# Housing - Objectives and Supporting Evidence for NPSG Objective 2

Ensure that new housing is appropriate for the needs and incomes of all generations, particularly those working and on low incomes and is sustainable for future generations through the adoption of green building and design principles.

| Evidence Theme   | Reference in Supporting Evidence   |
|--|--|
| Evidence meme  | Reference in Supporting Evidence,  |
|  | below  |
| Decision not to call for sites for housing                         | Site Option and Assessment (SOA) Report  |
|  | and Local Plan – Section 4   |
| Use of sites that might become available                           | SOA report.  |
| for housing including mixed use if they                            | Consultation with ESC planners - Section   |
| support other NP objectives  | 10a  |
|  | See evidence on the Motor Trade in the   |
|  | Economic Development chapter and   |
|  | Section 10b  |
| Supporting the availability of affordable                          | HNA evidence of the mismatch of  |
| housing.   | incomes and property prices - Section 3a   |
|  | HNA report sets out the data for the need  |
|  | for more affordable homes - Section 3a   |
|  | Discussions with Housing Association -   |
|  | Section 7  |
|  | Viability assessment as to whether % of  |
|  | affordable could be increased – Section  |
| Currenting have a surgerable shared                                | 3b   |
| Supporting home ownership, shared                                  | Shared ownership – Section 3b(iv) and  |
| ownership and larger homes   | HNA report   |
|  | Larger homes – Section 4 and HNA in  |
|  | Section 5. discussions with estate agents in Section 6 and builders in Section 7 |
| Provision of affordable homes through a                            | East Suffolk Council investing in the  |
| Provision of affordable homes through a Community Land Trust (CLT) | creation of CLTs - Section 9   |
|  | Section 9c – discussions with other CLTs   |
|  | on their organisations and funding and   |
|  | with lawyers on the different legal forms  |
| A Local Lettings Policy to be considered                           | Sections 3b(i) and (iv).   |
| by the Town Council when planning                                  | Section 9b   |
| applications for developments that                                 |  |
| include Section 106 considerations come                            |  |
| before them  |  |
| Specialist housing for elderly people                              | HNA - Section 3a   |
|  | Section 10   |
|  | Waiting list info - Section 9a and 9b  |
|  | Consultation with Retirement property  |
|  | providers in the town - Section 10c, d, e.                                       |
|  |  |

## **Summary of Evidence Gathered**

| Elderly care spectrum methodology –<br>Section 10 g. |
|--|
| Section 12   |
|  |

# 1. Initial ideas following first consultation

| Objectives we wish to achieve   | People/Organisations we need to consult   |
|---|---|
| <ul> <li>Turn our Housing Needs Assessment report<br/>into more distinct policies for Halesworth e.g.<br/>the Local Plan suggests that 35% of new<br/>developments should be 1 or 2 bed properties<br/>however other figures show that already a<br/>significant proportion of Halesworth's<br/>dwelling stock are smaller properties. In<br/>particular, the 37% that are two-bed<br/>properties is very high when compared with<br/>Suffolk and the average for England. By<br/>contrast, it is proportionately under-<br/>represented for larger properties. The<br/>availability of housing stock may potentially<br/>be one reason why there are fewer families in<br/>Halesworth and high levels of older people.</li> <li>The HNA calculations indicate that no more 2<br/>bed properties are required but this needs<br/>much more evidence from people on the<br/>ground before we could challenge or change<br/>the present planning policy. It may not reflect<br/>the appropriate tenure (ie affordable or social<br/>renting) needed for people on low incomes</li> <li>The assumption that there are older people<br/>wanting to downsize is not supported by the<br/>low levels of under occupation compared to<br/>the rest of Suffolk and England.</li> <li>Local young families on low incomes would<br/>benefit from an increase of affordable homes<br/>either renting, shared ownership properties<br/>at the 25% level being made available.</li> <li>ESC is championing community land trusts as<br/>providers of social housing. This is one way<br/>that local people can have priority and that<br/>the right to buy is not applicable. HTC have</li> </ul> | <ul> <li>Housing Policy officers in ESC</li> <li>Estate Agents</li> <li>Local housing developers –<br/>Housing Associations, local<br/>builders,</li> <li>ESC community housing<br/>specialist officer</li> <li>Local CLT organisations</li> <li>Housing Needs Assessment<br/>report</li> <li>Design Code report</li> <li>ESC planning officers</li> <li>Halesworth Town Council<br/>Environment committee</li> </ul> |

| expressed interest. Could we consider policies that support this?           |  |
|---|--|
| • How far to go with green energy supplies/zero carbon in new developments? |  |
|   |  |
|   |  |
|   |  |
|   |  |

# 2. Objectives following Evidence Gathered

To be incorporated into the narrative - Given the recent adoption of the Waveney Local Plan (2019) and the sufficient supply of land available for development over the next 5-year period the NPSG has not called for sites for housing.

- a. The NP will support small housing or mixed-use developments on sites that become available if the building of housing enables other NP objectives to be delivered e.g., they enhance the conservation area, they help retain employment, they promote green and biodiverse spaces, they could increase the provision of affordable homes. (Cross reference with Economic Development section on site possibilities)
- b. Given the evidence of need for affordable homes the NP was keen to increase the % on large developments from 30% to 35%. However, the viability assessment did not support this. The NP would wish to strongly emphasise the need for more affordable homes and urge East Suffolk Council to review this for the whole of Waveney district.
- c. Given the evidence of need for rental properties the NP seeks ways to increase access to rented properties generally but especially affordable properties for local families.
  - Encouragement to be given to the setting up of a Halesworth Community Land Trust that could develop small numbers of housing for social rent, for local people, either within larger developments or on small parcels of land that might become available or are already owned by public/community bodies. Consideration should be given to small sites that are outside but adjacent to the settlement boundary if it were a CLT that could deliver social/affordable housing requirements.
  - Encourage Halesworth Town Council to seek a Local Lettings Policies when residential planning applications, subject to Section 106 considerations, come before them for their consideration.
  - Market rental properties are to be encouraged on developments.

- d. Given the shortage of larger properties suitable for larger families or those wishing to have space to make working from home a viable option the NPSG wishes to encourage and enable conversions, the building of annexes and garden rooms.
- e. Housing for the high elderly population is considered to be sufficiently catered for through:
  - The Local Plan Halesworth and Holton Healthy Neighbourhood development of specialist housing which will provide 56 care and nursing home beds and 100 C2 care apartments (this will need review if any development on this site does not provide this).
  - The numbers of 1 and 2 bed properties including bungalows for sale and rent that will be provided on the housing developments already in the pipeline should satisfy demand for downsizing as there is a high number of 2 bed properties already, there are low numbers of homes under occupied and specialist (sheltered) housing already in the town have vacancies and no waiting lists (this was the case preCovid).
- f. The NPSG wishes to see the standards set in Waveney Local Plan Policy WLP8.28 (Sustainable Construction) presently applied to developments over 10 to be applied to small developments as a minimum. The standards should be strengthened for small developments so that individual new homes can respond better to the environmental and climate change issues. The NPSG would wish to see the following as automatic when planning applications are submitted:
  - Aspect and orientation more sophisticated housing layouts that take into account the path of the sun and views of the countryside.
  - Performance and energy solar capture; rainwater storage.
  - Biodiversity built into housing developments through landscaping and planting
  - Green energy systems, and electric charging points.
  - To support the moves to working from home broadband/fibre optics must be supplied into new houses (not to a local box).
  - Housing should be designed to Build for Life 12 standards, capable of flexible use as family needs change.
  - The NSPG strongly supports the SCC new Street Design Codes.

# **Evidence Gathered**

## 3. Needs and Viability of increasing the % of affordable homes

a. Summary of the AECOM Housing Needs Assessment (https://halesworthtowncouncil.org.uk/wp-content/uploads/bsk-pdfmanager/2020/02/Halesworth-HNA-Final-Report-20.11.19.pdf)

### Conclusions:

- There is evidence of a growing need for shared ownership dwellings.
- Creating more shared ownership homes may well address the LP desire to encourage more families to the town.
- Findings from the Ipswich and Waveney Housing Market Area SHMA suggest a new dwelling size split of 13% one bedroom homes, 27% two bedroom homes, 34% three bedroom homes and 25% four bedroom homes, although this comes with caveats.
- The elderly population is set to <u>increase</u> dramatically and the younger population set to <u>contract</u>.
- Looking at current levels of housing stock shows a need for nearly all sizes of home but particularly 3 bedroom. However no more two bedroom homes are recommended, based on the fact that there is already an adequate supply with Halesworth.
- The type of home (detached, semi-detached, terraced or flat) is more a matter of taste than need and is therefore of secondary importance in the context of a Housing Needs Assessment. Notwithstanding this, the housing types that are most likely to meet local needs, based on the current stock transaction data from the land registry, are <u>detached homes</u>. Additionally, <u>bungalows</u> appeal to the elderly population and this particular type should be promoted so as to meet the demand of a growing elderly population.

### b. Assessment of viability of increasing the % of affordable

- (i) NP consultant approached the company that had undertaken the viability assessment for ESC (Aspinall Verdi) to see if it was feasible to review the findings. Their view was that it would not be appropriate to add to the cost burden of development at this stage by seeking to increase the affordable housing requirement. This was due to the likely increased cost pressures created by the need to maximise Community Infrastructure Levy (CIL) funding for infrastructure across East Suffolk and the Future Homes Standard coming in in 2022 (which is expected to increase costs by 5%).
- (ii) Discussion on Viability with (name redacted), ESC Senior Planning Policy officer on 28<sup>th</sup> April 2021 – in order to double check the viability issue and the effect that has on our wish to increase the % of rentals. (name redacted) confirmed that the thorough viability assessment was undertaken very recently and any change at this time would bring objections from developers saying it would make development too difficult. The 30% affordable housing policy requirement was set for the majority of the District (N.B. Southwold - 40% - and Lowestoft - 20% - are different mainly because of land prices) and so Halesworth would be different

from the rest and would discourage development which NP policies should not do. He suggested we look at how the Reydon NP had tackled the affordable housing issue.

(iii) Reydon NP policies that could potentially offer Halesworth ways of increasing affordable housing include:

4.4 There must be a good supply of affordable rented housing and a supply of houses to buy, including through shared ownership, that are priced within reach of those on modest family incomes. This has been addressed by East Suffolk Council in two important ways:
A local lettings policy is now in place for Southwold and Reydon which gives priority, irrespective of the level of housing need, to people with a local connection in the allocation of affordable rented accommodation. It is worth noting that this is a specific policy for Southwold and Reydon within the East Suffolk Council District. It was developed and justified on the basis of the impact on house prices of the second home and holiday let market in our area and the evidence of the consequent local unmet housing need.
WLP requires a 40% proportion of affordable housing (50% of which must be for

affordable rent) in developments of over 11 houses in Southwold and Reydon. This policy is justified by the LPA on the basis of its rigorous assessment of the economic viability of a 40% affordable housing proportion in the local housing market in Southwold and Reydon which was not found elsewhere in the district. [Policy WLP8.2]

3.13 RPC Action 1: Protecting the Future Status of Affordable Housing: This Neighbourhood Plan strongly supports the restrictions on staircasing and/or repurchase conditions set on Shared Ownership housing in our Designated Protected Area and the exemption from the "Right to Acquire" of any affordable rented housing provided by RPs, CLTs and Community Led Housing Groups . The Parish Council will work with the Housing Department of East Suffolk Council and the developers of new affordable housing in Reydon to ensure these measures are maintained effectively and thus contribute to the long-term sustainability of our community.

## (iv) Notes of a meeting with (name redacted) ESC Housing Strategy and Enabling Manager, with Joyce Moseley (JM) and Charlotte Slater (CS) from the HNPSG on 6th May 2021

Outline of key points of discussion regarding our housing objective:

JM asked (redacted) about the following ideas after reading the Reydon NP and working on the housing objective:

- Having a local letting policy in Halesworth to help local people get first option on any affordable rented housing that comes up.
- Whether we could increase the proportion of shared ownership housing if only marginally. We realise we would need to run that by Housing Associations to see what it does to their financing models.
- Community Land Trusts (CLT's) and how we could use these to generate social housing for Halesworth residents.

Responses:

• (name redacted) explained the reasoning why Reydon had been able to achieve some good housing policies. These are because they are a town of <3000, unlike

Halesworth, so they could claim to be a "rural exception site", this is not possible for us.

- (name redacted) discussed CLT's and talked about it being the most realistic means
  of obtaining social housing in Halesworth, she felt it was the best long term solution,
  in her opinion. A hypothetical example of a CLT in Halesworth discussed was one
  utilising the transferred asset of the old Town Council Offices. Once demolished the
  land could be used for a small scale development (100% social housing, affordable /
  shared ownership) of 2 or 3 homes / flats for Halesworth residents. The land would
  remain the property of the CLT's and loans could be taken out against it for
  additional small scale developments in the town, and so it grows. There could be a
  local lettings policy with the CLT and Halesworth residents on the housing waiting list
  would be first to be offered the option of these homes.
- (name redacted) said that a CLT was probably the best route to address the housing needs in Halesworth as small changes to the proportion of shared ownership housing would not, in practice, bring about the gains we hoped they would. This was discussed at length and JM and CS agreed on balance that leaving the proportions of shared ownership the same as before was the most sensible plan.
- (name redacted) did however suggest that we should include detailed reference to our aims (with supporting evidence, which we have) into the Housing narrative section of the housing objective.
- (name redacted) and JM discussed a local lettings policy (LLP) that SB felt that HTC could utilise this when a new Section 106 agreement is presented to them from a new housing development. Local lettings policies or LLPs are used within geographical areas to make an adjustment to the main lettings policy. ... Examples of situations when local lettings policies are used could include: Criteria to give a mix of household sizes, often in new developments, to give a balanced community. Other options include ensuring local residents are given the first option on the affordable rental property. It is also worth noting here, that both Chediston Street and Harrisons Lane developments have already signed and agreed their S106's.
- Further discussion was had about the viability and details of shared ownership and shared equity, and how these actually play out for residents, including the cost implications for owners / renters on these types of ownership. One being that on a shared ownership scheme some people can become stuck when their household income goes down, e.g. if a child is born and one person is not working, and they have both the loan to repay for the owned part of the home, in addition to the rent. This scheme was seen as a "steppingstone" to enable people to own their own home from this foundation, but in reality, people were often stuck here.
- (name redacted) also discussed the viability of our proposal to increase affordable rent from 50 to 60% on new developments. She talked in depth about developers and the impact this would have, and how they would most likely say this is a viability issue so cannot happen. She discouraged us to pursue this and following the lengthy discussion we agreed that we cannot solve the broken housing situation in our Plan but our best bet was to encourage the setting up of a CLT.
- (name redacted) said she was happy to help in any way she could in her capacity as Housing Strategy & Enabling Manager at ESC. JM said she may run a few parts of the objective by (name redacted) to ensure the wording was correct.

# 4. Consideration of Larger family homes

# a. Waveney Housing Market Area Strategic Housing Market Assessment (SHMA)

Volume 2 of the 2017 Ipswich and Waveney Housing Market Areas Strategic Housing Market Assessment (prepared by HDH Planning and Development for Suffolk Coastal District Council, Ipswich Borough Council and Waveney District Council) identifies the size of new housing required in the Waveney Housing Market Area over the period to 2040:

|              | % change in provision required |                |                     |                                    |
|--------------|--------------------------------|----------------|---------------------|------------------------------------|
| Size of home | Owner<br>occupied              | Private rented | Shared<br>ownership | Social rent/<br>affordable<br>rent |
| 1 bedroom    | 10.3%                          | 10.6%          | 21.6%               | 21.2%                              |
| 2 bedrooms   | 27.7%                          | 30.7%          | 32.6%               | 20.5%                              |
| 3 bedrooms   | 34.8%                          | 39.4%          | 34.0%               | 29.1%                              |
| 4+ bedrooms  | 27.2%                          | 19.3%          | 11.9%               | 29.2%                              |

Source: Ipswich and Waveney SHMA 2017, Tables 4.4a-4.7a

This shows that there is considerable need for the largest properties across all housing tenures, in particular the owner occupied and social/affordable rented sectors. Table 4.3b of the 2017 SHMA identified that 61.4% of tenure need over the same period was for owner occupied dwellings, with 17.2% required for social/affordable rent (private rent stood at 15.2% and shared ownership at 6.2%). Therefore the predominant need is for owner occupied dwellings which requires a 27% increase over the period to 2040.

The need for small (1- and 2-bed) and large (4+ bed) owner occupied properties is as follows:

- 1-2 bed properties: 38.0%
- 4+ bed properties: 27.2%
- b. Policy WLP8.1 of the Waveney Local Plan requires at least 35% of properties to be 1or 2-beds. Therefore an equivalent requirement for 4+ bed properties in Halesworth could reasonably be established between 15% and 25%.
- c. Blyth Vale , Hill Farm Road (Hopkin Homes) This is a development of 158 new housing units, being built in the east of the town with completion expected in 2023. In May 2022, representatives of Hopkins Homes confirmed the following:
  - i. There are 55 affordable homes included, none of which are thought to be 4-bed units.
  - ii. Of the 103 market homes, 18 are 4-bed properties. This represents 11.6% of all units or 17.4% of the market homes.
  - iii. A high proportion of properties are now sold and the selling agents said there was a good mix of young and old people.
  - d. Summary

The Ipswich and Waveney SHMA showed a need for properties of 4-beds or larger of over 27% in the Waveney Housing Market Area for the period to 2040. The evidence from estate agents was that 4-bed properties in particular were in high demand in Halesworth but supply was relatively limited. This was supported by discussions with developers who were less keen to build 4-bed units. This mismatch between supply and demand prevailed before the Covid pandemic. Estate agents confirmed that demand for larger family homes which provide space for home working has increased since this time.

Using both the SHMA evidence and the data on present housing stock as a starting point and feeding in the qualitative evidence from estate agents and developers, it is considered that a reasonable requirement for 4-bed properties in Halesworth could be established at 15%. This would also support the overall wish to encourage more families to the town.

# 5. Summary of the AECOM Site Option and Assessment Report (October 2020)

https://halesworthtowncouncil.org.uk/wp-content/uploads/bsk-pdfmanager/2020/02/Halesworth-HNA-Final-Report-20.11.19.pdf

The key sections of the report are the Site Assessment Summary pages 28-33 and the Sites Meeting Neighbourhood Criteria for Allocations pages 34-37.

The NPSG criteria, given we were not calling for specific housing land because of the recent allocations in the Local Plan were:

- *5.13* Sites should closely relate to the built form of the town and be located within walking distance to services and facilities. Sites should not elongate the form of the town and reduce potential for people to walk and cycle to the town centre and neighbourhoods.
- *5.14* Sites should have potential to mitigate flood risk and provide opportunities for interaction with waterways.
- 5.15 Landscape and visual impact should be minimised, especially from Millennium Green, where green buffer zones and open space are to be encouraged and retained around the Green.
- 5.16 Sites should have flexibility to accommodate mixed-uses, especially for start-up employment / "maker space" / "work / live" units, and/or tourism-based resources e.g., hotel, cycling hotel / hostel, restaurant facilities.

# 6. Consultations with local Estate Agents (DURRANTS AND MUSKER MCINTYRE)

Telephone survey by Tony Allen in the month of October 2020.

Goddard estate agent moved away. Only two agencies remain in Halesworth.

Questions:

#### <u>BUYING</u>

Profile of family and those seeking to buy.

| DURRANTS                                 | MUSKER MCINTYRE       |
|--|-----------------------|
| No predominant profile but higher        | Of the last 28 sales: |
| proportion of retirees. "Not many family | 22 out of area        |
| buyers."                                 | 6 locals              |
|  | 3 first time buyers   |
|  | 2 families upgrading  |
|  | 1 local Buy to Let    |

Proportions of locals to those from elsewhere, moving into the area.

| DURRANTS MUSKER MCINTYRE |
|--------------------------|
|--------------------------|

| Locals 20%   | See above |
|--------------|-----------|
| Incomers 80% |           |

Most sought after price range.

| DURRANTS                  | MUSKER MCINTYRE |
|---------------------------|-----------------|
| Under £300k or over £450k | £300k average   |

### Size and type of property in demand:

- number of bedrooms
- detached,
- semi-detached,
- terrace,
- bungalows,
- flats.

| DURRANTS                         | MUSKER MCINTYRE                         |
|----------------------------------|---|
| 2-3 beds preferred               | 2-3 bed houses                          |
| Bungalows wanted but a shortage. | Detached but mostly because that is the |
| Little demand for flats.         | predominant house style in Halesworth   |
|                                  | Bungalows 2-3 beds                      |
|                                  | No demand for flats but maybe because   |
|                                  | there are very few in Halesworth        |

#### <u>RENTING</u>

## What's in short supply?

| DURRANTS                                 | MUSKER MCINTYRE                     |
|--|-------------------------------------|
| Rental market buoyant – Sizewell workers | Rental market is 'very good'.       |
| Bungalows in short supply                | Rental property is in short supply. |
|  | 3 bed bungalows 'like gold dust'.   |

## What demand for 1,2,3 or 4 bed houses?

| DURRANTS                | MUSKER MCINTYRE            |
|-------------------------|----------------------------|
| 2-3 beds most popular   | Little demand for 1 beds.  |
| Little demand for flats | 2-3 beds in most in demand |

What are the age ranges of those wanting to rent?

| DURRANTS                     | MUSKER MCINTYRE                            |
|------------------------------|--|
| Previous age range was 20-40 | Recently age increased to 40-50 but 20s to |
| Recent range more 40-50      | 40s still wanting to rent.                 |

What is a typical family profile (if such a one exists)?

| DURRANTS            | MUSKER MCINTYRE |
|---------------------|-----------------|
| 2 adults 2 children | Varied.         |

Is there a demand for shared ownership?

| DURRANTS             | MUSKER MCINTYRE    |
|----------------------|--------------------|
| None for the agency. | Not for the agency |

What should we emphasise in the NP?

| DURRANTS                     | MUSKER MCINTYRE                            |
|------------------------------|--|
| 2-3 bed houses wanted        | Young families should be attracted by 2-3  |
| A high demand for bungalows. | beds but facilities (school, doctors,      |
| No demand for 1 beds.        | transport) may be an issue for relocating. |
|                              | More bungalows. (Appeals more to older     |
|                              | age group.)                                |
|                              | A need for starter homes and shared        |
|                              | ownership for local youngsters.            |
|                              |  |

A short follow up with Durrants held in April 2021 which indicated a vibrant market with prices rising and a shortage of bungalows and large houses. People/families moving in from elsewhere which seemed to indicate lifestyle changes including working from home options.

## 7. Consultation with Housing Developers

In order to better understand the housing market from a housing developers' perspective the following questions were asked of

- Badgers Building (discussion with Development Manager) a medium to large local developer working in Suffolk and Norfolk and about to build 240 homes on two sites in Halesworth
- Hopkins Homes (email responses from Development Manager) a medium to large builder with many developments in Halesworth built over the last decade or two with a new estate coming on line in 2021.
- Name Redacted (phone conversation) a small local builder specialising in small infill developments in the town.

The NP is particularly interested in the affordable housing policies and how they impact and whether there is evidence for us to strengthen them to try and better meet the known housing demand of people on low incomes. The policy adopted by Waveney council is:

Policy WLP8.2: Affordable Housing

All new housing developments on sites with a capacity of 11 dwellings or more must make provision for a proportion of the total dwellings to be affordable housing as follows:

Housing developments in the remainder of the District must provide 30% affordable housing. Proposals which provide a higher amount of affordable housing than set out above will also be permitted.

*Of these affordable dwellings, 50% should be for affordable rent.* 

Affordable housing should be preferably delivered on the site as part of a mixed tenure scheme. Exceptionally, on smaller sites, it may be agreed between the local planning authority and the developer for a commuted sum to be paid towards the provision of affordable housing elsewhere. Affordable housing should be indistinguishable from market housing in terms of the location, external appearance, design, standards and build quality and should meet all requirements of the design policies.

In exceptional circumstances the level and tenure of affordable housing may be varied where it can be satisfactorily demonstrated through the preparation of a viability assessment in line with the guidance in Appendix 5, that a different tenure mix or lower percentages of affordable housing are required to ensure the site remains financially viable.

Affordable housing provision will only be reduced on sites which are necessary to the overall supply of housing in the District unless the scheme has wider sustainability benefits.

Neighbourhood Plans can set out higher requirements for affordable housing provision where local evidence of need and viability support this.

The following questions were asked of all of them and their colour coded responses are recorded separately under each.

1. What size of dwelling has the highest demand in terms of bedroom numbers?

Young couples are their main purchasers, and they go for small to medium 3 or 4 beds, not 2 beds if they can help it. They are looking for the home office as well as the spare bedroom. No demand for 1 bed on estates but they are confident that one and two bed flats in the centre of town near facilities, would sell to a different lifestyle person. Small sites are best for executive homes of the 4/5 beds. Very old people are as likely to buy these as are families in their experience.

The main interest is for 3 bedroom properties, with 2 and 4 bedrooms close behind. This is a general theme across most of our developments.

Good market for all on the small infill sites that name redacted specialise in. Seeing an increased demand for larger homes to allow for home working. Not enough 4/5 beds but is surprised that the two sets of 2 bed semis he is building are attracting big demand without even advertising.

2. What style of house has the highest demand - detached, bungalow, semi, terrace?

All developments are different; they don't like to over crowd a site which makes bungalows difficult because they are land greedy. If there were no policies on affordable to meet, they might build more. If there were no policies for affordable housing they might build more but they are expensive. Smaller style 3 and 4 beds are most in demand. Semi-detached or terrace. Few large detached 4 beds demanded on the larger estates. They will build a few at

the edge of the Harrisons Lane estate down near the nicely laid out drainage land at the bottom of the site.

Generally equal interest across the board however in Halesworth slightly more towards detached.

Detached but as he builds on small infill plots in Halesworth this is what is economically the best because of the cost of land. People are always asking for bungalows but it is difficult cost wise. But semis are selling well.

3. Does demand differ or conflict with policies laid down about housing tenure and mix

What can be built is dictated by location and numbers they need to get on a site to get a return on the land purchase and build costs. Got the impression they just got on with providing what the policies demanded. When they build the intermediary housing (ie affordable) for rent the properties are sold to a registered housing provider – Housing Association – usually for a loss. They just about break even on the shared ownership. The market for properties for sale subsidises the affordable.

Generally policies would encourage more higher densities developments hence more small units. Therefore as referred above, it does conflict to some extent.

Name redacted, developments usually not big enough to come within policies

4. Do you have data on the age/family profile of people moving into your properties in Halesworth (the Hill Farm Road development is selling now)?

Badgers have not built in Halesworth before and they don't really keep such data. They try and second guess but are always wrong! Young couples are high buyers. They built 4 large homes in Blythburgh and expected families to buy them but the first sold to an 80 year old, 1 to a 70 year old, 1 family and the other to a couple who were going to use it as a holiday home before moving permanently. Downsizing – their experience is that late middle aged/ old people talk about it but then pull out once they realise that they don't want to get rid of all their 'stuff' and their kids still want to visit. If they move it is often to a similar sized property but what they seek is low maintenance, efficiency and knowing they won't have to put in a new kitchen or paint the fascia!

It is a mixture of first time buyers, and couples with older children who have now moved out so they are now relocating, we use the term "empty nesters" We are not experiencing many elderly purchasers at the current time.

Full range of local and incomers, old and young. Incomers are both families and older people who want space for grandchildren

5. Given the very high numbers of elderly residents there is a wish to attract young families. have recent Government initiatives, to help first time buyers, had an impact in Halesworth

Stamp duty holiday is seen as a bonus but not the reason to move, not a long term influence. It has sped up the process of buying and selling and caused a bottleneck and there might be a short down turn in activity but they don't expect it to last long. The Help to Buy schemes where only 5% deposit is needed and a cheap loan for 20% of the cost has definitely helped first time buyers and those wanting to move from first home to a bigger one. The new scheme from 1 April will be for first time buyers only so it might make the middle of the market stutter. But mortgages remain cheap.

No

Name redacted, not got involved with Help to Buy. He worries about those on the lowest incomes. But reflected that local workers who are on construction workers wages have all managed to buy locally because of the cheapness of mortgages. 5% deposits are a great help.

6. How are the affordable, non-market, elements of your development managed?

### See 3 above.

The 'Affordable Dwellings' are transferred to a Housing Association to them to either sell the shared ownership dwellings or to liaise with East Suffolk to house tenants for the rented dwellings

Very little experience in the market. On the one scheme some time back worked with a Housing Assoc.

7. Do you have a view as to whether the allocations set by ESC policies e.g., 30% affordable in the larger developments, seem right?

For Badgers an increase in proportion of shared equity/ownership wouldn't be an issue but wonders if it would be viable for HAs. He gave the impression of just getting on with providing what was required. They took it all into consideration when deciding whether a piece of land was worth buying or not.

It very much depends on the site specifics and abnormal cost as to whether financially a development can support this level of affordable housing.

A keen believer in the need for social rent/council houses. The image of renters as bad tenants/neighbours is wrong. But not his market.

8. Does your company produce private rented homes?

No

No

Not as much as he used to but still got a few long-term tenants and wishes there was more. Worried that tenants get a 'bad press'. Not his experience.

9. What is happening to land prices?

Prices have gone up recently and continue to be high. This is a problem for companies that rely on external financing as banks are becoming more cautious. Badgers do not borrow money. The things that can influence prices are location, drainage, contamination, ease or otherwise of providing services e.g. electric mains, LA requirements on S106 for infrastructure and level of affordable demanded.

It varies depending on location however over the past few years there has not been much variance however as the number of more onerous financial policies and requirements take effect this will put pressure on land values.

The price asked for small plots is getting ridiculous as owners get 'greedy'. The bigger developers can negotiate better costs. He was pessimistic for the business at the beginning of last year but things are booming which has taken everyone by surprise.

#### 10. Green agenda/energy

They abide by the standard requirements. For them to go better than this on their own would make them uncompetitive. Installing a heat pump rather than a gas boiler put £3K/4K on to the price they can build at and this comes out of their profit as they can't sell them at a higher price. A time will come when price of heat pumps comes down and gas goes up. It needs national polices or at least county wide to change standards so all developers are in the same boat.

#### Did not respond

#### Not asked

**Summary of evidence on housing mix** – the present housing stock is made up of 88% of 3 or fewer bedroom homes (Census 2011) with the 37% which are 2 bed properties being very high compared with the rest of Suffolk and England. The town is proportionately underrepresented for 4 bedrooms or more. This is confirmed by the builders with 3 and 4 bedrooms being in demand. *"Young couples are their main purchasers, and they go for small to medium 3 or 4 beds, not 2 beds if they can help it. They are looking for the home office as well as the spare bedroom" "Not enough 4/5 beds".* Very little demand for 1 bed.

## 8. Housing Associations

(name redacted) from Orwell Housing Association

The Neighbourhood Group is gathering evidence concerning wants and needs of people looking for homes in Halesworth. As you know, we commissioned a HNA report. The

conclusions are quite complex. We are supplementing this by asking estate agents about demand and supply in the private rental and sales sector, ESC about the local needs and local developers about the perceived demand in the market they are tapping into. The Housing Associations are another important sector we need to understand. We are governed by Local Plan and national policies but if local evidence indicates that proportions of affordable/rent/shared ownership/ sale is not right then we could devise policies to help make a shift in the future. We are also keen to look at how we can get a better demographic in the town by attracting young families to the town.

#### Who gets priority to the housing you provide?

All affordable accommodation is allocated via Gateway to Homechoice the online allocation process in East Suffolk. Priority is awarded on a housing need basis according to the individuals present housing circumstances and whether there are any members of the household who are vulnerable or children etc.

How do you determine the tenancy and size of property in new developments? The tenancy type for rented is Assured Shorthold (under Housing Act) the size is determined by the housing need in the locality

What types of property stays on your books the longest In Halesworth? We have very little stock which we struggle to let. Generally across all our stock we have found flats can be unpopular with families

Is there a downsizing process going on amongst elderly tenants or those on waiting lists? Yes we try to encourage elderly residents to relocate to smaller accommodation which will be more appropriate for their needs to make most effective use of our stock. We can incentivise tenants to do this but ultimately, we cannot force this and the tenants must do this of their own will.

#### How much does the HB cap affect provision/demand?

The fact that we rent out at HB levels makes affordable stock generally popular and in high demand

#### Do tenants have a choice of accommodation?

Applicants are banded via Gateway to Homechoice according to their housing need and then bid according to that need. Applicants do have a choice but realistically if you are in the lowest band of need you are unlikely to be successful.

Does finance for HAs dictate what you can do?

Yes it effects are ability to develop and build more stock

#### As families grow does the housing stock enable them to move?

This is all about available supply so they can only move if there are opportunities in the affordable stock for them to do so. Generally there are limited opportunities for tenants to do this.

Is shared ownership popular? Is it any kind of option for those on low incomes? Is there enough to meet demand? I recall you said your board was not that keen on it - is it about finances or not a needed option?

Yes Shared Ownership is popular but it only has a 'narrow' market (those First Time Buyers that don't want to rent but can't afford to pay outright). The government are looking to

expand Shared Ownership and make it more accessible as part of future funding conditions for HAs. There is a nervousness from many HAs about having too many Shared Ownership in the programme and risk exposure particularly in the current market where lending criteria is being tightened currently.

# 9. Consultation with East Suffolk Council about Housing Waiting Lists and Affordable Homes

- a. Waiting List. ESC provided the raw data on the housing waiting list. It shows 91 households on the list with a wide range of reasons for placing themselves on the list. Of the primary reasons for placing themselves on the register:
  - 17 affordability
  - 5 asked to leave or eviction
  - 2 escaping violence
  - 7 breakdown in relationship
  - 1 Sheltered accommodation
  - 1 downsizing
  - 16 property size.
- b. Correspondence with (name redacted), Housing Enabling Manager at East Suffolk (response).

From: Keith Greenberg
Sent: 19 March 2021 13:17
To: (name and contact redacted)
Subject: Re: Halesworth Neighbourhood Plan - housing data

Dear (name redacted),

Thanks for the information you sent me. I have to press my luck with you, I'm afraid, as more questions arise including one I have previously asked. I hope you might be able to help and appreciate any time you can give me on them.

The first question is, looking at the data you sent, and getting a handle on the priority categories, we are trying to imagine just who in the list of applicants have any chance of getting an offer. I can see that really, it is probably only those in the A - C categories, and perhaps, maybe only A & B. Is that right?

Applicants in the highest banding will have either medical reasons or overcrowding or other special reasons to move or be rehoused. However, if the NP were to write policies that said that people with a local connection to Halesworth get first refusal, then people in the lower banding would be offered a property.

Pondering on this leads me back to my second question which I asked in an earlier e-mail about the numbers of ESC housing units in Halesworth. Knowing this would provide some

context - eg. if there were only 100, then an applicants list of 91 looks a big problem. However, if there were 1,000 units, the picture might be very different. Knowing what there is, and a breakdown of bedroom numbers in the stock, would be hugely useful. I'm not sure how many social homes are currently in Halesworth. Preliminary data suggests about 80 homes. The housing register grows throughout the year, this is due to rising property prices, lowering wages and other socioeconomic issues that affect people's incomes. As part of the NP's policy for allocation, you could say that a cascade is used to neighbouring Parishes based on population (highest to lowest), this will capture people who use Halesworth or work in the Town but not live there currently. Would this be acceptable to your NP group?

Related to the above, a third question - the likely turnover of tenants ie. through deaths, moving elsewhere, moving to sheltered or similar accommodation etc, we can then get a picture of both need and also, the chances of that need being satisfied within a timeframe or indeed ever.

There is no data about this unfortunately, but the evidence I have seen through the years suggests that once people access a home, they are committed to the area and stay settled.

What we are really trying to formulate is whether there is a shortage of social housing in the town and if so, what numbers and type of housing might be needed to satisfy the shortfall? The way it looks on the applications list is that the most need is for 2 bed units, closely followed by (surprisingly?) 1 bed units.

I would say a mix of houses, flats and bungalows, with 1 or 2 beds and a few 3 beds would help meet Halesworths housing need. This is because government rules on the number of bedrooms a household can access. Families with children of the same sex are expected to share until they are 16 years old, whilst opposite sex children must share till they are 10 years old. There is a national trend for more single person households across all age groups and we also have a population who are living longer.

My fourth question concerns sheltered or similar accommodation. I think that ESC uses Jubilee Court and we are interested in how well it is used by ESC applicants. Is there a waiting lists and as with general housing, what kind of turnover is experienced there? As an aside, I note there was only one application in the data you sent me.

The Council is planning on writing an Older Persons Housing strategy later this year and issues like this will be addressed. Small housing schemes that include level access living, ie, ground floor flats or bungalows will meet a need. Not all people who reach a specific age are interested in moving into a sheltered housing complex.

What we are trying to ascertain is whether there is a shortfall with this more specialised accommodation. We are including the proposed social care and C2 supported housing designated in the ESC Local Plan Healthy Neighbourhood in our thinking, although this element is subject to planning permission being given for any related application. Having an idea of the overall picture will help us consider how potential applications for building further provision might be addressed. What we don't want is over-supply and this also feeds into the highly skewed age demographics in the town. The Local Plan states the need for a re-balance so too many resources for older people might not be a clever move but that won't necessarily put off speculative specialist developers.

#### As previous response.

A final question involves, I think, your speciality subject, that of alternative forms of tenure, such as Community Land Trusts, Community Led Housing, Co-Housing and Housing Co-ops. It's a simple question but the answer is probably complicated. Do you see real opportunities for any of these forms of housing in Halesworth? We think there is a real need for genuinely affordable housing in the town which has a poor socio-economic profile, in terms of low income and low educational achievement. Ideally, we would want any new development to focus on this need so any advice / information you can provide would be welcome. Yes. However, to set up a CLT takes time and resources. I manage the Community Housing Fund for the Council and this is specifically to help CLH groups get legally incorporated. There are advantages to CLT's, such as the protection against the Right to Buy, but the CLT needs to be realistic in their objectives (what you have put is great). Is there appetite to deliver a scheme, own and manage it in perpetuity? Or would the NP/Community prefer to commission a scheme or allocate land and work with a housing

association or the Council?

Funding for the actual build can be accessed via Homes England (government) but you would need to work with a Registered Provider (HA/ESC) or become an RP yourselves (very long-winded process)

Happy to discuss more once you've had a chance to think and discuss further.

That's it and I am sorry to ask for more of your time. However, we want to get our Plan as good as it can be, and housing is - well of course you know already - hugely important. My thanks, in advance.

Delighted to help, all part of my role, so not taking up my time, it's what I do.

Regards Keith Greenberg pp. Halesworth Neighbourhood Plan Steering Group

### c. Community Land Trusts

The NPSG investigated CLT's with two local organisations – Southgen, a group renovating the old Southwold hospital for various community uses including housing, and Peninsula Villages a CLT set up by four parishes in the south of the county who wished to provide housing for local young families.

The following questions were asked:

- 1. Why did they go for a CLT?
- 2. How long has it taken?
- 3. Finances:
  - How much were you able to raise; grant/loan
  - Where did the money come from?
  - What sort of income do you get?
- 4. What are the housing criteria you have set for local people?
- 5. How and who do you manage the housing allocations and lettings
- 6. What are the governance arrangements of the CLT?
- 7. Are you able to do other things with the CLT is you wished?

- 8. How much time did it take to get it set up?
- 9. What would you have done differently?

### Southgen

Visit made 14<sup>th</sup> January 2020 with (name redacted), Chair of Trustees and (name redacted) recently recruited project manager.

Southgen is the organisation set up to develop the closed Southwold Hospital for community use. The building and land was purchased by a Housing Association to develop 9 affordable properties with part of the site leased to Southgen to house a day care centre, the library, a cafe and community businesses. Southgen established as a charitable community benefit society that is democratically run by its members (investors) on a one member – one vote basis irrespective of how many shares they own.

They have charitable objects and a charitable asset lock. The assets cannot be sold into private ownership and profits must be used for the public benefit. With grants from local Councils and the local Enterprise Partnership along with the issuing of community shares the money for the community development has been raised.

Two key contacts were given to us for follow up:

- http://cms.coop/about-us/
- <u>https://communityshares.org.uk/resources/handbook/community-benefit-societies</u>

## Peninsula Villages

Visit made on 20<sup>th</sup> February 2020 with (name redacted), trustee and treasurer of the CLT and (name redacted) a trustee.

Six parishes in South Suffolk (population 8,000) have come together to try to provide some affordable homes for local people in an area with very high second home ownership. They were motivated by a local private development that was not providing any affordable homes. With a grant of £455K from East Suffolk Council's Community Homes fund they have purchased land and will be developing 2x2 bed and 2x1 bed properties. Crocus HA are doing the design and build and Orwell Housing will be overseeing the development and managing the properties on behalf of the CLT. They have set themselves up as a Mutual Society regulated by the Finance Service Authority. They have 60 members, largely motivated by altruism, who are charged a one off fee of £1. They have a trustee board of 10 with 3 committees covering, Finance, Governance and Communications. Homes will be allocated by Orwell using the 'Gateway to Homes Choice' system which has been supplemented by clauses giving priority to people with local links. The properties are not encumbered by Right to Buy legislation. Key contacts for us to follow up are:

Legal information was also sought by a charity in Halesworth who shared the notes with NPSG:

### **Conference call to Anthony Collins Solicitors**

#### Tuesday March 31<sup>st</sup>, 2020

(Name redacted) – housing specialist at ACS (name redacted) – housing specialist at ACS

#### Joyce Moseley

JM had sent a brief to ACS for use during the meeting setting out the principal questions about Community Land Trusts.

ACS explained that a CLT is not a legal form in itself. It can take any corporate form as long as it has members. A charity and company limited by guarantee is not the best structure.

The three most relevant structures for a CLT are:

- Community Benefit Society. Registered with the Financial Conduct Authority. Regulated differently. Makes returns to FCA. A CBS cannot be a registered charity but can be classed as charitable for tax purposes, called "exempt charities". They must be registered with the Charity Commission. This model of CLT can do community share offer. Lots of CLTs take this form, for this very reason. There are model rules (articles of association) developed for CLT with the National CLT network.
- Community Interest Company. This would have built-in asset lock. Any monies coming in stay with and are locked in for the benefit of the organisation. Assets *could* be sold but would have to be given 'best consideration'. Crucially, this model cannot issue community shares. Once this model, you cannot cease to be this model.
- Company Limited by Guarantee. A familiar model for charities. It's a recognised not-forprofit structure, with relatively flexible articles of association, tailor-made. It can become a Community Interest Company in the future. It could be a registered charity, through the charity registration process, getting tax advantages and making grant applications easier. This model does NOT lock in assets, which might be vulnerable to unscrupulous shareholders. Might not be best model. For a charity it is better to set up a separate entity.

## 10. Provision for elderly people

- Bringing together the information in the HNA and the housing waiting lists, the proposed development at Halesworth and Holton Health Neighbourhood (Ref. No: DC/21/0027/FUL), provision of 1 and 2 properties in the pipeline and specialist provision already in the town the conclusion of NPSG was that we did not need to consider any further specialist provision.
- b. Investigate sheltered accommodation (with on-site warden) showed that the present private facility in the town (The Limes) had vacancies for a year before the pandemic and several more post. Council run provision at Jubilee Court (and beech Close) takes from around the district and has no waiting list. See above from ESC only one person on the waiting list and supports our view that affordable 1 and 2 bed accessible properties on new developments will meet demand.
- c. Discussion with a planning consultant acting for a private developer of specialist provision that has an option on a specific piece of land. Response given on the 18<sup>th</sup> Feb 2021 was:

You contacted me some time ago on behalf of your clients with an interest in land in Halesworth with a view to building residential properties for older people.

The Neighbourhood Plan has progressed its work on site options and housing needs. I am more than happy to have a conversation with you if that would be helpful but in

summary our position in relation to your site and to residential properties for older people is:

- The sites on the east of Saxons Way are seen as a natural boundary between the town development and the rural nature of the Millennium Green which we believe should be protected if possible. One of the NP criteria we set for the site option and appraisal report was Landscape and visual impact should be minimised, especially from the Millennium Green where green buffer zones and open spaces are to be encouraged and retained around the Green.
- The site is outside the settlement boundary.
- Part of the site is in flood zone 3 so would not support development given the high number of new properties planned for in the town through the allocations made in the Local Plan we will not be supporting further housing developments in the NP as the infrastructure must be strengthened first. An exception would be where a small development would be a means to furthering other policy objectives that would enhance the town.
- the number of small, 2 bed properties proposed in new developments will we believe support older residents living in the town who want to downsize. The development at Harrisons Lane by Badgers is going forward for full planning application and the Badgers site on the other side of Saxons Way will contain a number of 1 and 2 bed properties. Our HNA gives somewhat mixed messages about the number of 2 bed properties with one calculation suggesting no more should be built. We do not fully accept that but think the numbers needed are catered for in the next few years.
- Given the planning application by Castlemeadow Care for 56 care and nursing home beds and 100 C2 apartments in the north of the town we do not see any evidence for further specialist developments. This site whilst further out of town is located in the Healthy Neighbourhood development and is close to the GP surgery.
- one of the aims of the neighbourhood plan, based on the evidence from our HNA is to support housing for young families particularly those on low incomes

I am sorry if this is disappointing information. Do please come back to me if you think a conversation would be useful.

d. Specialist Provision for elderly people. Correspondence with (name redacted), Senior Housing Needs Officer at ESC.

FW: Housingcare - Accommodation contact: Jubilee Court, Lansbury Road, Halesworth, Suffolk, IP19



#### (name and contact redacted)

Thu, 1 Apr, 15:47

to me, (names redacted)

Dear Mrs Moseley

I have been passed your enquiry in order to respond to you in regard to allocation of properties at Jubilee Court, Halesworth.

Jubilee Court, Halesworth is an East Suffolk Council owned scheme. It was Sheltered but with the removal of the Supporting People charge it is now allocated through the Gateway to Homechoice scheme as an age restricted property. It is advertised to those over the age of 55 years. The flats there as far as I am aware are all one bedroom properties for single people.

All East Suffolk owned properties are advertised and let through the Gateway to Homechoice Scheme. We do not operate a waiting list, the scheme is a choice-based lettings scheme. People who wish to be housed into an East Suffolk Council property will need to join the scheme and take part in "bidding" for properties. Here is a link to the website:

#### www.gatewaytohomechoice.org.uk

There are sections on the site that explain at greater depth how the scheme works.

Jubilee Court is not advertised with a local connection giving any priority to people who have a local connection to Halesworth. There are no planning documents, S106's, local lettings plans or covenants that cover the scheme. We do however advertise the properties stating that applicants with previous ASB, drug or alcohol issues will not be considered.

Should a local person wish to be considered for properties in Jubilee Court then they will need to have an active application on the Gateway to Homechoice Scheme.

As we do not have a "waiting list" it is impossible for me to identify how many people are interested in moving to Jubilee Court but I can produce data that tells you how many people are on the Housing Register and claim a Local Connection to Halesworth and this information is within the attached spreadsheet.

Due to GDPR Legislation I am unable to tell you where people lived prior to moving into Jubilee Court as this is not data that I am allowed to share for privacy reasons. I can advise that in the last 5 years we have made 13 lets into Jubilee Court. 11 applicants were from East Suffolk, 1 from Maldon and the other from Ipswich.

Again I am not able to share applicants financial information due to GDPR reasons but applicants joining the register can be assessed on Financial grounds and if they are found to have earnings and savings over certain thresholds then this will be reflected in their banding (priority) on the scheme.

I hope that this information answers your questions please let me know if you need any further information

#### Regards

This does not seem to change our assessment that more specialist provision, of the assisted living type, is not required and that 1 and 2 new homes along with accessibility policies will suffice.

e. The Limes is a private supported 'village' of retirement homes owned by EAC Housing Care. There are 30 properties, flats and houses, and range in size from 1 to 3 bedrooms. On 7<sup>th</sup> May JM spoke to (name redacted) at Durrants estate agents. They manage the sales of the properties and have done so for many years. There are some vacancies at present with few enquiries. In (name redacted) long experience there has never been people waiting to get hold of one of the properties despite in his view it being a very nice development.

- f. Very specialist care care and nursing home and C2 properties. There are 2 care homes in Halesworth but following the closure of Patrick Stead Hospital anyone needing hospital care has to travel to Great Yarmouth or Norwich. There are no nursing home beds in the town so anyone needing that higher level of care coming out of hospital has to go elsewhere. The Castemeadow Care provision would give some nursing home provision.
- g. Towards the end of the NPSG evidence building a specialist developer in sheltered accommodation/assisted living advertised a scheme they wished to build in the town. They used a standard methodology for defining the care spectrum for elderly people which has been useful to the NPSG for analysing what provision is in the town already and trying to match it to known future provision and demand.

| Accommodation       | Standard housing                                 | Sheltered housing                                     | Extra care / assisted living                           | Care homes            | Care homes with<br>nursing | Hospitals      |
|---------------------|--|---|--|-----------------------|----------------------------|----------------|
| Care provided       | Domiciliary care                                 |   |  | Personal care         | Nursing and r              | medical care   |
| Cost of care        | Low to medium and highly variable                |   |  | Medium to high        | High                       | Very high      |
| Accommodation types | Standard housing                                 | Age restricted, age-exclusive<br>or sheltered housing | Extra care, assisted living,<br>very sheltered housing | Residential setting A |                            | Acute hospital |
| Accommodation style | House, cottage, flat, bungalow, suite, apartment |   | Bedroom, suite   |                       | Bedroom                    |                |
| CQC regulation      | Regulated only if care provided                  |   | Highly regulated - all care and accommodation          |                       |                            |                |
| Proposed community  |  | Requ  | irements met in the proposed extra<br>development      | i care                |                            |                |

- h. Interesting research into retirement villages. Not quite as good for wellbeing as developers make out when independent, more in depth research done. High service charges and poor resale are also a problem but they are seen as good investments at the moment (attitudes possibly changing in Australia where they have been popular). Adaptable housing and domiciliary care and maintenance services still need to be there to give choice.
  - <u>https://www.google.co.uk/amp/s/theconversation.com/amp/ageing-in-neighbourhood-what-seniors-want-instead-of-retirement-villages-and-how-to-achieve-it-138729</u>
  - <u>https://www.investorschronicle.co.uk/managing-your-money/2021/05/20/britain-s-hidden-housing-gap/</u>
  - <u>https://www.cambridge.org/core/journals/ageing-and-society/article/transition-from-community-dwelling-to-retirement-village-in-older-adults-cognitive-functioning-and-psychological-health-outcomes/B93C2CEC5194E5631746B2542E19AABA</u>

# 11. Consultation with ESC Policy Planners on potential sites for housing/mixed use

a. Advice was sought on use of small plots of land within the settlement boundary that might become available within the period of the Neighbourhood Plan. On the 3<sup>rd</sup> November 2020 (name redacted) replied:

The Waveney Local Plan contains Policy WLP8.2: Affordable Housing which would require any new housing development of 11 dwellings or more in Halesworth to provide 30% affordable housing. In

exceptional circumstances the level of affordable housing can be varied. This is not something that should be encouraging due to the need for affordable housing.

Neighbourhood Plans can set higher requirements for affordable housing where local evidence of need and viability support this. The Neighbourhood Plan can't set lower requirements.

Kerridges on London Road and Diesel Autos on Holton Road, both look too small to support 11 or more dwellings and therefore would not need to provide affordable housing. On these two smaller sites viability is more likely to be affected by demolition costs and land contamination issues. All three car showroom sites, Kerridges, Diesel autos and Hammonds, are located within the settlement boundary and they are not designated as employment use, so a change of use to residential would be supported in principle by the Waveney Local Plan. (NB this applies to the 4 showroom sites)

The Neighbourhood Plan can allocate the three sites for a specific use such as employment, retail, residential etc depending on whether you want to support the current use or an alternative use.

The two smaller sites, Kerridges on London Road and Diesel Autos on Holton Road, are both surrounded by residential development so a change of use to residential seems appropriate. Please note part of the Kerridges site along London Road falls within the Conservation Area. You may wish to consider planning policies that allocate the sites for residential use subject to requirements such as the number of houses, density of housing, size and type of houses, provision of street frontages, distance set back from the road, and other possible design criteria.

#### b. Motor Trade sites (see Economic development section and evidence)

- i. There are 4 car showroom and workshop sites in the town. Two are within the Conservation area – MRKings on Quay Street and Kerridges on London Road. Both these sites and Diesel Autos on Holton Road are within residential areas and on prominent entrances to the town. Hammonds, a much larger site on the Norwich Road is located close to the designated industrial zone in the north of the town. The sites are all within the settlement boundary and none are designated as employment use.
- ii. Changes are happening to the businesses with dealerships leaving the town and the second hand car market increasing. Kerridges have already gained planning permission for 4 houses on part of their site and have sold the rest to a second hand dealership.
- iii. MR Kings on Quay Street is a very important site for the town it is within the conservation area and is surrounded by listed buildings. Part of the site is an old Maltings building which the NPSG will designate as Non designated Historic Asset. The site is close to the railway station/Museum and opposite the Cut Arts. The owners engaged in discussion about future development and before Covid, we understand were considering development based on a 'Vision for the Future' document the NPSG drew up with the help of ESC planners and economic development team. The NPSG would wish to allocate the site for mixed use to enable the redevelopment of the Maltings for possible mix of enterprise spaces, hotel, residential, improvement to the streetscape on Quay Street and housing designed sympathetically to enhance the conservation area if it became available. The brief was as follows:

#### Development of the M R King site – a Vision for the Future

The site is in a conservation area near to the town centre and railway station. It includes one of the early industrial Maltings building reputedly built by Patrick Stead, a major benefactor to the town. Its economic significance in the 19<sup>th</sup> Century stemmed from its proximity to both The Reach waterway, off Quay Street, at one end and the railway station at the other.

Quay Street is a major historical artery for the town linking it by road to the sea at Southwold. It contains many Grade 11 listed buildings; the most important, in terms of proximity to the site, are Quay House opposite the entrance/showroom and 47-54 Quay Street, a terrace of early 19<sup>th</sup> Century houses that runs along the side of the road from the site.

Across Station Road is another old Maltings Building now converted into The Cut Arts Centre, the cultural and artistic hub of the town.

Next to the site at the station end and sharing an entrance is a row of workshops running parallel to the railway line. They provide much needed spaces for small enterprises. Discussions are also taking place with the owners as to their future intentions for the site.

#### The Site Today.

A Google Map showing the outline is attached. There are three entrances – the main one is off Quay St, another off Station Road opposite a car park and the one at the station workshop sites which has access over Network Rail land.

The 5 storey Maltings building at the top of the site houses workshops and paint shops on the ground floor. Two floors are used for storage of tyres and paperwork. The top floors are unused and still contain much of the old Maltings machinery. The building is in much need of repair but with its prominent position at the top of the hill, its fine brickwork, the views of it from the town and the train and its historical significance is a building worthy of protection and sympathetic development.

At the Quay Street end are the Volvo showrooms housed in converted late 19<sup>th</sup> Century buildings. The corner site on Station Road/Quay Street was one of the many pubs in the town. A smaller older showroom on the other side of the entrance on Quay Street has recently been used as a 'pop-up' theatre. The frontage along Quay Street is out of keeping with the surrounding buildings.

Other workshops dot the site, but much is taken up with parked cars.

*Up until the late 1970s there was a row of cottages on the site running behind the present houses on Station Road.* 

The site provides important employment and services for the area. However, the delivery of cars on very large car-loaders does cause inconvenience for local residents and makes the already narrow road more hazardous.

#### The Potential for Development.

Any development is of course dependent on the owners wishes but exploratory conversations, with one of the family members, have been open and encouraging. The motor trade is set to change significantly in the next decade and may not rely on large showrooms.

The Neighbourhood Plan will include proposals and policies to meet several objectives to improve the town over the next couple of decades. These will include:

- Protecting and increasing workshop/enterprise areas
- Encouraging cultural and creative industries
- Protecting and restoring historic buildings
- Enhancing present conservation areas
- Supporting increases in housing that meet local need and are built to an agreed design code that reflects the heritage of the town
- Improving the look of 'town entrances' through good design.

It is the view of the Neighbourhood Plan group, following advice from East Suffolk District Council planners and the economic development team that the Site offers a major regeneration opportunity.

The NP would look to list the Maltings building as a non-designated heritage asset and designate the building for mixed use development opportunities. A potential mix could be workshops on the ground floor that were compatible with other uses, offices/enterprise spaces in the middle and interesting housing units at the top. Any development of this sort would need to complement what The Cut provides and not undermine it. The Cut does rent car parking spaces on the workshop site at the station. The housing element would help to finance the restoration of the building.

The rest of the site would also be designated for mixed use. However, it would need to include housing along Quay Street which would complement the listed terrace next to it.

The main access would be from Quay Street with possible pedestrian access from Station Road. The access from the workshop site which may be needed to support the Maltings restoration would need to be explored as to what is feasible.

#### Next Steps

The NP Steering Group are keen to take the broad development ideas set out above a stage further. Money will be sought for a feasibility study that could suggest numbers of housing units the site as a whole could sustain, proposals for economic/employment opportunities along with access routes required. We would see this as assisting the owner of the site if he was minded to seek a developer.

Once these proposals have the necessary agreements a further meeting with the site owner will be arranged.

#### Joyce Moseley

*Vice Chair of the Neighbourhood Plan Steering Group. September 2019.* 

- iv. Of the 4 motor trade sites in the town, the NPSG would potentially support (subject to availability):
  - Kerridges and Diesel Autos being allocated as housing sites as this would support our aim to improve the entrances to the town. Neither would accommodate more than 11 homes.
  - MR Kings allocate as a mixed use site as above.
  - Hammonds from discussions with the owners it is possible that development opportunities will emerge within the NP timeframe. The site has much potential for the town in terms of other employment uses, community/infrastructure uses.

Following advice from the NP consultant, it was agreed that none of these sites had explicitly been stated as being available for allocation through the Neighbourhood Plan. It was therefore not possible to take them forward.

### 12. Adoption of green building and design principles in new homes

The Future Homes Standards (FHS) are due to come in next year (June 2022). FHS is to reduce CO2 in new dwellings, and this will be delivered through building regs. The current anticipated costs for this increase in building regs is understood to be around 5% per dwelling.

National standards are improving slowly which is good. Can we do anything in the NP to push further locally?

Could we encourage policies to be applied for small developments maybe? Encourage more stringent sustainability/green policies for them than large builders will tolerate.

Sustainability in housing:

- g. Aspect and orientation more sophisticated housing layouts that take into account the path of the sun and views of the countryside.
- h. Performance and energy solar capture; rainwater storage.
- i. Biodiversity built into housing developments through landscaping and planting
- j. Housing should be designed to Build for Life 12 standards, capable of flexible use as family needs change. Strong support for the SCC new Street Design Code.
- k. Green/energy and electric charging.
- I. To support the moves to working from home broadband/fibre optics must be supplied into new houses (not to a local box).

This would need to cross refer with Objective 1 (Environment).

Waveney Local Plan Policy WLP8.28 (Sustainable Construction) requires developments of 10 dwellings or more to address various requirements for lower energy housing, including heating and cooling, green roofs, rainwater harvesting and water efficiency. It is not possible for neighbourhood plans to require higher standards than these or any relevant standards in Building Regulations. NP policies can 'encourage' but cannot 'require'. Given what is in Policy WLP8.28, it is difficult for the NP to be more ambitious. Moreover, with FHS coming in nationwide, standards for building will be increasing through changes to the Building Regulations.