

Housing Needs Assessment

A study towards the evidence base for
Worlingham Neighbourhood Plan

February 2017

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Introduction

The Worlingham Neighbourhood Plan (NP) will cover the period 2018 to 2036. Two key considerations for the Worlingham NP steering group are firstly, how much growth is anticipated (i.e. without the NP being in place) to come forward within the plan period, and secondly how much growth should be planned for by the Worlingham NP to ensure the most sustainable outcome for the Worlingham community.

There isn't currently a Worlingham specific housing target in the adopted Local Plan and due to Worlingham's close identity with the neighbouring market town of Beccles there is unlikely to be any Worlingham-specific housing target in any emerging Local Plan.

The scope of this report is limited to providing an assessment of housing need within the NP area. The findings should be used to inform the direction of the Worlingham NP. They should be assessed against supply side considerations (including land use designations) as a separate exercise.

The approach followed has been based upon the relevant parts of the Government's National Planning Practice Guidance (NPPG) advice¹ as endorsed by the NPPG itself², and described in the "toolkit" for neighbourhood planners³ that was published by Locality. An important provision is that the methodology intended for "Strategic Housing Market Assessments" (SHMAs) undertaken by local authorities should be applied at neighbourhood plan level in a way that is proportionate⁴.

The process requires the forming of balanced judgements, following the collation of data and facts from a variety of sources. However, establishing future need (to quote from the NPPG) is not an exact science, and no single approach will provide a definitive answer. Further, there is no requirement to consider purely hypothetical future scenarios as opposed to scenarios that could be reasonably expected to occur.

Local Context

Worlingham is in the northern part of Waveney District, the most easterly district in Britain, which is situated in northeast Suffolk.

Fifty per cent of Waveney's population (115,254 in 2011) resides in the coastal town of Lowestoft. If the growing adjoining parishes of Carlton Colville and Oulton are also included, the area of Lowestoft contains about 60% of Waveney's population³⁵.

Waveney has four market towns (Beccles (with Worlingham), Bungay, Halesworth and Southwold (with Reydon)), which have a combined population of 28,310 (or 24.6% of the District's total).

There are also "larger villages", including Barnby/ North Cove to the east of Worlingham, which lies in the same ward as Worlingham Parish. The coastal village of Kessingland (population 4,390) is the largest of these larger villages. The remainder of Waveney's population is distributed amongst rural hamlets, most having populations of fewer than 300 people.

Worlingham, itself, has a population of approximately 3,745 (2011 Census). It is bounded to the north by the River Waveney. The adjacent low-lying zone, which is mostly farmland, lies within the Broads Authority within Waveney. Only one dwelling, it is understood, at the northern end of Marsh Lane, lies within this Broads area.

The centre of Beccles is situated a mile to the west; the centre of Lowestoft is situated eight miles to the east, and Norwich is nearly twenty miles to the northwest.

The greater part of Worlingham is concentrated around the main road (the Lowestoft Road) that runs from Beccles and towards Lowestoft.

To the north of the Lowestoft Road, west of Worlingham, land within Beccles serves as, and has long been regarded by the communities as, an open space between the town and the village, even though a few properties in Beccles along the north side of the Lowestoft Road and into Park Drive undermines this separation.

Housing along the south side, and farther south, of the Lowestoft Road, apart from the presence of school sports grounds, has become essentially contiguous in nature as the respective communities have grown. However, the housing in the south of Beccles extends farther relative to the housing in Worlingham. To the immediate south of the built up areas is greenfield land, mostly farmland. The spread and topography of the greenfield land in southwest Worlingham confers in the vicinity a residual sense of demarcation between the two communities' margins.

Amenities in Worlingham comprise a "One Stop" general store (including Post Office), a hairdressing and beauty salon, a fish and chip shop, a newsagent, a pharmacy and a church.

Worlingham now has only one school, which was formed recently when the former primary school closed and its activities merged with that of the former middle school on the latter's premises, following Suffolk County Council's decision to move from a three-tier to a two-tier system of schooling. In addition, Worlingham has a thriving pre-school group.

The regular bus service between Lowestoft and Norwich passes through the village. Also, there are two services running locally between Beccles and Worlingham.

There is a Community Police Officer, but there is no doctor or dentist.

The only community meeting place in the village was the Church Hall, which was closed on health and safety grounds in September 2008. However, plans for a new community centre are well-advanced, taking advantage of the site vacated by the former primary school.

Home ownership (with and without a mortgage) is high by both District (Waveney District) and national standards.

The population of Worlingham, just as that of the District, has a higher proportion of elderly residents than is the case for the population of England. Despite this situation, there is very limited supported-living accommodation in Worlingham for older residents, and there is no retirement home and/or retirement village-style provision.

The ethnic mix in Worlingham is predominantly White British, with a small number of other white people and much smaller numbers of people of Chinese, Asian and Caribbean origins.

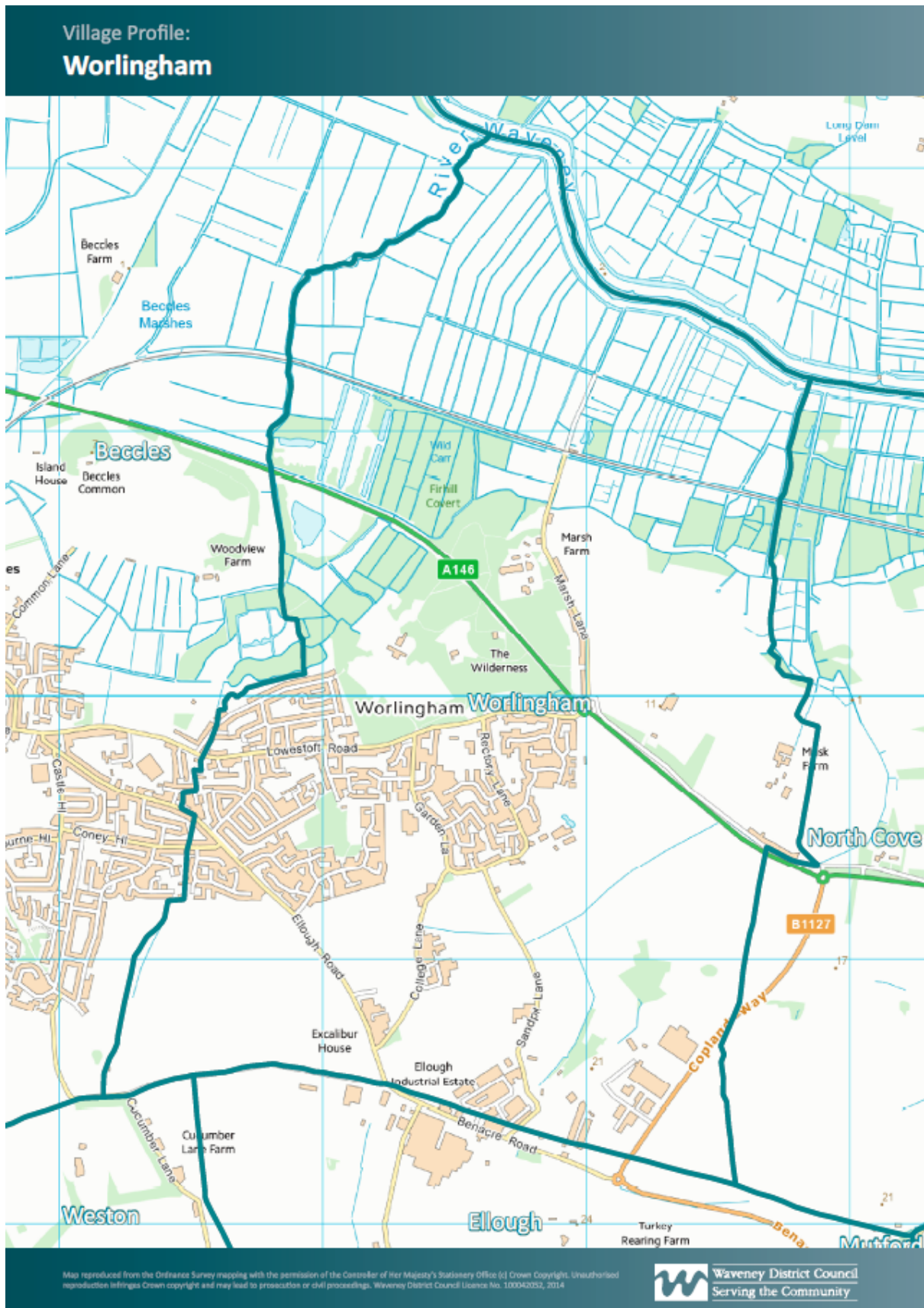


Figure 1. Map of the parish of Worlingham. The boundaries define the neighbourhood plan area.

An industrial estate is located within and around the parish boundary to the south. There are expectations this estate will develop significantly in the near future following the building of a connecting bypass running from the south of Beccles.

Worlingham may be characterised as a relatively affluent and healthy place to live, with a low level of crime. (Waveney District, however, is ranked at 95 out of the 326 authorities in England for deprivation – where a ranking of 1 applies to the most deprived. It has areas of marked social deprivation³³ – “21% of Waveney’s population live in the 20% most deprived neighbourhoods in the country. These 17 areas are located in the Lowestoft wards of Kirkley, Harbour, Normanston, Pakefield, St Margaret’s and Whitton, and with one neighbourhood in the part of Beccles South Ward that is close to the town centre. For Waveney as a whole, the “Rank of average rank” deprivation scores³⁸ are, in order of decreasing relative deprivation: Education (18/326); Employment (59/326); Income (87/326); Health (105/326); Living Environment (133/326); Crime (194/326); and Barriers to Housing and Services (256/326).)

Policy Context

The Parish of Worlingham (see figure 1) is part of the district of Waveney in north Suffolk. Waveney District Council (WDC) is the relevant local planning authority.

Hitherto, for planning purposes, Worlingham has been considered together with the close by market town, Beccles, as “Beccles with Worlingham”. This is the community segmentation context within which the prevailing Core Strategy⁷ (adopted January 2009) was defined.

The adopted plan in Waveney comprises:

- The Core Strategy Development Plan Document (2009) which contains the vision, objectives, spatial strategy and core policies for the period 2001 to 2021 but for housing up to 2025.
- The Development Management Policies plan (2011) which contains a broad range of topics, including high quality and sustainable design, coastal erosion, employment, housing and tourism. The document covers the period up to 2021.
- The Site Specific Allocations document (2011) which identifies land for a variety of uses, to come forward during the plan period to 2021 (2025 for housing). None of the allocations fall within the Worlingham NP area although four fall within the wider Beccles area including one industrial (B1, B2 and B8) site allocation adjacent to the NP area in the south and one small (0.65 ha) residential (affordable housing) allocation very close to the NP border to the west. The industrial site allocation BEC1 Land south of Benacre Road at Ellough Airfield, Ellough, is 14.01 ha and located in an area known as Beccles Business Park, which has been the focus of employment uses (B1, B2 and B8) in the local area for many years and which also falls within the Worlingham NP area.

The spatial strategy⁵ (CS01) laid out the spatial vision and objectives for the District:

Policy CS01 Spatial Strategy

Most new development such as housing, employment, retail, services and facilities will take place in the main town of Lowestoft, followed by the Market Towns. The focus for development will be on previously developed land within the built-up areas, with more than 50% of housing and 60% of employment expected to be delivered on brownfield sites. An integral part of the strategy will be to protect and enhance local distinctiveness and the green infrastructure of the District, such as open space and biodiversity.

Lowestoft (including Carlton Colville and Oulton):

Lowestoft will be a focus for regeneration, particularly around Lake Lothing and the Outer Harbour area. The town will accommodate approximately 70 to 80% of the housing growth for the District and 70 to 80% of the additional 5,000 jobs. Of particular importance will be the development of a renewable energy cluster of businesses and growth of the knowledge economy. Most retail growth will take place in Lowestoft through the expansion of the town centre towards the Lake Lothing and Outer Harbour water frontage. Priority will be given to the delivery of infrastructure, such as flood protection measures and transport improvements, as essential to facilitating economic and social regeneration.

Market towns:

The market towns of Beccles with Worlingham, Halesworth, Bungay and Southwold with Reydon will accommodate approximately 15-25% of the District housing growth and 20% of the additional jobs. Most housing development will be accommodated on previously developed sites in Beccles and Halesworth. All the market towns will experience further employment development on previously developed and greenfield sites. As the largest market town, Beccles will provide the focus for most retail development after Lowestoft. An increase in public transport and demand responsive transport, particularly between the market towns, larger villages and more remote rural areas will continue to be promoted to improve rural accessibility to services and facilities.

Larger Villages:

A small amount of new housing, employment and services and facilities development will be focused on a number of designated larger villages. Up to 5% of the housing growth will be focused in these villages. Where a local housing need is demonstrated, the priority will be for affordable housing. Most development will take place on brownfield sites within the villages but some development may be needed on greenfield sites on the edge. The larger villages are Barnby/North Cove, Kessingland, Blundeston, Wangford, Corton, Wrentham and Holton.

Outside these locations, development will be regarded as being in the open countryside where the objective is to preserve the countryside for its own sake. Exceptions to this overall approach will be infill housing development and affordable housing that meets a local need, both subject to the character and form of the settlement and access to services and facilities. Other exceptions will be developments of an appropriate scale that contribute to the continued viability of the agricultural industry and/or diversify the local rural economy.

Policy CS11 - Housing

Provision will be made for 5,800 dwellings over the period 2001 to 2021. In addition, to ensure at least a 15 year supply of housing from the adoption of this Core Strategy, provision will be made for a further 1160 dwellings for the period 2021 to 2025. The

distribution of housing will be broadly in accordance with the proportions indicated below:

**In the region of 5,000 dwellings in Lowestoft (inc Carlton Colville and Oulton).
In the region of 1,500 dwellings in the Market towns of Beccles (inc Worlingham), Bungay, Halesworth, and Southwold/Reydon. Beccles and Halesworth will take a larger share of this growth based on their brownfield opportunities.**

Up to approximately 300 dwellings will be accommodated in the larger villages. In these villages only small-scale development, commensurate with their scale and character will be allowed.

The Site Specific Allocations Document and the Lake Lothing Area Action Plan will identify specific sites to accommodate the broad distribution of housing indicated above. A sequential approach to allocated sites and proposals for development will be taken in the following order:

- _ previously developed land within the physical limits of settlements;**
- _ previously developed land on the edge of settlements;**
- _ greenfield sites within settlements may be acceptable in exceptional circumstances, in accordance with PPG17; and**
- _ greenfield sites on the edge of settlements.**

In order to avoid greenfield allocations in the market towns, up to 250 dwellings are anticipated to be delivered on small or other unallocated windfall sites in the period 2017-2025.

Outside the larger villages, only infill development and other exceptions such as affordable housing, barn conversions, and agricultural workers dwellings to support the rural economy will be permitted. Character and form of the settlement, access to services and facilities and impact on the landscape will be important in determining proposals for infill development and affordable housing. Affordable housing will also be dependent on an identified housing need.

Development Management Policies will provide greater guidance as to how future housing development should take place. This DPD will include policies, thresholds and targets to ensure that new development delivers affordable housing and an appropriate housing mix to meet local needs.

Thus, the Core Strategy laid out housing targets for the District that extend to 2025, with an average build rate of 290 dwellings per annum (continuing the annual target that had run from 2001).

During the period 2001 to 2011, the number of dwellings in Worlingham Parish increased from 1418⁶ to 1610¹¹ due to significant house building on the outskirts of the village. This level of development was very much higher in percentage terms than for Waveney as a whole during that period. Since 2011, the planning authority has not allocated further development to Worlingham, its spatial requirements under Policy CS11 being intended to be met by developments in the nearby market town of Beccles. However, incidental infill housing development in Worlingham continues, in practice, to be permitted at a low level.

Whenever possible, neighbourhood plans should align with the duration of the local plan. However, WDC has recently undertaken a consultation exercise⁷ to inform a New Local Plan, which is intended to be finalised in time for adoption in May 2018 and cover the period 2011 to 2036. As there is no possibility of a neighbourhood plan for Worlingham being ready for adoption prior to the timetabled replacement of the current Core Strategy, the estimates of housing need in this study cover and compare both the twenty-four year window from 2001 to 2025 (current Core Strategy) and the overlapping twenty-five year window from 2011 to 2036 (emerging New Local Plan).

Part A of this document discusses growth scenarios for Worlingham, recognising for the first time the parish⁸ of Worlingham as an area approved for the development of a Neighbourhood Plan (see Figure 1).

Note: The Broads Authority is the Local Planning Authority for the Broads Authority Executive Area³⁶. Housing need and housing allocations are amongst its responsibilities. However, the amount of future housing needed within the Broads within Waveney is very small in the context of the needs of Waveney¹³. Nonetheless, the Broads Authority will be concerned with how potential developments in the wider District might impinge upon the environment of the Broads (e.g. water quality). (Housing in the Broads within Waveney is also within the Waveney Housing Market Area¹³.)

PART A.

Growth models

1. Adopted Waveney Core Strategy.

1(a) Waveney Core Strategy (covering period 2001 to 2021, extended to 2025 for housing), adopted in 2009.

The Waveney Core Strategy set the target of 290 dwellings per year over the twenty-four-year period 2001 to 2025, equating to 6,960 new dwellings.

In 2001, according to the Census, Worlingham comprised 1418 dwellings⁶ and 1416 household spaces⁶ (this apparent discrepancy may be an error of precision), whereas Waveney comprised 51,558 dwellings⁹ and 51,606 household spaces¹⁰. The ratio of dwellings in Worlingham relative to the number in Waveney was 0.0275; the ratio of household spaces was also 0.0275 at four decimal places.

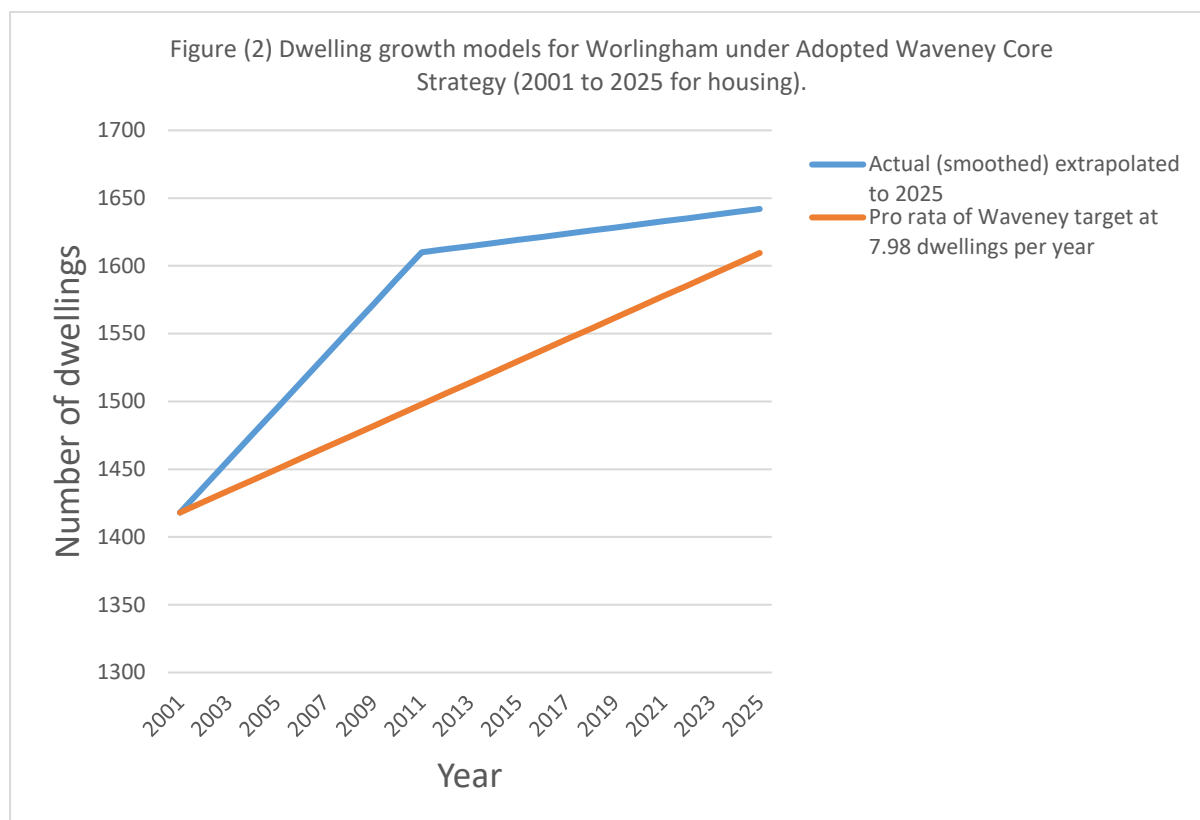
Based on the Waveney target of 290 dwellings per year, the pro rata share for Worlingham is 7.98 (or, simply, 8) new dwellings per year. Over the twenty-four-year period from 2001 to 2025 that equates to 192 additional dwellings.

In fact, by 2011, the number of dwellings¹¹ in Worlingham had risen to 1610, representing an increase of 192 (13.5%) relative to 2001. Therefore, the above-calculated pro rata share of District development had been fulfilled. No housing allocation currently applies to the village. However, as has been mentioned in the previous section, incidental development approvals have continued to be granted at a low level.

1(b) Unallocated housing development since 2011, projected forward to 2025.

By November 2016, at least 6 new in-fill dwellings had been built in Worlingham since 2011. Another dwelling is almost complete. A further 15 are planned as part of the approved windfall development of a closed school site and its playing fields (these houses will “pay” for a new community centre as a condition of the development approval), and at least 2 more back-garden developments are expected to be approved. Thus, by the end of 2018, about 24 dwellings should have been added to the community since 2011, all additional to the pro rata share of the Core Strategy target. If one was to project forward to 2025, ignoring the one-off windfall development of the school site, it is reasonable to project that a further 8 dwelling proposals could arise, potentially taking the unallocated growth to about 32 dwellings by the end of the current Core Strategy period. The average annual number of new dwellings over the 2011 to 2025 period would then be 2.3.

Figure 2 displays the above data for 1(a) and 1(b) in graphical form.



2. Emerging New Local Plan (2018 to 2036)

2(a) Waveney’s Strategic Housing Market Assessment and Objectively Assessed Housing Need Study. Preliminary Report 2016.

A Strategic Housing Market Assessment (SHMA) for Waveney District Council as a Sub-regional assessment with Great Yarmouth Borough Council was published in 2007. That study, based on available secondary data, examined the local housing market and set out the level of housing need and the requirements of particular segments of the population.

Due to the age of the above existing SHMA, intervening changes in market conditions, and the current review of the Waveney Local Plan, Waveney District Council is undertaking a reassessment of housing need, one based on the National Planning Policy Framework (NPPF) published in March 2012, which sets out revised requirements of a SHMA, and National Planning Practice Guidance (NPPG) “Housing and Economic Development Needs Assessments” (updated March 2014). The latter guidance sets out how local planning authorities should objectively assess their housing needs.

In April 2016, the local planning authority published a preliminary Strategic Housing Market Assessment¹³ (preliminary-SHMA) as an initial assessment of the housing requirement for Waveney over the period 2011 to 2036. The information set out in that report will be used to help inform the housing targets of the new Local Plan. The preliminary report establishes the extent of the Housing Market Area and provides a baseline figure for the amount of new housing required for the plan period

Section 2 of the preliminary-SHMA argues that Waveney District sufficiently satisfies the criteria for it to be regarded as a self-contained Housing Market Area (HMA). (However, for clarity, this also includes that part of the Broads Authority administrative area lying within the northern part of Waveney District. The Broads Authority is required to assess its housing need independently. The “Central Norfolk Strategic Housing Market Assessment, undertaken by Opinion Research Services, indicates that the Broads area’s housing need within Waveney’s boundary amounts to only about 2 dwellings per annum during the period 2012 to 2036. This is a negligible level when set against the corresponding projections discussed below for Waveney.)

In line with NPPG guidance, the starting point in the analysis contained within the preliminary-SHMA was the 2012-based sub-national population projections (SNPP) published by the ONS on 29 May 2014 and the DCLG-derived household projections of February 2015. (This would have been the most recent projections during the report’s preparation.)

The projected population growth from 2011 to 2036 in Waveney was 8646 people, representing an increase of 7.5%. All of this increase is attributed to net migration into the District. The population would otherwise decrease due to the number of deaths exceeding the number of births.

The corresponding CLG 2012-based household projections indicate that over the period 2011 to 2036, the number of households in Waveney will increase by 7702 in Waveney, i.e. around 308 new households per year.

In order to test the above official projections as a measure of housing need, the East of England Forecasting Model (EEFM), developed by Oxford Economics and applied by Cambridgeshire Research Group (CRG), was used to produce two “economy-led” population forecasts. (See the preliminary-SHMA for the background details of this work.) These economy-led forecasts suggest higher total population growths than that of the 2012-based SNPP. Quoting from the preliminary-SHMA (page 19): *“The (EEFM) model brings together key variables such as economic productivity and outputs, employment, population and productivity.... The employment forecasts take account of the supply and demand for labour with the demographic forecasts reflecting labour market trends.”*

CRG produced household projections for each of the two economy-led scenarios that were tested. The first (“baseline”) of these scenarios indicates an average annual household increase of 342. The second scenario that was tested considered the additional jobs growth arising from the offshore wind sector (e.g. jobs directly and indirectly related to the construction and the ongoing maintenance of the new offshore wind installations that are planned to be developed off the coast of East Anglia). This scenario led to a revised forecast of 381 new households per year. (Note: Both scenarios have been modelled by CRG to 2031. Therefore, housing targets for the period to 2036 use the carried-forward respective annual averages without adjustments.)

The preliminary-SHMA also looked at market signals surrounding supply, demand and affordability. From section 7. Conclusions: *“... there are two pieces of evidence that suggest uplift to the demographic projections could be justified. The first is affordability and the second is delivery. There is no evidence to suggest that house prices in Waveney are less affordable than other areas but poor wages and lack of finance are likely (sic) may be key*

constraints to both privately renting and buying property in the District. Following the economic downturn in 2008, housing delivery has been slow to improve and although overall plan targets are being met the current rate of delivery is falling below the annual dwelling requirement in the Local Plan....

... Whether market signals justify uplift to the projections is a matter of judgement, however the NPPF advises that in these circumstances uplift is required. Further work will assess whether there is a requirement to increase the housing target and if so by how much...

... The Housing Market Area Objectively Assessed Need has been preliminarily assessed as 381 per annum over the period 2011 – 2036. For the HMA this is a 41 per annum uplift on the most recent household projections from CLG, taking into account of (sic) the results of the Offshore Wind employment scenario....

... As well as objectively assessed need, development capacity of the area and whether there is any cross-boundary unmet need must to (sic) be taken into account. Affordable housing need should also form part of the housing requirement assessment....

... Paragraph 9.29 of the PPG, requires plan makers to estimate how many affordable units could be delivered if overall housebuilding is in line with the objectively assessed need, given viable rates of development contributions. If the deliverable number of affordable units is less than the affordable need that has been calculated separately, overall housing targets may have to be increased above the OAN. Further assessment will be undertaken to establish whether any adjustment will be needed for Waveney.”

The preliminary-SHMA does not explore housing need variations throughout the District. Nor does it contain an analysis of the relative types of housing required. The latter is the subject of ongoing work.

It should be noted that the New Local Plan Options consultation⁷, undertaken subsequent to the preparation of the preliminary-SHMA, invited feedback for all three of the above described household growth forecasts, i.e. the 2012-based household projection (308 per annum); the baseline CRG economy-led forecast (342 per annum); and the offshore-wind enhanced growth forecast (381 per annum). Therefore, for the purposes of this HNA study at neighbourhood plan level for Worlingham, each of those District projections will be considered in the next section.

(Note¹⁶: According to the letter on 18th December 2014 from Brandon Lewis to the Planning Inspectorate, the outcome of a SHMA is untested and “should not automatically be seen as a proxy for final housing requirement in local plans”.)

Worlingham projections based on the preliminary-SHMA.

In 2011, Waveney had 50,883 households, and Worlingham had 1571 households or 3.087% of the District’s total.

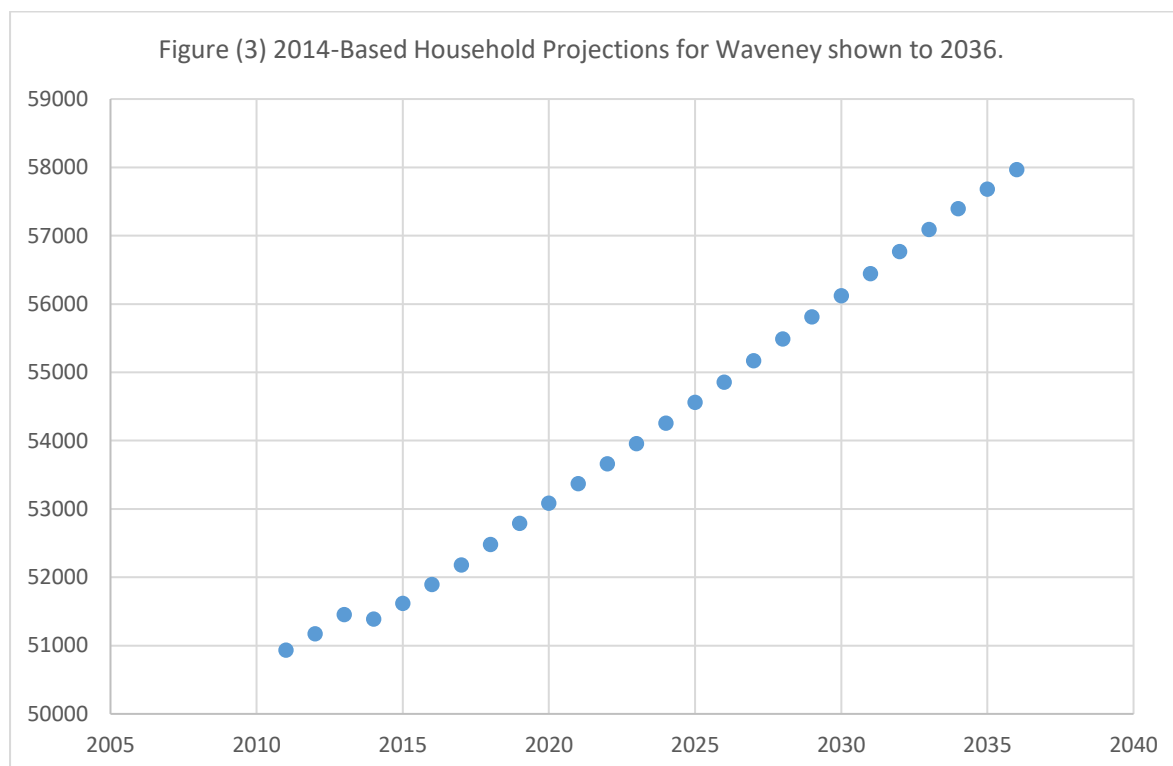
For the three household growth projections in the preliminary-SHMA, over the period 2011 to 2036, the number of households in the District would increase by 7702, 8550 and 9525 households respectively.

Assuming in 2036, Worlingham continues to form 3.087% of the District’s total, the neighbourhood plan area would have grown by 238 or 264 or 294 households, depending upon the growth model.

In order to convert these figures for households into numbers of dwellings, each should be divided by the number of “households per dwelling”. In the 2011 Census, the neighbourhood plan area (Worlingham Parish) had 1571 households but 1610 dwellings, giving a ratio of 0.976 households per dwelling. Therefore, the additional dwellings required over the new plan period (2011 to 2036) becomes 244, 270, or 301 dwellings respectively. On an annual basis, these development levels are 9.76, 10.80, or 12.04 dwellings per year.

2(b) 2014-based DCLG Household Projections.

Government advice is that the most recent household projections available should be the starting point for the Housing Needs Assessment. The most recent household projections were derived from the 2014-based SNPP.



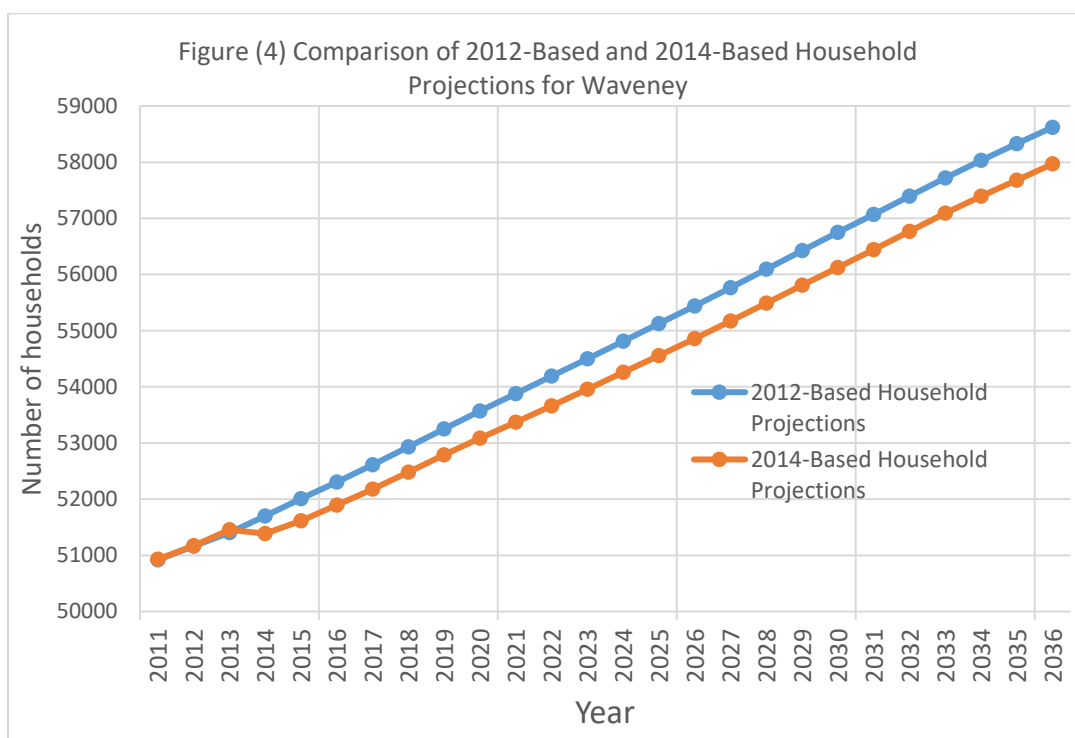
The way the gradient of the “curve” in Figure (3) increases from 2015 onwards shows the impact of the chosen neighbourhood plan period upon the extracted average household growth figure. Up to 2025, the average annual number of new households is 259, whereas taken up to 2036, the average annual number of new households is 281. For reasons previously given (i.e. to accord with the period of the emerging New Local Plan rather than with the existing Core Strategy), the projection of households in 2036 will be taken as the relevant figure for this analysis.

The projected increase in households in Waveney in 2036 is 7036, which is significantly fewer (8.6% fewer) than the 7702 given by the 2012-based Household Projections used in the preliminary-SHMA. (Note: The 2014-based SNPP, however, shows a marginally higher Waveney total population in 2036 (i.e. 124,190) relative to the figure from the 2012-based SNPP (i.e. 123,900).) The household growth picture at England level is different, however, with annual household growth from 2012 to 2037 projected to be 214,000 per year instead of the 2012-based projection of 210,000 per year.

Much of the difference between the two household projections is explained by the smaller number of households in Waveney in the more recent data for the year 2014. The earlier projection seems to have overestimated short-term growth (see Figure (4)). Also, from 2014 onwards, the pace of growth in the 2014-Based Household projections occurs less rapidly. This is associated with a projected slower decline in the average household size for Waveney.

Again, assuming Worlingham continues to form 3.087% of the District’s household total in 2036, from the 2014-Based Household projections the parish would grow by 7036 multiplied by 0.03087, i.e. 217 households. Adjusting for “households per dwelling”, the parish would grow by 217 divided by 0.976, i.e. 222 dwellings over the plan period, or 8.9 dwellings per year.

As for the previous analysis based on the preliminary-SHMA, this dwelling growth comprises a relative proportion of the overall projected increase for the District and does not incorporate any economic, political, demographic or other factors that might affect planning policy.



2(c) Unallocated housing growth since 2011, projected forward to 2036.

The unallocated housing growth in Worlingham since 2011 has been discussed in section 1(b). In that section, however, extrapolation to only 2025 was described. If the projection continues forward to 2036, the previously-assumed “one-off” windfall of 15 dwellings on an old school site should be fully integrated into the model as further large infill sites are more likely to become available over the longer timescale. Therefore, the 24 completed/committed dwellings described for the period 2011 to 2018 projects an average of 3.43 dwellings per annum. Such a level of development would add 86 dwellings to the village over the 2011 to 2036 period.

Note: The NPPF requires that when considering the potential contribution of windfall to the future five-year supply, historic rates of delivery should be considered. Windfall development has been an important part of dwelling supply in Waveney: “... windfall developments have consistently become available in the Waveney District and continue to be an important and reliable source of supply. Therefore, it is justified that an allowance is made for windfall sites in the five-year supply.”³⁴

Whilst an allowance for uncommitted “future windfall” has proven robust at District level, such an allowance will not be included in any housing allocations at the constrained neighbourhood plan level. Therefore, the accumulated windfall may often lead to housing growth additional to the allocation.

2(d) Prevailing housing allocation.

The housing development that occurred during the period 2001 to 2011 has been discussed in section 1(a), together with the prevailing allocation (zero) for Worlingham and the pro rata model based on the Adopted Waveney Core Strategy (2001 to 2025 for housing).

These two “models” of section 1(a) can be projected forward to 2036 for comparison with the models described in 2(a), 2(b) and (c).

All of the above dwelling growth models are brought together in Figure (5).

It is interesting that the projected rate of unallocated growth would lead to almost the same number of new dwellings by 2036 as would arise if the existing (pro-rata) Core Strategy model were to be continued to that date. However, clearly neither of those models would meet the demand as captured by the various DCLG household projections to 2036, in large part due to all of the 192 homes allocated under the current Core Strategy having been delivered prior to 2011, and so none contributing to the emerging New Local Plan period.

Table (1) below summarises the growths associated with the various dwelling growth models of Figure (5). The breakdowns into dwellings per year are given both before and after deducting the contribution made by the 24 unallocated homes that are expected to have been built or approved between 2011 and 2018.

Before deducting the committed unallocated housing for 2011 to 2018, the projections range from 86 to 301 new dwellings by 2036. The two models developed under the Adopted

Waveney Core Strategy are too constrained but add useful context to the analysis. Eliminating these gives a tighter range of 222 to 301 new dwellings

After deducting the 24 unallocated houses to be built/approved between 2011 and 2018, the adjusted range of additional dwellings is 198 to 277 dwellings.

Following NPPG-endorsed methodology, the housing projections should be adjusted upwards or downwards based on specific factors that are considered to apply within the neighbourhood plan area being considered (i.e. “market signals”). These are discussed in the following section. Subjective judgements have to be made to some extent, and the NPPG recognizes this by stating that any adjustment made should be reasonable¹⁶.

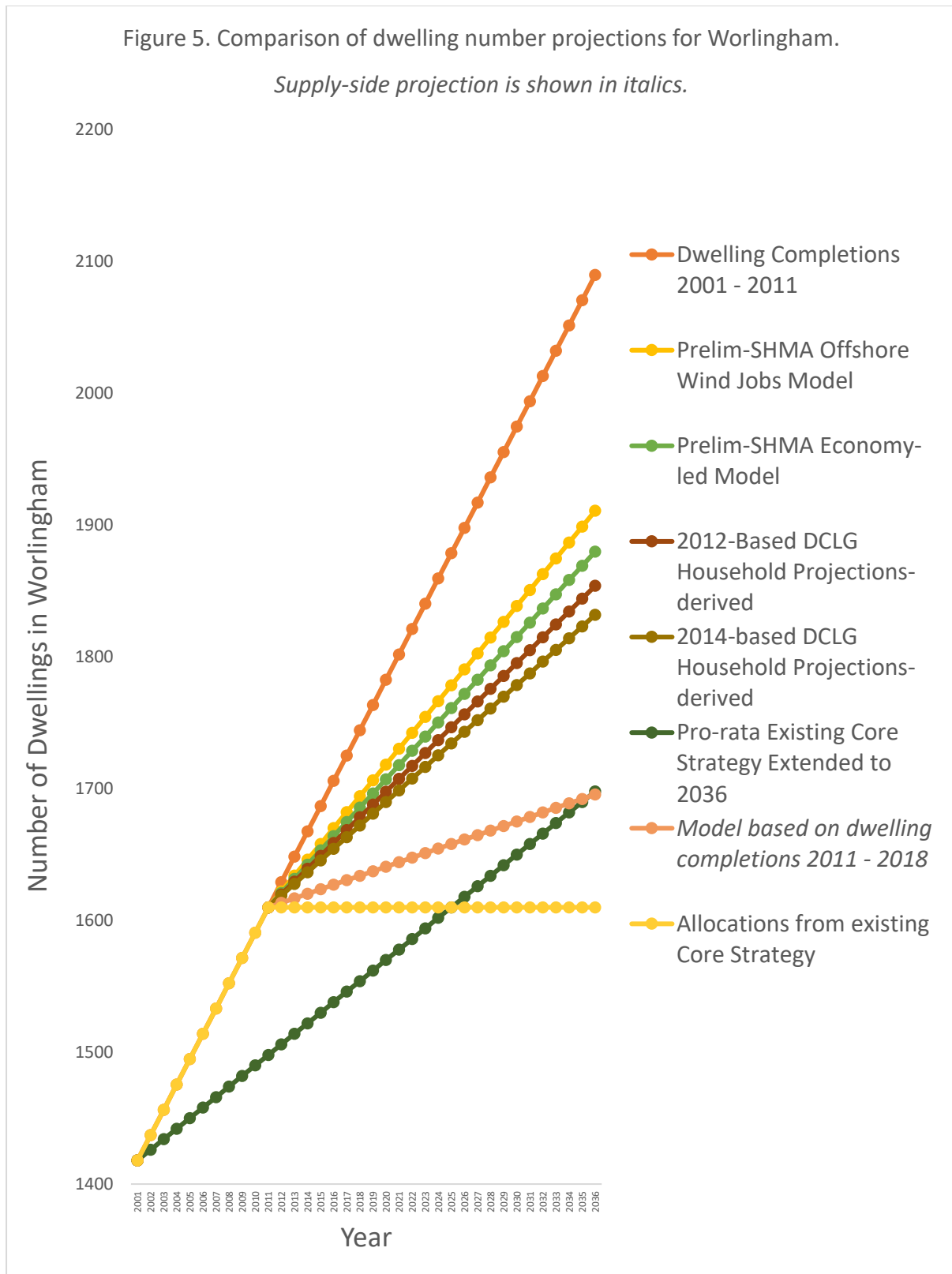
Table (1). Summary of projections for growth in Worlingham’s dwelling numbers for 2011 to 2036.

Model	<i>Unallocated growth extrapolated from 2018 to 2036. (Supply-side growth.)</i>	Pro-rata growth model from the Adopted Waveney Core Strategy.	2014-based DCLG Household Projections-derived.	2012-based DCLG Household Projections-derived.	Prelim. SHMA Economy-led Model.	Prelim. SHMA Offshore Wind Jobs Model.
Key driver for scenario.	Windfall sites.	Pro rata share of District’s required growth for 2001 to 2025, extended to 2036.	Corrects for lower actual short-term growth in the District to 2014 and projects a slower decline in the average household size.	DCLG Household projections used in preliminary SHMA, as the then most-current figures.	Baseline EEFM scenario for job-stimulated additional household growth. Builds on 2012-Based DCLG Household projections.	Additional jobs forecast to arise from the building and maintenance of offshore windfarms. Builds further on 2012-Based Household projections.
Dwelling growth 2011 to 2036.	86	88	222	244	270	301
Annual dwelling growth.	3.4	3.5	8.9	9.8	10.8	12
Net dwelling growth after deducting 24 dwellings built 2011 to 2018.	62	64	198	220	246	277
Net annual growth.	2.5	2.6	7.9	8.8	9.8	11

The aim of this Housing Needs Assessment is to provide the Neighbourhood Planning Team with evidence on housing trends from a range of sources. It is recommended that the contents should be discussed with Waveney District Council with a view to agreeing draft housing policies under the emerging New Local Plan. These discussions should take into account the contents of the report; Neighbourhood Planning Basic Condition E (which is the need for the plan to be in general conformity with the strategic development plan); the views of the District Council; the views of local residents; the views of other stakeholders, including housing developers; and the relevant “supply-side” factors (e.g. local environmental constraints; location of suitable sites; and any capacity work undertaken by the Council, including the preliminary-SHMA).

Figure 5. Comparison of dwelling number projections for Worlingham.

Supply-side projection is shown in italics.



PART B.

Market Signals.

The following should guide qualitative judgements and group decision-making for housing policy. It is not intended as the basis of quantitative calculations. Trends revealed through comparison of the various indicators may require adjustment to planned housing numbers compared to ones based only upon household projections.



The impact of each signal is assessed as being positive, negative or neutral.

When considering the future need for differing types of housing, the option exists for policy makers to consider whether to attract an age profile differing from the current one.

(a) Housing market.

Level of new supply in local housing market.

Guidance is that if development during the period 2001 to 2011 was low compared with the prevailing Core Strategy projection (2001 to 2025) and with that of the surrounding area more generally, there is the possibility of pent-up local need. In fact, the rate of allocated housebuilding in Worlingham proceeded much more quickly than that for the District as a whole (see previous section 1(a)). Over that period, the number of dwellings in Worlingham increased by 13.5%, whereas for Waveney the corresponding increase was approximately 5.8% (from 51,558 dwellings⁹ to 54,558 dwellings¹⁷). Thus, much pent-up local demand, at least for family housing, would, in principle, have been addressed.

(Possible impact on need:  )

Vacant housing.

Statistics on vacant dwellings are only available at District level.

As a proxy indication, Census-derived percentages of empty household spaces¹⁸ at the time of the 2011 Census were 2.42% for Worlingham and 6.86% for Waveney. Some of this difference will lie in the high levels of holiday home ownership that is associated with coastal settlements. The Worlingham figure for empty household spaces is also low in comparison to that for England (4.26%).

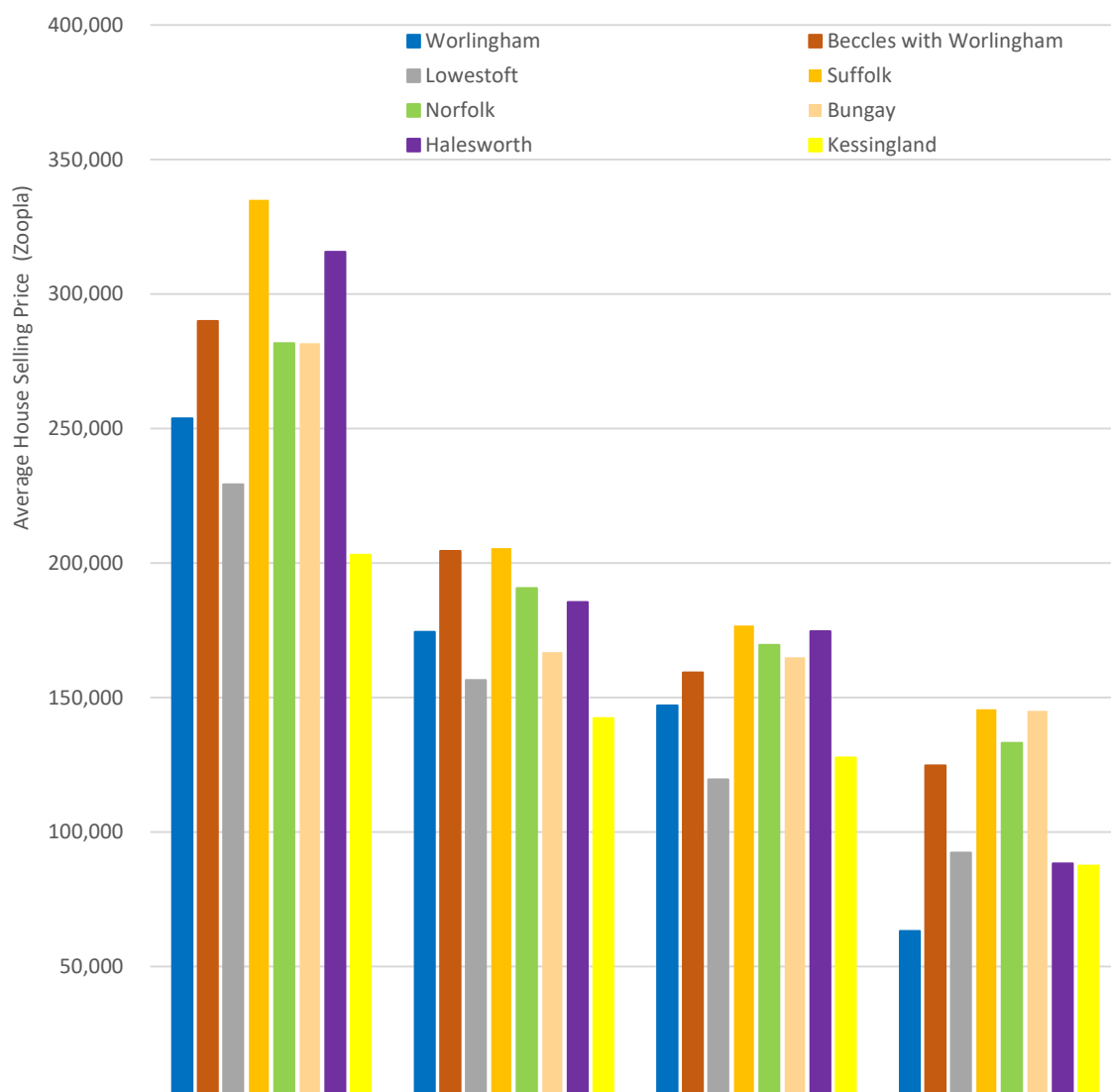
However, the percentage of vacant dwellings²⁷ in Waveney in 2011 was 4.1%, and the percentage of long-term vacant dwellings²⁸ was 1.8%. The latter figure is the more important regarding the potential for meeting future housing need, and is comparable to the percentage figure for unoccupied housing in Worlingham.

(Possible impact on need: )

House prices relative to the surroundings.

Figure (6) compares house prices in Worlingham against those of other settlements in the District. This Zoopla data placed Worlingham mid-range, its housing being more expensive than Lowestoft and Kessingland, but cheaper than Beccles, Bungay and Halesworth. This data, however, does not discriminate between house sizes within each category, so is a crude comparator.

Figure (6) Average Selling Price (£) for Property Sales Over 12-months to 31 July 2016 (Zoopla data). Note: The selling price of flats shown for Worlingham was not from actual sales (there were none), but represents the Zoopla evaluation.

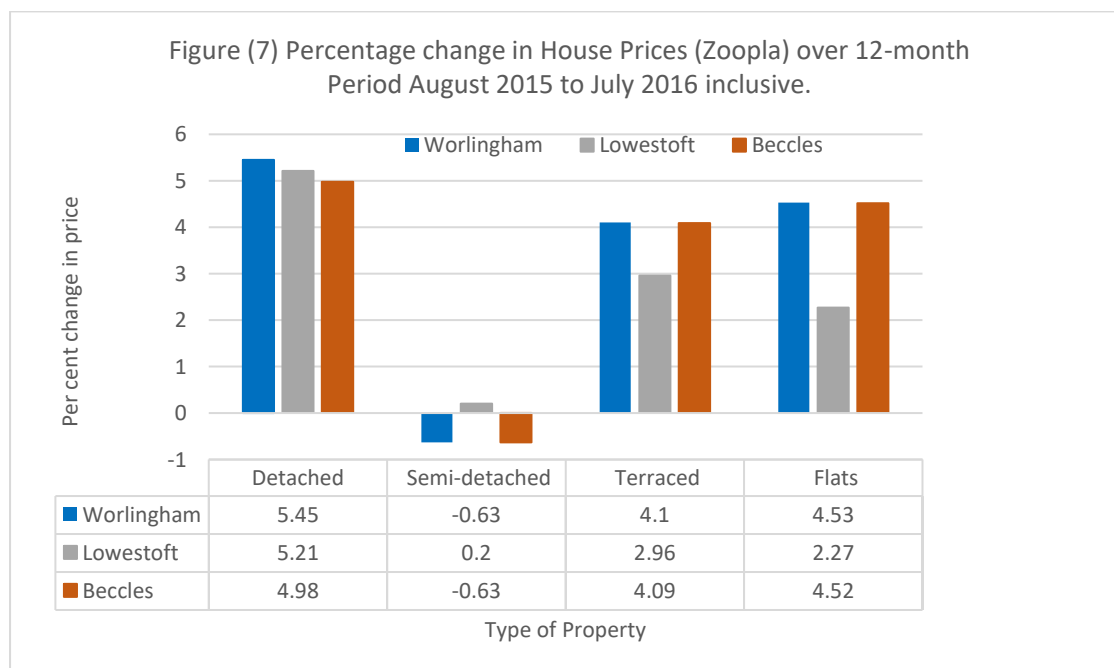


	Detached	Semi-detached	Terraced	Flats
■ Worlingham	253,813	174,357	147,000	63,207
■ Beccles with Worlingham	290,014	204,443	159,260	124,786
■ Lowestoft	229,224	156,495	119,508	92,305
■ Suffolk	335,048	205,577	176,734	145,592
■ Norfolk	281,709	190,617	169,591	133,151
■ Bungay	281,698	166,838	164,899	144,973
■ Halesworth	315,657	185,523	174,623	88,250
■ Kessingland	203,071	142,266	127,671	87,500

Figure (6) omits the high-priced housing areas of Southwold and Reydon, the markets of which are highly atypical due to the attractiveness of Southwold as a tourist destination and the very high proportion of second-home ownership.

Although the impression provided by Figure (6) broadly reflects that of the “average house-price” map on page 12 of the preliminary-SHMA, it is slightly different to the situation shown in the “2010 – 2014 median house-prices” map included in Section 3.78 of “Initial Sustainability Appraisal of Emerging Options”³⁵. The latter map indicates Worlingham as being more expensive than Beccles, Bungay and Halesworth. The distinction probably arises from the mixes of properties sold across the District and from which median prices were deduced. Figure (8) shows the dominance of detached-house (i.e. the generally more expensive type of house) sales for Worlingham, reflecting the high percentage of detached homes in the village (see Figure (9)).

House price inflation is probably a less confused indicator and suggests demand in Worlingham remains broadly in sync with the wider housing market. Figures (7) and (8) compare house-price inflation and house sales over a 12-month period for Worlingham with those for Lowestoft (the District’s largest settlement) to the east and Beccles (the close by market town) to the west. Broadly, house-price inflation in Worlingham and in Beccles over the period concerned was in step across the various types of housing. House-price inflation in Lowestoft was comparable, too, for detached and semi-detached homes (actually slightly higher for the latter), but lagged for terraced homes and for flats. The differing numbers of overall sales reflect the relative sizes of the three communities.



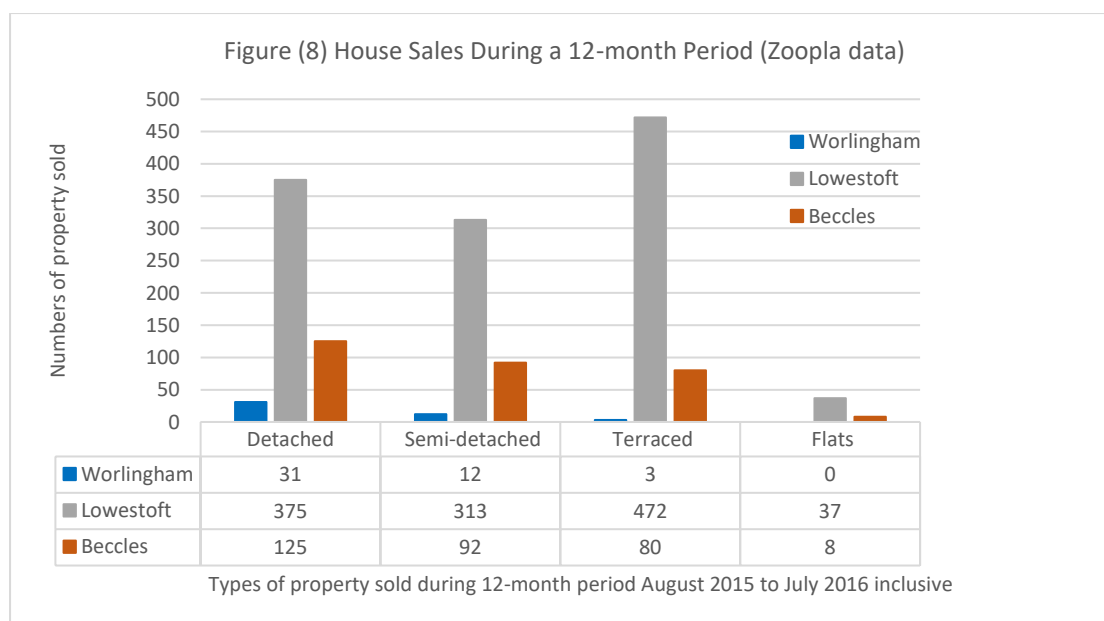


Figure (9) compares housing types in Worlingham with Waveney as a whole, as determined in 2011¹⁸. Worlingham, even more than Waveney, is dominated by detached houses and bungalows. There are comparatively few flats or maisonettes, so few that the market price signals are unlikely to be a sensitive indicator of demand in this segment.

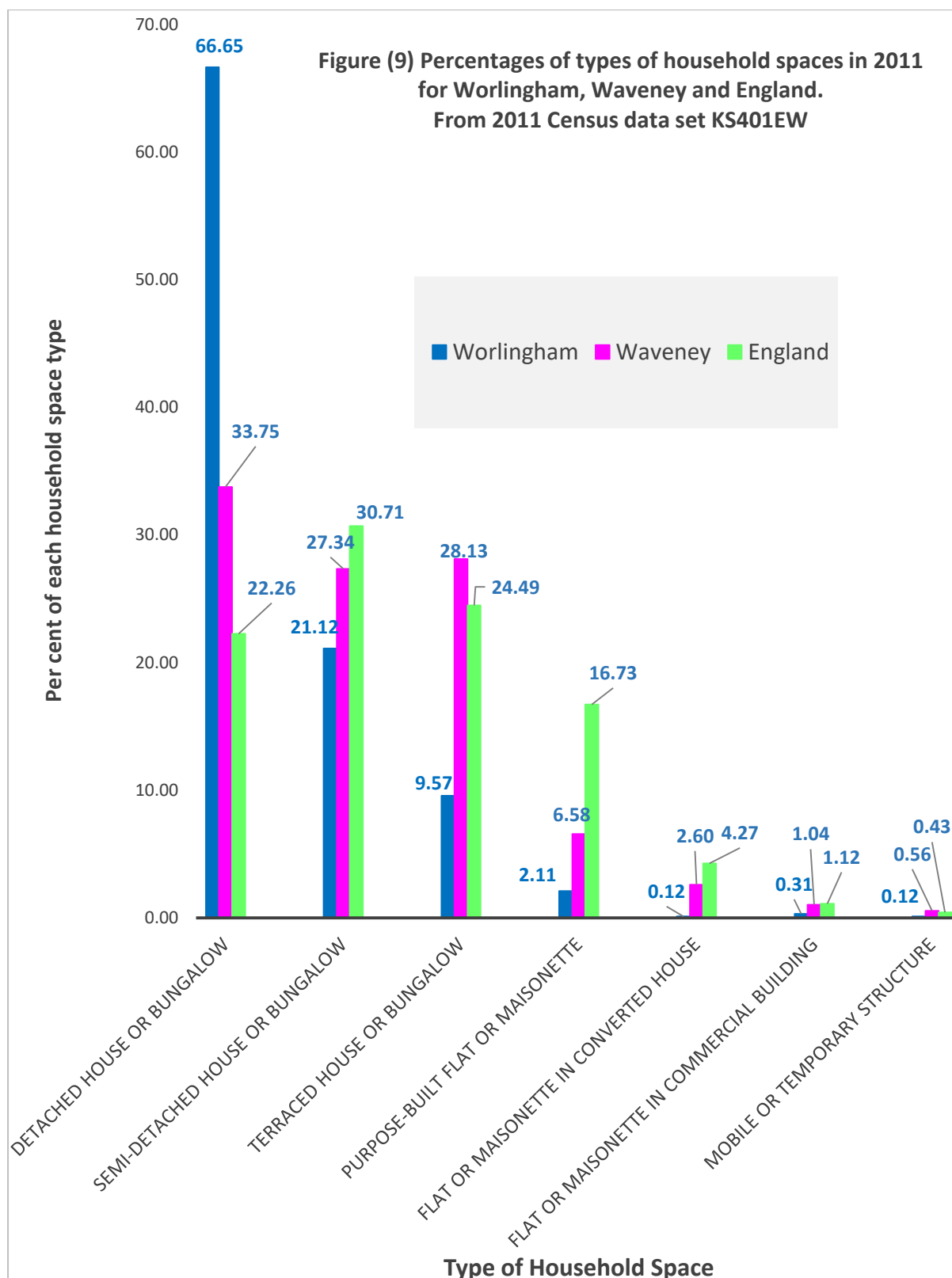
The lack of house-price inflation recorded generally in Figure (7) for semi-detached homes suggests they may lie within a price bracket that is only just affordable for many first-time buyers, limiting demand. This contrasts with the higher price increases of detached homes, for example, where demand in part is likely to arise from retirees, including many moving from areas having more expensive housing, the Southeast in particular. This is reflected in the very marked change in the age profile of Worlingham between 2001 and 2011, the period of high development (see Figure (10) and Table (2)). During this period, Worlingham changed from being “younger” than Waveney to being of a similar age.

Age group	Worlingham % change	Waveney % change	England % change
0 to 15	4.59	-8.67	1.22
16 to 24	27.13	14.84	17.22
25 to 44	-8.26	-8.67	1.38
45 to 64	20.51	8.69	15.23
65 to 74	27.40	16.16	10.95
75 and over	60.00	10.70	10.88

Derived from ONS Census data for 2001 and 2011.

Table (2) Percentage changes in numbers of residents by age group (2001 to 2011).

(Possible impact on need:↔↔)



Age structure of population.

The age structure of Worlingham in 2011, following the period of rapid housing growth, closely approximated that of Waveney. Both have an older population relative to England. This will inform the housing characteristics required for the future development of the village and the District generally. (See Figure (10).)

The household composition in Worlingham contains larger percentages of 65-plus families and families with dependent children (see Table (3)). These differences are reflected in the larger average household size of Worlingham (2.38 versus that of 2.23 for Waveney). There is potential for a slightly more rapidly developing pressure upon future housing numbers arising from these family types.

On the other hand, household sizes decreased much more slowly in Worlingham between 2001 and 2011 (from 2.41 to 2.38, i.e. a decrease of 1.2%) than occurred in Waveney (where the change was from 2.34 to 2.23, i.e. a decrease of 4.7%). International migration (see Table (4)) played a larger role in population growth in Waveney than it did in Worlingham, although other factors must have contributed to the differing changes in household sizes, too. For example, Worlingham had the lowest death rate per 100,000 population³⁵ for males in the District during the period 2007 to 2012. The rate for females was also amongst the lowest.

Waveney's total population increased by 2.6% between 2001 and 2011. Its number of households increased by 5.1%, suggesting a significant influx of single people. In fact, 63% of Waveney's population growth arose from people who had been resident in the UK for less than 10 years. In contrast, Worlingham's total population increased by 13.6% between 2001 and 2011 due to the high level of development in the village. Its number of households increased by 14.6%. 8.5% of the population growth in Worlingham Parish was due to people resident in the UK for less than 10 years. (Note: 93.5% of England's population growth over the decade was associated with people who had been resident for less than 10 years in the UK.)

Despite international migration, the underlying decline in the numbers of residents aged 25-44 between 2001 and 2011, both in Worlingham and at District level, is another worrying trend. Figures (11a) and (11b) probe the age profiles in Waveney in more detail, both in absolute and in relative terms, and show that the part of the 25-44 age range most impacted in 2011 was actually the segment 30-44. Only a small part of this decline might possibly be attributable to the age profile in 2001 (i.e. the numbers of residents then aged 20-34). A retrenching job market (e.g. in 2012, there were 1,600 fewer private-sector employee-based jobs³³, excluding agriculture jobs, in Waveney relative to 2001) and wage suppression versus house-price inflation may have made compelling drivers for the seeking of a life elsewhere.

There is perhaps more to the picture though. Decreasing housing affordability is a national problem. In Waveney, whilst mean salaries are low, so relatively are property prices¹³. Thus, affordability alone might not be the explanation for the loss of younger people. The net exchange of younger people (i.e. outflow minus inflow) will logically be negatively impacted when a local economy is depressed. Whilst it may be attractive to, for example, low-earning international migrants, it will be less attractive to young "career-relocators". The addition of profound social problems associated with deprivation in its main town is also hardly going to be a magnet.

(Possible impact on need:↔)

2011		Worlingham	Waveney	England
Total households		1571	50883	22063368
One person household %	Total	23.30 %	30.94 %	30.22 %
	All aged 65 and over	14.96 %	16.31 %	12.35 %
	Other	8.34 %	14.63	17.86
One family only %	Total	73.01 %	64.34 %	61.78 %
	All aged 65 and over	15.28 %	12.61 %	8.11 %
	With no children	21.71 %	19.38 %	17.64 %
	With dependent children	28.52 %	23.48 %	26.47 %
	All children non-dependent	7.51 %	8.87 %	9.56 %
Other household types %	Total	3.69 %	4.71 %	8.00 %
	With dependent children	1.65 %	1.82 %	2.65 %
	All full-time students	0.00 %	0.01 %	0.56 %
	All aged 65 and over	0.38 %	0.35 %	0.28 %
	Other	1.65 %	2.54 %	4.51 %

Table (3) Types of households in 2011 (derived from Census data set QS113EW).

Length of residence in the UK as of March 2011.	Worlingham Numbers of residents	Worlingham % of residents	Waveney Numbers of residents	Waveney % of residents	England Numbers of residents	England % of residents
All usual residents	3745	100	115254	100	53012456	100
Born in the UK.	3635	97.06	110846	96.18	45675317	86.16
Resident in UK less than 2 years.	14	0.37	412	0.36	928025	1.75
Resident in UK 2 years or more but less than 5 years.	8	0.21	597	0.52	1170307	2.21
Resident in UK 5 years of more but less than 10 years.	16	0.43	826	0.72	1521867	2.87
Resident in UK 10 years or more	72	1.92	2573	2.23	3716940	7.01
Resident in UK less than 10 years.	38	1.01% of 2011 population	1835	1.59% of 2011 population	3620199	6.83% of 2011 population
All usual residents in 2001	3298		112,342		49,138,831	
% population growth 2001 to 2011		13.55%		2.59%		7.88%
% of % growth due to people resident less than 10 years in UK.		8.5%		62.9%		93.5%

Table (4) Population growth and lengths of residence in the U.K.

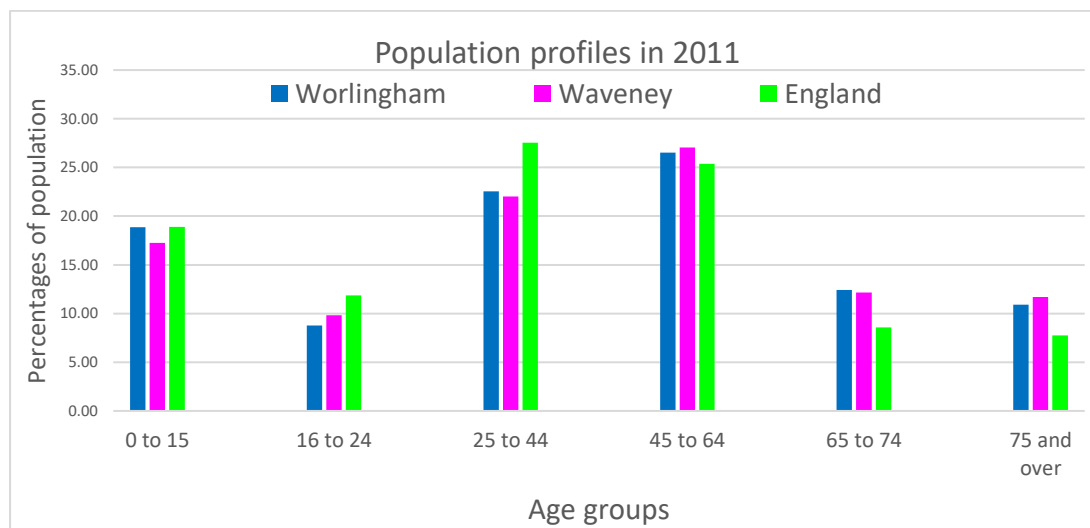
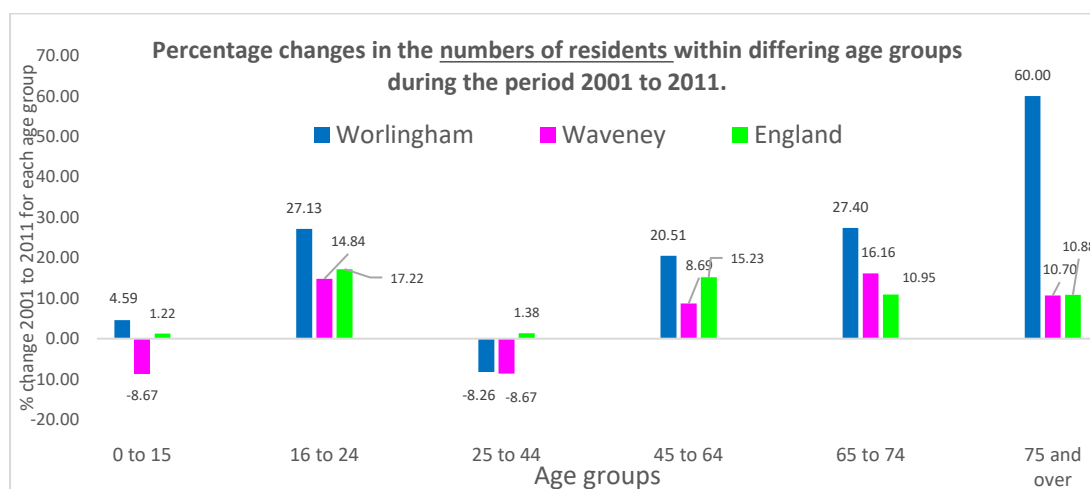
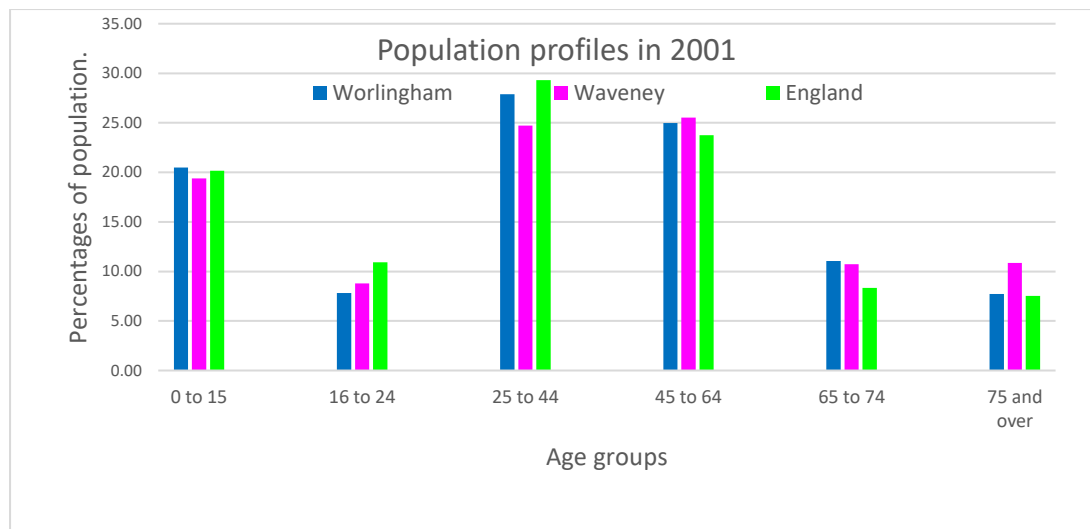
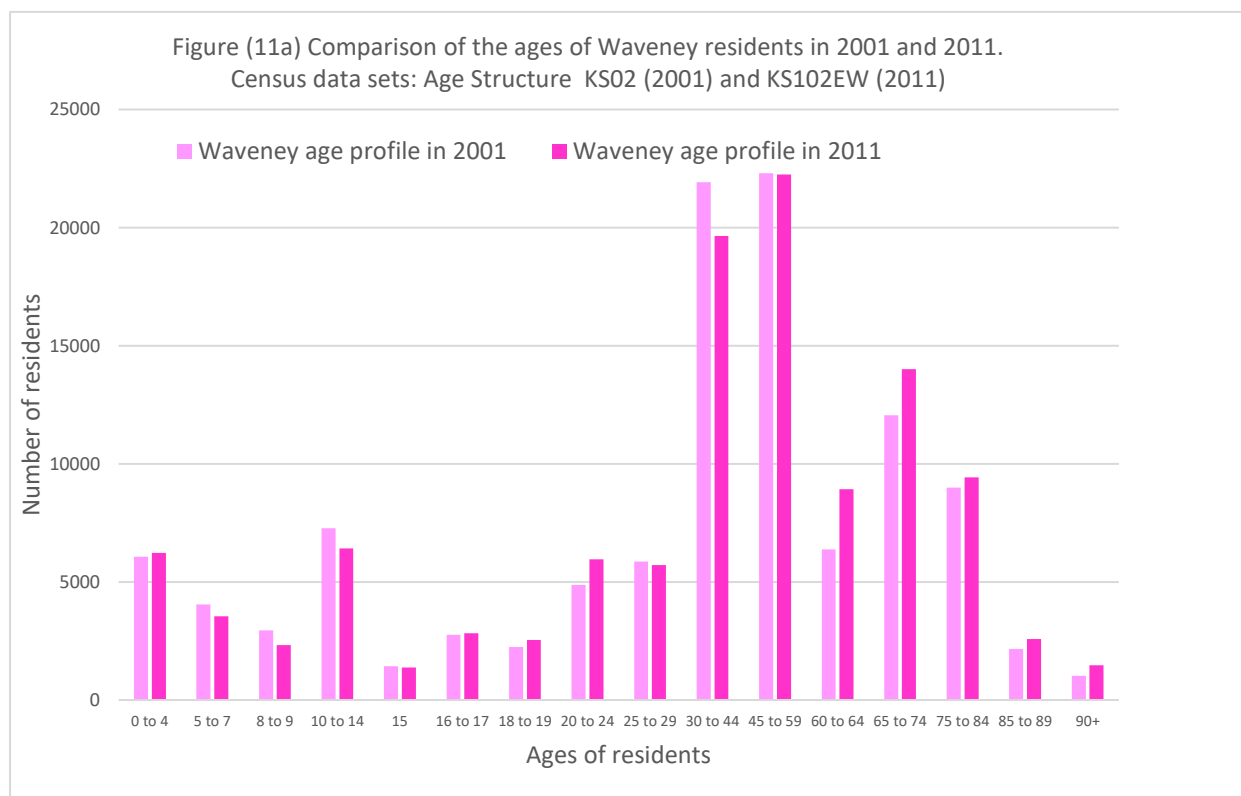


Figure (10) Changes in the age profile of Worlingham, Waveney and England over the period 2001 to 2011.



Rental market relative to wider area.

Figure (12) compares tenure profiles¹⁹ in 2011. Compared with Waveney, the levels of both social and private rented housing were smaller in Worlingham. As has been identified in Table (3), the percentage of single-person households (for under 65s) is lower in Worlingham, suggestive of a connection with both the rental market and the very limited availability of flats, and also the lower percentage of shared ownership.

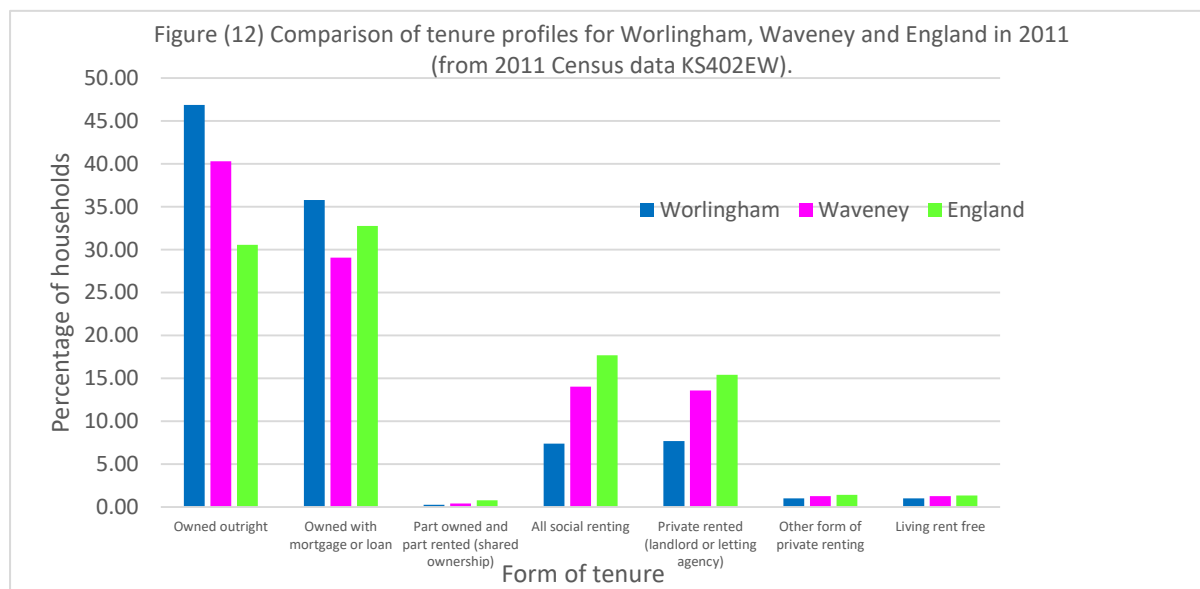


Table (5) lists recent rental data extracted from Home.co.uk for various settlements. The rental costs for Beccles (30 properties) and those of the postcode area NR34 (which includes a wide area around Beccles, yet still only 5 more properties were captured) suggests that rental costs in this part of the District are relatively high. No Worlingham rental properties were captured, however, in either the Beccles or the NR34 searches on the above website. A separate search on Zoopla located two 3-bedroom houses (£775 pcm and £850 pcm); a 2-bedroom house (£650 pcm) and two 1-bedroom house-shares (£360 pcm and £380 pcm). The 2-bedroom property's rent is above the local market average (of £602.00); one of the 3-bedroom property's rent is below the local market averages (£793 for Beccles and £881 for NR34) and the other's lies between the two averages. The rental charges for the 1-bedroom house shares are very low for 1-bedroom properties, but they are not representative of that market segment.

The very small numbers of available rental properties captured across the various settlements (apart from those in Lowestoft and in Beccles) makes the rental price comparisons in Table (5) less than robust. Nonetheless, to the extent that price is an indicator of demand, the suggestion is that the rental market may be underserved locally.

(Possible impact on need: ↑)

Table (5) Overview of rental market taken from Home.co.uk site on 28 November 2016. (*The NR34 postcode covers a wide area around Beccles. No Worlingham properties contributed, however, at the time of the search.)

	NR34*	Beccles	Lowestoft	Bungay	Halesworth	Kessingland	Suffolk	Norfolk
Total properties to rent.	35	30	109	4	7	2	1349	1481
Properties listed in last 14 days.	13	11	33	1	1	0	329	495
Average time on market.	75	63	64	34	82	159	71	76
One bedroom Average rent pcm	467	448	408		417		620	518
Two bedroom Average rent pcm	602	602	542	524	523	475	771	671
Three bedroom Average rent pcm	881	793	598	698	595		916	832
Four bedroom Average rent pcm	1450	1450	826				1344	1206
Five bedroom Average rent pcm	999	850	1499				1671	1637

Local housing waiting list/ need for affordable housing.

According to census data, the total number of households in social rented homes in Worlingham increased from 107 in 2001 to 116 in 2011. In 2011, there were also 4 households with shared-ownership tenure. If the latter were included into the total number of households in affordable housing in 2011, that gives 120, which is a 12.1% increase over 2001. This compares with a 13.5% increase in the number of dwellings. For the number of households in affordable housing to have increased by 13.5%, 1 more home would have needed to have been provided. (This assumes that all the affordable homes were occupied at the times of the censuses, i.e. so that the number of households in affordable housing equals the stock of affordable housing.)

However, a report²⁰ from WDC in 2013 gives the “general needs” social rented stock in Worlingham as being 76 properties. In addition, there are 37 social housing sheltered properties for persons over 60 years of age and having support need. The total (76 plus 37) is only 113, which is 3 lower than the census data for households in social rented homes in 2011. The reason for this discrepancy has not been investigated for this study, so what happened to the apparent 3 unaccounted-for affordable homes between 2011 and 2013 is unknown. They may have been sold (e.g. through the “Right to Buy” or “Right to Acquire” programmes), or the census data may be unreliable.

The Housing Register is for general-needs rented only, excluding other needs such as part-ownership or supported housing.

Although housing waiting-list applicants favour specific locations, affordable housing is allocated on a needs basis across the Local Authority, and so local demand is not necessarily a sufficient measure of need.

A snapshot²⁰ from the Housing Register on 4 October 2013 for Worlingham showed that there were 11 applicants assessed as being of High or Medium need (2 rated in Band A; 3 in Band B, and 6 in Band C) and 28 applicants assessed as being in lesser need. All of the 39 applicants had a connection to the parish: 24 currently lived in Worlingham, 1 had lived in the parish within the preceding 12 months, and 14 had a close family member (mother/father/daughter/son) living in the parish. 14 of the above 39 applicants (36%) were existing social housing tenants who were requesting a transfer. (Annual turnover of rented properties, in Worlingham, owned by WDC or by Registered Providers (Housing Associations) was 5% of stock, which was low compared to the assumed 10% turnover for the District as a whole.)

Market need and “social” need are derived from completely different sources and there is scope for double counting, i.e. there is potential for a degree of overlap. The 39 residents on the Housing Register could prove to be an overestimate or an underestimate of local need. Many of the 39 applicants may have expressed a desire to live in several parishes, so it cannot be assumed that all would ultimately apply for or rent a property in Worlingham. However, the counter argument is that the Housing Register underestimates need because many of those in need do not apply either because of ignorance about the system or an acceptance they have little chance of securing a property. A smaller point is that the 39 applicants do not include people listed as having a connection by workplace. Given the location of the Ellough Industrial Estate, in particular, there might be unregistered or latent demand through this qualification criterion.

WDC may be able to provide data on the average number of bids on each vacant property. Comparing the average number of bids per vacant property in Worlingham with those for other nearby areas may be insightful.

At District level, data extracted from the general Housing Register on 3 March 2015 shows 2,499 households listed. Approximately 58% are currently living within Waveney (62% within Lowestoft; 29% in the Market Towns; and 9% in the rural areas).

The number of households in Waveney accepted as being homeless and in priority need has seen a generally decreasing trend³⁵ from 184 in 2004/5 to 23 in 2015 (a ratio of 0.44 per 1000 households).

Core Strategy Objective 6 of the Adopted Local Plan requires that at least 30% of the housing to be built during the period 2001 to 2025 be affordable (i.e. an average of at least 87 affordable houses per year or 2,088 over the plan period). For the number of affordable homes in Worlingham to have increased by the village’s dwelling-based share (0.0275; reference section Part A; 1(a)) of this target between 2001 and 2011, an additional 11 such homes (i.e. additional to the 13 that were provided) would have needed to have been built.

However, in practice, between April 2001 and March 2015, 4,092 new dwellings had been completed in Waveney, of which 739 (18%) are affordable homes, equating to an average of 53 per year over that period. (Over the period April 2009 to March 2014, 34% of homes built were affordable (including social rent, affordable rent and shared ownership).) For the number of affordable homes in Worlingham to have increased by its dwelling-based share of the nominal 53 affordable homes per year between 2001 and 2011, only an additional 2 such homes (i.e. additional to the 13 that were provided) would have needed to have been built.

Although housebuilding in Waveney is considered to be on track with regard to meeting housing targets, affordable housing provision is low compared with targets. (In fairness to the local authority, delivery of affordable housing has posed problems nationally³⁹.) The Local Plan review will reassess targets for housing numbers and the percentage of affordable housing to be delivered.

Current WDC policy requires 35% of housing on new developments with five or more dwellings to be “affordable” (that is, housing provision unmet by the market). However, since the Government imposed site-size thresholds in 2014 (upheld by the Court of Appeal in May 2016), Waveney has only been able to require 35% affordable housing for sites with 11 or more houses³³.

The Council as a landowner is facilitating the delivery of affordable housing by providing land to Housing Associations. Policy DM22 (Housing development in the countryside) allows an exception for affordable housing where it meets an identified housing need in areas where market housing would not normally be permitted.³³ Because of Worlingham’s size and its proximity to a market town, this policy is not applicable to it.

Based on the range shown in Table (2), 222 to 301 additional dwellings are required in Worlingham over the period 2011 to 2036. 24 of the dwellings would be from the windfall planned or built by 2018, and, of these, 2 (from the developed Primary School site – due to the social value of the associated community centre, a lower proportion of affordable homes has been agreed) will be affordable. That would leave a remaining range of 198 to 277 new dwellings to be planned and built. (The remainder (62) of the projected windfall housing to 2036 is unlikely to yield further affordable housing, particularly given the new minimum of 11 dwellings per site for affordable provision to be required. However, as explained in section 2(c), this remaining windfall would not be taken into account in the development targets anyway.)

The maximum affordable housing that would theoretically be yielded from 198 to 277 dwellings (i.e. the projected range of dwellings minus the 24 planned/built windfall) would be 69 to 97 at the 35% affordable housing provision level (or 71 to 99 affordable houses, after adding the 2 affordable houses from the school site). This would require all the outstanding new housing to be developed in clusters of at least 11 dwellings. (Within the emerging New Local Plan, greenfield sites previously rejected in Worlingham are being considered again.³⁵ Recommendations for the housing development sites in Waveney will be published by WDC for consultation in May or June of 2017. However, as stated in the introduction, suitable site availability is not a concern for this study.)

Clarity surrounding emerging Government policies applicable to affordable housing has been awaited. Firstly, implementation of the policy for Starter Homes, restricted to first-time buyers under the age of 40, has been unclear. (The purchase prices of these homes will be discounted by at least 20%.) Early indications were that 20% of housing on new developments might be required to be offered as market-discount Starter Homes. There has been concern³³ that this would have implications for the delivery of traditional forms of affordable housing. However, the Housing White Paper⁴⁰ published on 7 February 2017 has taken notice of such concern and indicates “a policy expectation that housing sites deliver a minimum of 10% affordable home ownership units” and that it will be “for local areas to work with developers to agree an appropriate level of delivery of starter homes alongside

other affordable home ownership and rented tenures”. The White Paper also has proposals for extended tenancy “Build for Rent” properties (with market-rent discounts) and also for measures to incentivise older people to downsize so as to free up larger properties.

As the neighbourhood plan evolves, it will be essential for the NP team to further discuss affordable housing need (numbers, site implications, forms of provision) with Waveney’s planning department, perhaps using the above calculations as illustrations. Any changes to future affordable housing percentages (under the emerging New Local Plan) will need to be taken into account.

More generally, pressure on lower-cost housing from applicants in lesser need might remain unless their situation is addressed by future rebalancing in the mix of the general housing stock towards smaller (lower cost) properties, including rental properties.

(Possible impact on need: ↑)

Overcrowding, including concealed families.

In 2011, Waveney had 379 concealed families²⁹, representing 1.09% of families. Equivalent data isn’t available at parish level. Table (6) lists, however, several “output areas” in Worlingham for which data is available. These “output areas” capture most (about 80% of the parish’s families), and indicate there were, in 2011, about 0.84% concealed families (around 23% lower than at District level) in the parish. Unfortunately, the Worlingham data is incomplete and can only be taken as an indication.

As a further source of information, the percentage (3.69%) of “other household types” for Worlingham in 2011 (see Table (3)) is smaller than that for Waveney (4.71%). (Concealed families will be a “sub-set” of the “other household types” category.)

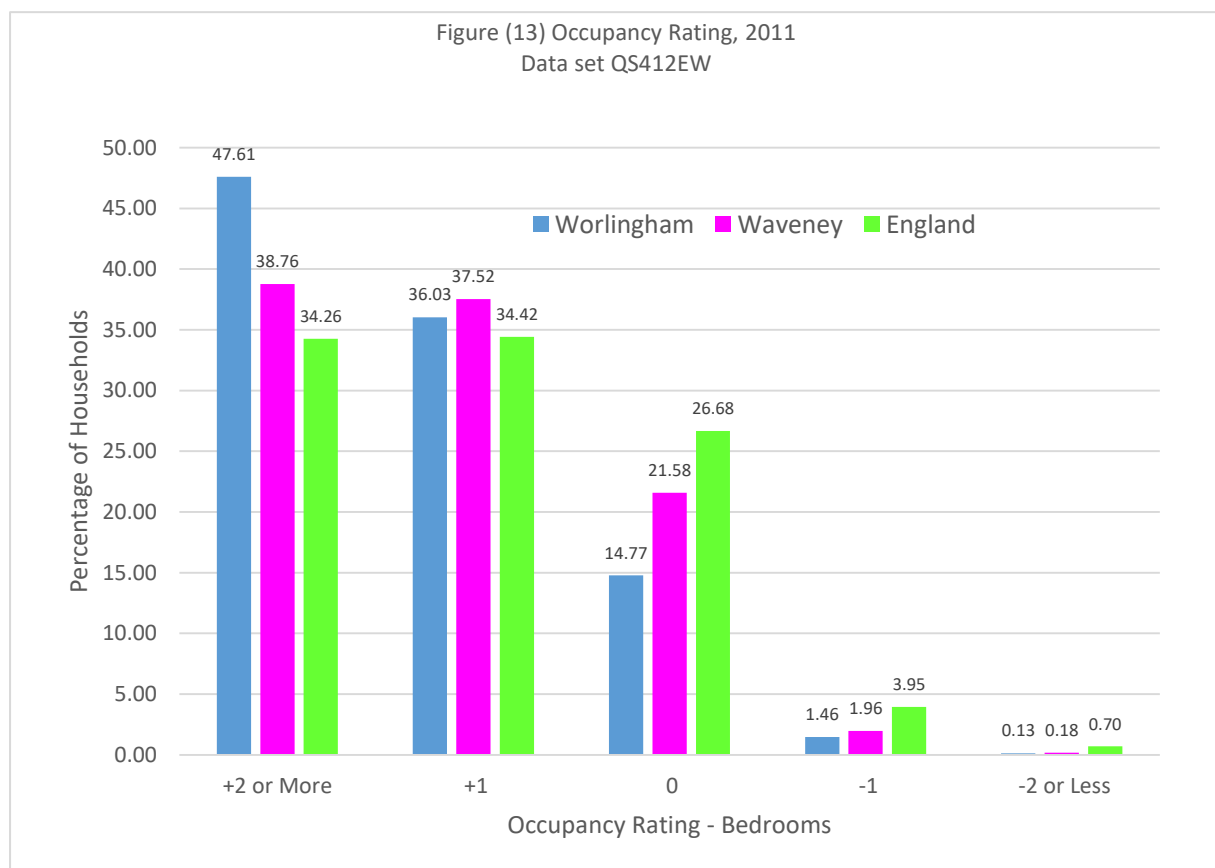
Figure (13) shows that the proportion of Worlingham households having one or more bedrooms than is required significantly exceeds the figures for Waveney and England. The percentages of households with one or more rooms fewer than required is comparable or smaller than for Waveney, both areas performing better than England.

Based on the evidence above, it is unlikely that overcrowding is a factor adding to housing need in Worlingham. The evidence suggests a slightly negative impact.

(Possible impact on need: ↓)

Table (6) Concealed families in 2011.

Location		All Families	Total concealed families	Lone parent Concealed families	Couples Concealed families	% Concealed families
Waveney	District	34,674	379	173	206	1.09%
Worlingham	Output areas (incomplete)					
	E00173907	90	4	2	2	
	E00173913	96	0	0	0	
	E00173906	63	0	0	0	
	E00154519	97	0	0	0	
	E00154527	35	1	0	1	
	E00154523	91	1	1	0	
	E00154524	90	0	0	0	
	E00154528	92	0	0	0	
	E00154521	92	1	1	0	
	E00154520	96	1	0	1	
	E00154526	109	0	0	0	
Sum		951	8	4	4	0.84%



(b) Employment signals.

The jobs target in the Core Strategy was based on the East of England Plan (May 2008), which set an indicative target of 5000 additional jobs in Waveney for the period 2001 to 2021 with a similar figure for Great Yarmouth. The target was set pre-recession and did not fully take into account emerging opportunities offered by the offshore sector³³.

There is sufficient employment land available to deliver the required levels of jobs. However, take up of available employment land and key allocated sites is small. In part, this is due to the short-term challenges of developing large unserviced greenfield sites³³.

Over the period 2001 to 2014, employee-based jobs (excluding agriculture and self-employed) in Waveney decreased from 40,300 to 39,700. A further decrease to 39,500 occurred in 2015³³.

The Annual Population survey shows that for the period April 2015 to March 2016, 44,300 people in Waveney were employed as employees and 5000 people (aged 16 to 64) are self-employed. (Some of this employment is outside Waveney.)

Private sector jobs in Waveney had been largely based upon farming, printing, food processing, manufacturing, tourism and the offshore energy sector.²¹ (Note: the latter pertains to jobs supporting the mature and declining North Sea oil and gas sector as opposed to the emerging offshore-wind sector. Due to international price pressures, the offshore oil and gas sector has faced difficult times recently.)

The 2014 EEFM (East of England Forecasting Model) has shown that between 2009 and 2013 there was a decline of 3% in the number of jobs in Waveney from 48,702 to 47,109. A longer-term analysis (1993 to 2013) revealed that jobs in Waveney decreased by 7% over that period, whereas jobs in Suffolk increased by 12% and jobs in the UK by 14%²¹. Waveney has suffered from the recession and from longer-term structural changes within the economy. In Waveney, the largest declines in recent years have been in manufacturing and in the construction sector. Sectors that have seen growth are retail, accommodation, business and professional services.

In 2013, the key employment sectors in Waveney were public administration, health, education, finance and business services, retail and manufacturing. Manufacturing still represents a higher proportion of the jobs in Waveney compared with Suffolk and the UK²¹.

Since the large decline in businesses between 2010 and 2011, growth has been almost exclusively in smaller-sized businesses (nine or less employees), a trend in line with regional and national trends, but taking place at a slower pace.

In 2014, 74% of businesses operating in Waveney employed four or less workers, and there were no businesses with over a thousand people (see page 39 of reference (21) for a breakdown of businesses in terms of employee numbers).

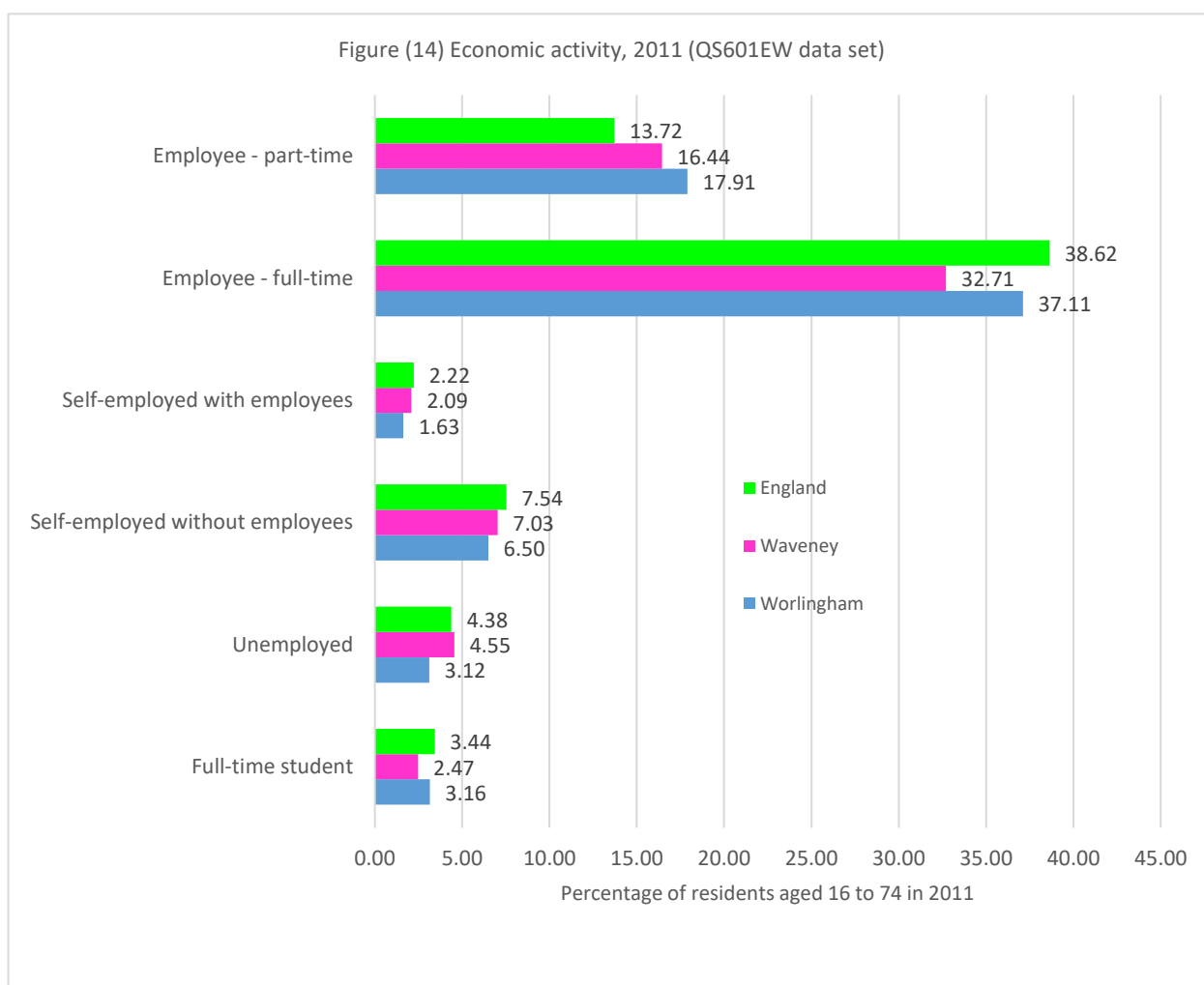
The ONS Annual Population Survey measure of Waveney unemployment in 2015²² was 4.3% (2,400 people) in comparison with the 3.9% figure for the East and the 5.2% figure for Great Britain. This was a marked improvement over the 2014 figure of 7% unemployment in Waveney.

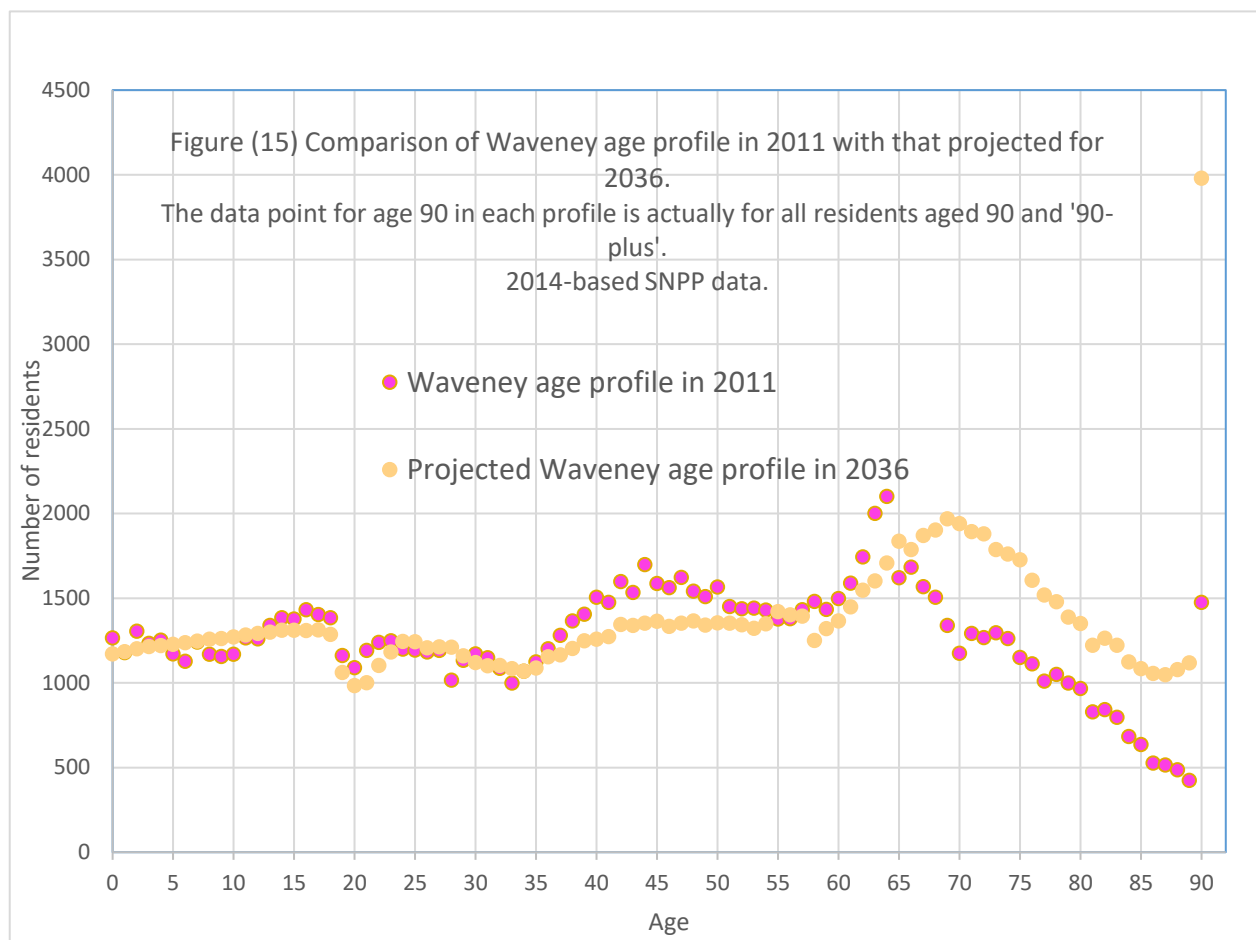
Much of Waveney’s unemployment is associated with Lowestoft. (Figure (14) shows that the percentage unemployment in Worlingham in 2011 was lower than that of both Waveney and England.)

Figure (15) plots the projected changes to the population in Waveney over the period 2011 to 2036 using the 2014-based SNPP projections. For 2011, the number of people of working age (16 to 64 inclusive, ignoring the then retirement age of 60 for women) was 67,876 (this also includes people not looking for work), whereas in 2036 the figure of those within a revised working-age range (18 to 66 inclusive) is projected to be 63,336.

In 2014, only 74.3% of working-age residents in Waveney were in work or seeking employment. This compared with the then regional and national rates of 80.2% and 77.3% respectively.

According to table 15 in the preliminary-SHMA¹³, the economy-led models for growth indicate 4000 more jobs (Baseline EEFM economy-led model) and 5500 more jobs (Wind Energy Scenario) in the Waveney Economic Area (from 2011) if extrapolated to 2036.





However, the Baseline economy-led model still shows a 2290 decline in working-age population (here held as being the age range 16 to 64 inclusive) over the period 2011 to 2031. It is understood⁷ that only for the Wind Energy Scenario model is decline of the working-age population projected to be minimal.

Waveney residents in full-time employment earned a median gross annual salary of £24,415 according to the Nomis Annual Survey of Hours and Earnings 2014 (ASHE). This was less than for Suffolk (£26,000) and for England (£27,500). (The figure for the East of England was £28,735.) (Note: More recent²² figures (2015) are £24,809 for Waveney; £28,652 for East of England; and £27,539 for Great Britain.)

However, median full-time gross workplace earnings in Waveney in 2014 were £22,933, which is below the above figure for the resident population. This indicates that jobs available within Waveney pay less well than jobs within travelling distances elsewhere.

Earnings relate to housing affordability, including the ability to obtain and service mortgages. As covered in section (a) above, house prices (by type) in Worlingham would seem to be mid-range for the District, but the mix in the parish is dominated by detached properties, which are typically the more expensive type of property.

The 2011 Census shows that Worlingham residents have more pronounced representation (relative to Waveney) in the professional job categories that usually pay higher salaries (see Figure (16)). Unfortunately, local salary information is not available.

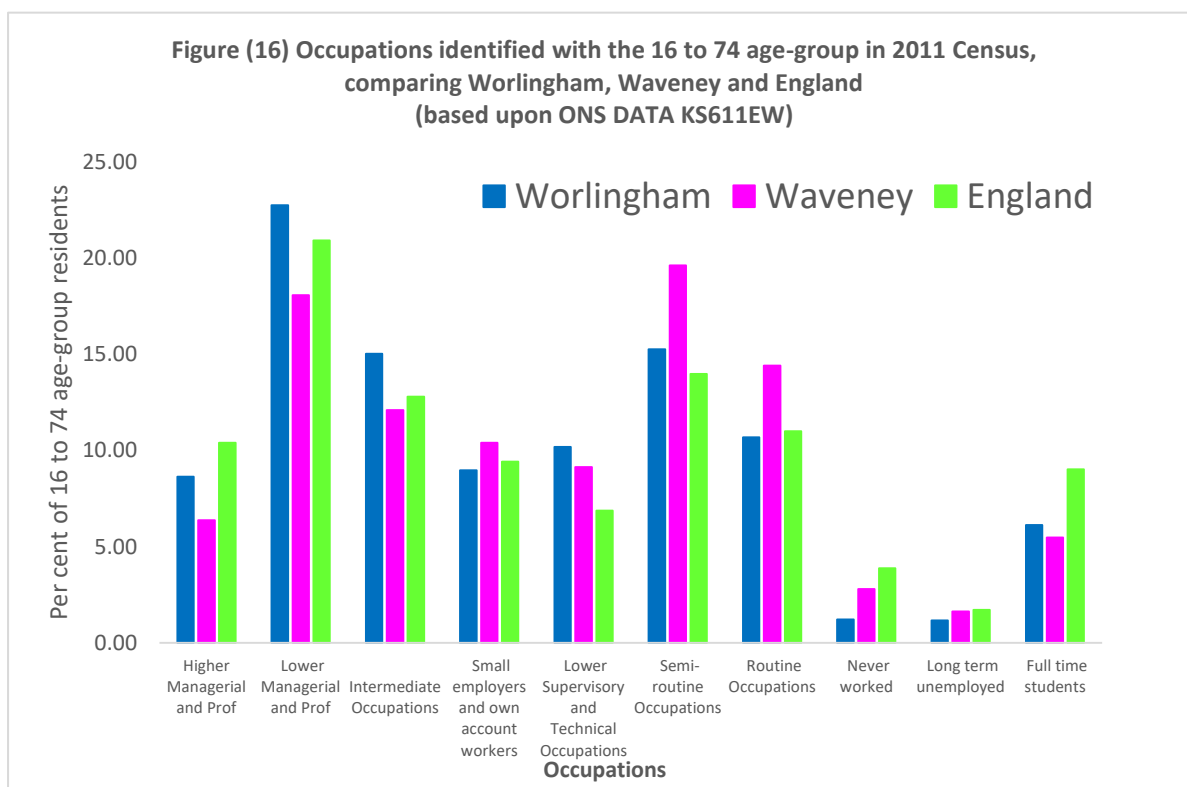
The inferred higher earnings for Worlingham residents (from Figure (16)) would seem to be reflected in the greater proportion of owner-occupied dwellings (with and without a mortgage) shown in Figure (12). Worlingham exceeded the national figures, too, for owner occupation with and without a mortgage. However, ownership **without** a mortgage in both Worlingham and Waveney is perhaps less an economic indicator than it is a reflection of the large retired populations.

Figure (17) shows the sectoral profile of the workforce in Worlingham. The high involvement in the manufacturing sector, compared with both Waveney and England, is a notable and possibly worrying feature in view of recent trends. Examination of the types of manufacturing jobs reveals that a third of those engaged in this sector (in Worlingham) work in “Chemicals, chemical products, rubber and plastic”, almost certainly being linked to plastic packaging (given the two large packaging companies in this part of the District). The other most prominent manufacturing sector represented (accounting for nearly 10% of the manufacturing workers in Worlingham) is the “Food, Beverages and Tobacco sector”. Here, the Food industry is the part most likely to be relevant.

Another strong difference in employment is the lower involvement in “Accommodation and Food Service Activities”, indicating less dependence on tourism in Worlingham as compared with Waveney.

Other sectors are broadly represented to levels comparable to those for Waveney.

It is uncertain how the job market will evolve and influence the future salaries available to people wanting to remain and/or settle in Worlingham. Figure (18) shows that the



qualifications of residents in Worlingham compare favourably with the data for Waveney, so the village should be able to benefit from suitable employment opportunities.

A growing and ageing population due to migration into the District will continue to stimulate demand in service sectors (such as Financial, Retail and Health), but many of these jobs tend not to be highly paid.

Similarly, the arguably more uncertain²¹ projections for the Wind Energy Scenario might not impact strongly upon median incomes in the District. Recent vacancies for offshore-related jobs indicate salaries of about £20,000^{23'24} to £24,000²⁵. A vacancy for a much higher paid role²⁶ (£180 to £200 a day) only gives a daily rate.

Other concerns are that the very labour-intensive construction phases for windfarms are limited in duration (e.g. there is a two-year construction period for East Anglia ONE and Galloper wind farms). The longer-term jobs (e.g. thirty years) are associated with the Operations and Maintenance (O&M) Hubs.

Competition for work in the sector exists between Lowestoft, Great Yarmouth and Harwich International Port, in particular, with the latter being recently (4 November 2016) confirmed, in principle, as the site for the Galloper Operations and Maintenance Hub. Lowestoft has been confirmed as the construction management base and operations and management base for East Anglia ONE for the 30-year lifespan of the windfarm. (Once East Anglia ONE is completed, about 100 people will be employed full-time.³³)

Another source of competition is the increasing use by windfarm operators of large service operations vessels that allow O&M staff to be based out at the windfarm for typically up to two weeks (without the need to travel from a port location each day) makes the proximity to a port less important and is anticipated to further open up the competition for O&M based jobs²¹.

The Enterprise Zone in Great Yarmouth and Lowestoft benefits from business rate discounts over a five-year period for new eligible businesses (recently extended by a further three years); streamlined planning rules to accelerate the building of business premises; and support from the Government in regard to the roll out of high-speed broadband.

As an engineering-based industry, Offshore Wind may require specialised support, and give rise to supply-chain opportunities, e.g. for fabrication and instrumentation services.

The Enterprise Zone in Lowestoft comprises sites at Mobbs Way (4.7 hectares); Riverside (4.5 hectares); South Lowestoft Industrial Estate (20 hectares); and Ellough Business Park (17 hectares).

Given that the average (not median) distance³⁰ travelled to work in Waveney is 16.6 km (10.3 miles), job opportunities associated with the various parts of the Enterprise Zone should be open (subject to skills) to a wide section of the District's working-age population.

Figure (19) shows that car travel to work is much more prevalent for Worlingham than it is for Waveney. Car ownership is also higher in Worlingham than it is in Waveney (see Figure (20)). The average distance travelled to work from Worlingham, however, would appear to still be comparable to that for Waveney as a whole (around 16 km), but the pattern of miles travelled seems to be different (Figure 21). In 2011, 40.5% of Waveney residents'

Figure (17) Types of industry, 2011 (Census data set QS605EW)

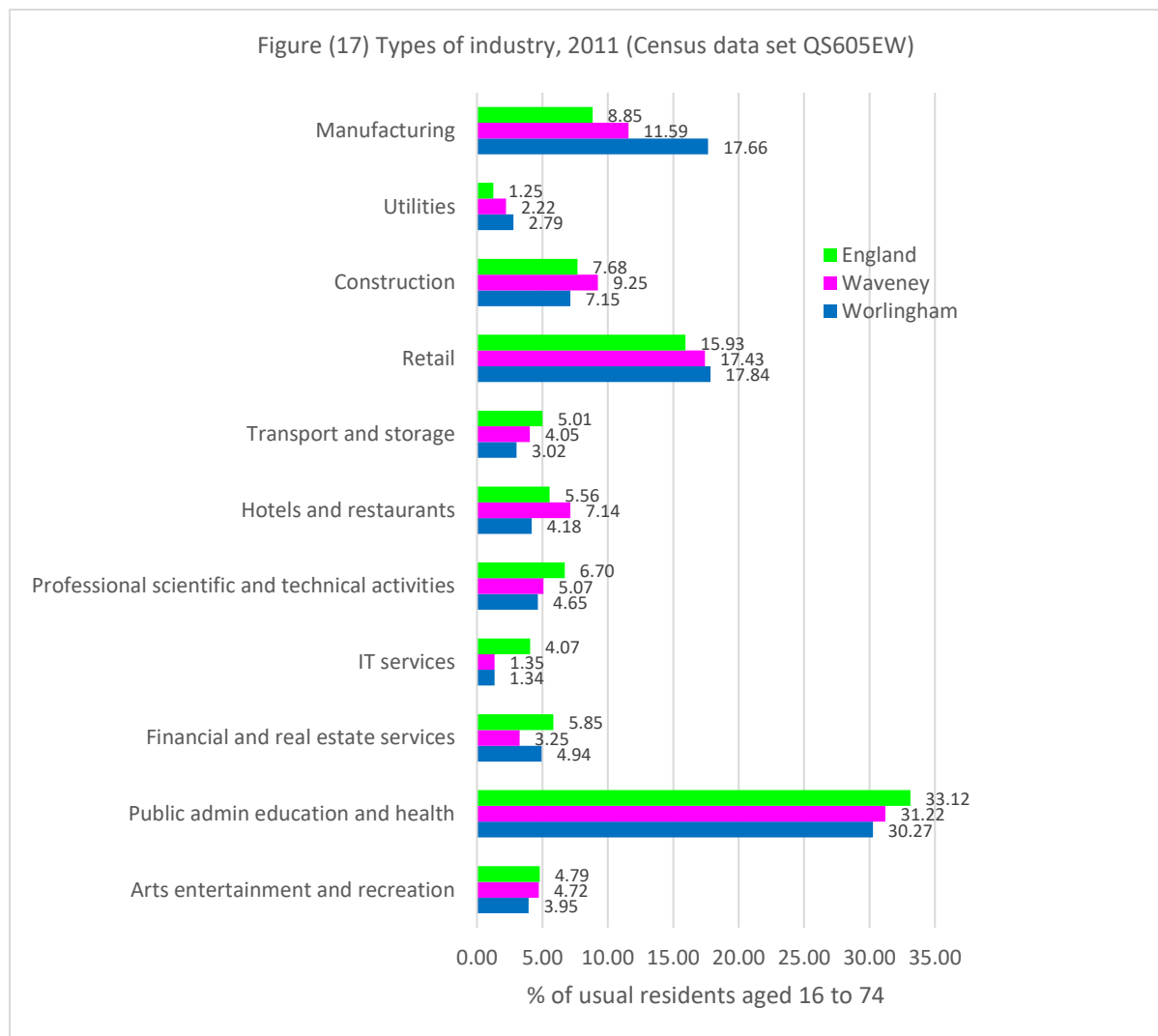


Figure (18) Qualifications of residents aged 16 and older (2011)
Census data set QS501EW



journeys to work were less than 5 km (3.1 miles). Only about 30% of the journeys to work from Worlingham were less than 5 km. (Note: The commuting data for Worlingham is based on the same “output areas” as used in Table (6), so coverage of the parish is partial, capturing about 80% of relevant residents.) Only those residents aged 16 to 74 **and** in employment during the week before the census are counted in the commuting statistics.

Distances to work of 10 to 20 km match with typical distances to the Lowestoft, Bungay Halesworth and Southwold areas, and journeys of 20 to 30 km would access Norwich workplaces.

The anticipated growth of the Ellough Business Park is, in regard to travel, the most relevant to Worlingham as it overlaps the southern part of the Parish (see Figure (1)).

The road network, hitherto, has been problematic to both local communities and the Business Park. Access, particularly from the south, requires much HGV and other business traffic to pass through Beccles and Worlingham. Construction of a relief road (the “Beccles Southern Relief Road”) should begin in the spring of 2017.

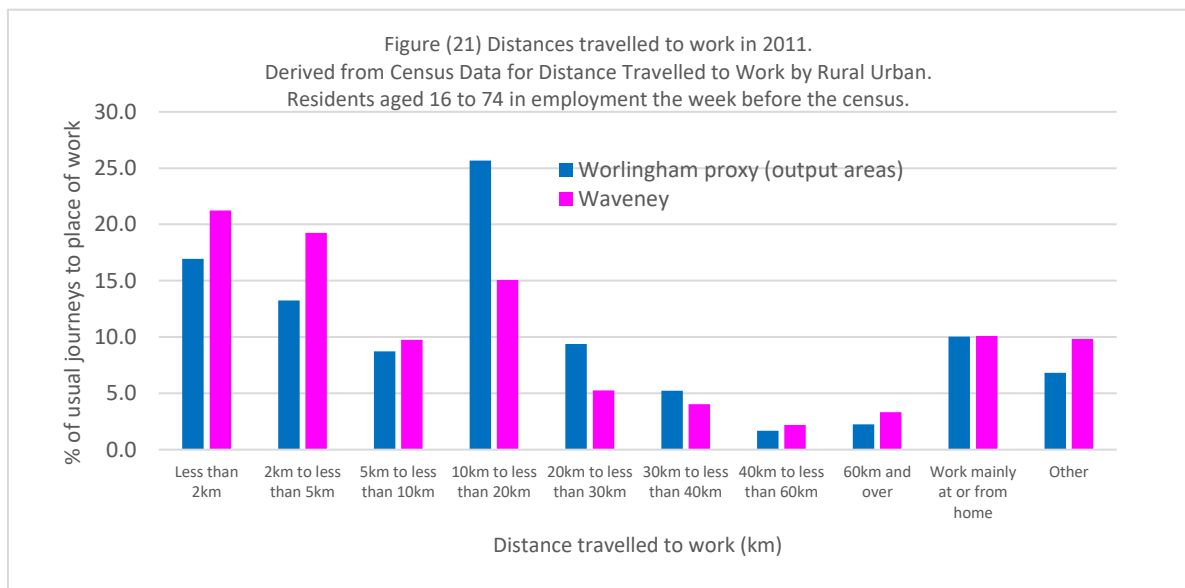
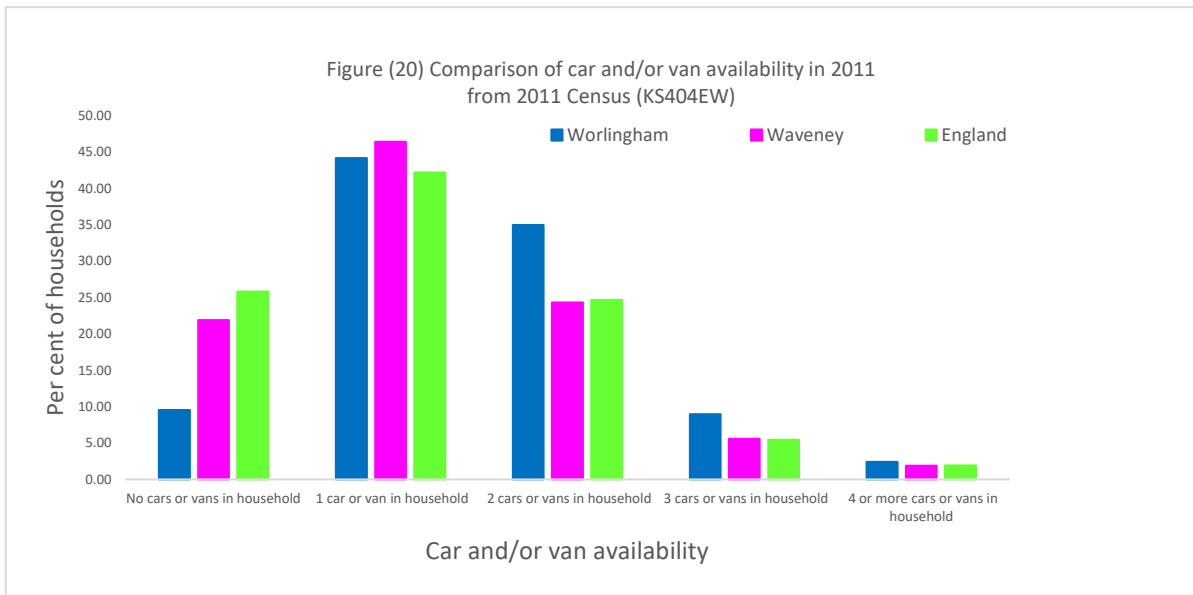
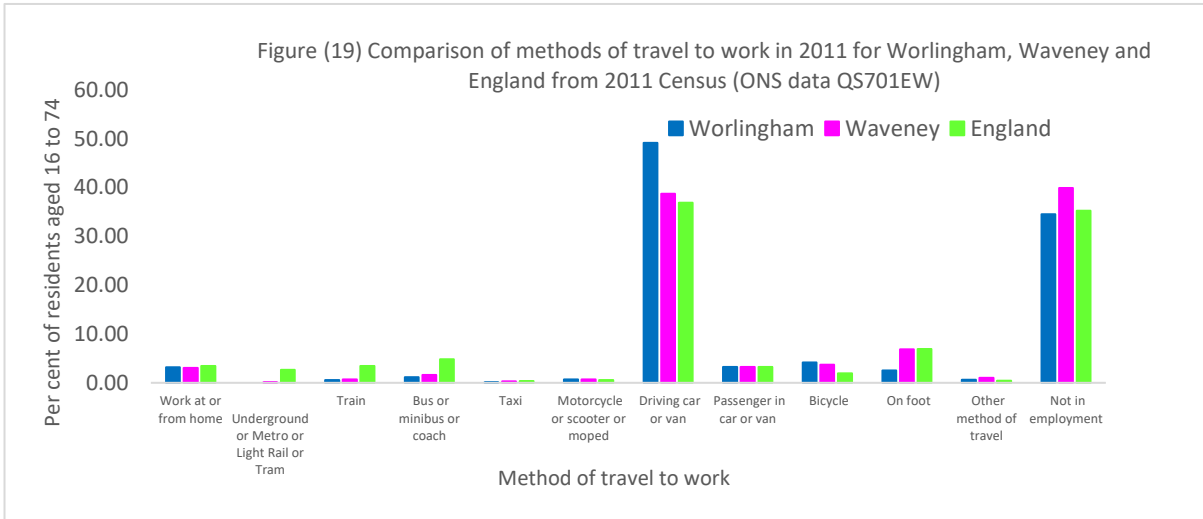
Included in the “Statement of Reasons”³¹ for the relief road, published by Suffolk County Council, is the creation of 3,100 new jobs by 2025 on the Ellough Industrial Estate. Presumably, it is envisioned that these jobs will substantially address the already-outlined existing wider employment needs of the District. Depending upon eventual salaries, the demand for nearby housing could gradually increase over the period of the emerging New Local Plan period.

However, given the modest reported take up of greenfield business land noted earlier in this section, the expectations for the very high rate of job growth on the Ellough Business Park between the completion of the relief road (say, in 2018) and 2025 would now appear overly optimistic.

For the workforce in Worlingham, quality of work, prospects for advancement and salaries are likely to carry more weight than proximity does. Industrial headwinds (company takeovers, management de-layering; job rationalisations; outsourcing; automation; redundancies; wage compression; and pension changes) in mature manufacturing sectors may be expected to continue to pose threats to both the local retention of existing skilled workers and to the inward migration of future ones.

The foregoing summary of the employment-related signals paints a picture of untested job growth projections against the backdrop of a declining working-age population and for a village having low unemployment, low international inward migration and a well-qualified and professional workforce. The highest growth scenario (the top of the projected range in Table (2), in particular, seems a little unrealistic for Worlingham.

(Possible impact on need: ↔)



PART C. Housing characterisation for future development.

Population growth in Waveney is expected to continue to occur due to migration to the area from other parts of the country, much of this being associated with people retiring to the area¹³. The analysis in table (7) of the preliminary-SHMA¹³ of the 2012-Based Population Projections (without any economic adjustments) shows that all of the population growth in Waveney between 2012 and 2036 is projected to come from the net migration of 14,500 people (average of 604 per year) offset by natural change (i.e. deaths minus births) of 6,200 (average of 258 per year), giving a net increase of 8,300 for that 24-year period. For the 25-year period 2011 to 2036, the growth is projected as 8,646 (a 7.5% increase).

In the year ending June 2015, 3,567 people relocated into the Waveney Housing Market Area from other parts of the U.K.¹³. 3,525 people moved from the Waveney Market Area to other parts of the U.K., implying a movement-related growth due to U.K. movements of 42 people. An additional 7,722 housing movements in that year were within the Waveney Housing Market Area itself (i.e. movements within the District)¹³. Of the 3,567 people who moved into Waveney from other parts of the UK, only 1570 came from the nearby authorities with the strongest links to Waveney (i.e. Great Yarmouth BC; South Norfolk DC, Suffolk Coastal DC; and Norwich City Council), leaving 1,997 people who had moved from farther away. Therefore, there would appear to be diverse sources of pressure on Waveney's housing market, particularly given that these figures on "market area containment" exclude moves with overseas origins and destinations.

ONS projections (e.g. Figure (15)) tell us something about how the population of Waveney might change in the next twenty years based on current trends. Although such projections must not be taken as forecasts, some aspects are stark, such as the predicted surge in the very elderly as the post-War baby-boomers move into their nineties.

Here are some trends from the 2014-Based and the 2012-Based Household projections for the 25-year periods 2014-2039 and 2012-2037 respectively. The annual percentage changes show similar trends over these differing 25-year periods: households under-25 remain at about the same absolute level; households aged 25-34 and 35-44 decline by about 5 to 6%; households aged 45-54 decline about 1%; households aged 55-64 decline by around 6 to 9%; households aged 65-74 increase by 20 to 30%; households aged 75 to 84 increase by around 35 to 40%; and households aged 85+ increase by 54 to 58%.

The 2014-Based Population Projections (Figure (15)) for Waveney, without economy-led adjustments, projects a loss of 4,540 people aged 16-64 (a loss of 6.7%) over the period 2011 to 2036.

Table (7) combines data from the 2011 Census (Waveney) with data from the 2014-Based Household projections. The projections portray an increase in households with one dependent child and decreases in households with more dependent children.

Table (8) gives the corresponding 2011 census data for Worlingham. The most significant differences with Waveney are the lower percentage of households without dependent children and the higher percentage of households with 2 dependent children.

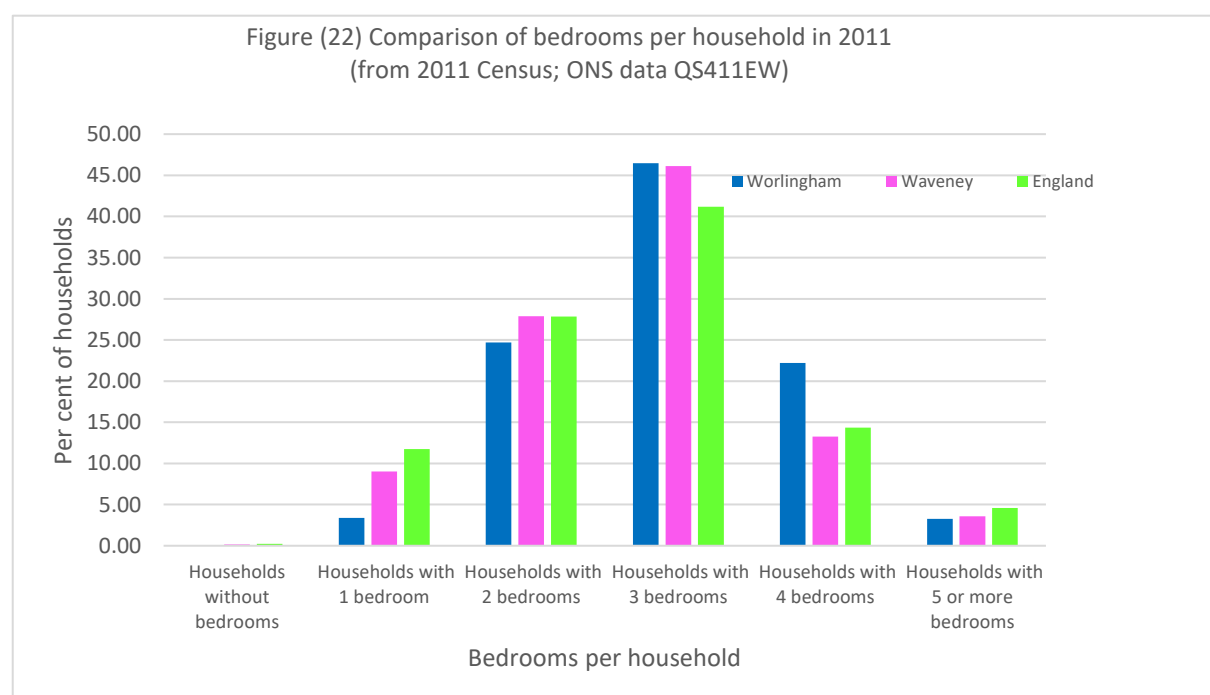
	Waveney 2011 Census	% of households	Waveney 2014-based projections 2014	% of households	Waveney 2014-Based projections 2039	% of households
Households with no dependent children.	3,8107	74.89	38,548	75.01	44,902	76.41
Households with 1 dependent child.	5845	11.49	6,027	11.73	7,705	13.11
Households with 2 dependent children.	4,826	9.48	4,732	9.21	4,381	7.45
Households with 3 or more dependent children.	2,105	4.14	2,081	4.05	1,779	3.03
Total households	50,883		51,388		58,767	

Table (7) Projected household trends for numbers of dependent children (Waveney).

	Worlingham 2011 Census	% of households
Households with no dependent children.	1,103	70.21
Households with 1 dependent child.	197	12.54
Households with 2 dependent children.	218	13.88
Households with 3 or more dependent children.	53	3.37
Total households	1,571	

Table (8) Numbers of dependent children in Worlingham households (extracted from Worlingham, 2011 Census data)

Figure (9) has shown the mix of dwelling formats in Worlingham, one heavily biased towards detached houses and detached bungalows. Unfortunately, there is no data linking dwelling format to the numbers of bedrooms. Figure (22) shows numbers of bedrooms per household



(not per dwelling). Figure (13) has already probed the issue of “excess bedrooms”. The quantity of 4-bedroom homes could be the key contributor, it would seem.

Table (9) estimates the situation in 2036 if houses in Worlingham maintain the bedroom ratios of 2011 (i.e. as those shown in Figure (22)). There is, however, in the conversions from households to dwellings the assumption that the mix of unoccupied dwellings (both in 2011 and in 2036) has exactly the same bedroom ratios as the mix of occupied dwellings (i.e. a constant occupancy ratio). The table considers only the lower and upper ends of the dwelling growth range developed in Part A.

TABLE (9)	2011 Census. Estimated from household data (QS411EW) by assuming occupancy ratio is constant across the housing range.		2036 Dwelling Growth derived from 2014-Based Household projections (222 extra dwellings) Total 1832 dwellings, with the same assumed mix as in 2011.	2036 Dwelling Growth derived from Offshore Wind economic scenario built on to 2012-Based Household projections (301 extra dwellings.) Total 1911 dwellings with the same assumed mix as in 2011.	Final % of both dwellings and occupied dwellings according to the numbers of bedrooms.
	DWELLINGS		DWELLINGS	DWELLINGS	
Dwellings with no bedrooms.	0		0	0	0%
Dwellings with one bedroom.	54		62	64	3.4%
Dwellings with two bedrooms.	398		452	472	24.7%
Dwellings with three bedrooms.	748		852	889	46.5%
Dwellings with four bedrooms.	358		407	424	22.2%
Dwellings with five bedrooms.	52		59	62	3.3%
TOTAL DWELLINGS	1610		1832	1911	

Table (9) A theoretical model for dwelling development, maintaining the estimated 2011 mix of house sizes.

In view of the demographic shift towards smaller households (for various reasons), cementing the current mix of house sizes as in Table (9) would not be appropriate, nor would it meet policy aims (e.g. for affordable housing). The extent to which the neighbourhood plan wishes to address affordability issues (to bolster retention of the younger segments of the community) will be key, too.

There is a need to acknowledge the demographic projections, but without using them as self-fulfilling blueprints. Similarly, there is a need for balanced, mixed developments that are deliverable and socially cohesive.

For example, given the projected trends of Table (7), it might be tempting to conclude that no additional dwellings are required that have more than three bedrooms. However, to be absolutist in this regard would have its risks. Households tend to expand to fill the rooms available to them and, given the high costs of moving home, there is inertia to downsizing. Therefore, the market in larger homes could stagnate and disadvantage those larger families who are in genuine need. There is also the issue of maintaining sustainable communities. Similarly, competition for the 3-bedroom houses is not only amongst young families, a sector still relatively well-represented in Worlingham. Younger retiree couples (e.g. aged 65-74), say, particularly those with no roots in the area, may compete in this sector, too. A home office or hobby room and spare bedrooms for visitors are potential requirements. (This is returned to later, specifically in the context of 3-bedroom bungalows.)

Table (10) attempts a more-balanced approach to the future housing mix. It is a “first-pass” at housing mixes for the future growth scenarios in Worlingham, and is intended for indicative purposes only.

TABLE (10)	2011 Census Derived from household data (QS411EW) by assuming the occupancy ratio is constant across the housing range. DWELLINGS	2036 2014-Based Household projections (222 extra dwellings) Total 1832 dwellings with assumed same occupancy rate as in 2011. DWELLINGS	Extra dwellings relative to 2011.	2036 Offshore Wind economic scenario, built on to 2012-Based Household projections (301 extra dwellings.) Total 1911 dwellings with same occupancy rate as in 2011. DWELLINGS	Extra dwellings relative to 2011
Dwellings with no bedrooms.	0	0	0	0	0
Dwellings with one bedroom.	54	74	20	81	27
Dwellings with two bedrooms.	398	485	87	516	118
Dwellings with three bedrooms.	748	848	100	884	136
Dwellings with four bedrooms.	358	372	14	377	19
Dwellings with five bedrooms.	52	53	1	53	1
TOTAL DWELLINGS	1610	1832	222	1911	301

Table (10) First-pass for more balanced housing mixes in Worlingham relative to 2011.

In the example shown in Table (10), the increase in dwelling numbers for any given dwelling size is linearly proportionate to the overall number of new dwellings in the growth model, so estimates can easily be derived (by interpolation) for intermediate growth models. However, that linear increase is not the same for all dwelling sizes as one requirement is clearly to move towards smaller dwellings. In Table (10), 48% of the new dwellings are shown as one- or two-bedroom homes, exceeding the current 30-40% Waveney target (Policy DM17) across the District (for single people and couples), yet in line with the level achieved in the District between April 2009 and March 2014³⁵. Emerging policies on social housing provision will also shape this category of home sizes.

The Housing White Paper⁴⁰ of 7 February 2017 promises more flexibility to local authorities concerning the level and manner of affordable housing delivery than had formerly been signalled. The Government now intends to amend the NPPF to require that new developments deliver a minimum of 10% “affordable home ownership” units instead of the previously signalled requirement for 20% Starter Homes. (The terminology is more inclusive regarding the types of subsidised housing that could count to the 10% affordable ownership target, e.g. Shared Ownership would be an option. However, so far, Council tenants in Waveney have not shown sufficient interest⁴¹ in Shared Ownership for this type of scheme to be set up. Presumably the small number (four) of households captured in the 2011 Census as being part-owner/part-rent are Housing Association tenants (see Figure (12). There are no community-led housing schemes in Worlingham. Nonetheless, Shared Ownership remains an option to be reviewed in the light of the new White Paper.)

Assuming, for purposes of illustration, that this new Government policy position does enable the current 35% affordable housing target (on developments of at least 11 dwellings) to be continued, and that the 10% affordable home ownership delivery takes the form of market-discounted Starter Homes, the illustration of Table 10 would require (after deducting the 24 windfall homes), for the lowest growth model, 20 market-discounted Starter Homes and 49 conventional affordable homes (to which 2 windfall affordable homes from the windfall development of the former Primary School site would be added). Similarly, for the highest growth model (after deducting the 24 windfall homes), the affordable provision would be as 28 market-discounted Starter Homes and 69 conventional affordable homes (to which the 2 windfall affordable homes from the former Primary School site would be added).

Not necessarily all of the Starter Homes or conventional affordable homes would be 1- or 2-bedroom, but it seems likely that most would. According to the October 2013 analysis²⁰ of the Housing Register for Worlingham, 46% of the 39 applicants wanted 2-bedroom properties; 36% wanted 1-bedroom properties; 15.5% wanted 3-bedroom properties and 2.5% (i.e. one applicant) wanted 4-bedroom properties. (The current stock of “general needs” social rented stock in Worlingham comprises two 1-bedroom dwellings; fifty-six 2-bedroom dwellings; eighteen 3-bedroom dwellings and no 4-bedroom dwellings.)

If the preferences of the Housing Register applicants were scaled to the above-calculated affordable housing numbers (covering both Starter Homes and social-rent homes), then for

the lowest growth model, the total affordable housing would translate as fifty-eight 1-bedroom/2-bedroom dwellings; eleven 3-bedroom dwellings and two 4-bedroom dwellings. Similarly, for the highest growth model, the affordable housing would translate to eighty-one 1-bedroom/2-bedroom dwellings; fifteen 3-bedroom dwellings; and three 4-bedroom dwellings.

Of course, it remains to be seen how the revised policies and definitions of affordable housing will impact upon future achievable levels of provision in the social rented sector and the affordable rented sector. The Build-for-Rent⁴⁰ proposals in the White Paper are clearly intended to bolster such delivery through a new investment platform. Regardless of progress in the provision of subsidised routes to house ownership, rented sectors will remain key providers of affordable housing. (It would be interesting to find out if a “local lettings policy” applies to any of the affordable housing in Worlingham, and also what the split between social rent, affordable rent and shared ownership is in Worlingham, and how these subsidised tenancy costs compare with each other and against the local rental and owner-occupier starter-home markets.) All local economies generate a proportion of low-wage jobs, e.g. those paying National Minimum Wage. It would take a single person, living in market rented accommodation, with a gross annual income of £15,000 a year, more than 25 years to save (at, say, 5% of gross income per year) £20,000 for a deposit on a £100,000 subsidised-ownership home (see below).

Ultimately, achieving the optimum balance in tenure provision across affordable and mainstream housing solutions is a complex endeavour with many potential institutional negotiation levers only usually accessible at District level. The sorts of numbers used so far in the illustration of Table (10) are, however, broadly in line with the discussion in Part (B) concerning current affordable housing policy. There is always the option to undertake a “Housing Needs Survey” to specifically interrogate local affordable housing need within the wider community by probing housing barriers to respondents’ continued residency. Before commissioning such an exercise, the advice of WDC should be sought, for example, to avoid duplication and pitfalls.

Apart from the details provided by the Housing Register quoted above, the Worlingham Neighbourhood Plan team has access to the feedback from a broad household survey³⁷ that it undertook recently. For example, 28% of respondents answered “Yes” to “Do you think Worlingham needs more properties for rent? Interestingly, perhaps surprisingly, only 15% of those aged 22-44 years answered “Yes” to this question. The bulk of the positive responses came from the age groups 45-64 and 65-74, both at the 29.2% level. Perhaps this reflects different balances between intentionality and concern across the age groups. Whilst the questionnaire wasn’t set up to probe intentionality, the feedback to this question does seem to suggest a level of anxiety about current housing affordability that is coincidentally comparable to the existing affordable housing provision target of 30% overall.

As regards the preferred options for rented properties, 22.5% of respondents favoured Council rental; 14.5% favoured Housing Association rental; 33% favoured private rental; and

30% had no opinion. (Again, there was no required linkage to intentionality. The ratio of the number of people who expressed any view about the source of rented accommodation to the number of people who answered “Yes” to the need for more rented accommodation was 2.5.)

Pressure upon market rent homes should diminish as affordable housing need is addressed. The level of provision of market rent homes is not a matter a neighbourhood plan can have much influence upon, as it is (apart from in those large urban areas associated with massive housing shortfalls) typically a fragmented and opportunistic rather than a strategic sector. Having said that, it is in the interests of the NP team to understand as much as possible about how the commercial rental market is working and about the forces to which it is responding. For example, when there is growth of short-term manufacturing jobs (as for offshore windfarms) demand for rental accommodation is likely to increase, a demand radiating from the source of the work and additional to the housing needs of nearby settled communities. Once the peripatetic character of a population (or of a “virtual population”) becomes significant and enduring, this type of housing need will merit strategic attention (i.e. at District level) if the private rental market is too constrained to meet the emerging need.

The same questionnaire sought views on the prices required for starter homes (– normal use of the language here, not the Government’s Starter Home usage). The largest response (40.6%) indicated that £101,000 to £125,000 was appropriate. Given the average house-price figures shown in Figure (6), this price level seems unrealistic, except for flats. However, looking at the situation in terms of the Government’s 20% market rate discount, £101,000-£125,000 would translate to market rates of £126,000-£156,000, price levels that seem more realistic. Terraced houses, in particular, would be the most likely to meet this range. (Note: It has been proposed that Starter Homes will have a cap of £250,000 outside London. The Starter Homes initiative has the powerful attribute that, despite being market housing, the homes would be limited to first-time buyers under 40 years of age. This would prevent these homes being purchased by older re-locators or speculators, and help to resist the demographic pressures currently projected. There is also the exclusion⁴⁰ of applicants (for Starter Homes outside London) having a household income of £80,000 or greater.)

The questionnaire also probed the preferred types of small starter homes. 66% of respondents selected small houses; 32% selected terraced houses; 22% selected bungalows; 9% selected flats; 5% selected maisonettes; and 5% selected Chalet bungalows (More than one choice was permitted.)

The format of homes (i.e. detached, semi-detached, terraced, etc.) has a major impact upon affordability. Using the average house-price data in figure (6) and the numbers of dwellings per format (figure (9)), the overall average price for a property in Worlingham can be derived as £221,700. If the new developments have significantly below the current proportion (66%) of detached dwellings, a substantial improvement in general affordability would be achieved for the target market segments. This might also provide a housing profile more matched to the emerging local need.

Returning now to Table (10), after deducting the notional “affordable share” of the additional 1- and 2-bedroom dwellings, based on the demand ratios derived from the needs of the Housing Register applicants, the lowest dwellings growth model potentially provides 49 market-priced small homes for downsizing elderly residents and open market first-time buyers. A similar calculation for the highest growth model leaves potentially 64 market-priced small homes for downsizing elderly residents and open market first-time buyers. The bungalow format has widespread acceptance in the retirement segment.

The overall death rate in Waveney per 100,000 of population for 2007-2012 was 520.6. This is above the Suffolk average of 497.1. In Worlingham, however, the rate was 383.5, the lowest in the District³⁵. Figures (23), (24) and (25) provide further evidence of the relative good health in the village. Therefore, given the ageing population, housing for the independent living of older people is likely to be in increasing demand.

There are alternative methods of meeting housing need for older residents, for example through the Lifetime Homes standard. Also, the sorts of numbers of small dwellings suggested by Table (10), after deduction of “affordable provision”, might be attractive to “retirement village” providers, for example. These would be non-institutional dwellings and so would count towards housing targets. One advantage is that these types of communities sometimes include bookable guest suites, so 1-bedroom apartments or units should become more acceptable to “downsizing” residents. (The recent Household Questionnaire³⁷ elicited an 84% positive response to the question: “Do you think there should be more sheltered or retirement community accommodation, extending and improving the options for the independent living of older residents?”) Such a development solution would seem worth exploring.

Housing for those elderly downsizers who want 3-bedroom bungalows should be considered, too. There are two points to note for this segment of downsizing. Firstly, bungalows of this size do not easily lend themselves to anything but the detached format (due to the need for light in all the rooms). Expectations of releasing significant capital upon the sale of, say, a mature 4-bedroom house would often be unachievable. Secondly, recent and ongoing windfall developments in Worlingham have provided examples of “up-selling” in this segment (i.e. as “executive homes” with underfloor heating, solar panels and granite kitchen work surfaces) at prices substantially higher than that of existing estate 3-bedroom bungalows. The advertising for these properties appears aimed at the wider housing market rather than at the local market. So far, five such properties (within one windfall site) have been completed and sold, albeit over an extended period, and a further one on another windfall site is being advertised in advance of completion. By way of contrast, a pair of still-being built 2-bedroom semi-detached bungalows on another windfall site have indicative prices closer to that of the local market equivalents, although still at a new-home premium.

Of course, small windfall developments escape the affordable housing contributions of the large development sites and don’t have the requirement to achieve a balanced mix of housing, although there will be setting constraints. There is perhaps, therefore, more scope to aim for

premium markets, particularly where the cost of land (e.g. garden land) is measurable more in terms of a foregone short-term investment of capital opportunity (i.e. if the land were sold) than it is as an actual fresh outlay of borrowed capital. Nonetheless, it could be problematic if developers were to import such up-selling into the more general housing market for this segment, as this might impede downsizing amongst local residents. Hopefully, the phenomenon of up-selling will be contained to the windfall sector so both sources of market need can be met to some degree.

In terms of the general (non-affordable housing) family housing sector, 3-bedroom homes should, it would seem, be the emphasis, but still with some provision of larger homes, perhaps along the lines of Table (10). By using a mix of housing formats, a balance of styles could hopefully be achieved to interweave among the affordable housing. The more the balance is towards the economic formats, the more options there may be for those unsuccessful in obtaining Starter Homes or who are looking for an intermediate quality/size of home.

As regards the potential need for specialist provision, Figure (26) translates the ONS 2014-Based Population Projections at Waveney level (ref. Figure (15)) to Worlingham level, by assuming a constant population share (i.e. as it was in 2011). From the resulting notional age profile, the estimate for the number of Worlingham residents aged 75+ in 2036 has been derived. The “Provision Rates” listed in “Strategic Housing for Older People” have then been applied to compare the implied scale of support required for the elderly with similar estimates based on the 2011 population.

Based on the current provision of sheltered social housing the resulting estimates in Figure (26) seem excessive, though. For the 2011 75+ population (408 people), the estimate is for 101 supported housing places for the 75+ age group, whereas Worlingham has only 37 sheltered social housing properties for those 60+ age-group residents having support needs. In fairness, there is likely to be other forms of in-home support being provided through health agencies, but no data is available. Also, because of the absence of institutional care provision in Worlingham, some of the needs identified (e.g. dementia) that have arisen may be being provided elsewhere in the District.

The matching estimate for the projected 2036 75+ population (756 people) is for 190 supported housing places of varying nature. Perhaps the best use of this information is to simply acknowledge that demand for supported places might nearly double. If the bulk of need is being met by the 37 sheltered social properties, then a further provision of that order may be required. However, given the rebalancing measures associated with subsidised home ownership and the above-proposed movements towards more affordable housing formats and sizes, the population age profile for 2036 used here may be overstated.

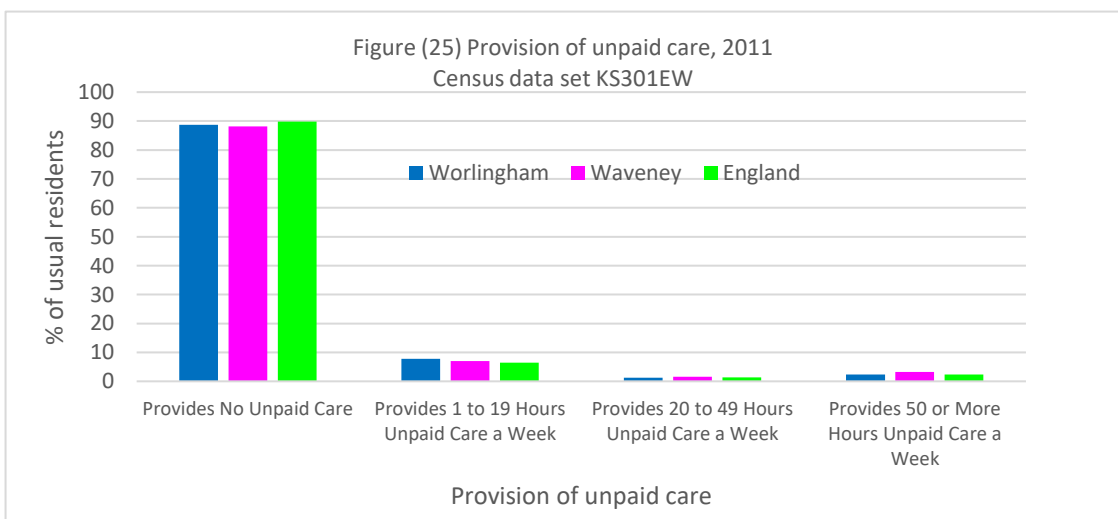
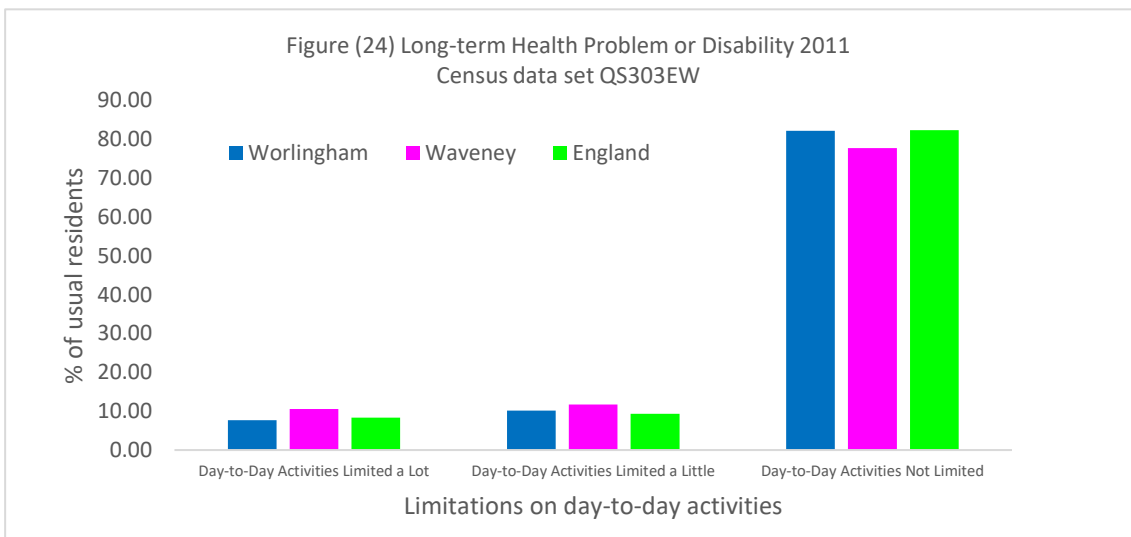
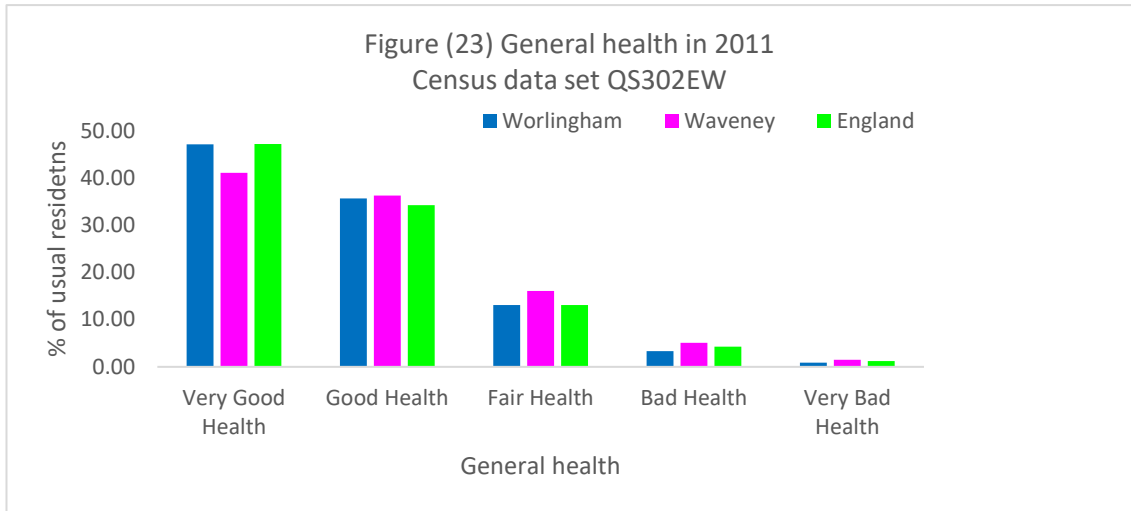
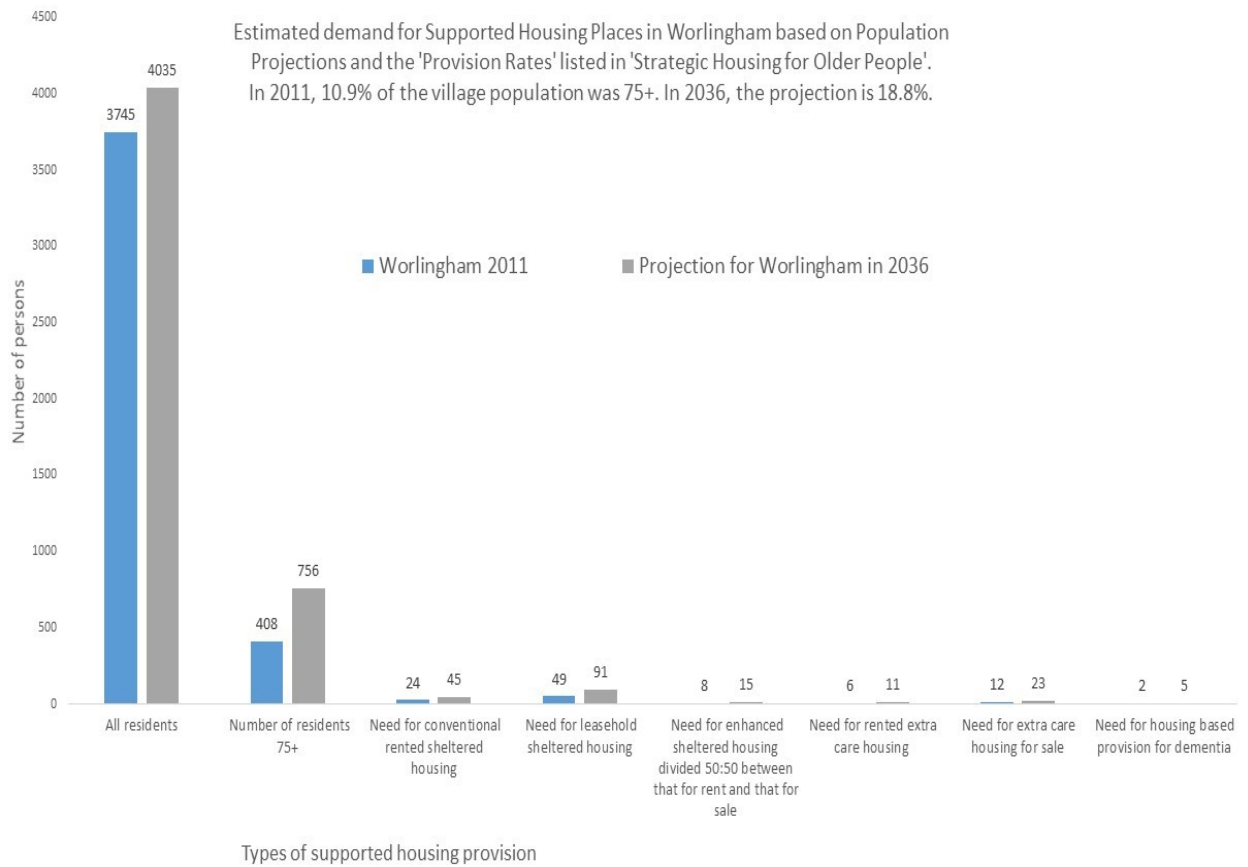


Figure (26) Estimates for supported housing places based on the 2014-Based Population Projections for Waveney and scaled to Worlingham for 2036.



Summary conclusions for housing characteristics are provided in the following section.

PART D. Summary Conclusions.

Overview.

This Housing Needs Assessment has examined a wide range of data sources and extracted key trends and points relevant to the forming of housing policies for the Worlingham neighbourhood plan area.

In PART B, various growth models were examined to establish the likely range of new dwellings required in Worlingham (subject to their conformance with any emerging District strategic policies under the New Local Plan).

The derived housing range was then examined in the light of a range of market signals.

In PART C, evidence relevant to the shaping of the characteristics of the new dwellings was explored in detail, and guidance provided as to how the neighbourhood plan might use such characteristics to influence the evolution of the community.

Quantity of Housing Need.

Housing growth models within both the Adopted Local Plan (2001 to 2025, for housing only) and the emerging New Local Plan (2011 to 2036) were derived.

Adopted Waveney Core Strategy.

- O The Worlingham share of the District target was calculated as 192 dwellings. This is the precise number of dwellings added to the community between 2001 and 2011. Since 2011, the housing allocation in Worlingham has been zero.
- O A model showing how dwelling growth in Worlingham would have looked had the growth been spread over the plan period was derived (equivalent to 8 dwellings per year for 24 years).
- O Windfall housing in Worlingham, projected through to 2025 has been estimated as running at the equivalent of 2.3 dwellings per year.
- O The above analyses show that housing growth in Worlingham had met its proportionate share of the District's growth under the Adopted Waveney Core Strategy by 2011, and that windfall in Worlingham continues to contribute to the delivery of the District's targets

Emerging New Local Plan.

- O Two growth models, one based on windfall alone (3.4 dwellings per year) and one based on the simple continuation of the smoothed rate of delivery of housing at the level of the current Local Plan were derived and both found to be too constrained. In the latter case, the actual delivery of 192 dwellings prior to the 2011 means that none contribute to the new plan period, and so reduces the effective net contribution for that model from 8 to 3.5 dwellings per year.

O A model based on the latest DCLG Household Projections (i.e. the 2014-Based projections), translated from households to dwellings, gives 8.9 dwelling per year (222 dwellings in total for 2011 to 2036).

O A model based on the 2012-Based DCLG Household Projections, translated from households to dwellings, gives 9.8 dwellings per year (244 dwellings in total for 2011 to 2036). This is the set of household projections used as the starting point in Waveney's preliminary-SHMA study.

The more recent household projections for Waveney show that the 2012-Based projections overestimated growth, particularly for the year 2013-2014. The recent projections give a slower decline in household size, too.

O A model derived from the preliminary-SHMA's Baseline EEFM scenario for job-stimulated additional household growth, translated from households to dwellings, gives 10.8 dwellings per year (270 dwellings in total for 2011 to 2036).

O A model derived from the preliminary-SHMA's Offshore-wind Jobs model, translated from households to dwellings, gives 12 dwellings per year (301 dwellings in total for 2011 to 2036).

O The growth range of 222-301 dwellings over the period 2011 to 2036 represents the assessed local housing need.

O Evaluation of market signals does not justify general upward or downward adjustment of the range, but does suggest that the top of the range (which is dependent upon policy-driven impacts on the job market) may be a little unrealistic for Worlingham.

Housing characterisation for future development.

Again, a range of data sources have been examined, from which conclusions have been drawn as to the likely types of housing required. Guidance has been given as to ways to improve affordability should the neighbourhood plan wish to attempt to address the decline in the number of residents aged 25-44.

The possible impact and opportunities of the Government's "Starter Homes" proposals have been explored.

A summary of the conclusions is presented in table form on the following pages.

Market indicator	Source(s)	Possible impact on housing needed.	Conclusion
Increase in older person households.	<p>Census; ONS population projections; preliminary-SHMA.</p> <p>Worlingham Household Survey feedback on housing options for the elderly.</p>	<p>Evidence from Census of increasing numbers of elderly people. Preliminary-SHMA’s analysis of the Waveney Housing Market Area’s “containment” indicates contributions to growth from in-migration.</p> <p>Census health data and death rate data suggests a low level of long-term sick/ disabled. Housing for older people is likely to be in high demand.</p>	<p>Increase provision of small (one/two bedroom) dwellings suited to the needs of “downsizing” older people.</p> <p>Some further provision of 3-bedroom bungalows, too.</p> <p>Bungalows are an accepted local feature of this housing segment.</p> <p>Alternative options for providing housing solutions, including retirement village-style provision, should be considered.</p>
Affordability	<p>Census; Zoopla data on house prices.</p> <p>Trends in affordability since 2001 (preliminary-SHMA)</p> <p>Worlingham Household Survey feedback on prices required for starter homes.</p> <p>Rental market data</p>	<p>The housing market in Worlingham is dominated (66%) by detached properties. The determines the median price of homes despite the like-for like mid-market pricing per house format.</p> <p>Evidence from the last Census of a decrease in the number of residents in the 25-44 age group.</p> <p>Rents in Beccles area seem high relative to wider market, suggestive of demand pressures locally.</p>	<p>If the NP area wants to address affordability to promote the retention of younger people, future housing aimed at that general segment should be more balanced regarding formats. A significant move towards semi-detached and terraced houses would reduce prices.</p> <p>Increase provision of suitable small (one/two bedroom dwellings) in varying formats and provide more affordable three-bedroom homes (e.g. terraced) for young families. Regardless of the Starter Home initiative, a focus on smaller, lower value homes would help to re-balance the housing mix.</p> <p>There is also a need to provide more affordable housing – specifically affordable rent, social rent and Low Cost Home Ownership – to address the needs of low-income families.</p>

Market Indicator	Source(s)	Possible impact on housing needed.	Conclusion
Need for family-sized households.	Census data on family sizes, bedroom occupancy, and numbers of bedrooms.	Family representation is still relatively strong in Worlingham, particularly for families with 2 dependent children. The numbers of 4- and 5-bedroom properties would seem to be sufficient for general need.	Bias further family housing towards 3-bedroom properties, but with some provision of larger dwellings to maintain balanced communities and to service any developing need, for example, for working from home.
Potential for specialist care housing for the elderly.	Combining ONS population projections with the “Provision Rates” listed in “Strategic Housing for Older People”.	Extrapolation from 2014-Based SNPP tables suggests the numbers of residents aged 75+ could nearly double by 2036. However, the support needs deduced seem excessive relative to local experience.	Further understanding of the current modes and levels of support provision is required. Some demand for more supported housing places of varying types should, however, be anticipated.

It will be important to monitor progress on the emerging Waveney Local Plan alongside on-going changes in the housing market. Further, the Worlingham HNA is only one piece of evidence which will need to sit alongside other evidence such as a review of supply side constraints in forming the Neighbourhood Plan.

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15. ONS Census data set – Household composition – households (QS113EW); Period March 2011; Area: Worlingham Parish.
16. See footnote (4) in “PAS Neighbourhood Planning Advice Note – Housing Needs Assessment for Neighbourhood Plans” produced for the Planning Advisory Service by AECOM: According to the letter on 18th December 2014 from Brandon Lewis to the Planning Inspectorate the outcome of a SHMA is untested and “should not automatically be seen as a proxy for final housing requirement in local plans”.
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24. “Environmental Manager” Quanta Consultancy Services – East Anglia. £400 a week (£20,800 a year). “Offshore medical. Working at height, Sea Survival, First Aid, Manual Handling and Fire Awareness. Knowledge of consents associated with offshore wind farms...”
25. “Environmental Manager” (offshore wind) Quanta Consultancy Services – East Anglia. £450 a week (£23,400 a year); “Environmental Manager with experience of the renewable energy and offshore windfarm sector is needed for a contract position on one of the newest UK OWF...”
26. Maintenance engineer. ARC Norwich – Great Yarmouth £180 - £200 a day. “ARC is currently looking for maintenance engineers for both on and offshore projects across Europe. Ideal candidates will hold their offshore safety tickets and...”
27. DCLG table 615: All vacant dwellings by local authority district, England, from 2004. Source: Council tax base.
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Author's note:

This "Housing Needs Assessment" has been compiled by Dr. D. Haycock of the Worlingham Neighbourhood Plan Steering Group. In order to ensure compliance with national guidance, the work has been assessed by Cambridgeshire ACRE, in association with Modicum Planning, whose advice and suggestions have been incorporated.

D. Haycock (February 2017)

File v.190217

Role	Name	Action summary	Date
Member of Worlingham NP Steering Group.	D. Haycock	a) Researched statistical data; and b) compiled analysis with consultancy support.	19/02/17
Head of Worlingham NP Steering Group.	W. Summerfield	Adoption of this HNA as part of the evidence base for Worlingham NP.	13/03/17
Chairperson of Worlingham Parish Council.	W. Summerfield	Adoption as an advisory document for the emerging housing policy framework for Worlingham.	14/03/17

