

SAHAM TONEY NEIGHBOURHOOD
DEVELOPMENT PLAN 2019 - 2036



SAHAM TONEY PARISH HOUSING
NEEDS ASSESSMENT

May 2019

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1. INTRODUCTION

1.1 This document provides an assessment of housing need for the Parish of Saham Toney carried out between January and March 2019. It forms the Evidence Base for Policy 2E of the Saham Toney Neighbourhood Plan. It also provides 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 that 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;
- b. Dwelling sizes in the Parish, using the results of the 2011 Census;
- 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. 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. Since the Census a further 42 residential dwellings had been completed by 31 March 2019, as shown in Table 1.

Completed Planning Applications		Committed Planning Applications	
No. of Dwellings	Planning Application Reference	No. of Dwellings	Planning Application Reference
1	3PL/2008/0749/F	5	3PL/2015/0242/F (Stanway Farm)
1	3PL/2009/0434/F	1	3PL/2015/0817/F (Page's Place Lodge)
2	3PL/2009/0729/F	4	3PL/2015/0879/O (Homelands, Ploughboy Lane)
1	3PL/2012/0310/F	1	3PL/2015/0944/F (Green Acre, Chequers Lane)

29	3PL/2013/0869/F	1	3PL/2016/0284/O (Richmond Road)
1	3PL/2013/1001/F	10	3PL/2016/0766/F (Mill View)
1	3PL/2013/1097/F	4	3PL/2017/0415/F (The Willows, Cley Lane)
1	3PL/2014/0149/F	1	3PL/2018/0162/D (Adj. Cranford House)
1	3PL/2015/0134/F	2	3PN/2016/0003/UC (Meadow View, Ploughboy Lane)
3	3PL/2015/0198/F	3	3PL/2017/1423/O (Stanway Farm)
1	3PL/2015/1334/F	3	3PL/2017/1422/O (Meadow View, Ploughboy Lane)
		1	3PL/2018/0226/F (112 Hills Road)
		5	3PL/2018/0563/O (Richmond Hall)
		4	3PL/2018/1583/O (Saham Tythe Barn)
42	TOTAL	45	TOTAL

Table 1: Residential Dwellings Completed and Committed between 01 April 2011 and 31 March 2019

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- c) 6 houses were committed under 3PL/2015/0450/O but that application was superseded by 3PL/2017/0415/F for 4 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

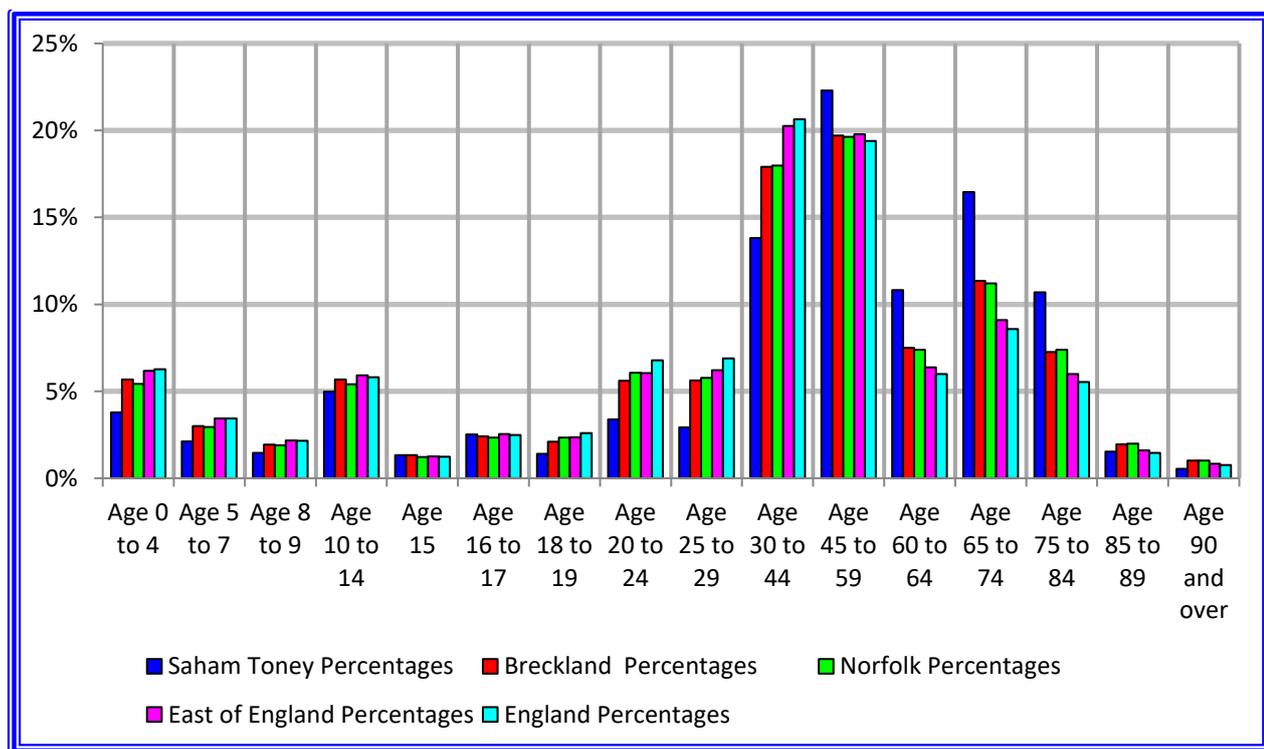


Chart 1: Age Demographics

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:

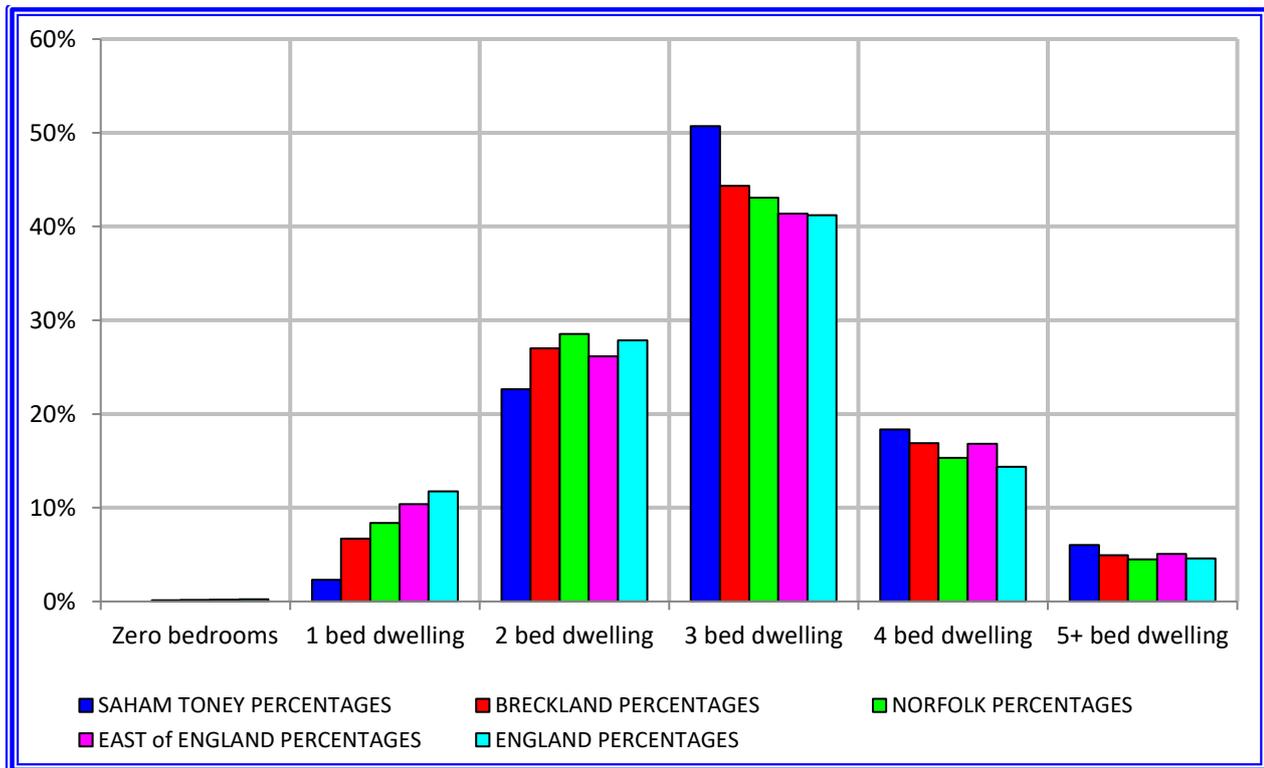


Chart 2: Dwelling Size Demographics

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:

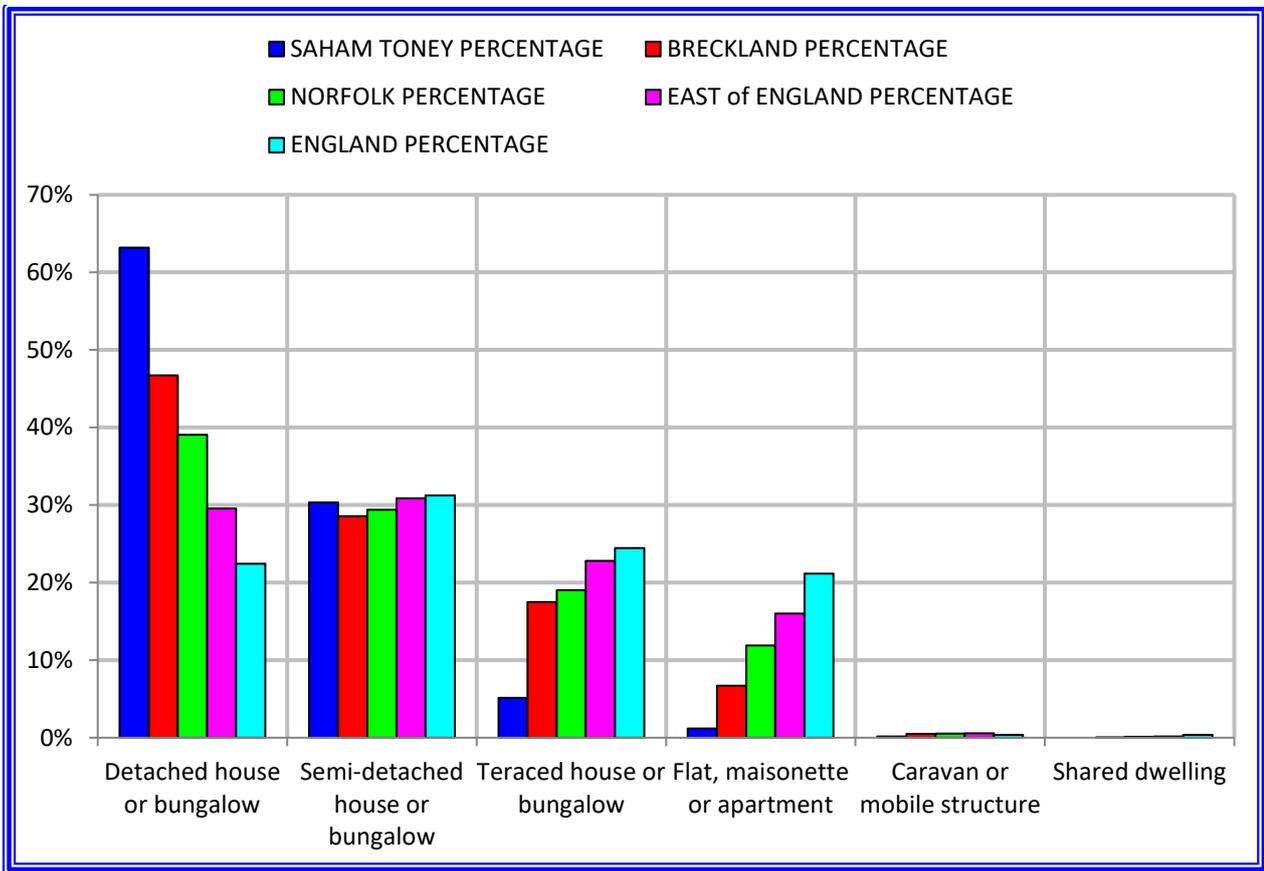


Chart 3: Dwelling Type Demographics

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:

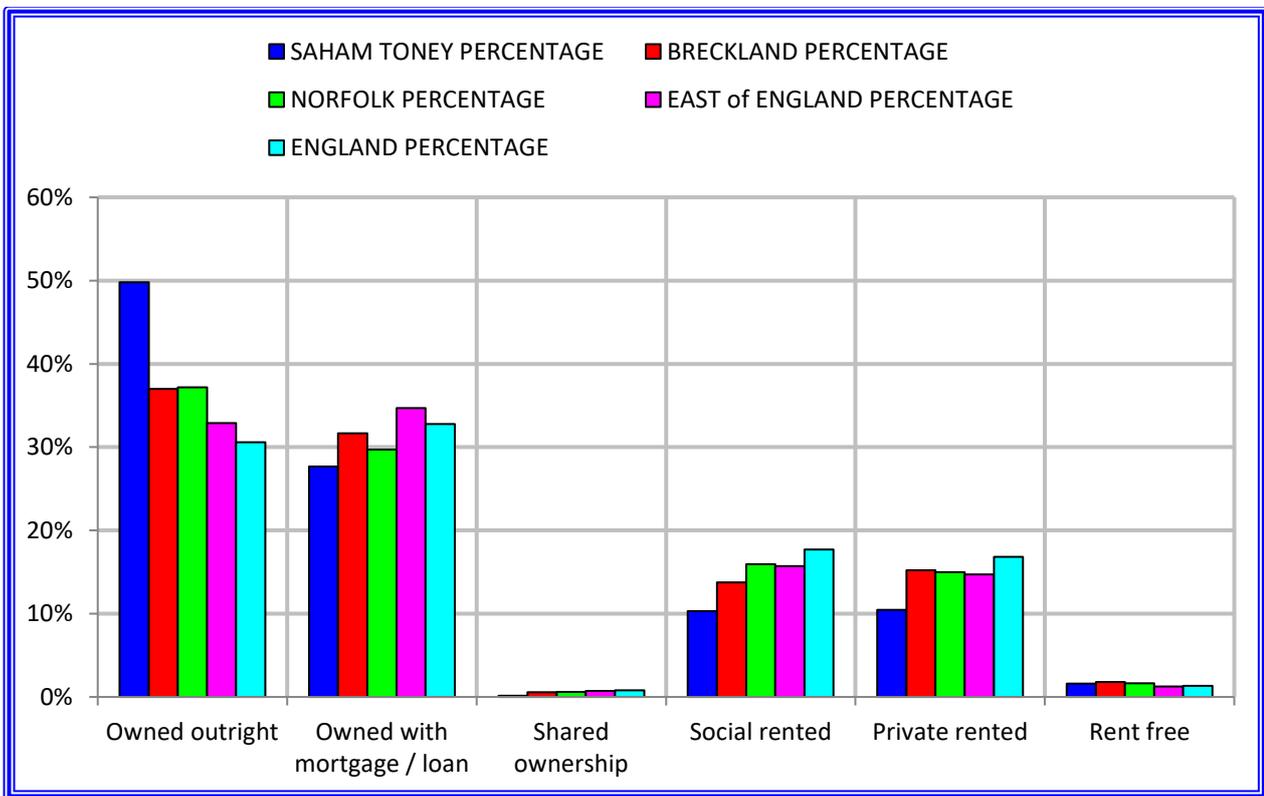


Chart 4: Housing Tenure Demographics

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:

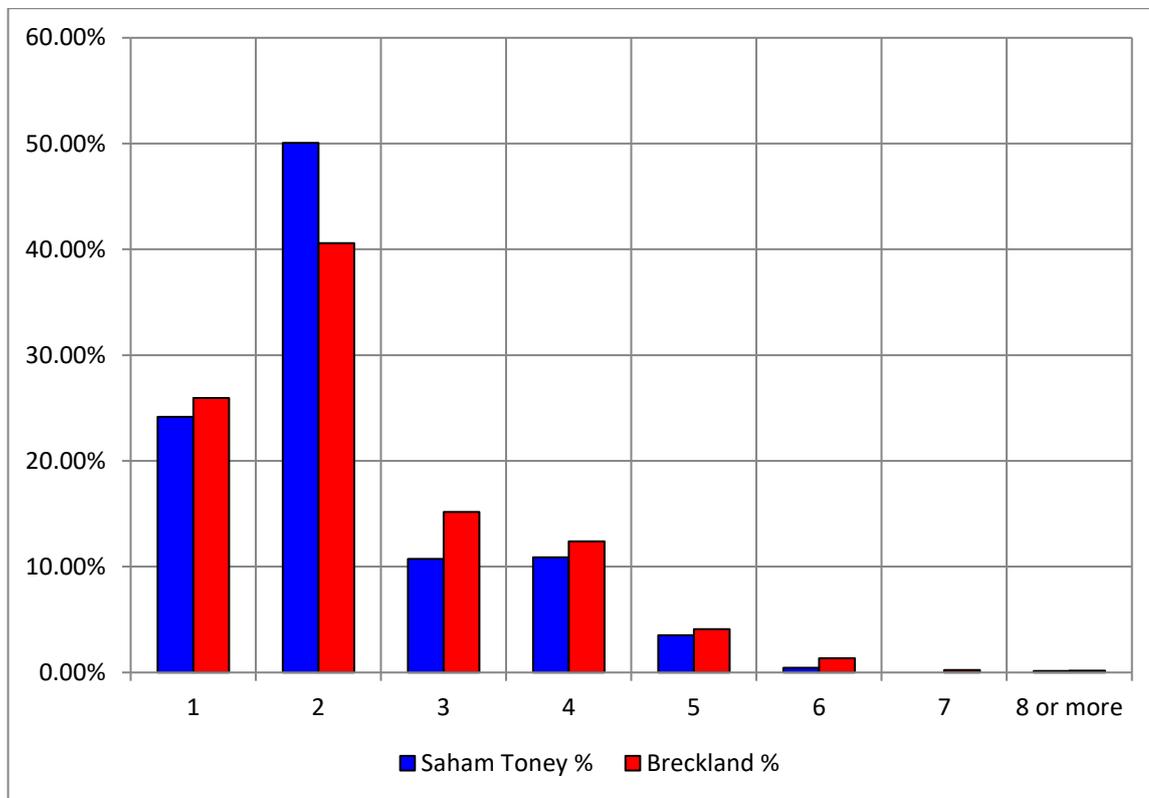


Chart 5: No of Persons per Household

5. HOUSING ALLOCATION

5.1 The emerging Local Plan allocates a minimum of 33 new houses for Saham Toney, but states that as a Rural Settlement With Boundary it 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.

5.2 Policy 2A of the Saham Toney Neighbourhood Plan sets a minimum target of 48 new residential dwellings for the Parish over the period 2019¹-2036.

6. DATA FROM THE BRECKLAND HOUSING REGISTER, MAY 2019

6.1 Housing Register data provided by Breckland Council, May 2019 shows:

- a. There are a total of 1128 people on the register;
- b. 5 houses were available in Saham Toney during 2017;
- c. 8 of those registered have a Saham Toney address. 50% (4) of those express preference for a one bed-roomed property; 37.5% (3) express preference for a two bed-roomed property and 12.5%

¹ From the approval date of the Breckland Local Plan

(1) express preference for a three bed-roomed property. None express preference for properties with four or more bedrooms;

- d. Another 40 of those 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: 30% (12);
 - ii. Two bed-rooms: 47.5% (19);
 - iii. Three bed-rooms: 17.5% (7);
 - iv. Four+ bed-rooms: 5% (2);

6.2 From the data above it can be seen that of 48 people on the Breckland housing register who wish to be housed in Saham Toney, a little over 79% of them express preference for one or two-bedroom homes. That figure rises to nearly 96% when preference for a three-bedroom home is also included. Only 4% 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.

7. HOUSING COMPLETIONS AND COMMITMENTS

7.1 Since the March 2011 Census, as at 31 March 2019, 42 new homes have been completed in the Neighbourhood Area and a further 45 committed (for details see Table 1). These 87 homes are made up as follows:

Number of bedrooms	Completed Houses	Other Committed Houses
One	4	0
Two	10	0
Three	11	15
Four - Five	13	21
Unknown / undefined	4 dwellings	9 dwellings
TOTALS	42	45

Table 2: Completed and Committed Dwellings Up to 31 March 2019 – Number of Bedrooms

The above summary data on number of bedrooms is taken from approved planning applications, the details of which are as given in Table 3.

Completed Planning Applications		Committed Planning Applications	
No. of Bedrooms	Planning Application Reference	No. of Bedrooms	Planning Application Reference
unknown	3PL/2008/0749/F	5 (1x3, 4x4)	3PL/2015/0242/F (Stanway Farm)
Unknown	3PL/2009/0434/F	1x4	3PL/2015/0817/F (Page's Place Lodge)
unknown	3PL/2009/0729/F	4x4-5	3PL/2015/0879/O (Homelands, Ploughboy Lane)
1x3	3PL/2012/0310/F	1x3	3PL/2015/0944/F (Green Acre, Chequers Lane)
29: 2x1, 6x2,7x3, 10x4, 2x1	3PL/2013/0869/F	1x4	3PL/2016/0284/O (Richmond Road)

(flats), 2x2 (flats)			
1x3	3PL/2013/1001/F	10x3	3PL/2016/0766/F (Mill View)
1x2	3PL/2013/1097/F	4 (1x3, 3x4)	3PL/2017/0415/F (The Willows, Cley Lane)
1x2	3PL/2014/0149/F	1x3	3PL/2018/0162/D (Adj. Cranford House)
1x3	3PL/2015/0134/F	2x4	3PN/2016/0003/UC (Meadow View, Ploughboy Lane)
3 (3x4)	3PL/2015/0198/F	3x4-5	3PL/2017/1423/O (Stanway Farm)
1x3	3PL/2015/1334/F	3 (1x3, 2x4)	3PL/2017/1422/O (Meadow View, Ploughboy Lane)
		1x4	3PL/2018/0226/F (112 Hills Road)
		5x undefined	3PL/2018/0563/O (Richmond Hall)
		4x undefined	3PL/2018/1583/O (Saham Tythe Barn)

Table 3: Completed and Committed Planning Applications to 31 March 2019 – Number of Bedrooms

7.2 Of the above, social housing comprised 2 one-bedroom houses, 2 one-bedroom flats, 6 two-bedroom houses and 2 two-bedroom flats.

7.3 It can be seen that over a period of eight years since the 2011 census only 14 one or two-bedroom properties (22% of the total approved) were provided in the Neighbourhood Area, of which 12 were social housing (15% of the total approved).

7.4 Housing completion data for the Neighbourhood Area also shows that single-storey properties, the preferred form of housing for many older, retired people, and smaller dwellings for first-time buyers, are not being provided in sufficient numbers.

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 LOCAL PROPERTY DATA

Agents provided information on the total number of properties they had for sale at the time of the survey, their average price and the number of properties offered for sale in Saham Toney, and the data is summarised in Table 4. Owing to some commercial sensitivity this is presented below without identifying the agents and it should be noted that to maintain commercial confidentiality the ordering does not correspond to the alphabetical ordering given in 8.1.

Agent	Branches in Norfolk	No of properties for sale in Saham Toney
1	1	2
2	10	3
3	5	3
4	*	2
5	5	1
6	1	1

Table 4: Properties for Sale in Saham Toney at the Time of the Agent Survey

Note *: Agent 4 is an online agency that operates without branches

The average property prices, by dwelling size, were as follows:

2-bedrooms: £220,000 (lowest price £175,000; highest £245,000)

3-bedrooms: £345,000 (lowest price £260,000; highest £400,000)

4+ bedrooms: £415,000 (lowest price £300,000; highest £585,000)

Overall average house price in Saham Toney based on the data provided = £363,750

At the time of the survey there were also 4 building plots with outline planning permission available priced at £200-250,000 each.

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

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

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

At the time of the survey agents reported only 2 rental properties available / due for renewal in Saham Toney with rental cost of £600 per calendar month. Overall the average rental cost in Saham Toney was reported as in the range £500 - 700 per calendar month.

It shall be noted that the house prices given in the table above and the Saham Toney average house price 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 61% of the Saham Toney average.

This demonstrates why this Assessment must be used rather than the district-wide Breckland data.

9. AFFORDABILITY

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 2019²). 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. ANALYSIS AND INTERPRETATION

10.1 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.

10.2 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. This lack 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.

10.3 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

² The data shows that median workplace earnings in Breckland at Q3 2018 were £24,645

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.

10.4 The Breckland Housing Register data clearly supports a housing mix policy that targets primarily smaller homes in the case of Saham Toney.

10.5 Although Breckland has a general need for larger properties (reference: The Central Norfolk Strategic Housing Market Assessment, 2017), the fact that Saham Toney has a proportionally greater number of existing houses with 3 or more bedrooms, 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. CONCLUSIONS

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

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

11.3 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.

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

11.5 There is an insufficient amount of social housing available to meet demand as evidenced by the Breckland housing register data.

11.6 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.