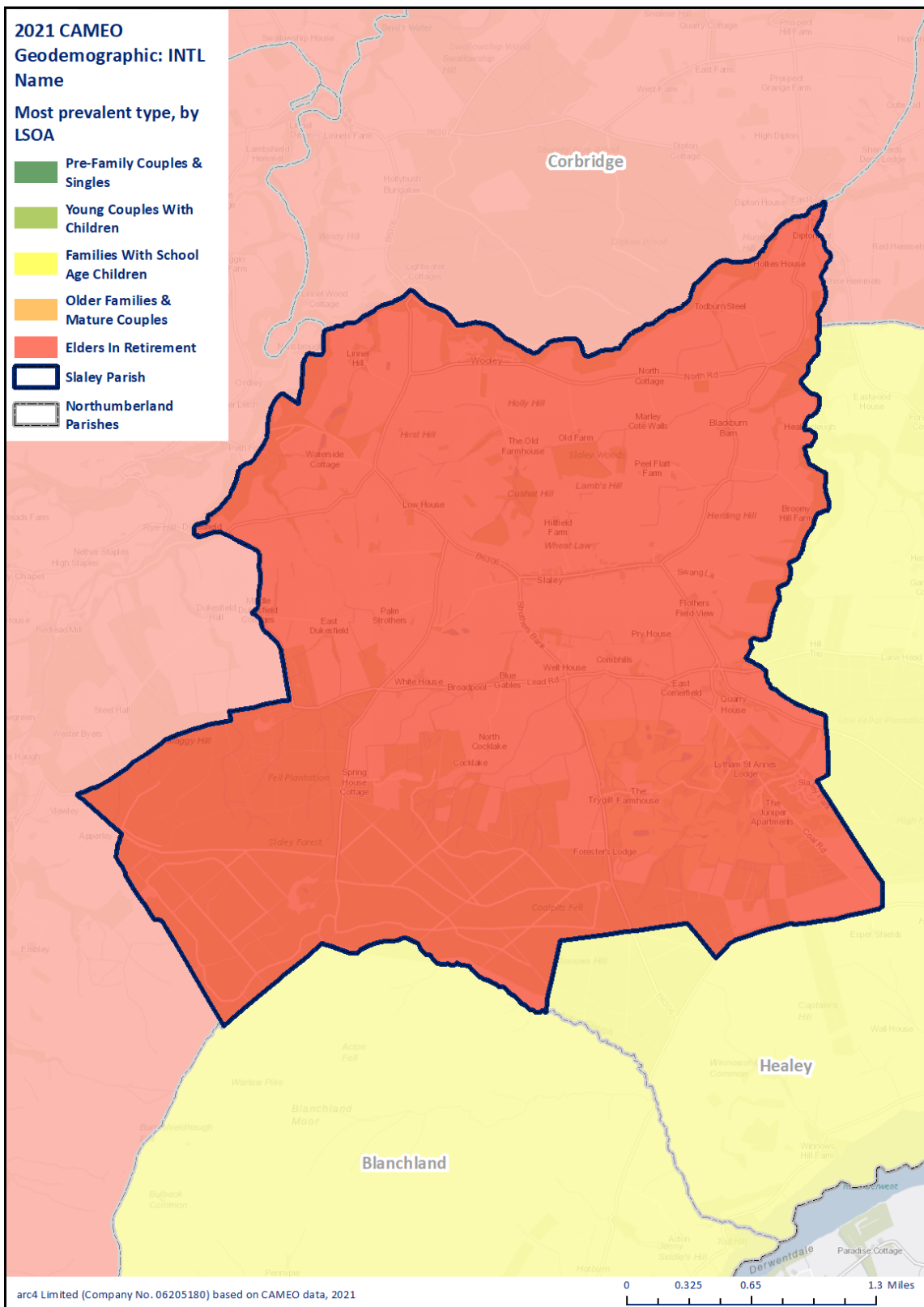
Affordable sector

- 1.35 The 2022 household survey indicates that 8.0% (23) of households responding across Slaley live in affordable housing.
- 1.36 The 2022 household survey provides the following information on affordable housing stock:
- 100% of affordable properties are bungalows.
 - 29.5% of properties have one bedroom and 70.5% have two bedrooms.
- 1.37 A range of socio-economic and demographic information on residents has been obtained from the 2022 household survey. Some interesting observations relating to households living in affordable housing include:
- In terms of household type, 59.1% are single people, 40.9% are couples, 0% are households with children and 0% are other multi-adult households, for instance extended families.
 - 59.1% of household reference people (heads of household) living in owner occupied dwellings are aged under 65 and 40.9% are aged 65 or over.
 - In terms of length of residency, 29.5% have lived in the same property for less than 2 years and 70.5% for at least 5 years.

Household characteristics

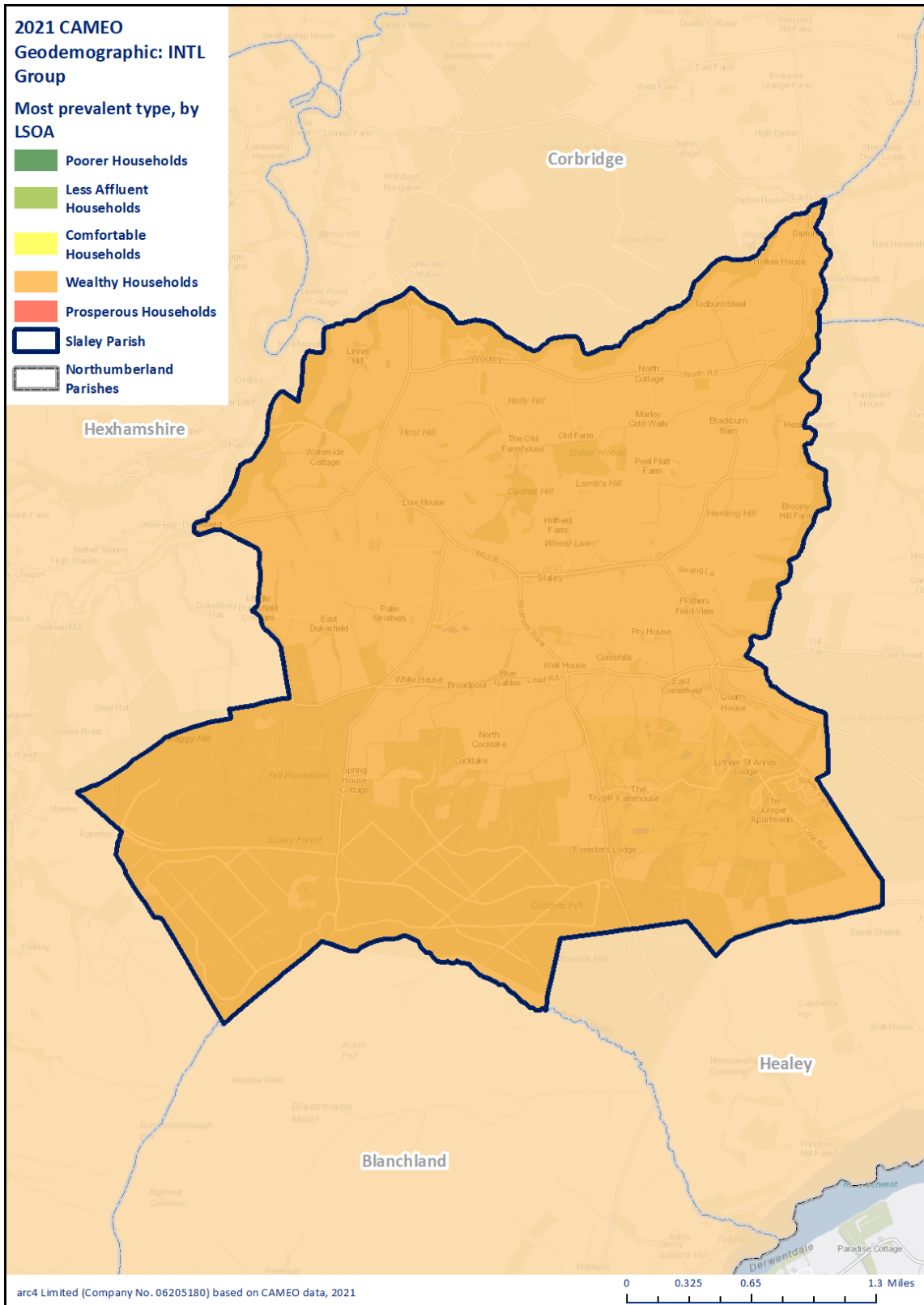
- 1.38 The 2022 household survey found that overall, across Slaley 70.5% of households have a household reference person aged under 65 and 29.5% aged 65 and over.
- 1.39 11.0% of households are single person, 53.6% are couples, 25.3% are households with children (15.2% one or two children and 10.1% three or more children) and 10.1% are other multi-person households.
- 1.40 The range of households living in Slaley is further illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies which shows a predominance of elders in retirement. Map 2.4 considers income groups and shows the most prevalent type of households in Slaley are 'wealthy' households.

Map 2.3 Household characteristics: household type by LSOA, 2021



Source: CAMEO data 2021

Map 2.4 Household characteristics: income type, by LSOA, 2021



Source: CAMEO Data 2021

Current and future population

- 1.41 The Office for National Statistics produces small area population estimates which provide data for Slaley in 2020 (Table 2.4). The latest 2018-based ONS population projections are produced at district level and provide information on how the population is projected to change by age group. Applying the Northumberland data to Slaley data, the population is expected to increase by 14 over the period 2022 to 2026. There are small projected decreases in all age cohorts under 65 years, compared with significantly larger projected increases in all age cohorts over 65 years. The increase in people aged 65 and over represents an approximately 10% increase on the 65+ population in 2022.

Age group	Number	%
<15	102	14.3%
15-29	89	12.5%
30-44	83	11.7%
45-64	233	32.7%
65-74	124	17.4%
75-84	68	9.6%
85+	13	1.8%
All Ages	712	100.0%

Source: ONS 2020 small area population data

Summary

- 1.42 Key points from the chapter are:

The number of dwellings in Slaley is 325.

The majority of dwellings are houses (95.7%), 4.3% are bungalows, 0% are flats according to the 2022 household survey. Compared with Northumberland and the North East, the study area has proportionately more 4 or more bedroom houses and bungalows.

58.8% of dwellings have 4 or more bedrooms, 39.7% have three bedrooms, 1.5% have two bedrooms and 0% have 1 bedroom.

Most households are owner occupiers (80.3% according to the 2021 Census, 11.7% rent privately and 8% live in affordable housing). The 2022 household survey reported lower levels of households renting privately or living in affordable housing.

The 2022 household survey reported that 29.5% of households have a household reference person (HRP) aged 65 and over and 70.5% a HRP aged under 65. The overall profile of households are 53.6% couples, 25.3% households with children, 11.0% single person and 10.1% other multi-person households.

In 2020, the population in Slaley is 712. This is projected to increase to 726 by 2026, with notable increases in people aged 65 and over.

2. Local house prices, rents and affordability

Introduction

- 1.43 This section considers local house prices and the extent to which market housing is affordable to local residents. Data in this section also feeds into the detailed analysis of affordable housing.

Cost of alternative tenures

- 1.44 Table 3.1 sets out the cost of different tenures and the income needed to afford them. This is based on 25% of household income for renting and a 3.5x household income multiplier plus a deposit of up to 10% for buying.
- 1.45 In 2021, lower quartile market rents in Slaley were £650 requiring an income of £31,200 to be affordable; and lower quartile market prices were £455,000 requiring a household income of £117,000.

Tenure option	Slaley	
	Price (2021)	Income required
Social Rent (average)	£329	£15,814
Affordable Rent (monthly cost)	£1,061	£50,918
Market Rent - Lower Quartile	£650	£31,200
Market Rent – Median	£1,326	£63,648
Market Rent – Average	£1,326	£63,648
Market Sale - Lower Quartile	£455,000	£117,000
Market Sale – Median	£600,000	£154,286
Market Sale – Average	£523,200	£134,537
Shared ownership (50%)	£300,000	£111,583
Shared ownership (25%)	£150,000	£89,511
Help to buy	£450,000	£111,429
Discounted Home Ownership (30%)	£420,000	£108,000
Discounted Home Ownership (25%)	£450,000	£115,714
Discounted Home Ownership (20%)	£480,000	£123,429

Source: Zoopla Price Paid (rents); Land registry Price Paid data, Regulator of Social Housing Statistical Data Return

- 1.46 Maps 3.1 and 3.2 provide an illustration of LQ and median prices using Lower Super Output Area in 2021.

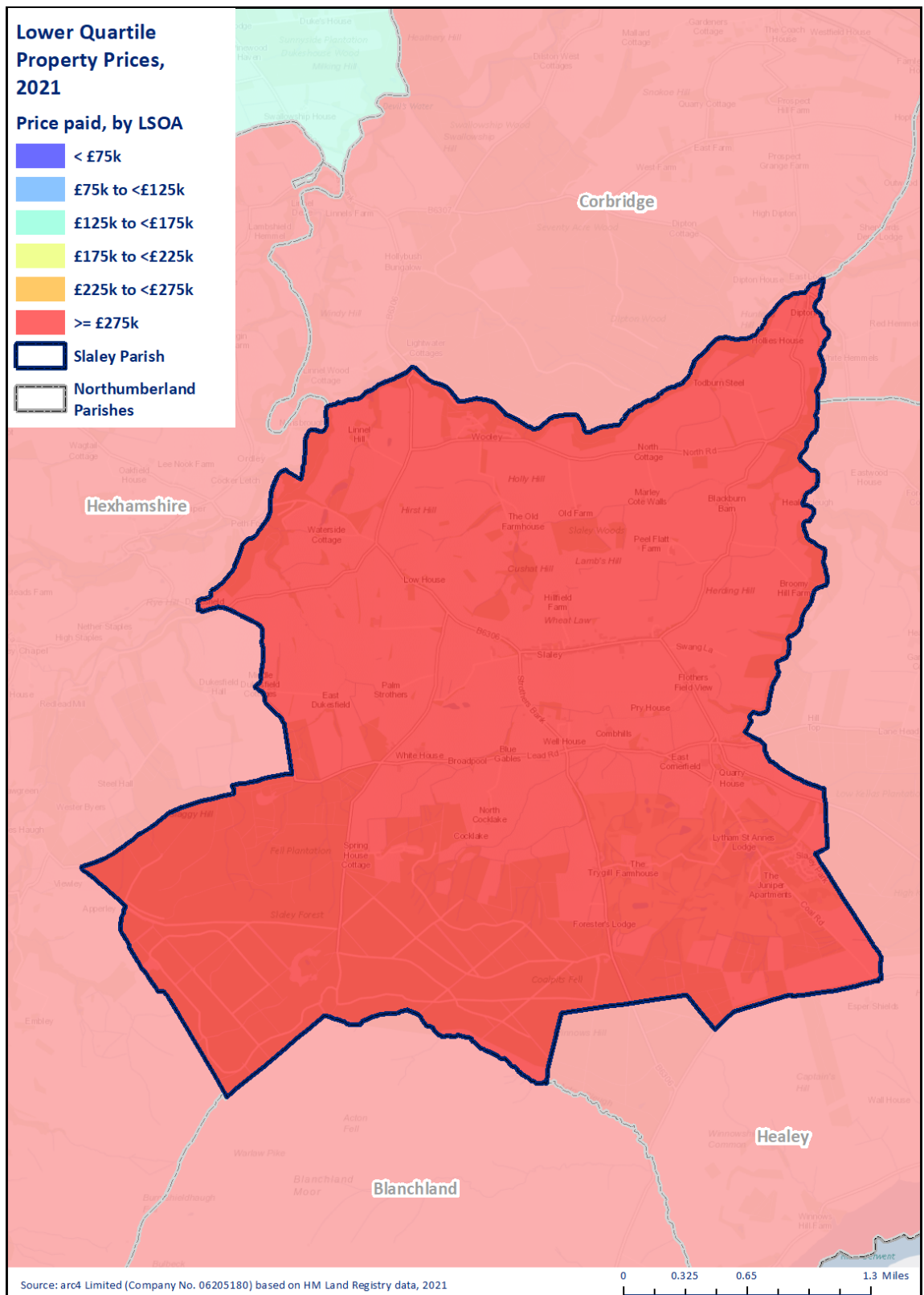
- 1.47 For households living in the private rented sector, some are in receipt of housing benefit/universal credit to help with their housing costs. Map 3.3 illustrates the proportion of households in receipt of housing benefit assistance in Slaley. This shows particularly low numbers across the parish.
- 1.48 The amount that can be received is based on a Local Housing Allowance (LHA). Table 3.2 summarises the cost of private renting in Slaley and shows that LHA is sufficient to cover the costs of private renting for properties with two or three bedrooms, but insufficient to cover the costs of private renting for properties with 4 bedrooms – so any 4 bedroom household in receipt of benefits would have to plug this shortfall themselves. Therefore a household renting a four bedroom property would need to find £308 each month to cover the cost of rent.

Table 3.2 Private renting costs and local housing allowance rates

Local Housing Allowance rate (Tyneside Broad Rental Market Area)	Rate per week	Monthly (£)	Actual rent 2021	
			Lower quartile	LQ rent minus LHA rate
Shared room	£70.19	£304	No rentals	Cannot calculate
One bedroom	£97.81	£424	No rentals	Cannot calculate
Two Bedroom	£109.32	£474	£464	£10
Three bedroom	£126.58	£549	£538	£11
Four bedroom	£182.96	£793	£1,101	-£308

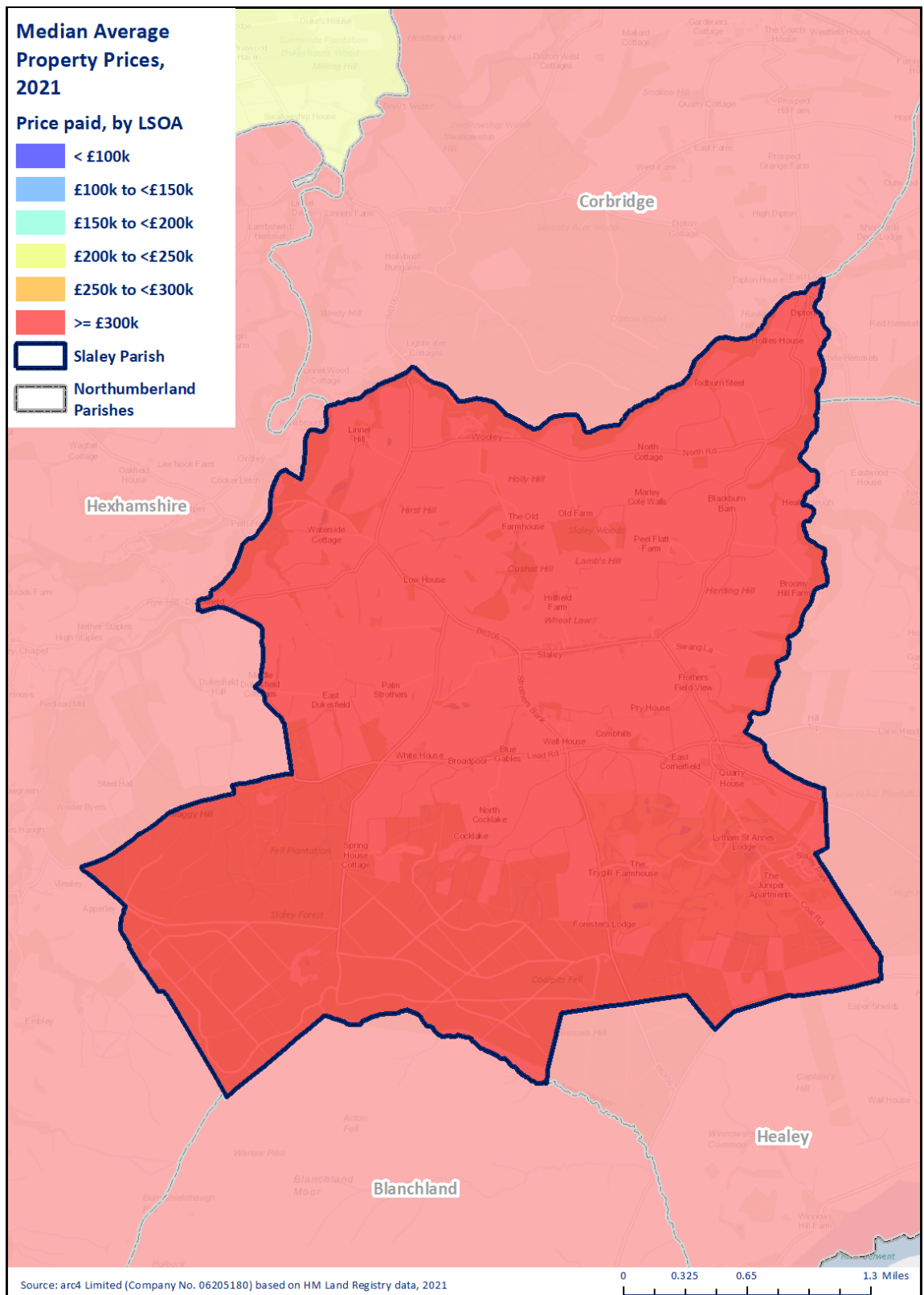
Source; Zoopla, Valuation Office Agency

Map 3.1 Lower quartile house prices 2021



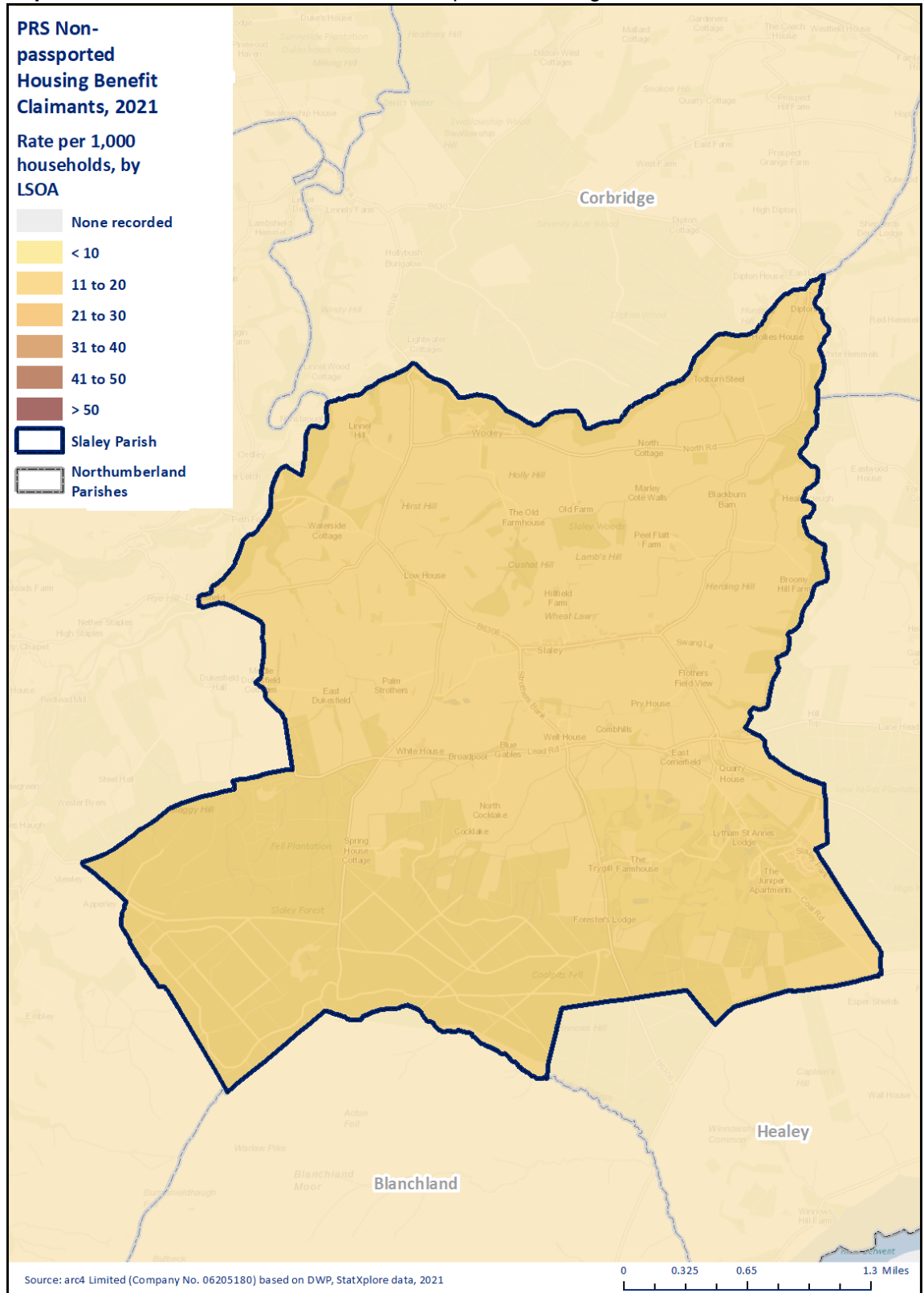
Source: Data produced by Land Registry © Crown copyright 2021

Map 3.2 Median house prices 2021



Source: Data produced by Land Registry © Crown copyright 2021

Map 3.3 Private rented sector Non-Passported Housing Benefit 2021



Source: 2021 DWP Stat explore

Currently available properties to buy or rent

- 1.49 To provide further context to the availability of properties in Slaley, Table 3.3 summarises properties for sale on the open market available on Rightmove and Zoopla websites in February 2023. A range of properties were available, with a lower quartile price of £543,740 and median price of £612,500. This indicates that prices have continued to increase, but data for the last full year of data availability (2021) is used in needs analysis.

Parish	Property description	Advertised Price
Slaley	3 bed bungalow	£525,000
Slaley	4 bed detached house	£550,000
Slaley	4 bed barn conversion	£675,000
Slaley	4 bed detached house	£825,000

Source: Rightmove

Affordability for key workers

- 1.50 The affordability of open market buying and renting to a range of key workers and households on the minimum/living wage is set out in Table 3.4. This illustrates the income multiples needed for buying (which are well in excess of 3.5x income) and the proportion of income needed to be spent on rent (which is in excess of 25%). This analysis clearly demonstrates the affordability challenge faced by key workers and those on minimum/living wage of living in Slaley. Table 3.4 also shows what would be genuinely affordable to households based on their incomes. Note that the income multiple for buying also includes a 10% deposit. The maximum buying price that could be afforded is based on 3.5x income.

Table 3.4 Relative affordability of different tenures

Occupation and household configuration	Gross Household Income 2021 (£)	BUYING		Income multiple needed	RENTING		
		LQ price 2021 (£)	Maximum price that could be afforded £		LQ rent 2021 (£)	% of income spent on rent	Maximum rent that could be afforded £
Police officer (single earner household)							
Pay Point 0	£21,402	£455,000	£74,907	19.1	£650	36.4	£446
Pay Point 2	£25,902	£455,000	£90,657	15.8	£650	30.1	£540
Pay Point 4	£28,158	£455,000	£98,553	14.5	£650	27.7	£587
Nurse (single earner household)							
Band 1	£18,546	£455,000	£64,911	22.1	£650	42.1	£386
Band 3	£20,330	£455,000	£71,155	20.1	£650	38.4	£424
Band 5	£25,655	£455,000	£89,793	16.0	£650	30.4	£534
Fire Officer (single earner household)							
Trainee	£24,191	£455,000	£84,669	16.9	£650	32.2	£504
Competent	£32,244	£455,000	£112,854	12.7	£650	24.2	£672
Teacher (single earner household)							
Unqualified (min)	£18,169	£455,000	£63,592	22.5	£650	42.9	£379
Main pay range (min)	£25,714	£455,000	£89,999	15.9	£650	30.3	£536
Minimum wage (21 and 22)/living wage (23 and over)							
Minimum wage (single person household)	£16,038	£455,000	£56,133	25.5	£650	48.6	£334
Minimum wage (1 full-time and 1 part-time)	£24,057	£455,000	£84,200	17.0	£650	32.4	£501
Minimum wage (two full-time working adults)	£32,076	£455,000	£112,266	12.8	£650	24.3	£668
Living wage (single person household)	£15,048	£455,000	£52,668	27.2	£650	51.8	£314
Living wage (1 full-time and 1 part-time)	£22,572	£455,000	£79,002	18.1	£650	34.6	£470
Living wage (two full-time working adults)	£30,096	£455,000	£105,336	13.6	£650	25.9	£627
ALL HOUSEHOLDS – Lower Quartile	£45,000	£455,000	£157,500	9.1	£650	17.3	£938
ALL HOUSEHOLDS – Median	£62,500	£455,000	£218,750	6.6	£650	12.5	£1,302

- 1.51 Table 3.4 also sets out what would be an affordable rent and price based on overall household income measures for Slaley
- For households on lower quartile incomes of £45,000, rents should cost no more than £938 and buying no more than £157,500.
- For households on median incomes of £62,500, rents should cost no more than £1,302 and buying no more than £218,750.

Impact of housing costs

- 1.52 The 2022 household survey identified 18 households (6.6%) where someone had moved away in the past 5 years because they could not find a suitable home in Slaley.
- 1.53 1.3% of households had someone stay for a short period because they had no permanent home.

Summary

- 1.54 Key points from the chapter are:

Lower quartile market prices are £455,000 which require a household income of £117,000 to be affordable. Median prices are £600,000 and require a household income of £154,286 to be affordable. A property is affordable if the cost is no more than 3.5x household income plus 10% deposit.

Lower quartile rents cost £650 with an income of £31,200 needed to be affordable and median rents cost £1,326 with an income of £63,648 to be affordable). Affordability is based on rents costing no more than 25% of household income.

Local Housing Allowance is likely to cover the cost of private renting 2 or 3 bedroom dwellings, but unlikely to cover the cost of private renting a 4 bedroom dwelling.

Some people have moved away from Slaley in the past 5 years because they could not find a suitable home in the parish.

3. Calculation of affordable housing need in Slaley

Affordable dwelling mix

- 1.55 A detailed calculation of affordable housing need is set out at Appendix A.
- 1.56 A careful analysis of the survey responses establishes the overall gross need for 25 affordable dwellings within Slaley over the 5 year period 2022 to 2027 or 5 each year. As there were no relets of affordable dwellings, the net need is also 25 dwellings or 5 each year.
- 1.57 To comply with the Northumberland Local Plan, 67% of new affordable dwellings should be affordable rented and 33% affordable home ownership. However, the household survey indicated a high level of interest in affordable home ownership options.
- 1.58 Table 4.1 indicates the overall dwelling type and size profile to reflect affordable housing need. This should form the basis of overall affordable housing delivery across all affordable tenures across Slaley.

Dwelling type/size	Social/ Affordable Rented	Affordable home ownership	Total
1-bedroom house			
2-bedroom house	7	4	11
3-bedroom house	4	4	8
4 or more-bedroom house			
1-bedroom flat	6		6
2 - bedroom flat			
3 or more - bedroom flat			
1-bedroom level-access			
2 bedroom level-access			
3 or more bedroom-level-access			
Total	17	8	25

- 1.59 It is recommended that any affordable home ownership dwellings are 2 and 3 bedroom houses. Social/affordable rented dwellings should reflect the overall mix of 2 and 3 bedroom houses and 2 bedroom flats.

Comparison with housing register

- 1.60 Data from Northumberland Homefinder indicates no social/affordable rented properties became available over the past year.

Final conclusions on affordable need

- 1.61 Over the next 5 years 2022 to 2027, there is a net shortfall of 25 affordable dwellings in Slaley, comprising 17 social/affordable rented and 8 affordable home ownership. This takes into account the need from existing households, newly-forming need and reflects no supply through relets and pipeline affordable housing development.

Summary

- 1.62 Key points from the chapter are:

There is a gross need for 25 affordable dwellings in Slaley over the period 2022 to 2027. As there is no affordable supply through relets or pipeline provision, the net need is also 25 dwellings.

The Northumberland Local Plan requires an affordable tenure split of 67% rented and 33% affordable home ownership which translates to 17 social/affordable rented and 8 affordable home ownership, although there was particularly strong interest in affordable home ownership.

A range of social/affordable rented dwellings are needed, but in particular 2 and 3 bedroom houses and 2 bedroom flats.

There is a need for 2 and 3 bedroom affordable home ownership dwellings.

4. Older persons housing need

Introduction

- 1.63 The NPPF Annex 2 defines older people as **‘people over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with care and support needs.’**
- 1.64 PPG recommends the following are considered in an assessment of older persons need:
- The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, Extra Care or housing with care), broken down by type and tenure.
 - The need for care in residential care and nursing homes (C2).
 - The need for co-housing communities.
 - The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.
- 1.65 PPG notes that **‘plan-making authorities will need to count housing provided for older people against their housing requirement’** (source: PPG Paragraph: 016 Reference ID: 63-016-20190626).

Older persons housing options and future need

- 1.66 The 2022 household survey indicates that 97.7% of older people want to remain in their current home with help and support when needed (Table 5.1). There is also interest in a range of options including buying on the open market, renting from a housing association / council, sheltered housing and Extra Care.

Table 5.1 Older persons' housing preferences		
Option	Slaley	
	Numbers stating option	% of respondents stating option
Stay in current home with help and support when needed	83	97.7%
Buying on open market	40	47.1%
Private renting	22	25.7%
Renting from a housing association	33	38.6%
Renting from the council	33	38.6%
Sheltered – rent	36	42.8%
Sheltered – buy	33	38.4%
Sheltered - part rent/buy	22	25.7%
Extra Care – rent	22	25.7%
Extra Care – buy	22	25.7%
Extra Care - part rent/buy	22	25.7%
Supported housing for mental health	0	0.00%
Residential nursing/care	4	4.2%
Cohousing	7	8.5%
Total	378	
Base	85	

Source: 2022 household survey

Important note: respondents could tick more than one option and so the percentages relate to the proportion of respondents stating a particular option.

- 1.67 The 2022 household survey indicates 100% of older people planning to move would like to move to a property with fewer bedrooms (Table 5.2). The general conclusion is that smaller dwellings are needed to accommodate older movers.

Table 5.2 Future housing choices of older households (rightsizing)	
Housing choice	Bedrooms needed Slaley (%)
Downsizing (moving to a smaller property)	100.0%
Staying same	0.0%
Upsizing (moving to larger property)	0.0%
Total	100.0%
Base (households responding)	7

Source: 2022 household survey

- 1.68 Table 5.3 sets out the profile of dwellings needed by households with a HRP aged 65 and over who are planning to move in the next 5 years. Given the ageing profile of residents, this is an important consideration for any future development. Strongest need is for houses with 2 or 3 bedrooms.

Table 5.3 Dwelling type and size preferences of older people planning to move	
Dwelling type/size	Slaley
1-bedroom house	0.0%
2-bedroom house	50.0%
3-bedroom house	50.0%
4 or more-bedroom house	0.0%
1-bedroom flat	0.0%
2 - bedroom flat	0.0%
3 or more - bedroom flat	0.0%
1-bedroom level-access	0.0%
2 bedroom level-access	0.0%
3 or more bedroom-level-access	0.0%
Dwelling type	
House	100.0%
Flat	0.0%
Bungalow/level access	0.0%
Number of bedrooms	
1	0.0%
2	50.0%
3	50.0%
4	0.0%

Source: 2022 household survey

Summary

1.69 Key points from the chapter are:

Although a majority of households (97.7%) with a HRP aged 65 and want to remain in their home with help and support when needed, there is also an interest in a range of older person options including buying on the open market, renting from the housing association or council, living in sheltered accommodation and Extra Care housing.

Of households planning to move, 100% want to 'rightsize' to a smaller dwelling.

Overall, for 65+ households planning to move, strongest need is for houses with 2 or 3 bedrooms.

5. Overall housing need in Slaley

Introduction

- 1.70 This chapter considers overall housing need, affordable need and establishes an overall dwelling type, size and tenure mix for Slaley.

Dwelling type and mix

- 1.71 The 2022 household survey provides a valuable insight into the range of dwellings being considered by households. Table 6.1 sets out overall need by dwelling type and size by tenure. Market demand is based on the expectations of households planning to move in the market; social/affordable rented need is based on the findings of the comprehensive assessment of affordable housing need; and the range of affordable home ownership dwellings is based on the expectations of households considering affordable home ownership.
- 1.72 Overall, across all tenures, the strongest need is for 3 bedroom houses followed 3 or more bedroom bungalows/level access dwellings and 2 bedroom houses
- 1.73 For market housing, 3 bedroom houses and level-access dwellings are most likely to be needed.
- 1.74 For social/affordable rented, the need is for 2 and 3 bedroom houses and 2 bedroom flats.
- 1.75 For affordable home ownership, the need is for 2 and 3 bedroom houses.

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1-bedroom house	0.0%	-	0.0%	0.0%
2-bedroom house	5-10%	40-45%	45-50%	18.0%
3-bedroom house	50-55%	20-25%	45-50%	45.5%
4 or more-bedroom house	0.0%	-	0.0%	0.0%
1-bedroom flat	0.0%	-	0.0%	0.0%
2 - bedroom flat	0.0%	35-40%	0.0%	0.0%
3 or more - bedroom flat	0.0%	-	0.0%	0.0%
1-bedroom level-access	0.0%	-	0.0%	0.0%
2 bedroom level-access	0.0%	-	0.0%	0.0%
3 or more bedroom-level-access	40-45%	-	0.0%	36.5%
Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
House	55-60%	60-65%	100.0%	60-65%
Flat	0-2%	35-40%	0-2%	0.0%
Bungalow/level-access	40-45%	0-2%	0-2%	35-40%
Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	0-2%	0-2%	0-2%	0-2%
2	5-10%	75-80%	50-55%	45-50%
3	90-95%	20-25%	45-50%	50-55%
4	0-2%	0-5%	0-2%	0-2%

Source: 2022 household survey

General views on housing need in Slaley

- 1.76 The 2022 household survey asked if respondents would support a small scheme of affordable homes that prioritised local people in Slaley. There was majority support, with 72.7% saying yes, 14.0% saying no and 13.3% did not know.
- 1.77 Respondents were also asked if they would support the development of a small scheme of homes to help meet the needs of older people from Slaley. There was majority support, with 71.4% saying yes, 14.0% saying no and 14.6% did not know.

Self/custom build

- 1.78 There was interest in self/custom build, with 90.1% of respondents stating an interest. However none were on the council's self/custom build register.

Summary

- 1.79 Key points from the chapter are:

An overall dwelling mix by market, social/affordable rented and affordable home ownership has been established through an analysis of 2022 household survey data and a comprehensive analysis of affordable housing need.

Overall, across all tenures, the strongest need is for 3 bedroom houses followed 3 or more bedroom bungalows/level access dwellings and 2 bedroom houses.

For market housing, 3 bedroom houses and level-access dwellings are most likely to be needed.

For social/affordable rented, the need is for 2 and 3 bedroom houses and 2 bedroom flats.

For affordable home ownership, the need is for 2 and 3 bedroom houses.

6. Conclusions

- 1.80 The purpose of this report has been to provide a robust evidence base of the need for different types, sizes and tenures across Slaley including a review of the need for older persons accommodation.
- 1.81 There is a clear and pressing need to deliver more social/affordable rented and affordable home ownership to help meet the needs of Slaley's population.
- 1.82 Regarding affordable housing, there is a five-year shortfall of 25 dwellings (17 rented and 8 affordable home ownership). This will help to sustain the population within the parish and provide appropriate housing for younger people.
- 1.83 There is widespread community support for affordable housing development, with 72.7% of 2022 household survey respondents supporting a small scheme of affordable homes that prioritised local people.
- 1.84 The ageing of the population is a key national and local demographic trend. There is a specific need for specialist housing to help meet the housing needs of the ageing population. There is also support from 71.4% of survey respondents for the development of a small scheme to help meet the needs of older people.

Technical Appendix A: Housing need calculations

Introduction

- A.1 Identifying the scale of affordable housing need is a key consideration of planning practice guidance. This is a separate calculation to the overall housing need figure derived using the standard model and set out in PPG paragraphs 18 (Reference ID: 2a-018-20190220) to 24 (Reference ID: 2a-024-20190220). The affordable housing need analysis helps to establish the overall scale of affordable housing need by location, type, size and tenure and whether the council should plan for more dwellings to help meet the need for affordable housing.
- A.2 PPG states that ‘all households whose needs are not met by the market can be considered in affordable housing need (PPG Paragraph: 018 Reference ID: 2a-018-20190220). PPG then considers how affordable housing need should be calculated:
- ‘Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).’* (PPG Paragraph: 019 Reference ID: 2a-019-20190220).
- A.3 The PPG focuses on the use of existing (secondary data) but does not preclude the use of primary survey evidence. A housing needs survey is generally needed to support applications to build affordable housing in rural areas.
- A.4 There are four broad components to the needs assessment method. These have remained relatively unchanged through the different guidance issued by government and focus on:
- Step A. Existing households in need (current unmet gross need).
 - Step B. Future households in need.
 - Step C. Affordable supply.
 - Step D. Annual need for affordable housing.

Affordability assumptions

- A.5 As part of the affordable needs assessment, the extent to which households in need cannot afford open market prices or rents is considered. PPG does not specify what household income should be spent for a property to be affordable although does state the ‘need to identify the minimum household income required to access lower quartile (entry level) market housing’ PPG 2019 Paragraph 021 Reference ID 2a-021-20190220. The last guidance to consider affordable prices/rents was published in the 2007 DCLG Strategic Housing Market Assessments Practice Guidance Version 2 August 2007,

which stated that gross household incomes should be used to assess affordability and:

a household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and

a household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.

A.6 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.

A.7 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered This is the maximum single or joint household income multiple offered by First Direct. However, this should be set against the current cost of living crisis and it would be unhelpful to set an unrealistic threshold for testing affordability. Therefore, this report considers that to be affordable:

the income multiple for buying is up to 3.5x gross household income; and

for renting up to 25% gross household income.

Step A: Current unmet gross need

A.8 PPG Paragraph: 020 Reference ID: 2a-021-20190220 states that 'strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:

the number of homeless households;

the number of those in priority need who are currently housed in temporary accommodation;

the number of households in over-crowded housing;

the number of concealed households;

the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and

the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.'

A.9 PPG notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market. Table A1 sets out the overall scale of current need before affordability of market housing is considered.

Table A1 Current gross unmet need (before affordability testing)			
Reason for need	Total in need Slaley	Comment	Source
A1 Homeless households and A2 Priority need / temporary accommodation	0	Households identified as threatened with homelessness plus any households living in temporary accommodation	2022 household survey
A3 Overcrowded	0	2011 Census data households	2022 household survey
A4 Concealed household	0	Census definition refers to couples and lone parents living within another family unit.	2022 household survey
A5 Existing affordable tenants in need	0		2022 household survey
A6 Other tenures in need	4		2022 household survey
A7 Sum of households in A3 to A6 with one or more needs	4	Sum of A3 to A6 BOLD figures	2022 household survey
A8 Total in A7 adjusted to remove any double counting	4	This is the total number of households with one or more needs	2022 household survey
A9. All households in need (A1+A2+A8)	4	Represents 1.4% of all households in Slaley	2022 household survey

Note table subject to rounding

Further Notes to Table A1:

A3. Overcrowding

The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible, with a child under 10 of the same

sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.

A4. Concealed households

The number of couples and lone parents living within a household.

A5. Existing affordable tenants in need and A6. Other tenures in need

Households in need is based on the numbers who have one or more of the following needs: under notice, real threat of notice or lease coming to an end; too expensive; too difficult to maintain; sharing facilities; unsuitable due to age/mobility impairment; lacking facilities; major disrepair; harassment/threat of harassment from neighbours.

A7 and A8. Sum of households

A7 is the sum of households who are overcrowded, concealed, are existing tenants in need or other tenures in need. A8 adjusts this total to remove double counting to give a figure for the total number of households with one or more housing need. This final figure takes account of any duplicates (so if the household is overcrowded and has another need, it is only counted once as a household in need).

Affordability of open market options

A.10 Table A2 sets out lower quartile prices and rents for Slaley. Data for 2021 has been used as this provides the latest full year of data.

Table A2 Lower quartile house prices and rents		
	Lower Quartile Price 2021	Lower Quartile private rent 2021
Slaley	£455,000	£650

Source: Data produced by Land Registry © Crown copyright 2021, Zoopla rental data

A.11 Table A3a sets out the proportion of households in need who could not afford open market prices or rents. The affordability analysis assumes that a property is affordable if up to 25% of household income is spent on rent and buying costs up to 3.5x household income.

A.12 The affordability of open market options is tested on all households in need (rows A3 to A6 in Table A1) based on 2022 household survey data and assumed that homeless households (A1) and those threatened with homelessness (A2) were unable to afford open market prices

A.13 Analysis concludes that :

4 households in Slaley are in housing need but they could afford open market prices or rents but didn't want to stay in the parish, so there is zero need from existing households in need.

Table A3 Affordability of open market housing for households in need: Slaley

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
A. Sum of A1 and A2 households	0	100%	0
B. Sum of households in A3 to A6 with one or more needs	4	0%	0
C. % of households wanting to stay in Slaley = 0% based on household survey responses			0
D. Total cannot afford to buy or rent (A+C)			0

Step B: Future households in need

- A.14 **PPG Paragraph 021 Reference ID: 2a-021029190220** states that 'projections of affordable housing need will have to reflect new household formation, the proportion of newly-forming households unable to buy or rent in the market area, and an estimate of the number of existing households falling into need. The process will need to identify the minimum household income required to access lower quartile (entry level) market housing. It can then assess what proportion of newly-forming households will be unable to access market housing.'

New household formation

- A.15 The most useful data sources for assessing the level of new household formation are:

DLUHC/ONS household projections, from which an annual net increase in households can be derived (but projections are produced at district level only).

The English Housing Survey, from which a national gross household formation rate can be derived (currently 1.435%) and referenced as a data source in the PPG.

Estimates that can be derived from local household surveys.

- A.16 Data are summarised in Table A4a.
- A.17 The modelled need from newly-forming households is based on a blend of the national gross formation rates and evidence from the household survey of the number of households expected to form and remain in the parish. This

provides some flexibility as one reason for households moving away is likely to be a lack of existing affordable housing.

- A.18 For Slaley, the annual affordable need from newly-forming households is 5 or 25 over 5 years.

Table A4 Net and gross household formation 5 years 2022-2026: Slaley				
	Annual household formation	5 year household formation	Notes	Source
A. MHCLG 2014-based household projections	Not available at parish level			MHCLG 2014-based household projections
B. ONS 2018-based household projections	Not available at parish level			ONS 2018-based household projections
C. Average annual gross household formation rate based on applying national rate to total households	4	20	Gross household formation rate of 1.435% x 289 households	English Housing Survey 3-year average 2017/18 to 2019/20
D. Annual household formation estimate from household survey and wanting to stay	5.8	29	Local evidence of households expected to form	2022 household survey
E. Average of C and D	5	25	Recommend average of national and local rates considered in needs analysis (4.9 rounded to 5 each year)	
F. % who could not afford open market prices or rents	100%	100%	100% could not afford buying and 100% could not afford renting	
G. Final affordable need from newly forming households	5	25		

New households likely to be in affordable housing need

- A.19 Analysis of the tenure options being considered by newly-forming households indicates a very strong interest in affordable housing options. Modelling assumes that all require affordable tenures. This results in a total 5- year need from annual affordable need from 25 newly-forming households in Slaley.

Existing households expected to fall into need

- A.20 The 2022 household survey did not specifically identify any households who had fallen into need in the past 5 years and required affordable housing.

Total newly arising affordable housing need (gross per year)

- A.21 Total 5-year newly arising need is therefore 25 for Slaley as summarised in Table A5.

Table A5 Total newly-arising affordable housing need: Slaley			
		Annual	5 year
A. Number of newly-forming households expecting to stay in the parish		5	25
B. Proportion unable to afford market housing	100%	5	25
C. Existing households falling into need		0	0
Total newly arising affordable need (B+C) each year		5	25

Note: Tables subject to rounding errors

Step C: Affordable housing supply

- A.22 PPG Paragraph 022 Reference ID: 2a-022-20190220 notes that 'there will be a current supply of housing stock that can be used to accommodate households in affordable housing need as well as future supply. There are five aspects to affordable supply to be considered as set out in Table A6.

Table A6 Affordable housing supply: Slaley		
Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	RP lettings data over 1-year period Oct 21 to Oct 22	Total of zero lettings across Slaley
Suitable surplus stock (vacant properties)	DLUHC vacant dwelling statistics	None assumed
The committed supply of new net affordable homes at the point of assessment	Council data	No pipeline supply identified
Supply of affordable home ownership through <u>resale</u>	English Housing Survey Table FA4131	No resales are assumed
Units taken out of management	Local authority data	None identified
Total annual supply	Calculation	Zero relets of affordable dwellings lettings plus zero pipeline supply

Note: stock losses through right to buy are not referenced in PPG and not included in this table. Any losses through right to buy would increase the shortfall.

A.23 Overall, the model assumes a total annual affordable housing stock supply of zero each year in Slaley, with no pipeline affordable delivery assumed.

Step D: Total annual need and breakdown by size and tenure

A.24 Table A7 summarises the total annual need for affordable housing across Slaley over the next 5 years. Annualised figures are also shown. The analysis establishes a 5-year gross need for 25 affordable dwellings in Slaley and taking into account supply through relets and pipeline supply, a net need for 25 affordable dwellings over the period 2022 to 2027.

Table A7 Gross and net annual affordable need : Slaley				
	Factor	5 year need	Annualised need	Data source/assumption
A1	Current gross unmet need (before affordability test)	0	0	Table A1 row A9
A2	Current gross unmet need (after affordability test)	0	0	Table A3. Only includes households wanting to stay in their current parish. Annualised need assumes unmet need is cleared over a 5 year period
B	Newly-arising annual need (after affordability test)	5	25	Table A5
TGN	Total gross need	5	25	A2+B
C	Affordable annual housing supply (relets)	0	0	Table A6
	Pipeline affordable dwellings	0	0	Council data as at December 2022
	Total net need	5	25	TGN – C

Notes: Table subject to rounding errors

Dwelling type and size

A.25 The dwelling size needs and type preferences of existing and newly-forming households have been analysed. Table A8 summarises the overall gross need by dwelling type and size which applies to Slaley.

Table A8 Profile of annual affordable housing need : Slaley (number)			
Dwelling type	House	Flat	Total
1			
2	11	6	17
3	8		8
4			
Total	19	6	25

Tenure mix

- A.26 Analysis of the tenure preferences of households needing affordable housing indicates an overall split of 25% social/affordable rented and 75% affordable home ownership (Table A9a) but the final mix will need to comply with Local Plan policies. Slaley is located in the highest housing viability area and requires 67% affordable rented and 33% affordable home ownership tenures.

Table A9 Profile of affordable housing tenure: Slaley

Tenure option	Existing households in need (%)	Newly-forming households (%)	Total (%)
Social/affordable rented	0%	25.4	25.4
Affordable home ownership	0%	74.5	74.5
Total	100.0	100.0	100.0
Base (annual gross need)	0	5	5

Housing register evidence

- A.27 Data from Northumberland Homefinder indicates no social/affordable rented properties became available over the past year.