



Bridport Area Neighbourhood Plan
Housing Needs Assessment
For Allington, Bothenhampton & Walditch, Bradpole, Bridport and
Symondsbur

Version 1, March 2019



Contents

FOREWORD	4
Document Structure	4
Legislation and this Housing Needs Assessment	5
1. PREFACE	6
1.1. Executive Summary	6
1.2. HNA Context	8
1.3. What is this Document For?	9
1.4. “Housing Need” Defined	9
1.5. Development of this HNA	10
2. BRIDPORT AREA HOUSEHOLDS	11
2.1. Population and Age Distribution	11
2.2. Wealth Distribution	12
2.3. Residents in Greatest Housing Need	13
3. SUPPLY AND DEMAND	15
3.1. Local Authority’s Calculation	15
3.2. Housing Needed in Practice	15
3.3. Impact of Second Homes	16
4. RESOLVING HOUSING NEED	18
4.1. Housing Affordability	18
4.2. Supporting a Balanced Population	25
4.3. New Home Quantity, Tenure, Types and Sizes	26
4.4. Integrating Larger Developments	30
4.5. Design of Homes and Housing Developments	31
4.6. Providing for an Ageing Population	33
4.7. Community-Led Housing Development	36
5. INITIATIVES FOR THE FUTURE	39
5.1. The Need for Novel Approaches	40
5.2. Review the Strategic Housing Market Assessment	43
5.3. New Homes Outside Development Boundaries	43
5.4. Bridport Local Area Partnership, BLAP	43



Appendices

APPENDIX 1	INFLUENCE OF THE LOCAL PLAN ON HOUSING.....	48
Appendix 1.1	Background	48
Appendix 1.2	Local Plan, Adopted and Future	48
APPENDIX 2	PRIMARY EVIDENCE FROM ORIGINAL SURVEYS	55
Appendix 2.1	Estate Agents Survey	55
Appendix 2.2	Open-Market Sold Prices	56
Appendix 2.3	Private Sector Rented Prices	57
Appendix 2.4	Affordable & Social Rented Housing	57
Appendix 2.5	Employee & Employer Survey	60
Appendix 2.6	Builders and Developers Survey	62
Appendix 2.7	Primary Residence Restriction Survey	62
Appendix 2.8	Study of Elderly Residents' Requirements	63
APPENDIX 3	SECONDARY EVIDENCE FROM PUBLIC DOMAIN	66
Appendix 3.1	Population - Numbers and Age	66
Appendix 3.2	Population - Wealth Distribution	70
Appendix 3.3	Housing Affordability	71
Appendix 3.4	Linkage of Health to Housing	73
Appendix 3.5	Housing Numbers	74
Appendix 3.6	Demand for Housing to suit Special Needs	77
Appendix 3.7	Household Composition	78
Appendix 3.8	Housing Tenure	79
Appendix 3.9	Types and Sizes of New Housing	80
Appendix 3.10	Second Homes and Holiday Homes	84
APPENDIX 4	GLOSSARY OF TERMS	87
Appendix 4.1	General	87
Appendix 4.2	Housing Types	88
Appendix 4.3	The May 2016 Housing and Planning Act	90
Appendix 4.4	NPPF Terminology Differences	91
APPENDIX 5	DOCUMENT CHANGE HISTORY	93



Foreword

The Bridport area shares the ills of a National housing shortage where the prospect of being able to buy or even rent a home has become increasingly remote for many. West Dorset's attractiveness to retirees and second-home owners pushes up property prices, and with local household incomes being lower than average the hope for many to afford a home recedes even further.

Our focus has been on determining the need within the Neighbourhood Plan Area in terms of numbers, type and tenure of homes for residents who would directly benefit were that need to be met. The Housing Needs Assessment (HNA) is not involved in deciding where new homes should be located.

The HNA has gone beyond just assessing need and has also looked at ways of bringing more new properties within reach of those struggling to be able to afford a home to rent or buy.

Some of the suggested solutions are radical and may be challenged by those used to a more conventional approach on the grounds of commercial viability for housing developers. However, companies and communities elsewhere in the country have demonstrated that technical developments in building design coupled with new approaches to financing their construction make it possible to deliver genuinely lower-cost, high-quality housing. These and other ideas which can contribute to resolving the Bridport Area's difficulties are set out as "Initiatives for the Future" in a dedicated section of the HNA.

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

The HNA was researched and compiled over the period 2015-19 by 14 volunteers comprising the Housing Working Group of the Bridport Area Neighbourhood Plan team.

Document Structure

- Section 1: summarises how and why the HNA was developed, and what it has discovered.
- Section 2: examines the characteristics of Bridport Area households to provide a basis for understanding the area's housing needs.
- Section 3: compares homes planned against what residents need.
- Section 4: develops themes on improving affordable housing provision, backed up by evidence in Appendices.
- Section 5: groups matters which cannot become planning policy but which are recommended to be taken forward by other means as "Initiatives for the Future".

To avoid cluttering the text with facts and figures, the information which informs these sections are drawn from Appendices at the end of the HNA.

Throughout the HNA text in **bold and blue** denotes a cross-reference directing the reader to relevant evidence or other related information.



Legislation and this Housing Needs Assessment

The policies emerging from this HNA must align with the National Planning Policy Framework (NPPF) and the local authority's currently adopted Local Plan.

In February 2017 the government issued a White Paper entitled 'Fixing our Broken Housing Market'. The previous draft of this HNA, issued in April 2017, therefore had to re-align with this as well as the existing 2012 NPPF and the adopted 2015 Local Plan.

Then, in 2017, West Dorset District Council (WDDC) embarked upon an update of the Local Plan, and in March 2018 the government issued a 'Draft text for consultation' version of an updated NPPF in lieu of its White Paper, which is expected to become formally adopted in 2019. Further, as part of a programme of merging of local authorities within Dorset, WDDC is to cease to exist as a separate entity and become integrated into a new unitary council who in February 2019 declared they intend to introduce their own Local Plan covering a wider area.

This constant state of flux provides a challenge as to how best to frame the alignment of this version of the HNA. We have decided as follows:

- Since the 2017 White Paper is now redundant we have removed references to it.
- We have compared the 2012 NPPF with the 2018 Draft and opted to align with the 2018 Draft (and its companion 2018 draft National Planning Policy Guidance, NPPG).
- We have continued to align with the policies in the adopted 2015 Local Plan as its 2018 review is not complete; nonetheless we have taken into consideration revisions which seem likely to be implemented.
- The definition of WDDC as the local authority for the plan area is retained because it was the case during the development of the HNA.

For readers not familiar with the 2018 Draft NPPF we have prepared a comparison of 2012 and 2018 terminology with respect to Affordable Housing in Appendix 4.4, NPPF Terminology Differences.

However, regardless of what the government may decide in terms of legal requirements the housing needs of residents in the Bridport area do not change. What new legislation will do is to change the way meeting the identified housing need will be delivered.



1. Preface

1.1. Executive Summary

1.1.1. Assessment of housing situation

The housing needs of the Bridport Area depend on the composition and financial means of its households, how these are likely to develop in future, and how this affects affordability.

Evidence is presented which shows:

Composition: There is a strong and increasing skew towards those of, or approaching, retirement age compared with the average for England and Wales. This bias is predominantly contributed to by the combination of in-migration of people from outside the area and younger people migrating away.

Financial means and affordability: Bridport Area households have relatively low incomes and open market house prices are significantly higher than the National average. A supply of Affordable Housing to buy might be expected to resolve the situation but, even were such homes available they would still be too expensive for most local households. Furthermore, in-migrants can generally afford to complete house purchases quickly and easily making it difficult for would-be local purchasers to compete.

Alongside the house buying sector is the rental market. For people who do not have the means to raise a deposit or mortgage and wish, or need, to live locally, private rental is the obvious alternative, but our evidence shows that this too is unaffordable for many. Affordable rented property is scarce. The demand for council-administered social rented housing outstrips supply as evidenced by the waiting list on the Local Authority's housing register. An inevitable result of this stretched rental market is the loss of many younger people to areas where they can afford to live, while others are obliged to continue living in the parental home into adulthood.

Overall, this set of circumstances paints a worrying picture. With many younger people obliged to migrate away and older people arriving in greater numbers the average age is being pushed upwards. Many residents face difficulty in achieving a fair standard of accommodation, whether to buy or to rent. Those who deserve social housing may not be able to access it due to its scarcity, and others who might benefit from affordable homes find that there is a severe shortage.

1.1.2. Proposals for appropriate development

Having analysed the current housing needs of residents the HNA suggests potential ways in which future housing development could assist in meeting that need.

The Local Authority's target proportion of new build assigned to Affordable Housing (currently 35%) is rarely met; proposals are presented to improve the likelihood of meeting this target.

The HNA demonstrates that the top priority is for more affordable rented properties.

An analysis is made of the ideal mixture of home sizes to complement the projected future change in household composition. Technical changes which can potentially reduce the construction and running costs of homes are explored. Anticipating the needs of an ageing population results in recommendations about facilities within new homes and housing developments.

1.1.3. Risks of inappropriate development

While the primary purpose of the HNA is to research housing need, it also has a duty to point out the risks that ill-matched development would bring.



The Bridport Area is required to absorb its share of the national housing quota which has been assigned to the Local Authority by Government. The share, as laid out in the West Dorset, Weymouth & Portland Local Plan, equates to increasing the area's housing by approximately 20%, from its current level of 7,800 to 9,250 or more, over the 20-year life of the plan – a substantial uplift.

This uplift should, assuming the 35% affordable home target is met, address in the long term the shortage of affordable homes in the neighbourhood area. However, with open-market prices determining that most of the new housing will be beyond the financial means of local residents, the likelihood is that most new-home buyers will continue to be relatively wealthy in-migrants from other parts of the country, further reinforcing the swing towards an older demographic

Except where working from home is an option, or long commutes are acceptable, the fact there are few well-paid jobs means there is low incentive for working-age families to move to the area. This begs the question as to who will occupy the approximately 1,450 new homes which the Local Plan proposes and how this may threaten the long term vitality and sustainability of the neighbourhood area.



1.2. HNA Context

The HNA covers the area represented by the Bridport Area Neighbourhood Plan; that is, the parishes of **Allington, Bothenhampton & Walditch, Bradpole, Bridport, and Symondsbur**. The map shows in black the 2016 “Defined Development Boundaries”, which the adopted Local Plan gives as the normal limits for development.



AREA COVERED BY THE NEIGHBOURHOOD PLAN AND HNA

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



The area centres on Bridport, the second largest town in West Dorset. The Plan area's population was 14,627 in 2015, occupying 6,970 homes.

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

The five parishes are a mix of both rural and urban environments, however, new non-strategic housing development is confined by an established 'Defined Development Boundary'. The Boundary essentially delineates existing urban areas. The land assigned for the planned Vearse Farm major urban extension west of Bridport town centre lies outside the Development Boundary. The option of extending the 'Development Boundary' has been looked into by Bridport Local Area Partnership (BLAP) and their recommendations are shared in [Section 5.4](#).

In terms of current housing stock the urban areas dominate, and are where most new development is expected to take place. Nevertheless rural areas have the potential to provide land for new housing on what are termed 'exception sites' outside of normal defined development boundaries.

A challenge when distilling and analysing available data is that the five parishes comprising the Neighbourhood Plan area are not easy to reconcile with the areas covered by public databases. Locally held parish data, where it exists, has proved limited in usefulness. Where original population data is presented for all of West Dorset and cannot be broken down into smaller areas then 14.5% of the value is used, this being the proportion residing in the Neighbourhood Plan area. Similarly, where original data covers the combined West Dorset, Weymouth and Portland Local Plan area, then 8.8% is used instead.

1.3. What is this Document For?

This Housing Needs Assessment provides the evidence base for housing related policies contained in the Bridport Area Neighbourhood Plan. The implementation of these policies is intended to ensure that the housing needs of the existing and future community are met.

In establishing housing need over the planning period up to 2036 the HNA also aims to:

- Provide a benchmark for NP area housing quantity and type.
- Define what the housing need is now, and how that may change over the plan period.
- Provide a start point for selecting types of new housing.

The HNA provides evidence to help with the development of neighbourhood area housing policies; in itself it cannot decide anything, but it can certainly assess, recommend and warn. It is for the policies which are developed using the HNA's evidence to decide how its findings are adopted.

In order to provide valid evidence an HNA must be free from personal and political bias, and must draw its data from verifiable sources (including its own surveys where these are carried out). These principles have been rigorously observed.

In researching the HNA a number of issues and initiatives were identified that could have a positive impact on housing. Examples are improving housing design standards and easing the availability of mortgages. These aspects, not being directly concerned with spatial planning matters, cannot be carried forward into the NP's housing related policies but are included in a section "[Initiatives for the Future](#)", so that the research and potential benefit is not lost.

1.4. "Housing Need" Defined

Within the planning profession the formal definition of "Housing Need" comes from the UK Government DCLG's Planning Guidance:

"Housing need is an unconstrained assessment of the number of homes needed in an area. Assessing housing need is the first step in the process of deciding how many homes need to be planned for. It should be undertaken separately from assessing land availability, establishing a housing requirement figure, and preparing policies to address this such as site allocations." ¹

¹ NPPG Para 001 Reference ID: 2a-001-20180913, 13 09 2018.



Quantifying **Housing need** means including households who may lack their own housing or live in housing which is inadequate or unsuitable, and who are unlikely to be able to meet their needs in the housing market without some assistance. We can classify this as “**affordable housing need**”. The definition must also include “**market led demand**” which is the quantity and type/quality of housing which households wish to buy or rent and are able to afford, for instance via the services of estate agents.

1.5. Development of this HNA

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

- Understanding the composition of Neighbourhood area households and its predicted rate of change.
- Working out which categories of residents have the most pressing housing need.
- Establishing what numbers and types of housing are most needed at Neighbourhood level, and assessing the results against the calculations for the West Dorset area provided by the Local Authority.
- Demonstrating how providing genuinely affordable housing to support those of limited means may be implemented.

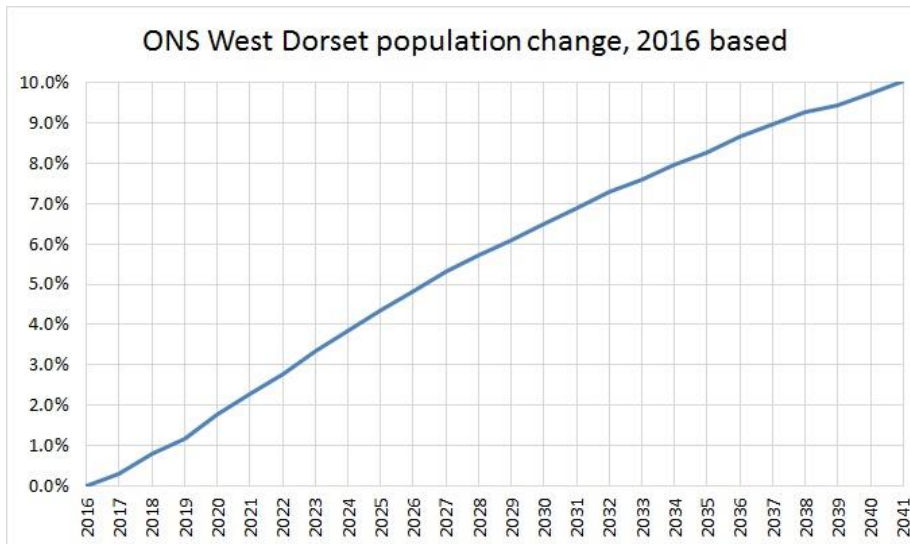
During development of the HNA it quickly emerged that the most pressing need locally is for housing which is genuinely affordable by residents. While open market housing has an important part to play, the need for that sector proved to be well met by supply, and therefore the HNA’s content is more concentrated upon the affordable housing sector.

2. Bridport Area Households

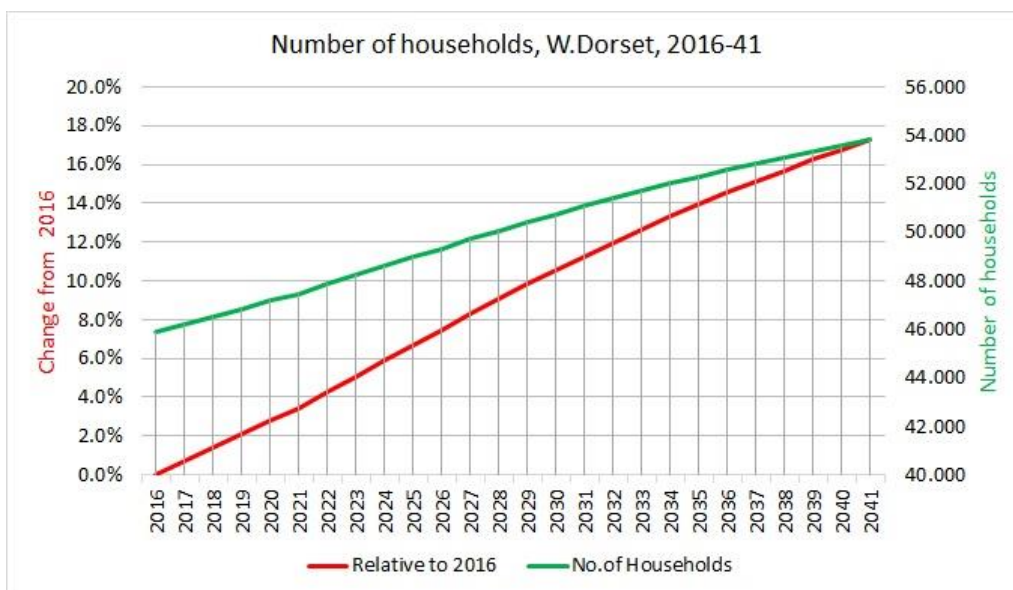
2.1. Population and Age Distribution

(Refer to [Appendix 3.1](#) for more detail and sources)

Without net inward migration, the population of the Bridport Area would decline since there are more deaths than births. However, there is a constant rise in population because of net migration, in-flow being greater than out-flow. ONS figures predict that by 2036 there will be 8.7% more people living in West Dorset than in 2016 and there is no reason that the Bridport Area will not follow, if not exceed, this trend. 8.7% represents a Neighbourhood Plan area population growth of about 1,300.

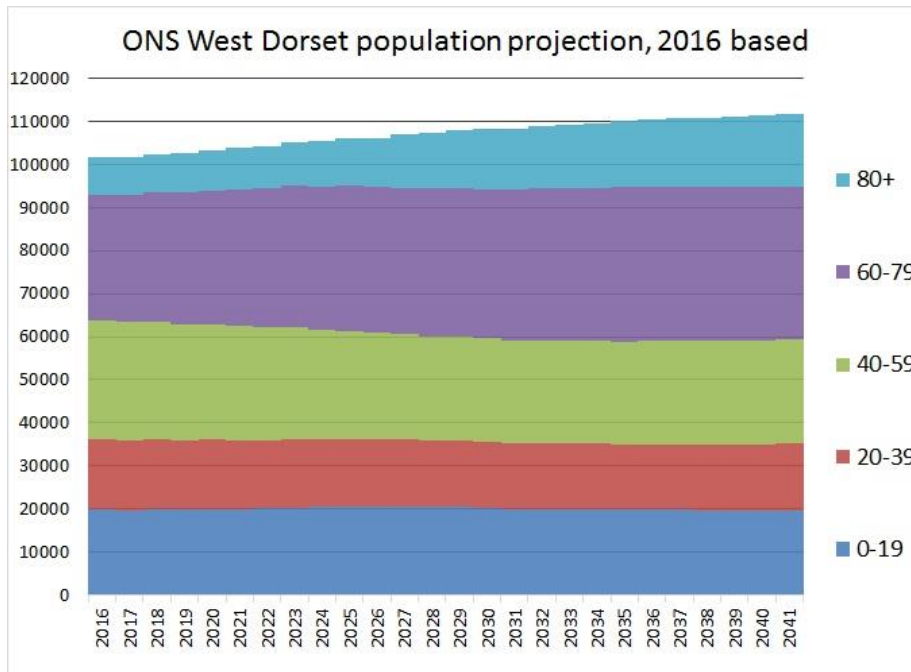


Further, the growth in population is accompanied by a proportionally even greater rise in the number of households which they comprise, suggesting a trend towards smaller “family units”. Average household size has declined, partly as people live longer and partly because younger/middle age adults are now more likely to live alone than previously. ONS predict that the expected 8.7% population growth over 2016-2036 will represent a 14.5% rise in the number of households, each requiring a home to live in.



The reasons behind the in-migration are open to interpretation but are likely to be motivated by economic considerations for outgoing residents, and quality of life for incomers. Figures for the Bridport Area show that those leaving the area in recent years have been predominantly younger, and those arriving 50 years old and more. This is matched by ONS predictions at West Dorset level which

show, in the following graph, a steady decline in working-age population and a strong growth in retirement-age residents.

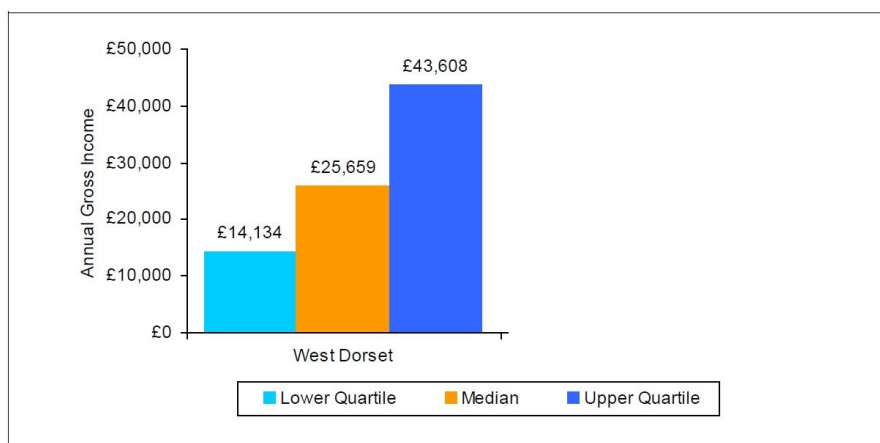


These are unwelcome developments and if sustained in the longer term they will result in an unbalanced society, if it isn't considered that already. Today 32% of people in the Bridport Area are aged 65 and over, 1.8 times more than the England and Wales average; by 2036 there are expected to be 1,400 additional people of 75+ living in the Bridport Area, 22% of the population. Housing policies can go some way towards addressing the situation by ensuring compatible homes for older people but at the same time maximising provision of lower cost homes to retain younger ones. These themes are explored later in the HNA.

2.2. Wealth Distribution

(Refer to [Appendix 3.2](#) for more detail and sources)

Our evidence shows that the Bridport Area has a low-wage economy, with only half of households having earnings of over £25k as shown by the chart below which is drawn from the 2014 West Dorset, Weymouth & Portland SHMA.

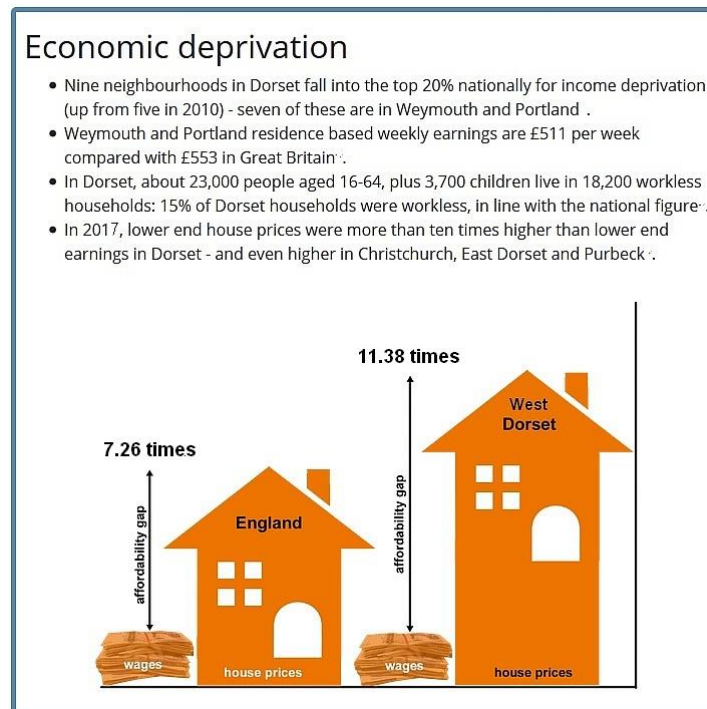


Source: CACI Paycheck, 2014

By contrast, Dorset County Council (DCC)'s "Acorn" assessment for the area in 2011 shows that 70% of the population were classed as comfortably off, principally people of retirement age. This uneven distribution of wealth has created an inadvertent divide in the housing sector whereby wage-earning households on low incomes find housing very expensive, but retirees with their properties paid for can live comfortably on their pensions. The inequality helps fuel a flow out of the area of younger residents as explained above.

The financial difficulty of accessing both rented and purchased housing is explained further in Section 4.1, **Housing Affordability**, and its supporting evidence in appendices.

DCC published a graphic in their 2018 report² on economic deprivation which illustrates how much harder it is for lower wage earners in West Dorset to access homes than the national average. The 2017 ONS affordability figures for West Dorset and England have been edited-in for completeness.



2.3. Residents in Greatest Housing Need

(Refer to **Appendix 2.4** for more detail and sources)

The obvious group in greatest need is those residents whose housing circumstances are unsatisfactory by definition of the Local Authority, and are on its Housing Register. Residents listed on it have been through a formal appraisal process so their need is indisputable, and quantified in terms of what size of property will match their requirements.

Less measurable are those seeking a better home but who do not qualify for the Housing Register. Accordingly while there may be just as many seeking lower-cost housing as there are on the Housing Register, it is impossible to say definitively how many they are. Many will be grown-up offspring living unwillingly in shared accommodation due to a shortage of either affordable rented or lower-cost open-market housing; Section 4.3.3 (and **Appendix 3.7**) describes this situation. The competitive nature of the local market for smaller properties suitable for this purpose is illustrated by the above-inflation climb in prices for flats and maisonettes (**Appendix 2.2**).

All will have in common that their income will be insufficient to access the size and/or quality of home that they need, without assistance. Worse, the supply of homes which can be offered by Housing Associations is not even adequate to house those on the Housing Register, there being a Bridport Area shortfall in January 2019 of 413 homes with a typical waiting time of 12 months – more, for larger properties.

The number of elderly residents wishing to downsize, move into a Retirement Home or having to move to a Care Home is also expected to grow (**Section 4.6**) creating an increased need for suitable smaller homes. Whilst some elderly people will be able to afford to make such a move this will not apply for everyone thus availability and affordability of suitable accommodation is also critical to forecasting need.

Resolving this shortage (including the unseen one of those in need but not on the register) should be the focus of Bridport Area housing policies. For many of these residents who are on lower incomes, it

² <https://apps.geowessex.com/stats/Topics/Topic/Deprivation>

is most likely that the solution will only be found through the provision of additional Social Rented Housing (whose rent is typically 60% of the open market rate) or innovative, privately initiated equivalents.

Summary: Bridport Area Households

- I. The area already has far more residents of 65+ than the norm and the proportion is expected to rise, partly due to out-migration of younger people though mostly as a result of in-migration of older people and the natural ageing of the population.
- II. Low household incomes make housing of any type an expensive item for most wage-earning residents. By contrast many people of retirement age are comfortably off.
- III. Those in greatest housing need are the households listed on the Local Authority's housing register, but there is a further large group of mostly younger adults who are obliged to live in the parental home as they cannot afford to move out.

3. Supply and Demand

Residents who find it hard to access appropriate housing in the Bridport Neighbourhood Plan area face similar difficulties to their peers in other areas of the South West. In October 2017 the Royal Town Planning Institute released a report “The Deliverability and Affordability of Housing in the South West of England”³ which describes comparable difficulties in local authorities across the region. This HNA section explores the issues specific to the Bridport Area.

3.1. Local Authority’s Calculation

Refer to Section 4.3, **New Home Quantity, Tenure, Types and Sizes** for more detail on where the numbers below come from, and how they translate into different categories.

The adopted 2015 Local Plan for West Dorset, Weymouth & Portland derived its target for the Bridport Area from a consultant’s report based on statistics (the “Strategic Housing Market Assessment”, or SHMA) and arrived at “up to” 1,474 homes over 2011-31 (71 dwellings/year) of which 945 are part of WDDC’s strategic allocation.

The 2018 draft revised Local Plan used instead a mandatory formula introduced by the Government to arrive at its total figure for strategic housing across West Dorset, Weymouth & Portland. This total figure was then proportionally sub-divided based on population numbers to produce a Bridport Area strategic housing allocation of 1,397 (70/year). When added to planned or foreseen smaller or “windfall” site non-strategic housing in the Bridport area this figure rises to 1,654 (83/year). In February 2019 the Local Authority was anticipating using the latter, higher number.

The thrust of the formula is to help the Government achieve its national target for housing growth. It is not linked to the performance of the local economy, for example, or any measure of deprivation or other housing need uncovered by surveying a neighbourhood area, so it is rather remote from the actual conditions within an area. A Neighbourhood Plan cannot seek to reduce the Local Plan target figure; an HNA however should assess its validity against actual conditions within the Neighbourhood Area. In this case, given the neighbourhood area’s intrinsically shrinking population and shortage of well-paid work nearby for those of working age, the size of the open-market portion of the Local Plan’s allocation is foreseen as providing little direct benefit to local people; it is affordable homes that are keenly wanted.

If the 20-year figure of 1,654 (83/year) for the Bridport Area is confirmed when the revised Local Plan is adopted, then there are good grounds to resist any additional housing developments in the Bridport Area since it would already be taking many more than its pro-rata share, 1,397 (70/year).

Examining population growth, migration trends and wealth distribution (Section 2 above) shows that the Bridport Area is not short of homes per se, rather it is short of homes which residents can afford to buy and rent. The Local Plan seeks to provide 35% affordable housing on developments of 10 units or more and financial contribution towards affordable housing for developments of 5 to 9 dwellings, comprising a minimum 70% for rent and a maximum 30% for purchase. Given that the overall number of homes is more or less pre-determined by the Local Plan, of prime importance for the neighbourhood area is that it derives full benefit from the affordable portion which are expected alongside the open market ones, and that affordable homes are seen as the priority and not an accessory. Instances of developments providing less than 35% affordable housing should be seen as exceptional cases.

This HNA has explored at some length ways of improving viability and even of providing new developments of predominantly affordable homes. While under current rules these ideas cannot be mandated via planning policies they should be encouraged to the maximum extent.

3.2. Housing Needed in Practice

Refer to Section 4 **Resolving Housing Need**, and 4.3 in particular, for evidence supporting the conclusions summarised below.

The greatest need is shown to be for the smaller sized, 1- and 2- bedroom homes. Typically those benefitting most from such homes would be young adults obliged to continue living with their parents (which is the case in one in twelve Bridport Area households), those wishing to ‘flat share’, those just

³ <http://rtpi.org.uk/media/2555845/Deliverability-and-Affordability-of-Housing-in-the-South-West-of-England.pdf>

starting families, and the elderly wishing to downsize. 1- and 2-bedroom homes are also needed for affordable (including social) rent, with well over 300 households out of 413 on the Housing Register in the Bridport area waiting for this size of home.

Target homes would be “entry level” which means low cost, probably rented from private landlords, and are more likely to be flats or bedsits rather than houses. The prioritising of smaller homes will lead to more appropriate accommodation for many local residents and help to retain the younger generations within the area

The Housing Register records over 60 local families needing properties of 3 or more bedrooms for affordable or social rent. Providing these in a short time frame is important – that there are not enough to go round is illustrated by the median waiting time of over a year. By contrast the demand from within the Bridport Area for larger open-market homes is falling (though this does not apply to people living elsewhere looking for second or holiday homes – see below). Only one in five households is currently a family home with dependent children, and that is expected to fall to one in six over the life of the Neighbourhood Plan. That reduces the priority for larger open market homes.

In summary the new housing needed in the Bridport Area may be expressed as an emphasis on all sizes of home for social and affordable rent; a high proportion of 1- and 2-bedroom open-market property (to buy or rent privately), much of it entry-level to facilitate access by younger residents, while not overlooking the need for a higher specification provision for mature occupants. There is a reduced need for larger new homes.

3.3. Impact of Second Homes

Refer to [Appendix 3.10](#) for more detail on the numbers of second and holiday homes.

Public consultations during the development of the Bridport Area Neighbourhood Plan revealed significant concern about homes being “lost” due to them being used as second or holiday homes. While a stock of houses to rent out to holidaymakers is valuable to the tourism economy, and sale of homes for use as weekend retreats benefits businesses in the property market, there is a balance to be struck. Each property becoming unavailable to be lived in as a main residence indirectly requires a new home to be built to replace it for local people to live in. Furthermore, the demand for second and holiday homes pushes up local open-market prices.

The evidence shows even in 2011 that approximately 10.6% of the Bridport Area’s housing was used as second homes or holiday homes, with Bridport town above this at 11.8% and Symondsburry 16.4%. This is already a significant proportion of the housing stock, and is believed to be rising appreciably with over 1 in 4 home sale transactions going to the second home sector in West Dorset in 2017-18. A forecast based on the number of second homes continuing to rise at the same rate as over 2001-2011 shows that by 2021 there may be 15% on average across the NP area, with the highest at 20% in Symondsburry. If the rise turns out to be faster due to increased second home buying activity, the proportion could be far higher.

Whilst recognising that enabling the tourism industry is important, such a large number of houses being empty for large parts of a year, particularly where they are concentrated, can be damaging to the local community’s coherence. The viability of neighbourhood businesses becomes impaired compared with an area where there is permanent high occupancy. A survey of local businesses was carried out in December 2018 ([Appendix 2.7](#)) to explore their attitudes towards restricting the use of homes built in future so that they had to be the occupants’ main home, and asking whether they could foresee any undesirable consequences. Half of respondents would support a restriction, and although others suspected there would be a negative impact on their business the reasons given were not all logical.

The Local Authority are not averse in principle to a primary residence restriction policy on new homes in the Bridport Area Neighbourhood Plan, and suggest that if a policy can be justified it is best enacted by a planning condition or legal agreement on new property. Furthermore, legal commentary on the St.Ives Neighbourhood Plan, the first to introduce such a policy, recommends that if a similar policy is brought forward by another neighbourhood body its text should follow closely the St.Ives precedent.

Summary: Supply and Demand

- I. The Government requires the Local Authority to allocate more homes to the Bridport Area than are justified by its natural population change, so it is essential that the maximum number of these are Affordable Homes.

- II. The most urgent need is for homes for Affordable and Social Rent.
- III. 1- and 2-bedroom properties are required more than any other type to address current shortages, in both the open-market and affordable sectors.
- IV. Second and holiday homes are already at risk of impacting the housing shortage. Imposing a “Principal Residence” planning condition on new homes would help reduce its rate of rise.

4. Resolving Housing Need

4.1. Housing Affordability

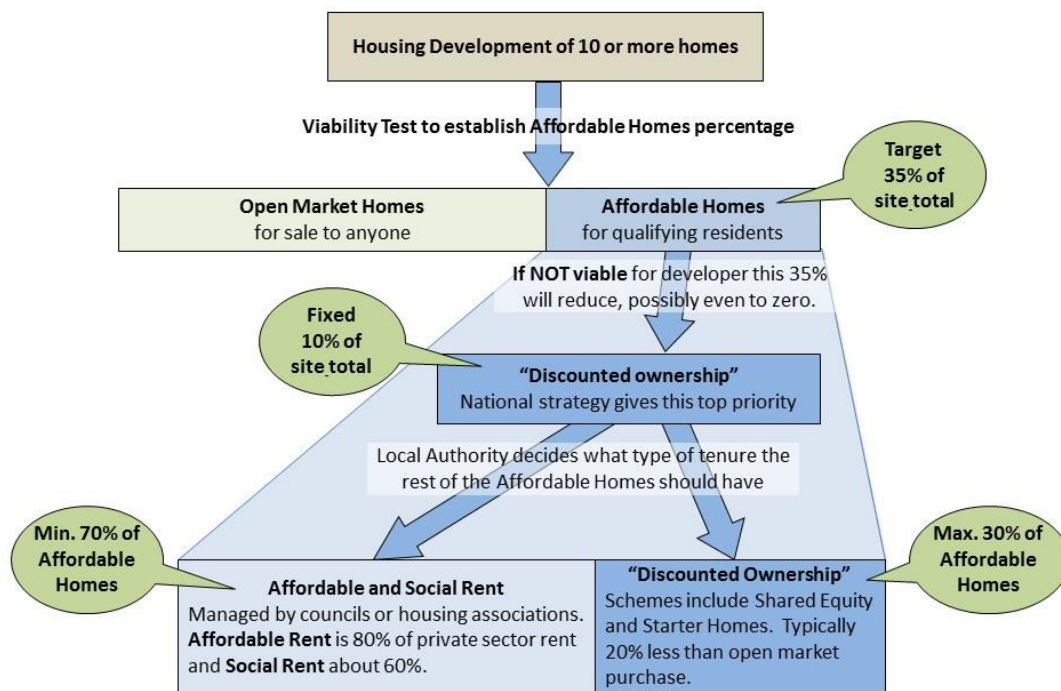
4.1.1. Setting the Scene

This section is prepared for readers who may not be familiar with key terminology and also the approach to housing affordability taken in the West Dorset, Weymouth and Portland Local Plan.

When setting policies in the Local Plan to address the provision of houses that are lower in cost than those available on the open market, local authorities can only refer to “Affordable Housing” as defined by the government – refer [Glossary of Terms](#) – even if those homes may still be beyond the means of many local residents. There is no planning mechanism to mandate the development of housing that is even lower in cost.

Under current conventions Affordable Housing will only be built if it is viable for the developer to do so. High land prices, high infrastructure costs, CIL and Section 106 agreements (also see [Glossary of Terms](#)) can all be claimed to erode a developer’s profits.

The situation with respect to provision of different types of Affordable Housing is shown in the figure below. During the time this HNA has been in development a review of the Local Plan has begun, and a new revision of national planning policy, the NPPF, has also been published, all of which have affected the underlying rules.



AFFORDABLE HOUSING POLICY MADE SIMPLE

Notes:

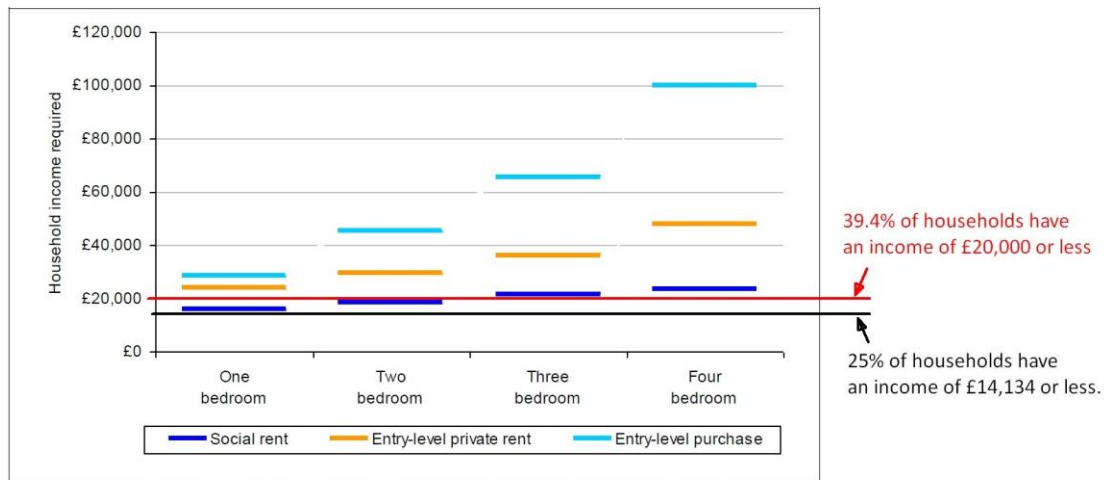
1. Whatever the quantity of Affordable Housing on a site (35% is sought by the Local Authority) the Government have decreed that 10% of all the new homes must be for “discounted ownership”. After that, the Local Authority may decide the type of tenure of the remainder.
2. That remainder may therefore be as many as 25% of the total new homes, but will be less if the developer was granted a reduction in Affordable Housing provision on grounds of viability.
3. The Local Plan determines that of that remainder, at least 70% (and potentially all) are to be for affordable rent, because that is identified as the greatest need. Depending on individual site requirements, some further discounted ownership homes may also be provided.

4.1.2. Affordability and Income

- Refer to **Appendix 3.2** for supporting evidence of wealth distribution, including a graph showing household income distribution.
- Refer to **Appendix 3.3** and its subsections for supporting evidence of affordability.

Within the Bridport Area, although there are many who are comfortably well off and whose housing needs are well met (especially older retired residents who benefit from pension and other investment incomes), there are also many who are relatively poor by Dorset standards. A quarter of households have under £15k income, the median is only £23k, and only the top quarter receive more than £32k.

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

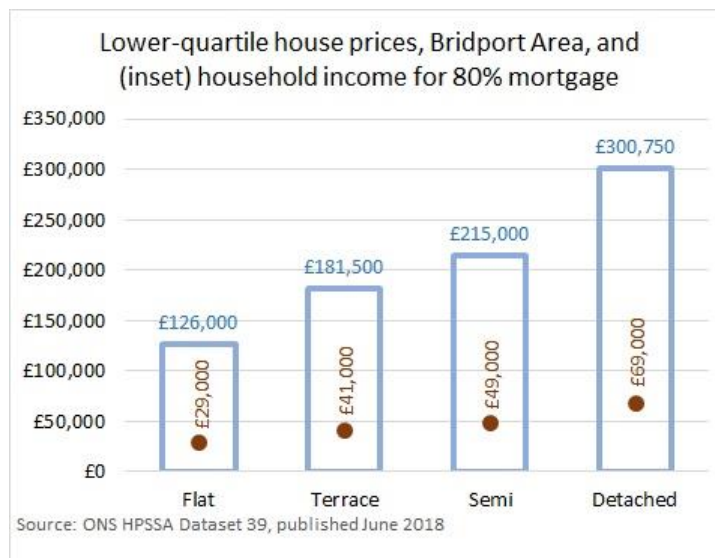


Source: Online survey of property prices July 2014; HCA’s Statistical Data Return 2013

HOUSEHOLD INCOME REQUIRED TO ACCESS DIFFERENT TYPES AND SIZES OF HOME

New open-market homes are unaffordable to most Neighbourhood Plan Area residents. “Discounted market housing” and “starter home” affordable schemes which offer a 20% discount from market rates make no significant difference to the number of people who can afford them.

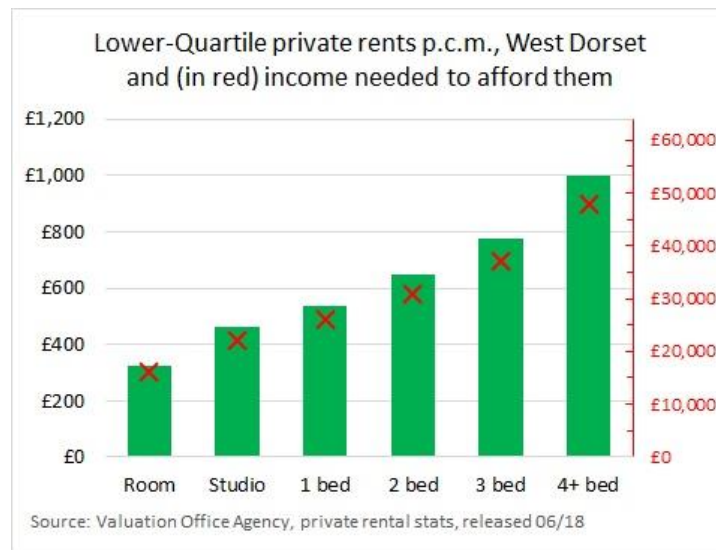
The relationship between lower-quartile house prices and the household income needed to be granted an 80% mortgage is shown in the following chart, given that a lender will advance 3½ times household income; the graph in the appendix shows that most households cannot achieve these income levels.



Source: ONS HPSSA Dataset 39, published June 2018

Of the options for buying a home, shared ownership (shared equity) is most likely to be of genuine use in the Neighbourhood Plan Area, requiring a low deposit and a small mortgage, and giving secure tenure and a stake in the property.

Though renting privately is for many a more viable option, requiring a much lower deposit and lower monthly cost, this too is difficult for many households. The next chart shows the relationship between monthly rent and the recommended minimum income to sustain it, using the widely accepted criterion that rent should comprise no more than a quarter of household income. Again, the cost of rent beyond a 1 bed property will place a financial strain on most households.



To resolve the situation requires that more new housing be brought within potential renting and purchasing ability of households resident in the Bridport Area, including using a range of less widely understood approaches as described in Section 5.1 below.

4.1.3. Links between Housing Cost and Health

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

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

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

This topic is also particularly relevant to the needs of many older residents, see Section 4.6 below.

4.1.4. Starter Homes

The adopted 2015 Local Plan pre-dates the Government's 2016 Housing and Planning Act which brought the Starter Homes scheme into being, a form of Affordable Housing intended to help qualifying households into home ownership. However the Starter Home model is unsuitable for the Bridport Area on two principal counts; it offers no improvement in genuine affordability over other forms of

Affordable Housing (see [4.1.2 above](#)), and therefore remains inaccessible to local residents; worse, after 15 years⁴ a Starter Home may be sold on the open market and will pass out of the Neighbourhood's "Affordable Housing" provision forever.

Further restrictions are that the buyer must be a first-time buyer under 40 years of age, and the property must be a new home costing no more than £250,000.

As any Starter Homes built would be included in the Local Authority's "Affordable Housing" count, every home of this type effectively reduces the provision of more useful types of Affordable Home. Hence, use of this scheme is seen as detrimental.

4.1.5. Affordable and Social Rented Homes

The figure in Section [4.1.2 above](#) shows the income that a household needs in order to rent a home locally. Clearly, for those in the greatest housing need, it is only the Social Rented type which is relevant since even a 1-bedroomed Affordable Rented property (at 80% of the cost of Private Rented) is beyond the reach of most households. Another way to express this is that Social Rent for a three bedroomed home, at around £105 per week, is within reach of around half of local households; 'Affordable' rent at around £145 per week is within reach of far fewer.

In both the adopted and draft 2018 Local Plan Policy HOUS1 stipulates that in our area 35% of new housing should be "affordable" (subject to viability); and of that, at least 70% (i.e. 24½% of the total) will be a mixture of 'social rented' and 'affordable rented', however, without stipulating what that mixture is.

Housing Associations get a much better return on 'affordable rented' and, since the government does not currently subsidise social housing, the chance of many 'social rented' homes being built in Bridport without additional controls is slim, yet this is the class of property most needed. It is a concern that the Local Authority has no power to dictate the proportion of new social rented properties to be built.

Without a commitment to building 'social rented' housing those people on the Housing Register who are unsuitably housed, and those suffering housing poverty, will continue to experience poor living conditions.

4.1.6. Viability for Developers

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

In West Dorset, despite a long-held policy aiming to provide 35% Affordable Housing, still only 14% was achieved in 2016-17⁵ with a 5-year rolling average little better at 18%, improving a little to 22% in 2017-18. (Meanwhile next-door North Dorset, by contrast, topped 50% in both 2011 and 2014).

A change in approach is encouraged whereby the Local Authority uses its influence to persuade developers to take advantage of new financing and construction techniques which have become available in recent years and are gaining in acceptance in other parts of the country. This topic is expanded further in Section 5.1 below. Such a combination could disarm the "Viability" argument at source if developers accepted they can provide lower cost properties with secure financial backing, rather than speculative open-market housing with low cost housing considered as a necessary burden.

Building almost exclusively Affordable Housing of different types can be profitable and, provided the schemes are financed properly, their builders, developers and estate agents will still operate profitably. Examples are:

⁴ Government response to the technical consultation on starter homes regulations, Feb. 2017, para 15. https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/589806/Government_response_to_the_starter_homes_technical_consultation.pdf

⁵ DCC annual monitoring reports <https://www.dorsetforyou.gov.uk/planning-buildings-land/planning-policy/west-dorset-and-weymouth-portland/evidence-base/monitoring-west-dorset-weymouth-portland.aspx>

- Cheyne Capital⁶ are investment fund managers who moved into the Social Housing arena with an initial development of 400 homes in Bedfordshire (see also Section 5.1.1).
- Legal & General Homes⁷ are a branch of the major insurance company who have entered the lower-cost homes market by setting up a factory to manufacture modular houses.

The Government in April 2016 announced £4.7bn grant support for Shared Ownership via their SOAHP scheme, which Local Authorities can bid for.

If a developer claims that for them to provide 35% Affordable Housing on a project is not viable, their claim should be open to public scrutiny. This is sometimes called an “open book” approach. This principle is proposed by the “Viability” section of the 2018 Draft NPPG⁸ in its “Accountability” paragraph, and supported by Para 5.2.9 of the 2018 draft Local Plan.

Further, the 2018 Draft NPPF⁹ para 34 says that plans should set out the associated contributions expected (e.g. affordable homes and infrastructure), with evidence that these will not make the development unviable. This means that a Local Authority should prove viability for strategic developments at the stage of compiling the Local Plan, so it will not normally be necessary to retest it at planning application stage unless the circumstances are pre-agreed.

4.1.7. Open-Market Housing

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

Providing open-market homes does though enable the in-migration of households with employee skills, new businesses, and active volunteers to support the community. A certain amount of this population churn should be acknowledged as beneficial to the area. Provision of open-market housing also enables internal movement up the housing ladder by more affluent local households, and it enables older and/or wealthier residents to downsize or to move out of period properties if they are no longer appropriate. Open-Market housing can also assist affordable home development to go ahead, by cross-subsidy. Such Open-Market property as is built should conform to size and quality norms recommended in this HNA, to best suit it to the needs of the Neighbourhood Plan area. However, provision of Open-Market property is not a priority.

Evidence on the affordability of home ownership is presented in [Appendix 3.3](#).

4.1.8. Private Rented Housing

Although private rented housing is popular in the Bridport Area, it is relatively expensive and the attraction is more the need for a low deposit and absence of a mortgage loan. In the unregulated rental market the range of quality, size, style and security of tenure will vary between landlords. While many residents may be perfectly happy to rent privately in the long term, others will look on it as a stepping-stone to eventual ownership or an affordable rented home.

Evidence on the affordability of private rented homes is presented in [Appendix 3.3.2](#)

4.1.9. Affordable Housing Exception Sites

An Affordable Housing Exception Site is a category of exception site adopted by the Local Authority to address the fact that “Rural Exception Sites” were originally applied for communities of 3,000 or less people. The terms are now synonymous.

The 2018 draft Local Plan introduces this topic thus:

‘Exception sites’ are small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Permitting the development of small sites for 100% affordable housing, as an exception, enables local housing needs to be met by keeping land values relatively low.

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

⁷ <https://www.insidermedia.com/insider/yorkshire/legal-general-reveals-first-modular-housing-prototype>

⁸ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/687239/Draft_planning_practice_guidance.pdf

⁹ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/685289/Draft_revised_National_Planning_Policy_Framework.pdf

The adopted Local Plan already has a policy (HOUS2) on Affordable Home Exception Sites, to which the 2018 draft Local Plan adds further clauses. (Refer [Appendix 1.2](#)). The latest version of Policy HOUS2 now states:

Policy HOUS2 does not allow market housing to cross-subsidise the provision of affordable housing on exception sites, unless the local community has adopted a neighbourhood development plan which includes a policy to the contrary. This approach has been taken to ensure that the availability of exception sites for affordable housing is not undermined by land owners being unwilling to release the sites for development, which would reduce the provision of affordable housing.

The accompanying text (Para 5.2.22) states

National policy indicates that small numbers of market homes may be permitted on exception sites at a local planning authority's discretion. This is not generally supported because it: would reduce the likelihood of 100% affordable housing sites being delivered; could potentially increase land values; and could result in significant unplanned growth adjoining settlements. However, if a local community wishes to take forward this approach in their area, then a policy to allow small numbers of market homes on exception sites should be included in their neighbourhood development plan.

This HNA shows the necessity of maximising the provision of affordable housing. Affordable Home Exception Sites, including CLT and Cohousing exception site developments, provide the main, if not the only, way of increasing the number of affordable homes over and above the 35% percent target of new home developments set by the Local Authority. To introduce a policy that would, in principle, sanction cross-subsidy thereby enabling more affordable housing delivery, a number of governing factors need to be taken into account, for example:

- The reasoning for inclusion, and percentage included, of open-market homes must be such that land-owners still remain willing to release the sites.
- The percentage of open-market homes must not be so large that the site is tantamount to an open-market development and be perceived as unplanned open-market growth.
- Any proposal to incorporate open-market housing should be able to demonstrate that opportunities for obtaining grants are exhausted; also that alternative schemes in terms of type and mix of Affordable Homes (e.g. social rented, starter homes, shared-ownership) have been thoroughly tested and incorporated in option viability studies.
- Achieving project viability; this is invariably a tenuous issue dependant on factors such as land cost, the housing specification (for example to reduce long term energy use costs), infrastructure costs due to the site location and access, topography, contaminated land remediation.

A balance needs to be able to be struck between the need for affordable houses, the need for project viability and the avoidance of open-market housing predominance.

To put a numerical cap on the permitted percentage of cross-subsidy open-market homes would be an arbitrary limitation – each proposed development must be analysed and assessed on a case-by-case basis. 25%-30% would seem a reasonable upper limit.

Cross-Subsidy Example: Totnes

The town of Totnes in Devon provides a relevant example, being similar in many ways to Bridport. The selection of a preferred option for the Totnes' Transition Homes CLT's ¹⁰ "Clay Park" development took into account a number of factors. Clearly the CLT had to be certain the selected scheme would be financially viable before planning permission was applied for. Even when a grant secured from South Hams District Council was factored in and various mixes of rented and shared ownership homes were considered it was concluded that the cross-subsidy provision of open market houses was the only viable option. The final submission included 30% of open-market homes to be sold lease-hold to thereby give an ongoing contribution to the CLT via ground rents. The inclusion of open-market housing was not seen as an issue during the planning application process. Despite initial reservations Transition Homes CLT report that they now hold the view that the open-market housing will result in a more diverse and balanced community at Clay Park.

¹⁰ <https://www.transitiontowntotnes.org/transition-homes/>

In the Bridport Area, Edwards Close (10 Affordable Rented) and Dibden View (17 Shared Ownership, 38 Affordable Rented and 3 Self-finish) are examples of completed projects under this heading.

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

The principle of Affordable Housing Exception Sites could be of great value to the Bridport area and, as the Local Plan wording reproduced above makes clear, inclusion of a policy in its Neighbourhood Plan to explicitly support them would be necessary to express that support.

4.1.10. Rural Exception Sites

As defined in the 2018 draft NPPF Glossary these are small sites used for affordable housing in perpetuity, where sites would not normally be used for housing. The draft 2018 Local Plan (Table 3.4) identifies 66 dwellings likely to be built on rural exception sites across all of West Dorset between 2016 and 2036.

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

4.1.11. Entry Level Exception Sites

As defined in the 2018 draft NPPF (clause 71) these sites are intended to be suitable for first time buyers or renters. They must predominantly comprise homes for discounted sale or affordable rent and be adjacent to existing settlements. This type of development would be seen as generally beneficial to the NP Area, however, a footnote to the detailed description of these sites states 'Entry-level exception sites should not be permitted in National Parks (or within the Broads Authority), Areas of Outstanding Natural Beauty or land designated as Green Belt.' As the Bridport Area lies entirely within an Area of Outstanding Natural Beauty these sites are not admissible.

4.1.12. Phased Sites

The possibility exists that a site may be developed for housing in stages, a few homes at a time. If fewer than 10 homes are built at each stage, different rules regarding Affordable Housing provision apply, essentially allowing payment in lieu of Affordable Homes. This is an acceptable approach if the development is a one off. However if the site is later extended, again by fewer than 10, there would still be no obligation for any affordable homes at all, just a further payment in lieu, yet in the Bridport Area it is not payment to the Local Authority that is required but more affordable homes.

A better arrangement would be that if a future application is made to add to the same (or an adjoining) site, the affordable provision should be calculated for the total cumulative number of co-located homes. This should apply even if successive applications span a long time period (say at intervals of up to five years between stages). Such an approach will provide a disincentive to incremental developments geared to maximising the building of open-market homes at the expense of Affordable Homes.

4.1.13. Estate Management Fees

Homes on certain developments may require householders to pay mandatory fees, for example for the maintenance of common areas or flood defence systems. Where these apply it is important, to avoid them causing financial hardship, that they are made clear in advance. As these schemes are more prevalent on larger developments the subject is covered in Section [4.4, Integrating Larger Developments](#).

Summary: Housing Affordability

Observations

- I. (from 4.1.2): The average ratio between house price and household income makes it impossible for most local residents to afford to buy, whether on the open market or “Affordable” homes other than shared equity.
- V. (from 4.1.3): For many the cost of housing and the associated stress and insecurity will lead to ill health.
- VI. (from 4.1.4): The Government’s “Starter Homes” scheme is not helpful to the Bridport Area, yet any such homes built will be included in the Affordable Housing count and so reduce the potential for more appropriate types of affordable dwelling.
- VII. (from 4.1.5): Without a commitment to building ‘social rented’ housing the Local Plan is not going to help those people on the Housing Register who are unsuitably housed, and those suffering housing poverty.
- VIII. (from 4.1.6): The Local Plan target of 35% Affordable Homes routinely fails to be met due to ‘lack of developer viability’. Any such claims should be subject to public scrutiny.
- IX. (from 4.1.6): Resolving the affordability gap requires imaginative means of financing and building new lower-cost homes, adopting novel innovative approaches if necessary, to bring them within reach of a larger number of residents.
- X. (from 4.1.7): Open-Market housing does not contribute to most local peoples' housing needs.
- XI. (from 4.1.8): Private rental offers an alternative for those who cannot buy, but with variable standards, poor security of tenure and often requiring public subsidy due to the gap between rent and household income.
- XII. (from 4.1.9): Affordable Homes Exceptions Sites have the potential to provide significantly more Affordable Homes but sites are not readily available and require much effort from Community Land Trusts to progress. Allowing a few open-market homes may enhance viability to develop these sites.
- XIII. (from 4.1.10): The use of Rural Exception Sites as a means of increasing the number of Affordable Homes will contribute little to the shortage of Affordable Housing.
- XIV. (from 4.1.13): Cost of living can be adversely affected by mandatory management fees for public assets (such as flood avoidance schemes or grounds maintenance) which are charged directly to households, both rented and owned, and can escalate over time.

Such topics as are eligible to support housing policies should be taken forward in the Neighbourhood Plan. Topics which cannot become formal policies are recorded as “projects” in [Section 5](#).

4.2. Supporting a Balanced Population

A balanced population is one whose age distribution reflects that of the rest of the country. The principle of developing housing to result in a balanced community is part of the declared strategic approach of both the adopted Local Plan and the 2018 draft revision.

This HNA demonstrates that the balance is currently impaired. The growing numbers of relatively wealthy retirees moving in to the area to take up residence in Open Market homes push up house prices (refer [Appendix 3.2](#)) and distort the area’s age distribution as described in [2.1 above](#). At the same time, some of the younger generation are obliged to move away in order to get onto the housing ladder or improve their prospects, further worsening the age imbalance and reducing the workforce. This situation is recognised in both the adopted Local Plan and the 2018 draft revision, para 1.2.11. To help achieve a better balance it is important that local people, especially the younger, have an opportunity to remain living locally.

Clearly, the main aim of housing provision must be for homes of cost and size appropriate to the needs of younger, and other less affluent, members of the local community. This will enable a more balanced population from single young people, to families, through to the older generations. This applies particularly to support those who may not have the necessary means to purchase a home yet are unlikely to qualify for financial assistance. Resolving the difficulties encountered by younger residents would benefit from the encouragement of alternative models of housing provision. Such methods,

described in [5.1 The Need for Novel Approaches](#) have been shown to work successfully elsewhere, offering schemes that combine housing affordability with balanced community development.

At the same time, the existing presence of a higher than average number of older people must be met with housing which supports those who wish to continue to live independently, by providing facilities to support the infirmities of old age. This topic is explored further in [4.5, Design of Homes and Housing Developments](#) and [4.6, Providing for an Ageing Population](#).

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

Summary: Supporting a Balanced Population

Observations

- I. Intervention is required to halt the trend for age distribution to become excessively skewed towards older residents.
- II. Housing whose size and cost is appropriate to the means of younger households is needed to halt the trend.
- III. A supply of homes appropriate to the existing population of older people will reduce dependence on specialised care homes in later life.
- IV. Local people cannot compete on the open market with wealthy incomers and need access to more affordable homes and better access to finance through alternative financing models.

To maximise support for balanced population growth, further initiatives are recommended. Refer to:

[4.6, Providing for an Ageing Population](#)

[5.1, The Need for Novel Approaches](#)

4.3. New Home Quantity, Tenure, Types and Sizes

4.3.1. New Home Overall Quantity

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

The 2018 draft Local Plan is expected to provide for 15,880 new homes across West Dorset, Weymouth & Portland over the period to 2036, of which provisionally 1,654 is the allocation for the Bridport Area. If achieved this would represent an average build rate of 81 homes per annum. By comparison, the adopted Local Plan allocates up to 1,474, or 71 per annum, based on 945 units to meet the Authority's strategic target and the rest made up from the expected background rate of new home supply.

Although there are concerns that those figures may be unsuitably high, representing an enforced 20% growth to the community in a relatively short time, they are driven by Government strategy and cannot easily be contested. ([Appendix 3.5.2](#) expands on this slightly). An over-ambitious target brings the risk of falling behind the promised annual build rate and any Local Authority which falls behind risks Government intervention to impose new housing allocations on it.

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

4.3.2. New Home Tenure

This section sets out the relative numbers of homes of each class of tenure which will best meet the requirements of the Bridport Area. The basis for calculation of housing tenure assumes that the Local Plan (HOUS1) target of 35% Affordable Homes is achieved (refer [4.1.1 Setting the Scene](#)).

To recap on the regulatory framework for numbers of affordable homes on sites of 10 units or more: the 2018 draft NPPF (Para 64) says 10% of all homes must be Discounted Ownership (taken from the overall Affordable allocation), which is given priority. Then, the Local Authority's Local Plan says at least 70% of the affordable provision will be a mixture of 'social rented' and 'affordable rented'; a maximum of 30% may be for affordable ownership. The system gives precedence to the Government's wish to create more "affordable ownership" and if the 35% affordable provision on a site is reduced, the Local Plan's figures cannot be met.

Worked examples:

- I. 50 home site, affordable allocation 35%: 17 affordable homes. 5 homes (10%) will be for affordable ownership, 12 homes (70% of 17) for affordable rent.
- II. 50 home site, reduced affordable allocation 20% as a result of impaired viability claim: 10 affordable homes. 5 homes (10%) will still be for affordable ownership, 5 homes (all the rest) for affordable rent. The Local Plan's policy for 70% of the affordable allocation (7 homes) to be for affordable rent is no longer achievable.

The analysis of housing affordability ([4.1.2 above](#)) shows that affordable rented homes, social rented in particular, would be accessible to the most residents. To reduce the Local Authority waiting list to as near nil as practicable during the currency of the Neighbourhood Plan, emphasis should be placed on maximising provision of these. As shown in [Appendix 2.4](#) the Housing Register stood at 413 households at January 2019, already matching the 24½% of new Social and Affordable Rented homes required by the Local Plan. Most priority is placed on provision of homes for Social Rent because of the generally lower cost to the tenant.

The remaining new homes built will comprise a mixture of different types of discounted ownership housing and open-market housing. The discounted ownership housing would be made available under a variety of schemes as outlined in [5.1 below](#).

The Local Plan expects that at least 65% of all housing built will be sold on the open market. As open-market housing is beyond the reach of around 60% of local residents (ref. [Appendix 3.3](#)), its provision is not as high a priority as that of affordable homes.

Tabulating these figures and comparing it with the draft revised Local Plan's targets provides the following breakdown of types of tenure recommended for new homes (for simplicity, ignoring the small number of developments 5 or fewer homes which are not required to provide an affordable quota):

	Percentage, Local Plan's target	Quantity, based on provisional NP allocation 1,654	Remarks
Affordable & social rented	24½ % (min.) (i.e. 70% of 35%)	≥ 405	Social rent is highest priority: 413 Housing Register entries (Jan. 2019).
Discounted ownership	10½ % (max.) (i.e. 30% of 35%)	≤ 174	Useful for many who will not qualify for Social or Affordable rented.
Open market	65%	1,075	Smaller properties would benefit the most residents.

Although clearly it is local people that should benefit in the first instance from buying or renting Affordable Housing, the Local Plan itself does not mandate that priority should be given to those with a local connection, relying on the terms dictated by the bodies such as Housing Associations who provide the homes.

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

4.3.3. New Home Types and Sizes

This section is supported by evidence and data in [Appendix 3.7](#) and [Appendix 3.9](#).

It is in everyone's interests (residents, local authorities, housing associations and developers) to ensure that housing development delivers the optimum mix of home types. Projections based on ONS Census data for population age distribution, sizes of their homes, and household composition allow us to compile a preferred range of home sizes to match expected household composition. This can be used as a yardstick to allow developers to propose schemes which are appropriately in line with projections (rather than, for example, building an estate of "executive homes" if that does not match requirements). Planning officers will need to periodically review and adjust the figures, as they are based on projections, not certainties.

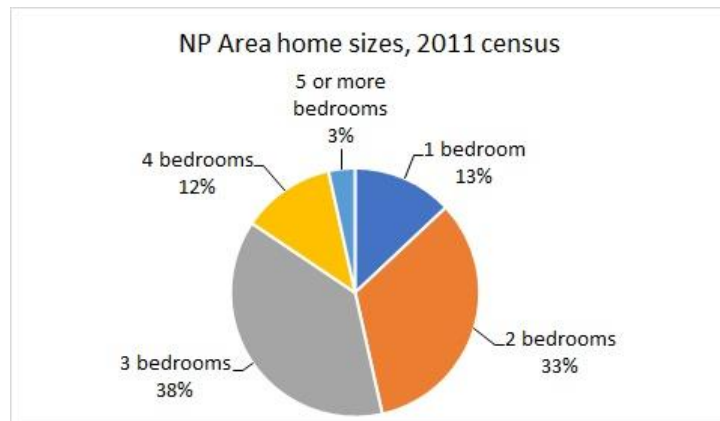
Two separate distributions are suggested, one for open market (including discounted ownership) and the other for affordable rented homes.

Open Market and Discounted Ownership

The best balance between sizes of future homes in this sector is influenced by three factors:

- What sizes of homes make up the current housing stock.
- The make-up of households, and whether that is changing.
- Which groups of residents are under pressure through shortage of suitable property.

The starting point is the current housing provision. The 6,935 homes in the Bridport Area recorded by the 2011 Census are made up as shown in the chart below:



Looking now at the make-up of households, the traditional family with younger children currently comprise only 21% of homes; the remaining 79% are occupied by single or multiple adults, including parents living with grown-up (“non-dependent”) children, and this sector is projected to grow further, especially the lone adults. This trend suggests a strengthening of requirement for smaller 1- and 2-bedroom homes with a balancing reduction in emphasis in family-sized ones.

At the same time it is expected that the population aged 60+ will increase strongly over the lifetime of the plan, from about a third in 2016 to a half by 2036 ([Appendix 3.1](#)). The current pattern of occupation shows that with increasing age residents occupy smaller properties, and it is likely that an increased supply of smaller homes of suitable specification would facilitate downsizing for those who would find that a benefit.

These factors already point to an emphasis on providing smaller sized properties. This is underlined further when assessing the number of existing households where non-dependent children live with their parents, which in 2011 was 570 (1 in 12 of all NP Area homes). This illustrates a significant pent-up demand for entry-level flats and houses, possibly for private rent, where young adults can live independently.

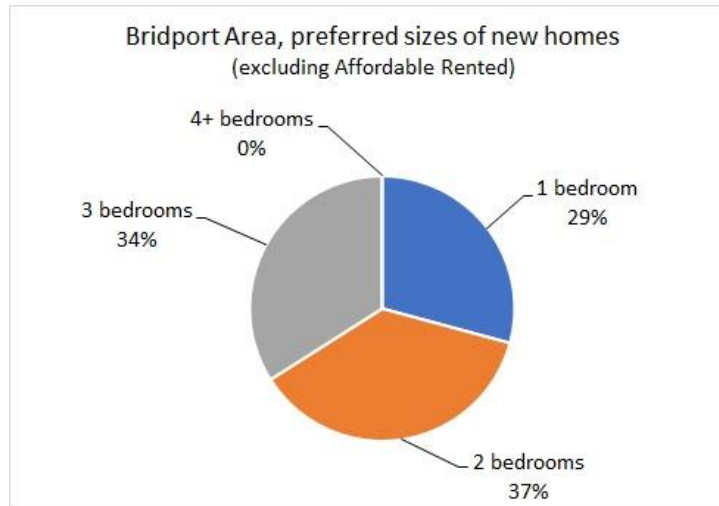
Examining the relationship between householder’s age and property size, as described in AECOM’s model in [Appendix 3.9.1](#), leads to a projection as to the ideal distribution of home sizes which will be needed by 2036 and the way in which new housing provision should be adjusted to provide that.

Note that there is expected to be a considerable over-supply of homes of 4 and more bedrooms even if no more of them are built.

Number of bedrooms	2011	2036
1 bedroom	0.3%	10.0%
2 bedrooms	19.1%	28.2%
3 bedrooms	34.5%	40.2%
4 bedrooms	34.2%	16.2%
5 or more bedrooms	9.1%	5.5%
Total households	100.0%	100.0%

IDEALISED DISTRIBUTION OF HOME SIZES BY 2036

The distribution should be reviewed and recalculated at intervals – say following every national census, and mid-way between – to take account of building completions and updated household statistics from the ONS.

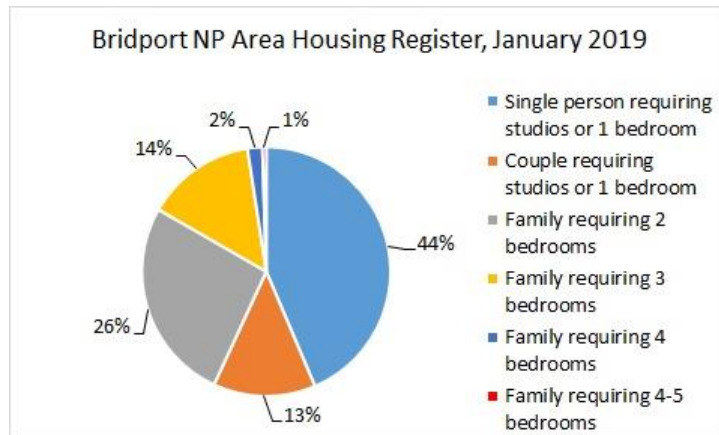


No recommendation is made as to the type of new homes, whether flat, house, maisonette etc. which may be decided by the specifics of their location and other factors pertaining to a development including those covered elsewhere in this HNA. Protection against unsuitably small units, especially 1-bedroom “micro flats”, should be considered and if necessary a minimum size (37m² floor area is current Government guidance) imposed.

Affordable and Social Rented

For homes intended for affordable and social rent, the proposition is simple, which is to follow the need pattern reflected in the Local Authority Housing Register. This group has a different and well-defined distribution of home size (and sometimes type) needs (Appendix 2.4). The pattern in January 2019 has not changed materially over 2018.

The chart shows the relative demand for each size of affordable rented home, in line with which new affordable rented homes should be provided at the maximum rate achievable. For reference, the complete circle represents 413 households in need.



(Source: Local Authority Housing List, January 2019)

The delivery and demand must be monitored annually and the proportions adjusted to suit.

Summary: New Home Quantity, Tenure, Types and Sizes

Observations

- I. Two recommended size mixes have been made, one for Open Market and Discounted Ownership making use of ONS projections on population and household changes, and the other for Affordable Rented using household composition information from the Local Authority’s Housing register.
- II. There is a pressing need for 1-bedroom homes for affordable rent, and 1- and 2-bedroom homes for open market and discounted ownership.

- III. The Local Plan does not mandate that priority should be given to those with a Local Connection to buy or rent Affordable Housing. Instead this has become the responsibility of the organisation which operates the housing.
- IV. The figures presented here should be periodically reviewed to verify that they are achieving the desired results.

4.4. Integrating Larger Developments

Developments of over 30 houses are essentially creating a new mini-community, so during its inception thought must be given to how it will be incorporated within the wider community, and to the means and wellbeing of its future residents. Planning applications will be expected to include (for example through the associated Master or Management Plan and Design & Access statement):

A plan to aid integration of the new community with the wider NP area population.

- a) An appropriate variety of housing in terms of size, form, and tenures.
- b) What provision of serviced plots will be made for self-build or custom build housing.
- c) What financial contributions (if any) future households will be required to make towards asset management - upkeep of drainage schemes, communal heating systems, etc – and how any rate of increase is controlled.

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

- a) That the stipulated amount of Affordable Housing is, in fact, achieved and not, as has been the case in other areas, reduced as developers claim that their profits have become eroded by unplanned expenses. This may be achieved by the adoption of an “open book” approach to viability scrutiny, for instance in the form of a “Development Viability Supplementary Planning Document” submitted as part of the planning application.
- b) That the mix of housing is matched to local demand including purpose-designed homes that are truly desirable for those with special needs.

That such developments not only provide homes but also help establish a sense of place and community. Any estate created must aim for a mix of ages, backgrounds and circumstances, and create a sense of place through a range of housing types and sizes, and access to communal places.

- c) That Affordable Housing is a truly integrated part of the new community. It must be fully integrated such that any differences are indiscernible. Affordable Homes must not be grouped together in an obvious way.

That the way in which new homes are brought to market enables local people to compete for them on an equal footing with more affluent (including retiree) cash buyers from outside the area. This is necessary to avoid the runaway aging of the population described elsewhere in this HNA.

The Local Authority is to be encouraged to make it policy that all developments of 30 homes or greater are subject to a formal community consultation on the exact nature of the proposed plans via the development of a comprehensive Master Plan. This principal is supported by the 2018 draft NPPG:

124. ... Design policies should be developed with local communities so they reflect local aspirations, and are grounded in an understanding and evaluation of each area’s defining characteristics. Neighbourhood plans can play an important role in identifying the special qualities of each area and explaining how this should be reflected in development.

Summary: Integrating Larger Developments

- I. Larger developments should be preceded by a Master Plan which clearly sets out a number of criteria.
- II. Affordable housing provision should be integral to a larger development.
- III. Larger developments in the Bridport Area should follow design guidelines defined to ensure it blends in, in more than a cosmetic sense.

4.5. Design of Homes and Housing Developments

4.5.1. Energy Efficient Design

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

Nonetheless, as described in [5.1 below](#), technical innovation has an important part to play in making housing affordable and this is certainly a key aspect of local housing provision.

In 2016 the government scrapped the requirement for new homes to be 'zero-carbon' - they said it would prove too expensive. Nevertheless striving for 'zero-carbon' designed houses should continue as this will benefit home running costs. The 2018 draft NPPF offers tentative support:

151: Local planning authorities should support community-led initiatives for renewable and low carbon energy, including developments outside areas identified in local or strategic plans that are being taken forward through neighbourhood planning.

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

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

...and...

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

Engagement with builders and developers reveal that they are chary of new technology. As an example, the putative developer of the large Vearse Farm site has publically stated that zero carbon, energy efficient houses will increase the cost of building by 20% due to materials and builders' costs. This position can, and should be challenged; see [5.1.8, Low Build Cost, Zero or Low Carbon Housing](#).

4.5.2. Healthy Towns

The current initiative by the NHS to create communities geared to a achieving a healthy life-style, and catering for older people should be monitored, learned from and applied.¹¹ The initiative is given weight by the 2018 draft NPPF, para 129, which endorses the "Building For Life" standard BfL12¹². This describes a system for ensuring that a new development is designed and refined from the outset in a way which optimises their suitability for the people who will eventually live in it.

4.5.3. HAPPI Principles – Homes Compatible with Old Age

(See also [4.6, Providing for an Ageing Population](#))

The HAPPI (Housing our Ageing Population Panel for Innovation, HAPPI¹³) principles are developed by an All Party Parliamentary Group on Housing and Care for Older People.

The key HAPPI 1 and 2 Principles cover:

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

The principles covering housing design focus on 10 criteria:

- Space and flexibility
- Daylight in the home and in shared spaces
- Balconies and outdoor space
- Adaptability and 'care ready' design
- Positive use of circulation space
- Shared facilities and 'hubs'

¹¹ <https://www.england.nhs.uk/ourwork/innovation/healthy-new-towns/>

¹² <http://www.builtforlifehomes.org/go/building-for-life-12>

¹³ http://www.housinglin.org.uk/Topics/browse/Design_building/HAPPI/

- Plants, trees, and the natural environment
- Energy efficiency and sustainable design
- Storage for belongings and bicycles
- External shared surfaces and 'home zones'

HAPPI 3¹⁴ principles have now also been developed to address ways of helping older people get over the hurdles to moving (including finding attractive options to move early enough and seeing the moves as positive). This will help free up properties that are more suitable for families and so improve housing for all age groups.

In 2012, the All Party Parliamentary Group (APPG) on Housing and Care for Older People held an inquiry to consider progress towards the adoption of the recommendations and the design criteria set out in HAPPI. Their report discovered what more could be done to scale up the provision of new forms of housing to accommodate the demand of an ageing UK population¹⁵.

The HAPPI principles were updated in June 2016¹⁶ and include the statement:

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

4.5.4. Provision for Infirm or Disabled

The 2007 West Dorset HNA reported ‘8,345 (19.2%) of households in West Dorset contain someone identified as having special needs. This is much higher than the national average of 13%. Of these, nearly 98% are defined as having a “medical condition” or are physically disabled.’ A breakdown including Bridport Area specific figures is given in [Appendix 3.6](#). In this HNA we have considered their needs together with home design criteria for older residents ([4.6 below](#)).

4.5.5. Residential Care Accommodation

The Local Plan policy HOU5, RESIDENTIAL CARE ACCOMMODATION describes three requirements that “*should*” be met for Residential Care planning applications. A fourth requirement would preferably be added covering the requirement to meet HAPPI principles. Furthermore the ‘should’ in the policy needs to be changed to ‘will’ for this policy to be meaningful.

4.5.6. Providing for Self-Builders

Self- and custom-building is an increasingly popular method of accessing a home at low cost. Such houses are built to the needs and wishes of the residents, often incorporating new technical ideas, variety of form and a community focus. Interest in self-build and custom-build housing has grown and is now actively supported by the Government, and is identified in the 2018 draft NPPF as a type of housing which a planning authority must consider. “Self-finish” homes are included in this class, where people buy a watertight shell, which can be mortgaged, and complete the internal and external works themselves.

In accordance with NPPG advice on “Self-build and Custom Housebuilding” the Local Authority established a register of interest in 2016. The register provides evidence of demand and may be a material consideration in Local Plan decision taking, including developing plans for new housing on land owned by the local housing authority. However, the fact that a register has been created can be seen simply as compliance, and does not of itself guarantee action, or increase knowledge and understanding about how to support innovative Community led projects, and accordingly is viewed with scepticism by some prospective self-builders. The Local Authority is encouraged to do more to promote and support the self-build community.

The Local Plan (para 3.5.4) states that Neighbourhood development plans have the potential for “Encouraging self-build homes or low impact dwellings where these would not currently be allowed”.

In May 2018 the WDDC register had 187 entries of whom 113 had selected “Bridport and Lyme Regis” as their preferred location. With no way of knowing how many would insist on a plot in the Neighbourhood Plan area, distribution is estimated at 1/3 here, 1/3 Lyme Regis, 1/3 other communities

¹⁴ http://www.housinglin.org.uk/Topics/browse/Design_building/HAPPI/?&msg=0&parent=8649&child=10165

¹⁵ Refer report: Housing our Ageing Population: Plan for Implementation - HAPPI

¹⁶ http://www.housinglin.org.uk/library/Resources/Housing/Support_materials/Other_reports_and_guidance/HAPPI3_Report_2016.pdf

– i.e. 38 each. This is 4% of the strategic home provision of minimum 945 set in the Adopted Local Plan (see [4.3.1 above](#)). To eliminate the backlog during the currency of the Neighbourhood Plan therefore requires provision of 4% serviced plots on larger new developments, which would be applied to developments of over 25 units.

This compares with 5% required in the similar Teignbridge area, where a sophisticated planning tool was commissioned to calculate the need.

It is recognised that demand for self-build is not constant and may be affected by, for example, more readily available affordable housing of other types. For that reason, if there are no takers for a self-build plot within a reasonable time frame such as six months of it being advertised as available, a developer should be permitted to re-allocate its use to another type of housing appropriate to the site.

4.5.7. Integration of Tenure Types

It is in the interests of all residents that, when a new development is being planned, the affordable allocation and open market homes are blended together as seamlessly as practical. Apart from any obvious differences in size and style, neither type of tenure should be at an advantage to the other when it comes to placement or access. This approach is sometimes referred to as “tenure blindness”. The benefits are in better social cohesion and promoting neighbourliness, .

These principles are well explained, with case studies, in various reports such as “A new deal for social housing” (DCLG, August 2018, especially section 4.3 “Promoting good design”)¹⁷ and “Developing and sustaining mixed tenure housing developments” (published by Joseph Rowntree Foundation, 2008)¹⁸ and tenure blindness is included in policy HOUS1 of the Local Plan under revision.

Summary: Design of Homes and Housing Developments

Observations:

- I. While energy efficient design can make a worthwhile difference to the running costs of a home, the building industry is reluctant to take it up with any enthusiasm and there is no regulatory need for them to do so.
- II. The design of new housing developments should be assessed and refined against the Building for Life criteria in their early stages.
- III. HAPPI principles should be adopted on housing built specifically for older residents, and there should be a supply of this type of housing on housing developments.
- IV. No firm recommendations or housing policies have been made in respect of provisions for infirm and disabled residents. This could become a project for further work.
- V. Residential Care Accommodation is largely covered by Local Plan policies.
- VI. Self Build is a viable way for some residents to reduce the cost of property ownership, and should be encouraged by providing self-build plots on mainstream developments. Take-up of the scheme should be monitored and used in any future review of this HNA.
- VII. Tenure types should be mixed on housing developments to avoid putting any group to disadvantage. This principle is well supported by existing practice elsewhere.

While mandating high standards of design can affect affordability as well as quality of life, several of these aspects are not “land use matters” in planning terms and are not permissible to be expressed as housing policies. So as not to lose sight of them, these should be expressed as “**Aspirations**” or “**Projects**”.

4.6. Providing for an Ageing Population

As described in [4.2 above, Supporting a Balanced Population](#), housing provision must reflect the existing presence of a higher than average number of older residents, and the forecasts predicting a further increase as outlined in [2.1 above](#) and [Appendix 3.1](#)

Numbers of those of older people are expected to continue to rise substantially with time. To ignore this will increase the likelihood that with increasing age many will be unable to continue living

¹⁷ <https://www.gov.uk/government/consultations/a-new-deal-for-social-housing>

¹⁸ <https://www.jrf.org.uk/sites/default/files/jrf/migrated/files/2295.pdf>

independently in their own homes, placing an additional demand on social services and a rise in the demand for residential care homes, not to mention being distressing to those affected. Even those that are relatively wealthy (refer to [Appendix 3.2](#)), of whom the Neighbourhood Plan area has a large proportion, may require special needs housing.

4.6.1. Specialist Homes for Older People

Information in this section comes from [Appendix 2.8](#).

To try and quantify the need for specialist homes for older residents, consultants AECOM were contracted by Bridport Town Council to carry out a study and provide a report, “Specialist Housing for Older People”, which was completed in March 2019. Their report groups these specialist homes as either “Adapted, Sheltered, or Retirement Living” (often shortened to “Sheltered Housing”) or “Extra Care” homes – see Glossary [Appendix 4.2](#) - and presents two different methods for evaluating the number of specialist homes.

Study Aspect	Methodology	
	AECOM Tenure-led	Housing LIN
Total number of Specialist Homes required by 2036:	853	504
Adapted, Sheltered or Retirement type:	455	362
Extra Care type:	398	142
Affordable Homes proportion of Adapted, Sheltered, or Retirement homes:	28%	33%
Affordable Homes proportion of Extra Care homes:	36%	44%

SUMMARY OF AECOM SPECIALIST HOUSING PROJECTION

The significant difference in the numbers generated by these two methods may be in part attributable to the fact that AECOM have used area specific data whereas Housing LIN uses generic data. Nevertheless, both numbers are, in absolute terms, large. The AECOM forecast of 853 specialist homes being needed is approximately 50% of the total number of new homes planned in the Neighbourhood Plan area over the plan period.

The outcome of the study identifies a clear requirement to address the whole subject of housing for the elderly in greater depth taking direction in this complex area from, amongst other sources, the points arising in the course of developing the studies themselves. This area of demand will also influence the analysis of the optimal housing type mix in the neighbourhood plan area. For example, elderly people who are reasonably independent and seeking to downsize will put pressure on the demand for 1-2 bedroom homes.

In the meantime it would be reasonable to adopt the Housing LIN figures as a minimum target and the AECOM figures as an upper, aspirational target.

Policies that encourage and support the delivery of all types of housing suited to the needs of older people, with different levels of need are recommended but their development will require more research and consultation, which may include:

- Liaison with local authorities to understand their analysis and plans
- Consideration of options and plans available which may include Retirement villages, Senior Co-housing, Multi Generational Homes
- Exploration of planning flexibility (more freedom to adapt homes)
- Household surveys in the NP area
- Assessment of the current supply status
- Viability and affordable home provision with respect to specialist housing
- Understanding and addressing the perceived drawbacks of downsizing

Special consideration also needs to be given to the housing of people afflicted with dementia and the challenge of enabling them to stay in their homes for as long as it is to their benefit.

The AECOM report makes it clear that the Neighbourhood Area should not be expected to provide all of the specialist housing arising from its own ageing population, some of which will be better catered for as part of larger communities with better support facilities. Nonetheless it would be unacceptable

to plan to exile all long-term residents of the area to a larger town just because their housing needs have changed with age, and the Neighbourhood Area housing plan should include at least some of the specialist housing identified. A District- or County-wide policy is needed to anticipate and adapt to the needs of the ageing population.

4.6.2. Standard Homes with Older People in Mind

This topic is related to [4.5 above, Design of Homes and Housing Developments](#).

Housing developments should foster development of a balanced age spread, with provisions for older people considered from the start. Developers should be required to provide an agreed proportion of homes, if not all, to be suitable for future adaptation to enable residents and family members to remain and play an active part in the community as long as they wish to and are able to do so.

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

A set of recommendations known as HAPPI [Housing our Ageing Population: Panel for Innovation] aims to provide a healthy living environment for the older sector of the population – see [4.5.3 above](#).

In October 2015 new accessible housing standards were included for the first time in Building Regulations. Building Regulations, Access to and Use of Buildings, Part M Volume 1¹⁹ describes three categories. Category 1 is applicable to all new buildings. However, Categories 2 (“Accessible and Adaptable Buildings”) and 3 (“Wheelchair User Dwellings”) are optional and can only be demanded if their requirement is set out in their Local Plan.

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

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

Since policies in the Neighbourhood Plan become a supplement to those in the Local Plan there is an opportunity under the adopted Local Plan policy ENV12 to require Category 2 and 3 standards for a proportion of new homes. The 2007 West Dorset HNA quoted 19.2% of households as containing someone with an infirmity requiring special housing needs, of whom many will simply be elderly. The 2014 report by “Aspire”²⁰ recommends that 10% of all new properties should be wheelchair accessible. Habinteg²¹ point out that nationally there are 11.6 million disabled people in Britain and our society is ageing rapidly, yet only 6% of our homes provide even basic accessibility features.

4.6.3. Dorset Housing “Joint Strategic Needs Assessment”

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

The JSNA²² opens with the statement:

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

This Housing JSNA paper is one of seven reports²³ that aim to understand the health and wellbeing needs of our local population. Key findings include:

- There is a clear link between the quality of housing and health. Housing improvement can be an important mechanism that can lead to health improvement.
- A lack of affordable housing can have severe implications for the physical and mental health of a person as well as the local economy.

¹⁹ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/506503/BR_PDF_AD_M1_2015_with_2016_amendments_V3.pdf

²⁰ http://www.housinglin.org.uk/library/Resources/Housing/Support_materials/accessiblehousing2014-aspire.pdf

²¹ <http://www.habinteg.org.uk/foraccessiblehomes> and <http://www.habinteg.org.uk/toolkit-demographics>

²² <http://www.publichealthdorset.org.uk/understanding/wider-impacts-on-health/housing>

²³ <http://www.publichealthdorset.org.uk/understanding/jsna/>

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

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

4.6.4. Enabling Downsizing

Part of meeting the housing need is to make the best use of the existing housing stock. Ensuring that there is appropriate new housing for those wishing to downsize will play an important role in allowing others to move up the housing ladder thereby making properties available to those entering the housing market. Understanding the perceived and actual barriers to downsizing should be explored. There is a step between the family home and sheltered housing that should be considered and investigated in more detail, providing sheltered housing alone is unlikely to be the solution. The HAPPI principles (refer 4.5.3) address these issues.

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

Summary: Providing for an Ageing Population

Observations:

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

4.7. Community-Led Housing Development

A Community Land Trust, CLT, is a non-profit, community-based organisation run by volunteers that develops housing or other assets to meet identified needs. The assets are owned and controlled by the community and are made permanently affordable. CLTs provide the main platform for community-led housing developments. The Cohousing movement which is often associated with CLTs has specific goals to generate a more sociable way of living while reducing both the costs for residents and the environmental impact. These goals align with government policy²⁴. There is an umbrella organisation

²⁴ *Inter alia*: National Planning Policy Framework, Section 8: Promoting healthy communities.

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/6077/2116950.pdf

for CLTs, the National CLT Network²⁵, and an umbrella organisation for Cohousing, UK Cohousing Network²⁶. These two groups work closely together.

4.7.1. CLTs in the Bridport Area

There are currently three strongly supported CLTs in the Bridport Area; Bridport CLT²⁷, Bridport Cohousing CLT and Symene CLT.

Bridport CLT

The 3.2 acre **Dibden View** site, developed through the Bridport CLT, consists of 54 energy efficient houses on the northern edge of Bridport. They were built with the aid of a government grant. There are 37 homes for rent, and 17 shared ownership. Also included were three partially self-build homes completed through a 'self-finish' programme where people buy a watertight shell, which can be mortgaged, and complete the internal and external works themselves. The local newspaper reported that 1000 people on the social housing register tried to bid for a property on the site²⁸.

Bridport Cohousing CLT

The **Hazelmead** development in Allington Parish is managed by a CLT working with a development partner. The project began in 2009 and planning approval for Phase I was only granted in February 2016 after considerable difficulty by the CLT in navigating the planning system. However, because West Dorset District Council did not have a 5 year land bank, and a local plan in place against which to gauge the planning application, the project was not deemed an 'exception site' and was processed as a standard planning application. After a protracted period requiring considerable effort by the CLT (see [4.7.2 below](#)) planning permission was eventually granted in 2016. The planning officer emphasised that although a standard planning permission was granted the CLT's policy to limit sales and rents to 80% of open market value and for all homes to remain affordable 'in perpetuity' was supported.

The first phase of this development is due to commence in 2019 and will comprise 34 houses (a mix of Affordable Rented with development benefitting from a government grant, private rented, shared ownership and homes for sale) and a "common house", akin to a village hall.

The second phase will likely provide 19 further homes for affordable rent or leasehold purchase.

When commissioned it is expected that Bridport Cohousing will be a demonstration model of cohousing community-led development in West Dorset.

Symene CLT

Symene CLT developed **Edwards Close** in West Allington, which consists of 2 shared ownership and 8 social rented homes.

4.7.2. Cohousing Implementation To Date

The design of a Cohousing development uses a range of principles that encourage social interaction (such as separating car parking from living areas) and take advantage of modern methods of construction and energy generation. Initiatives like these are in transition away from 'traditional' and conventional building methods and Bridport Cohousing's experience has shown that planners tend to be wary of anything new. Networking publicity with all new Community led projects and raising their profile nationally and locally would help to raise awareness of the choices that such projects offer.

The experience of Bridport Cohousing CLT was that when the planning authorities were faced with apparently novel, and thus seemingly non-compliant, cohousing layout and design it became a challenge to obtain planning approval without risk of undermining the development's social goals. Consequent delays have not only slowed the provision of much needed social housing but also incurred unnecessary costs upon the volunteer group.

Furthermore Bridport Cohousing CLT had difficulty with the planning application because, whilst the scheme is intended for Bridport and the surrounding area where the demand for Affordable (Social) Rented Housing is high ([Appendix 2.4.2](#)), the planning authorities objected that there was insufficient

²⁵ <http://www.communitylandtrusts.org.uk>

²⁶ <https://cohousing.org.uk>

²⁷ <http://bridportcohousing.org.uk/>

²⁸ http://www.bridportnews.co.uk/news/8941534.Bridport_1_000_people_chase_just_15_new_homes/

demand from Allington Parish, where the land is sited, to justify the proposed development. Again, addressing this issue came with time and cost implications. It is interesting to note that the 2018 National Planning Policy Framework Section 5: Delivering a Sufficient Supply of Homes, Para 60²⁹ already makes clear that ‘...In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for’.

It follows that the same principle should apply on a neighbouring parish basis.

Based on the experience of the Bridport Cohousing it would clearly be helpful if:

- Dedicated expert support is provided by the Local Authority to community led projects (which invariably draw on many hours of voluntary support) to ensure sympathetic, rapid and efficient processing of applications.
- The planning authorities would make themselves more familiar with the apparent novelty, ethos and processes for cohousing projects, similarly for self-build projects.
- Within the Neighbourhood Plan Area an overall (rather than parish by parish) view is taken as the basis for establishing housing need numbers, type and tenure, as numbers of qualifying participants in individual parishes may not justify a proposed development whereas across the Bridport Area, they may easily do.

4.7.3. Innovative Approaches Elsewhere

An example of a Cohousing project, learning from which could benefit the Bridport area, is the Marmalade Lane scheme in Cambridge³⁰ of 42 homes and a common house. It began in 2013 and homes were occupied in 2018. This project uses sustainable raw materials, passive energy design principles and energy efficient design.

4.7.4. CLT Funding

There is scope for identifying opportunities for local private investment, community share issue and crowd funding to finance local housing schemes, also the utilisation of the Ministry of Housing, Communities and Local Government Community Housing Fund³¹.

Bridport Cohousing CLT sought to build a rolling fund for community groups to use to fund their project development and then repay after an agreed period. This intention did not come to fruition and apart from the government grant for Affordable Rented housing, funds are sourced via private donation.

Cohousing and self-build projects contribute positively to housing affordability. More sites are needed in order for such projects to succeed; therefore, a register of potential sites would be valuable. It is necessary to set out clear delivery mechanisms and seek partnerships with landowners who may have more willingness to become involved with local groups rather than major developers.

Summary: Community-Led Housing Development

It is recommended that Community-Led Housing is given a policy section in the Neighbourhood Plan, as it offers a viable means of providing quantities of much needed affordable housing in a socially responsible way.

²⁹ National Planning Policy Framework
https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/685289/Draft_revised_National_Planning_Policy_Framework.pdf

³⁰ <http://www.cambridge-k1.co.uk>

³¹ <https://www.gov.uk/government/organisations/ministry-of-housing-communities-and-local-government>

5. Initiatives for the Future

This section contains ideas and information gathered in the course of researching the HNA which don't constitute "needs assessment" as such but which, if acted on, could potentially improve the affordability of the NP Area's homes in future. Some of the ideas and principles could potentially become "projects" to be carried out as the Plan period evolves. All would contribute in different ways to fulfilling housing need.

Neighbourhood Plan "Projects" are ideas which could be carried forward as self-contained pieces of work, potentially funded by (for example) CIL receipts from developers. Projects can be lodged within the Neighbourhood Plan so that they are considered by those involved in planning decisions should the opportunity arise.

The following table presents all of the "Projects" arising from within the HNA.

Proposal	Related section
1) Monitor and update the basis for calculation of housing need and preferred new home sizes and tenure, and use this to update the HNA. This should follow each national census, and (as a minimum) at a time mid-way between censuses, setting a 5-year review cycle.	4.3.3
1) Monitor and update the take-up of Self-Build, and use this to update the HNA. This should follow each national census, but need not be more often.	4.5.6
2) Establish a "Specialist Homes for the Elderly" working group to research and implement a scheme to ensure that the neighbourhood area is prepared for the forecast substantial increase in the number of elderly residents.	4.6.1
3) Establish a "downsizing" working group to research and propose a practical way of making it easier for older residents to move into smaller properties, should they wish to.	4.6.4
4) Enable and support Community Land Trust, self-build and other innovative (potential game changer) projects that provide social housing in perpetuity and genuinely affordable housing and relieve the Local Authority of some of the cost and responsibility, by carrying out a study to analyse, assess and report on: <ul style="list-style-type: none"> • The social and sustainability pros and cons of such developments in all their forms. • The types of development judged most suitable for the Bridport Area. • The relative costs of traditional versus alternative developments. • Measures that may assist the passage of planning applications for such developments. 	4.7
5) Initiate studies to investigate "zero-carbon" house designs for application in the Neighbourhood Plan area. Promote the philosophy that developments should be required to minimise running costs by maximising energy efficiency in new homes. Encourage "zero-carbon" house designers to bid for pilot projects with the NP Area.	5.1.8
6) Establish a new Housing Database that captures all aspects of housing need and supply in both the public and private sector to enable greater clarity in identifying and addressing housing need	5.4.1

Proposal	Related section
7) Establish a council run register of all private landlords, their properties and rents charged in the Bridport area with the aim of providing a basis for enforcing the private-rental standards on a par with that of the social housing sector.	5.4.2
8) Increase the supply and affordability, through subsidy, of rented accommodation.	5.4.2
9) Develop the proposal that the local Council must make use of public assets in the form of land it owns within current development boundaries by selling it at peppercorn prices for affordable housing development	5.4.3
10) Prepare and maintain a register of Brownfield sites in the Bridport Area including a statement on the potential for housing development and related challenges associated with developing each location.	5.4.9

5.1. The Need for Novel Approaches

This section describes innovative initiatives with the potential to ease the shortage of affordable homes. Some may already have been applied, in one form or another, within the Neighbourhood Plan area, but all of them would benefit from greater investigation and application.

5.1.1. More Investment in Social Housing

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

5.1.2. Application of Innovative Methods, Design and Thinking

The adoption of innovative approaches to new home development can benefit a range of sustainability issues and should be encouraged.

Legal & General, the well-known insurance provider group, have entered the home provision market and announced that they will set up a factory producing modular, energy-efficient homes: <https://www.landghomes.com/>.

Wimpey changed their design to create a forward-thinking development of almost 600 properties on a former industrial site at Staiths South Bank in the north-east of England. An example of a developer having the courage to re-think. <http://www.bbc.co.uk/news/uk-england-tyne-35873651>

Tÿ Solar Homes in Pembrokeshire have designed and built a small development of wooden houses constructed from locally grown timber, and claim energy bills one-eighth of a traditional house. They will now progress to building a hamlet in partnership with a housing association. <http://westernsolar.org.uk/home/>

Collaboration between Landowner and Lender: In this arrangement a landowner releases a tranche of land for the construction of near-100% Affordable Rented housing, with legal conditions ensuring that the housing remaining at affordable rents in perpetuity. A lender with interest in social housing provision finances the construction of the development in return for receiving the rent (after running costs) as repayment of their finance loan. When repayment is complete (typically 30-40 years), the lender has no further interest and cedes the site back to the landowner.

As this scheme is independent of mainstream building companies and the local authority it is possible to specify "eco-homes" with very small energy bills, and to devise better community facilities than those found on average new housing estates. Just as with an Exception Site, homes can be offered first

to local residents in housing need, with a small minority possibly being available on other types of tenure.

While at present such a partnership must be brokered by concerned individuals there is no reason why local authorities with their experience, resources and contacts, could not carry out the same role to save reliance on public-spirited and determined individuals.

5.1.3. Mutual Home Ownership Schemes

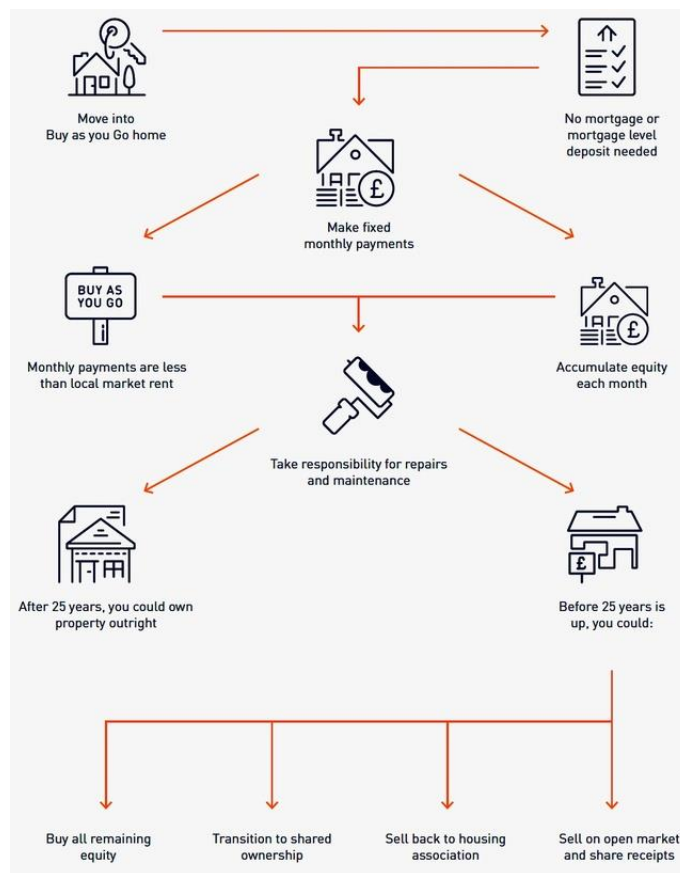
Mutual Home Ownership Schemes (MHOs) represent a viable way for those who cannot afford to buy outright to be able to work towards owning their home whilst living in it.

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

The LILAC³² housing development in Bramley, west of Leeds has been based on an MHO scheme. This development is also ecologically responsible.

5.1.4. ‘Buy as you go’ schemes

Similar to Mutual Home Ownership scheme, The National Housing Federation are promoting a ‘Buy as you go’ scheme. Here the occupant could ultimately sell on the open-market, so the property does not remain affordable in perpetuity, but it could provide access to home ownership to many who could not otherwise afford it.



NATIONAL HOUSING FEDERATION: “BUY AS YOU GO”

5.1.5. Shared Ownership Housing (Co-Ownership)

Shared Ownership (where a portion of the equity remains owned by the developer or their agent or a Housing Association) provides an affordable opportunity for those unable to buy outright but who are

³² www.lilac.coop

in work and can foot some mortgage responsibility. The resident buys a percentage of the property from the housing association and rents the remainder. Shared owners start by owning a percentage of the property, say 40%, and as their finances improve they can buy more of the property.

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

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

Reference is made to the Homes & Communities Agency “Shared and Affordable Homes Programme”³³ which aims to increase the supply of Shared Ownership and other affordable homes in England by March 2021. Local Authorities have the chance to bid for Shared Ownership support.

5.1.6. Availability of Mortgages

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

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

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

5.1.7. Facilitation Services

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

5.1.8. Low Build Cost, Zero or Low Carbon Housing

Cardiff University have built a prototype house³⁴ that exports more power to the grid than it uses, at a cost of £1,000 per m² which they say falls within the normal budget for social housing. The house took just 16 weeks to construct. The designers say it will need to import energy in the winter, but the imports will be trumped by energy exports during summer months.

ZEDfactory³⁵ have a design of “Zero Bills” house which is self-sufficient for energy year round, and is currently proposed for a 96-home development in Newport, Essex³⁶. Their approach is to train local builders to construct the first home(s) when the rest of the site can be completed by ordinary tradesmen. A typical property is expected to take 12 to 16 weeks to complete.

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

³³ <https://www.gov.uk/government/collections/shared-ownership-and-affordable-homes-programme-2016-to-2021-guidance>

³⁴ <http://www.bbc.co.uk/news/science-environment-33544831>

³⁵ <http://www.zerobillshome.com/zerobillshome/>

³⁶ <http://www.essex-ecohousing.com/newport/>

The 2018 draft NPPF encourages this type of development by stating (Para 152):

Local planning authorities should support community-led initiatives for renewable and low carbon energy, including developments outside areas identified in local or strategic plans that are being taken forward through neighbourhood planning.

5.1.9. Rural Developments on Smallholdings

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

5.2. Review the Strategic Housing Market Assessment

The SHMA is a 2014 consultants' report commissioned by the Local Authority to provide an "objectively assessed need" for the housing numbers in the adopted Local Plan. Although the SHMA method is not to be used in future to calculate housing need (a new method having supplanted it for the 2018 draft Local Plan – see [Appendix 3.5.2](#) - nonetheless the housing numbers it recommends have determined housing policies currently in force at the time of compiling this HNA and so it remains relevant.

The logic and results of the approach the SHMA took have been criticised, notably by CPRE, as unnecessarily burdening the area with an inflated number of new homes.

The 2014 SHMA recommended 775 dwellings per year across the West Dorset, Weymouth & Portland districts. As part of preparation for the 2018 draft Local Plan the SHMA was reviewed³⁷ by its original authors who substantially reduced the recommended number to 586 dwellings per year.

Recommendation: Should a SHMA approach remain relevant in future, a fresh look should be taken into the assumptions it makes and an assessment made of the true housing need in local communities, so that the results are beyond criticism.

5.3. New Homes Outside Development Boundaries

Chapter 3 of the Local Plan in essence describes how new development should be distributed to try and provide balanced communities. Pertinent to the HNA is that part of Policy SUS2 "Distribution Of Development" (2018 draft revision "Spatial Strategy") which says that outside of defined Development Boundaries development will be strictly controlled, but gives a list of exceptions which include "Affordable Housing", and "Open market housing through the re-use of existing rural buildings". These categories are expanded in Policy SUS3 "Adaptation and Re-Use of Buildings Outside Defined Development Boundaries".

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

5.4. Bridport Local Area Partnership, BLAP

BLAP produced a report in April 2012 entitled "The Future of Affordable Housing in the Bridport Area", which they confirmed in February 2019 that they continue to endorse. This comprehensive report confirms the findings of this HNA and provides additional recommendations especially in the area of availability of land and extension of the Defined Development Boundary.

The report notes:

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

³⁷ <https://www.dorsetforyou.gov.uk/planning-buildings-land/planning-policy/west-dorset-and-weymouth-portland/local-plan-review/pdf/evidence/west-dorset-weymouth-portland-objectively-assessed-housing-need-latest-evidence-technical-note.pdf>

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

5.4.1. Monitoring

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

5.4.2. Types of Tenure

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

WDDC should recognise that the Government's definition of 'Affordable Housing' is a serious misnomer and can only be afforded by better-off people living in the area.

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

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

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

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

5.4.3. Policies to increase supply of genuinely affordable housing:

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

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

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

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

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

5.4.4. Extending Development Boundaries

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

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

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

5.4.5. Exception sites and Community solutions

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

5.4.6. Sustainable provision of housing in villages

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

5.4.7. Other policy issues

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

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

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

The Council should make full use of its powers to bring empty properties into use and we favour moving as many of these properties as possible into Housing Association stock.

5.4.8. Sale of housing association homes

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

However BLAP notes that where the supply of residential land is scarce, the replacement housing is unlikely to serve the same local need, and so such sales should be avoided wherever possible. In order to not lose properties from and indeed to maximise the increase in the pool of affordable housing, BLAP believes that the Council should use all opportunities, such as those presented by Community Land Trusts, to lock in subsidy for future generations.

5.4.9. Land Costs

Further to BLAP's observations concerning land costs Shelter³⁸, an organisation that helps those with bad housing or homelessness, made the following analysis of land cost issues.

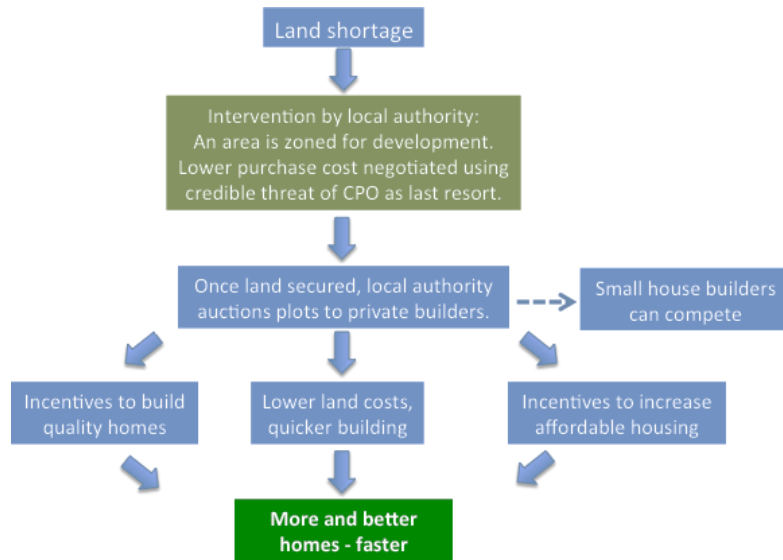
The current private house building market is invariably unable to fully meet the need for more homes. There are a number of reasons for this but at the heart is the high cost of land. Land is inherently scarce thus developers compete with each other to pay over the odds for it (usually pricing smaller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

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

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

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

³⁸ http://england.shelter.org.uk/our_work



ADDRESSING HIGH LAND COSTS – SHELTER’S MODEL

The wording used for this proposal has deviated from that used by BLAP but the principle is the same. The Neighbourhood Plan Housing Working Group also notes that disused industrial (brownfield) sites can sometimes provide a source of land for home building at reduced cost.

Appendices

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

APPENDIX 1 INFLUENCE OF THE LOCAL PLAN ON HOUSING

- Appendix 1.1 Background
- Appendix 1.2 Local Plan, Adopted and Future

APPENDIX 2 PRIMARY EVIDENCE FROM ORIGINAL SURVEYS

- Appendix 2.1 Estate Agents Survey
- Appendix 2.2 Open-Market Sold Prices
- Appendix 2.3 Private Sector Rented Prices
- Appendix 2.4 Affordable & Social Rented Housing
- Appendix 2.5 Employee & Employer Survey
- Appendix 2.6 Builders and Developers Survey
- Appendix 2.7 Primary Residence Restriction Survey
- Appendix 2.8 Study of Elderly Residents' Requirements

APPENDIX 3 SECONDARY EVIDENCE FROM PUBLIC DOMAIN

- Appendix 3.1 Population - Numbers and Age
- Appendix 3.2 Population - Wealth Distribution
- Appendix 3.3 Housing Affordability
- Appendix 3.4 Linkage of Health to Housing
- Appendix 3.5 Housing Numbers
- Appendix 3.6 Demand for Housing to suit Special Needs
- Appendix 3.7 Household Composition
- Appendix 3.8 Housing Tenure
- Appendix 3.9 Types and Sizes of New Housing
- Appendix 3.10 Second Homes and Holiday Homes

APPENDIX 4 GLOSSARY OF TERMS

- Appendix 4.1 General
- Appendix 4.2 Housing Types
- Appendix 4.3 The May 2016 Housing and Planning Act
- Appendix 4.4 NPPF Terminology Differences

APPENDIX 5 DOCUMENT CHANGE HISTORY

Appendix 1 Influence of the Local Plan on Housing

Appendix 1.1 Background

This section summarises key aspects of the Local Plan relevant to housing that have particular bearing on this HNA. Neighbourhood development plans should be prepared to positively contribute to the Local Plan's vision and strategic priorities; to reflect its strategic approach; and be in general conformity with its strategic policies³⁹.

The Local Plan sets out the housing and employment land requirements for West Dorset, Weymouth and Portland. It includes visions and strategic objectives and a detailed policy framework towards achieving them. The West Dorset, Weymouth and Portland Local Plan 2011-2031 was adopted in October 2015. At time of compiling this HNA in February 2019 that version is under review and the Local Authority expect the new one, which covers up to 2036, to be adopted later in the year.

The purpose of the Local Plan Review is to allow for additional housing and commercial growth up to 2036 and find sites that can accommodate that growth, it also take the opportunity to review policies in response to changes in national policy and adapt the existing adopted policy where necessary. The revision of the NPPF at the end of 2018 is addressed in the Local Plan Review.

Whilst the Local Plan Review has not yet been adopted WDDC have indicated that the proposed policy changes and strategic housing allocations will not alter significantly and, given that it takes account of the new 2018 NPPF, the Local Plan Review is taken fully into account here.

Expected changes to Housing policies are described below.

Within the Local Plan Review, some options rely on Neighbourhood Plans to supplement (if appropriate) policies that were otherwise not considered suitable for blanket application across West Dorset, Weymouth and Portland. These are highlighted in [Appendix 1.2.4](#).

Changes in strategic housing allocations and implications with respect to the Neighbourhood Plan approach to allocation of land are covered in [Appendix 1.2.5](#).

Appendix 1.2 Local Plan, Adopted and Future

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

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

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

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

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

Appendix 1.2.1 Key Points of Adopted Local Plan relating to this HNA

The following points are noted and summarised, and all are reflected in the 2018 draft Local Plan.

Chapter 1: Introduction: provides the visions, strategies and issues common to the whole of West Dorset.

Significant emphasis is given to issues of

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

Chapter 3: Sustainable Development: Pertinent to the HNA is that part of Policy SUS2 DISTRIBUTION OF DEVELOPMENT which says that outside of defined Development Boundaries development shall be strictly controlled, but gives a list of exceptions which include "Affordable housing".

³⁹ Refer draft Revised Local Plan Review policy SUS4 and adopted 2015 Local Plan SUS5.

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

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

It is also noted that:

- There are large numbers on the housing register
- House price to wage ratio is significantly higher than national and regional comparisons.
- Intermediate affordable housing enhances mixed communities and economic viability.
- Both current and future needs will be taken into account in determining the right mix.
- Disabled peoples' house requirements may be met through adaptation of some housing.

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

Affordable Housing Exception Sites

There must be a clear need from a local community, which cannot otherwise be met.

- Future occupancy will be prioritised for people with a local connection.
- Market housing cross-subsidy on exception sites could be permitted if it is proved necessary, usually for the scheme to be viable.

Open Market Housing Mix

- A variety of housing sizes is necessary to meet local needs and create mixed communities.
- The Strategic Housing Market Assessment which provides evidence for the 2015 Local Plan indicates a greater need for two and three bedroom homes. This will vary according to location and may change over time.

Houses in Multiple Occupation

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

Appendix 1.2.2 Local Plan Vision for Bridport

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

Included in the Adopted Local Plan's Vision for 2031 is that Bridport will:

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

The 2018 draft Local Plan adds:

- recognising the key features that make Bridport special (rope and net legacy...)
- be a low impact sustainable town (local produce, sustainable tourism, alternatives to cars).

Appendix 1.2.3 Housing Critical Changes in the Draft 2018 Local Plan.

The table below highlights changes to the adopted Local Plan contained in the 2018 Local Plan Review.

Policy in Local Plan Review (LPR)	Changes from Adopted Local Plan (ALP)
<p>HOUS1. AFFORDABLE HOUSING</p> <p>i) Housing on major sites (including sites providing 10 or more net additional dwellings) will contribute to the provision of affordable housing. <i>In ‘designated rural areas’ on a development of 6 to 9 net additional dwellings, financial contributions towards the provision of affordable housing will be sought.</i></p> <p>ii) Such developments should contribute to the provision of affordable housing in the following proportions:</p> <ul style="list-style-type: none"> • 25% of the total number of dwellings on Portland; • 35% of the total number of dwellings in Weymouth and West Dorset. <p>iii) In most cases, where one or more affordable homes are being provided, these should be provided on the open market site. Financial contributions towards the provision of affordable housing will be required for any shortfall that cannot be delivered on the site.</p> <p>iv) Applicants seeking to justify a lower level of affordable housing provision will be expected to provide an assessment of viability, which should <i>adopt an ‘open book’ approach and take account of grant funding or any other subsidy</i>. A lower level of provision will only be permitted if: the assessment shows that it is not economically viable to make the minimum level of provision being sought; and there are good reasons to bring the development forward.</p> <p>v) Within any affordable housing provision, a minimum of 70% affordable rental products and a maximum of 30% affordable home ownership products will be sought, unless identified local needs indicate that alternative provision would be appropriate. <i>On major sites (including sites of 10 or more dwellings), at least 10% of all new homes will be required to be affordable home ownership products.</i></p> <p>vi) The type, size and mix of affordable housing on a development site should help to address the identified and prioritised affordable housing needs in the local area, resulting in a balanced community of housing and / or flats that are ‘tenure blind’.</p> <p>vii) Where there is an identified local need for specially designed affordable housing to cater for people with disabilities with particular needs, or affordable housing that can be easily adapted to meet a variety of such needs, developments should prioritise provision of this accommodation.</p>	<p>Clause i) and ii) are combined in the ALP.</p> <p>The phrase ‘The level of affordable housing required reflects the viability of development land’ was included but is now deleted.</p> <p>The reference to ‘Designated Rural Areas’, of which Bridport is one, has been added.</p> <p>No significant change from the ALP.</p> <p>The phrase ‘adopt an ‘open book’ approach and take account of grant funding or any other subsidy’ has been added in the Local Plan Review.</p> <p>The phrase ‘On major sites (including sites of 10 or more dwellings), at least 10% of all new homes will be required to be affordable home ownership products’ has been added. [To reflect NPPF 2018]</p> <p>The Local Plan Review has simplified this clause but essentially has not changed the policy aims.</p> <p>No change from the ALP.</p>

Policy in Local Plan Review (LPR)	Changes from Adopted Local Plan (ALP)
<p>HOUS2. AFFORDABLE HOUSING EXCEPTION SITES</p> <p>i) An affordable housing exception scheme will be permitted if:</p> <ul style="list-style-type: none"> • <i>it is located on a small-scale site adjoining a settlement;</i> • the proposal is capable of meeting an identified local need for affordable housing within the town, local parish or group of parishes where the scheme is located, which cannot otherwise be met; • the character, scale and design of the scheme is appropriate to the location; and • there are secure arrangements to ensure that the benefits of affordable housing will be enjoyed by subsequent as well as initial occupiers. <p>ii) Small numbers of market homes may be included on an affordable housing exception scheme, but only where this is permitted under a policy in an adopted neighbourhood development plan.</p>	<p>The first bullet point has been added to Clause i)</p> <p>Clause ii) is new. It is not in the ALP.</p>
<p>HOUS8. SELF-BUILD AND CUSTOM-BUILD HOUSING</p> <p>i) Self-build and custom-build housing schemes may be permitted on sites within defined development boundaries (DDBs) or on strategic housing allocations.</p> <p>ii) Outside DDBs self build and custom house building schemes may be permitted:</p> <ul style="list-style-type: none"> • on a affordable housing exception site, in accordance with Policy HOUS2; • through the replacement of an existing dwelling, in accordance with Policy HOUS6; • through the subdivision of an existing home, in accordance with Policy HOUS6; or • as a rural workers’ dwelling, in accordance with Policy HOUS7. <p>iii) A scheme for more than 5 self-build or custom-build dwellings on any site should be developed in accordance with an agreed design code.</p> <p>iv) Sites may be allocated for 100% (or a high proportion of) self-build and / or custom-build housing plots, through a policy in an adopted neighbourhood development plan.</p>	<p>This policy is new. It is not in the ALP.</p>

Appendix 1.2.4 2018 Draft Local Plan Options relevant to this HNA.

The table below highlights key option considerations contained in the “Local Plan Review Preferred Options”⁴⁰ document.

Extract from the Local Plan Review	Comment
<p>(7.1.8) Policy HOUS2 Affordable Housing Exception Sites</p> <p>The following reasonable alternatives for the cross-subsidy of affordable housing on exception sites were identified:</p> <ul style="list-style-type: none"> • Allow market homes to cross-subsidise the provision of affordable housing on exception sites; or • Do not allow market homes to cross-subsidise the provision of affordable housing on exception sites <p>The option taken is:</p> <p>Policy HOUS2 does not allow market housing to cross-subsidise the provision of affordable housing on exception sites, <i>unless the local community has adopted a neighbourhood development plan which includes a policy to the contrary</i>. This approach has been taken to ensure that the availability of exception sites for affordable housing is not undermined by land owners being unwilling to release the sites for development, which would reduce the provision of affordable housing.</p>	<p>This HNA recommends a policy that allows cross-subsidy with conditions. (Refer 4.1.9 above)</p>
<p>4.1.12 Accessibility and Adaptable Housing Design Policies:</p> <p>The following three reasonable alternatives were evaluated with respect to:</p> <ul style="list-style-type: none"> • Apply the Accessibility and Adaptable Housing standard; • Apply the Accessibility and Adaptable Housing standard but only in those areas suitable for people with reduced mobility; and • Do not apply the Accessibility and Adaptable Housing standard. <p>The option taken is:</p> <p>The Accessibility and Adaptable Housing Standard has not been included in the design policies at this stage due to the lack of evidence regarding the potential impacts of implementing this standard. However, having considered the consultation responses at the Issues and Options stage of the Local Plan Review, further evidence will be commissioned before the submission stage of the Local Plan Review to determine whether or not to apply the standard.</p>	<p>This aspect is addressed in 4.6 above.</p>
<p>4.1.14 Wheelchair Accessible Housing Design Policies</p> <p>The following three reasonable alternatives were evaluated with respect to:</p> <ul style="list-style-type: none"> • To apply the Wheelchair Accessible Housing standard (applying to all housing where the local authority nominates someone to live in the house); • To provide a proportion of Wheelchair Accessible Housing (applying to all housing where the local authority nominates someone to live in the house) with new development; and • Do not apply the Wheelchair Accessible Housing standard. <p>The option taken is:</p> <p>It was considered that the adaptation of existing properties for wheelchair users is sufficient to meet the demand for Wheelchair Accessible Housing Standard. Also, policy HOUS1 requires developers to prioritise the provision of affordable housing to cater for disabled people with particular needs.</p>	

⁴⁰ <https://www.dorsetforyou.gov.uk/planning-buildings-land/planning-policy/west-dorset-and-weymouth-portland/local-plan-review/pdf/20180802-lpr-preferred-options-main-document-final.pdf>

Extract from the Local Plan Review	Comment
<p>4.1.15 Modular Housing Design Policies</p> <p>The following reasonable alternatives were evaluated with respect to modular housing:</p> <ul style="list-style-type: none"> • To encourage modular housing; or • Not to encourage modular housing <p>There is no specific policy encouraging modular housing as the Local Plan Review intends to deliver a wide choice of homes to meet the needs of present and future generations. Modular housing is therefore considered the same as other dwelling types and subject to the same policy framework. Policy ENV14 provides guidance on the design requirements for (sic) in order to assist with providing a wide choice of homes and supply housing to meet the needs of present and future generations.</p>	<p>The use of the term 'modular Housing' is viewed as limited.</p> <p>This HNA supports the broader application of innovative 'modern methods of construction' as a means of achieving lower cost housing of any type.</p> <p>Refer 5.1.8 above.</p>

Appendix 1.2.5 Housing Allocation changes, 2015 to 2018 draft Local Plan.

The table below highlights changes to the adopted Local Plan contained in the Local Plan Review.

LOCATION	HOUSING SUPPLY	APPROXIMATE PHASING				EMPLOY LAND	STRATEGIC ALLOCATION	POLICY REF
		2011-16	2016-21	2021-26	2026-31			
Bridport								
Vearse Farm	760		↕	↕	↕	✓	✓	BRID1
Land off Skilling Hill Road	40				↕			BRID2
Land east of Bredy Vet's Centre	40	↕				--		BRID3
St Michael's Trading Estate	105	↕				(retain)		BRID5

HOUSING ALLOCATION AS SHOWN IN THE ADOPTED LOCAL PLAN 2015

LOCATION	HOUSING SUPPLY	APPROXIMATE PHASING				EMPLOY MENT LAND	STRATEGIC ALLOCATION	POLICY REF.
		2016-21	2021-26	2026-31	2031-36			
Bridport								
Vearse Farm	930	↕	↕	↕	↕	✓	✓	BRID2
Land East of Bredy Vet's Centre	40	↕				--	--	BRID3
St Michael's Trading Estate	91	↕				(retain)	✓	BRID4

HOUSING ALLOCATION AS SHOWN IN THE 2018 LOCAL PLAN REVIEW

The strategic allocation increase of 116 homes, from 945 to 1,061, means that the overall allocation, when combined with other ways of providing new houses, exceeds the number required to meet overall housing need in the NP area (refer to [Appendix 3.5.2](#)). This means that there is no necessity to identify and allocate new development sites within the Neighbourhood Plan.

The total allocation in the local Plan Review of 1,645 has yet to be confirmed but, apart from a slight reduction for St. Michael's Trading Estate it is not expected to change, certainly not sufficiently to change the over-allocation situation. This means that there is no necessity to identify and allocate new development sites within the Neighbourhood Plan.

Appendix 2 Primary Evidence from original surveys

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

Appendix 2.1 Estate Agents Survey

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

Appendix 2.1.1 Demand for Housing

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

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

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

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

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

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

Appendix 2.1.2 Lower Cost Housing Shortage

Lower cost dwellings are in short supply due to low levels of new house building (refer [Appendix 3.4 below](#)). It was noted that ex local authority houses have restrictive covenants that deter banks from giving mortgages. Section S2⁴¹ (Law of Property (Miscellaneous Provisions) Act 1989) also gives rise to difficulties obtaining mortgages.

Appendix 2.1.3 Other Observations Made

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

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

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

⁴¹ <http://www.legislation.gov.uk/ukpga/1989/34/section/2>

Summary of Key Findings – Estate Agents

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

Appendix 2.2 Open-Market Sold Prices

Analysis of Land Registry data carried out in 2016 for the HNA shows the average prices which property sold for within the NP area in 2015, and the increase of those prices from 2012.

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

Source: Land Registry

AVERAGE PROPERTY SOLD PRICES AND PRICE INCREASES FOR THE NP AREA

The biggest percentage increase over 2012-15 is for flats and maisonettes indicating the competitive demand for lower priced property and, possibly reflecting that many sales are for 'buy-to-let'. However, what is important is the extent to which houses at these ever increasing prices can be afforded by the local population wishing to buy. Neither HM Land Registry nor estate agents release information on home buyers, but it is generally accepted that a typical Bridport Area home buyer will be a recent arrival into the area who is able to buy here relatively easily.

The upward rate of rise of property continues to outstrip inflation and therefore household income. The estate agents' marketing service Rightmove noted in its Bridport house price report for 2018⁴² that:

"Most of the sales in Bridport over the past year were detached properties which on average sold for £396,073. Terraced properties had an average sold price of £243,303 and flats averaged at £171,388. ... In the past year house prices in Bridport were 7% up on the year before and 13% up on 2016 when they averaged at £264,334."

⁴² <https://www.rightmove.co.uk/house-prices/detail.html?originalIncode=&outcode=&incode=&country=england&locationIdentifier=REGION^214&>

This rate of price growth makes it ever less easy for residents who do not already own property, or inherit it, to get onto the home ownership ladder.

Summary of Key Findings – Open-Market Sold Prices

- A. Over the years 2012-15 sale prices for flats & maisonettes increasing 7.8%, and in 2018 the average for all houses rose by 7% in a single year. This indicates the competitive demand, possibly exacerbated by ‘buy-to-let’, second home and holiday let purchases.
- B. Local residents who are not already home owners face ever-increasing difficulty in becoming one.

Appendix 2.3 Private Sector Rented Prices

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

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

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

AVERAGE PROPERTY RENTS IN NP AREA, 2014 – 2016

A snapshot survey in February 2019 of available private sector rented properties via Home.co.uk produced results which were broadly in line, except that 2 bedroom properties had become more expensive (sample of 8).

Home Rental Price Survey 2019					
	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
No of Properties	5	8	2	1	0
Median Rent	£550	£709	£798	£1,200	

Source: “Home.co.uk” rented property search

SNAPSHOT OF PROPERTY RENTS IN NP AREA, 2019

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

Appendix 2.4 Affordable & Social Rented Housing

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

Appendix 2.4.1 Capacity

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

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

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

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

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

Appendix 2.4.2 Demand

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

Housing Waiting List for Bridport Area			
Property Type	Stock (occupied) January 2016	Waiting February 2019	Remarks
1 bedroom	130	180 singles 55 couples	These figures reflect the numbers registered as approved applicants for Social Housing. Qualifying rules exclude those who rent privately but would prefer Social Rented.
2 bedroom	388	109	
3 bedroom	246	59	
4 bedroom	17	8	
4-5 bedroom		2	
Totals:	781	413	

SOCIAL HOUSING STOCK - DEMAND AND SHORTFALL (SOURCE: WDDC, FEBRUARY 2019)

The number of households living in substandard conditions, as recorded by the SHMA, is a depressing fact of life in the Neighbourhood Plan area. The available figures in the following table are for West Dorset which can be scaled by 14.5% to apply to the NP Area. While the numbers have since been updated, the description and proportion of the “elements” continues to be useful and relevant.

Extract from SHMA Table 5.1: Households who lack their own housing or live in unsuitable housing in West Dorset			
Element	Source	Number	Proportion
Homeless households	The Council's housing register as of June 2014.	137	9%
Households in temporary accommodation	Section E6 of the Council's P1(E) return for 1st quarter of 2014 showing the number of homeless households accommodated in temporary accommodation by the authority at the end of the quarter.	0	0
Overcrowded households	2011 Census modelled to 2014, using 3-year average change from previous 10 years applied to the 2011 Census figures for overcrowding in each tenure.	919	59%
Concealed households*	The Council's housing register as of June 2014, excluding overcrowded households accounted for above	316	20%
Other groups	The Council's housing register as of June 2014. Only households that are on the register due to a category of unsuitable housing are included.	190	12%
* A "concealed" household is defined as a couple or single parent family, living in a multi-family household.			

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

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

WAITING TIMES FOR SOCIAL HOUSING (SOURCE: HOUSING ASSOCIATIONS)

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

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

It is the view of one Housing Association that the 2016 Housing Bill will reduce the availability of houses and rentals (the amount of additional new Social Housing available in the future being dependent on whether building low-cost housing is attractive to building contractors as well as land availability). The Housing Bill also contains the provision of right to buy for Housing Association tenants, which may also reduce stock.

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

Appendix 2.4.3 Meeting the Cost

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

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

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

Summary of Key Findings – Social Rented Housing

- A. In February 2019 there was a shortfall of social rented homes of at least 413 (there are only 781 social homes in total) in the Bridport area.
- B. Many households in the NP Area live in unsuitable accommodation. This is of high concern and evidence here should influence housing policies of a Neighbourhood Plan.
- C. Rented housing cost £28.8M of public funds in West Dorset for 2015-16, £9.3M of it going to private landlords to house tenants for whom there was no social rented property.

Appendix 2.5 Employee & Employer Survey

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

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

Gore Cross, St. Andrews Road and Dreadnought business parks	
Number of completed questionnaires	18
Q1. Total workforce (on combined three sites)	196
Q2. Who lives in or near Bridport or Bradpole?	146
Q3. Who would move nearer if local property were cheaper?	24
Q4. Who lives further away (e.g.. 30 minutes) out of choice?	33 <i>(note)</i>
Q5. Does the business have trouble attracting new staff because they can't afford to rent or buy anywhere suitable to live?	No, with 1 exception
Q6. Does the business experience problems because staff living remotely have difficulty getting to work ?	No, with 3 exceptions

Business premises in South and West Street(s), Bridport	
Number of completed questionnaires	14
Q1. Total workforce (on combined premises)	164
Q2. Who lives in or near Bridport or Bradpole?	103
Q3. Who would move nearer if local property were cheaper?	4
Q4. Who lives further away (e.g.. 30 minutes) out of choice?	57
Q5. Does the business have trouble attracting new staff because they can't afford to rent or buy anywhere suitable to live?	No, with no exceptions
Q6. Does the business experience problems because staff living remotely have difficulty getting to work?	No, with 2 exceptions
Q.7 Do you have any particular concerns regarding housing in the Bridport Area - whether to buy or rent - which you would like to be considered when compiling the our study [HNA]? A. In the main, comments made reflected <ul style="list-style-type: none"> • The difficulty in obtaining housing, due to excessive pricing (supposed due to holiday lets/2nd homes) • Difficulty finding anywhere with affordable rent 	
<i>(note)</i> One response indicated that five employees lived in Beaminster and two in Charmouth.	

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

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

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

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

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

"The housing market needs to be 'affordable' for local young people to have viable careers and long-term futures in the area".

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

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

Summary of Key Findings – Employer & Employee Survey

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

Appendix 2.6 Builders and Developers Survey

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

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

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

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

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

Affordable housing: A local business was aware of the need to train and retain young people who would remain local while starting and raising a family, but it was difficult as they were priced out of the market. 40% of their business came from Housing Associations and it was an intentional bias due to the perceived importance of providing socially useful housing. A large local builder found that social housing providers often bid too low for them to viably accept the business, and the relatively low value cannot always be matched by a low price paid for land. There are cash flow advantages in dealing with Housing Associations which make them popular clients.

Appendix 2.7 Primary Residence Restriction Survey

Bridport Business Chamber conducted a brief survey in December 2018 to explore the attitudes of local businesses to the possible restriction of new homes to be used as primary residences (i.e. the occupants’ main homes). The survey was presented as two multiple choice questions, with respondents optionally able to explain their answers.

The question was presented, after preamble, as follows:

1. 24% of house sales in West Dorset in 2017-2018 were as the buyers' second (or more) property. If it became a rule that from now on all new homes built in the Bridport neighbourhood plan area had to be used as principal residences, would that affect your business?

- a) it would benefit my business, there would more permanent residents.
- b) there would be little or no effect, my business could adapt if necessary.
- c) it would harm my business.

2. Are you concerned that while local people - especially the younger generation - struggle to find an affordable home, more than 10% of homes across the whole Bridport neighbourhood plan area are now second or holiday homes for people who don't live here?

- a) I would support a policy to restrict new homes to be used only as primary residences, for the long term good of the area.
- b) I can see it's not ideal, and the Bridport area needs its young people to stay, but restricting use of new homes is not appropriate.
- c) Visitors and weekenders bring income to the area, on balance it's a positive thing that there are so many second and holiday homes.

Summary of responses:

Q1: Opinion is more or less equally divided between whether a Primary Residence policy would improve or harm the prospects of the respondents' businesses.

Q2: While half of respondents supported restricting second homes for the good of the area, the others (for various reasons) thought it would be an inappropriate method to use. Three of the latter group suggested, as an alternative, allocating land for more affordable housing instead – however allocating new sites was ruled out by a Neighbourhood Plan working group long ago after a thorough survey, due to lack of eligible sites, rendering this suggestion impractical.

Conclusion:

There is no clear direction from this survey. The only conclusion possible is that, on average, the Neighbourhood Plan area's business community is neutral about the introduction of a Primary Residence policy.

Appendix 2.8 Study of Elderly Residents' Requirements

A study was commissioned by Bridport Town Council from consultants AECOM to examine this area. Their report "Specialist Housing for the Elderly", delivered in March 2019, forms part of the evidence backing this HNA. This Appendix contains selected parts of it for ease of reference.

The report examined available data to arrive at a projection for the number of people aged 75+ in Bridport, their likely housing needs and type of any supervision which might be appropriate. In calculating the numbers AECOM proposed a "Tenure-led" model, and compared it with the commonly used "Housing LIN" (Learning and Innovation Network) system for reference.

Their key findings are summarised in the tables below, extracted from the report.

First the distribution of type of tenure was established.

Owned	<i>Owned outright</i>	<i>Owned with a mortgage/loan or Shared ownership</i>	All Rented	<i>Social rented</i>	<i>Private rented</i>	<i>Living rent free</i>
80%	60%	20%	20%	11%	8%	1%

TABLE 1: TENURE OF HOUSEHOLDS AGED 55-75 IN WEST DORSET, 2011

Then the expected size of the elderly population by 2036 was calculated, drawing on ONS projections.

	2011		2036	
	Bridport (Census)	West Dorset (Census)	West Dorset Projection (ONS SNPP 2014)	Bridport Area Projection (AECOM Calculation)
All ages	8,332 (8.4% of the district total)	99,264	110,264	9,262
75+	1,198 (9.1% of the district total)	13,177	23,898	2,010 (21.7% of the projected Bridport Area population in 2036)

TABLE 2: PROJECTIONS OF ELDERLY POPULATION IN BRIDPORT AREA

The results of these two tables could then be combined to estimate the future number and split of tenure which will be needed.

Owned	Owned outright	Owned with a mortgage/loan or Shared ownership	All Rented			
				Social rented	Private rented	Living rent free
1,608	1,206	402	402	221	161	20

TABLE 3: PROJECTED TENURE OF HOUSEHOLDS AGED 75+ IN BRIDPORT AREA TO 2036

Next, an estimate of the likely personal care requirements of elderly residents was estimated, with reference to the current distribution of wellbeing (measured as “mobility”) in residents of 65+ in the Bridport Area as recorded by the 2011 Census.

Tenure	Mobility						
	All categories: Long-term health problem	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories: Tenure	2,007	484	24%	569	28%	954	48%
Owned or shared ownership: Total	1,534	316	21%	417	27%	801	52%
<i>Owned outright</i>	1,378	282	20%	380	28%	716	52%
<i>Owned with a mortgage or loan or shared ownership</i>	156	34	22%	37	24%	85	54%
Rented or living rent free: Total	473	168	36%	152	32%	153	32%
<i>Social rented</i>	335	132	39%	111	33%	92	27%
<i>Private rented or living rent free</i>	138	36	26%	41	30%	61	44%

TABLE 4: TENURE AND MOBILITY LIMITATIONS OF THOSE AGED 65+ IN BRIDPORT AREA

This mobility information could then be combined with the tenure and quantity derived above to produce a matrix of the type of tenure and care expected to be needed by 2036.

	Affordable	Open Market	Total
Housing with care (e.g. “extra care”)	402*36% = 145	1,206*21% = 253	398
Adaptations, sheltered, or retirement living	402*32% = 129	1,206*27% = 326	455
Total	274	579	853

TABLE 5: AECOM ESTIMATE OF SPECIALIST HOUSING NEED IN BRIDPORT AREA TO 2036

The definitions of the type of care were drawn from the Glossary section of housingcare.org, a service of the Elderly Accommodation Counsel (*sic*).

These figures are taken forward as the recommendations for the number and type of homes best suited to the Bridport Area, as they have been calculated using neighbourhood-specific data.

AECOM also advise that the figures using the standardised Housing LIN system should be considered, for reference. These provide a much lower result.

	Affordable	Open Market	Total
Housing with care (e.g. "extra care")	62	80	142
Adaptations, sheltered, or retirement living	121	241	362
Total	183	321	504

TABLE 7: HOUSING LIN ESTIMATE OF SPECIALIST HOUSING NEED IN BRIDPORT AREA TO 2036

Appendix 3 Secondary Evidence from public domain

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

Appendix 3.1 Population - Numbers and Age

The Local Authority’s November 2018 estimate of the population of the NP Area, by parish, is drawn from mid-2014 data.

Parish	Population
Allington	943
Bothenhampton & Walditch	2,104
Bradpole	2,330
Bridport	8,284
Symondsburry	1,009
Neighbourhood Plan Area	14,670

This represents 8.8% of the population of the whole Local Plan area (West Dorset, Weymouth & Portland) and 14.5% of the West Dorset district.

The headline statistic is that today people aged 65 and over make up 32% in the Bridport area whilst England & Wales average is 18% - that’s 1.8 times more people of “retirement age” than normal. The “Area Profile For Bridport”⁴³ from Dorset Statistics (2016) provides a population breakdown for the Bridport Area and compares it with wider areas.

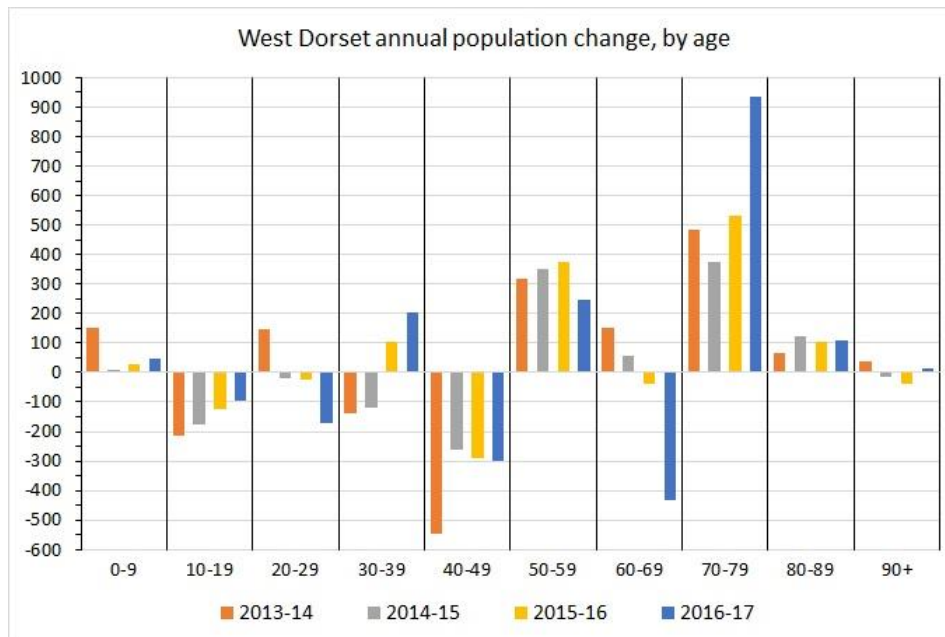
Age band	Bridport Area (no. of people)	Bridport Area (proportion)	West Dorset	All Dorset	England & Wales
0-15 years	2,046	14.4%	15.5%	15.9%	19.1%
16-64 years	7,583	53.5%	54.3%	55.5%	62.8%
65+ years	4,546	32.1%	30.2%	28.7%	18.2%
ALL AGES	14,175				

AGE SPLIT OF BRIDPORT AREA’S POPULATION, COMPARED WITH WIDER AREA

This breakdown shows clearly the bias of the population towards older residents which Dorset, and the Bridport Area in particular, exhibits compared with the rest of England and Wales. An extract from ONS data published in 2017 listing population change by age and local authority⁴⁴ shows the annual change in West Dorset, demonstrating yearly growth in people in their 50s and 70s and loss of people in their teens and 40s. This is shown graphically in the following chart which compares annual changes in age bands of the population from 2013 to 2017.

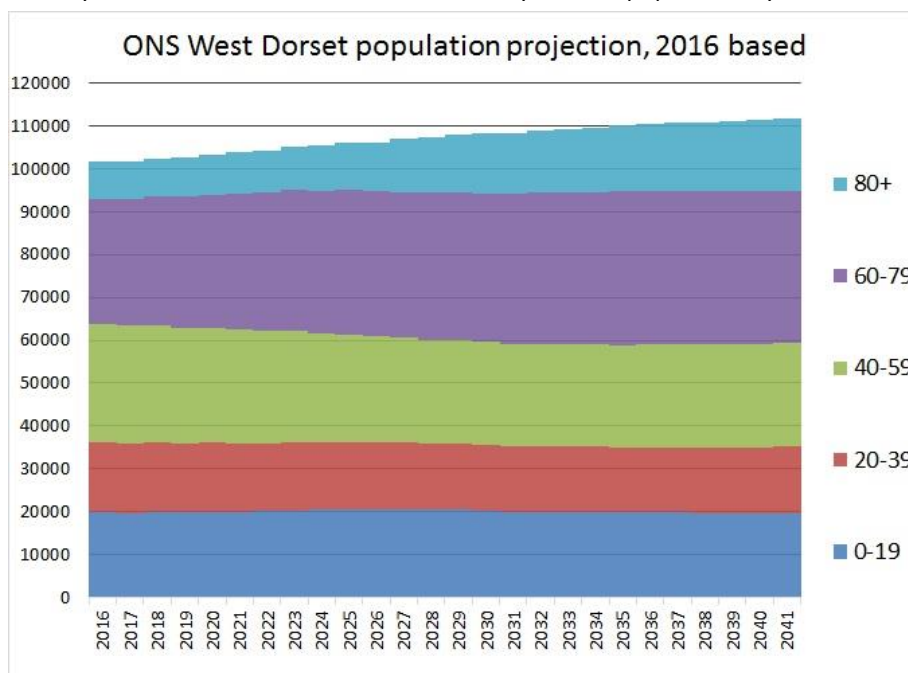
⁴³ <https://apps.geowessex.com/stats/AreaProfiles/Town/bridport>

⁴⁴ <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/populationestimatesforukenglandandwalescotlandandnorthernireland>



ANNUAL WEST DORSET POPULATION CHANGES BY AGE GROUP, 2013-17

The projected longer-term population change by 20-years age bands in West Dorset is shown graphically below, derived from ONS figures published May 2018⁴⁵. While the numbers up to teenage years remain constant it shows a reduction in those of a working age and an increasing predominance of those of 60+ years from one in three in 2016, to nearly half the population by 2036.



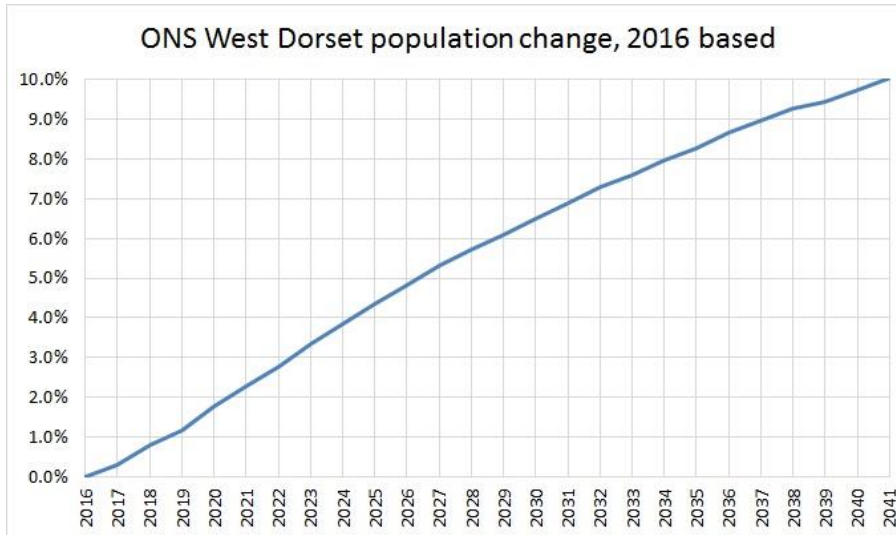
WEST DORSET POPULATION PROJECTION BY AGE GROUP

The ONS data behind the chart predicts a rise in “elderly” people (75+) from 13.9% in 2016 to 21.7% in 2036. In absolute terms, this represents 9,800 additional West Dorset residents of 75+, proportionally about 1,400 expected to be in the Neighbourhood Area.

Housing policies can help to reduce the impact of these projected changes partly by preparing for the increasing average age but equally they should be designed to enable younger residents to access lower cost homes, particularly those available to rent.

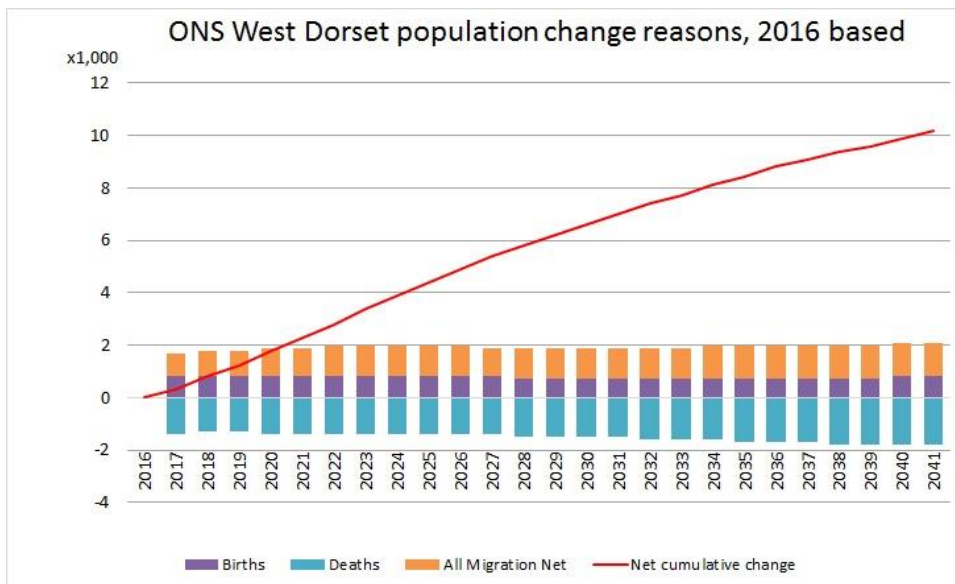
⁴⁵ <https://www.ons.gov.uk/file?uri=/peoplepopulationandcommunity/populationandmigration/populationprojections/datasets/localauthoritiesinenglandtable2/2016based/table2.xls>

ONS population projections published in 2018⁴⁶ predict that by 2030 the West Dorset population will have grown by 6.5% relative to 2016, and by 10% in 2041. Since more people die than are born here the underlying tendency should be for a shrinking population, and the primary reason for the predicted growth is movement of households which results in more arriving than leaving, most from other parts of the UK.



PREDICTED POPULATION GROWTH, WEST DORSET

The expected net inflow averages 1,200 per year for West Dorset. Examination of the ONS data tables shows that in fact this comprises around 5,500 leaving and 6,700 arriving. Pro rata for the Bridport Neighbourhood Plan Area (14.5% of 6,700) this indicates nearly 1000 new arrivals per annum. Given the pattern of Bridport Area’s population growth, a large proportion will be retirees.

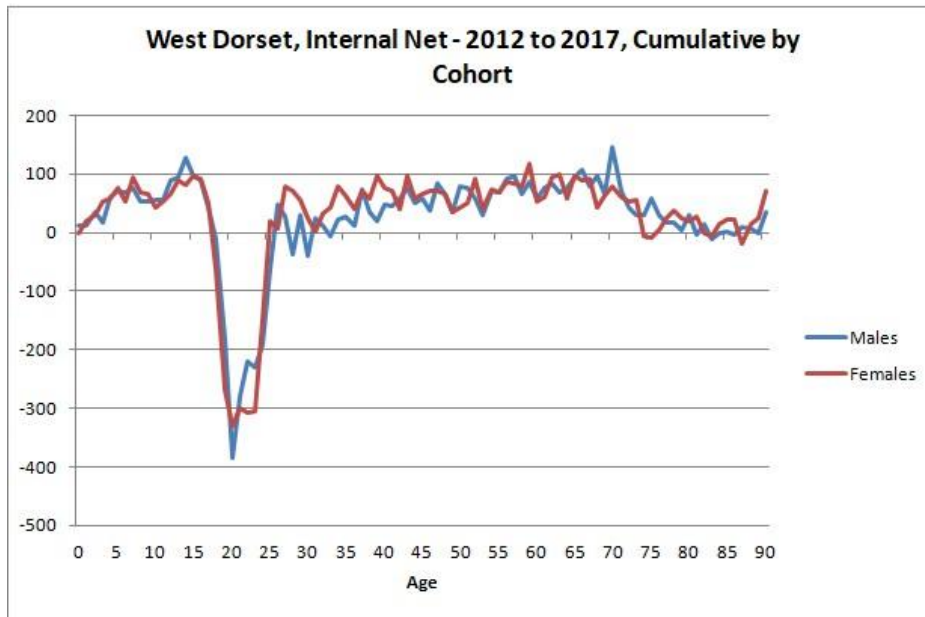


PREDICTED CONTRIBUTIONS TO WEST DORSET’S POPULATION GROWTH

Although an analysis of the age breakdown of migrants⁴⁷ in recent years shows a relatively level distribution (apart from a dramatic exodus from late teens to mid-twenties), because the “retiree” segment comprises most people from age 60 up, that comprises 45% of net in-migration. The pattern for West Dorset is shown in the following diagram from ONS – the Bridport Area can be expected to be very similar.

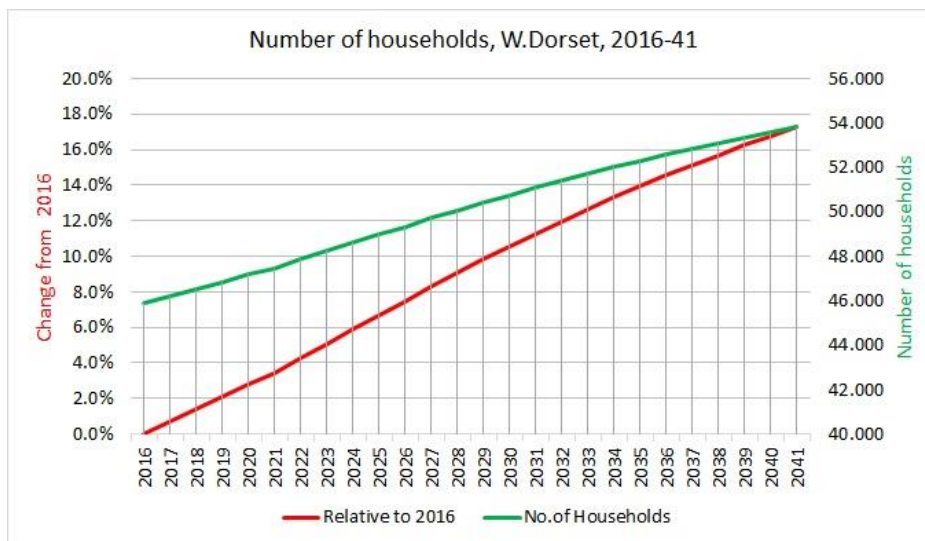
⁴⁶ <https://www.ons.gov.uk/file?uri=/peoplepopulationandcommunity/populationandmigration/populationprojections/datasets/componentsofchangebirthsdeathsandmigrationforregionsandlocalauthoritiesinenglandtable5/2016based/table5.xls>

⁴⁷ <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/analysisofpopulationestimatestool>



AGE DISTRIBUTION OF NET MIGRATION

The relationship between population growth (number of people) and the number of extra dwellings they will require is a complex one, but ONS predictions indicate that for the predicted 8.7% population change from 2016-36 the corresponding number of households they will form is substantially higher at 14.5%. This would represent 6,671 new households across West Dorset, or pro rata about 1,000 within the Bridport Area.



(Source: Table 406, ONS "2016-based household projections for local authorities and higher administrative areas in England")

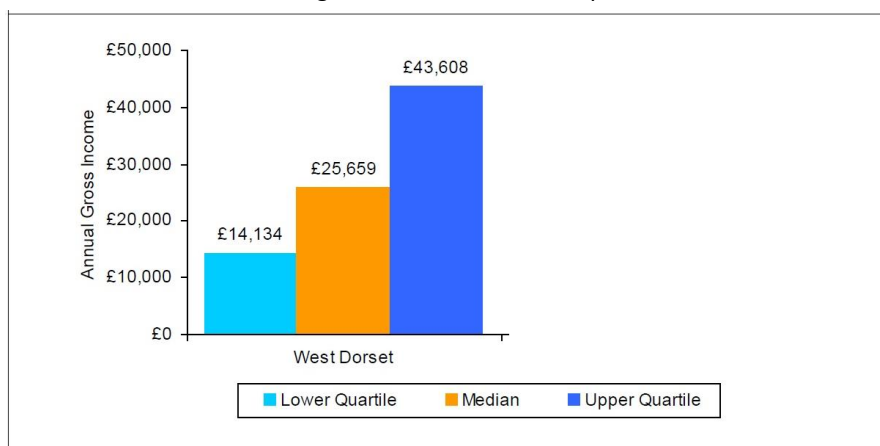
Summary of Key Findings – Population Numbers and Age

- The population is predicted to grow substantially, due principally to in-migration of nearly 1000 people per annum.
- 65s and over make up 32% in the Bridport Area whilst England & Wales average is only 18%.
- Retirement age population is predicted to increase, those of working age predicted to reduce.
- Housing policies should recognise, adapt to and try to ameliorate these changes.

Appendix 3.2 Population - Wealth Distribution

This section illustrates the low household incomes which characterise the NP Area, and how household wealth is distributed across its residents. Low incomes result in residents having difficulty in accessing not only privately rented or open market homes, but also Affordable Housing offered at 20% discount from market rates. (Analyses of the cost of different tenures of housing are in [Appendix 2.2](#) and [Appendix 2.3](#) above).

The 2014 West Dorset, Weymouth & Portland SHMA (Part 2, Fig.2.13) gives West Dorset household incomes. It can be seen that the average for the lower income quartile was £14,134.



Source: CACI Paycheck, 2014

HOUSEHOLD EARNINGS IN WEST DORSET

To put these earnings in perspective with the cost of renting and purchasing, it is recommended that rent should take no more than 25% of income, and a lender will typically advance a mortgage of 3½ times an applicant’s income. This is expanded in [Appendix 3.3](#) below.

Whilst unemployment in the Neighbourhood Plan area is relatively low, the evidence showed that wages are well below the national average. ONS give the UK average income for 2016/17 as £35,315 (after deductions)⁴⁸ while in West Dorset it is less than £25,000.

In 2015 DCC data showed that 17.8% of Bridport’s population received Housing/Council Tax benefits, all of whom will be from the lower income bracket. (Note that at 17.8% Bridport ranks third in West Dorset after Portland at 22.4% and Weymouth at 21.2%). This underlines that lower income groups have problems accessing housing without financial assistance (see [Appendix 3.2](#)).

The distribution of population wealth in Bridport town compared with the rest of Dorset and the UK is shown in tabular form below using “Acorn” data from Dorset County Council’s “A Socio-Economic Profile of Bridport using Acorn Data” (June 2011).

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

COMPARISON OF WEALTH IN BRIDPORT WITH DORSET AND UK [2011]

⁴⁸ <https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/datasets/theeffectsoftaxesandbenefitsonhouseholdincomefinancialyearending2014>

Utilising the Acorn categories in full, in the next table, shows the high proportion of so-called ‘affluent greys’ and ‘prudent pensioners’ that make up Bridport’s population. The 23.7% lower level of Wealthy Achievers compared with the rest of the County reflects the fact that employment in Bridport is dominated by lower level paid service sector jobs.

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

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

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

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

ANALYSIS OF DISTRIBUTION OF WEALTH IN BRIDPORT [2011]

Summary of Key Findings – Population Wealth Distribution

- Few residents can afford to purchase a home or even to rent from a private landlord.
- Affluent Greys and Prudent Pensioners make up over half of the 70% of the Bridport population classified as ‘well off’, reflecting the area’s high proportion of retirees.
- While 16.4% of Bridport population are “Wealthy Achievers”, the UK average is 23.4% (and Dorset 40.1%) reflecting that employment here is dominated by lower paid jobs.

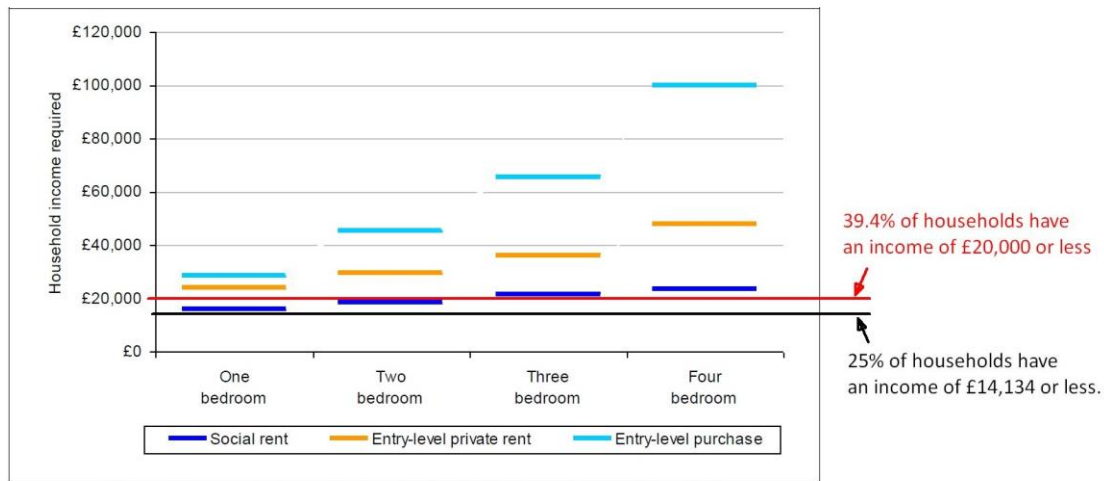
Appendix 3.3 Housing Affordability

The Wealth Distribution synopsis above shows that there are more Bridport residents who are rated “comfortably off” and above (typically affluent retired residents), and a significant number of others who are relatively hard-up. Combining the housing costs from [Appendix 2.2](#) with income statistics from [Appendix 2.3](#) allows us to construct the following matrix, based on the guidance that rent should amount to no more than a quarter of household income and that a lender is unlikely to advance a mortgage for more than 3½ times household income. Using these criteria, only the highest earning 25% of West Dorset residents (3rd quartile) have enough income to access either a 2-bedroom house to rent, or with the help of a £40,000 deposit, an entry level flat or maisonette.

Income Quartile	Household Income	Recommended maximum rent	Maximum mortgage
1 st	£14,134	£294 pcm	£49,469
2 nd	£25,659	£535 pcm	£89,807
3 rd	£43,608	£909 pcm	£152,628

RENT AND MORTGAGE POTENTIAL, BY HOUSEHOLD INCOME

The diagram below extracted from the 2014 West Dorset, Weymouth & Portland SHMA encapsulates the situation well, comparing the gross annual income per household necessary required to access different sizes and tenures of housing in West Dorset. The situation has not changed significantly since.



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

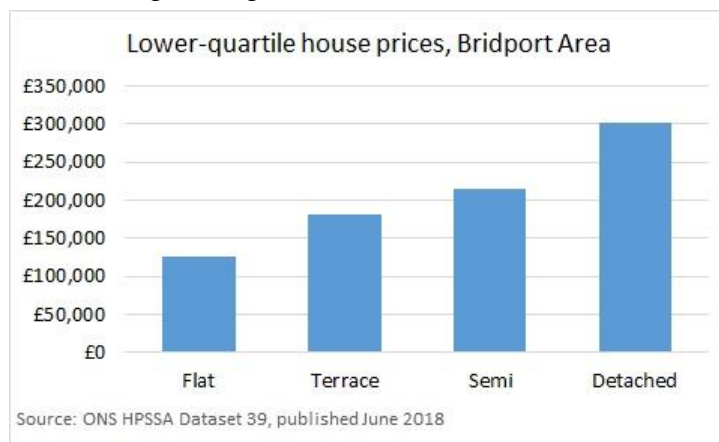
GROSS ANNUAL INCOME TO ACCESS HOUSING IN WEST DORSET

(Source: SHMA Part 2 Fig 3.9)

The different situations facing prospective purchasers or private rental tenants is expanded below.

Appendix 3.3.1 Affordability of purchasing

Bridport Area’s housing market is characterised by high prices compared with household incomes. A survey of local “sold for” prices is presented in **Appendix 2.2 above**. Those in local employment struggle to buy housing, while incomers selling up homes elsewhere find buying housing here relatively affordable. A way of expressing the difficulty residents have in buying a home is the “lower quartile affordability ratio” published by ONS, which divides the lower-quartile house cost by lower-quartile workplace-based earnings. For West Dorset in 2017 this ratio was 11.38, and has been above 9 since 2003⁴⁹. By contrast, the average for England is 7.26.



Source: ONS HPSSA Dataset 39, published June 2018

The lower quartiles of the prices achieved for different formats of home in the NP Area are shown graphically above. The difference between purchase price and income puts home ownership beyond the means of most of the population.

Example: for a borrower to qualify for an 80% mortgage to buy a lower-quartile terraced property (a loan of £145k) from a normal building society advancing a loan of up to 3½ times income, their income would need to be £41.5k. That is in the upper quartile of the income chart in **Appendix 3.2 above**. Even the median income would only underwrite a mortgage of around £90k.

This demonstrates that new open-market homes cannot resolve the neighbourhood area housing need – they simply are beyond reach of most residents. “Discounted market housing” and “starter home” affordable schemes which offer a 20% discount from market rates make no significant difference to the number of people who can afford them.

⁴⁹ <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/ratioofhousepricetoresidencebasedearningslowerquartileandmedian>

Out of the options for buying a home, shared ownership is more likely to be of genuine use in the NP Area, as it requires a low deposit and a small mortgage, and it gives secure tenure and a stake in the property.

Appendix 3.3.2 Affordability of privately renting

Private renting is particularly hard to afford for low-income families, but many are dependent on it since purchase is beyond their means, and they do not qualify for housing benefit. The figure below shows the minimum gross annual income per household required to rent privately on the West Dorset open market, using the criterion that no more than 25% should be spent on rent; rents for the Bridport Area are similar (refer to Appendix 2.3 for a survey of local private sector rents).



GROSS ANNUAL INCOME PER HOUSEHOLD REQUIRED FOR PRIVATE RENTS

(Source: SHMA Part 2 Fig 3.7)

Summary of Key Findings – Housing Affordability

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

Appendix 3.4 Linkage of Health to Housing

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

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

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

Dorset Joint Strategic Needs Assessment, Housing section

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

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

- Joseph Rowntree Foundation** “What will the housing market look like in 2040?” November 2014
- National Planning Policy Framework** paragraph 7, “three dimensions to sustainable development”
- National Planning Policy Guidance** “promoting healthy communities”
- SITRA–NHA Alliance** report “Housing: Just what the doctor ordered “ October 2015 (funded by DCLG)
- The Resolution Foundation** “The housing headwind - The impact of rising housing costs on UK living standards” June 2016
- World Health Organisation** International Workshop on Housing, Health and Climate Change: October 2010

Appendix 3.5 Housing Numbers

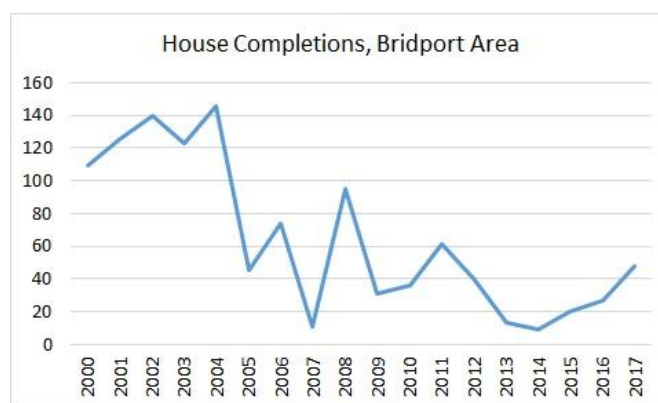
Appendix 3.5.1 Housing Quantity & Historical Growth

Dorset County Council records a total of 7,612 dwellings in the Bridport NP Area, using 2011 census data, which given the completions since then, brings it up to about 7,800 at time of writing in 2019.

Bridport’s historical housing growth as recorded in WDDC Annual Monitoring Reports is shown below in tabular and graphical form. Since 2009 this has fallen to an average of only around 30 dwellings per year but in the early 2000s it ran at over 120 per year, illustrating the potential.

Year	2000	01	02	03	04	05	06	07	08	09	2010	11	12	13	14	15	16	17
Completions	109	125	140	123	146	45	74	11	95	31	36	61	40	13	9	20	27	48

BRIDPORT’S HISTORICAL HOUSING CONSTRUCTION - TABULAR



BRIDPORT’S HISTORICAL HOUSING CONSTRUCTION – GRAPHICAL

Appendix 3.5.2 Planned Housing Growth

Determining a reliable forecast for planned growth is plagued by changing Government policies and Local Plan revision. At the time of revising this section of the HNA (February 2019) a formula-based method defined in the 2018 draft NPPF was expected to replace the SHMA-based practice used in the adopted 2015 Local Plan.

The total for the Bridport Area comprises a share of the District’s major planned developments, known as the “strategic allocation”, with a further number made up from existing planning permissions and an estimate for further additions based on past experience.

(i) Adopted 2015 Local Plan figure

The 2015 plan allocates land for 15,500 new homes over the plan period across West Dorset, Weymouth & Portland, an average build rate of 775 per annum (Policy SUS1). The “strategic allocation” for the Bridport Area, being the sum of major planned developments (Local Plan Table 3.7) is 945 and the additional number (if all sites identified in the housing land assessment, SHLAA, are developed) 529, bringing the potential total to 1,474. Intended to be delivered over 2011-31, this would represent an average build rate of up to 71 homes/year.

(ii) Draft formula-based figure

The draft revised Local Plan must use a nationally standardised method (NPPG “Housing Need Assessment”, Para 003, ID 2a-003-20180913 ⁵⁰) of calculating new home provision across a local authority’s district. The result can then be refined by neighbourhood area. This concept is driven by Government commitment to build 300,000 homes per annum nationally. Having begun to roll out the system, the Government realised that applying the formula would result in a shortfall and consequently local authorities have been told to use older 2014-based population growth tables, which forecast a more rapid rise than latest ones. The allocation system is aimed primarily at distributing the national burden of new homes, with little connection to actual conditions within the area.

Applying the formula is a three step process.

1. Set a baseline using the average ONS household number projection over the next 10 years.
- 2a. Make an “Affordability” adjustment, using ONS house price to earnings ratio⁵¹, and apply the formula: Adjustment factor = [(Affordability ratio – 4) / 4] x 0.25. The factor is used in the next step:
- 2b. Minimum annual housing need figure = (1 + adjustment factor) x projected household growth.
3. Determine whether a cap is required. As the Local Plan was adopted within 5 years the test is whether the formula-based result is greater than 40% above the Local Plan policy.

West Dorset has a different affordability adjustment to Weymouth & Portland, meaning the formula must be applied separately for each and the results summed for the district-wide allocation.

The district-wide housing need figure can then be scaled to the Neighbourhood Plan area. Whilst there is no standardised method of doing this the simplest way is to apportion housing need according to population, but a more rigorous method is to add together the various elements which make up the expected total for the neighbourhood area. These include strategic developments made by the Local Plan, current planning permissions, other sites within development boundaries, and a “windfall allowance”. The Bridport Area figures in the table below were the Local Authority’s expectation of what the revised Local Plan would contain, as of January 2019.

CALCULATION SYSTEM	PLANNED HOMES, WEST DORSET WEYMOUTH & PORTLAND DISTRICT		BRIDPORT NEIGHBOURHOOD PLAN AREA ALLOCATION	
	PLAN PERIOD	AVERAGE ANNUAL	PLAN PERIOD	AVERAGE ANNUAL
Adopted Local Plan (2011-31)	Strategic: 7,576 Total: 15,500	775	Strategic: 945 Total: 1,474	71
Draft revised Local Plan (2016-36) (NP allocation pro-rata)	Strategic: 8,885 Total: 15,880	794	Strategic: 1,061 Total: 1,397	70
Draft revised Local Plan (2016-36) (NP allocation calculated)			Strategic: 1,061 Total: 1,654	81

The “calculated” allocation for the NP area is 257 higher than the pro-rata figure. If the higher number is adopted in the revised Local Plan, it would be reasonable to specify that any additional planning applications for housing in the NP area must only be for developments of affordable homes, since the area has already accepted more than its pro-rata share.

⁵⁰ <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>

⁵¹ ONS house price to workplace income ratios, Table 5c; <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/ratioofhousepricetoworkplacebasedearningslowerquartileandmedian>

Concerns have been raised by CPRE⁵² and others over the numbers called for possibly being over-inflated. Although an August 2017 revision undertaken for the Local Plan review (Objectively Assessed Housing Need, Latest Evidence by Peter Brett Associates)⁵³ recommended a substantially lower figure of 586 per annum (2011-36), the local authority’s preferred option at the 2018 consultation was still 794, and indeed the Government-imposed figures offer them little choice.

Fears of over-development recurred during Neighbourhood Plan public consultations. Residents are primarily concerned that the planned increase in population will over-stretch the infrastructure and facilities. Many are worried about the loss of natural habitat and damage to the AONB. The likely purchasers of the hundreds of open-market homes are not local people but more affluent retirees from outside the area, accentuating the existing bias in the population towards older age.

Despite this, the higher figures are not driven from within the Local Authority area but stem from Government’s desire to resolve a current housing shortage by distributing new homes evenly across the country. If there is a wish to resist this strategy it will need to be made outside of the planning domain, and all the HNA and Bridport Area Neighbourhood Plan can do is record the facts and make the best of the circumstances.

Sources of new homes

There are three larger-scale “strategic developments” planned for Bridport by the Local Authority as shown in the table below extracted from the May 2018 draft of the revised Local Plan. These support the provision of 1,061 new homes until 2036.

LOCATION	HOUSING SUPPLY	APPROXIMATE PHASING				EMPLOYMENT LAND	STRATEGIC ALLOCATION	POLICY REF.
		2016-21	2021-26	2026-31	2031-36			
Bridport								
Vearse Farm	930	↕	↕	↕	↕	✓	✓	BRID2
Land East of Bredy Vet’s Centre	40	↕				--	--	BRID3
St Michael’s Trading Estate	91	↕				(retain)	✓	BRID4

PROPOSED LOCAL AUTHORITY STRATEGIC HOUSING ALLOCATIONS, MAY 2018

(Source: May 2018 draft of revised Local Plan, Table 3.3)

The Local Authority expect the balance between the strategic sites and their calculated need of 1,654 to be made up from smaller and “windfall” sites, as well as extant planning permissions.

The levels of housing growth achieved in the early 2000s (table and graph above) show that whichever of the housing need figures is agreed, a compatible build rate is achievable given the right economic circumstances. However since around 2009 the average build rate has been much lower and will not meet any of the requirements.

⁵² <http://www.cpre.org.uk/magazine/features/item/4167-set-up-to-fail>

⁵³ <https://www.dorsetforyou.gov.uk/planning-buildings-land/planning-policy/west-dorset-and-weymouth-portland/local-plan-review/pdf/evidence/west-dorset-weymouth-portland-objectively-assessed-housing-need-latest-evidence-technical-note.pdf>

Summary of Key Findings – Planned Housing Growth

- The present rate of delivery will fall short of that needed to deliver the planned housing, particularly given that much of it is concentrated within a single landownership (Vearse Farm) where in early 2019 full planning permission had not been granted.
- The rate of building new homes set in the early 2000s would be more than enough regardless of which of the annual targets described above is applied.
- The number of new homes allocated to the Neighbourhood Plan area derive mainly from a need to fulfil a national housing target, rather than a measure of local shortage.

Appendix 3.5.3 Supply of Homes for Social & Affordable Rent

As described in [Section 4.1.5 above](#), the Local Plan seeks for the Social & Affordable Rented property sector to comprise at least 24½% of new housing (70% of 35%). Unless the slow rate of construction prevalent for several years is radically changed, new units will only be available at the rate of 7 or 8 a year.

If the 20-year housing allocation proposed in the 2018 draft Local Plan of 1,645 is adopted and constructed, 24½% of it will almost provide the 413 additional affordable / social rented homes as new buildings over the Plan period. If the build rate is lower, the Local Authority may need to consider acquiring and converting existing properties as well.

Whichever the case, although provision of Affordable Rented housing is a priority, without incentives it is going to grow at too slow a rate to reduce the Housing Register waiting list quickly.

Schemes such as a 2018 “eco homes” proposal which described a scheme of 200+ homes, almost all of which were for rent at a cost affordable locally, show that viable ways forward can be considered independently of mainstream developer-led housing developments.

Summary of Key Findings – Housing Growth

- Affordable & Social Rented Housing, which should be a priority, is likely to grow only slowly unless positive action is taken to promote it.

Appendix 3.6 Demand for Housing to suit Special Needs

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

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

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

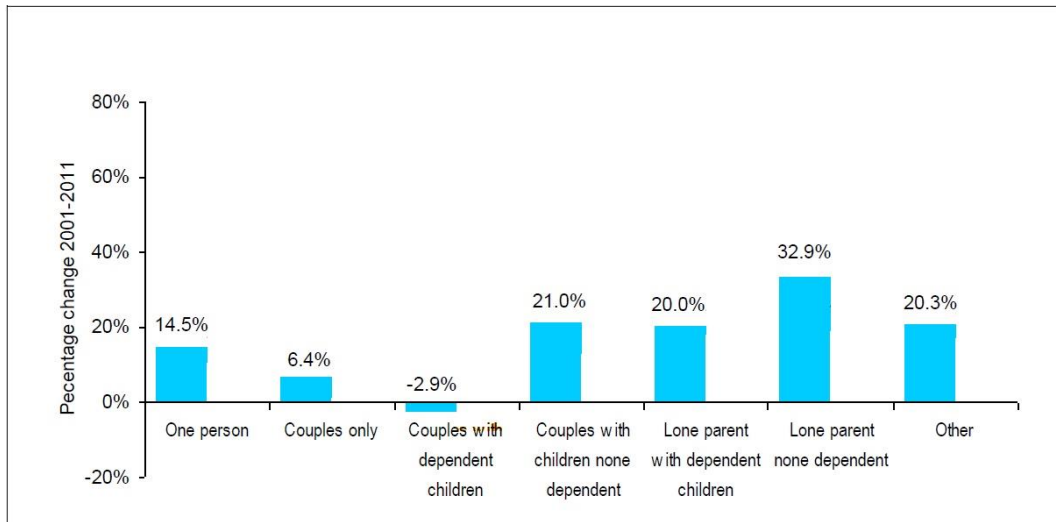
Health Status	Dorset (%)	Bridport (%)
Percentage with long term illness and/or disability	19.2	17.4
General health is not good	8.4	8.2
General health is good	69.5	69.5
Percentage requiring and using unpaid care	10.8	9.0

HEALTH STATISTICS

Appendix 3.7 Household Composition

The decade ending 2011 (the most recent census) saw a dramatic increase in the number of non-dependent children still living with one or both parents. This could be because adult children cannot afford to move out, or there is a lack of housing in the lower-cost bracket. There has been no change to the housing market to alter this trend since the 2011 census, and although the figures apply to West Dorset there is no reason that they would not apply equally to the NP Area.

A graph comparing household composition change between the 2001 and 2011 census is shown.

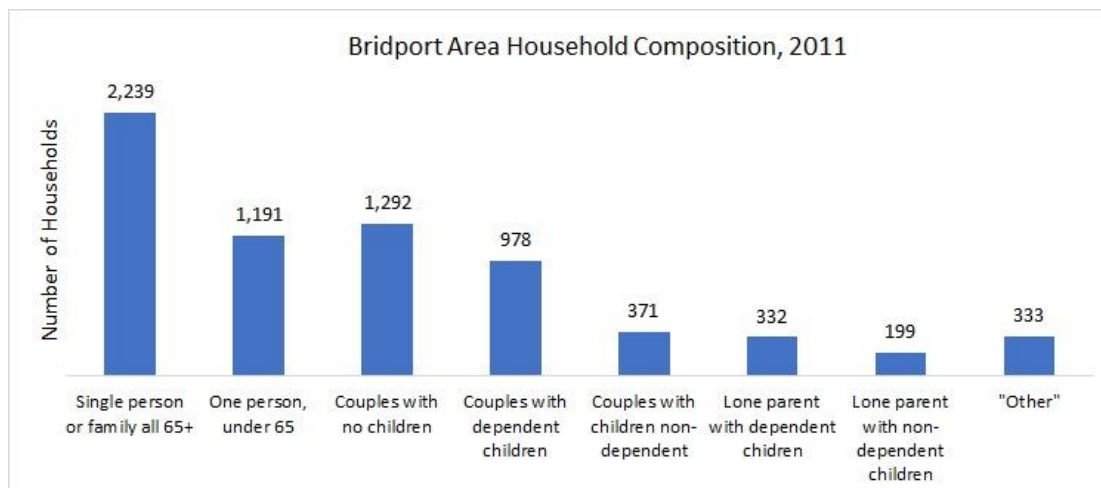


Source: 2001 & 2011 Census

CHANGE IN TYPES OF HOUSEHOLD OCCUPANTS [2001 - 2011]

(Diagram from SHMA Part 2 Fig 2.8)

For reference, the following graph shows the numbers of households in each of these groups, within the Bridport Area, at the time of the 2011 Census. The homes whose occupants are all of 65 years of age or more are also shown, illustrating clearly the amount of housing occupied by this age group.



(Source: ONS LC4101EW, Tenure by household composition, 2011 Census)

Summary of Key Findings – Household Occupants

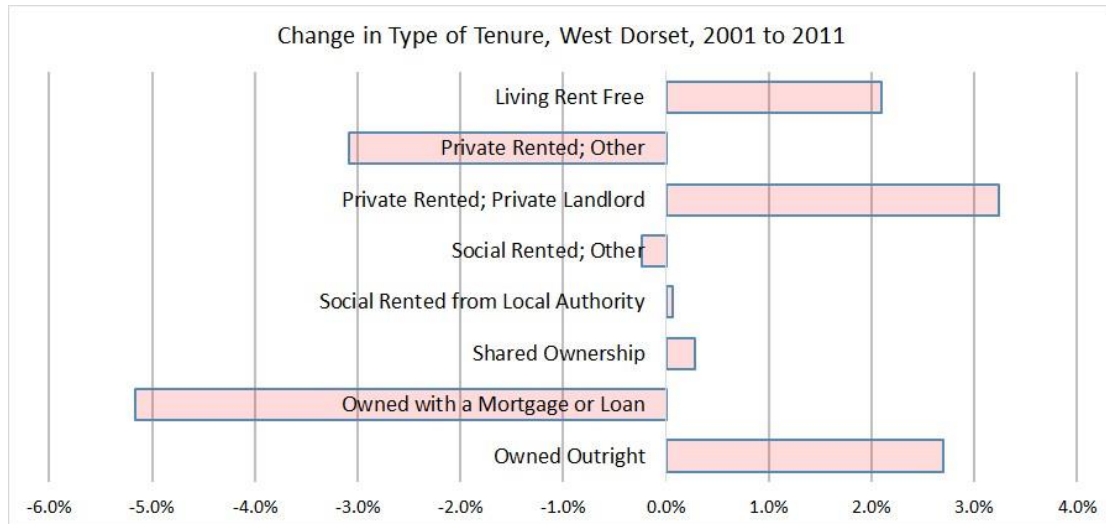
- There has been a dramatic increase of households where non-dependent children live in the parental home.
- More homes by far than any other type are occupied only by persons of 65+ years of age.

Appendix 3.8 Housing Tenure

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

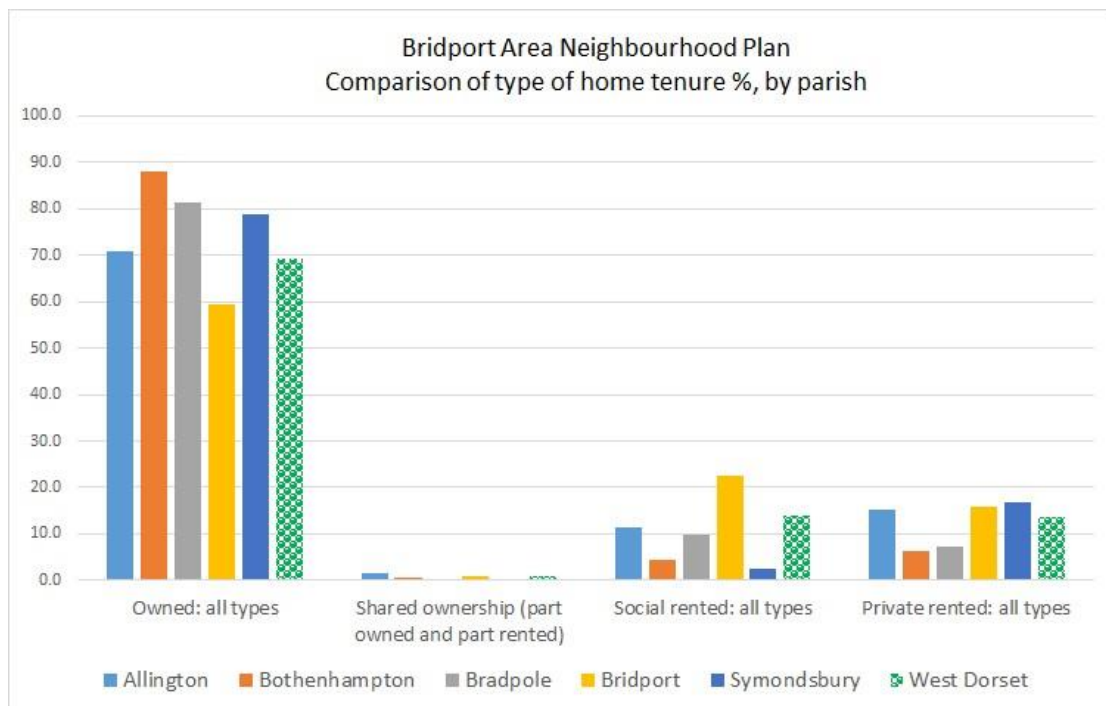
- An increase in houses owned outright
- A reduction in house ownership requiring a mortgage or loan
- An increase in private rented tenure.

These trends are probably caused by the difficulties encountered by aspiring first time buyers who cannot get a mortgage or find prices too high and thus have to rent privately, combined with competition for homes from those arriving from outside the area who are able to buy outright and complete quickly (refer Appendix 3.1).



(Source: ONS Census tables KS402EW, KS18)

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



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

Summary of Key Findings – Household Tenure

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

Appendix 3.9 Types and Sizes of New Housing

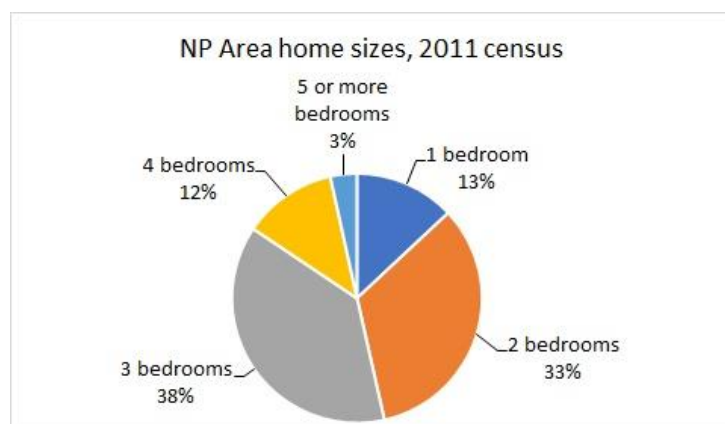
As observations, comparison of the tenure of Bridport NP Area homes with West Dorset ⁴¹ shows that at the time of the 2011 census the NP Area had, pro rata, more social rent properties (16.4% v. 13.9%). In terms of home type, the NP Area had a higher proportion of terraced homes and fewer detached homes than the West Dorset average, perhaps reflecting the different economic circumstances as well as the historic built environment.

Appendix 3.9.1 Open Market and Discounted Ownership Sizes and Types

This section examines the current distribution of size and tenure of open market homes (including those bought under a discounted ownership scheme), and looks at whether it ought to change with time due to the evolving patterns of age distribution and housing need. To do this has involved evaluating:

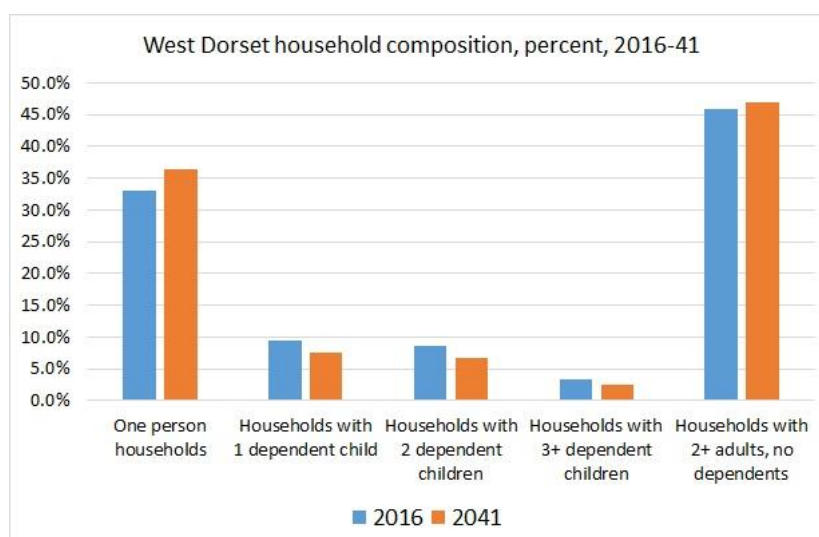
- What sizes of homes make up the current housing stock
- The make-up of households, and whether that is changing
- Which occupants cannot form new households through shortage of suitable property

The composition of the NP Area’s overall housing stock when last formally counted is shown in this pie chart:



(Source: ONS 2011 Census, QS411EW)

Ideally, the distribution of home sizes would match the needs of the area’s households, but the latter is changing. The next graph compares the household composition for West Dorset in 2016 with the projected new composition after 25 years.



(Source: Table 420, ONS "2016-based household projections for local authorities and higher administrative areas in England")

The graph illustrates:

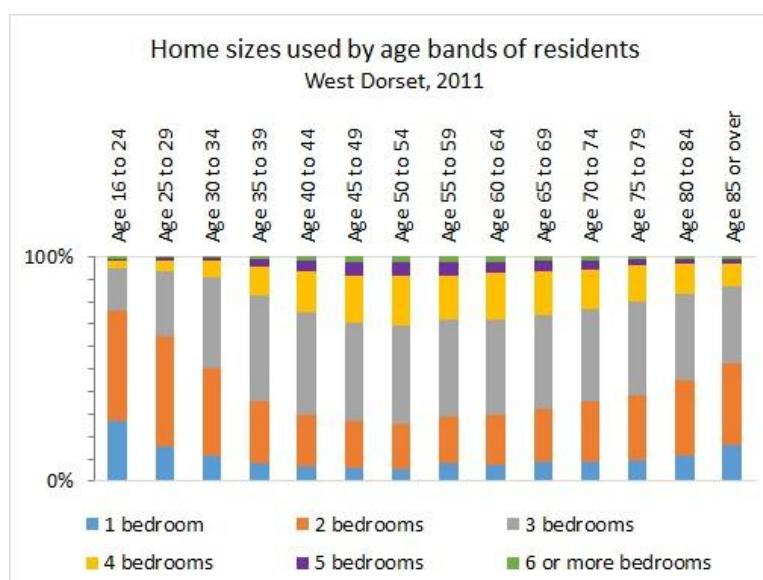
- There are more households with 2 or more adults and no dependents than any other type, closely followed by 1-person households. Between them they already account for 79% of households, and that is forecast to increase over time.
- Family homes with children are in a declining minority, accounting for 21% today and forecast to fall to only 17% by 2041.

While the number of people occupying a home doesn't reliably indicate its number of bedrooms, a reasonable assumption is that many one-person households would prefer a 1-bedroom home, and many households containing 2 or more adults (only) will need 2 bedrooms or more, depending on how many and their relationships. Typical homes for families with dependent children will probably require 3 or more bedrooms.

This proposition is given weight by examining the sizes of home used by different age bands (shown in the chart below⁵⁴): the occupancy of 2-bedroom homes is greatest for people of under 35, after which 3-bedroom homes are the most popular for all ages. 1-bedroom homes are primarily used by the youngest and oldest groups. The home types used by people of 60+ are particularly relevant because that age group is expected to increase to comprise half the population by the end of the NP plan period (see [Appendix 3.1 above](#)), an increase of around 6,800 people of 60+ across West Dorset (so 1,000 in the NP Area).

⁵⁴ ONS 2011 Census, Table 0621,

<https://www.ons.gov.uk/peoplepopulationandcommunity/housing/adhocs/005938ct06212011censustenurenumbedrooms/accommtypesexofhrpageofhrp2011censusmergedlasew>



(Source: Table 420, ONS "2016-based household projections for local authorities and higher administrative areas in England")

A reliable indicator of those held back from forming new households comes from the number of non-dependent (adult) children still living with their parent(s). These are individuals who would probably rent or buy a place of their own if one were available, and if they were financially able. Such homes would be entry-level 1-bedroom properties (some will pair up and want 2 bedrooms). The 2011 Census⁵⁵ recorded 570 households in the NP Area (around 8%) housing 1 or more non-dependent children, spread evenly across all five parishes. That suggests a strong unmet demand for 1- and 2-bedroom open market properties, probably for renting from private landlords.

The conclusion from this is that the proportion of 1- and 2-bedroom homes in the present housing stock (13% and 33% respectively) is inadequate and provision of these should be promoted over larger homes. It is suggested that the scale of the uplift should aim to provide, during the NP period, a quantity of smaller sized homes equivalent to half of the 570 identified households, and that the uplift to 1-bedroom size should be twice as much as two-bedroom. There is no intention to restrict these new smaller homes to non-dependent children, as they will be equally applicable to older residents or indeed anyone with a need for a small home.

To assist with the process of calculating the optimum mix of new homes to support the future population, consultants AECOM were engaged by Bridport Town Council to analyse and recommend a mix of homes. Their report "Life-stage Modelling", published in March 2019, forms part of the evidence for this HNA. In tandem with this the Housing Working Group of the Neighbourhood Plan carried out an independent assessment. While the two are similar, the consultants' report is likely to carry more weight and its findings have been taken forward. The Housing Working Group figures are also retained below, for reference.

AECOM Life-Stage Modelling Analysis

(Refer to AECOM report in HNA Evidence archive for detail).

The study calculates the likely age distribution of households ("Household Reference Person") by 2036. By mapping this against the home size typically needed for each age group, the numbers of each home size needed in 2036 can be estimated and compared with the NP Area's present-day housing pool.

Their findings are that there will be a dwindling need for larger homes (4 bedrooms and above) but that there will be a roughly equal need for more smaller 1-, 2- and 3-bedroom homes, as shown in the table below extracted from their report.

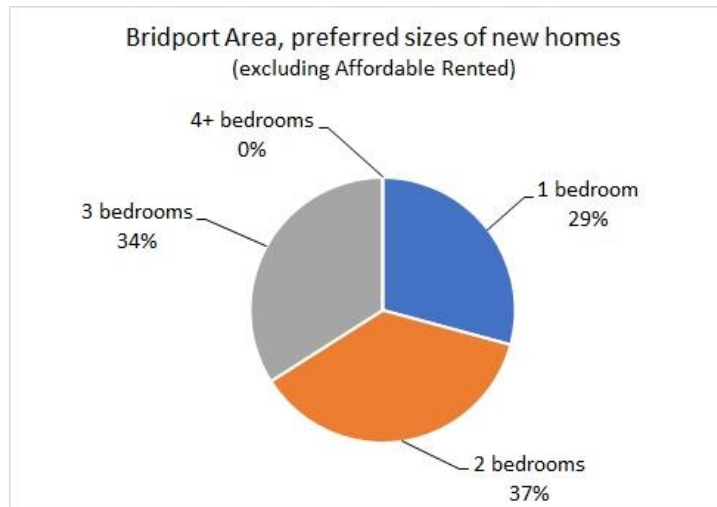
⁵⁵ ONS 2011 Census data LC4101EW

Number of bedrooms	2011	2036	Change to housing mix	Recommended new homes split
1 bedroom	12	482	470	29.2%
2 bedrooms	768	1,359	591	36.8%
3 bedrooms	1,392	1,940	548	34.0%
4 bedrooms	1,379	783	-596	0.0%
5 or more bedrooms	366	265	-101	0.0%

MISALIGNMENTS OF SUPPLY AND DEMAND FOR HOUSING: AECOM REPORT

Although AECOM’s report also suggested that 1-bedroom homes could be traded against 2-bedroom homes so that younger occupants who may wish to start a family can expand into their property, they agreed that if evidence showed an existing high level of “concealed families” such as the incidence of non-dependent children (above) this idea need not be pursued.

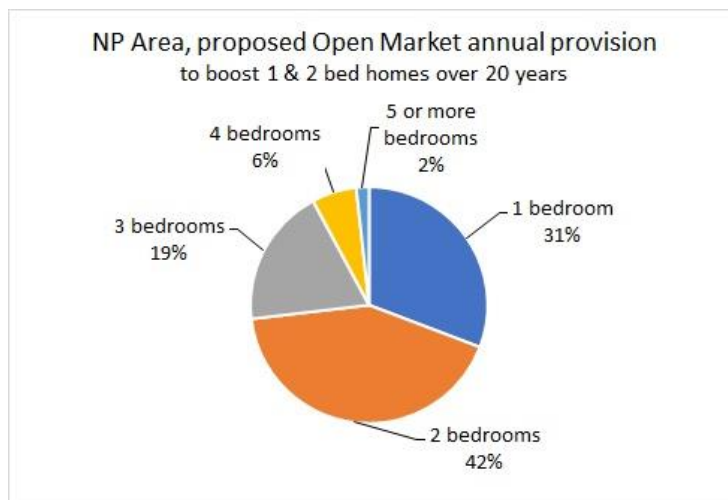
Their recommendation is for an ongoing housing provision as shown in the pie chart below.



Housing Working Group Analysis

(Included for reference **but not taken forward**)

A suitable annual target to achieve the optimum housing mix is shown in the diagram below (the Affordable Rented housing distribution is shown separately). If the full “pie” represents 53 dwellings per annum (the 65% open-market portion of the proposed build rate of 82 per annum), the model would provide an additional 190 1-bedroom and 85 2-bedroom homes over the NP period compared with continuing with the mixture as it is today. Despite the significant change to what is built on an annual basis, the figures over the 20-year period make little difference to the overall provision.



The figures may be used as a yardstick to steer and to judge successive housing developments for the suitability to meet the neighbourhood’s open market housing needs. The model will need to be kept under review and adjusted to take account of actual build rates and the findings of successive Censuses. Details of the calculations and the basis for them are performed on a spreadsheet held in the HNA evidence database.

No recommendation is made as to any preference in type of properties, i.e. whether flat / maisonette / house etc.

Appendix 3.9.2 Affordable Rented Homes Type and Size

For homes intended for affordable and social rent, the proposition for setting the preferred types and sizes is simple, which is to follow the pattern reflected in the Local Authority Housing Register. This group has a different and well-defined distribution of home size and type needs ([Appendix 2.4.2](#)). The pattern in January 2019 had not changed materially from 2018.

Property Type	Requirement (no.)	Requirement (%)
1 bedroom bedsit	180	44%
1 bedroom	55	13%
2 bedroom	109	26%
3 bedroom	59	14%
4 bedroom	8	2%
4-5 bedroom	2	<1%
Total	413	

Appendix 3.10 Second Homes and Holiday Homes

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

In another article in The Sunday Times of 23rd March 2016 entitled ‘Best Places to Live in Britain’, Bridport took second place with part of the text stating ‘There are two housing markets in Bridport. Inland prices range from £250,000 for an Edwardian starter home to £750,000 or more for a farmhouse with land.’

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

The Bridport area is an undeniably popular location for second and holiday homes, and holiday lets, but the associated demand for suitable properties inflates prices and threatens to undermine community cohesion, particularly in popular holiday “hot spots”. As an example, in West Bay the number of homes around the harbour whose windows are illuminated on a winter’s evening rarely exceeds 1 home in 6.

A measure of the rate at which the second home market may be expanding is given by HMRC data for receipts from stamp duty paid on second homes (Higher Rate Additional Dwellings, or HRAD). While HMRC do not record on a per-parish basis, they are able to provide results for the DT6 postcode area which is approximately coincident with the Bridport Neighbourhood Plan area, and this shows that such sales comprised 27% of approximately 400 home transactions in the year to April 2018, compared with 22% the year before. (Predictably this is higher than the equivalent figures for West Dorset as a whole, which were 24% and 19% respectively).

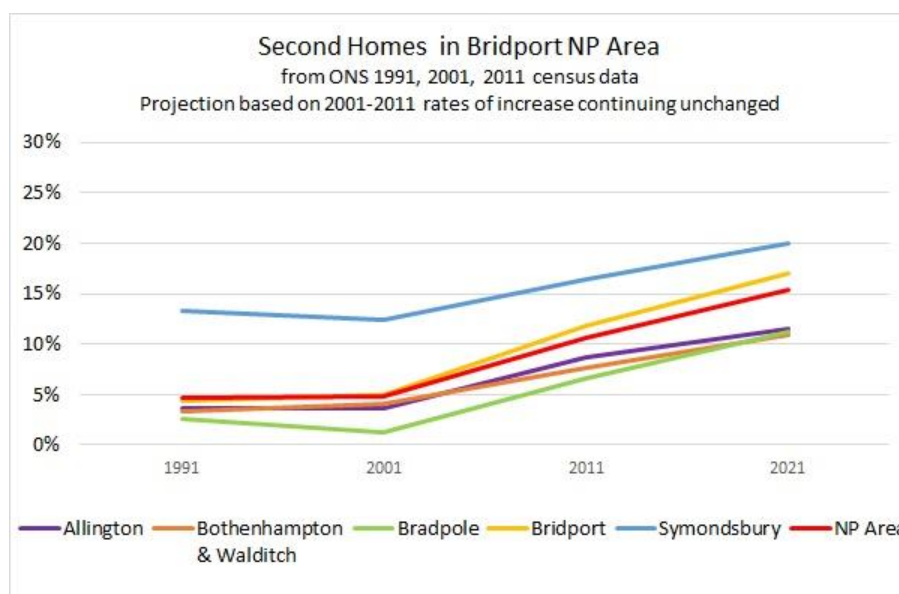
The inference is a rapidly expanding market in homes whose new owners have bought them for use as second or holiday homes, or as investments. Of course, not all of these transactions may represent a property being lost for use as a primary residence since some may have been in use as second or holiday homes already, but the number of these is unlikely to be significant.

The most often quoted figures for the scale of second home ownership are those supplied by Dorset County Council, deriving from Council Tax records. Those dating from October 2017 suggest that in the NP Area there were then a total of 431 second homes out of a total of 7821 (5.5%). However the figures are not necessarily reliable since DCC only note the intended use of a property at the point when it changes hands, and lack the resources to update their records between changes of owner.

A more accurate measure is given by the ONS record of “Dwellings, household spaces and accommodation type” (ONS table KS401EW, data from the 2011 census) in which the category “Household spaces with no usual residents” covers second and holiday homes. It also of course covers properties which are uninhabitable for various reasons, but these are scarce. In 2011 the “properties with no usual residents” recorded by this method are shown by parish in the table below.

PARISH	NORMALLY UNOCCUPIED	TOTAL HOMES	PROPORTION
Allington	32	371	8.6%
Bothenhampton & Walditch	84	1104	7.6%
Bradpole	75	1136	6.6%
Bridport (includes most of West Bay)	538	4564	11.8%
Symondsburry (incl. part of West Bay)	95	581	16.4%
Bridport NP Area overall	824	7756	10.6%

The 2011 census was 8 years old at the time of writing the HNA and is expected to lag some way behind the reality at the time of compiling the HNA in 2019. A projection beyond 2011 can be achieved by taking the equivalent numbers from the 2001 census and extrapolating forward. Assuming a linear increase in the number (not percentage) of normally unoccupied homes (for want of a better model), the position by 2021 shows a far higher concentration as shown in the graph below. At this rate, the overall NP Area would have 15% and Symondsburry 20% homes normally unoccupied. That this increase is pessimistic can be seen from the paragraphs above on HMRC data describing the rate of purchase of second homes.



NORMALLY UNOCCUPIED HOME PROPORTION, PROJECTED TO 2021

St. Ives in Cornwall also suffers from second homes causing sterile zones within communities – more acutely than the Bridport NP Area with 25% of their properties classified thus – and support from their Local Authority has enabled them to include a policy to curtail the growth of second homes. The process of getting the St. Ives policy adopted was not straightforward and is described in an article in the Law Society Gazette⁵⁶. Deviation from the wording which St. Ives eventually adopted would be risky and if a Primary Residence policy is put forward in the Bridport Area it would be advisable to use as much of St. Ives’ wording as possible, even if the style is different to the rest of the policies.

The experience of the Portland Neighbourhood Plan, which unsuccessfully tried to include a policy to control second/holiday homes, was noted by WDDC Officers and legal advisors at the time. It has been shared with the Bridport Area housing working group and is reflected in the approach taken here, which

⁵⁶ <https://www.lawgazette.co.uk/practice-points/planning-blocking-second-homes-in-st-ives/5055252.article>

is to gather thorough evidence and recommend that the wording of the St.Ives policy is followed closely.

To test the reaction of local businesses to the potential for introducing a planning policy to restrict new homes (only) to be used as their occupants' primary residence, a short survey was carried out in December 2018 ([Appendix 2.7](#)). This revealed no majority either for or against, with some respondents strongly supporting such a measure.

Appendix 4 Glossary of Terms

Appendix 4.1 General

<p>Affordable Housing Exception Sites are residential developments that, subject to meeting certain conditions, would not be granted planning consent for open market housing, only for affordable housing. This definition is specific to WDDC.</p>
<p>CIL / Community Infrastructure Levy is a planning charge, introduced by the Planning Act 2008 as a tool for local authorities in England and Wales to help deliver infrastructure to support the development of their area. It came into force on 6 April 2010 through the Community Infrastructure Levy Regulations 2010.</p>
<p>CLT / Community Land Trusts are a form of community led housing, where local organisations set up and run by ordinary people to develop and manage homes as well as other assets important to that community, like community enterprises, food growing or workspaces. The CLT's main task is to make sure these homes are genuinely affordable, based on what people actually earn in their area, not just for now but for every future occupier.</p>
<p>DCC: Dorset County Council, the county level authority before merging with District Councils in 2019.</p>
<p>DCLG: Department of Communities and Local Government, UK Government department with responsibility for housing policy and planning, amongst other areas.</p>
<p>Development Boundary: The boundary within which development will be considered without need to regard the site itself as an 'exception'.</p>
<p>Entry level exception site: An Exception Site (q.v.) that provides entry level homes suitable for first time buyers (or equivalent, for those looking to rent).</p>
<p>Exception Site: Land outside of the defined development boundary which has been offered by the landowner for development of (typically lower-cost) housing.</p>
<p>Local Connection: A connection (calculated from the Start Date) with the Primary Area or the Secondary Area or the District (as the case may be), as follows:</p> <ol style="list-style-type: none"> a. Being permanently resident therein for a least 2 years b. In permanent full time or part time (minimum 16 hour contracted per week) work therein for 6 months. This may include the need to move to the District in connection with permanent employment (minimum 16 hour contract per week) where commuting from the person's existing home is agreed by the Council to be unreasonable. In all cases there should be no break in the period of employment for more than 3 months over the relevant period c. Having immediate relatives (i.e. parents, non-dependent children, brother or sister other categories of relationships may be considered by the Council including foster relationships where clear evidence or frequent contact, commitment or dependency is shown) who have lived therein for at least 5 years and with whom there has been shown to have been frequent contact, commitment or dependency d. Other special circumstances which create a link to the District (not including residence in a hospital armed forces accommodation holiday let or prison or rehabilitation facility) and having been first verified in writing by the Council as having such special circumstances and this may include the need to reside in the District to give or receive medical support or (with the approval of the Council) some other form of special support. <p>And in each case with priority given in accordance with any scheme or prioritisation approved by the Council;</p>
<p>MHO: Mutual Home Ownership scheme: method of accessing housing where home buyers purchase shares in the Scheme; the Scheme arranges the finance for the construction and holds the mortgage.</p>

<p>NPPF: National Planning Practice Framework: Rulebook issued by the DCLG to shape and standardise the approach to development nationally.</p>
<p>NPPG: National Planning Practice Guidance: Set of recommendations for planning authorities to use when implementing the policies of the NPPF. They are published as an online resource: www.gov.uk/government/collections/planning-practice-guidance.</p>
<p>ONS: Office for National Statistics, who collect, collate and publish national census results: www.ons.gov.uk.</p>
<p>Rural Exception Sites: Small Exception Sites (q.v.) used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection. A proportion of market homes may be allowed on the site at the local planning authority's discretion, for example where essential to enable the delivery of affordable units without grant funding.</p>
<p>Section 106: Provision whereby a Local Authority can mandate that a developer makes a contribution towards works which benefit the community, such as infrastructure improvements.</p>
<p>SHLAA: Strategic Housing Land Availability Assessment, study for WDWP to define parcels of land which could be suitable for new housing.</p>
<p>SHMA / SHMR: Strategic Housing Market Assessment / Report, study underpinning the housing numbers and delivery rates contained in the Local Plan.</p>
<p>SOAHP: Shared Ownership and Affordable Homes Programme 2016 to 2021 announced by the Homes & Communities Agency of the DCLG.</p>
<p>WDDC (or WDWP): West Dorset District Council (or West Dorset, Weymouth & Portland District Council), the Local Authority responsible for Planning at the time of compiling this HNA.</p>

Appendix 4.2 Housing Types

These definitions accord with the 2018 draft NPPF.

<p>Adapted, Sheltered or Retirement Living: see "Sheltered Housing"</p>
<p>Affordable Housing (capitalised A and H): Housing, whether for rent or purchase, provided at a cost considered affordable (normally at 20% discount from market rate) in relation to incomes that are average or below average, or in relation to the price of general market housing.</p> <p>It is provided to eligible households whose needs are not met by the open market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions for it to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.</p> <p>Affordable Rented: Rented housing usually owned and managed by housing associations BUT not subject to the national rent regime though subject to other rent controls. This requires a rent of no more than 80% of the open market rent (including service charges, where applicable).</p> <p>Starter Homes (defined below) also fall under the heading of Affordable Homes and if built will count towards the percentage provided (e.g. 35%).</p> <p>Discounted Market Sale: at least 20% below local market value, eligibility determined with regard to local incomes and house prices.</p> <p>"Other": Homes to provide a route to ownership for those who could not achieve home ownership through the open market. Includes Shared Ownership, relevant Equity Loans, other low cost homes to buy, and Rent To Buy.</p> <p>Social Rented housing is not formally regarded as Affordable Housing – see below.</p>

Build to Rent: Purpose built housing that is typically 100% rented out. It can form part of a wider multi-tenure development scheme comprising either flats or houses, but should be on the same site and/or contiguous with the main development. Schemes will usually offer longer tenancy agreements of three years or more, and will typically be professionally managed stock in single ownership and management control.

Extra Care housing: New forms of sheltered housing and retirement housing have been pioneered in recent years, to cater for older people who are becoming more frail and less able to do everything for themselves. Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as very or enhanced sheltered housing, assisted living, or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home. In addition to the communal facilities often found in sheltered housing (residents' lounge, guest suite, laundry), Extra Care often includes a restaurant or dining room, health & fitness facilities, hobby rooms and even computer rooms. Domestic support and personal care are available, usually provided by on-site staff. Properties can be rented, owned or part owned/part rented. There is a limited (though increasing) amount of Extra Care Housing in most areas and most providers set eligibility criteria which prospective residents have to meet.

(The definitions of the type of care were drawn from the Glossary section of housingcare.org, a service of the "Elderly Accommodation Counsel").

Major development: For housing, development where 10 or more homes will be provided, or the site has an area of 0.5 hectares or more. For non-residential development it means additional floorspace of 1,000m² or more, or a site of 1 hectare or more, or as otherwise provided in the Town and Country Planning (Development Management Procedure) (England) Order 2015.

Open Market: homes offered for sale on the general market, without restriction.

Shared Ownership: Affordable Housing scheme where the buyer purchases a share of the equity in their home, the rest remaining the property of the developer or a Housing Association. The buyer normally has the option to increase their share over time.

Sheltered Housing: Sheltered housing (also known as adapted or retirement housing) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. There are many different types of scheme, both to rent and to buy. They usually contain between 15 and 40 properties, and range in size from studio flats (or 'bedsits') through to 2 and 3 bedroomed. Properties in most schemes are designed to make life a little easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed. Many schemes also have their own 'manager' or 'warden', either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents need. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, a guest flat and a garden.

(The definitions of the type of care were drawn from the Glossary section of housingcare.org, a service of the "Elderly Accommodation Counsel").

Social Rented Housing: Although this classification has disappeared from the 2018 draft NPPF it is likely that the term will remain in currency for some time. It was defined as housing offered for rent to households who meet eligibility criteria defined by the Local Authority, and typically provided in our area by Housing Associations. Guideline target rents are determined through the national rent regime, and are often at about 60% of market rate.

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

To be eligible to purchase a Starter Home the purchaser must be a first-time buyer (falling within the statutory definition) and under the age of 40 (there are some additional criteria including a cap on household income). It is also the Government's intention that Starter Homes should not be used as "buy to let" properties and they should not be rented out during the restricted period.

The purchaser can sell their Starter Home for its open market value after 15 years.

Appendix 4.3 The May 2016 Housing and Planning Act

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

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

Shortcomings in this Act in terms of threats to the availability of Affordable Housing and enabling of rogue landlords are well documented in a report written by Shelter "Housing and Planning Bill:- Brief".

Appendix 4.4 NPPF Terminology Differences

Some important changes in definition occurred between the 2012 NPPF and its 2018 draft replacement. Our analysis of the changes relating specifically to Affordable Housing follows.

2018 NPPF Glossary Entry	Comment
<p>Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:</p>	<p>Affordable housing was previously defined as: Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.</p>
<p>a) Affordable housing for rent: meets all of the following conditions:</p> <p>(a) <u>the rent</u> is set in accordance with the Government’s rent policy, or <u>is at least 20% below local market</u> rents (including service charges where applicable);</p> <p>(b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and</p> <p>(c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision.</p> <p>For <u>Build to Rent schemes</u> affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as <u>Affordable Private Rent</u>).</p>	<p>The term ‘Affordable Housing for Rent’ now replaces the 2012 categories of:</p> <ul style="list-style-type: none"> • Social rented housing (owned by local authorities and private registered providers at ‘guideline target rents’ as per ‘the National rent regime’) and, • Affordable Rented Housing rented to those eligible for social rented housing at rents less than 80% of the local market rent. <p>The term ‘Build to Rent’ scheme has been introduced, defined as: ‘Purpose built housing that is typically 100% rented out. It can form part of a wider multi-tenure development scheme but should be on the same site and/or contiguous with the main development. Schemes will usually offer longer tenancy agreements and will typically be professionally managed stock’</p>
<p>b) Starter homes: is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute at the time of plan-preparation or decision-making. Income restrictions should be used to limit a household’s eligibility to purchase a starter home to those who have <u>maximum household incomes of £80,000 a year or less</u> (or £90,000 a year or less in Greater London)</p>	<p>The concept of Starter Homes had not been created in 2012 but was subsequently introduced.</p> <p>The 2018 Draft NPPF only mentions Starter Homes in its Glossary.</p>
<p>c) Discounted market sales housing: is that <u>sold at a discount of at least 20% below local market value</u>. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.</p>	<p>Discounted market sales housing and Other affordable routes to home ownership: were previously referred to as Intermediate Housing.</p> <p>A split has now been made between houses sold at a discount outright and those where the purchaser has entered a purchase contract that means they do not</p>

2018 NPPF Glossary Entry	Comment
<p>d) Other affordable routes to home ownership: <u>is housing provided for sale</u> that provides a route to ownership <u>for those who could not achieve home ownership through the market</u>. It includes <u>shared ownership, relevant equity loans, other low cost homes</u> for sale and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.</p>	<p>pay the full discounted sales amount at the start of their occupancy.</p>

Appendix 5 Document Change History

Draft 9 (September 2016): first circulation for comment to Joint Councils, NP Steering Group, WDWP Officers.

Draft 10 (April 2017): updated to reflect comments. Principal changes:

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

Draft 11 (Summer 2018): updated to take into account:

- a) National regulatory changes (2018 draft NPPF and NPPG), including replacing 2017 White Paper references and the classification “Intermediate Housing” with the 2018 draft NPPF equivalents.
- b) January 2018 WDDC Housing Register data.
- c) Self-build case reviewed and strengthened including May 2018 self-build register numbers.
- d) Second home / Holiday home statistics updated with more detailed report.
- e) Some “aspirations” changed to a new class of “projects” following advice from consultants FERIA Urbanism.
- f) Increased space given to the theme of Community-Led Development.
- g) Risk of Starter Homes provision impinging on overall Affordable Housing provision reduced, as a result of an absence of specific mention of this class of housing in the 2018 draft NPPF.
- h) Added as an example of “Novel Approaches”, Collaboration between Landowner and Lender as an imaginative system which can be applied locally.

Draft 12 (March 2019): revision to support Regulation 15 submission of BANP, taking into account:

- a) Adoption of 2018 NPPF definition of Housing Need, which in earlier drafts excluded open market housing.
- b) Progression of 2018 draft Local Plan towards likely future adoption in 2019.
- c) The need for HNA to be an objective assessment of housing need, independent of the developing Neighbourhood Plan. This included thorough revision of text and prepending three new sections, an “executive summary”, a review of the NP Area population, and a description of housing supply and demand.
- d) Revision of all evidence to bring it up to date where needed, to better support the housing need statements, especially Appendix 3 where much has been replaced completely.
- e) Inclusion of results of two consultants’ reports, Life Stage Modelling (projections for sizes of new homes) and Specialist Housing for Older People.

Released as Version 1, 29th March 2019.