

Report for:

**Mansfield
District Council**

**Housing Needs of
Particular Groups**

Final Report

April 2018

Contents

Summary.....	1
1. Introduction.....	9
2. Mansfield District – Area Profile.....	15
3. Affordable Housing	29
4. Private Rented Sector	45
5. Housing Technical Standards (Older Person’s Needs).....	59
6. Family households and Housing Mix.....	71
7. Self- and Custom-build	93
8. Other Groups	97
9. Conclusions	103

Summary

Introduction

1. This study, commissioned by Mansfield District Council seeks to provide a localised assessment of the housing needs from a range of particular groups in the population (as informed by groups set out in the National Planning Policy Framework (NPPF), Planning Practice Guidance (PPG), the Housing White Paper (HWP) and the September 2017 consultation document 'Planning for the right homes in the right places').
2. Since this report was drafted, the Ministry of Housing, Communities and Local Government (MHCLG) has published a new draft NPPF (5th March 2018) and draft PPG (10th March 2018). These documents largely confirm the list of particular groups about which Councils should seek to provide an evidence base.
3. Mansfield District Council is currently preparing a Local Plan to guide the location and type of development in the district for the period to 2033; this will plan for a mix of housing and identify the size, tenure and range of housing required in the District. The emerging Local Plan has been through a number of different periods of consultation including a Consultation Draft in 2016 and a Preferred Options stage in 2017. Consultation on the Publication Draft is expected to take place during the summer of 2018.
4. To provide an evidence base for some of the emerging policies in the Local Plan, this report sets out a number of either linked or distinct sections to cover a range of core subject areas; the sections are summarised below:
 - Section 2 – Mansfield – Area Profile;
 - Section 3 – Affordable Housing;
 - Section 4 – Private Rented Sector;
 - Section 5 – Housing Technical Standards (Older Person's Needs);
 - Section 6 – Family Households and Housing Mix;
 - Section 7 – Self- and Custom-build; and
 - Section 8 – Other Groups.
5. This report does not reconsider the issue of overall housing provision, however for some analysis it has been necessary to project forward the population and household structure in the District. A demographic projection has therefore been developed to link to a housing target of 376 dwellings per annum (7,520 over the 2013-33 period). This projection has followed the same methodology as the 2015 Nottingham Outer Strategic Housing Market Assessment (SHMA), but has taken account of more up-to-date population/household estimates and projections.

Mansfield District – Area Profile

6. A range of variables were considered to look at the profile of the population and housing in the District. Key variables have looked at population, household characteristics, housing profile and the economic profile of residents. Data has been compared with Nottinghamshire, the East Midlands and England where possible.
7. The analysis identifies a similar age profile to other areas and relatively modest population growth (of 6%) in the 2006-16 period. There has however been substantial growth in the population aged 65 and over – increasing by 22% in the decade to 2016. The profile of household types is also similar to other areas, although a higher than average proportion of lone parent households is notable.
8. The tenure profile of the District sees a relatively large proportion of households in the social rented sector, although again the overall tenure profile is not substantially different to other areas. There have however been some substantial changes to the tenure profile since 2001. From the table below, it is clear that there has been significant growth in the number of households living in privately rented accommodation as well as a notable increase in outright owners (this will be due to mortgages being paid off, which may have been assisted by a period of low interest rates). There has been a decline in the number of owners with a mortgage and also a 5% reduction in the number of households in social rented housing.

Figure 1: Change in tenure (2001-11) – Mansfield				
	2001 households	2011 households	Change	% change
Owens outright	13,255	14,658	1,403	10.6%
Owens with mortgage/loan	15,817	15,419	-398	-2.5%
Social rented	8,668	8,199	-469	-5.4%
Private rented	2,952	6,115	3,163	107.1%
Other	916	537	-379	-41.4%
TOTAL	41,608	44,928	3,320	8.0%

Source: 2001 and 2011 Census

9. The dwelling stock in the District is one of slightly smaller homes, with a lower average number of bedrooms and a low proportion of homes with 4 or more bedrooms (13% of all housing in 2011, compared with 19% nationally). The housing stock in Mansfield is heavily concentrated on 3-bedroom, semi-detached properties – semi-detached homes making up 43% of all stock. Analysis of Council Tax Bands shows a low proportion of higher value homes in the District; as a policy response it is possible that the Council might seek to increase the proportion of homes in higher tax bands.
10. Overcrowding in the District is low in comparison to the national position (3% of households were overcrowded in 2011), and there is a significant level of under-occupation (36% of all households have at least two spare bedrooms). When compared with data across Nottinghamshire, it should however be noted that overcrowding is higher than average and under-occupation lower.

11. The economic profile of the District shows similar characteristics to many other areas (in terms of unemployment and the proportion of people who are working). However, qualifications and occupational classifications are generally lower than other areas – for example only 16% of the population aged 16 and over are qualified to degree level, compared with 27% nationally. Additionally, 15% of workers are employed in ‘elementary occupations’ compared with just 11% nationally.
12. Overall, the analysis identifies Mansfield as generally having some slightly less ‘prosperous’ characteristics in terms of the range of variables studied than County, regional and national comparisons. An understanding of the baseline characteristics of the population and housing stock in the District is important when putting the analysis to follow into context.

Affordable Housing

13. The analysis does not seek to recalculate the overall need for affordable housing (data from the 2015 SHMA still being relevant in this regard). The main focus for this study was to consider the (wider) proposed definition of affordable housing in the Housing White Paper (HWP) of February 2017 (including proposals to introduce a ‘policy expectation’ that at least 10% of new homes are in an ‘affordable home ownership’ tenure); these proposals were confirmed in the draft NPPF of March 2018.
14. The cost of housing to buy in Mansfield is relatively cheap in comparison with national figures. Additionally, the income levels likely to be required to access owner-occupied housing are often lower than might be needed to rent privately (for smaller homes). This would suggest that a key issue in the District is about access to capital (e.g. for deposits, stamp duty, legal costs) as well as potentially some mortgage restrictions (e.g. where employment is temporary).
15. Hence, whilst the Housing White Paper suggests a clear policy direction to provide 10% of all new housing as affordable home ownership, it is not clear that this is the best solution in the District. If possible, it would be more appropriate for the Council to seek for 10% of housing to be made available with some initial upfront capital payment (such as a deposit contribution), rather than as a discount to open market value (OMV). Such a payment could cover the deposit and other initial costs, and would potentially need to be protected in some way so that the money is not lost if a household chooses to sell their property (i.e. to ensure that any subsidy is held in perpetuity). Schemes such as Help-to-Buy could form part of such a package. This would still be targeted at the same group of households (likely to mainly be those currently privately renting but who would like to buy).
16. If the Council is required to provide 10% of housing as affordable home ownership, then the analysis would suggest that shared ownership is the most appropriate option. This is due to the lower deposit requirements and lower overall costs (given that the rent would also be subsidised). The evidence shows that there is not any basis (in affordability terms) to increase the provision of affordable home ownership above the 10% figure currently suggested in the White Paper.

17. Subject to viability, in addition to 10% of affordable home ownership (or some alternative measure such as capital payments), the Council should be seeking to provide additional rented housing. Such housing is cheaper than that available in the open market and can be accessed by many more households (some of whom may be supported by benefit payments). The analysis in this section does not suggest that there would be much of a difference between the cost to the occupant of either social or affordable rented housing. Hence the actual tenure choice could be determined by the potential availability of funding.
18. Overall, it needs to be recognised that there are a series of choices to be made with regard to the provision of new affordable housing; essentially a trade-off between the affordability of accommodation and the number of homes that can viably be provided. Hence the analysis in this report can only provide a guide to the types of affordable housing that should be provided. Any subsequent site viability assessment to support the local plan going forward may contribute to this process by suggesting the percentage level of affordable housing that can be supported from sample sites in the District based upon an indicative tenure split between rental and home ownership products.
19. The analysis in this report should assist the Council in securing a reasonable mix on a site-by-site basis. Should a changed definition of affordable housing be confirmed (as seems likely due to publication of the draft NPPF), then the analysis in this report will allow the Council to provide some certainty about its requirements in the emerging Local Plan and/or Supplementary Planning Documents (SPDs).

Private Rented Sector

20. The private rented sector (PRS) accounts for around 14% of all households in Mansfield (as of 2011) – a similar proportion to that seen across Nottinghamshire and the East Midlands, and slightly below the national average (17%). The number of households in this sector has however grown substantially (more than doubling in the 2001-11 period).
21. The PRS has some distinct characteristics, including a much younger demographic profile and a high proportion of households with dependent children (notably lone parents) – levels of overcrowding are relatively high. In terms of the built-form and size of dwellings in the sector, it can be noted that the PRS generally sits somewhere between owner-occupation and the social rented sector (i.e. homes owner-occupied sector are typically larger, and homes in the social rented sector smaller). Analysis of the sector demonstrates the sector's wide role in providing housing for a range of groups, including those claiming Housing Benefit and others who might be described as 'would be owners' and who may be prevented from becoming owner-occupiers due to issues such as deposit requirements.
22. Additional analysis suggests that rent levels have not changed significantly over time (when looking at the 2011-17 period) – this would suggest that despite the large increase in the size of the sector, there is no obvious lack of supply of private rented homes. The increase in the size of the sector could however have a knock-on effect to the cost of owner-occupation, if for example buy-to-let homes reduce the supply available for owner occupation, this could drive-up prices. There is limited evidence that this is occurring.

23. There is no evidence of a need for Build to Rent housing (i.e. developments specifically for private rent). However, given the current Government push for such schemes, the Council should consider any proposals on their merit, including taking account of any affordable housing offer (such as rent levels and the security of tenure).
24. This study has not attempted to estimate the need for additional private rented housing. It is likely that the decision of households as to whether to buy or rent a home in the open market is dependent on a number of factors which mean that demand can fluctuate over time; this would include mortgage lending practices and the availability of Housing Benefit. A general (national and local) shortage of housing is likely to have driven some of the growth in the private rented sector, including increases in the number of younger people in the sector, and increases in shared accommodation. If the supply of housing increases, then this potentially means that more households would be able to buy, but who would otherwise be renting.

Housing Technical Standards (Older Person's Needs)

25. Planning Practice Guidance section 56 (Housing: optional technical standards) sets out how local authorities can gather evidence to set requirements on a range of issues (including accessibility and wheelchair housing standards, water efficiency standards and internal space standards). This study considered the first two of these (i.e. accessibility and wheelchair housing) as well as considering the specific needs of older people. A range of data sources are considered, as suggested by the Department for Communities and Local Government (CLG) and also some more traditionally used in assessments such as this (e.g. from Housing LIN). This is to consider the need for Building Regulations M4(2) (accessible and adaptable dwellings), and M4(3) (wheelchair user dwellings).
26. The data shows that in general, Mansfield has higher levels of disability compared with the national position, and that an ageing population means that the number of people with disabilities is expected to increase substantially in the future. Key findings include:
- 50%-52% increase in the population aged 65+ over 2013-2033 (potentially accounting for over 100% of total population growth – i.e. there is projected to be a decline in the population aged under 65);
 - 13% of household growth identified as being households requiring specialist housing for older persons;
 - 62%-65% increase in the number of older people with mobility problems (representing at least 20% of all population growth);
 - 21%-24% increase in the number of people with a long-term health problem or disability (LTHPD) (representing at least 56% of all population growth (the number of people with a LTHPD is projected to potentially increase by 6,200 people, the total increase in the population of the District is estimated to be around 11,100));
 - concentrations of LTHPD in the social rented sector; and
 - a need for around 314-380 dwellings (5%-6% of the projected overall increase in dwellings) to be for wheelchair users (meeting technical standard M4(3)) over the plan period to 2033.

27. This would suggest that there is a clear need to increase the supply of accessible and adaptable dwellings and wheelchair user dwellings. Given the evidence, the Council could consider (as a start point) requiring all dwellings to meet the M4(2) standards (which are similar to the Lifetime Homes Standards). It should however be noted that there will be cases where this may not be possible (e.g. due to viability or site-specific circumstances) and so any policy should be applied flexibly.
28. In seeking M4(2) compliant homes, the Council should also be mindful that such homes could be considered as 'homes for life' and would be suitable for any occupant, regardless of whether or not they have a disability at the time of initial occupation.

Family Households and Housing Mix

29. The proportion of households with dependent children is about average in Mansfield, although there are a relatively high proportion of lone parents. There has been limited past growth in the number of 'family' households although there has been notable growth in the number of households with non-dependent children (likely in many cases to be grown-up children living with parents). Projecting forward, there is expected to be some increase in the number of households with dependent children – although changes are likely to be in-line with overall changes (i.e. the number increases but the proportion remains the same).
30. There are a range of factors which will influence demand for different sizes of homes, including demographic changes; future growth in real earnings and households' ability to save; economic performance and housing affordability. The analysis linked to long-term (20-year) demographic change concludes that the following represents an appropriate mix of affordable and market homes, this takes account of both household changes and the ageing of the population.

Figure 2: Suggested Mix of Housing by Size and Tenure				
	1-bedroom	2-bedroom	3-bedroom	4+-bedrooms
Market	5%	30%	45%	20%
Low-cost home ownership	15%	40%	40%	5%
Affordable housing (rented)	40%	35%	20%	5%

31. The strategic conclusions in the affordable sector recognise the role which delivery of larger family homes can play in releasing supply of smaller properties for other households. Also recognised is the limited flexibility which one-bed properties offer to changing household circumstances, which feed through into higher turnover and management issues. The conclusions also take account of the current mix of housing in the District (by tenure).
32. The mix identified above could inform strategic policies although a flexible approach should be adopted. In applying the mix to individual development sites, regard should be had to the nature of the site and character of the area, and to up-to-date evidence of need as well as the existing mix and turnover of properties at the local level. The Council should also monitor the mix of housing delivered.

33. Based on the evidence, it is expected that the focus of new market housing provision will be on two- and three-bed properties. Continued demand for family housing can be expected from newly forming households. There may also be some demand for medium-sized properties (2- and 3-beds) from older households downsizing and looking to release equity in existing homes, but still retaining flexibility for friends and family to come and stay.
34. In determining policies for housing mix, policy aspirations are also relevant – this might for example include a desire to increase the supply of larger (higher value) homes to attract higher earning households to live in the area – such an approach would be supported by the analysis of Council Tax Bands, which shows relatively few homes in Bands D and above compared with other areas.
35. The Council should also consider the potential role of bungalows as part of the future mix of housing. Such housing may be particularly attractive to older owner-occupiers which may assist in encouraging households to downsize. However, the downside to providing bungalows is that they are relatively land intensive for the amount of floorspace created.
36. The analysis of an appropriate mix of dwellings should also inform the ‘portfolio’ of sites which are considered by the local authority through its local plan process. Equally it will be of relevance to affordable housing negotiations.

Self- and Custom-Build

37. The Government’s self and custom build initiative and the ‘right to build’ is likely to raise the profile of the self- and custom-build sector. The sector can make a significant contribution to the character of neighbourhoods, innovations in energy efficiency, new methods of construction and design.
38. The evidence of the demand for self-build (from self-build portals¹ and the Council’s self-build register) suggest that this is relatively minimal. It is however possible that these sources do not fully capture the extent of the market in the area and increasing the supply could increase awareness of self-build as an option. The council could consider looking at planning applications for single plot builds to provide an idea of the level of activity that is hidden from the main available sources.
39. The government White Paper “fixing our broken housing market” signals a strengthening of government support for this sector and illustrates the potential role of small and medium sized house builders in this sector. These are potentially crucial to the sector and may have the land, expertise and other resources to kick start and energise the sector. The involvement of small and medium sized local house builders and registered providers might be instrumental in making larger plots available.
40. On the basis of the evidence available, it is suggested that the Council considers including a policy around custom- and self-build housing within the emerging plan. Such a policy might seek to provide a proportion of plots on larger sites as self-build. The current lack of demand identified does mean that any policy should be flexible so that plots can be sold to the Council (or a Registered Provider) or built out by a developer if no sale is secured within a fixed period of time (e.g. after 12-months of marketing).

¹ Self-build portals are websites where people can register an interest in buying a building plot or register land for sale.

Other Groups

41. Analysis has been carried out to understand and quantify the need/demand for non 'bricks and mortar' housing – specifically caravans (such as Park Homes) and Houseboats. This analysis is separate from and analysis to look at the needs of Gypsy and Traveller households². The study has looked at a range of data (e.g. from the Census and as provided by the Council).
42. To try to quantify the potential need/demand for caravans an analysis was developed that looked at the current occupancy patterns (by age) and projected this forward on the basis of expected age structure changes. This suggested that there would be a need for 26-29 additional mobile homes over the 20-year period to 2033 (about 1 a year).
43. This analysis did not therefore identify a significant need; in planning policy terms it is not considered that there is sufficient evidence such that the Council should allocate a site (or sites) for this type of housing. However, it is clear from the analysis that there is some additional demand for caravans and therefore any planning application for additional plots or berths should be considered on its own merits (e.g. in terms of scale, location and environmental/landscape impacts).
44. Analysis was also carried out to consider student needs and the needs of armed forces personnel. In both cases the number of people/households in the relevant target group is very low and there is no evidence for any specific policies in relation to such groups.
45. Finally, the analysis looked at Black and Minority Ethnic (BME) households. The analysis identified a small but growing BME community and one which appears disadvantaged in terms of access to housing when compared with the White (British/Irish) population. However, the implications of the analysis of BME groups are more for housing strategy than planning, and suggest a need to consider particularly how the needs of different groups are met within the local housing market, to explore the reasons for higher levels of overcrowding in BME communities and how this can be addressed. It will also be important to consider the role which the Private Rented Sector plays in meeting needs of new migrant communities and the standards of housing in this sector.

² <http://www.mansfield.gov.uk/article/7925/Housing#Gypsy%20and%20Traveller>

1. Introduction

Introduction

- 1.1 Justin Gardner Consulting (JGC) have been commissioned by Mansfield District Council to provide an analysis of the housing needs of particular groups of the population. There are a number of groups studied, and these have been informed by groups set out in the National Planning Policy Framework (NPPF), Planning Practice Guidance (PPG), the Housing White Paper (HWP) and the September 2017 consultation document 'Planning for the right homes in the right places'.
- 1.2 Since this report was drafted, the Ministry of Housing, Communities and Local Government (MHCLG) has published a new draft NPPF and PPG (March 2018); these documents generally follow the direction of travel set out in the HWP; comments on the draft NPPF/PPG are made in this report as appropriate.

Policy Background

- 1.3 The NPPF states in paragraph 50 that *'To deliver a wide choice of high quality homes, widen opportunities for homeownership and create sustainable, inclusive and mixed communities, local planning authorities should:* • *plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community (such as, but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes);* • *identify the size, type, tenure and range of housing that is required in particular locations, reflecting local demand'*.
- 1.4 This is expanded on in the PPG on the 'Housing and Economic Development Needs Assessment' which supports local planning authorities in objectively assessing and evidencing development needs for housing. This guidance states that *'once an overall housing figure has been identified plan makers will need to break this down by tenure, household type (singles, couples and families) and household size.... Plan makers should look at the household types, tenure and size in the current stock and in recent supply, and assess whether continuation of these trends would meet future needs....'* The following groups are identified in this guidance as groups that should be considered:
- The private rented sector;
 - People wishing to build their own homes;
 - Family housing;
 - Housing for older people;
 - Households with specific needs;
 - Student housing.

- 1.5 More recently the Government has published a Housing White Paper (February 2017) and a Consultation Document ‘Planning for the right homes in the right places’ in September 2017. Both of these documents particularly focus on the needs of an ageing population, but it is also notable that the consultation document expands upon the list in the PPG. Paragraph 89 of the consultation documents states:

We would also like to make it easier for local planning authorities to identify the need for other types and tenures in their area. These include, but are not limited to:

- *older and disabled people;*
- *families with children;*
- *affordable housing;*
- *self-build and custom-build development;*
- *student accommodation;*
- *travellers who have ceased to travel; and*
- *private rented sector and build to rent housing.*

Draft NPPF and PPG (March 2018)

- 1.6 Since this report was drafted, MHCLG has published a new draft NPPF (5th March 2018) and draft PPG (10th March 2018). The text below provides a brief review of these documents (as relevant to this report) and it should be noted that overall these confirm the list of particular groups about which Councils should seek to provide an evidence base.
- 1.7 The draft NPPF reaffirms the Government’s objective to significantly boost the supply of housing and that the needs of groups with specific housing requirements are addressed. The document also confirms the introduction of a standardised methodology to determine overall housing need, using a method based on demographic trends and market signals (essentially the affordability of market housing measured through a price:income ratio).
- 1.8 In relation to particular groups, the draft NPPF states that policies should identify the size, type and tenure of homes needed, with the list of groups being consistent with those noted above. The document also confirms the intention for at least 10% of homes to be available for affordable home ownership on larger sites (although some ‘exemptions’ are suggested in certain circumstances). The requirement for policies looking at the needs of specific groups looks to potentially be a change from the current NPPF, which only suggests a need to identify specific needs, and not necessarily develop this into policy.
- 1.9 On affordable housing, the draft NPPF updates Annex 2 to reflect a wider definition of affordable housing. The list of different tenures set out is virtually identical to the list previously suggested in the HWP (albeit that there has been some merging of specific tenures into broader tenure categories). Analysis in this report looks at the wider definition of affordable housing (i.e. to include affordable home ownership options).

- 1.10 The draft PPG provides more detail on how aspects of the NPPF should be interpreted, including setting out the standardised methodology for assessing housing need and providing more information about specific groups. The overall methodology for assessing need (which is not relevant to this report) confirms the methodology previously set out in the Planning for the right homes in the right places consultation (September 2017).
- 1.11 The draft PPG includes a section about identifying the need for different types of housing, with specific guidance being provided about the analysis to be undertaken for a number of groups. Consistent with previous publications from MHCLG/CLG the list provided is:
- Private Rented Sector;
 - Self-build and Custom Housebuilding;
 - Family Housing;
 - Housing for Older People;
 - Housing for People with Disabilities; and
 - Student Housing.
- 1.12 In concluding on the topic of the housing requirements of particular groups, the draft PPG states that *'Plan-making authorities should set clear policies to address the housing needs of groups with particular needs such as older and disabled people. These policies can set out how the plan-making authority will consider proposals for the different types of housing for older people'*. As noted previously, this looks to be suggesting that Councils should include policies in Local Plans, the previous PPG was not so specific on this point. The PPG also notes that policies could be developed using technical housing standards (in terms of older and disabled people's housing).
- 1.13 As well as the list of groups shown above, the PPG has a specific section about measuring affordable housing need. This is important given the changing definition of affordable housing. The methodology set out does not differ significantly from the previous PPG; however, one major change is that households which can afford to rent in the private rental market, but cannot afford to buy can now also be considered to have an affordable need. The PPG suggests that these needs should be considered separately from those unable to afford any form of market housing (which is the group that would traditionally have been analysed as part of an affordable needs assessment).
- 1.14 It is not entirely clear at the time of writing how the methodology would work once this additional group of households is included within the analysis. For example, the methodology does not say how the supply of homes for this group should be measured (given that affordability is to be based on lower quartile prices it is clear that a quarter of all sales would potentially be affordable to this additional group of households). The draft PPG also maintains the position of the previous PPG in that *'an increase in the total housing figures included in the strategic plan may need to be considered where it could help deliver the required number of affordable homes'*.
- 1.15 Overall, the draft NPPF and PPG largely confirm the direction of travel previously indicated in earlier MHCLG/CLG publications. On this basis, and whilst these are only consultation documents, it seems likely that the changes proposed will ultimately be enshrined in national policy. This report, having been mindful of the earlier publications is likely therefore to be providing analysis which is consistent with a changing planning policy landscape.

The Emerging Local Plan

- 1.16 Mansfield District Council is currently preparing a Local Plan to guide the location and type of development in the district for the period to 2033. As required by the NPPF this will plan for a mix of housing and identify the size, tenure and range of housing required in the District. The emerging Local Plan has been through a number of different periods of consultation including a Consultation Draft in 2016 and a Preferred Options stage in 2017.
- 1.17 Consultation on the Publication Draft is expected to take place during the summer of 2018. This is a formal consultation stage under Regulation 19 of the Town and Country Planning Act 2004. During this stage the version of the plan that the Council thinks is sound and wants to adopt is issued for a period of representation; the responses received are then used by the independent Inspector during the examination to help inform whether the plan is legal and sound.
- 1.18 At the time of writing the aim and content of policies on house types is not yet established; this offers the opportunity to use the findings in this study to inform the policy. However, it is understood that policies are being considered to address the following areas:
- Housing density and mix;
 - The provision of affordable housing;
 - Custom and self-build homes;
 - Specialist housing (use class C2);
 - Homes in Multiple Occupation;
 - Gypsy, Travellers and Travelling Show people; and
 - Policies to guide the development of strategic sites.
- 1.19 In addition, Supplementary Planning Documents (SPDs) are being considered regarding Affordable Housing. This may include additional detail on the mix of the affordable housing that is provided and the process by which it is secured.

Report Structure

- 1.20 This report sets out a number of either linked or distinct sections; these are summarised below with a brief description:
- Section 2 – Mansfield – Area Profile – Provides background analysis about population and housing in Mansfield to help provide context for the analysis to follow;
 - Section 3 – Affordable Housing – Considers the range of affordable housing options in Mansfield, taking account of proposed change to the definition of affordable housing as set out in the Housing White Paper;
 - Section 4 – Private Rented Sector (PRS) – Analysis of the PRS in terms of characteristics and costs, and how this has changed over time;
 - Section 5 – Housing Technical Standards (Older Person's Needs) – Considers the need for homes to be built to Building Regulations M4(2) any M4(3) by studying a range of data around older persons and people with disabilities;
 - Section 6 – Family Households and Housing Mix – This section assesses the need for different sizes of homes in the future, modelling the implications of demographic drivers on need/demand for different sizes of homes in different tenures. As well as looking at affordable housing need, this section also considers market size requirements;
 - Section 7 – Self- and Custom-Build – Looks at a range of data to set out the evidence of a demand for self- and custom-build plots in Mansfield; and
 - Section 8 – Other Groups – Picks up on some groups not covered above. For analytical purposes the main group is those living in caravans (generally on Park Home sites).
- 1.21 In addition, for a range of analysis, it has been necessary to project future population and household growth. Some information has been taken from projections developed as part of the 2015 Outer Nottingham Strategic Housing Market Assessment (SHMA), however, it is the case that there is now new data from both ONS and CLG which looks at both estimated and projected future growth. Analysis for this study has therefore developed projections that are consistent with those in the SHMA, but which are updated to take account of more recent information.
- 1.22 The Council is likely to move forward with a plan to provide at least 7,520 additional homes over the 2013-33 period (376 per annum) – this figure being taken from the 2015 SHMA which takes account of a range of information (as required by the PPG) such as demographic projections, constrained household formation, affordable housing, economic growth and market signals.
- 1.23 Therefore, this report has developed a projection which aligns to 7,520 dwellings (2013-33). The methodology for this follows fairly standard demographic principles and uses 2014-based projections as a starting point and then applies an adjustment to migration, household formation and a vacancy allowance to match population growth to an increase in housing numbers of 7,520; this is similar to the approach used in the 2015 SHMA.
- 1.24 As well as providing some outputs linked to the likely dwelling growth to be proposed in the emerging Local Plan, analysis has been provided based on the latest official population and household projections (these are a 2014-based version). Using the published projections, it is possible to provide a good baseline of data, as well as to compared Mansfield with other areas as appropriate.

Introduction: Key Messages

- This report, commissioned by Mansfield District Council seeks to provide a localised assessment of the needs from a range of particular groups in the population (as informed by groups set out in the National Planning Policy Framework (NPPF), Planning Practice Guidance (PPG), the Housing White Paper (HWP) and the September 2017 consultation document 'Planning for the right homes in the right places').
- Since this report was drafted, the Ministry of Housing, Communities and Local Government (MHCLG) has published a new draft NPPF (5th March 2018) and draft PPG (10th March 2018). These documents largely confirm the list of particular groups about which Councils should seek to provide an evidence base.
- Mansfield District Council is currently preparing a Local Plan to guide the location and type of development in the district for the period to 2033; this will plan for a mix of housing and identify the size, tenure and range of housing required in the District. The emerging Local Plan has been through a number of different periods of consultation including a Consultation Draft in 2016 and a Preferred Options stage in 2017. Consultation on the Publication Draft is expected to take place during the summer of 2018.
- To provide an evidence base for some of the emerging policies in the Local Plan, this report sets out a number of either linked or distinct sections to cover a range of core subject areas; the sections are summarised below:
 - Section 2 – Mansfield – Area Profile;
 - Section 3 – Affordable Housing;
 - Section 4 – Private Rented Sector;
 - Section 5 – Housing Technical Standards (Older Person's Needs);
 - Section 6 – Family Households and Housing Mix;
 - Section 7 – Self- and Custom-build; and
 - Section 8 – Other Groups.
- This report does not reconsider the issue of overall housing provision, however for some analyses it has been necessary to project forward the population and household structure in the District. A demographic projection has therefore been developed to link to a housing target of 376 dwellings per annum (7,520 over the 2013-33 period). This projection has followed the same methodology as the 2015 SHMA, but has taken account of more up-to-date population/household estimates and projections.

2. Mansfield District – Area Profile

Introduction

2.1 This section provides some background analysis about population and housing in Mansfield District – this helps to provide some context for the analysis to follow. Data is compared with local, regional and national data as appropriate. Much of the analysis draws on 2011 Census information and can be summarised as covering four main topic headings:

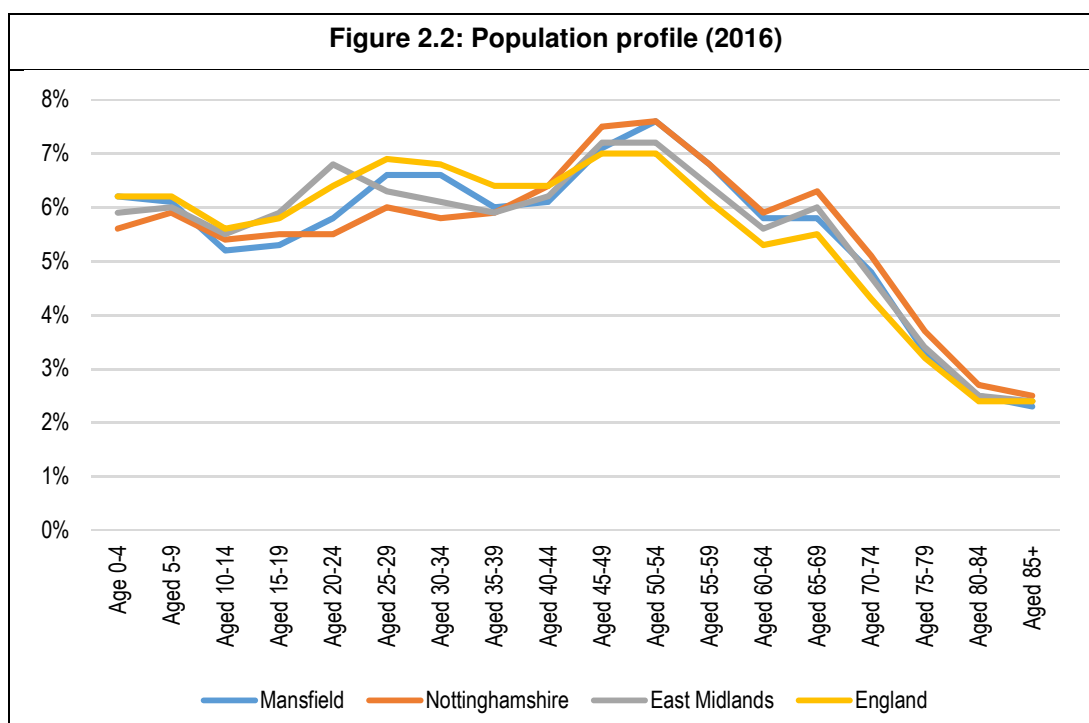
- Population (age/ethnic group)
- Household characteristics (type/tenure)
- Housing profile (size/accommodation type)
- Economic profile

Population

2.2 The table and figure below show the population profile of Mansfield in five-year age bands compared with a range of other areas. The data shows that the population profile is broadly similar to that seen in other areas.

Figure 2.1: Population profile (2016)					
	Mansfield		Nottingham-shire	East Midlands	England
	Population	% of population	% of population	% of population	% of population
Age 0-4	6,690	6.2%	5.6%	5.9%	6.2%
Aged 5-9	6,516	6.1%	5.9%	6.0%	6.2%
Aged 10-14	5,572	5.2%	5.4%	5.5%	5.6%
Aged 15-19	5,659	5.3%	5.5%	5.9%	5.8%
Aged 20-24	6,214	5.8%	5.5%	6.8%	6.4%
Aged 25-29	7,084	6.6%	6.0%	6.3%	6.9%
Aged 30-34	7,061	6.6%	5.8%	6.1%	6.8%
Aged 35-39	6,484	6.0%	5.9%	5.9%	6.4%
Aged 40-44	6,592	6.1%	6.4%	6.2%	6.4%
Aged 45-49	7,636	7.1%	7.5%	7.2%	7.0%
Aged 50-54	8,119	7.6%	7.6%	7.2%	7.0%
Aged 55-59	7,349	6.8%	6.8%	6.4%	6.1%
Aged 60-64	6,248	5.8%	5.9%	5.6%	5.3%
Aged 65-69	6,254	5.8%	6.3%	6.0%	5.5%
Aged 70-74	5,136	4.8%	5.1%	4.7%	4.3%
Aged 75-79	3,579	3.3%	3.7%	3.4%	3.2%
Aged 80-84	2,729	2.5%	2.7%	2.5%	2.4%
Aged 85+	2,513	2.3%	2.5%	2.4%	2.4%
All Ages	107,435	100.0%	100.0%	100.0%	100.0%

Source: ONS mid-year population estimates



2.3 The analysis below summarises the above information by assigning population to three broad age groups (which can broadly be described as a) children, b) working-age and c) pensionable age. This analysis again shows that Mansfield has a similar population profile to other areas.

Figure 2.3: Population profile (2016) – summary age bands					
	Mansfield		Nottinghamshire	East Midlands	England
	Population	% of population	% of population	% of population	% of population
Age under 16	19,836	18.5%	18.0%	18.5%	19.1%
Aged 16-64 ³	67,388	62.7%	61.7%	62.6%	63.1%
Aged 65+	20,211	18.8%	20.3%	19.0%	17.9%
All Ages	107,435	100.0%	100.0%	100.0%	100.0%

Source: ONS mid-year population estimates

2.4 As well as looking at the population profile, analysis has been carried out (below) to look at overall population change over the 10-year period to 2016 (a 10-year period being chosen as this is a fairly standard period over which to look at population change). The analysis shows over the period that the population of Mansfield increased by 6.0%; this compares with a similar increase across Nottinghamshire (5.6%) and higher increases in the East Midlands (8.2%) and England (8.4%).

³ The choice of people aged 16-64 equating to working-age is mainly due to convention and in reality different age boundaries could be used (e.g. 18-years to reflect compulsory education or an age above 64 to reflect changing pensionable ages). The use of 16-64 is however widely used in Government labour-market statistics, and is consistent with definitions used in many other countries.

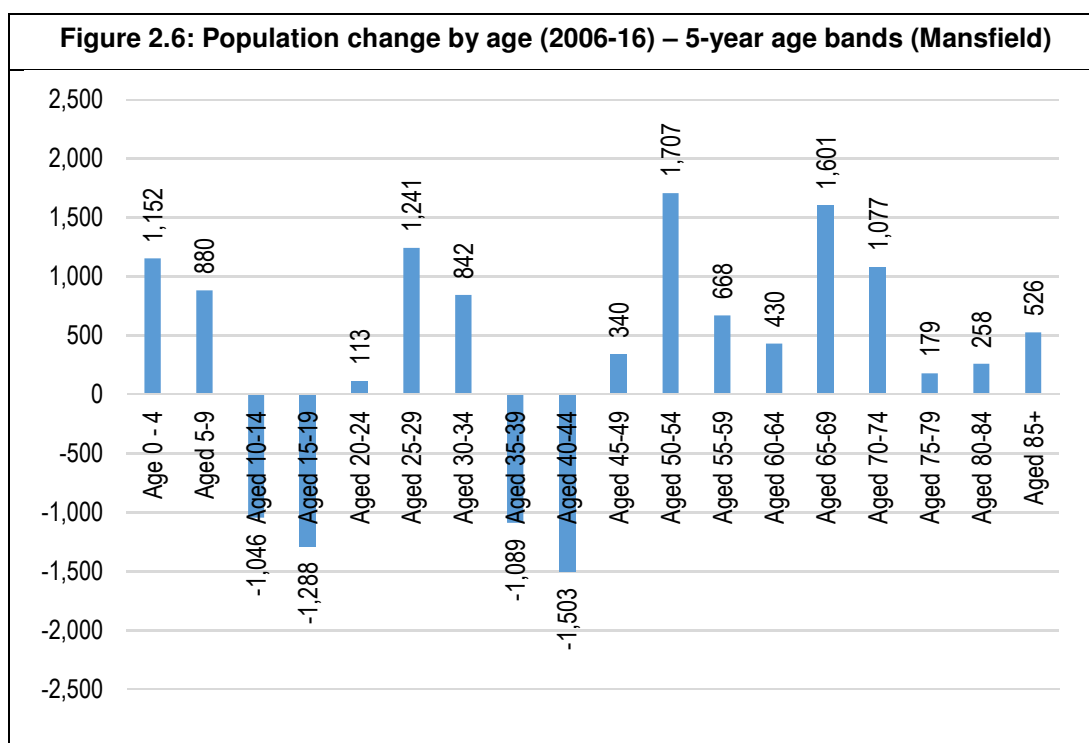
Figure 2.4: Population change (2006-16)				
	Population (2006)	Population (2016)	Change	% change
Mansfield	101,347	107,435	6,088	6.0%
Nottinghamshire	767,827	810,710	42,883	5.6%
East Midlands	4,366,676	4,724,437	357,761	8.2%
England	50,965,186	55,268,067	4,302,881	8.4%

Source: ONS mid-year population estimates

- 2.5 The table and figure below show population change by age (again for the 2006-16 period). This generally identifies the greatest increases to be in older age groups (aged 65 and over) along with some notable population declines (particularly in the 10-19 and 35-44 age groups).

Figure 2.5: Population change by age (2006-16) – 5-year age bands (Mansfield)				
	Population (2006)	Population (2016)	Change	% change
Age 0-4	5,538	6,690	1,152	20.8%
Aged 5-9	5,636	6,516	880	15.6%
Aged 10-14	6,618	5,572	-1,046	-15.8%
Aged 15-19	6,947	5,659	-1,288	-18.5%
Aged 20-24	6,101	6,214	113	1.9%
Aged 25-29	5,843	7,084	1,241	21.2%
Aged 30-34	6,219	7,061	842	13.5%
Aged 35-39	7,573	6,484	-1,089	-14.4%
Aged 40-44	8,095	6,592	-1,503	-18.6%
Aged 45-49	7,296	7,636	340	4.7%
Aged 50-54	6,412	8,119	1,707	26.6%
Aged 55-59	6,681	7,349	668	10.0%
Aged 60-64	5,818	6,248	430	7.4%
Aged 65-69	4,653	6,254	1,601	34.4%
Aged 70-74	4,059	5,136	1,077	26.5%
Aged 75-79	3,400	3,579	179	5.3%
Aged 80-84	2,471	2,729	258	10.4%
Aged 85+	1,987	2,513	526	26.5%
All Ages	101,347	107,435	6,088	6.0%

Source: ONS mid-year population estimates



Source: ONS mid-year population estimates

- 2.6 This information has been summarised into three broad age bands to ease comparison. The table below shows a small increase in the number of children living in the District (increasing by about 3%) along with a modest increase in the 'working-age' population. The key driver of population growth has therefore been in the 65 and over age group, which between 2006 and 2016 saw a population increase of about 3,600 people; this age group increasing in size by 22% over the decade.

Figure 2.7: Change in population by broad age group (2006-16) – Mansfield

	2006 population	2016 population	Change	% change
Under 16	19,202	19,836	634	3.3%
16-64	65,575	67,388	1,813	2.8%
65+	16,570	20,211	3,641	22.0%
TOTAL	101,347	107,435	6,088	6.0%

Source: ONS mid-year population estimates

- 2.7 The table below shows the ethnic group of the population (as of 2011) and compares this with a range of other areas. It can be seen that the Black and Minority Ethnic (BME) population of Mansfield is low when compared with other areas; only 6% of people are from a BME group, compared with 7% across Nottinghamshire, 14% in the East Midlands and 19% nationally. The main BME group in Mansfield is White (Other) which makes up 3.5% of all people – this group is likely to contain a number of Eastern European migrants.

Figure 2.8: Ethnic Group (2011)					
	Mansfield		Nottingham-shire	East Midlands	England
	Population	% of population	% of population	% of population	% of population
White (British/Irish)	97,855	93.7%	93.2%	86.0%	80.7%
White (Other)	3,667	3.5%	2.4%	3.2%	4.7%
Mixed	1,106	1.1%	1.4%	1.9%	2.3%
Asian	1,289	1.2%	2.2%	6.5%	7.8%
Black	398	0.4%	0.6%	1.8%	3.5%
Other	151	0.1%	0.3%	0.6%	1.0%
TOTAL	104,466	100.0%	100.0%	100.0%	100.0%
Non-White (British/Irish)	6,611	6.3%	6.8%	14.0%	19.3%

Source: Census (2011)

Household Characteristics

- 2.8 The table below shows household types (in 2011) in Mansfield and compared with other areas. Generally, the household profile is similar to that seen in other areas, although the high proportion of lone parents (with dependent children) is notable.

Figure 2.9: Household Types (2011)					
	Mansfield		Notting-hamshire	East Midlands	England
	House-holds	% of house-holds	% of house-holds	% of house-holds	% of house-holds
One person 65 and over	5,679	12.6%	12.8%	12.3%	12.4%
Couple 65 and over	3,945	8.8%	9.7%	9.0%	8.1%
One person (under 65)	7,419	16.5%	15.6%	16.7%	17.9%
Couple (no children)	8,747	19.5%	20.3%	19.5%	17.6%
Couple (dependent children)	8,745	19.5%	20.2%	19.7%	19.3%
Couple (non-dependent children only)	3,153	7.0%	6.7%	6.2%	6.1%
Lone parent (dependent children)	3,347	7.4%	6.5%	6.7%	7.1%
Lone parent (non-dependent children only)	1,488	3.3%	3.2%	3.2%	3.5%
Other households	2,405	5.4%	5.1%	6.6%	8.0%
TOTAL	44,928	100.0%	100.0%	100.0%	100.0%

Source: Census (2011)

- 2.9 The table below shows household tenure compared with a number of other locations. The analysis identifies a relatively high proportion of social renters, particularly when compared with the County and region. The proportion of households living in the private rented sector is relatively low (albeit higher than the County). Overall, however, the tenure profile is not substantially different from that seen in other areas.

Figure 2.10: Tenure (2011)

	Mansfield		Nottingham-shire	East Midlands	England
	Households	% of households	% of households	% of households	% of households
Owns outright	14,658	32.6%	35.7%	32.8%	30.6%
Owns with mortgage/loan	15,419	34.3%	36.4%	35.1%	33.6%
Social rented	8,199	18.2%	13.5%	15.8%	17.7%
Private rented	6,115	13.6%	13.2%	14.9%	16.8%
Other	537	1.2%	1.3%	1.3%	1.3%
TOTAL	44,928	100.0%	100.0%	100.0%	100.0%

Source: Census (2011)

Housing Profile

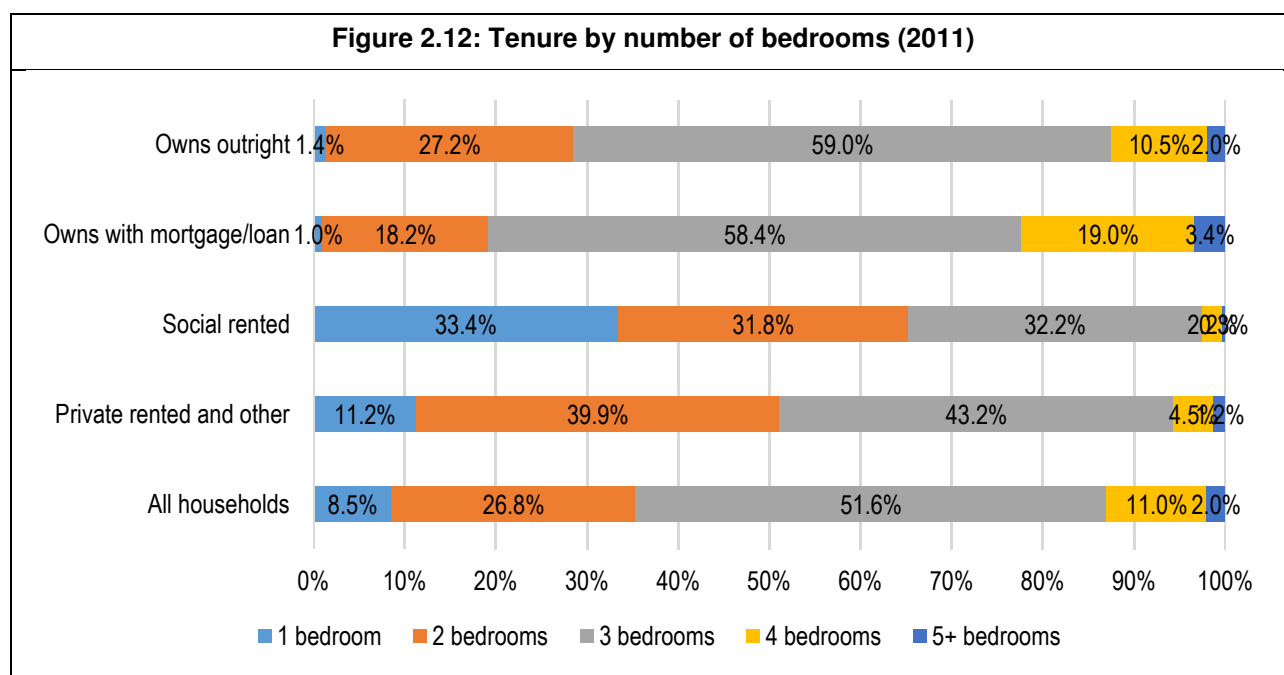
- 2.10 The series of tables below look at a range of housing characteristics (including about dwelling sizes and built-form) and linking this to the tenure of homes as discussed above.
- 2.11 The analysis below shows the number of bedrooms available to households as of the 2011 Census. Generally, the size profile in Mansfield is one of smaller homes with an average of 2.71 bedrooms compared with 2.86 across Nottinghamshire, 2.81 in the East Midlands and 2.72 nationally. The analysis shows that 13% of dwellings have 4 or more bedrooms (other areas being in the range of 19%-20%).

Figure 2.11: Number of bedrooms (2011)

	Mansfield		Nottingham-shire	East Midlands	England
	Households	% of households	% of households	% of households	% of households
1-bedroom	3,838	8.5%	6.5%	8.3%	12.0%
2-bedrooms	12,053	26.8%	24.8%	26.5%	27.9%
3-bedrooms	23,170	51.6%	49.0%	45.4%	41.2%
4-bedrooms	4,953	11.0%	15.5%	15.4%	14.4%
5+-bedrooms	914	2.0%	4.2%	4.4%	4.6%
TOTAL	44,928	100.0%	100.0%	100.0%	100.0%
Average bedrooms	2.71		2.86	2.81	2.72

Source: Census (2011)

- 2.12 The figure below shows how the size of homes varies by tenure (for the whole of Mansfield). From this it is clear that homes in the owner-occupied sector are significantly larger than either the private or social rented sectors. Some 76% of all owner-occupied homes have at least three bedrooms; in the social rented sector, only 35% of homes have three or more bedrooms, along with 49% of private rented accommodation.



Source: Census (2011)

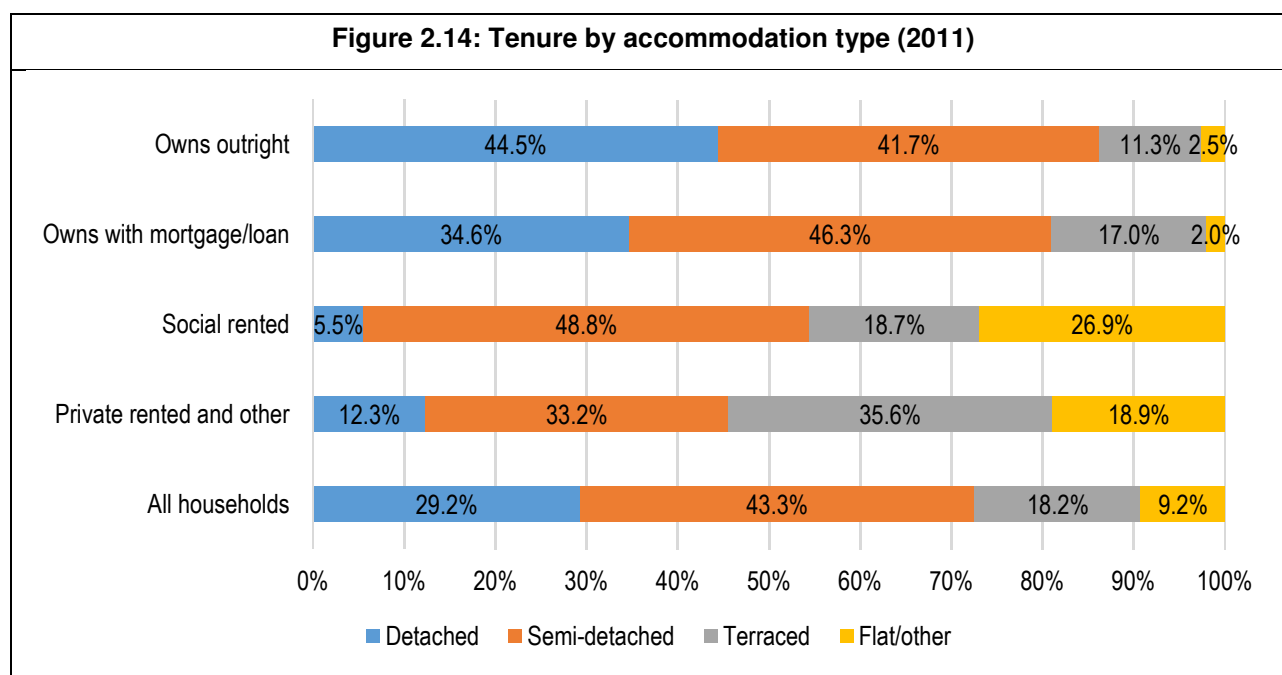
- 2.13 Leading on from the analysis of dwelling sizes, the analysis below looks at accommodation types. This identifies that Mansfield has a particularly high proportion of semi-detached homes and relatively few flats – some 43% of homes are semi-detached, compared with 38% across Nottinghamshire, 36% for the East Midlands and 31% nationally; only 9% of homes are flats, compared with 22% nationally.

Figure 2.13: Accommodation type (2011)

	Mansfield		Nottinghamshire	East Midlands	England
	Households	% of households	% of households	% of households	% of households
Detached	13,135	29.2%	35.9%	32.5%	22.4%
Semi-detached	19,468	43.3%	38.3%	35.5%	31.2%
Terraced	8,180	18.2%	16.4%	20.4%	24.5%
Flat/other	4,145	9.2%	9.4%	11.6%	21.9%
TOTAL	44,928	100.0%	100.0%	100.0%	100.0%

Source: Census (2011)

- 2.14 The figure below shows how accommodation type varies by tenure (for the whole of Mansfield). From this it is clear that homes in the owner-occupied sector are more likely to be detached with relatively few terraced homes or flats. The private rented sector has a more equal split between different dwelling types whilst the social rented sector sees a greater focus on flatted accommodation (making up 27% of all households living in this sector).



- 2.15 A further analysis that can inform the report about dwelling stock is to look at property values. A more detailed analysis of housing costs can be found in Section 3 of this report and an initial analysis looks at values in terms of Council Tax Bands. This shows that properties in Mansfield are more likely to be in lower Council Tax Bands than other areas. The analysis shows that only 12% of dwellings in the District fall into Band D or above, this compares with 22%-23% across the County and region and 34% nationally. This suggests that the housing stock of the District is generally of lower value than other locations.
- 2.16 As a policy response it is possible that the Council might seek to increase the proportion of homes in higher tax bands; this could help to encourage higher earning households into the area. Looking to provide a higher proportion of homes in higher bands would be a policy decision for the Council and seeking to do this should be read alongside the analysis (in Section 6 of this report) about the mix of homes required (by size and tenure).

Figure 2.15: Proportion of homes in different Council Tax Bands (2017)				
	Mansfield	Nottinghamshire	East Midlands	England
A	55.3%	39.7%	37.1%	24.4%
B	19.5%	20.6%	22.6%	19.6%
C	13.5%	17.1%	18.0%	21.8%
D	7.6%	11.4%	10.8%	15.4%
E	2.9%	6.4%	6.5%	9.5%
F	0.8%	3.1%	3.2%	5.0%
G	0.4%	1.7%	1.7%	3.5%
H	0.1%	0.1%	0.2%	0.6%
Total	100.0%	100.0%	100.0%	100.0%
D and above	11.8%	22.6%	22.3%	34.1%

Source: CLG Council Tax Base (2017)

- 2.17 The analysis below studies levels of overcrowding and under-occupation – this is based on the bedroom standard with data taken from the 2011 Census. The box below shows how the standard is calculated and this is then compared with the number of bedrooms available to the household (with a negative number representing overcrowding and a positive number being under-occupation). Households with an occupancy rating of +2 or more have at least two spare bedrooms.

For the purposes of the bedroom standard a separate bedroom shall be allocated to the following persons –

- (a) A person living together with another as husband and wife (whether that other person is of the same sex or the opposite sex)
- (b) A person aged 21 years or more
- (c) Two persons of the same sex aged 10 years to 20 years
- (d) Two persons (whether of the same sex or not) aged less than 10 years
- (e) Two persons of the same sex where one person is aged between 10 years and 20 years and the other is aged less than 10 years
- (f) Any person aged under 21 years in any case where he or she cannot be paired with another occupier of the dwelling so as to fall within (c), (d) or (e) above.

- 2.18 The analysis shows that levels of overcrowding in Mansfield are low with only 3.0% of households being overcrowded in 2011 (compared with 4.6% nationally). Levels of overcrowding are however higher than seen across Nottinghamshire and in-line with levels across the region. Levels of under-occupation are in-line with other areas (albeit lower than seen across the county) – around 36% of households having a rating of +2 or more.

Figure 2.16: Overcrowding and under-occupation (2011) – bedroom standard

	Mansfield		Nottingham-shire	East Midlands	England
	Number of households	% of households	% of households	% of households	% of households
+2 or more	16,220	36.1%	41.9%	38.8%	34.3%
+1 or more	16,880	37.6%	36.6%	36.1%	34.4%
0	10,490	23.3%	19.3%	22.0%	26.7%
-1 or less	1,338	3.0%	2.2%	3.1%	4.6%
TOTAL	44,928	100.0%	100.0%	100.0%	100.0%

Source: Census (2011)

Economic Profile

- 2.19 The series of analysis below looks at a range of economic issues (economic activity, qualifications and occupation profiles).
- 2.20 The table below shows in comparison with other areas that Mansfield has a broadly similar economic activity profile to other areas. Overall, some 57% of the population aged 16 and over are working, compared with 58%-59% across other locations – Mansfield has relatively few people who are self-employed.

Figure 2.17: Economic Activity (2011) – population aged 16 and over

	Mansfield		Nottingham-shire	East Midlands	England
	Population	% of population	% of population	% of population	% of population
In employment (part-time)	12,835	15.0%	15.0%	15.0%	14.4%
In employment (full-time)	30,121	35.3%	35.7%	35.4%	35.4%
Self-employed	5,605	6.6%	7.9%	8.0%	9.1%
Unemployed	4,033	4.7%	4.1%	4.5%	4.7%
Retired	19,801	23.2%	24.3%	22.5%	21.2%
Other	13,053	15.3%	13.1%	14.6%	15.2%
TOTAL	85,448	100.0%	100.0%	100.0%	100.0%

Source: Census (2011)

- 2.21 The table below shows how economic activity has changed between 2001 and 2011. The analysis is based on slightly different categories to that above (manly in being restricted to the population aged 16-74 and with a slightly different treatment of students). However, the categories used in each of 2001 and 2011 are the same, and comparison can therefore be made.

- 2.22 The analysis shows a notable increase in the number of people who were economically active, increasing by around 8,500 people over the 10-year period. This increase was driven by a combination of more full- and part-time employees, as well as an increase in self-employment (and an increase in unemployment). The number of people who were economically inactive decreased by around 1,800 over the 10-years, this is despite an increase of 1,200 people who were retired. The decrease in those economically inactive was driven by notable reductions in people who were *Looking after family or home* or *Long-term sick or disabled*.

Figure 2.18: Economic Activity (2001 and 2011) – population aged 16-74 – Mansfield			
	2001	2011	Change
Employee: Part-time	9,143	11,627	2,484
Employee: Full-time	26,251	29,832	3,581
Self-employed	4,146	5,502	1,356
Unemployed	3,078	3,547	469
Economically active students	1,281	1,884	603
Total economically active	43,899	52,392	8,493
Retired	10,909	12,120	1,211
Economically inactive students	2,092	2,661	569
Looking after family or home	5,258	3,436	-1,822
Long-term sick or disabled	6,101	4,996	-1,105
Other	2,251	1,550	-701
Total economically inactive	26,611	24,763	-1,848
Total	70,510	77,155	6,645

Source: 2001 and 2011 Census

- 2.23 The table below shows the level of qualifications in the population aged 16 and over. Generally, this suggests that Mansfield has lower levels of qualifications than other areas; a total of 30% of people aged 16 and over have no qualifications (compared with 22% nationally). Also, only 16% are qualified to Level 4 and above (degree level) compared with 27% nationally.

Figure 2.19: Qualifications (2011) – population aged 16 and over					
	Mansfield		Nottingham shire	East Midlands	England
	Population	% of population	% of population	% of population	% of population
No qualifications	25,944	30.4%	25.5%	24.7%	22.5%
Level 1 qualifications	13,414	15.7%	14.0%	13.9%	13.3%
Level 2 qualifications	14,087	16.5%	15.8%	15.6%	15.2%
Apprenticeship	3,143	3.7%	4.1%	4.0%	3.6%
Level 3 qualifications	10,376	12.1%	12.2%	12.9%	12.4%
Level 4 qualifications and above	13,978	16.4%	24.0%	23.6%	27.4%
Other qualifications	4,506	5.3%	4.4%	5.3%	5.7%
TOTAL	85,448	100.0%	100.0%	100.0%	100.0%

Source: Census (2011)

- 2.24 The final analysis under the economic activity heading looks at the types of occupations undertaken by people who are working – this analysis uses a slightly different base to those above in that it only uses data from people in employment (including self-employed). This analysis suggests that the occupation profile in the District is more focussed in 'manual' labour categories with a particularly high proportion of workers in elementary occupations.

Figure 2.20: Occupation group (2011) – working population aged 16 and over

	Mansfield		Notting- hamshire	East Midlands	England
	Popul- ation	% of popul- ation	% of popul- ation	% of popul- ation	% of popul- ation
1: Managers, directors and senior officials	4,417	9.1%	10.8%	10.6%	10.9%
2: Professional occupations	5,369	11.1%	16.2%	15.2%	17.5%
3: Associate professional and technical occupations	4,959	10.2%	11.4%	11.3%	12.8%
4: Administrative and secretarial occupations	5,109	10.5%	11.1%	10.9%	11.5%
5: Skilled trades occupations	6,468	13.3%	12.3%	12.2%	11.4%
6: Caring, leisure and other service occupations	5,297	10.9%	9.4%	9.5%	9.3%
7: Sales and customer service occupations	4,630	9.5%	8.4%	8.4%	8.4%
8: Process, plant and machine operatives	4,907	10.1%	8.6%	9.3%	7.2%
9: Elementary occupations	7,405	15.2%	11.8%	12.7%	11.1%
TOTAL	48,561	100.0%	100.0%	100.0%	100.0%

Source: Census (2011)

Mansfield – Area Profile: Key Messages

- A range of variables have been considered to look at the profile of the population and housing in the District. Key variables have looked at population, household characteristics, housing profile and the economic profile of residents. Data has been compared with Nottinghamshire, the East Midlands and England where possible.
- The analysis identifies a similar age profile to other areas and relatively modest population growth (of 6%) in the 2006-16 period. There has however been substantial growth in the population aged 65 and over – increasing by 22% in the decade to 2016. The profile of household types is also similar to other areas, although a higher than average proportion of lone parent households is notable. The tenure profile of the District sees a relatively large proportion of households in the social rented sector, although again the overall tenure profile is not substantially different to other areas.
- The dwelling stock in the District is one of slightly smaller homes, with a lower average number of bedrooms and a low proportion of homes with 4 or more bedrooms (13% of all housing in 2011, compared with 19% nationally). The housing stock in Mansfield is heavily concentrated on 3-bedroom, semi-detached properties – semi-detached homes making up 43% of all stock. Analysis of Council Tax Bands shows a low proportion of higher value homes in the District; as a policy response it is possible that the Council might seek to increase the proportion of homes in higher tax bands.
- Overcrowding in the District is low in comparison to the national position (3% of households were overcrowded in 2011), and there is a significant level of under-occupation (36% of all households have at least two spare bedrooms). When compared with data across Nottinghamshire, it should however be noted that overcrowding is higher than average and under-occupation lower.
- The economic profile of the District shows similar characteristics to many other areas (in terms of unemployment and the proportion of people who are working). However, qualifications and occupational classifications are generally lower than other areas – for example only 16% of the population aged 16 and over are qualified to degree level, compared with 27% nationally. Additionally, 15% of workers are employed in 'elementary occupations' compared with just 11% nationally.
- Overall, the analysis identifies Mansfield as generally having some slightly less 'prosperous' characteristics in terms of the range of variables studied than County, regional and national comparisons. An understanding of the baseline characteristics of the population and housing stock in the District is important when putting the analysis to follow into context.

3. Affordable Housing

Introduction

- 3.1 This section provides an indication of the range of tenure options that meet the needs of a broad spectrum of households. A particular focus of the analysis is to consider the (wider) proposed definition of affordable housing in the Housing White Paper (HWP) of February 2017. The proposed affordable housing definitions post-date the most recent assessment of affordable housing need for Mansfield which can be found in the 2015 Nottingham Outer Strategic Housing Market Assessment (SHMA) – and which is discussed below.
- 3.2 The analysis in this section therefore looks at the cost of housing of different tenures, and develops this to seek to understand what this might mean in terms of an income required to access such housing. The analysis looks at both market housing and the full range of affordable housing options set out in the HWP.
- 3.3 Since this report was drafted, MHCLG has published a new draft NPPF and PPG (March 2018). In terms of the definition of affordable housing, the draft NPPF largely confirms the list of types set out in the HWP and so the analysis below is expected to be consistent with emerging national policy and guidance.

NPPF and HWP definitions of affordable housing

- 3.4 Affordable housing is currently defined in national policy (National Planning Policy Framework (NPPF), Annex 2: Glossary) as follows:

Affordable housing: *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.*

Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.

Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.

Homes that do not meet the above definition of affordable housing, such as “low cost market” housing, may not be considered as affordable housing for planning purposes.

- 3.5 The HWP proposes amending the definition of affordable housing to include starter homes and ‘affordable private rent’. The proposed new definition of affordable housing in the HWP is as follows:

Affordable housing: *housing that is provided for sale or rent to those whose needs are not met by the market (this can include housing that provides a subsidised route to home ownership), and which meets the criteria for one of the models set out below.*

Social rented and affordable rented housing: 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.

Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the Government’s rent policy. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.

Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).

Starter homes is housing as defined in Sections 2 and 3 of the Housing and Planning Act 2016 and any subsequent 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-taking. Local planning authorities should also include income restrictions which limit a person’s eligibility to purchase a starter home to those who have maximum household incomes of £80,000 a year or less (or £90,000 a year or less in Greater London).

Discounted market sales housing is housing that is sold at a discount of at least 20 per cent below local market value. Eligibility is determined with regard to local incomes and local house prices. It should include provisions to remain at a discount for future eligible households.

Affordable private rent housing is housing that is made available for rent at a level which is at least 20 per cent below local market rent. Eligibility is determined with regard to local incomes and local house prices. Provision should be made to ensure that affordable private rent housing remains available for rent at a discount for future eligible households or for alternative affordable housing provision to be made if the discount is withdrawn. Affordable private rented housing is particularly suited to the provision of affordable housing as part of Build to Rent Schemes.

Intermediate housing is discount market sales and affordable private rent housing and other housing that meets the following criteria: housing that is provided for sale and rent at a cost above social rent, but below market levels. Eligibility is determined with regard to local incomes and local house prices. It should also include provisions 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. These can include Shared Ownership, equity loans, other low cost homes for sale and intermediate rent (including Rent to Buy housing).

Initial Discussion of Proposed Changes to Definition of Affordable Housing

- 3.6 The HWP proposals are interesting in that the basic definition of who affordable housing is for does not change (households whose needs are not met by the market) but at the same time a series of additional options for meeting affordable need are suggested. In particular, some of the home ownership options (such as Starter Homes) might arguably be seen as unaffordable when looking at access to the housing market generally (i.e. to include the private rented sector). However, Central Government is clear in its desire to see more home ownership options being made available, stating that *‘to promote delivery of affordable homes to buy, we propose to make it clear in national planning policy that local authorities should seek to ensure that a minimum of 10% of all homes on individual sites are affordable home ownership products’*. The figure of 10% is considered to provide a balance between renting and home ownership.
- 3.7 The 10% figure in the HWP is confirmed in the draft NPPF, which says *‘where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership’*. The draft NPPF does however set out that exemptions can be made where this would *‘significantly prejudice the ability to meet the identified affordable housing needs of specific groups’*. Further exemptions are suggested for a range of groups, including where specialist accommodation for older people is being provided. Overall, the wording would suggest that the first 10% of housing on any site is expected to be affordable home ownership (therefore if a site is only to provide 10% affordable housing then all of the affordable would be affordable home ownership). The exceptions set out in the draft NPPF do however suggest that there may be some flexibility in certain circumstances.
- 3.8 The HWP also notes the potential for a local authority and developer to agree a commuted sum in lieu of onsite provision *‘where this is robustly justified’*. The draft NPPF and PPG are however fairly silent on the topic of commuted sums, this only being mentioned in the PPG in relation to build-to-rent schemes.
- 3.9 Whilst home ownership options may not be affordable in the traditional sense of the term (i.e. to only apply to those who cannot afford any form of market housing), it is clear that enabling additional households to access home ownership will release other forms of housing for use by other households – this will particularly be in the private rented sector, and it is noteworthy that the HWP now includes a form of private renting within the affordable definition.
- 3.10 Looking more closely at some of the individual forms of affordable housing in the HWP, there appears to be some degree of similarity. For example, both affordable rented and affordable private rent are said to be based on a discount from market costs of 20% - hence in cost terms they are arguably identical. However, the difference is that affordable private rent is seen to be a suitable tenure on Build to Rent schemes, whereas affordable rented housing would be let by local authorities or Registered Providers. The difference is therefore partly how housing might be allocated and hence the eligibility criteria; this would make a difference to the size profile of such housing (particularly as affordable private rent would be expected to be *‘physically indistinguishable’* from other types of housing in a development).

- 3.11 This discussion is designed to show that the widening range of affordable options within the HWP would not necessarily lend itself to a straight suggestion of different percentages of delivery of different types of housing. For example, affordable private rent (given that this is seen as most suitable on Build to Rent schemes) might arguably not have any target, but could be provided should an appropriate scheme come forward. Additionally, some home ownership schemes might not be affordable in a traditional sense (depending on the cost of other forms of housing) but might be considered suitable to allow households to move out of private rented accommodation and to meet the 10% provision level suggested in the HWP. All of these issues are discussed in more detail in the analysis to follow.

Evidence of the Need for Affordable Housing

- 3.12 The need for affordable housing has been established in the Strategic Housing Market Assessment (SHMA) of October 2015. Table 57 of this document identified a net need for 64 dwellings per annum to be provided to meet both current and future needs in Mansfield. A need for affordable housing was identified in all parts of the Nottingham Outer Housing Market Area (HMA). The affordable need in Mansfield can be seen to be more modest than other parts of the HMA, this looks to mainly be due to the District having a higher level of supply from existing stock than other areas.

Figure 3.1: Estimated level of Affordable Housing Need per annum – by location (30% affordability threshold)

	Current need	Newly forming households	Existing households falling into need	Total Need	Supply	Net Need
Ashfield	36	423	236	695	531	164
Mansfield	38	361	395	794	730	64
Newark & Sherwood	32	367	277	676	500	177
Nottingham Outer	106	1,151	909	2,166	1,761	405

Source: Nottingham Outer SHMA, Table 57 (October 2015)

- 3.13 The SHMA also considered sensitivities about the amount of income that might be spent on housing costs (with the core analysis being based on a 30% threshold). If the threshold is change to 25% then the need is shown to be somewhat higher (180 dwellings per annum), whilst moving the threshold to 35% shows a surplus of affordable accommodation.
- 3.14 This report has not sought to update the analysis of affordable housing need, but focusses instead on the mix of affordable housing. The SHMA suggested a mix of affordable housing of 80% social/affordable rented and 20% intermediate, although this has not been taken forward into policy (see below) as it is recognised that definitions are changing.

Owner-occupied housing

- 3.15 Data from the Land Registry for the year to September 2017 (i.e. Q4 of 2016 and Q1-Q3 of 2017) shows that the average (mean) cost of housing in the District was £137,000, with a median cost of £124,000. When looking at the bottom end of the market (traditionally viewed by reference to lower quartile house prices) it can be seen that the 'average' cost is £89,000.

Figure 3.2: Cost of housing to buy – year to September 2017 – Mansfield			
	Lower quartile	Median	Mean
Flat/maisonette	£61,587	£82,083	£93,110
Terraced	£66,023	£79,967	£88,421
Semi-detached	£94,735	£116,900	£117,165
Detached	£146,658	£184,300	£202,086
All dwellings	£88,900	£123,567	£136,853

Source: Land Registry

- 3.16 To put the data for Mansfield into context, it is possible to compare figures with other areas; this is shown in the table below (just for median prices). This shows that prices in the District are lower than those seen across Nottinghamshire and the East Midlands. Compared with England & Wales as a whole, the difference is even more notable, with the average price nationally being some 78% above that for Mansfield.

Figure 3.3: Median cost of housing to buy – year to March 2017				
	Mansfield	Nottinghamshire	East Midlands	England & Wales
Flat/maisonette	£82,083	£111,000	£111,871	£207,999
Terraced	£79,967	£113,650	£132,996	£170,018
Semi-detached	£116,900	£136,495	£159,975	£194,287
Detached	£184,300	£237,997	£255,073	£319,999
All dwellings	£123,567	£157,748	£172,633	£220,000

Source: Land Registry

- 3.17 The data above is from actual sales and split by the type of property. However, in analysis of affordability, and to be consistent with analysis for other tenures of housing, it is more useful to consider the cost of housing in terms of the number of bedrooms. The Land Registry analysis has therefore been supplemented by an internet search of homes for sale in the District.
- 3.18 Using the additional research, the table below showing estimated lower quartile prices by size. In this case, it is estimated that housing costs would vary from about £37,000 for a lower quartile one-bedroom home up to £216,000 for a median four-bedroom property. It should be noted that some caution should be exercised when considering the one-bedroom figures; this is due to a relatively small sample of properties of this size being included in the analysis.

Figure 3.4: Estimated median and lower quartile property price by dwelling size – Mansfield		
	Median	Lower quartile
1-bedroom	£50,000	£37,000
2-bedroom	£83,000	£69,000
3-bedroom	£124,000	£100,000
4-bedroom	£216,000	£172,000
All dwellings	£124,000	£89,000

Source: Internet price search (January 2018)

- 3.19 To complete the initial analysis of owner-occupied housing, it is of interest to look at the cost of new homes compared with second-hand properties. The analysis below is taken from the Land Registry (and hence looks at type) and is for a median property in each case.
- 3.20 The analysis shows a wide variation in the costs of new and second-hand housing depending on the type of home. For terraced and semi-detached homes, a new home is notably more expensive than a second-hand one, but the opposite can be seen when looking at flats/maisonettes. The overall (all dwellings) average for newbuild homes is around £16,000 higher than the equivalent figure for second-hand homes. Given the data for individual types, this suggests that the mix of new homes is somewhat different to the mix of second-hand homes and is in some cases based on very small numbers of sales (indeed there were only 8 newbuild flats sold in the period studied). Hence caution should be exercised in interpreting this analysis.

Figure 3.5: Median cost of housing (year to September 2017) by new or resale home – Mansfield

	New home	Second-hand	Difference
Flat/maisonette	£60,663	£82,667	-£22,004
Terraced	£127,650	£78,486	£49,164
Semi-detached	£139,950	£115,159	£24,791
Detached	£189,995	£184,200	£5,795
All dwellings	£137,500	£121,056	£16,444

Source: Land Registry

- 3.21 Overall, the analysis would suggest that new homes are more expensive than second-hand homes, but that it is difficult to be precise about the difference. This is not least as new and second-hand homes will in many cases not be readily comparable (e.g. a newbuild 3-bedroom semi-detached home will be different to a 3-bedroom semi-detached home in the resale market). At a national level, it is estimated that newbuild homes are around 15% more expensive than the equivalent all property figure (the overall difference in Mansfield is 14%). It should be noted that this is a best estimate, as previously noted it is difficult to get a direct comparison between new and second-hand homes.

Private rented housing

- 3.22 The table below sets out the cost of renting a property on the open market in Mansfield by size of property. Average rents start at around £375 per calendar month for a 1-bedroom property, rising to £750 for a 4-bedroom family sized home. For comparison, lower quartile rents are also presented in the figure below along with the local housing allowance (LHA) available to those receiving housing benefit (this is based on the North Nottinghamshire Broad Rental Market Area (BRMA). This area covers all of the District, but also includes locations outside of the local authority area.
- 3.23 It is notable that the LHA limit is below the cost of renting a lower quartile property in the District for all dwelling sizes. This would suggest that some households are likely to need to 'top up' their rent to be able to access private rented housing.

Figure 3.6: Average (median) and Lower Quartile Market Rents, year to September 2017 – Mansfield			
	Rent		Local Housing Allowance by Broad Rental Market Area (as at January 2018)
	Average (median) pcm	Lower Quartile pcm	
Room only	£368	£275	£253
Studio	-	-	-
1-bedroom	£375	£350	£315
2-bedrooms	£450	£425	£403
3-bedrooms	£525	£470	£449
4-bedrooms	£750	£650	£630
All properties	£475	£425	-

Source: Valuation Office Agency

- 3.24 As with prices, the rent levels can be compared with other areas (as in the table below for median rents by property size). This shows that rents are generally lower than equivalent figures seen across Nottinghamshire, the East Midlands and England. The all properties figure in Mansfield is 30% lower than the equivalent national average.

Figure 3.7: Average (median) Market Rents, year to September 2017				
	Mansfield	Nottinghamshire	East Midlands	England
Room only	£368	£325	£368	£377
Studio	-	£325	£370	£550
1-bedroom	£375	£400	£450	£595
2-bedrooms	£450	£495	£550	£650
3-bedrooms	£525	£575	£650	£750
4-bedrooms	£750	£850	£920	£1,300
All properties	£475	£500	£550	£675

Source: Valuation Office Agency

Affordable rents

- 3.25 The table below sets out what an affordable rent would be if calculated at 80% of lower quartile market rents within Mansfield, and also 80% of the median. The rents in this case are typically somewhat lower than LHA limits (when taken in the round) and would suggest that households claiming benefits would in most cases be able to afford an affordable rent, whilst the private rent could put some strains on household finances.

- 3.26 It should be noted that the private rent data from VOA does not include service charges (whereas an affordable rent cost would do so). If additional service charges were added to the VOA data, then the estimates of the cost of an affordable rent (as in the table below) would increase. It is possible that this would take the cost above LHA limits, and again could cause difficulties for some households in affording rents. It is not however possible from the data available to estimate if and/or how much the private rent costs would increase with the inclusion of service charges.
- 3.27 The costs below for affordable rented housing are likely to be similar to those for affordable private rent housing (a new tenure being proposed for introduction in the Housing White Paper (HWP)) and so affordable private rent housing has not been separately studied.

Figure 3.8: Estimated Affordable Rent level (2017) – based on 80% of median and lower quartile market rents		
	80% of median	80% of lower quartile
1-bedroom	£300	£280
2-bedrooms	£360	£340
3-bedrooms	£420	£376
4-bedrooms	£600	£520
All dwellings	£380	£340

Source: Derived from Valuation Office Agency data

Social rents

- 3.28 The final main tenure analysed initially is social rents. The figures provided are an average (median) rent and include services changes (average rents are used here rather than lower quartile due in part to data availability but also because to variations in rent levels tend to mean that there is little difference between median and lower quartile figures (for any given dwelling size). The figures have been derived by looking at rent levels for 2015/16 (as evidenced by CoRe data) and then figures for different sizes established by looking at historical data (to iron out any potential year-on-year anomalies) and also the profile of dwellings let at social rents.
- 3.29 The analysis shows rent levels starting at £311 per month for a 1-bedroom home and rising to around £383 for four (or more) bedrooms. The figures for the 4-bedroom category should be treated with some caution as there are generally very few lettings of properties of this size in Mansfield. For comparison, the Local Housing Allowance limit has also been provided – this shows for all sizes that social rents are less than LHA. The analysis also suggests that affordable rents (i.e. at 80% of the market) would be expected to be at a similar cost than a social rent for 2-bedroom homes, and lower in the case of 1-bedroom properties.

Figure 3.9: Estimated average (median) social rent by dwelling size		
	Average (median) social rent	LHA limit (North Nottinghamshire BRMA)
1-bedroom	£311	£315
2-bedroom	£350	£403
3-bedroom	£369	£449
4-bedroom	£383	£630
All dwellings	£340	-

Source: CoRe and VOA data

Income Required to Access Different Tenures of Housing

- 3.30 Having established the likely cost of housing, the next step is to estimate what level of income might be required to access the different products. Separate tests are applied for home ownership and private renting; home ownership is based on looking at mortgage multiples (mortgage affordability) with accessing private rented housing being based on consideration of the proportion of income that might need to be spent on housing (rental affordability).

Mortgage affordability

- 3.31 A household is considered able to afford to buy a home if it costs less than four times the gross household income; it has also been assumed that a household will have a 10% deposit).
- 3.32 Previous CLG guidance (of 2007) suggests using thresholds of 2.9× for households with multiple incomes and 3.5× for those with a single income. The use in this study of a four times multiple reflects the fact that there is likely to be some keenness from Government to ensure that prospective households are able to access the finance they need (for example, with the Help-to-Buy Scheme, the maximum income multiple is 4.5). Additionally, a brief review of a number of lenders indicates that four times income is generally available across the market; although the exact availability of finance will also depend on an individual household's circumstances.
- 3.33 The 10% deposit is used to reflect the typical minimum deposit required to access mortgage finance. Again deposit availability will vary by household and raising this sort of level of capital would potentially be an issue for a number of households. However, there are initiatives available to help households to raise a deposit (such as Help-to-Buy ISAs).
- 3.34 Hence, as with other analysis, the affordability measure used should be treated as indicative given that there are a number of variables that will differ based on the circumstances of individual households – this cannot be captured within this study.

Rental affordability

- 3.35 A household is considered able to afford market rented housing in cases where the rent payable would constitute no more than a particular percentage of gross income. The choice of an appropriate threshold is an important aspect of the analysis, CLG guidance (of 2007) suggested that 25% of income is a reasonable start point but also notes that a different figure could be used. Analysis of current letting practice suggests that letting agents typically work on a multiple of 40% (although this can vary by area). Government policy (through Housing Benefit payment thresholds) would also suggest a figure of 40%+ (depending on household characteristics).
- 3.36 The threshold of income to be spent on housing should be set by asking the question *'what level of income is expected to be required for a household to be able to access market housing without the need for a subsidy (e.g. through Housing Benefit)?'* The choice of an appropriate threshold will to some degree be arbitrary and will be linked to the cost of housing rather than income. Income levels are only relevant in determining the number (or proportion) of households who fail to meet the threshold. It would be feasible to find an area with very low incomes and therefore conclude that no households can afford housing, alternatively an area with very high incomes might show the opposite output. The key here is that local income levels are not setting the threshold, but are simply being used to assess how many can or can't afford market housing.
- 3.37 To look at a reasonable threshold in Mansfield a national benchmarking exercise has initially been carried out. Across the Country, evidence (from VOA) points to the cheapest areas having lower quartile rents of around £350 per month (Liverpool). It is assumed that these areas would have a 25% affordability threshold (i.e. the bottom end of the threshold range reflects the bottom end of the housing cost range).
- 3.38 The key point when looking at thresholds and housing costs is one of 'residual income' – i.e. the amount of money a household has after housing costs are paid for. Using the £350 pcm example, if a household spent 25% of income on housing then their residual income would be £1,050 per month, the same threshold in Mansfield (based on a rent of £425 per month) would show a residual income of £1,275 (i.e. around 21% higher). Hence it is arguably not appropriate to use the same (25%) threshold in all areas.
- 3.39 This analysis is not conclusive given that such an analysis would need to be predicated on a) an assumption that a 25% threshold is an appropriate benchmark at the bottom end of the market; b) that living costs (other than housing) are equal across areas and c) to note that the analysis is based on gross income (households with higher gross incomes would be expected to be paying more tax). It does however serve to show why the cost of housing is the key input into understanding a reasonable threshold for affordability.
- 3.40 Returning to the question for Mansfield, the analysis seeks to recognise residual income and also issues about tax and the cost of living. If it were assumed that the residual income (i.e. £1,050) should be held constant for all areas, then this would suggest a threshold in Mansfield of 29%, however as noted, keeping the residual income figure constant is probably not realistic and arguably a reasonable proportion of income would sit somewhere between 25% and 30%.

- 3.41 It is not considered appropriate to use the same ratios for all tenures of rented housing, as lower housing costs for social/affordable rented homes would reduce levels of residual income (if matched to the same percentage of income to be spent on housing). In the analysis it has been assumed that there should be a stepped reduction such that a 25% figure is used for social renting (a figure of 27.5% has therefore been used when studying affordable rented housing). The table below summarises the assumptions used.

Figure 3.10: Affordability thresholds for different tenures of rented housing			
	LQ private rent	Affordable rented	Social rented
Mansfield	30%	27.5%	25%

Source: Housing costs from VOA and CoRe

- 3.42 In checking if these thresholds are of the right order of magnitude it is worth considering recent evidence on this subject. The English Housing Survey headline report (2015/16) provides data on the proportion of household income spent on housing costs, by tenure. This showed, on average, those buying their home with a mortgage spent 18% of their household income on mortgage payments whereas rent payments were 28% of household income for social renters and 35% of household income for private renters. Excluding Housing Benefit, the average proportion of income spent on rent was 37% for social renters and 41% for private renters (Annex Table 1.13 and Figure 1.8).
- 3.43 This suggests that the assumption that households could spend more than 25% of their gross income on housing costs reflects reality for those living in the private and social rented sectors in England. Overall it is considered that the threshold of 25%-30% of gross household income is a reasonable threshold based on the available evidence. A figure of 30% was used in the main analysis in the SHMA, and so the analysis in this report is consistent with that.

Income thresholds for different tenures of housing

- 3.44 The table below brings together an analysis of the different tenures discussed so far to consider what level of income would indicatively be required to access a home. Although the measures for mortgage and rental affordability are different; both ultimately lead to an estimate of the income required.
- 3.45 For 1- and 2-bedroom homes, the analysis indicates that a lower income would be required to buy a home (rather than privately rent). This however is based on assuming that households will have at least a 10% deposit. In reality, the availability of capital (for deposits, stamp duty, legal costs) is likely to be a bigger barrier to owner-occupation than the cost of housing.
- 3.46 Additionally, and other than for 4-bedroom homes, the analysis suggests that the cost to access an affordable rent would be the same or lower than for social rents. This would suggest that there is little merit in promoting affordable rents; such a product would be no more viable than social rents (although promotion of this tenure might be prudent depending on potential funding streams).

- 3.47 For 3- and 4-bedroom homes, there are some differentials between buying and renting (buying requiring a higher income), which means that some form of discounted sale housing could potentially be affordable. However, typically the need for 4-bedroom affordable homes is more limited than other dwelling sizes.
- 3.48 The analysis shows a figure of around £14,900-£18,400 to afford social rented housing and therefore it is assumed that any household with an income below this level would need this tenure of housing (probably supported by Housing Benefit). In reality, affordable rented housing might also be a solution for such a household, as long as sufficient Housing Benefit were to be available.

Figure 3.11: Indicative affordability (income) thresholds for different tenures of housing – by size – Mansfield District				
	LQ purchase	LQ private rent	Affordable rented (LQ)	Social rented
1-bedroom	£8,325	£14,000	£12,218	£14,928
2-bedrooms	£15,525	£17,000	£14,836	£16,800
3-bedrooms	£22,500	£18,800	£16,407	£17,712
4-bedrooms	£38,700	£26,000	£22,691	£18,384
All dwellings	£20,025	£17,000	£14,836	£16,320

Source: Derived from a range of sources as described

- 3.49 With regard to the use of Housing Benefit (particularly to assist households affording affordable rented homes) it should be noted that there are a number of implications. The most obvious one is that the higher rents potentially charged will see a greater burden on the public purse. Additionally, with households being subject to the tapering of Housing Benefit as their income rises, the higher rents potentially provide for a longer 'benefit trap'.

Affordable Home Ownership

- 3.50 The analysis above has considered some of the main tenures of housing. There are also a series of other tenures in the NPPF and HWP that can be considered in this report. These are under the banner of affordable home ownership, and in terms of the HWP could include Starter Homes, Discounted market sales housing and intermediate housing (taken in this report to largely be shared ownership).

Intermediate Housing (shared ownership)

- 3.51 Looking at affordability for shared ownership draws on both a mortgage and rental affordability test and is discussed separately below. Shared ownership starts with an open market value (OMV) and then part of the property is sold and the rest is rented (normally from a Registered Provider). It is difficult to know exactly what the OMV of shared ownership might be (as this will depend on a range of factors such as the location of the dwelling), however, for the purposes of an indicative analysis, it is assumed that the OMV for shared ownership will be approximately lower quartile house price plus 15% (the estimated newbuild premium).

- 3.52 Taking the example of a 2-bedroom property, it is estimated that the OMV would be £79,350. If buying a 25% share in the property, the income required for the purchase part of the tenure would be around £4,500 (this assumes a 10% deposit and 4× income multiple). The rental element would be about £1,800 per annum (based on paying a rent of 3% per annum on the unsold equity) and based on 33% of income for this (which seems to be a fairly standard figure for shared ownership) an additional income of about £5,400 would be needed. The overall income required for shared ownership would therefore be around £9,800.
- 3.53 The table below shows the same calculation (working through to an income requirement) for all dwelling sizes and also considering a 50% share (as well as 25%). The analysis shows that shared ownership is relatively affordable (i.e. has an income requirement that is generally below that required for market rent) for 1- and 2-bedroom homes (plus 3-bedroom homes with lower equity shares). However, it does need to be remembered that there is still a potential deposit requirement for shared ownership, albeit that this is likely to be somewhat lower than outright purchase options. The data should however be treated with some caution; it may not realistically be possible for a household to secure a mortgage with some of the lower income figures shown.
- 3.54 Whilst shared ownership is shown to potentially be unaffordable for some sizes (4-bedroom), this does not mean that the Council should not consider this type of accommodation within the mix of housing, as larger shared ownership can add to the mix of housing and will be affordable to some households who are able to rent but not to buy.
- 3.55 The calculations below all assume a 10% deposit on the equity part of the home; if a household were to be able to pay a larger deposit, then the mortgage cost (and income requirement) would reduce, and hence the housing would be more affordable. That said, it may be that some shared ownership is available with deposits lower than 10% - this in turn would increase the monthly housing cost. Overall, it should therefore be noted that the analysis below is based on a specific set of circumstances; these would be different for individual households seeking to access shared ownership accommodation and should therefore be seen as indicative (albeit consistent with the analysis carried out when looking at the affordability of other tenures).

Figure 3.12: Indicative affordability (income) thresholds for shared ownership – by size		
	25% equity share	50% equity share
1-bedroom	£5,266	£6,702
2-bedrooms	£9,820	£12,498
3-bedrooms	£14,231	£18,113
4-bedrooms	£24,478	£31,154

Source: Derived from a range of sources as described

Starter Homes/discounted market sales housing

- 3.56 The final tenures to be considered are Starter Homes and discounted market sales housing. These are considered together as in many cases they would be the same product (having a discount of at least 20% from open market value (OMV)). There are some differences in terms of eligibility and the extent to which the discount is held in perpetuity, but for the purposes of this report they are most readily considered as a single tenure.

- 3.57 Consistent with other analysis, to establish the likely OMV we have looked at lower quartile prices and added 15%. Then a discount of 20% is applied and all of the same assumptions about deposits and income multiples as for full open market purchase. The table below shows a worked example of the income requirement for a 2-bedroom home in the District. This shows an income requirement of £14,283, which is below the income required for open market purchase (£15,500) and also below the equivalent figure for a lower quartile private rented home (£17,000).
- 3.58 These tenures could therefore be considered as affordable housing, although the issue of deposit requirements remain. Given that the cost of housing to buy across the District is generally quite low, it is not clear that promoting housing with a discount to OMV would be to most appropriate solution for households unable to buy a home.

Figure 3.13: Income Required for Starter Home/discouted market sales housing – 2-bedroom (Mansfield District)

	Assumptions	Value (£)
Overall price of SH/DMS (before discount)	Price is 15% above estimated lower quartile second-hand purchase	£79,350
Price of home after 20% discount	20% discount on market value	£63,480
Deposit	10% required	£6,348
Mortgage required	Minus 20% discount and 10% deposit	£57,132
Income required to afford home	Assuming a mortgage up to 4 times income	£14,283

Source: Derived from a range of sources as described

- 3.59 The table below shows equivalent income requirement figures for all dwelling sizes. For 1- and 2-bedroom homes, the income requirement is lower than that needed for both a lower quartile private rent and lower quartile purchase. For 3- and 4-bedroom homes, the income requirement sits somewhere between the income for open market purchase and the income required to access the private rented sector (also shown in the tables below for clarity).

Figure 3.14: Affordability thresholds for Starter Homes and Discounted Market Sale housing – Mansfield District

	Discounted market sale/Starter Home	<i>LQ purchase</i>	<i>LQ private rent</i>
1-bedroom	£7,659	£8,325	£14,000
2-bedrooms	£14,283	£15,525	£17,000
3-bedrooms	£20,700	£22,500	£18,800
4-bedrooms	£35,604	£38,700	£26,000

Source: Derived from a range of sources as described

Types of Affordable Housing: Key Messages

- The cost of housing to buy in Mansfield is relatively cheap in comparison with national figures. Additionally, the income levels likely to be required to access owner-occupied housing are often lower than might be needed to rent privately (for smaller homes). This would suggest that a key issue in the District is about access to capital (e.g. for deposits, stamp duty, legal costs) as well as potentially some mortgage restrictions (e.g. where employment is temporary).
- Hence, whilst the Housing White Paper suggests a clear policy direction to provide 10% of all new housing as affordable home ownership, it is not clear that this is the best solution in the District. If possible, it would be more appropriate for the Council to seek for 10% of housing to be made available with some initial upfront capital payment (such as a deposit contribution), rather than as a discount to OMV. Such a payment could cover the deposit and other initial costs, and would potentially need to be protected in some way so that the money is not lost if a household chooses to sell their property (i.e. to ensure that any subsidy is held in perpetuity). Schemes such as Help-to-Buy could form part of such a package. This would still be targeted at the same group of households (likely to mainly be those currently privately renting but who would like to buy).
- If the Council is required to provide 10% of housing as affordable home ownership, then the analysis would suggest that shared ownership is the most appropriate option. This is due to the lower deposit requirements and lower overall costs (given that the rent would also be subsidised). The evidence shows that there is not any basis (in affordability terms) to increase the provision of affordable home ownership above the 10% figure currently suggested in the White Paper.
- Subject to viability, in addition to 10% of affordable home ownership (or some alternative measure such as capital payments), the Council should be seeking to provide additional rented housing. Such housing is cheaper than that available in the open market and can be accessed by many more households (some of whom may be supported by benefit payments). The analysis in this section does not suggest that there would be much of a difference between the cost to the occupant of either social or affordable rented housing. Hence the actual tenure choice could be determined by the potential availability of funding.

4. Private Rented Sector

Introduction

- 4.1 Planning Practice Guidance on housing and economic development needs assessments highlights the Private Rented Sector (PRS) as one of the specific groups that should be analysed – comments on this sector being included in paragraph 2a-021 although there is little advice on the analysis expected and the outputs. Specifically, the PPG says: *‘tenure data from the Office of National Statistics can be used to understand the future need for private rented sector housing’* and *‘market signals in the demand for private rented sector housing could be indicated from a change in rents’*.
- 4.2 The Housing White Paper (HWP) makes a number of comments about the PRS, including recognising growth in the sector (particularly for households with dependent children), issues with rent to income ratios (and Housing Benefit payments), tenancies and housing standards. A key part of the HWP is the encouragement of *‘Attracting institutional investment: building more homes for private rent’* and to change the NPPF to make it easier for Build-to-Rent developer to provide affordable private rented housing instead of other forms of affordable housing.
- 4.3 The September 2017 consultation document also includes private rented sector and build to rent housing as a potential category of need that Councils should consider in the plan making process. The draft PPG also includes a heading of *‘the private rented sector’* in a section dealing with the need for different types of housing, along with some (limited) suggestions about the type of analysis to be undertaken.
- 4.4 This section therefore looks at a range of statistics in relation to the PRS in Mansfield. Where reasonable comparisons are made with other tenures (i.e. owner-occupied and social rented) as well as contrasting data with other area. The aim is to bring together a range of information to inform the need for additional private rented housing in the District.

Size of the Private Rented Sector

- 4.5 The table below shows the tenure split of housing in 2011 in Mansfield and a range of other areas. This shows a total of 6,115 households living in private rented housing in Mansfield – 13.6% of all households. This proportion is slightly higher than seen across the County, but below regional and national equivalents. The vast majority of households in the PRS are living in housing rented from a landlord or through a letting agency, although 499 (1% of all households) are recorded as living in ‘other’ PRS accommodation, this is likely to mainly be housing that is linked to employment.

Figure 4.1: Tenure (2011)				
	Mansfield	Nottingham-shire	East Midlands	England
Owens outright	14,658	119,231	621,224	6,745,584
Owens with mortgage/loan	15,419	121,659	666,185	7,403,200
Social rented	8,199	45,084	300,423	3,903,550
Private rented	6,115	44,036	282,443	3,715,924
Other	537	4,293	25,329	295,110
Total	44,928	334,303	1,895,604	22,063,368
% private rented	13.6%	13.2%	14.9%	16.8%

Source: Census (2011)

- 4.6 As well as looking at the current tenure profile, it is of interest to consider how this has changed over time; the table below shows (for the whole of Mansfield District) data from the 2001 and 2011 Census. From this it is clear that there has been significant growth in the number of households living in privately rented accommodation as well as a notable increase in outright owners (this will be due to mortgages being paid off, which may have been assisted by a period of low interest rates). There has been a decline in the number of owners with a mortgage and also a 5% reduction in the number of households in social rented housing.

Figure 4.2: Change in tenure (2001-11) – Mansfield				
	2001 households	2011 households	Change	% change
Owens outright	13,255	14,658	1,403	10.6%
Owens with mortgage/loan	15,817	15,419	-398	-2.5%
Social rented	8,668	8,199	-469	-5.4%
Private rented	2,952	6,115	3,163	107.1%
Other	916	537	-379	-41.4%
TOTAL	41,608	44,928	3,320	8.0%

Source: 2001 and 2011 Census

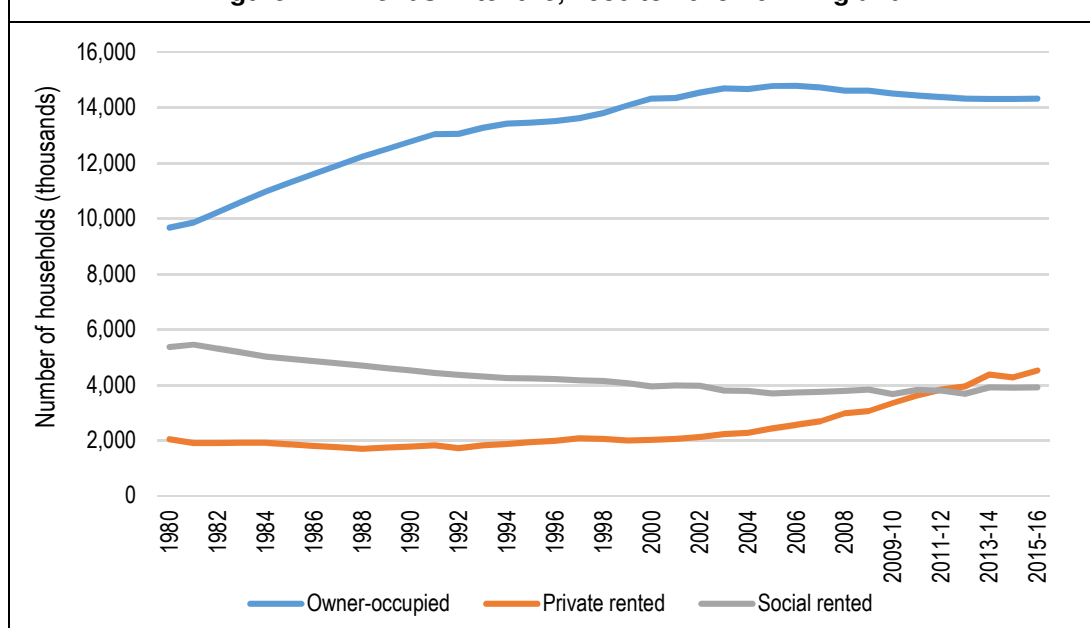
- 4.7 The tenure changes in Mansfield are broadly similar to that seen in other areas (as shown in the table below). All areas have seen an increase in outright owners, a decrease in owners with a mortgage and substantial increases in the private rented sector. That said, the proportionate increase in the number of households in the PRS is more notable in Mansfield than other locations (more than doubling over ten years).

Figure 4.3: Change in tenure (2001-11) – Mansfield and other areas

	Mansfield	Nottingham-shire	East Midlands	England
Owens outright	10.6%	15.0%	16.4%	13.0%
Owens with mortgage/loan	-2.5%	-7.7%	-7.1%	-8.4%
Social rented	-5.4%	-7.5%	-1.0%	-0.9%
Private rented	107.1%	82.6%	95.9%	82.4%
Other	-41.4%	-24.7%	-26.3%	-29.6%
TOTAL	8.0%	6.5%	9.4%	7.9%

Source: 2001 and 2011 Census

- 4.8 The PRS has clearly been growing rapidly over time, in Mansfield and other locations; it is also worth considering what further changes may have occurred since 2011. Unfortunately, robust local data on this topic is not available, however a national perspective can be drawn from the English Housing Survey (EHS) which has data up to 2016. The figure below shows changes in three main tenures back to 1980. This clearly shows the increase in the number of households living in private rented accommodation from about 2001 and also a slight decrease in the number of owners. Since 2011, the EHS data shows that that PRS has risen by a further 25% and if Mansfield has seen a similar level of increase then this would imply about 1,500 additional households in the sector.

Figure 4.4: Trends in tenure, 1980 to 2015-16 – England

Source: English Housing Survey

- 4.9 The data above shows information for all households and it is of interest to study this information for younger households. Interrogating changes for a full range of age groups is difficult as the two Census (2001 and 2011) use different age bandings. It is however possible to provide an indication of the change in tenure by looking at households aged under 35 and this is shown in the table below.

- 4.10 For the Under 35 age group the analysis again shows a sharp increase in the number of households living in private rented accommodation. The analysis also highlights a significant decrease in the number of owner occupiers (decreasing by over a quarter in just 10-years) and a notable reduction in the number of young people in social rented accommodation.

Figure 4.5: Change in tenure 2001-11 (all households aged under 35) – Mansfield				
	2001	2011	Change	% change
Owned	4,679	3,358	-1,321	-28.2%
Social rented	2,118	1,539	-579	-27.3%
Private rented	1,492	2,881	1,389	93.1%
TOTAL	8,289	7,778	-511	-6.2%

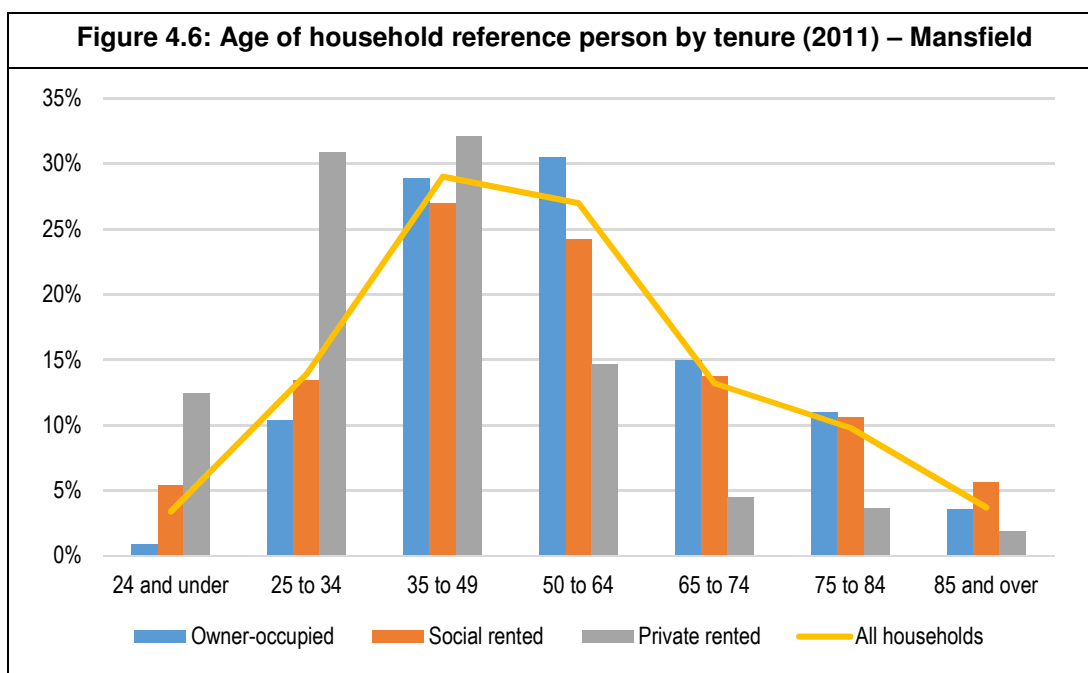
Source: Census (2001 and 2011)

Profile of Private Renters

- 4.11 This section presents a profile of people/households living in the private rented sector. Whenever possible comparisons are made with those living in other tenures.

Age

- 4.12 Private renters are younger than social renters and owner occupiers. In 2011, the average age of household reference persons (HRPs) in the private rented sector was 42 years (compared with 54 years for social renters and 56 years for owner occupiers). About three-quarters (75%) of private rented sector HRPs were aged under 50 compared with 46% of social renters and 40% of owner occupiers.



Source: Census (2011)

- 4.13 At a national level, the EHS notes that the proportion of younger people in the PRS has increased over time. It notes that the proportion of those aged 25 to 34 who lived in the private rented sector increased from 24% in 2005-6 to 46% in 2015-16. Over the same period, there was a corresponding decrease in the proportion of people in this age group in both the owner occupied (from 56% in 2005-6 to 38% in 2015-16) and social rented (from 20% in 2005-6 to 16% in 2015-16) sectors.

Household type

- 4.14 The table below shows the composition of households living in the private rented sector (and compared with other tenures). This shows a particularly high proportion of households with dependent children, making up 41% of the PRS. The sector also sees a relatively high proportion of households in the 'other' category. Many of these households are likely to be multi-adult households living in shared accommodation (i.e. houses in multiple occupation (HMOs)).
- 4.15 Between 2001 and 2011, Census data shows that the number of households with dependent children in the PRS rose from 1,299 to 2,746 – more than doubling; the proportion of the sector made up of households with dependent children rose from 34% to 41%. The EHS also shows a similar pattern nationally.

Figure 4.7: Household composition by tenure (2011) – Mansfield								
	Owner-occupied		Social rented		Private rented		Total	
	Hhs	% of hhs	Hhs	% of hhs	Hhs	% of hhs	Hhs	% of hhs
Single person aged 65+	3,569	11.9%	1,686	20.6%	424	6.4%	5,679	12.6%
Single person aged <65	3,672	12.2%	2,110	25.7%	1,637	24.6%	7,419	16.5%
Couple aged 65+	3,411	11.3%	413	5.0%	121	1.8%	3,945	8.8%
Couple, no children	6,976	23.2%	817	10.0%	954	14.3%	8,747	19.5%
Couple, dependent children	6,379	21.2%	1,105	13.5%	1,261	19.0%	8,745	19.5%
Couple, all children non-dependent	2,703	9.0%	304	3.7%	146	2.2%	3,153	7.0%
Lone parent, dependent children	1,072	3.6%	1,049	12.8%	1,226	18.4%	3,347	7.4%
Lone parent, all children non-dependent	969	3.2%	343	4.2%	176	2.6%	1,488	3.3%
Other households with dependent children	501	1.7%	205	2.5%	259	3.9%	965	2.1%
Other households	825	2.7%	167	2.0%	448	6.7%	1,440	3.2%
Total	30,077	100.0%	8,199	100.0%	6,652	100.0%	44,928	100.0%
Total dependent children	7,952	26.4%	2,359	28.8%	2,746	41.3%	13,057	29.1%

Source: Census (2011)

Size and type of accommodation

- 4.16 The tables below show the size and type of accommodation in the PRS compared with other sectors. From this it can be seen that the profile PRS generally sits somewhere between that of owner-occupation and social renting. For example, the PRS has a higher proportion of detached homes than the social rented sector, but fewer than owner-occupiers; the opposite is seen when looking at flatted accommodation. It is however, notable that the PRS has a high proportion of terraced homes (and relatively few semi-detached).

- 4.17 When looking at the size of accommodation, it is clear that the PRS is strongly focussed on 2- and 3-bedroom homes (making up 83% of all households in this tenure). The owner-occupied sector in contrast is dominated by 3+-bedroom homes (76% of the total in this tenure) whilst social renting is focussed on 1- and 2-bedroom accommodation (65% of the total).

Figure 4.8: Accommodation type by tenure (households) – Mansfield				
	Owner-occupied	Social rented	Private rented	Total
Detached	39.4%	5.5%	12.3%	29.2%
Semi-detached	44.1%	48.8%	33.2%	43.3%
Terraced	14.2%	18.7%	35.6%	18.2%
Flat/other	2.3%	26.9%	18.9%	9.2%
Total	100.0%	100.0%	100.0%	100.0%
	30,077	8,199	6,652	44,928

Source: Census (2011)

Figure 4.9: Accommodation size by tenure (households) – Mansfield				
	Owner-occupied	Social rented	Private rented	Total
1-bedroom	1.2%	33.4%	11.2%	8.5%
2-bedrooms	22.6%	31.8%	39.9%	26.8%
3-bedrooms	58.7%	32.2%	43.2%	51.6%
4-bedrooms	14.9%	2.2%	4.5%	11.0%
5+-bedrooms	2.7%	0.3%	1.2%	2.0%
Total	100.0%	100.0%	100.0%	100.0%
	30,077	8,199	6,652	44,928

Source: Census (2011)

Overcrowding and under-occupation

- 4.18 The analysis below studies levels of overcrowding and under-occupation – this is based on the bedroom standard with data taken from the 2011 Census. The box below shows how the standard is calculated and this is then compared with the number of bedrooms available to the household (with a negative number representing overcrowding and a positive number being under-occupation). Households with an occupancy rating of +2 or more have at least two spare bedrooms.

For the purposes of the bedroom standard a separate bedroom shall be allocated to the following persons –

- (a) A person living together with another as husband and wife (whether that other person is of the same sex or the opposite sex)
- (b) A person aged 21 years or more
- (c) Two persons of the same sex aged 10 years to 20 years
- (d) Two persons (whether of the same sex or not) aged less than 10 years
- (e) Two persons of the same sex where one person is aged between 10 years and 20 years and the other is aged less than 10 years
- (f) Any person aged under 21 years in any case where he or she cannot be paired with another occupier of the dwelling so as to fall within (c), (d) or (e) above.

- 4.19 The analysis shows that levels of overcrowding in the PRS are higher than in any other tenure, with 6.5% of households being overcrowded in 2011 (compared with 5.7% in the social rented sector and 1.4% of owner-occupiers). Levels of under-occupation are however higher than in the social rented sector, with around 60% of households having at least one spare bedroom.

Figure 4.10: Overcrowding and under-occupation by tenure (households) – Mansfield				
	Owner-occupied	Social rented	Private rented	Total
+2 or more	47.0%	10.9%	18.1%	36.1%
+1 or more	38.4%	31.2%	41.5%	37.6%
0	13.2%	52.2%	33.9%	23.3%
-1 or less	1.4%	5.7%	6.5%	3.0%
Total	100.0%	100.0%	100.0%	100.0%
	30,077	8,199	6,652	44,928

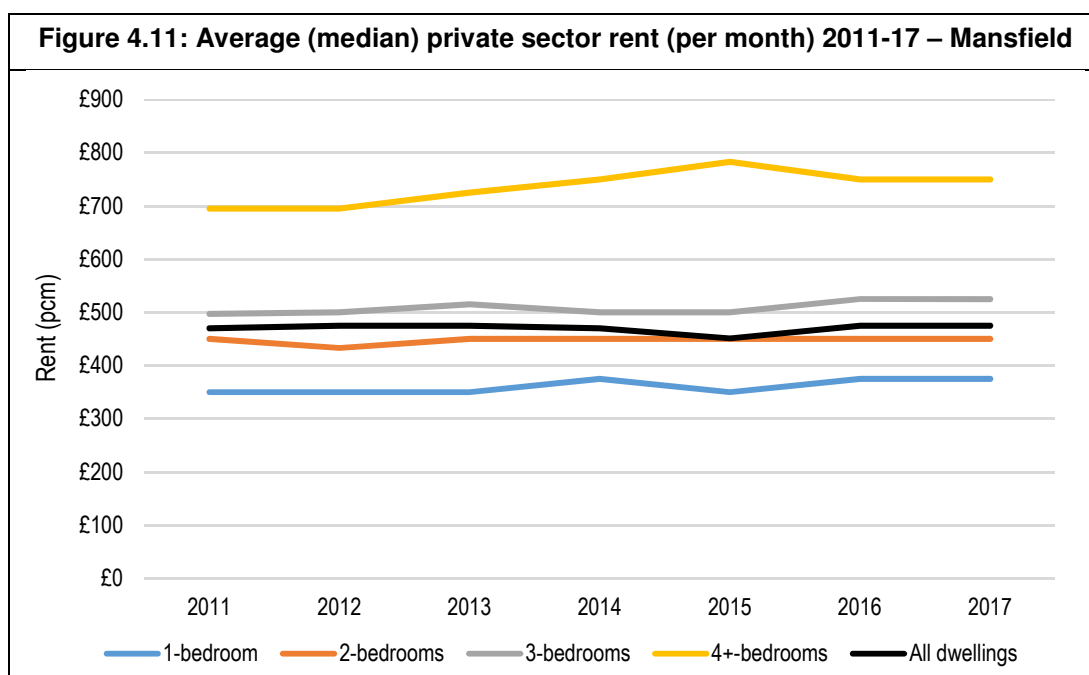
Source: Census (2011)

Economic activity

- 4.20 Data from the 2011 Census shows that 67% of private renters in Mansfield were working, this is similar to the proportion of owner occupiers (66%) and somewhat higher than the proportion of social renters in work (33%). Smaller proportions of private renters were retired (10%) compared with around 30% in each of the owner-occupied and social rented sectors.

Housing Costs

- 4.21 Section 3 of this report describes the current cost of housing in the PRS in Mansfield. Below, analysis is carried out to look at how costs have changed over time. This draws on data from the Valuation Office Agency (VOA) which has a time series back to 2011 – unless otherwise specified, the data provided in this section looks at the year to the end of September (for any given year).
- 4.22 The figure below shows a time-series of average (median) rents by dwelling size from 2011 to 2017; this shows across the board that there really have not been any significant changes to rent levels in the District and therefore does not indicate any shortage of supply of private rented homes. The table below shows that the overall average rent in Mansfield rose by just £5 per month from 2011 to 2017 (a 1% increase). In comparison, rents increased by 5% across Nottinghamshire, 11% in the East Midlands and 17% nationally.



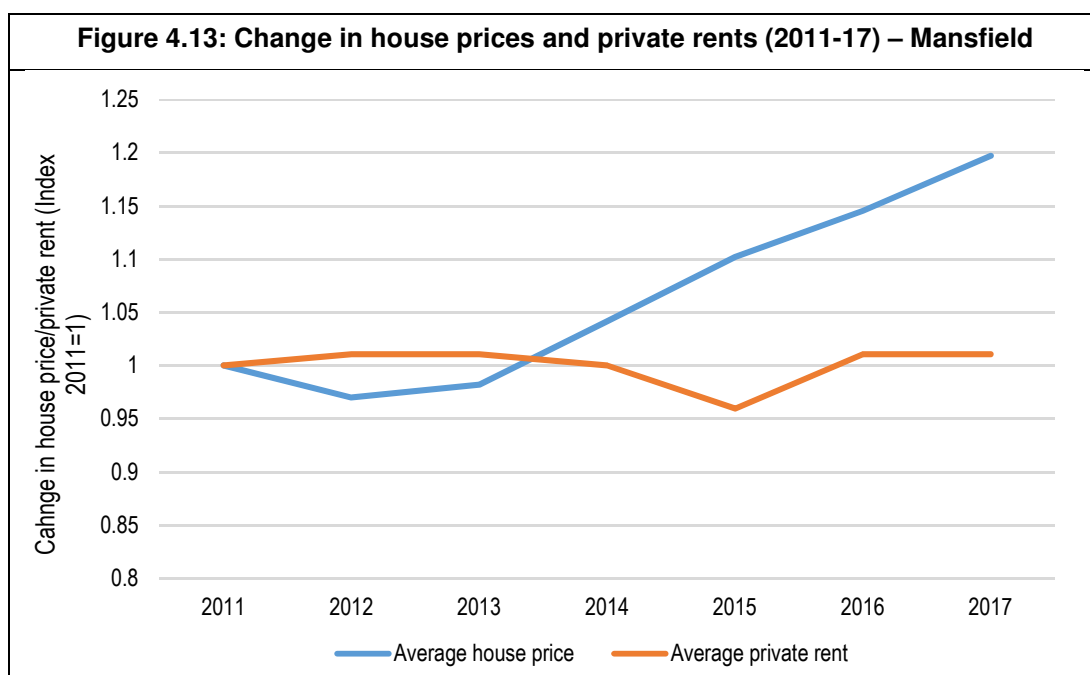
Source: Valuation Office Agency

Figure 4.12: Average (median) private sector rent (per month) 2011 and 2017 – Mansfield

	2011	2017	Change	% change
1-bedroom	£350	£375	£25	7%
2-bedrooms	£450	£450	£0	0%
3-bedrooms	£497	£525	£28	6%
4+-bedrooms	£695	£750	£55	8%
All dwellings	£470	£475	£5	1%

Source: Valuation Office Agency

- 4.23 The figure below shows a comparison between changes to private sector rents and changes to the average house price in the 2011-17 period. This shows that house prices have increased by around 20%, compared with little change in rents. This analysis may suggest that there is some lack of homes for owner-occupation, which may be driven in part by the increased size of the PRS in Mansfield (due to buy-to-let). That said, the 20% increase in prices is somewhat lower than the equivalent change across England and Wales, where prices in the same period rose by 33%.



Source: Valuation Office Agency and Land Registry

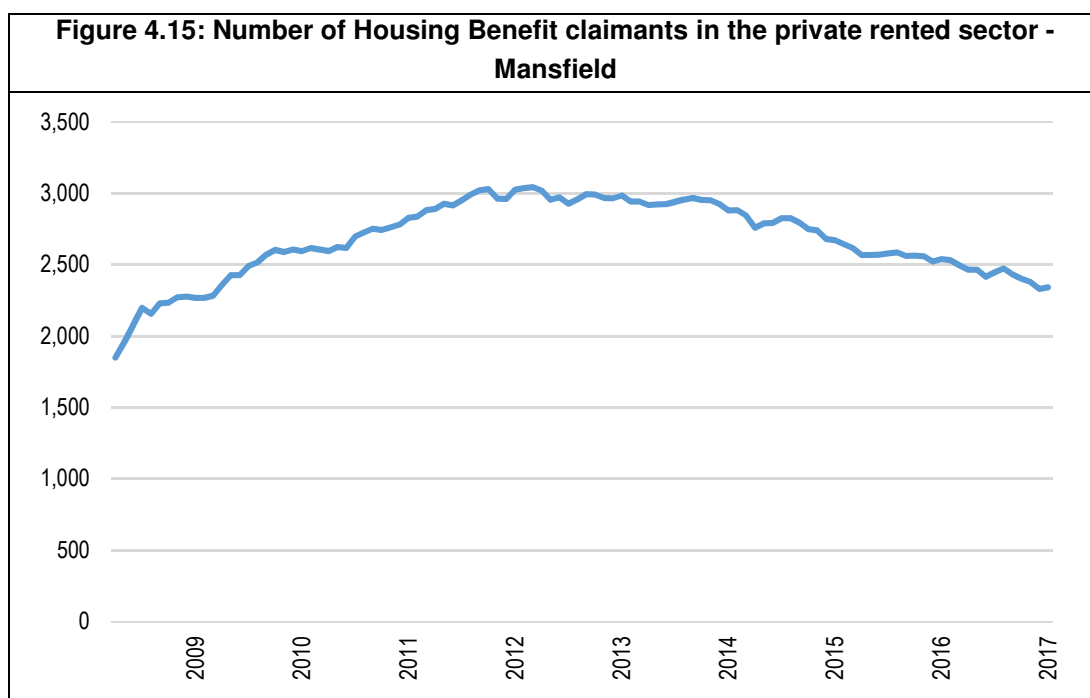
- 4.24 The VOA source also provides an indication of the number of homes that are available for rent each year by size. The VOA source is unlikely to be a comprehensive list of all homes being privately let and so figures for overall turnover should be treated with caution. However, the data can be used to give an indication of the sizes of homes that have higher and lower turnover.
- 4.25 The table below uses VOA data for the past three years (3-years to September 2017) and compares the figures with the estimated stock by size in 2011 (from the Census). The Census data is only for homes rented from a private landlord or through a letting agency (i.e. it excludes other forms of private renting such as homes that are tied to employment). The VOA data also provides information about room only lettings; this cannot be compared with the stock data, but it would be expected that most of the room only lettings are in larger multiple occupancy homes (although it is also possible that they are actually 1-bedroom homes).
- 4.26 The data shows that turnover is roughly the same in all sizes of property, the exception to this is for 1-bedroom homes where the turnover looks to be quite low. This is unusual, but may in part be related to the quality of the data.

Figure 4.14: Turnover of private rented stock by size of dwelling (data for 3-years to September 2017)			
	Average lettings per annum	Estimated stock (2011)	Turnover
Room only	38	-	-
Studio	-	-	-
1-bedroom	58	602	9.6%
2-bedrooms	328	2,332	14.1%
3-bedrooms	313	2,377	13.2%
4+-bedrooms	46	305	15.1%
Total	783	5,616	13.9%

Source: Valuation Office Agency and Census (2011)

Housing Benefit Claimants

- 4.27 A further analysis has been carried out to look at the number of housing benefit claimants in the sector. This provides an indication of the number of people who are using the sector as a form of affordable housing, and in many cases will be living in private rented accommodation due to a lack to affordable housing (e.g. in the social rented sector). It should however be noted that some of these households may also be in the sector through choice, although earlier analysis of rent levels compared to Local Housing Allowance does suggest that many households are likely to see a shortfall in benefits compared to rent.
- 4.28 The analysis shows that from 2008, the number of claimants in the PRS rose steadily to peak at around 3,000 in 2012. Since then the number of claimants has fallen, with the number currently standing at about 2,350. It is clear that the PRS still has a significant role in proving accommodation for those who cannot afford the market, but that this is reducing over time. The change is likely to be mainly due to economic improvements (e.g. reducing unemployment), although the relative unaffordability of the sector may also be playing a role – with some households seeking to move into the social rented sector.



Source: Department of Work and Pensions

Build-to-Rent

- 4.29 As noted, the size of the PRS has grown substantially in Mansfield since 2011 and this has been the main growth sector in the market. Nationally and regionally there has also been a substantial increase in the size of the PRS.
- 4.30 Linked in part to this, there is an increased (national) interest from developers in “Build to Rent” housing, which is specifically built not for open market sale but for the Private Rented Sector. Arguably, the sector provides the opportunity for good quality, well-managed rental accommodation which is purpose-built. Additionally, the sector provides the opportunity to boost overall housing delivery, as it does not compete directly with traditional housing development schemes which are built for sale.
- 4.31 The Government has been promoting Build-to-Rent housing. It has set up a Private Rented Sector Taskforce; and supported delivery through other measures – including a Build to Rent Fund which provides Government-backed loans to support new development. The sector is currently relatively small, but is one with growth potential.
- 4.32 The Housing White Paper (HWP) notes the desire to change the NPPF so that local authorities *‘should plan proactively for Build to Rent where there is a need, and to make it easier for Build to Rent developers to offer affordable private rental homes instead of other types of affordable housing’*.

- 4.33 In Mansfield, there is currently no evidence of a need for Build to Rent or any significant activity in the sector. Indeed nationally, Build to Rent schemes are mainly coming forward in major urban areas (notably London) and are focussed on young professionals in locations close to transport hubs. Given private sector rent levels in Mansfield, it seems unlikely that there would be any notable investment in this sector at present. However, if schemes were to come forward, the Council should consider them on merit, including taking account of any affordable housing offer (such as rent levels and the security of tenure).

The Private Rented Sector: Key Messages

- The private rented sector (PRS) accounts for around 14% of all households in Mansfield (as of 2011) – a similar proportion to that seen across Nottinghamshire and the East Midlands, and slightly below the national average (17%). The number of households in this sector has however grown substantially (more than doubling in the 2001-11 period).
- The PRS has some distinct characteristics, including a much younger demographic profile and a high proportion of households with dependent children (notably lone parents) – levels of overcrowding are relatively high. In terms of the built-form and size of dwellings in the sector, it can be noted that the PRS generally sits somewhere between owner-occupation and the social rented sector (i.e. homes owner-occupied sector are typically larger, and homes in the social rented sector smaller). This demonstrates the sector's wide role in providing housing for a range of groups, including those claiming Housing Benefit and others who might be described as 'would be owners' and who may be prevented from becoming owner-occupiers due to issues such as deposit requirements.
- Additional analysis suggests that rent levels have not changed significantly over time (when looking at the 2011-17 period) – this would suggest that despite the large increase in the size of the sector, there is no obvious lack of supply of private rented homes. The increase in the size of the sector could however have a knock-on effect to the cost of owner-occupation, if for example buy-to-let homes reduce the supply available for owner occupation, this could drive-up prices. There is limited evidence that this is occurring.
- There is no evidence of a need for Build to Rent housing (i.e. developments specifically for private rent). However, given the current Government push for such schemes, the Council should consider any proposals on their merit, including taking account of any affordable housing offer (such as rent levels and the security of tenure).
- This study has not attempted to estimate the need for additional private rented housing. It is likely that the decision of households as to whether to buy or rent a home in the open market is dependent on a number of factors which mean that demand can fluctuate over time; this would include mortgage lending practices and the availability of Housing Benefit. A general (national and local) shortage of housing is likely to have driven some of the growth in the private rented sector, including increases in the number of younger people in the sector, and increases in shared accommodation. If the supply of housing increases, then this potentially means that more households would be able to buy, but who would otherwise be renting.

5. Housing Technical Standards (Older Person's Needs)

Introduction

- 5.1 Planning Practice Guidance section 56 (Housing: optional technical standards) sets out how local authorities can gather evidence to set requirements on a range of issues (including accessibility and wheelchair housing standards, water efficiency standards and internal space standards). This section looks at the first two of these (i.e. accessibility and wheelchair housing) as well as considering the specific needs of older people.
- 5.2 The PPG sets out that the reason for the approach to setting standards is designed to '*rationalise the many differing existing standards into a simpler, streamlined system which will reduce burdens and help bring forward much needed new homes*' (56-001) and that '*local planning authorities will need to gather evidence to determine whether there is a need for additional standards in their area*' (56-002).
- 5.3 The PPG sets out that local authorities should be using their assessment of housing need (and other sources) to consider the need for M4(2) (accessible and adaptable dwellings), and/or M4(3) (wheelchair user dwellings), of the Building Regulations. It sets out that there are a range of published statistics which can be considered, including:
- the likely future need for housing for older and disabled people (including wheelchair user dwellings);
 - size, location, type and quality of dwellings needed to meet specifically evidenced needs (for example retirement homes, sheltered homes or care homes);
 - the accessibility and adaptability of existing housing stock;
 - how needs vary across different housing tenures; and
 - the overall impact on viability.
- 5.4 The draft PPG also mentions the Housing Technical Standards, stating that '*Plan-making authorities should set clear policies to address the housing needs of groups with particular needs such as older and disabled people. These policies can set out how the plan-making authority will consider proposals for the different types of housing for older people. They could also provide indicative figures or a range for the number of units of specialist housing for older people needed across the plan area. To bring forward an adequate supply of accessible housing to meet local need, policies for older and disabled people's housing could be developed using the optional technical housing standards*'.
- 5.5 This section of the report draws on a range of statistics, including those suggested in the PPG (for which the Government has provided a summary data sheet 'Guide to available disability data') – termed the Guide in analysis to follow. The discussion below begins by looking at older persons' needs.

- 5.6 Additionally, for some analysis it is necessary to project the population forward. To do this, reference is made to the 2014-based subnational population projections (SNPP) and also a model developed to provide for 376 dwellings per annum (this being the OAN from the SHMA, and the figure being taken forward as the housing requirement in the Local Plan). To be consistent with other analysis, the projections (where used) cover the 2013-33 period although other data takes a different base date depending on availability (e.g. Census data is 2011, whilst population estimates are available for 2016).

Current Population of Older People

- 5.7 The table below provides baseline population data about older persons and compares this with other areas. The data has been taken from the published ONS mid-year population estimates and is provided for age groups from 65 and upwards; the data is for 2016 to reflect the latest published data for local authority areas and above. The data shows, when compared with data for England that the District has a higher proportion of older persons; the proportion is however lower than seen across Nottinghamshire (and broadly the same as the east Midlands region). In 2016, it is estimated that 19% of the population of the District was aged 65 or over.

Figure 5.1: Older Person Population (2016)					
	Mansfield		Nottinghamshire	East Midlands	England
	Popn	% of popn	% of popn	% of popn	% of popn
Under 65	87,224	81.2%	79.7%	81.0%	82.1%
65-74	11,390	10.6%	11.4%	10.7%	9.8%
75-84	6,308	5.9%	6.4%	5.9%	5.7%
85+	2,513	2.3%	2.5%	2.4%	2.4%
Total	107,435	100.0%	100.0%	100.0%	100.0%
Total 65+	20,211	18.8%	20.3%	19.0%	17.9%

Source: ONS 2016 mid-year Population Estimates

Future Change in the Population of Older Persons

- 5.8 As well as providing a baseline position for the proportion of older persons in the District, population projections can be used to provide an indication of how the numbers might change in the future compared with other areas. The data presented below uses the 2014-based SNPP for consistency across areas and runs from 2013 to 2033 to be consistent with other analysis developed in this report.
- 5.9 The data shows that the District is expected to see a notable increase in the older person population with the total number of people aged 65 and over expected to increase by 50% over the 20-years from 2013; this compares with overall population growth of 6.7% and a decrease in the Under 65 population of 2.8%. The proportionate increase in the number of older people in the District is similar to that projected for other areas, although overall population growth is projected to be somewhat lower.

Figure 5.2: Projected Change in Population of Older Persons (2013 to 2033) – 2014-based SNPP						
	Under 65	65-74	75-84	85+	Total	Total 65+
Mansfield	-2.8%	35.2%	53.1%	105.8%	6.7%	49.8%
Nottinghamshire	2.0%	31.5%	55.6%	119.3%	11.3%	50.1%
East Midlands	4.2%	34.9%	58.6%	116.7%	13.1%	52.9%
England	6.6%	35.6%	51.2%	108.0%	14.2%	50.3%

Source: ONS subnational population projections (2014-based)

- 5.10 In total population terms, the projections show an increase in the population aged 65 and over of 9,500 people, this is against a backdrop of an overall increase (of all ages) of 7,100 and a decrease in the population aged under 65 of 2,400.

Figure 5.3: Projected Change in Population of Older Persons (2013 to 2033) – Mansfield (2014-based SNPP)				
	2013	2033	Change in population	% change
Under 65	86,308	83,922	-2,386	-2.8%
65-74	10,438	14,109	3,671	35.2%
75-84	6,179	9,459	3,280	53.1%
85+	2,371	4,879	2,508	105.8%
Total (all ages)	105,296	112,369	7,073	6.7%
Total 65+	18,988	28,447	9,459	49.8%

Source: ONS subnational population projections (2014-based)

- 5.11 The figures above are all based on the latest (2014-based) SNPP. It is possible to also show how the outputs would be expected to change under different scenarios. The table below shows a similar analysis when linked to the delivery of 376 homes each year from 2013 to 2033. In this case there is still a significant ageing of the population but the decrease in the population aged under 65 is turned into a modest increase. The large change in the under 65 age group relative to older groups reflects the migration assumptions, migration being largely concentrated in typical working-age groups (and their associated children).

Figure 5.4: Projected Change in Population of Older Persons (2013 to 2033) – Mansfield (linked to 376 dwellings per annum)				
	2013	2033	Change in population	% change
Under 65	86,308	87,500	1,192	1.4%
65-74	10,438	14,347	3,909	37.4%
75-84	6,179	9,655	3,476	56.3%
85+	2,371	4,905	2,534	106.9%
Total (all ages)	105,296	116,408	11,112	10.6%
Total 65+	18,988	28,907	9,919	52.2%

Source: Demographic Projections

Older Persons' Housing Needs

- 5.12 Given the ageing population and higher levels of disability and health problems amongst older people there is likely to be an increased requirement for specialist housing options moving forward. The analysis in this section draws on data from the Housing Learning and Information Network (Housing LIN) along with demographic projections to provide an indication of the potential level of additional specialist housing that might be required for older people in the future.
- 5.13 A toolkit has been developed by Housing LIN, in association with the Elderly Accommodation Council and endorsed by the Department of Health, to identify potential demand for different types of specialist housing for older people and to model future need for housing and care provision. It suggests that there should be around 170 units of specialised accommodation (other than registered care home places) per thousand people aged over 75 years. The specialist accommodation within the 170 per 1,000 is sheltered and extra-care housing and would not include other forms of accommodation specifically designed for older persons but without an element of care (e.g. homes meeting the M4(2) standards would not necessarily form part of the need identified by Housing LIN).
- 5.14 The table below shows the change in the population aged 75 and over and what this would mean in terms of provision at 170 units per 1,000 population. The analysis shows a potential need for around 1,000 units – 50 per annum in the 2013-33 period – this is around 13% of the OAN of 376 dwellings per annum.

Figure 5.5: Projected need for Specialist Housing for Older People (2013-33) – Mansfield		
	2014-based SNPP	Linked to OAN of 376 dpa
Population aged 75+ (2013)	8,550	8,550
Population aged 75+ (2033)	14,339	14,560
Change in population aged 75+	5,789	6,010
Specialist housing need (@ 170 units per 1,000)	984	1,022
Per annum need (2013-33)	49	51

Source: Derived from demographic projections and Housing LIN

- 5.15 The Housing LIN source also suggests a broad tenure split of 40% rented housing (affordable housing) and 60% in the market (including shared ownership)⁴ - this is likely to be a reasonable tenure split to consider in Mansfield. The table below shows that older households are more likely to live in affordable housing than younger households, but within this age group, households are more likely to live in market housing.

⁴ See: http://www.housinglin.org.uk/library/Resources/Housing/Support_materials/Reports/MCGVdocument.pdf

Figure 5.6: Current tenure of households aged 75 and over (2011)				
	Market	Affordable	Total	% in affordable
Age 74 and under	32,000	6,864	38,864	17.7%
Age 75 and over	4,729	1,335	6,064	22.0%
Total	36,729	8,199	44,928	18.2%
% age 75 and over	12.9%	16.3%	13.5%	

Source: Census (2011)

- 5.16 Within the 170 units per 1,000 population in the Housing LIN data, an indicative split is provided between sheltered housing, enhanced sheltered and extra-care. In reality, most additional specialist housing can be expected to be within the extra-care category, this is because many areas already have a notable supply of sheltered accommodation.

Registered Care Bedspaces (C2 use class)

- 5.17 As well as the need for specialist housing for older people, the analysis needs to consider Registered Care. As with the analysis of potential need for specialist accommodation, the analysis below considers changes to the number of people aged 75 and over who are expected to be living in some form of institutional housing. This is a direct output of demographic modelling which indicates an increase of around 1,000 people living in institutions over the 2013-33 period (20 per annum).

Figure 5.7: Potential Need for Residential Care Housing – Mansfield		
	2014-based CLG projections	Linked to OAN of 376 dpa
Institutional population aged 75+ (2013)	595	595
Institutional population aged 75+ (2033)	988	999
Change in institutional population aged 75+	393	404
Per annum 'need' (2013-33)	20	20

Source: Derived from demographic projections

Health-related Population Projections

- 5.18 In addition to providing projections about how the number and proportion of older people is expected to change in the future the analysis can look at the likely impact on the number of people with specific illnesses or disabilities. For this, data from the Projecting Older People Information System (POPPI) website has been used. The website provides prevalence rates for different disabilities by age and sex. For the purposes of this study, analysis has focussed on estimates of the number of people with dementia and mobility problems.
- 5.19 For both of the health issues analysed the figures relate to the population aged 65 and over. The figures from POPPI are based on prevalence rates from a range of different sources and whilst these might change in the future (e.g. as general health of the older person population improves) the estimates are likely to be of the right order.

- 5.20 The table below shows that both of the illnesses/disabilities are expected to increase significantly in the future although this would be expected given the increasing population. In particular, there is projected to be a large rise in the number of people with dementia (up 74%-76%) along with a 62%-65% increase in the number with mobility problems.
- 5.21 When related back to the total projected change to the population, the increase of 2,100 people with a mobility problem represents 30% of the total population growth projected by the 2014-based SNPP, although a lower proportion would be expected if planning for a higher need/requirement (and hence a higher level of population growth). Linked to the 376 dwellings per annum, the increase is estimated to represent about 20% of population growth. The difference in these percentages is that higher population growth means more younger people in the District. At lower levels of growth, the existing ageing population forms a larger percentage of the future population.
- 5.22 It should be noted that there will be an overlap between dementia and mobility problems (i.e. some people will have both types of illness/disability). Hence the numbers for each of the illnesses/disabilities should not be added together to arrive at a total.

Figure 5.8: Estimated Population Change for range of Health Issues (2013 to 2033) – Mansfield					
	Type of illness/disability	2013	2033	Change	% increase
2014-based SNPP	Dementia	1,275	2,220	945	74.1%
	Mobility problems	3,400	5,520	2,120	62.3%
Linked to OAN of 376 dpa	Dementia	1,275	2,248	973	76.3%
	Mobility problems	3,400	5,595	2,195	64.5%

Source: Data from POPPI and demographic projections

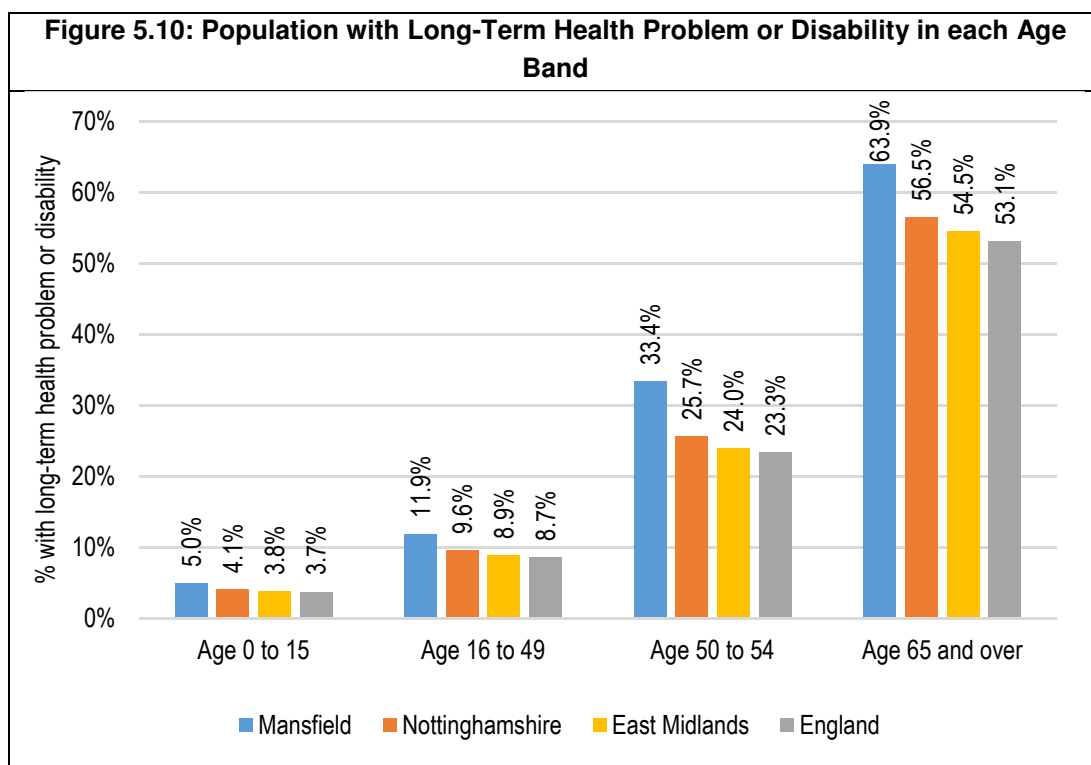
People with Disabilities

- 5.23 The CLG Disability data guide provides data about households with a long-term illness or disability from the English Housing Survey. This is given at a national level, and does not provide more localised data. Hence the analysis below has drawn on the 2011 Census (which has a definition of long-term health problem or disability (LTHPD)).
- 5.24 The table below shows the proportion of people with LTHPD, and the proportion of households where at least one person has a LTHPD. The data suggests that across the District, some 41% of households contain someone with a LTHPD. This figure is higher than that seen across the County and region, and well above the national average. The figures for the population with a LTHPD again show a similar pattern in comparison with other areas (an estimated 24% of the population of the District have a LTHPD).

Figure 5.9: Households and people with a Long-Term Health Problem or Disability (2011)				
	Households containing someone with a health problem		Population with a health problem	
	Number	%	Number	%
Mansfield	18,632	41.5%	24,808	23.7%
Nottinghamshire	120,678	36.1%	159,672	20.3%
East Midlands	644,852	34.0%	844,297	18.6%
England	7,217,905	32.7%	9,352,586	17.6%

Source: Census (2011)

- 5.25 It is likely that the age profile will impact upon the numbers of people with a LTHPD, as older people tend to be more likely to have a LTHPD. Therefore, the figure below shows the age bands of people with a LTHPD. It is clear from this analysis that those people in the oldest age bands are more likely to have a LTHPD. Additionally, for all age groups, the population of Mansfield is more likely to have a health problem than is the case in other areas.



Source: Census (2011)

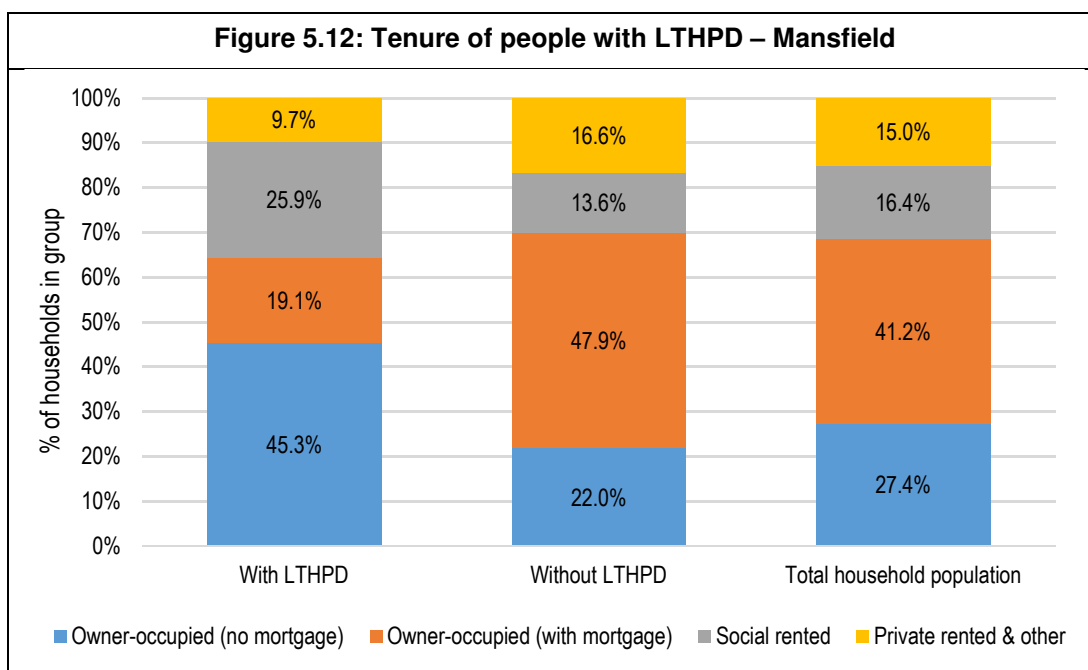
- 5.26 The age specific prevalence rates shown above can be applied to the demographic data to estimate the likely increase over time of the number of people with a LTHPD. In applying this information to the demographic projections, it is estimated that the number of people with a LTHPD will increase by around 5,500-6,200 (a 21%-24% increase) between 2013 and 2033.
- 5.27 Across the District, virtually all of this increase is expected to be in age groups aged 65 and over. The population increase of people with a LTHPD represents at least 56% of the total increase in the population estimated by the projections.

Figure 5.11: Estimated change in population with LTHPD (2013-2033) – Mansfield

	Population with LTHPD		Change (2013-33)	% change from 2013
	2013	2033		
2014-based SNPP	25,533	30,987	5,455	21.4%
Linked to OAN of 376 dpa	25,533	31,760	6,227	24.4%

Source: Derived from demographic modelling and Census (2011)

- 5.28 The figure below shows the tenures of people with a LTHPD – it should be noted that the data is for 'population living in households' rather than 'households'. The analysis clearly shows that people with a LTHPD are more likely to live in social rented housing or are also more likely to be outright owners (this will be linked to the age profile of the population with a disability). Given that typically the lowest incomes are found in the social rented sector, and to a lesser extent for outright owners, the analysis would suggest that the population/households with a disability are likely to be relatively disadvantaged when compared to the rest of the population.
- 5.29 This analysis does not in itself identify a split between market and affordable housing suitable for the population with a LTHPD. It does however identify that there is likely to be a need in both the market and affordable sectors.

Figure 5.12: Tenure of people with LTHPD – Mansfield

Source: Census (2011)

- 5.30 The table below shows further information about the tenure split of the household population with a LTHPD. This shows that people living in the social rented sector are nearly twice as likely to have a LTHPD than those in other tenures.

Figure 5.13: Tenure of people with a LTHPD		
	% of social rent with LTHPD	% of other tenures with LTHPD
Mansfield	36.5%	20.5%

Source: Census (2011)

Wheelchair User Housing

- 5.31 Information about the need for housing for wheelchair users is difficult to obtain (particularly at a local level) and so some brief analysis has been carried out based on national data within a research report by Habinteg Housing Association and London South Bank University (Supported by the Homes and Communities Agency) - *Mind the Step: An estimation of housing need among wheelchair users in England*. This report provides information at a national and regional level with the analysis below focusing on national data.
- 5.32 The report identifies that around 84% of homes in England do not allow someone using a wheelchair to get to and through the front door without difficulty and that once inside, it gets even more restrictive. Furthermore, it is estimated (based on English House Condition Survey data) that just 0.5% of homes meet criteria for 'accessible and adaptable', while 3.4% are 'visitable' by someone with mobility problems (data from the CLG Guide to available disability (taken from the English Housing Survey)) puts the proportion of 'visitable' properties at a slightly higher 5.3%.
- 5.33 Overall, the report estimates that there is an unmet need for wheelchair user dwellings equivalent to 3.5 per 1,000 households (this is described in the Habinteg report as the *number of wheelchair user households with unmet housing need*). In Mansfield, as of 2013, this would represent a current need for about 160 wheelchair user dwellings. Moving forward, the report estimates a wheelchair user need from around 3% of households. If 3% is applied to the household growth in the demographic projections (2013-33) then there would be an additional need for around 150-220 adapted homes. If this figure is brought together with the estimated current need then the total wheelchair user need would be for around 310-380 homes – this is about 5%-6% of the total household growth in the projections.

Figure 5.14: Estimated need for wheelchair user homes (2013-2033) – Mansfield					
	Current need	Projected need (2013-33)	Total	Total household growth	% wheelchair user
2014-based SNPP	160	154	314	5,143	6.1%
Linked to OAN of 376 dpa	160	220	380	7,336	5.2%

Source: Derived from demographic projections and Habinteg prevalence rates

- 5.34 Information in the CLG Guide to available disability data also provides some historical national data about wheelchair users by tenure (data from the 2007/8 English Housing Survey). This showed around 7.1% of social tenants to be wheelchair users, compared with 2.3% of owner-occupiers (there was insufficient data for private renting, suggesting that the number is low). This may impact on the proportion of different tenures that should be developed to be for wheelchair users (although it should be noted that the PPG (56-009) states that *'Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling'*).

Housing Technical Standards (Older Person's Needs): Key Messages

- Planning Practice Guidance section 56 (Housing: optional technical standards) sets out how local authorities can gather evidence to set requirements on a range of issues (including accessibility and wheelchair housing standards, water efficiency standards and internal space standards). This study considered the first two of these (i.e. accessibility and wheelchair housing) as well as considering the specific needs of older people. A range of data sources are considered, as suggested by CLG and also some more traditionally used in assessments such as this (e.g. from Housing LIN). This is to consider the need for Building Regulations M4(2) (accessible and adaptable dwellings), and M4(3) (wheelchair user dwellings).
- The data shows that in general, Mansfield has higher levels of disability compared with the national position, and that an ageing population means that the number of people with disabilities is expected to increase substantially in the future. Key findings include:
 - 50%-52% increase in the population aged 65+ over 2013-2033 (potentially accounting for over 100% of total population growth – i.e. there is projected to be a decline in the population aged under 65);
 - 13% of household growth identified as being households requiring specialist housing for older persons;
 - 62%-65% increase in the number of older people with mobility problems (representing at least 20% of all population growth);
 - 21%-24% increase in the number of people with a long-term health problem or disability (LTHPD) (representing at least 56% of all population growth (the number of people with a LTHPD is projected to potentially increase by 6,200 people, the total increase in the population of the District is estimated to be around 11,100));
 - concentrations of LTHPD in the social rented sector; and
 - a need for around 314-380 dwellings (5%-6% of the projected overall increase in dwellings) to be for wheelchair users (meeting technical standard M4(3)) over the plan period to 2033.
- This would suggest that there is a clear need to increase the supply of accessible and adaptable dwellings and wheelchair user dwellings. Given the evidence, the Council could consider (as a start point) requiring all dwellings to meet the M4(2) standards (which are similar to the Lifetime Homes Standards) and at least 5% meeting M4(3). It should however be noted that there will be cases where this may not be possible (e.g. due to viability or site-specific circumstances) and so any policy should be applied flexibly.
- In seeking M4(2) compliant homes, the Council should also be mindful that such homes could be considered as 'homes for life' and would be suitable for any occupant, regardless of whether or not they have a disability at the time of initial occupation.

6. Family households and Housing Mix

Introduction

- 6.1 A further area of analysis is around family housing, with paragraph 2a-021 of the PPG noting that *'plan makers can identify current numbers of families, including those with children, by using the local household projections'*. Beyond this quote, the PPG says relatively little about the analysis to be carried out although the introduction to paragraph 2a-021 does note that overall housing needs should be broken down by a range of groups (including by tenure and household type). The PPG also notes a need to understand age profiles and the size of the housing stock (in terms of bedrooms). The PPG says that *'information should be drawn together to understand how age profile and household mix relate to each other, and how this may change in the future'*.
- 6.2 The Housing White Paper makes a number of references to families, covering a range of issues such as affordability, security of tenure, children being forced to move school and space standards. The September 2017 consultation document also includes families with children as a key specific group and highlights the desire to support families into home ownership. The draft PPG also includes a heading of *'family housing'* in the section on the need for different types of housing, although little advice about the analysis to be undertaken is provided.
- 6.3 This section therefore looks at a range of statistics in relation to families (generally described as households with dependent children) before moving on to look at how the numbers are projected to change moving forward. The analysis finishes by looking at the mix of housing required (covering all household groups and tenures); this analysis takes account of the way different groups occupy housing and links to projections of changes to household types and ages.

Background data

- 6.4 The number of families in the District (defined for the purpose of this assessment as any household which contains at least one dependent child) totalled 13,100 as of the 2011 Census, accounting for 29% of households. This proportion is virtually identical to that seen across the County, region and nationally. Compared with other areas, Mansfield does appear to have a relatively high proportion of lone parents, and a lower proportion of married couples with dependent children.

Figure 6.1: Households with dependent children (2011)								
		Married couple	Cohabiting couple	Lone parent	Other households	All other households	Total	Total with dependent children
Mansfield	No.	6,237	2,508	3,347	965	31,871	44,928	13,057
	%	13.9%	5.6%	7.4%	2.1%	70.9%	100.0%	29.1%
Nottinghamshire	%	15.5%	4.7%	6.5%	1.8%	71.5%	100.0%	28.5%
East Midlands	%	15.3%	4.5%	6.7%	2.3%	71.3%	100.0%	28.7%
England	%	15.3%	4.0%	7.1%	2.6%	70.9%	100.0%	29.1%

Source: Census (2011)

- 6.5 The table below shows how the number of households with dependent children changed from 2001 to 2011. Overall there was only a modest increase in the number of households with dependent children, increasing by less than 300 (an increase of 2.2%). Within this, there was an increase in the number of cohabiting couples, which was largely offset by a decrease in married couples; the number of lone parents increased by 6% whilst 'other' households also saw an increase in numbers.

Figure 6.2: Change in households with dependent children (2001-11) – Mansfield				
	2001	2011	Change	% change
Married couple	7,229	6,237	-992	-13.7%
Cohabiting couple	1,678	2,508	830	49.5%
Lone parent	3,163	3,347	184	5.8%
Other households	701	965	264	37.7%
All other households	28,830	31,871	3,041	10.5%
Total	41,601	44,928	3,327	8.0%
Total with dependent children	12,771	13,057	286	2.2%

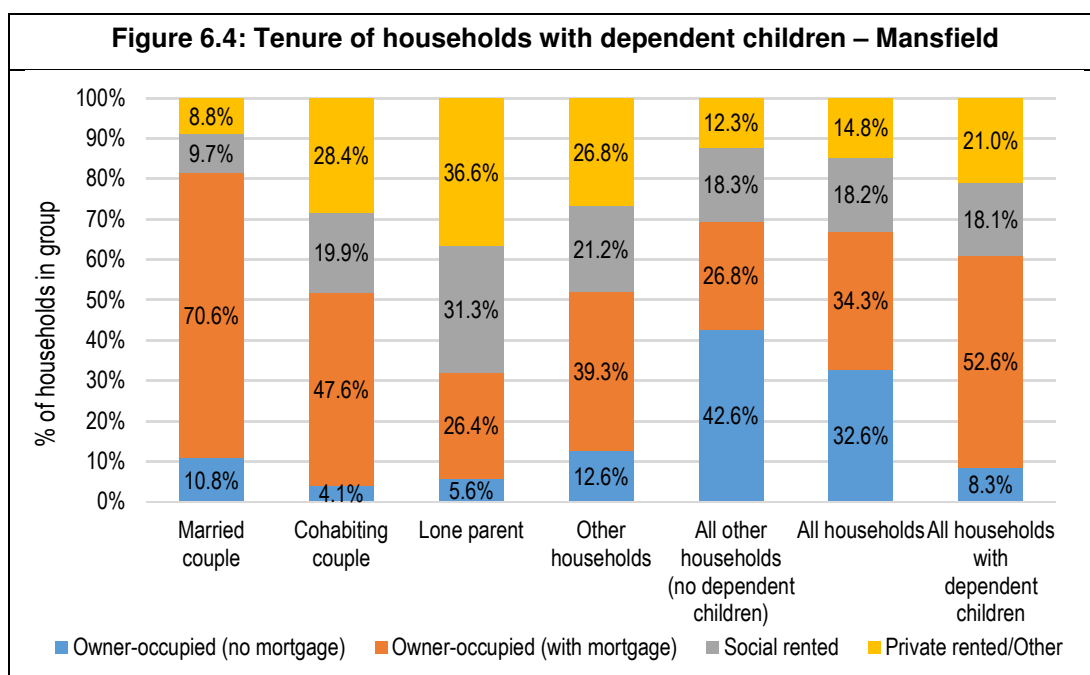
Source: Census (2001 and 2011)

- 6.6 The table below shows the projected change to the number of children (aged Under 15) from 2013 to 2033. This shows an increase of between 4% and 9% depending on the scenario used; these figures compare with total population growth of between 7% and 11%.

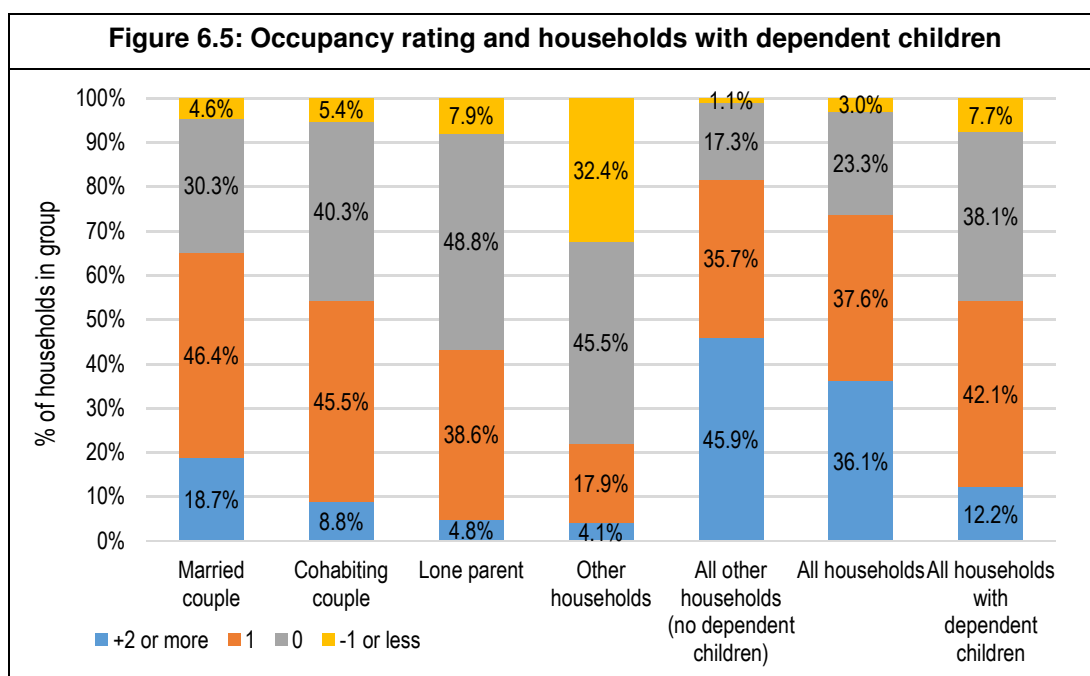
Figure 6.3: Estimated change in population aged 15 and under (2013-33) - Mansfield				
	Population aged 15 and under		Change (2013-33)	% change from 2013
	2013	2033		
2014-based SNPP	19,163	19,946	783	4.1%
Linked to OAN of 376 dpa	19,163	20,879	1,716	9.0%

Source: Derived from demographic modelling

- 6.7 The figure below shows the current tenure of households with dependent children. There are some considerable differences by household type with lone parents having a very high proportion living in the social rented sector and also in private rented accommodation. Only around a third of lone parent households are owner-occupiers compared with over 80% of married couples with children.



6.8 Overcrowding is often a key theme when looking at the housing needs of households with children and the figure below shows that households with children are about seven times more likely than other households to be overcrowded. In total, some 8% of all households with dependent children are overcrowded and included within this the data shows 8% of lone parent households are overcrowded along with 32% of 'other' households with dependent children⁵. Levels of under-occupancy amongst households with dependent children are also very low.



⁵ The exact composition of 'other households with dependent children' is not known from the Census data available, although it is likely to include a number of extended/multi-generation families.

- 6.9 As well as households containing dependent children there will be other (non-dependent) children living as part of another household (typically with parents/grandparents). The table below shows the number of households in the District with non-dependent children. In total, some 10% of households (4,600) contained non-dependent children as of 2011. This may to some degree highlight the difficulties faced by young people in accessing housing. Ineligibility for social housing, lower household incomes and the unaffordability of owner occupation for such age groups all contribute to the current trend for young people moving in with or continuing to live with parents. The proportion of households with non-dependent children in the District is slightly higher than the regional and national average.

Figure 6.6: Households with non-dependent children (2011)

		Married couple	Cohabiting couple	Lone parent	All other households	Total	Total with non-dependent children
Mansfield	No.	2,842	311	1,488	40,287	44,928	4,641
	%	6.3%	0.7%	3.3%	89.7%	100.0%	10.3%
Nottinghamshire	%	6.1%	0.6%	3.2%	90.1%	100.0%	9.9%
East Midlands	%	5.7%	0.5%	3.2%	90.6%	100.0%	9.4%
England	%	5.6%	0.5%	3.5%	90.4%	100.0%	9.6%

Source: Census (2011)

- 6.10 The table below shows that the number of households with non-dependent children has increased notably from 2001 to 2011. In total the number of households with non-dependent children increased by around 600 (a 15% increase) with around half of this being in lone parent households.

Figure 6.7: Change in households with non-dependent children (2001-11) – Mansfield

	2001	2011	Change	% change
Married couple	2,730	2,842	112	4.1%
Cohabiting couple	164	311	147	89.6%
Lone parent	1,148	1,488	340	29.6%
All other households	37,559	40,287	2,728	7.3%
Total	41,601	44,928	3,327	8.0%
Total with dependent children	4,042	4,641	599	14.8%

Source: Census (2001 and 2011)

Projected changes to family households

- 6.11 As well as looking at the number of households with dependent children, the characteristics of these households and how numbers have changed over time, it is possible to use household projections to see how the number of households is likely to change moving forward. The CLG household projections use a range of household typologies with three categories for dependent children depending on the number of children. Unfortunately, the CLG projections no longer look at projecting lone parent households separately from couples.

- 6.12 The first table below looks at change to the number of households based on the CLG household projections. This shows that the number of households with dependent children is projected to increase by about 1,400 (11%) – this includes a 26% increase in households with one dependent child and reductions in the numbers with two or more children. The change in the number of households with dependent children is projected to be slightly lower than the change in all households (11.3%). The increase in the number of households with dependent children represents 27% of all projected household growth.

Figure 6.8: Change in household types 2013-33 (2014-based CLG household projections) – Mansfield				
	2013	2033	Change	% change
One-person household (aged 65 and over)	5,784	6,957	1,173	20.3%
One-person household (aged under 65)	7,461	8,007	546	7.3%
Couple (aged 65 and over)	5,270	8,267	2,997	56.9%
Couple (aged under 65)	7,614	5,958	-1,656	-21.7%
A couple and one or more other adults: No dependent children	3,702	3,730	28	0.8%
Households with one dependent child	6,865	8,621	1,756	25.6%
Households with two dependent children	4,640	4,453	-187	-4.0%
Households with three dependent children	1,758	1,584	-174	-9.9%
Other households	2,491	3,141	650	26.1%
TOTAL	45,584	50,719	5,134	11.3%
Total households with dependent children	13,263	14,658	1,396	10.5%

Source: 2014-based CLG household projections

- 6.13 As well as looking at the latest official projections, analysis has been undertaken to consider what the profile of households might be with dwelling delivery of 376 homes each year – this is shown in the table below. This shows a slightly higher change in the number of households with dependent children, and that households with dependent children make up a greater proportion of the total change (32% of the increase in households). In this instance there is projected to be a small increase in the number of households with 2 dependent children, but households with three or more are still projected to fall.

Figure 6.9: Change in household types 2013-33 (linked to provision of 376 dwellings per annum) – Mansfield				
	2013	2033	Change	% change
One-person household (aged 65 and over)	5,784	7,061	1,277	22.1%
One-person household (aged under 65)	7,461	8,403	942	12.6%
Couple (aged 65 and over)	5,270	8,411	3,141	59.6%
Couple (aged under 65)	7,614	6,280	-1,334	-17.5%
A couple and one or more other adults: No dependent children	3,702	3,861	159	4.3%
Households with one dependent child	6,865	9,197	2,333	34.0%
Households with two dependent children	4,640	4,745	105	2.3%
Households with three dependent children	1,758	1,701	-57	-3.2%
Other households	2,491	3,262	771	30.9%
TOTAL	45,584	52,921	7,337	16.1%
Total households with dependent children	13,263	15,643	2,381	18.0%

Source: 2014-based CLG household projections

The Mix of Housing – Introduction

- 6.14 The analysis above has looked at households with children and also projected changes to the number of households in different categories. The analysis now moves on to consider what mix of housing (by size) would be most appropriate for the changing demographic in Mansfield. Two different methods are used to provide an overall view about needs, the first uses the data presented above about household types and links this to current occupancy patterns, whilst the second uses similar information, but is more closely linked to the age of the head of household; the second methodology also separates out different tenures of housing.
- 6.15 Essentially, both models start with the current profile of housing (as of 2013 to align with the Local Plan start date) in terms of size (bedrooms) and tenure (for the second method). Within the data, information is available about the household type or age of households and the typical sizes of homes they occupy. By using demographic projections, it is possible to see which age groups are expected to change in number, and by how much. On the assumption that occupancy patterns for each age group (within each tenure where relevant) remain the same, it is therefore possible to work out what the profile of housing should be at a point in time in the future (2033 in terms of this assessment).
- 6.16 By subtracting the current profile of housing from the projected profile, it is possible to calculate the net change in housing needed (by size). Many of the tables to follow therefore have a '2013' heading and a '2033' one; the difference between the figures in these two columns is the net change in housing over the 20-year period (if the assumptions used play out). Conventionally, the main outputs are presented as a percentage need for each size of home within each tenure category.

Current Stock of Housing by Size and Tenure

- 6.17 It should be noted that the current stock of housing (by size) can have a notable impact on the outputs of the modelling. In Mansfield, one observation is that the stock of 4+-bedroom owner-occupied housing is relatively low compared with other areas (with a higher proportion of 3-bedroom homes). In the modelling it is quite likely that projecting this forward will continue to show a relatively low need for 4+-bedroom homes. Hence the modelling outputs are only part of the story, with conclusions also being drawn on the basis of understanding the current mix of housing as well as the outputs of the modelling.
- 6.18 The table below shows a comparison of the size profile of accommodation in a range of areas in three broad tenure groups. This shows the low proportion of 4+-bedroom accommodation in the owner-occupied sector (as noted above) and also shows in the social and private rented sectors that Mansfield has a fairly typical size profile.
- 6.19 All of these factors are taken into account in drawing conclusions. Additionally, the role and function of different areas is considered; for example, the higher proportion of 1-bedroom private rented homes nationally is influenced by the housing market in London and so differences between that the national and Mansfield figures are given less weight.

Figure 6.10: Number of bedrooms by tenure and a range of areas (2011)					
		Mansfield	Nottingham-shire	East Midlands	England
Owner-occupied	1-bedroom	1%	1%	2%	4%
	2-bedrooms	23%	20%	22%	23%
	3-bedrooms	59%	54%	51%	48%
	4+-bedrooms	18%	25%	26%	25%
	TOTAL	100%	100%	100%	100%
Social rented	1-bedroom	33%	29%	29%	31%
	2-bedrooms	32%	34%	34%	34%
	3-bedrooms	32%	34%	34%	31%
	4+-bedrooms	3%	3%	3%	4%
	TOTAL	100%	100%	100%	100%
Private rented	1-bedroom	11%	12%	15%	23%
	2-bedrooms	40%	39%	39%	39%
	3-bedrooms	43%	39%	35%	28%
	4+-bedrooms	6%	10%	11%	10%
	TOTAL	100%	100%	100%	100%

Source: Census 2011

Method 1 – household types

- 6.20 In Method 1, a combination of the District's population and current occupancy patterns is used. By estimating future household growth by type and applying local occupancy patterns it is possible to determine what mix of new housing might be appropriate. By using current occupancy patterns, account can be taken of the relationship between different groups and the housing they occupy (for example, older households who live in accommodation larger than they technically need). The method has been used as it has been observed as the preferred method of the development industry when providing their own evidence about future mix.
- 6.21 The table below shows the relationship between different household groups and the size of homes they occupy. The data is for all tenures due to availability of data on this topic and is therefore used just to provide an initial overview (further tenure specific analysis is considered under Method 2). The choice of household typologies also differs from other analysis, and has been chosen to represent the largest set of groups that can be consistently assessed from both Census data and household projections.

Figure 6.11: Occupancy Patterns by Household Type (2011) – Mansfield						
		1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms	Total
One person 65+	No.	1,176	2,004	2,278	221	5,679
	%	21%	35%	40%	4%	100%
One person <65	No.	1,754	2,671	2,591	403	7,419
	%	24%	36%	35%	5%	100%
Couple 65+	No.	204	1,301	2,104	336	3,945
	%	5%	33%	53%	9%	100%
Couple <65	No.	399	2,347	4,790	1,211	8,747
	%	5%	27%	55%	14%	100%
Households with dependent children	No.	196	2,467	7,696	2,698	13,057
	%	2%	19%	59%	21%	100%
Other	No.	109	1,263	3,711	998	6,081
	%	2%	21%	61%	16%	100%
Total	No.	3,838	12,053	23,170	5,867	44,928
	%	9%	27%	52%	13%	100%

Source: Census (2011)

- 6.22 The two tables below show the size mix needed from applying the occupancy patterns shown above with projected changes to the number of households in each household type group (the figures are for all tenures). When linked to official projections, the main need is shown to be for 3-bedroom homes (50% of the total) followed by 2-bedroom accommodation (30%). Both 1-bedroom and 4+-bedroom homes show a need for around 10% of homes. With an increase level of household growth (linked to an OAN of 376 dwellings per annum) there is a very slight shift towards larger homes being needed. This is because the higher projections would expect to see a greater number of households with dependent children.

Figure 6.12: Estimated Housing Mix Requirements – Mansfield (based on CLG household projections)					
	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms	Total
One person 65+	243	414	470	46	1,173
One person <65	129	197	191	30	546
Couple 65+	155	989	1,599	255	2,997
Couple <65	-76	-444	-907	-229	-1,656
Households with dependent children	21	264	823	288	1,396
Other	12	141	414	111	678
Total	485	1,559	2,589	501	5,134
	9%	30%	50%	10%	100%

Source: Derived from Census (2011) and demographic projections

Figure 6.13: Estimated Housing Mix Requirements – Mansfield (linked to an OAN of 376 dwellings per annum)					
	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms	Total
One person 65+	264	451	512	50	1,277
One person <65	223	339	329	51	942
Couple 65+	162	1,036	1,675	268	3,141
Couple <65	-61	-358	-731	-185	-1,334
Households with dependent children	36	450	1,403	492	2,381
Other	17	193	567	153	930
Total	641	2,111	3,757	828	7,337 ⁶
	9%	29%	51%	11%	100%

Source: Derived from Census (2011) and demographic projections

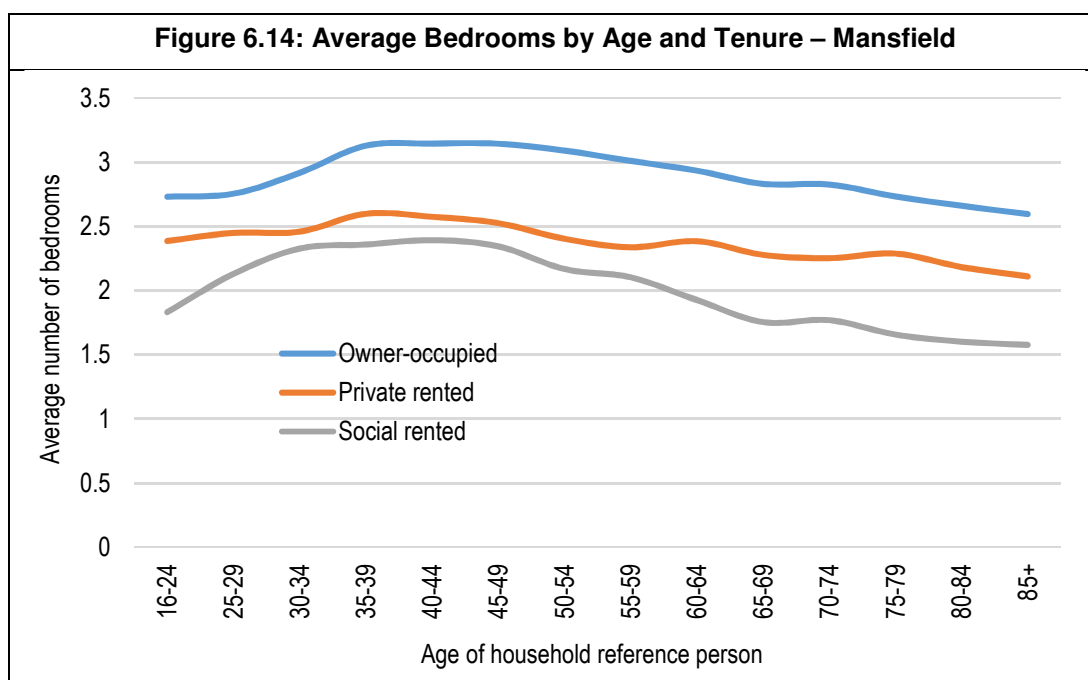
Method 2 – Age of Households Reference Person

6.23 The second method used is similar to that in the 2015 Nottingham Outer SHMA; this looks at the ages of the Household Reference Person (HRP – often more normally called the head of household) and how these are projected to change over time. One difference in this method is that the analysis can be segmented by tenure. In comparison with the analysis undertaken in the SHMA, this study has been able to draw on more up-to-date information from the 2011 Census, as well as the updated projections (drawing on the latest ONS and CLG population/household projections/estimates). The sub-sections to follow describe some of the key analysis.

⁶ The 7,337 figure is for projected household growth and is slightly lower than the 7,520 (376 per annum) dwelling growth. The difference is accounted for by the modelling including a small allowance to take account of vacant homes.

Understanding how Households Occupy Homes

- 6.24 Whilst the demographic projections provide a good indication of how the population and household structure will develop, it is not a simple task to convert the net increase in the number of households into a suggested profile for additional housing to be provided. The main reason for this is that in the market sector, households are able to buy or rent any size of property (subject to what they can afford) and therefore knowledge of the profile of households in an area does not directly transfer into the sizes of property to be provided.
- 6.25 The size of housing which households occupy relates more to their wealth and age than the number of people they contain. For example, there is no reason why a single person cannot buy (or choose to live in) a four-bedroom home as long as they can afford it, and hence projecting an increase in single person households does not automatically translate into a need for smaller units. That said, issues of supply can also impact occupancy patterns, for example it may be that a supply of additional smaller bungalows (say 2-bedrooms) would encourage older people to downsize but in the absence of such accommodation these households remain living in their larger accommodation. The issue of choice is less relevant in the affordable sector (particularly since the introduction of the social sector size criteria) although there will still be some level of under-occupation moving forward with regard to older person and working households who may be able to under-occupy housing (e.g. those who can afford to pay the 'bedroom tax').
- 6.26 The approach used is to interrogate information derived in the projections about the number of household reference persons (HRPs) in each age group and apply this to the profile of housing within these groups. The data for this analysis has been formed from a commissioned table by ONS (Table CT0621 which provides relevant data for all local authorities in England and Wales from the 2011 Census).
- 6.27 The figure below shows an estimate of how the average number of bedrooms varies by different ages of HRP and broad tenure group. In the owner-occupied sector the average size of accommodation rises over time to typically reach a peak around the age of 40; a similar pattern (but with smaller dwelling sizes) is seen in the private rented sector. In the social rented sector, this peak arguably appears earlier (levelling off beyond the 30-34 age category). After peaking, the average dwelling size decreases – as typically some households downsize as they get older.



Source: Derived from ONS Commissioned Table CT0621

- 6.28 In terms of the analysis to follow, the outputs have been segmented into three broad categories. These are market housing, which is taken to follow the occupancy profiles in the owner-occupied sector; affordable home ownership, which is taken to follow the occupancy profile in the private rented sector (this is seen as reasonable as the Government's desired growth in home ownership looks to be largely driven by a wish to see households move out of private renting) and affordable (rented) housing, which is taken to follow the occupancy profile in the social rented sector. The affordable sector in the analysis to follow would include affordable rented housing.

Tenure Assumptions

- 6.29 The housing market model has been used to estimate the future need for different sizes of property over the 20-year period from 2013 to 2033. The model works by looking at the types and sizes of accommodation occupied by different ages of residents and attaching projected changes in the population to this to project need and demand for different sizes of homes. However, the way households of different ages occupy homes differs between the market and affordable sectors (as shown earlier).
- 6.30 It is therefore necessary on this basis to make some judgement for modelling purposes on what proportion of net completions might be of market and affordable housing. For modelling purposes, the analysis assumes that 20% of net completions are either affordable housing (rented) or low-cost home ownership and therefore that 80% are market housing (designed to be sold for owner-occupation). There is no assumption about private rented housing, although it is possible that some of the market (owner-occupied) housing will end up in this sector.

- 6.31 Within the 20% affordable/low-cost a split of 50:50 has been used; this means an estimated total of 10% of completions as affordable housing (rented) and 10% as affordable home ownership⁷. A discussion of the need for affordable housing and the different tenures of housing can be found in Section 3 of this report.
- 6.32 It should be stressed that these figures are not policy targets. Policy targets for affordable housing on new development schemes in some cases are above this; but not all sites deliver policy-compliant affordable housing provision, whilst some delivery is on sites below affordable housing policy thresholds. Equally some housing development is brought forward by Registered Providers and local authorities and may deliver higher proportions of affordable housing than in current policy. The figures used are not a policy position and have been applied simply for the purposes of providing outputs from the modelling process. To confirm, it has been assumed that the following proportions of different tenures will be provided moving forward:
- Market housing – 80%
 - Low-cost home ownership – 10%
 - Social/affordable rent – 10%

Projected changes by age of HRP

- 6.33 The table below shows projected changes by age of HRP under each of the two projections used in this report. In both cases it can be seen that the vast majority of changes are projected to occur in older age groups; it is also notable that some age groups are projected to see a decline in numbers (the 45-59 age groups being most notable in this). These findings are important as this will influence the sizes of homes needed in the future; notably the losses in HRPs are typically in groups who occupy larger homes and vice versa.

⁷ It should be noted that the Council's latest viability study looked at a 66:34 split between rented and intermediate housing. The difference between the assumptions in this study and previous viability work will not have any notable impact on the outputs. This study has used the 50:50 split in part to take account of emerging definitions of affordable housing and the expectation that 10% of all housing will be for affordable home ownership. This study also takes account of the viability analysis suggesting that 20% is an appropriate 'headline' target. <http://www.mansfield.gov.uk/CHttpHandler.ashx?id=9685&p=0>

Figure 6.15: Projected change in households by age of household reference person – Mansfield

	2014-based CLG projections				Linked to OAN of 376 dpa			
	Hhs 2013	Hhs 2033	Change in hhs	% change	Hhs 2013	Hhs 2033	Change in hhs	% change
16-24	1,865	1,866	1	0.1%	1,865	1,959	95	5.1%
25-29	3,061	2,848	-213	-7.0%	3,061	2,986	-75	-2.5%
30-34	3,627	3,328	-299	-8.2%	3,627	3,527	-100	-2.7%
35-39	3,309	4,131	822	24.8%	3,309	4,324	1,015	30.7%
40-44	4,200	4,229	29	0.7%	4,200	4,389	189	4.5%
45-49	4,598	3,912	-686	-14.9%	4,598	4,070	-528	-11.5%
50-54	4,537	3,843	-694	-15.3%	4,537	3,987	-550	-12.1%
55-59	3,950	3,432	-518	-13.1%	3,950	3,506	-444	-11.2%
60-64	3,731	4,215	484	13.0%	3,731	4,324	593	15.9%
65-69	3,792	4,687	895	23.6%	3,792	4,757	964	25.4%
70-74	2,791	4,296	1,505	53.9%	2,791	4,373	1,582	56.7%
75-79	2,489	3,490	1,001	40.2%	2,489	3,563	1,074	43.2%
80-84	1,946	3,070	1,124	57.8%	1,946	3,136	1,190	61.2%
85 & over	1,685	3,378	1,693	100.4%	1,685	3,392	1,707	101.3%
Total	45,580	50,723	5,143	11.3%	45,580	52,293	6,713	14.7%

Source: Demographic projections

Key Findings: Market Housing

- 6.34 There are a range of factors which can influence demand for market housing in different locations. The focus of this analysis is on considering long-term needs, where changing demographics are expected to be a key influence. It uses a demographic-driven approach to quantify demand for different sizes of properties over the 20-year period from 2013 to 2033.
- 6.35 Looking first at projecting on the basis of the 2014-based CLG projections, an increase of 4,100 additional households is modelled over the period. The majority of these need to be two- and three-bed homes. The data suggests that housing need can be expected to reinforce the existing profile, but with a shift towards a requirement for smaller dwellings relative to the distribution of existing housing (particularly towards a need for 2-bedroom homes). This is understandable given the fact that household sizes are expected to fall slightly in the future – particularly as a result of an ageing population living in smaller households. The analysis also suggests a low demographic need for 4+ bedroom homes; this finding is driven by the ageing population, as well as a relative lack of growth in the working-age population, along with earlier evidence showing some degree of downsizing amongst the older population.

Figure 6.16: Estimated Size of Dwellings Needed 2013 to 2033 – Market Housing – 2014-based CLG projections – Mansfield

	2013	2033	Additional households 2013-2033	% of additional households
1-bedroom	357	420	63	2%
2-bedrooms	6,948	8,148	1,200	29%
3-bedrooms	17,815	20,175	2,359	57%
4+-bedrooms	5,237	5,730	492	12%
Total	30,357	34,472	4,115	100%

Source: Housing Market Model

- 6.36 When looking at a demographic projection based on housing delivery of 376 dwellings per annum, it can be seen that the number of households in the market sector would be projected to increase by 5,400. The estimated size profile required is still focused on two- and three-bedroom homes but there is a higher need shown for larger (4+ bedroom) accommodation. This difference will be due to this projection having a higher level of in-migration; migrants tending to be younger people and more likely to be part of family households (who tend to live in larger homes).

Figure 6.17: Estimated Size of Dwellings Needed 2013 to 2033 – Market Housing – 376 dwellings per annum – Mansfield

	2013	2033	Additional households 2013-2033	% of additional households
1-bedroom	357	434	77	1%
2-bedrooms	6,948	8,432	1,484	28%
3-bedrooms	17,815	20,912	3,097	58%
4+-bedrooms	5,237	5,949	712	13%
Total	30,357	35,728	5,370	100%

Source: Housing Market Model

- 6.37 The statistics are based upon the modelling of demographic trends. As has been identified, it should be recognised that a range of factors including affordability pressures and market signals will continue to be important in understanding market demand; this may include an increased demand in the private rented sector for rooms in a shared house due to changes in housing benefit for single people. In determining policies for housing mix, policy aspirations are also relevant – this might for example include a desire to increase the supply of larger (higher value) homes to attract higher earning households to live in the area – such an approach would be supported by the analysis of Council Tax Bands in Section 2 of this report.
- 6.38 At the strategic level, a local authority in considering which sites to allocate, can consider what type of development would likely be delivered on these sites. It can also provide guidance on housing mix implicitly through policies on development densities.

Key Findings: Low-cost home ownership

- 6.39 The tables below show estimates of the need for different sizes of affordable home ownership based on the analysis of demographic trends (firstly linked to the 2014-based CLG projections and then to the 376 dwellings per annum scenario). The data suggests in the period between 2013 and 2033 that the main need is again for homes with two- or three-bedrooms, although the proportions in the 1-bedroom category are significantly higher than for market housing. As with the market analysis, the outputs linked to the 376 dwellings per annum projection show a greater need for larger homes, although the percentage difference is less marked for low cost home ownership.

Figure 6.18: Estimated Size of Dwellings Needed 2013 to 2033 – low-cost home ownership – 2014-based CLG projections – Mansfield				
	2013	2033	Additional households 2013-2033	% of additional households
1-bedroom	770	846	76	15%
2-bedrooms	2,765	2,969	203	40%
3-bedrooms	2,948	3,160	212	41%
4+-bedrooms	380	404	24	5%
Total	6,864	7,378	514	100%

Source: Housing Market Model

Figure 6.19: Estimated Size of Dwellings Needed 2013 to 2033 – low-cost home ownership – 376 dwellings per annum – Mansfield				
	2013	2033	Additional households 2013-2033	% of additional households
1-bedroom	770	862	92	14%
2-bedrooms	2,765	3,032	267	40%
3-bedrooms	2,948	3,228	280	42%
4+-bedrooms	380	413	33	5%
Total	6,864	7,535	671	100%

Source: Housing Market Model

Key Findings: Affordable Housing (rented)

- 6.40 The tables below show estimates of the need for different sizes of affordable homes based on the analysis of demographic trends (firstly linked to the 2014-based CLG projections and then to the 376 dwellings per annum scenario). The data suggests in the period between 2013 and 2033 that the main need is for homes with one- or two-bedrooms. The outputs linked to 376 dwellings per annum projection show a greater need for larger homes (although both sets of data very much focus on smaller dwellings).

- 6.41 This analysis provides a longer-term view of the need for different sizes of affordable housing and does not reflect any specific local priorities such as for family households in need rather than single people. In addition, it should be noted that smaller properties (i.e. one-bedroom homes) typically offer limited flexibility in accommodating the changing needs of households, whilst delivery of larger properties can help to meet the needs of households in high priority and to manage the housing stock by releasing supply of smaller properties.
- 6.42 As with market housing, the data again shows that relative to the current profile there is a slight move towards a greater proportion of smaller homes being needed (again related to the ageing population and the observation that older person households are more likely to occupy smaller dwellings).

Figure 6.20: Estimated Size of Dwellings Needed 2013 to 2033 – affordable housing (rented) – 2014-based CLG projections – Mansfield				
	2013	2033	Additional households 2013-2033	% of additional households
1-bedroom	2,822	3,112	290	56%
2-bedrooms	2,686	2,859	173	34%
3-bedrooms	2,643	2,693	50	10%
4+-bedrooms	207	209	2	0%
Total	8,359	8,873	514	100%

Source: Housing Market Model

Figure 6.21: Estimated Size of Dwellings Needed 2013 to 2033 – affordable housing (rented) – 376 dwellings per annum – Mansfield				
	2013	2033	Additional households 2013-2033	% of additional households
1-bedroom	2,822	3,160	337	50%
2-bedrooms	2,686	2,909	223	33%
3-bedrooms	2,643	2,748	104	16%
4+-bedrooms	207	214	6	1%
Total	8,359	9,030	671	100%

Source: Housing Market Model

Comparing Outputs – Method 1 and 2

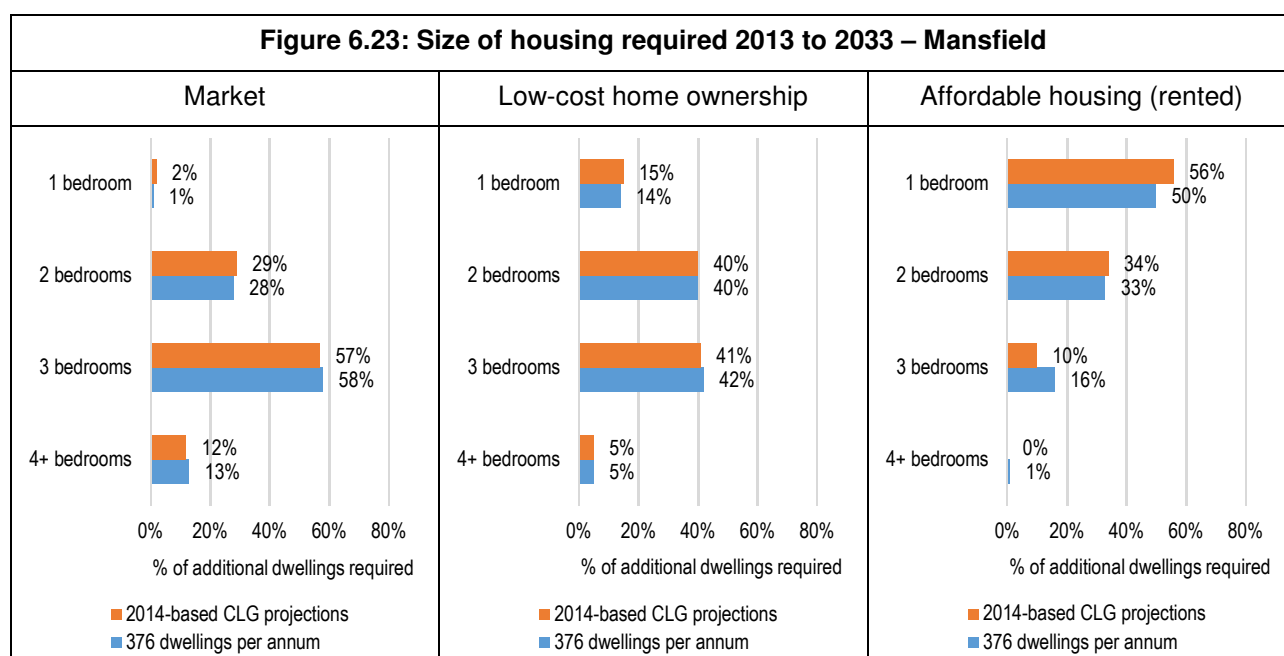
- 6.43 Before moving on to draw conclusions from the analysis above, it is worth quickly comparing the headline outputs from the two Methods developed. This can be done for the overall need only (i.e. adding the three tenures together in the case of Method 2) and for both projection scenarios. The table below shows that the two methods show similar outputs and therefore that Method 2 (which also has a tenure distinction) can reasonably be taken forward into conclusions.

Figure 6.22: Comparing overall need outputs from Methods 1 and 2					
		1- bedroom	2- bedrooms	3- bedroom	4+ bedrooms
Method 1	CLG projections	9%	30%	50%	10%
	Linked to OAN of 376 dpa	9%	29%	51%	11%
Method 2	CLG projections	8%	31%	51%	10%
	Linked to OAN of 376 dpa	8%	29%	52%	11%

Source: Derived from Census (2011) and demographic projections

Indicative Targets by Tenure

- 6.44 The figure below summarises the above data in both the market and affordable sectors under the modelling exercise. The analysis clearly shows the different profiles in the three broad tenures with affordable housing being more heavily skewed towards smaller dwellings, and affordable home ownership sitting somewhere in between the market and affordable housing.



Source: Housing Market Model

- 6.45 Whilst the output of the modelling provides estimates of the proportion of homes of different sizes that are needed, there are a range of factors which should be taken into account in setting policies for provision. This is particularly the case in the affordable sector where there are typically issues around the demand for and turnover of one-bedroom homes (as well as allocations to older person households) – e.g. one bedroom homes provide limited flexibility for households (e.g. a couple household expecting to start a family) and as a result can see relatively high levels of turnover – therefore, it may not be appropriate to provide as much one-bedroom stock as is suggested by the modelling exercise. At the other end of the scale, conclusions also need to consider that the stock of four-bedroom affordable housing is very limited and tends to have a very low turnover. As a result, whilst the number of households coming forward for four or more bedroom homes is typically quite small, the ability for these needs to be met is even more limited.

- 6.46 For these reasons, it is suggested in converting the long-term modelled outputs into a profile of housing to be provided (in the affordable sector) that the proportion of one bedroom homes required is reduced slightly from these outputs with a commensurate increase in four or more bedroom homes also being appropriate. There are thus a range of factors which are relevant in considering policies for the mix of affordable housing (rented) sought through development schemes. At a District-wide level, the analysis would support policies for the mix of affordable housing (rented) of:
- 1-bed properties: 40%
 - 2-bed properties: 35%
 - 3-bed properties: 20%
 - 4+-bed properties: 5%
- 6.47 The strategic conclusions recognise the role which delivery of larger family homes can play in releasing a supply of smaller properties for other households; together with the limited flexibility which one-bed properties offer to changing household circumstances which feed through into higher turnover and management issues.
- 6.48 The need for affordable housing of different sizes will vary by area (at a more localised level) and over time. In considering the mix of homes to be provided within specific development schemes, the information herein should be brought together with details of households currently on the Housing Register in the local area and the stock and turnover of existing properties.
- 6.49 In the low-cost home ownership and market sectors a profile of housing that more closely matches the outputs of the modelling is suggested, although some consideration of the current stock profile is also relevant (particularly the lower proportion of 4+-bedroom homes in the owner-occupied sector).
- 6.50 On the basis of these factors it is considered that the provision of affordable home ownership should be more explicitly focused on delivering smaller family housing for younger households. On this basis the following mix of low-cost home ownership is suggested:
- 1-bed properties: 15%
 - 2-bed properties: 40%
 - 3-bed properties: 40%
 - 4+-bed properties: 5%
- 6.51 Finally, in the market sector, a balance of dwellings is suggested that takes account of both the demand for homes and the changing demographic profile, this sees a slightly larger recommended profile compared with other tenure groups. The following mix of market housing is suggested:
- 1-bed properties: 5%
 - 2-bed properties: 30%
 - 3-bed properties: 45%
 - 4+-bed properties: 20%

- 6.52 Although the analysis has quantified this on the basis of the market modelling and an understanding of the current housing market, it does not necessarily follow that such prescriptive figures should be included in the plan making process. The 'market' is to some degree a better judge of what is the most appropriate profile of homes to deliver at any point in time, and demand can change over time linked to macro-economic factors and local supply. Policy aspirations could also influence the mix sought; earlier analysis has identified a relatively low proportion of high value homes in the District and it is possible that the Council might seek to promote greater proportions of higher value homes on some sites/locations.
- 6.53 Whilst this report does not suggest that prescriptive figures necessarily need to be included within the Local Plan, it is the case that the figures can be used as a monitoring tool to ensure that future delivery is not unbalanced when compared with the likely requirements as driven by demographic change in the area.

Need/demand for Bungalows

- 6.54 The sources used for analysis in this report make it difficult to quantify a need/demand for bungalows in the District as Census data (which is used to look at occupancy profiles) does not separately identify this type of accommodation. However, it is typical (where discussion are undertaken with local estate agents) to find that there is a demand for this type of accommodation.
- 6.55 Bungalows are often the first choice for older people seeking suitable accommodation in later life and there is generally a high demand for such accommodation when it becomes available. As a new build option, it is, however, the case that bungalow accommodation is often not supported by either house builders or planners (due to potential plot sizes and their generally low densities). There may, however, be instances where bungalows are the most suitable house type for a particular site; for example, to overcome objections about dwellings overlooking existing dwellings or preserving sight lines.
- 6.56 There is also the possibility of a wider need/demand for retirement accommodation. Retirement apartments can prove very popular if they are well located in terms of access to facilities and services, and environmentally attractive (e.g. have a good view). However, some potential purchasers may find high service charges unacceptable or unaffordable and new build units may not retain their value on re-sale.
- 6.57 Overall, the Council should consider the potential role of bungalows as part of the future mix of housing. Such housing may be particularly attractive to older owner-occupiers (many of whom are equity-rich) which may assist in encouraging households to downsize. However, the downside to providing bungalows is that they are relatively land intensive for the amount of floorspace created.

Family households and Housing Mix: Key Messages

- The proportion of households with dependent children is about average in Mansfield, although there are a relatively high proportion of lone parents. There has been limited past growth in the number of 'family' households although there has been notable growth in the number of households with non-dependent children (likely in many cases to be grown-up children living with parents). Projecting forward, there is expected to be some increase in the number of households with dependent children – although changes are likely to be in-line with overall changes (i.e. the number increases but the proportion remains the same).
- There are a range of factors which will influence demand for different sizes of homes, including demographic changes; future growth in real earnings and households' ability to save; economic performance and housing affordability. The analysis linked to long-term (20-year) demographic change concludes that the following represents an appropriate mix of affordable and market homes, this takes account of both household changes and the ageing of the population:

Suggested Mix of Housing by Size and Tenure				
	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Market	5%	30%	45%	20%
Low-cost home ownership	15%	40%	40%	5%
Affordable housing (rented)	40%	35%	20%	5%

- The strategic conclusions in the affordable sector recognise the role which delivery of larger family homes can play in releasing a supply of smaller properties for other households. Also recognised is the limited flexibility which one-bed properties offer to changing household circumstances, which feed through into higher turnover and management issues. The conclusions also take account of the current mix of housing in the District (by tenure).
- The mix identified above could inform strategic policies although a flexible approach should be adopted. In applying the mix to individual development sites, regard should be had to the nature of the site and character of the area, and to up-to-date evidence of need as well as the existing mix and turnover of properties at the local level. The Council should also monitor the mix of housing delivered.
- Based on the evidence, it is expected that the focus of new market housing provision will be on two- and three-bed properties. Continued demand for family housing can be expected from newly forming households. There may also be some demand for medium-sized properties (2- and 3-beds) from older households downsizing and looking to release equity in existing homes, but still retaining flexibility for friends and family to come and stay.

Family households and Housing Mix: Key Messages (continued...)

- In determining policies for housing mix, policy aspirations are also relevant – this might for example include a desire to increase the supply of larger (higher value) homes to attract higher earning households to live in the area – such an approach would be supported by the analysis of Council Tax Bands, which shows relatively few homes in Bands D and above compared with other areas
- The Council should also consider the potential role of bungalows as part of the future mix of housing. Such housing may be particularly attractive to older owner-occupiers which may assist in encouraging households to downsize. However, the downside to providing bungalows is that they are relatively land intensive for the amount of floorspace created.
- The analysis of an appropriate mix of dwellings should also inform the 'portfolio' of sites which are considered by the local authority through its local plan process. Equally it will be of relevance to affordable housing negotiations.

7. Self- and Custom-build

Introduction

- 7.1 *Laying the Foundations – a Housing Strategy for England 2010* sets out that only one in 10 new homes in Britain was self-built in 2010 – a lower level than in other parts of Europe. It identifies barriers to self or custom-build development as including:
- A lack of land;
 - Limited finance and mortgage products;
 - Restrictive regulation; and
 - A lack of impartial information for potential custom home builders.
- 7.2 Government aspires to make self-build a ‘mainstream housing option’ and has thus sought to address these issues.
- 7.3 Paragraph 50 of the NPPF sets out that that local planning authorities should plan for people wishing to build their own homes (bullet point 1), and this is further emphasised in the PPG (paragraph 2a-021): *‘The Government wants to enable more people to build their own home and wants to make this form of housing a mainstream housing option. There is strong industry evidence of significant demand for such housing, as supported by successive surveys. Local planning authorities should, therefore, plan to meet the strong latent demand for such housing’*. There is also a separate PPG dealing with self-build and custom housebuilding registers (ID: 57).
- 7.4 The Government has a clear commitment to the sector and there is a section in the White Paper: ‘Fixing our Broken Housing Market’ (2017) paras 3.14-3.16. In preceding paragraphs, the White Paper describes an accelerated building programme centred upon small and medium sized house builders. The section on custom building then features a case study where a small builder was pivotal in a project. The draft PPG of March 2018 also continues to note the requirement for local authorities to study the need for self-build and custom housebuilding.

Self and custom build portals

- 7.5 One of the main self- and custom-build portals is BuildStore. As at January 2018 the portal listed 9 sites with 15 building opportunities within a 10-mile radius of Mansfield. Only 2 sites (with 5 opportunities) were listed as having a Mansfield address although both appeared to be outside the Mansfield administrative area (one site in Bassetlaw and one in Newark & Sherwood). The plots advertised were one for a single dwelling (bungalow) priced at £82,500 and a site for 4 homes (3 newbuild and 1 refurbishment at £310,000 (around £80,000 per plot). Across the whole of Nottinghamshire, this portal showed 36 sites and 47 ‘opportunities’.
- 7.6 A further self-build portal run by the National Custom and Self-Build Association (NCaSBA) for people looking for plots was accessed and at the time there was no evidence of activity from groups or individuals looking for land in the Mansfield area on the ‘Need-a-Plot’ section of the portal.

Information from the local authority register

- 7.7 The local authority provided us with anonymous details of people who were on their self-build register. The register is shared with Ashfield and Newark & Sherwood and was as of November 2017. At the time there were 51 individuals and 2 groups on the register. Only 1 individual had highlighted Mansfield only as their preferred location, with a further 2 identifying Mansfield or Newark & Sherwood; a further 12 (10 individuals and 2 groups) stated that they would be looking for opportunities in any of the three areas. In total, there are 15 records where Mansfield would be a potential location for self-build. To put this in context, the equivalent figure for Ashfield was 18, with a much higher interest (from 46 individuals/groups) in Newark & Sherwood.
- 7.8 The analysis below focusses just on the 15 applicants who would consider Mansfield, with a range of data being provided. No all questions were answered in all entries and so the analysis only provides details where there is a reasonable amount of information.
- 7.9 The table below shows the current tenure of households seeking self- or custom-build; this shows that the majority are already owner-occupiers, with a small number currently living in private rented accommodation. Virtually all of the applicants currently live in a house, with one saying they were in a flat and one living with parents. Additionally, all of those who answered the question stated that they were planning to use the home as a main residence.

Figure 7.1: Current tenure of households on the self-build register		
	Number	%
Living with Parents	1	7%
Owner occupied	11	73%
Private rent	3	20%
Total	15	100%

Source: Mansfield District Council

- 7.10 When looking at the household types, it was notable that all but two of the applicants were households with at least two adults (1 single adult and one lone parent household). Five of the fifteen households contain three or more adults, although this does include both 'group' applications, both of which were stated as being households with 4 adults (and no children). Six of the applicants were households with children.
- 7.11 A range of reasons were given for being interested in self-build with reasons coming up several times including being involved in the design (12 applicants), low running costs (10), to have less of an environmental impact (10), wanting to live in a nice location (8) and to be closer to employment (3). Four of the applicants identified that they would be interested in a 'kit' home.
- 7.12 In terms of the type of dwelling wanted, the vast majority would be looking for a detached house or bungalow (13 of the 15) and generally people were looking for larger homes (5 were looking for a home with 4 or more bedrooms). Respondents were also asked about plot sizes, but only six provided any indication (including one who said 1-2 acres). When asked how quickly they would expect to get any project completed following purchase, 13 of the 15 stated that it would be within a year.

- 7.13 In terms of financing a self-build, applicants identified a number of sources (and in most cases more than one source) – as can be seen in the table below. Two of the applicants would be looking to undertake the self-build with some sort of subsidy (possibly with the dwelling being part owned by someone else such as a registered provider). Most households also provided information about their income (12 of 15) with a range from £16,000 per annum to £100,000 – the median income was around £35,000.

Figure 7.2: Method of finance for self-build		
	Number	%
Savings	12	80%
Mortgage	9	60%
Sell existing home	9	60%
Part-owned/subsidised	2	13%

Source: Mansfield District Council

- 7.14 Finally, the budgets for the project varied from £50,000-£100,000 up to over £300,000. Three of the applicants stated a budget in this lower range, and these households might potentially need some sort of affordable option. It seems likely, given housing costs in the area that the other households would be in a position to progress without any sort of subsidy.

Figure 7.3: Budget for self-build		
	Number	%
£50,000 - £100,000	3	20%
£100,000 - £150,000	2	13%
£150,000 - £200,000	3	20%
£200,000-250,000	2	13%
£250,000 - £300,000	4	27%
Over £300,000	1	7%
Total	15	100%

Source: Mansfield District Council

- 7.15 Overall, the numbers registered are low, and whilst a range of useful information is collected, there may be the opportunity moving forward to refine the form or add additional questions.
- 7.16 If the local authority is to enable or provide plots the key issues are location, size of plot and cost. Regarding the size of plot, we would recommend that applicants are encouraged to reply more fully in terms of area (m²) or at least with an appreciation of large medium and small – perhaps giving examples based upon previous planning applications. The council could also consider asking fewer questions about personal finance and mortgages and more about the price that the respondent would consider paying for a plot.

Self and Custom-Build: Key Messages

- The Government's self and custom build initiative and the 'right to build' is likely to raise the profile of the self- and custom-build sector. The sector can make a significant contribution to the character of neighbourhoods, innovations in energy efficiency, new methods of construction and design.
- The evidence of the demand for self-build (from both portals and the Council's self-build register) suggest that this is relatively minimal. It is however possible that these sources do not fully capture the extent of the market in the area and increasing the supply could increase awareness of self-build as an option. The council could consider looking at planning applications for single plot builds to provide an idea of the level of activity that is hidden from the main available sources.
- The government White Paper "fixing our broken housing market" signals a strengthening of government support for this sector and illustrates the potential role of small and medium sized house builders in this sector. These are potentially crucial to the sector and may have the land, expertise and other resources to kick start and energise the sector. The involvement of small and medium sized local house builders and registered providers might be instrumental in making larger plots available.
- On the basis of the evidence in this section, it is suggested that the Council considers including a policy around custom- and self-build housing within the emerging plan. Such a policy might seek to provide a proportion of plots on larger sites as self-build. The current lack of demand identified does mean that any policy should be flexible so that plots can be sold to the Council (or a Registered Provider) or built out by a developer if no sale is secured within a fixed period of time (e.g. after 12-months of marketing).

8. Other Groups

Introduction

8.1 The final section of this report picks up on some other 'particular' groups that are noted in Guidance. In most cases these groups are not a significant issue in Mansfield and so commentary is included for reasons of completeness. The groups studied are:

- Caravan and houseboat dwellers
- Student accommodation
- Armed Forces Personnel
- Black and Minority Ethnic Groups

Caravan and Houseboat Dwellers

8.2 One form of 'specialist' housing is caravan- and boat-based accommodation. The nature of such accommodation is clearly different from ordinary 'bricks and mortar' housing, and persons occupying caravans and boats can have different needs from occupants of bricks and mortar housing.

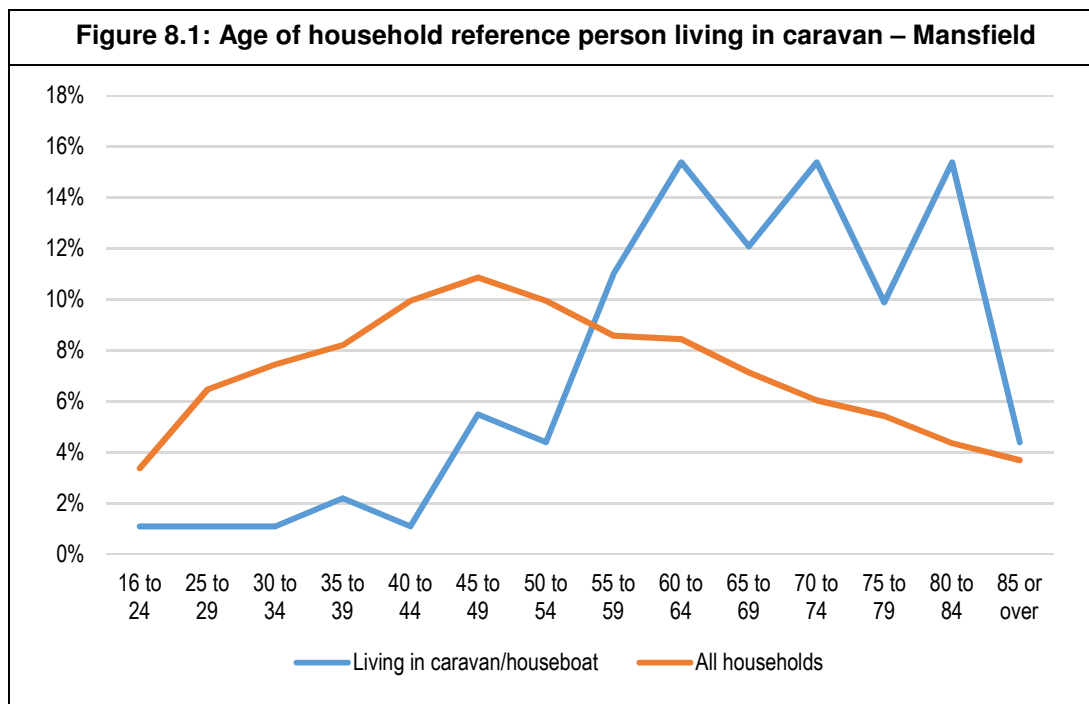
8.3 In March 2016, CLG published draft guidance on the need for caravans and houseboats. This is important as it essentially fills the gap in the overall need from Gypsies and Travellers and those that meet the planning definition (i.e. still have a nomadic lifestyle). The draft guide is however considered to go somewhat wider than just looking at Gypsy and Traveller needs, for example including barges (boat dwellers) who may well not be from a recognised Gypsy and Traveller ethnic group. This study does not contain a Gypsy and Traveller accommodation needs assessment (that having been undertaken separately. This section focusses on the need for houseboats and residential caravans.

8.4 The Census shows there to be just 94 dwellings (recorded as 'household spaces) in Mansfield that comprised 'caravans or other mobile or temporary structures'; of these some 91 were occupied (i.e. used as a main and permanent residence). The Council's own records (from January 2017) identify a total of 118 caravans, all bar 4 of these being located on the Tall Trees Mobile Home Park. There are no known houseboats in the District.

8.5 Generally, households living in caravans are smaller than households in bricks and mortar accommodation. The average household size in caravans (as of the 2011 Census) is 1.59 people, compared with a District average (for all dwelling types) of 2.30. This is likely to reflect both the size of homes and the age and household structures of residents.

8.6 To project the potential need/demand for caravans and houseboats, the analysis has used Census data. Census table CT0621 identifies the age profile of households living in caravans and other temporary structures; this can be used along with demographic projections to look at how demand might change moving forward.

- 8.7 The figure below shows the age of the household reference person (HRP) living in a caravan/houseboat compared with the age profile of all HRPs in Mansfield. This identifies a clear increase in the number of people in caravans starting at age 50-54; this would suggest that many homes are 'age restricted'. Indeed, the Tall Trees website says that there is an aged restriction of 50+.



Source: Census (2011)

- 8.8 the methodology used is similar to that when looking at the mix of housing. Firstly, the projected growth by age of household is analysed, and then the propensity for any age group to live in a caravan/temporary structure is applied to the projected change. This then gives the change in the number of households living in such accommodation assuming that occupancy patterns do not change. To be consistent with previous analysis, two models have been developed, the first linking to official (CLG) household projections and the second linking to a model where dwelling growth is set at 376 per annum.
- 8.9 The analysis below shows a potential need over the 20-year period to 2033 of between 26 and 29 additional dwellings (1 per annum). This analysis does not therefore identify a significant need; in planning policy terms it is not considered that there is sufficient evidence such that the Council should allocate a site (or sites) for this type of housing. However, it is clear from the analysis that there is some additional demand for caravans and therefore any planning application for additional plots or berths should be considered on its own merits (e.g. in terms of scale, location and environmental/landscape impacts).

Figure 8.2: Estimated need/demand for caravans and other temporary structures (including houseboats) – 2013-33

	Proportion of age group in caravan/ temporary	2014-based CLG projections		376 dwellings per annum	
		Household growth	Implied need	Household growth	Implied need
Age 16 to 24	0.1%	1	0	95	0
Age 25 to 29	0.0%	-213	0	-75	0
Age 30 to 34	0.0%	-299	0	-100	0
Age 35 to 39	0.1%	822	0	1,015	1
Age 40 to 44	0.0%	29	0	189	0
Age 45 to 49	0.1%	-686	-1	-528	-1
Age 50 to 54	0.1%	-694	-1	-550	0
Age 55 to 59	0.3%	-518	-1	-444	-1
Age 60 to 64	0.4%	484	2	593	2
Age 65 to 69	0.3%	895	3	964	3
Age 70 to 74	0.5%	1,505	8	1,582	8
Age 75 to 79	0.4%	1,001	4	1,074	4
Age 80 to 84	0.7%	1,124	8	1,190	8
Age 85 or over	0.2%	1,693	4	1,707	4
TOTAL	-	5,143	26	6,713	29

Source: Derived from Census 2011 and demographic projections

Student Accommodation

8.10 Mansfield District does not have significant populations of further education students with specific housing requirements. The 2011 Census identified just 1 household made up of 'all students'.

Armed Forces Personnel

8.11 There are no bases in Mansfield and the 2011 Census records just 183 armed forces personnel as living in households. Analysis of the Housing Register (as of January 2018) identifies 6 households who are in priority need and currently living in Armed Forces accommodation. This data does not suggest that any specific policy in relation to Armed Forces personnel would be justified.

Black and Minority Ethnic (BME) Groups

8.12 The 2015 Nottingham Outer SHMA studied BME groups, and at a local level there is no new data available since publication of that report (the SHMA mainly drew on 2011 Census data). The 2015 SHMA identified that the BME population of Mansfield is relatively low (6% of all people compared with 19% nationally). It was however commented that the number of people from a BME group had increased notably over the decade from 2001.

- 8.13 Analysis of BME groups did identify that they may be disadvantaged when compared with the White (British/Irish) population. Key findings included high proportions in private rented accommodation and a high level of overcrowding. Data from the Housing Register (January 2018) identifies 290 households from a BME group on the register and in need – this is 11% of the total register (those in need). This figure is somewhat higher than the 6% figure for the whole population.
- 8.14 The implications of the analysis of BME groups are more for housing strategy than planning, and suggest a need to consider particularly how the needs of different groups are met within the local housing market, to explore the reasons for higher levels of overcrowding in BME communities and how this can be addressed. It will also be important to consider the role which the Private Rented Sector plays in meeting needs of new migrant communities and the standards of housing in this sector. Investigating these issues in greater detail may assist development of strategic housing policies.

Other Groups: Key Messages

- Analysis has been carried out to understand and quantify the need/demand for non 'bricks and mortar' housing – specifically caravans (such as Park Homes) and Houseboats. This analysis is separate from and analysis to look at the needs of Gypsy and Traveller households. The study has looked at a range of data (e.g. from the Census and as provided by the Council).
- To try to quantify the potential need/demand for caravans an analysis was developed that looked at the current occupancy patterns (by age) and projected this forward on the basis of expected age structure changes. This suggested that there would be a need for 26-29 additional mobile homes over the 20-year period to 2033 (about 1 a year).
- This analysis did not therefore identify a significant need; in planning policy terms it is not considered that there is sufficient evidence such that the Council should allocate a site (or sites) for this type of housing. However, it is clear from the analysis that there is some additional demand for caravans and therefore any planning application for additional plots or berths should be considered on its own merits (e.g. in terms of scale, location and environmental/landscape impacts).
- Analysis was also carried out to consider student needs and the needs of armed forces personnel. In both cases the number of people/households in the relevant target group is very low and there is no evidence for any specific policies in relation to such groups.
- Finally, the analysis looked at Black and Minority Ethnic (BME) households. The analysis identified a small but growing BME community and one which appears disadvantaged in terms of access to housing when compared with the White (British/Irish) population. However, the implications of the analysis of BME groups are more for housing strategy than planning, and suggest a need to consider particularly how the needs of different groups are met within the local housing market, to explore the reasons for higher levels of overcrowding in BME communities and how this can be addressed. It will also be important to consider the role which the Private Rented Sector plays in meeting needs of new migrant communities and the standards of housing in this sector.

9. Conclusions

Introduction

- 9.1 The paragraphs below summarise the key conclusions of the report for each of the different groups studied; in particular focusing on how they may shape policy in the emerging Local Plan.

Area Profile

- 9.2 Analysis of the socio-economic profile identifies Mansfield as generally having some slightly less 'prosperous' characteristics in terms of the range of variables studied than County, regional and national comparisons. In particular, an analysis of Council Tax Bands shows a low proportion of higher value homes in the District; as a policy response it is possible that the Council might seek to increase the proportion of homes in higher tax bands.

Affordable Housing

- 9.3 The likely change in the definition of affordable housing will be important for the Council to consider in future policies – in particular the expectation that 10% of all housing delivery will be of an 'affordable home ownership' tenure. In Mansfield, the cost of housing to buy is relatively affordable and the main barrier to home ownership is likely to be access to finance (including deposits); this means that affordable home ownership products may be of less use in meeting needs than in other areas. On the basis of the evidence in this report, it is likely that the most appropriate policy response will see a mix of rented and affordable home ownership products (including intermediate housing such as shared ownership). Any proposed mix of housing to be included in policy will need to take account of the viability of development.

Private Rented Sector

- 9.4 The private rented sector (PRS) has grown substantially over the past few years, however, wider evidence about pricing and changes to rent levels does not suggest any particular pressures. Overall, there is no evidence that specific developments of private rented accommodation are needed in Mansfield and there is no evidence for any specific policy to be included in the emerging Local Plan.

Housing Technical Standards

- 9.5 There is a series of evidence that points towards a need for new homes in Mansfield to meet housing technical standards M4(2) and M4(3) – this includes information about the ageing population and the number of people with disabilities. The Council should certainly consider including a policy in the emerging plan to seek a proportion of all homes to meet these standards. This report does not suggest what proportion of homes meeting these standards would be appropriate, but as a start point, the Council could consider requiring all dwellings to meet the M4(2) standards and at least 5% for M4(3).

Family Households and Housing Mix

- 9.6 Analysis suggests that development of market housing should focus on smaller (2- and 3-bedroom homes) although a greater proportion of larger homes (than the 20% suggested in this report) might be appropriate if the Council are seeking to encourage particular types of household into the area (e.g. providing 'executive' homes for higher earners). For affordable (rented) housing there is a focus on smaller (1- and 2-bedroom) homes with any affordable home ownership housing likely to need to be focussed on 2- and 3-bedroom properties. On the basis of the evidence in this report, it is considered reasonable for the Council to include a policy (or policies) on housing mix. However, any policy should be applied flexibly, particularly in the market sector, where the development industry may be a better judge of the need at any point in time. Any mix of housing included within policy can be used as a monitoring tool to ensure that future housing delivery is not unbalanced.

Self- and Custom-build

- 9.7 At the present time, evidence about the demand for self- and custom-build plots is limited. It is however possible that this is in part due to a lack of awareness of this potential source of housing. Given that the Government is clearly looking to promote this type of housing, it is reasonable to suggest that the Council could include a policy within their emerging Local Plan. Such a policy might for example seek to provide a proportion of plots on larger sites as self-build.

Other Groups

- 9.8 A range of other groups were studied in this report (including caravan/houseboat dwellers, students, armed forces personnel and Black & Minority Ethnic Groups). There was no evidence from any of these groups to suggest that specific policies should be included in the Local Plan.