

SAHAM TONEY NEIGHBOURHOOD
DEVELOPMENT PLAN 2019 - 2036



SAHAM TONEY PARISH HOUSING
NEEDS ASSESSMENT

3rd Edition April 2020

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1. INTRODUCTION

1.1 This document provides an assessment of housing need for the Parish of Saham Toney carried out in March and April 2020, including the recommendations of a professional review of the document. It forms the Evidence Base for Policy 2E of the Saham Toney Neighbourhood Plan. It also provides an evidence base for Policy 2D: Affordable Housing, in as far as it demonstrates existing need for affordable housing in the Parish. Where the policies of the Neighbourhood Plan require use of an up to date housing needs assessment, this document shall be used, unless a more up to date alternate, of a similar or better level of detail is available or is specifically prepared.

2. PURPOSE

2.1 This assessment aims to establish what type and tenure of housing is required in the Parish, based on unconstrained demand and need as opposed to development constraints.

3. METHODOLOGY

3.1 National Planning Practice Guidance (NPPG) concedes that establishing housing need is not an exact science and no single approach will provide a definitive answer. Policy 2E of the Saham Toney Neighbourhood Plan draws upon paragraph 61 of the National Planning Policy Framework, and reflects community aspirations for all new housing developments to particularly address the needs of younger parishioners.

3.2 This assessment reviewed the following factors:

- a. Age structure of the Parish population, using the results of the 2011 Census supplemented by updated population estimates from the Office for National Statistics for the years 2012-2018;
- b. Dwelling sizes in the Parish, using the results of the 2011 Census and subsequent planning objections;
- c. Dwelling types in the Parish, using the results of the 2011 Census;
- d. Housing tenure in the Parish, using the results of the 2011 Census;
- e. Number of persons per household, using the results of the 2011 Census;
- f. Data from the Breckland Housing Register, February 2018;
- g. The results of a survey of 6 local estate agents;
- h. Data from online property sale/lettings sites;
- i. Affordability.

3.3 The assessment also makes reference to the Central Norfolk Strategic Housing Marking Assessment 2017.

4. PARISH SUMMARY

4.1 2011 Census Population & Number of Dwellings

4.1.1 At the 2011 Census, Saham Toney had 1507 residents, living in 731 dwellings. Parish population estimates by the Office for National Statistics for the years following the 2011 Census are available up to 2018, as follows:

2012	2013	2014	2015	2016	2017	2018
1518	1552	1519	1521	1529	1537	1561

4.1.2 Since the Census a further 42 residential dwellings have been completed and a further 51 committed by 31 January 2020, as shown in Tables 1 and 2.

4.1.3 Therefore, by best available estimates, as at March 2020, there are 1561 residents in Saham Toney, living in 773 dwellings.

4.2 Age Structure of the Parish Population

4.2.1 The results of the 2011 census show that Saham Toney has considerably fewer children and young adults than four comparison areas of Breckland, Norfolk, the East of England or England as a whole. Conversely it has significantly more middle-aged and older people. This is shown on Chart 1:

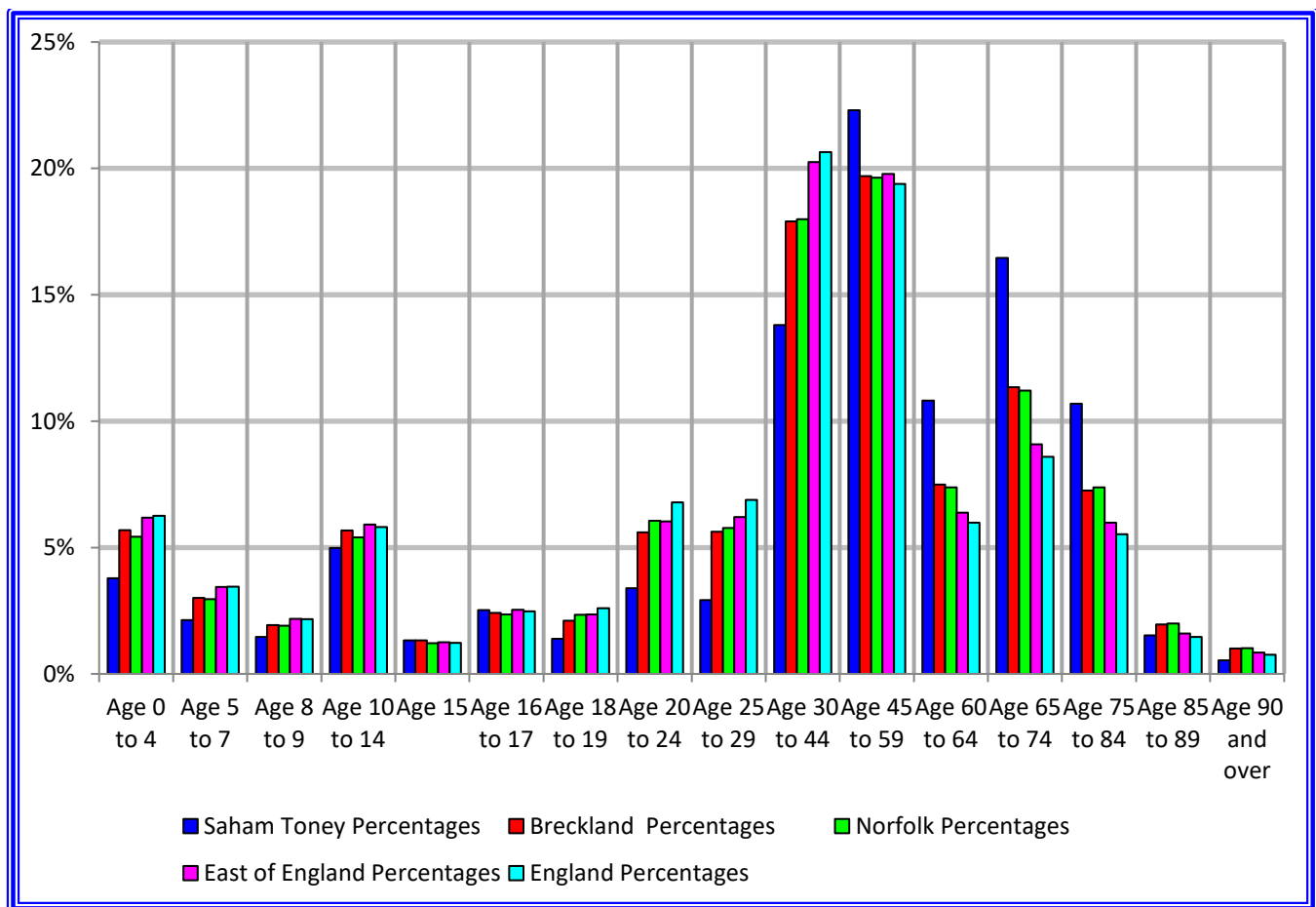


Chart 1: Age Demographics at the 2011 Census

4.2.2 The population estimate for 2018 shows that since the Census there has been a decrease in the ratio of younger people and a corresponding increase in the ratio of older residents: in 2011 20.8% of Saham Toney’s population was aged 24 or under, while 30.0% was aged 65 or over. In 2018 those ratios were 19.8% and 34.1% respectively.

4.3. Dwelling Sizes in the Parish

4.3.1 The results of the 2011 census show that Saham Toney has more larger dwellings than the four comparison areas and fewer smaller dwellings, as shown on Chart 2:

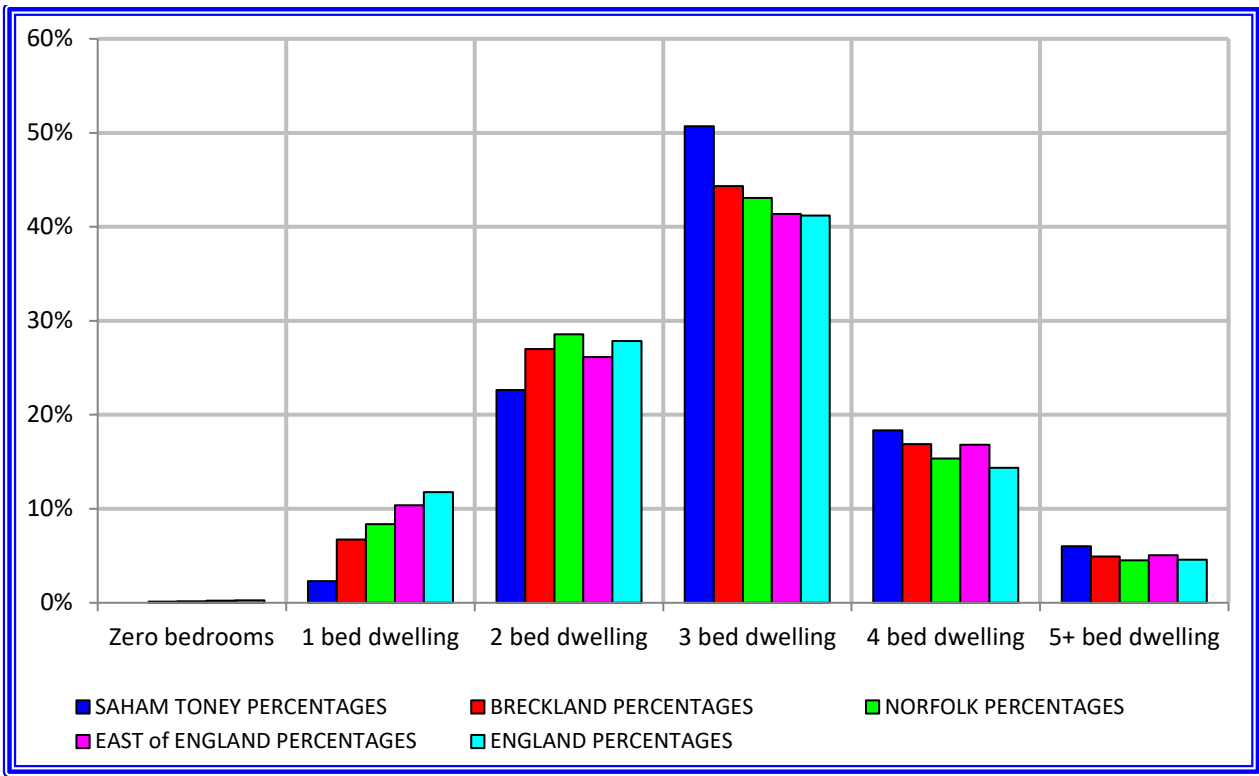


Chart 2: Dwelling Size Demographics at the 2011 Census

4.4. Dwelling Types in the Parish

4.4.1 The results of the 2011 census show that dwelling types in Saham Toney differ considerably from those in the four comparison areas, as shown on Chart 3:

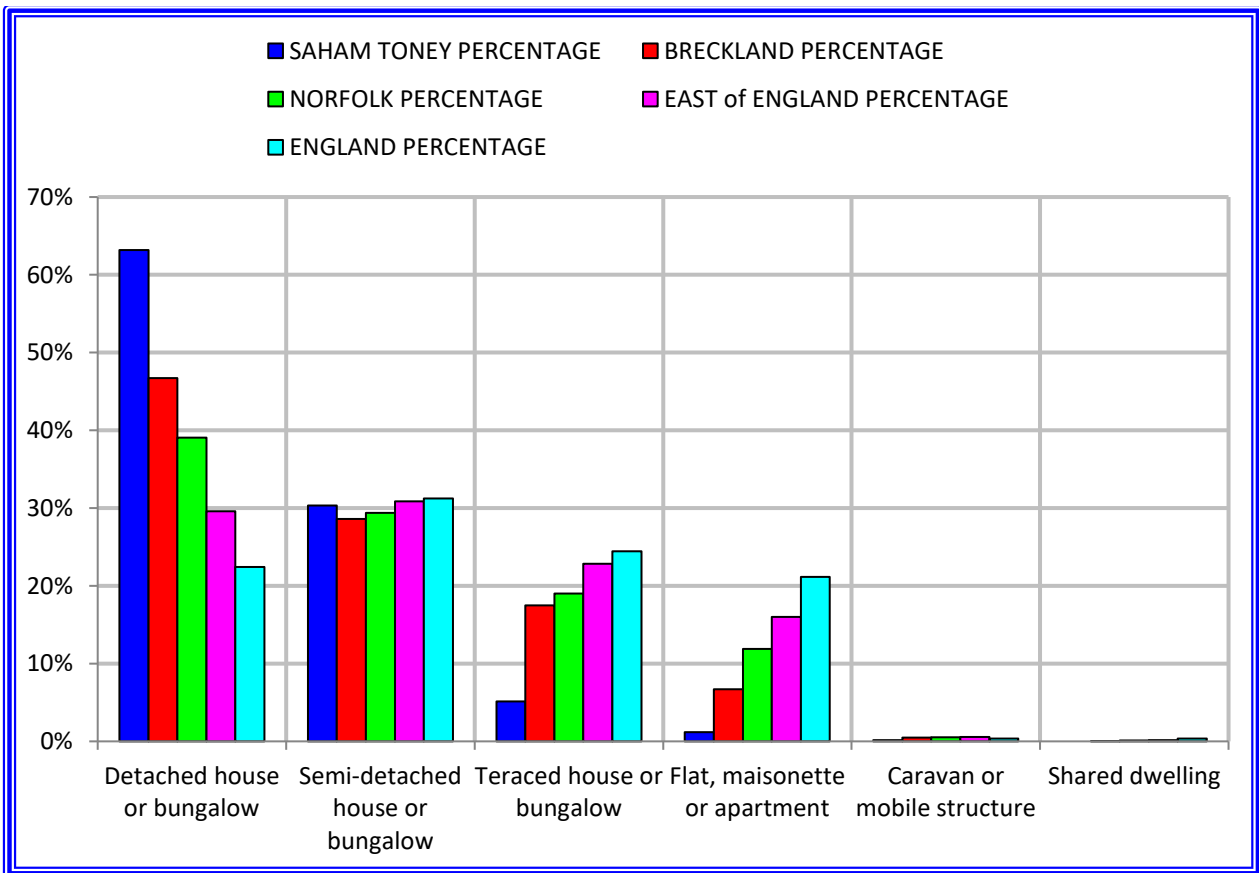


Chart 3: Dwelling Type Demographics at the 2011 Census

4.5 Housing Tenure in the Parish

4.5.1 The results of the 2011 census show that housing tenure in Saham Toney differs significantly from that in the four comparison areas, as shown on Chart 4:

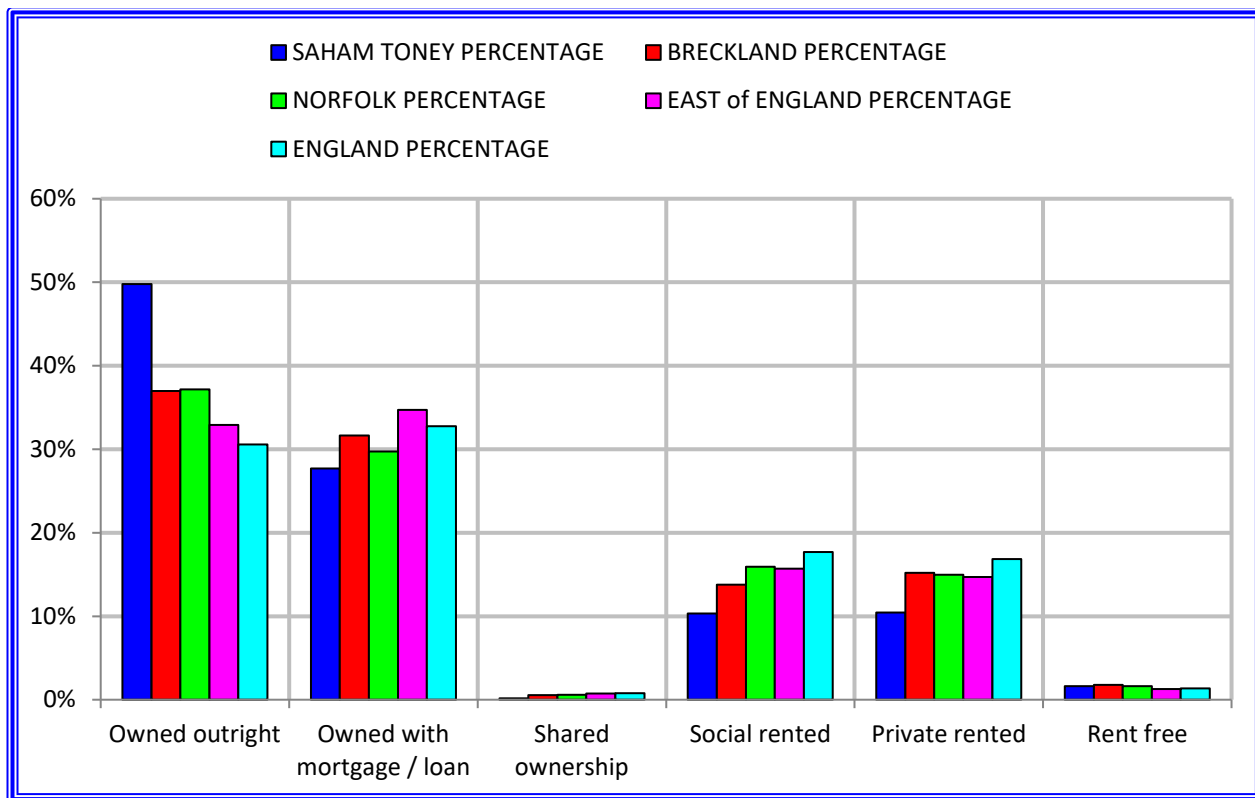


Chart 4: Housing Tenure Demographics at the 2011 Census

4.6 Number of Persons Per Household

4.6.1 The results of the 2011 census show that Saham Toney has a preponderance of 2 person households, much more so than Breckland, and correspondingly less 1, 3 and 4 and above person households, as shown on Chart 5.

4.6.2 In 2011, there were 164 one-person households in the village, and of those, in 101 cases the resident was aged 65 or over. Additionally, there were 119 households of one family only in which all residents were aged 65 or over. So, 220 households (about one third of the total) were occupied entirely by people aged 65 or over, either individually or as couples. At the same time only 162 households (about 21% of the total) lived in dwellings of one or two bedrooms, and those were occupied by people of all ages; hence it is clear there is a significant number of older individuals or couple living in properties with 3 or more bedrooms.

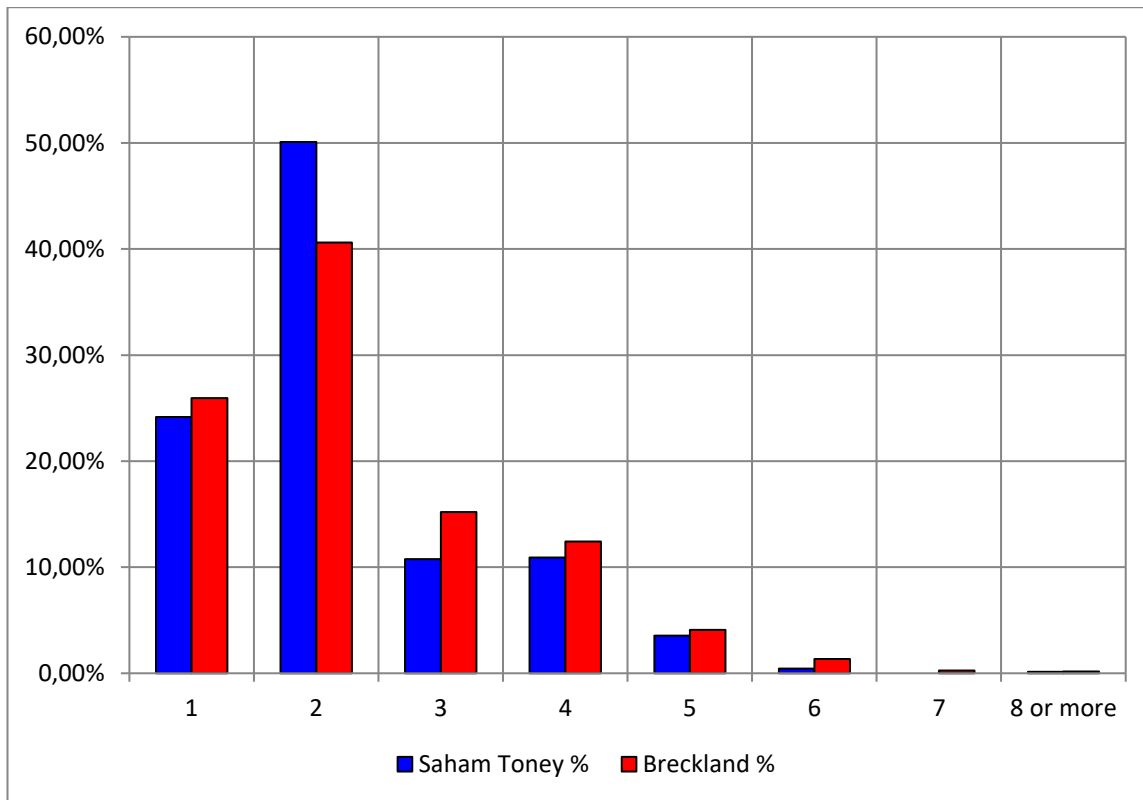


Chart 5: No of Persons per Household at the 2011 Census

4.7 Housing Stock Age

4.7.1 No precise data exists to define the age of the Parish housing stock. However, a broad picture can be established from information included in the document ‘Background Information for an Historic Area Assessment’, which supports the Saham Toney Parish Landscape Character Assessment, January 2019. At the 1961 Census, there were 314 dwellings in Saham Toney: while some may have been replaced or demolished since then, it is reasonable to assume that at least 300 dwellings in the Parish were built 60 or more years ago. Of those, the document identifies the following specifics, but does not attempt to catalogue every dwelling:

- Two 17th century and ten 18th century dwellings survive to the present day;
- There are at least 15 dwellings built between 1800 and 1849;
- There are at least 29 dwellings built between 1850 and 1899;
- There are at least 15 dwellings built between 1900 and 1949;
- There are at least 34 dwellings built in the 1950’s;

4.7.2 At the 2001 Census there were 706 dwellings in Saham Toney, so clearly in the 40 years preceding that, the Parish had experienced a significant expansion of its housing stock: more than doubling the housing numbers, whereas prior to 1960 there had been only very gradual growth over the previous 100 years or so (at the 1851 Census there were 272 dwellings).

4.7.3 At the 2011 Census there were 731 dwellings and completions since then have increased that number to 773.

4.7.4 From the data noted above the following indicative estimates can be made:

- At least 50-60 dwellings in the Parish are 100 years old or more – this represents around 8% of the total housing stock;
- Around 400 new homes were built between 1961 and 2001 – about 52% of the total housing stock;
- Since 2001, 67 houses have been built, so about 8.5% of the housing stock is less than 20 years old;
- At least 4% of the housing stock dates from the 1950's;
- 'Filling in' the gaps in the above data suggests that around 27.5% of the housing stock dates from the first half of the 20th century.

5. HOUSING REQUIREMENT FIGURE FOR SAHAM TONEY

5.1 The adopted Local Plan states that as a Rural Settlement With Boundary Saham Toney is at the 4th tier of the settlement hierarchy, and in accordance with the District spatial locational strategy, it is not appropriate for the allocation of larger scale market developments, but that it is highly likely to see a demand for affordable homes. Policy HOU 04 in the adopted Local Plan allows for appropriate development immediately adjacent to the settlement boundary in Saham Toney so long as it would not lead to the number of dwellings in the settlement increasing by significantly more than 5%. Appendix 5 to the Local Plan clarifies that a 5% increase in Saham Toney equates to 33 additional dwellings and refers to the 33 as being a housing target. Breckland planning policy officers have confirmed through emails that this figure of 33 is the housing requirement figure (as per paragraph 65 in the National Planning Policy Framework 2019) for the Saham Toney NP during the plan period.

6. AFFORDABLE HOUSING DATA FROM THE BRECKLAND HOUSING REGISTER, MARCH 2020

6.1 Data from the Breckland Housing Register

6.1.1 With regard to the data that follows, it is noted that a Housing Register is generally considered to understate the level of need for affordable housing. Many potential affordable housing candidates may not be on the register because (a) they are unaware of the requirements, or (b) they are aware of the system and as a result feel that they have little chance of being awarded an affordable home, and hence do not apply.

6.1.2 Housing Register data provided by Breckland Council as of 23 March 2020, shows:

- a. There are a total of 1033 households on the register;
- b. The age profile of the heads of households on the Register at 16 March 2020 is:
 - 1) 16-18 years: 7
 - 2) 19-21 years: 24
 - 3) 22-30 years: 227
 - 4) 31-49 years: 392
 - 5) 50-59 years: 123
 - 6) 60-64 years: 40
 - 7) 65-69 years: 40
 - 8) 70-79 years: 0
 - 9) 80+ years: 26
 - 10) Not identified: 10

- c. In terms of dwelling size, overall district needs as evidenced by the Housing Register, was as follows:
 - 1) 1-bedroom: 479
 - 2) 2-bedroom: 343
 - 3) 3-bedroom: 157
 - 4) 4-bedroom: 45
 - 5) 5-bedroom: 7
 - 6) 6-bedroom: 2
- d. There was a total of 73 affordable homes available in Saham Toney to those on the Housing Register between March 2019 and March 2020. That was a decrease of one by comparison with the affordable housing stock available for rent in Saham Toney in 2011 (that being a 3-bedroom house that is no longer available);
- e. The stock available to those on the Housing Register is all rented, and is broken down as follows:
 - 1) 2 x 1-bedroom properties; 52 x 2-bedroom properties; 18 x 3-bedroom properties; and 1 x 4-bedroom property;
 - 2) 24 of the affordable homes available for rent are houses; 48 are bungalows, and 1 is of unknown type;
- f. 5 of the households registered have a Saham Toney address. Of those, 40% (2) of those express preference for a one bed-roomed property; 40% (2) express preference for a two bed-roomed property and 20% (1) express preference for a three bed-roomed property. None express preference for properties with four or more bedrooms. Other than those 5 households, no data is available on how many other households on the Register have a local connection to Saham Toney;
- g. Another 39 of the households registered from outside Saham Toney have indicated a preference to live in the Parish. They express preferences for home size as follows:
 - i. One bed-room: 20.5% (8);
 - ii. Two bed-rooms: 30.8% (12);
 - iii. Three bed-rooms: 33.3% (13);
 - iv. Four+ bed-rooms: 15.4% (6).

6.1.3 From the data above it can be seen that of 44 households on the Breckland housing register who wish to be housed in Saham Toney, about 55% of them express preference for one or two-bedroom homes. That figure rises to over 86% when preference for a three-bedroom home is also included. Only 13% have a preference for homes with four or more bedrooms. This clearly supports the findings of other sections of this assessment, that Saham Toney's predominant housing need is for smaller properties.

6.1.4 Of the 73 affordable homes for rent in the Parish, 16 are let under a local lettings policy. The cascading criteria for that policy are as follows:

- 1) Those who have lived in the Parish for the previous 12 months;
- 2) Those who have lived in the Parish in the past 5 years;
- 3) Those who need to move to the Parish for employment;
- 4) Those who need to move to the Parish to be near family living in Parish;
- 5) Those from adjoining parishes; and
- 6) Those living in Breckland.

6.1.5 At the 2011 census there were 70 social rented households and 71 private rented households in Saham Toney. There was 1 shared ownership household.

6.1.6 Housing Register data at 23 March 2020 identified the following numbers of households registered with an address in a parish adjoining Saham Toney:

- a) Ashill: 8;
- b) Bradenham: 5;
- c) Great Cressingham: 0;
- d) Holme Hale: 1;
- e) Little Cressingham: 3;
- f) Ovington: 1;
- g) Shipdham: 11; and
- h) Watton Town Council area: 48.

6.2 Data from the Help to Buy Agency for Breckland

6.2.1 The Housing Register is only concerned with the need for social rented accommodation. For the Breckland District, the need for low cost home ownership (such as shared ownership) is managed through a different system by the Help to Buy Agency and a number of Registered Providers.

6.2.2 At 23 March 2020 a total of 219 low cost homes were managed in Breckland District. None of those were in the Parish of Saham Toney.

6.2.3 As at 24 March 2020, the Help to Buy Agency for the South managed 12 low cost homes in the whole of Breckland District. The Agency had limited data for the District, having only taken over responsibility for Breckland in January 2020.

6.2.4 A total of 99 applicants registered with the Help to Buy Agency on 24 March 2020 had an address in Breckland District.

6.2.5 The Help to Buy Agency had no data specific to Saham Toney, but on 26 March 2020, there were no low cost homes for either purchase or rent in the Parish advertised on its website (<https://helptobuyagent3.org.uk/search.asp>).

6.3 Breckland Council Affordable Housing Policy

6.3.1 Local Plan Policy HOU 07 deals with affordable housing, and specifies that “25% of qualifying developments should be affordable housing”. Additionally, Policy HOU 14 deals with affordable housing exceptions.

6.3.2 Via Local Plan Policy Hou 07, Breckland Council normally seeks for affordable housing on new developments to be split in the ratio 70% rental and 30% intermediate tenure. Actual delivery is subject to S106 agreements with housing developers.

7. HOUSING COMPLETIONS AND COMMITMENTS

7.1 Since the March 2011 Census, as at 29 February 2020, 42 new homes have been completed in the Neighbourhood Area and a further 51 committed. For details see Tables 1 and 2 and the summary of house numbers and sizes in Table 3.

Dwelling completions			Number of Bedrooms			
Planning Application Reference	Location	No. of Dwellings (single-storey)	One	Two	Three	Four +
3PL/2008/0749/F	Cley Lane	1 (0)	Unknown			
3PL/2009/0434/F	Chequers Lane	1 (0)				1
3PL/2009/0729/F	Cley Lane	2 (2)	Unknown			
3PL/2012/0310/F	Ploughboy Lane	1 (0)			1	
3PL/2013/0869/F	Warwick Farm	29 (6)	4	8	7	10
3PL/2013/1001/F	Richmond Road	1 (0)			1	
3PL/2013/1097/F	Ovington Road	1 (1)		1		
3PL/2014/0149/F	The Oval	1 (1)		1		
3PL/2015/0134/F	Cley Lane	1 (1)			1	
3PL/2015/0198/F	Hills Road	3 (0)			1	2
3PL/2015/1334/F	Richmond Road	1 (1)			1	
TOTALS		42 (12)	4	10	12	13

Table 1: Dwelling completions Between 01 April 2011 and 31 January 2020

Notes to Table 1:

- a) Application 3PL/2011/0468/F, although completed, was for a single replacement dwelling, and so not included in the count;

Schemes in the pipeline						
Planning Application Reference	Location	No. of Dwellings (single-storey)	No. of one-bedroom dwellings	No. of two-bedroom dwellings	No. of three-bedroom dwellings	No. of four+ bedroom dwellings
3PL/2015/0242/F	Chequers Lane	5 (1)			1	4
3PL/2015/0817/F	Page's Lane	1 (0)			1	
3PL/2015/0879/O	Ploughboy Lane	4 (0)				4
3PL/2015/0944/F	Chequers Lane	1 (0)			1	
3PL/2016/0284/O	Richmond Road	1 (0)				1
3PL/2016/0766/F	Ovington Road	10 (10)			10	
3PL/2017/0415/F	Cley Lane	4 (2)			1	3
3PL/2018/0162/D	Ovington Road	1 (1)			1	

3PL/2017/1423/O	Chequers Lane	3 (0)				3
3PL/2017/1422/O	Ploughboy Lane	5 (0)			3	2
3PL/2018/0226/F	Hills Road	2 (0)				2
3PL/2018/0563/O	Richmond Road	5 (0)				5
3PL/2018/1583/O	Chequers Lane	4 (4)				4
3PL/2019/0011/F	Chequers Lane	3 (0)				3
3PL/2019/0455/F	Chequers Lane	1 (1)				1
3PL/2019/1272/HOU	Richmond Road	1 (1)	1			
TOTALS		51 (20)	1	0	18	32

Table 2: Committed Planning Applications Between 01 April 2011 and 31 January 2020

Notes to Table 2:

- a) Application 3PL/2018/0226/F was for two dwellings, but one was a replacement and is not included in the count;
- b) 6 houses were committed under 3PL/2015/0450/O but that application was superseded by 3PL/2017/0415/F for 4 dwellings.

Number of bedrooms	Completed Houses	Other Committed Houses
One	4	1
Two	10	0
Three	12	18
Four - Five	12	32
Unknown / undefined	4 dwellings	0
TOTALS	42	51

Table 3: Summary of Completed and Committed Dwellings Up to 31 January 2020 – Number of Bedrooms

The above summary data on number of bedrooms is taken from approved planning applications, the details of which are as shown in Tables 1 and 2.

7.2 Of the new dwellings identified in Table 3, only 12 were social housing (13% of the total approved). That social housing comprised 2 one-bedroom houses, 2 one-bedroom flats, 6 two-bedroom houses and 2 two-bedroom flats. As noted in 5.1 all 12 affordable homes were delivered by one development and the other 27 completed or committed development have / will not deliver any affordable housing.

7.3 No new affordable housing has been built in Saham Toney since 2016.

7.4 The 12 affordable homes delivered since 2011 comprise one and two-bedroom dwellings. This indicates that the needs of larger families for affordable housing have not been supported over that period.

7.5 It can be seen that over a period of nine years since the 2011 census only 15 one or two-bedroom properties (16% of the total approved) were provided (or will be when completed) in the Neighbourhood Area. This indicates that smaller dwellings, more suitable for first-time buyers, are not being provided in sufficient numbers.

7.6 Housing completion data for the Neighbourhood Area also shows that single-storey properties, the preferred form of housing for many older, retired people, are not being built in numbers that correlate with the high proportion of older people living both in the Parish specifically or Breckland District as a whole. Of the 42 dwellings completed since 2011, 12 were single-storey. Of 51 committed dwellings 20 were proposed to be single storey but not all those applications have received reserved matters approval, and at that stage developers may propose changes.

8. RESULTS OF ESTATE AGENT SURVEY

8.1 The following estate agents who deal in property in the Neighbourhood Area kindly responded to a housing survey:

- Abbott's;
- Barton & Co.;
- Fine & Country;
- Mullenger's;
- Purplebricks;
- Sowerby's.

8.2 The survey was initially conducted in February 2018 and updated in February 2019, to ascertain the demand and availability of residential properties, both for sale and to rent in the parish of Saham Toney. Agents reported that the figures quoted below at the time of the 2019 survey give a reasonable situation report that can be deemed to apply both now and in the foreseeable future.

8.3 RELATIVE DEMAND FOR PROPERTY TO PURCHASE. Agents were asked to give information by dwelling type: bungalows, detached / semi-detached houses, terraced houses, period properties, building plots, or any other. The overall demand was reported as being for detached or semi-detached property including bungalows, with a preference for property with a rural feel, and with a large enough plot to avoid a crowded feel. Manageable garden areas appropriate to the size of accommodation was / is a frequent request. The local applicant demand is normally well supplied where the potential purchaser has a budget of £250,000 or more available. However, there is a significant shortfall in the availability of property to satisfy first time local buyers with a limited income, taking into consideration that most new mortgages require a minimum 10% deposit, for example £15,000 for a £150,000 purchase with fees in addition. A common criticism offered was that too many developers build large, multi-room properties, very close to each other, with a "postage stamp" garden. The agents' common view was that property of a size and price above the local budget capabilities will always sell, even if it takes time, but that is frequently to incoming retirees and second home seekers. But this serves to increase the percentage of older residents in the Neighbourhood Area and does not help younger locally born singles or couples to enter the property market.

It was further reported that there are larger new properties recently completed, that have not sold and are currently on the rental market. Part of the reason given for this by agents is the close crowding of

large houses together to maximise profits, which then fails to attract buyers because the “kerb appeal” does not match the demand / expectations of those who could afford such properties.

There is also a site in the Parish where due to lack of interest in houses started/completed, the developer has suspended further starts until there is movement in the market.

These serve as illustrations of too many planning consents for the wrong mix/size of property. There is still a strong need/demand for truly affordable (based on real local incomes) property in the 2 to 3-bedroom category to give first timers a real chance to get on the housing ladder.

8.4 NUMBER OF BEDROOMS. Agents reported that considering the majority of property searches, enquiries are fairly evenly divided between 1 & 2 bedroom, and 3 or more-bedroom properties. 3 or more-bedroom properties make up approximately 60% of requests, but the remaining 40% are for affordable 1- and 2-bedroom properties for first timers. Supply / availability of 3 or more-bedroom properties is usually sufficient to satisfy demand, but there is a constant shortfall of 1- and 2-bedroom properties.

8.5 WHO IS LOOKING TO BUY? The question asked for a breakdown into groups as follows:

- Single non-retired people;
- Non-retired couples;
- Families with young children;
- Families with older children;
- Retired couples and singles.

None of the agents questioned could precisely break down demand into the above groups, but reported as follows. The majority of buyers, or at least people attempting to get on the property ladder, are working / non-retired singles and couples, and families with children. Approximately 20% of the overall demand comes from retired (or about to retire) singles and couples. Younger singles and couples frequently look for property to buy, but the non-availability of property they can afford usually ends their search; and they either remain in the parental home or enter the rental market, and often pay as much in rent as they would for a mortgage. The main stumbling block is normally a lack of the relatively large deposit required to obtain a mortgage.

8.6 WHERE IS THE DEMAND COMING FROM? The survey offered the following choices:

- Within Saham Toney;
- Within a 2 to 10-mile radius of Saham Toney;
- Further afield in Norfolk;
- Further away in UK; or
- Elsewhere

The largest single group of potential buyers in this respect were reported as being from within Norfolk, amounting to approximately 50%. The remaining 50% are from within the UK comprising people seeking to retire to a rural setting and non-retirees relocating as work opportunities develop in the county.

There is a growing awareness that the Cambridge Science parks are only a short commute away, and with property prices currently lower in the Neighbourhood Area than closer to those employment

opportunities, the agents' general feeling is that once uncertainties relating to Brexit are resolved there could be an upturn in demand for this reason, albeit this would be mostly in locations closer to main rail links and main road links.

There were a few cases of couples returning from abroad, having worked away for many years, and in search of a place to start their retirement within a couple of years. It has to be highlighted that every year many thousands come to Norfolk for holidays. As with many other areas in the UK visitors "fall in love" with a particular area and may wish to retire there. Frequently these are the buyers of larger properties (so that their family can come and visit) and this increases local property prices, putting further pressure on locally born buyers, especially younger adults who find property prices exceed their budget. Most agents privately agreed that it was good for business to have and sell higher priced properties as this resulted in higher commissions; but they would like to be able to encourage and assist young first-time buyers to get a start in owning a home and then help them to progress over time, as such people will be their future market. Estate agents all felt that the general vision of them is of a profession that does very little more than show houses and receive high commissions in return. While this can at times appear to be the truth, those agents who have made a long-term commitment to the area do have a valuable in-depth knowledge of the market they serve and of the area in general. In discussion with the agents it was also noticeable that they had a great concern for younger first-time buyers and a strong desire to be able to assist. They summarised this as "if we are the company that helps them get their first home it is more likely they will likely come back to us when they wish to find their next property".

8.7 WHY DO PEOPLE MOVE, OR WANT TO MOVE TO THE PARISH? It was difficult for agents to identify any one particular reason for the popularity of the parish of Saham Toney. The main reasons given in combination were:

- The general rural / countryside feel of the village;
- The village's interesting mix of property;
- The quite impressive village hall, and the activities available there;
- The Old Bell public house;
- A growing range of activities making Saham Toney a more sociable village to live in; and
- The historic church.

The other attraction reported was that Saham Toney is not just a continuation of an urban sprawl and has its own identity separate from its surroundings.

In addition, younger buyers, and young families, are attracted by the good reputation of the village primary school and the availability of secondary education nearby.

For older buyers the peaceful, unspoilt countryside/ farmland surroundings were reported to be an important detail.

8.8 THE DEMAND FOR RENTAL PROPERTY. The same questions as above were asked regarding rental property and in general the findings were in parallel with those wishing to buy. The major difference was that retirees are not so involved in renting long term. There are some who will rent for a brief period whilst finding the ideal purchase but this is a minority. The main element of rental demand is

from lower income families and singles who cannot afford to buy. Again, the major attractions for young families with young children are the school and the village's "safe" country feel and surroundings.

8.9 DEMAND FOR SIZE OF GARDEN. The agents' general view was that garden size is "expected" to be appropriate to the age and size of the dwelling, as well as its location. In towns and on housing estates the size of garden seems to have been accepted as being small, whereas in a more rural / country location such as Saham Toney the expectation seems to be for larger, albeit longer gardens that reflect the historic need to be self-sufficient gardeners. With newer dwellings in rural / country settings there is a "hope" for plots that are appropriate to the size of dwelling, and which give the appearance of some added value. There is general disappointment with the tendency for newer properties to be large houses but with "postage stamp" gardens. Families with children of any age are keen to find space for children to play and develop and at the same time be safe.

8.10 One local agent provided an example of the market difficulty for first time buyers:

One-bedroom townhouse, available in (neighbouring) Watton. Price £ 110,000; Deposit required £11,000; Monthly mortgage repayment = £ 520

Within ¾ mile of the above a one-bedroom flat was available to rent; Deposit negotiable; Monthly rent payable = £518.

Hence in theory a first-time buyer might be able to afford either property, but in practice might struggle to provide the deposit required to make a purchase.

9. LOCAL PROPERTY DATA

9.1 The following data was taken from a review of Right Move (www.rightmove.co.uk) and Zoopla (www.zoopla.co.uk) on 12 March 2020.

9.2 There were 14 properties for sale in the Parish. These included seven single-storey dwellings. Five of the properties had four or more bedrooms, five had three bedrooms and four had two bedrooms. Prices ranged from £180,000 for a 2-bedroom semi-detached cottage, to £500,000 for a 3-bedroom cottage. There were five properties priced below £250,000. Given the small sample, average prices are only indicative, but were as follows:

- 2-bedroom properties: £224,000 (lowest £180,000; highest £260,000)
- 3-bedroom properties: £315,000 (lowest £240,000; highest £500,000)
- 4 & 5-bedroom properties: £351,000 (lowest £260,000; highest £450,000)
- Overall: approximately £302,000

9.3 It shall be noted that the house prices given above are significantly higher than the average for Breckland. In its online dataset "Ratio of House Price to Workplace Based Earnings", March 2019, the Office for National Statistics gives the average house price in Breckland as £222,873 at quarter 3, 2018: approximately 74% of the Saham Toney average for houses available for sale (the Breckland lower quartile house price at quarter 3, 2018 was £170,000). This helps to demonstrate why this Assessment must be used to establish Parish housing need, rather than the district-wide Breckland data.

9.4 In the last two years, 29 properties have been sold in Saham Toney and 9 in Saham Hills, with average sold prices of £304,190 and £276,110 respectively (overall average £297,540).

9.5 On 12 March 2020, there were two properties for private rent: a 1-bedroom dwelling at £575 per calendar month and a 4-bedroom house at £2,500 per calendar month.

9.6 Additionally there was one building plot for sale by auction with permission for five 4-bedroom dwellings.

10. AFFORDABILITY

10.1 The Breckland District affordability ratio (average property prices: average income) is 9.04:1 (source: Office for National Statistics online dataset "Ratio of House Price to Workplace Based Earnings", for 2018, published 28 March 2019¹). This clearly shows the difficulty likely to be faced by those on average or less than average salaries when seeking to purchase a home.

10.2 This problem is further illustrated by Table 4 which shows the income required to purchase properties at a range of prices.

House Price	Deposit required (assume 15% required)	Annual income required (based on mortgage lending principle of 3.5 x income)	Monthly mortgage payment ²
£150,000	£22,500	£36,429	£605
£230,000	£34,500	£55,857	£927
£260,000	£39,000	£63,143	£1,048
£300,000	£45,000	£72,857	£1,209

Table 4: Indicative Income Requirement for House Purchase

10.3 At the end of quarter 3, 2018, the lower quartile and median gross annual earnings in Breckland were £18,648 and £24,645 respectively. By either metric it is clear how far this falls short of the indicative income requirements given in Table 4, even at the bottom of the price range given, £150,000, which is the lowest house sale price recorded in the Parish in the previous 2 years.

10.4 On the calculation basis used in Table 4, a household with an income of £24,645 could potentially afford a property costing £101,500, providing they could raise a deposit of £15,225. Right Move records show that the last time a property in the parish sold for less than that figure was 2009 (that being at a period of severe downturn in house prices due to a global economic crisis).

10.5 A similar situation is found with regard to property rental, as illustrated in Table 5.

No. of Bedrooms	Typical market rent per week	Entry level rent per week	Housing Association Maximum affordable rent per week	Central Norfolk and Norwich Broad Rental Market Area (BMRA)

¹ The data shows that median workplace earnings in Breckland at Q3 2018 were £24,645

² Source: www.moneyadvice.service.org.uk – mortgage calculator based on 3% repayment mortgage repaid over 25 years

	(median rent for Breckland 30 September 2019)	(lower quartile rent for Breckland 30 September 2019)	(80% of median market rent)	Local Housing Allowance (as applicable at March 2020)
1	£115	£104	£92	£95.77
2	£144	£133	£115	£120.02
3	£173	£160	£138	£139.42
4	£254	£207	£203	£184.11

Table 5: Indicative Rental Costs

10.6 As noted in 9.6, at March 2020 there were only 2 properties available for rent in the Parish, and their costs simply reflect the disparity that can occur in the rental market at any given time. Historical data on rental costs in the Parish specifically is not available, so Table 5 uses data for the Breckland District, as published by the Office for National Statistics. But given the fact the average sale price of a house in Saham Toney is around one third higher than the Breckland average (see 9.2-9.4), it is reasonable to suggest that rental costs in the Parish are higher than those for the district as a whole by a similar order of magnitude. That notwithstanding, Table 5 shows that for all property sizes, the local housing allowance is insufficient to afford private market rental prices. However, in the case of 1-, 2- or 3-bedroom properties the allowance would be just sufficient to rent an affordable home, were one available and a household eligible.

11. ANALYSIS AND INTERPRETATION

11.1 Given the demographic data, it is clear that the housing needs of the Neighbourhood Area cannot be based on an assessment of Breckland district as a whole. New housing must cater specifically for the Neighbourhood Area's needs, as documented herein. The principle differences between the Parish and the Breckland District, and between the Parish and the information set out in the Central Norfolk Strategic Housing Market Assessment, 2017, are that Saham Toney's existing housing stock is skewed towards larger properties (including recently built schemes) on the one hand whilst having a higher proportion (when compared to the district) of smaller households and an older population on the other hand. In addition, evidence collected on housing needs indicates that demand for smaller properties (including affordable smaller properties) in the parish from younger people outstrips the supply.

11.2 The Central Norfolk Strategic Housing Market Assessment, 2017, describes the following housing needs in Breckland in the period to 2036:

	Market housing	Affordable housing	TOTAL
1-bedroom flats	-34 (-0.4%)	472 (10.7%)	438 (3.6%)
2+ bedroom flats	-86 (-1.1%)	248 (5.6%)	162 (1.3%)
2-bedroom houses	-13 (-0.2%)	1495 (33.9%)	1481 (12.1%)
3-bedroom houses	6018 (76.5%)	1853 (42.0%)	7871 (64.1%)
4-bedroom houses	1474 (18.7%)	276 (6.3%)	1749 (14.3%)
5+ bedroom houses	506 (6.4%)	64 (1.5%)	570 (4.6%)
TOTAL	7864	4408	12272

Table 6: Housing Needs in the Breckland District till 2036

11.3 Table 6 shows that overall, on a District-wide basis, the predominant need is for 3-bedroom houses. This trend is even more marked when considering only market housing needs; whereas for affordable housing the needs for 2 or 3-bedroom houses are broadly similar.

11.4 However the demographics described in section 4.3 show significant differences between Saham Toney and Breckland District as regards the housing stock at the 2011 Census, as summarised in Table 7, which shows that as a percentage of the total housing stock, the Parish has less 1- and 2-bedroom dwellings and more 3-, 4- and 5+bedroom dwellings than Breckland.

Dwelling size	Saham Toney	Breckland
1-bedroom dwellings	2,31%	6,72%
2-bedroom dwellings	22,65%	26,99%
3-bedroom dwellings	50,69%	44,34%
4-bedroom dwellings	18,34%	16,90%
5+ bedroom dwellings	6,01%	4,93%

Table 7: Dwelling Sizes in Saham Toney and Breckland District

11.5 Of the 4408 households requiring affordable housing in the district, as described in the Central Norfolk Strategic Housing Market Assessment, 2017, not all would be able to afford to rent such properties even were they available. The data is summarised in Table 8:

% of earnings available to meet housing costs	Unable to afford target rent	Can afford target rent	Can afford affordable rent	Total
25	3050	565	793	4408
30	2777	561	1070	4408
35	2556	547	1305	4408

Table 8: Ability to meet the costs of affordable housing

Note 'target rent' is a social rent level calculated by the Government

11.6 The Neighbourhood Area has an ageing population that in general terms is living in larger properties which they own, either outright or with some form of loan. The lack of sufficient smaller properties means both that older residents who wish to downsize their properties but remain in the Area find it difficult to do so; and young adults and families have very limited choice of the type or size of home likely to be within their means.

11.7 The existing housing stock in the Parish, skewed in size as it is towards larger properties, does not meet the needs of older households seeking to downsize, nor those of younger, new entrants to the housing market. In general, the current stock is too large and too expensive to meet identified Parish needs.

11.8 The majority of new housing stock should be smaller properties to redress the current imbalance between dwelling size and housing need.

11.9 Housing need in the Parish is primarily for 1 and 2-bedroom properties, with less emphasis on 3+ bedroom dwellings than for the Breckland District as a whole. The fact that Saham Toney has a

proportionally greater number of existing houses with 3 or more bedrooms than Breckland District, combined with an aging population, indicates that any need for 3-, 4- or 5-bedroom homes is likely to be satisfied by natural events - i.e. existing houses coming onto the market as older residents pass on.

11.10 A proportion of new housing stock should meet the Lifetime Homes Standard to address the needs of an ageing population in the Parish. The Lifetime Homes Standard sets out principles that should be implicit in good housing design. Good design, in this context, is considered to be design that maximizes utility, independence and quality of life, while not compromising other design issues such as aesthetics or cost effectiveness. Housing that is designed to the Lifetime Homes Standard will be convenient for most occupants, including some (but not all) wheelchair users and disabled visitors, without the necessity for substantial alterations.

11.11 There is also a need for affordable housing in the Parish. Some of this should have a Local Lettings Policy applied to it to allow local people to stay in the community.

12. CONCLUSIONS

12.1 Housing needs in the Parish of Saham Toney differ from those for Breckland as a whole.

12.2 Greater focus on the needs of younger adults and older people is required; housing development over recent years have not sufficiently addressed those needs.

12.3 The shortage of suitable properties for older 'downsizers' and younger new entrants to the housing market would be addressed by a housing mix policy that promotes smaller properties.

12.4 The needs of the elderly, and moving forwards, an ageing population, would also be supported by a policy that promotes a proportion of new dwellings being built as single storey accommodation and / or meeting the Lifetime Homes Standard.

12.5 There tends to be an over-supply of 4 or more-bedroom properties and a corresponding under-supply of 1- and 2-bedroom properties, and to a certain extent also of three-bedroom properties.

12.6 The ratio of house prices to local wages mean it is very difficult for many local youngsters to enter the housing market.

12.7 There is an insufficient amount of social housing available to meet demand as evidenced by data from the Breckland Housing Register and the fact there are no low-cost ownership homes recorded in the Parish at March 2020 (who manage low cost ownership homes for the District).

12.8 A proportion of local households will not be able to afford market housing prices, even for smaller homes. Policies that support rural exception schemes and the use of a Local Lettings Policy will help to retain social capital within the parish.

12.9 To satisfactorily address Parish housing needs, residential development in Saham Toney over the coming years must focus on the supply of one, two and three-bedroom properties, that for both market and social housing are more genuinely affordable to those seeking such homes.