

# BOROUGH PLAN BACKGROUND PAPER: Affordable Housing and Range and Mix

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Nuneaton and Bedworth Borough Council

2015

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## Introduction

1. This background paper explains the reasons for including the following two policies in the Borough Plan:
  - Affordable Housing - sets out the requirements for the proportion, tenure and size of affordable housing
  - Range and Mix - looks at the size and type of dwellings as well as market sector tenures. It also looks at the needs of specific groups in the community: the older population, those with long-term health conditions and those with specific needs.

## Policy Background

National Planning Policy Framework (DCLG, 2012)

2. The National Planning Policy Framework says:

**Table 1: NPPF Guidance**

Relevant NPPF requirement	NPPF sub requirement	Relationship with policy
Core Planning Principle: 'be genuinely plan-led, empowering local people to shape their surroundings, with succinct local and neighbourhood plans setting out a positive vision for the future of the area. Plans should be kept up to date, and be based on joint working and co-operation to address larger than local issues. They should provide a practical framework within which decisions on planning applications can be made with a high degree of predictability and efficiency'		<p>The Affordable Housing policy takes into account issues and datasets that go beyond Borough boundary. Previous rounds of, and ongoing consultation are taken into account in determining appropriate requirements.</p> <p>Requirements are based on up to date evidence.</p> <p>The Affordable Housing policy seeks to create a practical policy framework to assist in the determination of planning applications.</p>
Core Planning Principle: 'proactively drive and support sustainable economic development to deliver the homes, business and industrial		Housing needs are based on the full objectively assessed need for the housing market area, which takes account of market signals such as housing

Relevant NPPF requirement	NPPF sub requirement	Relationship with policy
<p>units, infrastructure and thriving local places that the country needs. Every effort should be made objectively to identify and then meet the housing, business and other development needs of an area, and respond positively to wider opportunities for growth. Plans should take account of market signals, such as land prices and housing affordability, and set out a clear strategy for allocating sufficient land which is suitable for development in their area, taking account of the needs of the residential and business communities'</p>		<p>affordability.</p>
<p>To boost significantly the supply of housing.</p>		<p>The Scale of Growth policy proposes an amount of new housing to meet the full objectively assessed need taking account of the wider sub-region.</p> <p>The Scale of Growth policy proposes locations for where this amount of growth will be located.</p>
	<p>Use their evidence base to ensure that their Local Plan meets the full, objectively assessed needs for market and affordable housing in the housing market area, as far as is consistent with the policies set out in this Framework, including identifying key sites which are critical to the delivery of the housing strategy over the plan period</p>	<p>The Scale of Growth policy proposes an amount of new housing to meet the full objectively assessed need taking account of the wider sub-region.</p> <p>The Affordable Housing policy sets out the approach to seeking to negotiate affordable housing through section 106 agreements.</p>

Relevant NPPF requirement	NPPF sub requirement	Relationship with policy
	For market and affordable housing, illustrate the expected rate of housing delivery through a housing trajectory for the plan period and set out a housing implementation strategy for the full range of housing describing how they will maintain delivery of a five-year supply of housing land to meet their housing target.	A housing trajectory graph is set out alongside the Scale of Growth Policy. Further details are available in the Housing Land Supply Background Paper.
To deliver a wide choice of high quality homes, widening opportunities for home ownership and creating sustainable, inclusive and mixed communities. To do this the Council should:	Plan for a mix of housing based on current and future demographic 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).	<p>The Affordable Housing policy makes provision to negotiate a proportion of affordable housing through section 106 agreements for suitable sites.</p> <p>The Range and Mix policy indicates that the size of dwellings should reflect the conclusions of the Joint SHMA and market demand. It also supports the provision of a range of accommodation for older people and for those with specialised needs in sustainable locations.</p>
	Identify the size, type, tenure and range of housing that is required in particular locations, reflecting local demand.	The Joint SHMA identifies the size, tenure and needs for older persons and those with specialised needs. The Affordable Housing and Range and Mix Policy take into account this information.
	Where they have identified that affordable housing is needed, set policies for meeting this need on site, unless off-site provision or a financial contribution of broadly equivalent value	The Affordable Housing policy states a preference for providing affordable in site. The policy gives the opportunity for an applicant to demonstrate that the policy will make a development unviable. It is

Relevant NPPF requirement	NPPF sub requirement	Relationship with policy
	<p>can be robustly justified (for example to improve or make more effective use of the existing housing stock) and the agreed approach contributes to the objective of creating mixed and balanced communities. Such policies should be sufficiently flexible to take account of changing market conditions over time.</p>	<p>therefore considered to be flexible.</p>
<p>Local planning authorities should set out the strategic priorities for the area in the Local Plan. This should include strategic policies to deliver:</p> <ul style="list-style-type: none"> <li>•the homes and jobs needed in the area</li> </ul>		<p>The Scale of Growth and Strategic Sites policy set out the scale of growth and where this growth will be located.</p> <p>The Affordable Housing and Range and Mix policies make provision for affordable tenures, policy on the size of dwellings and for the needs of older persons and specialised needs.</p>
<p>Local planning authorities should have a clear understanding of housing needs in their area. They should:</p>	<p>Prepare a Strategic Housing Market Assessment to assess their full housing needs, working with neighbouring authorities where housing market areas cross administrative boundaries. The Strategic Housing Market Assessment should identify the scale and mix of housing and the range of tenures that the local population is likely to need over the plan period which:</p> <ul style="list-style-type: none"> <li>– meets household and population projections,</li> </ul>	<p>A joint Coventry and Warwickshire Strategic Market Assessment has been carried out to determine the full objectively assessed need for the housing market area taking account of population change. It also considers the needs for all types of housing including affordable housing, the range and mix of different types of housing and tenures that the local population will need over the Plan period.</p>

Relevant NPPF requirement	NPPF sub requirement	Relationship with policy
	<p>taking account of migration and demographic change;  – addresses the need for all types of housing, including affordable housing 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);<sup>34</sup> and  – caters for housing demand and the scale of housing supply necessary to meet this demand;</p>	
<p>Local Planning Authorities should set out their policy on local standards in the Local Plan, including requirement for affordable housing. They should assess the likely cumulative impacts on development of all existing and proposed local standards, supplementary planning documents and policies that support the development plan, and national standards. In order to be appropriate the cumulative impacts of such standards and policies should not put the implementation of the plan at serious risk, and should facilitate development through the economic cycle. Evidence supporting the assessment should be proportionate, using only appropriate evidence</p>		<p>The Affordable Housing Policy sets out the requirements for affordable housing. It takes account of a full Plan viability assessment.</p>

Relevant NPPF requirement	NPPF sub requirement	Relationship with policy
available.		

Affordable housing is defined by the NPPF as:

Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

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.

### National Planning Policy Guidance

3. The PPG on Affordable housing can be accessed via this link:  
<http://planningguidance.planningportal.gov.uk/?s=affordable+housing>

### Shaping Our Future...Sustainable Community Plan 2007-2021 for Nuneaton and Bedworth

4. The Vision is:  
 “In 2021, Nuneaton and Bedworth will be a place with strong, vibrant communities where everyone has access to opportunities, choices and high quality services. We shall achieve the greatest improvement in quality of life and social justice in Warwickshire, providing value for money services in a safe and pleasant environment.”



5. One of the themes is a stronger Borough which includes the aim of giving everyone the opportunity of living in a decent affordable home.

### Corporate Plan

6. The Council's Corporate Plan consists of 4 key aims. The first aim is 'To improve the quality of life and social justice for residents so it is much closer to that enjoyed by the rest of Warwickshire'. Priority 1 of this aim is to provide a choice of housing to meet the needs of the residents of the Borough.

### Housing Strategy 2010-2015

7. The Housing Strategy recognises its vital role in contributing to the shared Vision of the Community Plan and Corporate Plan. Housing is a significant local issue due to house price increases during the last decade and more recently in terms of the impacts of the global recession.
8. The Housing Strategy sets out:
  - The current make up of the housing stock in the public and private sectors
  - Where we want to be in the future so we can meet the housing aspirations of residents
  - Details of actions to achieving those aims through a themed approach to delivery.
9. It also indicates that the provision of affordable housing and housing for older people and other groups with specialised needs is relevant to the Borough Plan.

### The Emerging Borough Plan

10. The following key issues are relevant to affordable housing and the type, size and tenure of housing:
  - The population and the number of households are growing and this is projected to continue.
  - Despite property prices being the cheapest in Warwickshire, over 50% of people are unable to afford entry level housing to buy or rent.
  - The current housing stock is predominately semi detached and terraced.
  - The mix of housing tenure, types and sizes for different parts of the Borough is uneven.
  - Population and household projections suggest an ongoing need for family accommodation.
  - There is need to cater for an increasing number of young people and older people living on their own. There is a particular need for housing options to enable older people to live independently.
  - The number of private sector homes failing to meet the decent homes standard is above the national average. Most affected are rented property, older dwellings and those occupied by the elderly or people on low incomes.

11. The following Strategic Objective is relevant to affordable housing and the type, size and tenure of housing:

Objective 4 - To provide the size, type and mix of housing that meets the specific needs of the Borough. In particular:

- a) Affordable housing of different tenures to meet identified housing need.
- b) Housing options to meet the needs of the increasing number of older people in the Borough.
- c) Providing smaller properties in Nuneaton, family housing in Bedworth and supporting the private rented sector across the Borough.
- d) Aspirational housing that will attract residents who can make a significant investment in the development of businesses in the area.
- e) Continued regeneration and investment in areas where there is poor housing stock to improve energy efficiency, reduce fuel poverty and to bring empty properties back into use.
- f) Adequate provision to meet the identified needs of gypsies and travellers.

12. The following comments were made during the Core Strategy Issues and Options consultation in 2009:

- Reduce the Council waiting list by encouraging house-swapping, taking in lodgers, letting properties / bringing back empty properties into use;
- Support for affordable housing that is affordable given current wage levels, job opportunities and lack of mortgage finance;
- Provide affordable housing for families, single parents, separated families and young people;
- Contrary views about improving the uneven distribution of affordable housing across the Borough. Some agreed but others did not want affordable housing in their neighbourhood;
- Support for a mix of affordable housing tenures;
- Some support for 'aspirational housing' but others feel that there no demand for it;
- Need for a definition of 'aspirational housing';
- Provide a broad portfolio of sites, in terms of location and size, to provide a flexible mix of housing – small flats and houses, family and 'aspirational housing', specialised accommodation for older people;
- Support for a range of housing options for older people. Specialised housing for older people will help remove them from sub standard housing and free up under occupied property for families. But concerns that older people will be forced from their family homes;
- Make private landlords adhere to standards for private rented accommodation.

13. The following comments were made during the Borough Plan Preferred Options consultation in 2013:

- The Strategic Housing Market Assessment (SHMA) is out of date. The level of need should be determined through the level of need set out in the SHMA and viability of sites;
- There are trade offs to be taken into account in terms of infrastructure and financial contributions required for development;
- Affordable housing will have to be balanced against the Community Infrastructure Levy;
- The policy should be flexible to allow for sites with higher development costs/where viability is questionable to provide a lower level of affordable housing;
- Some support varying the percentage of affordable housing across the Borough whilst others do not. Supporters want to redress the imbalance of affordable housing in certain locations. Objectors want to maintain the distinct demographic characteristics;
- WCC indicate that a proportion of extra care housing should be provided as affordable/social housing, through Section 106 and /or Community Infrastructure Levy, to create balanced communities in line with national policy;
- The Council should relet Council houses more quickly to prevent them lying empty;
- Residents concerned about who will pay for affordable housing;
- The affordable housing scheme at Silk Weavers Way, off Hayes Lane is praised.

## **Evidence**

14. The Affordable Housing and Range and Mix Policies draw on data from:

- Coventry and Warwickshire Joint Strategic Housing Market Assessment (GL Hearn, 2013) (Joint SHMA 2013);
- Updated Assessment of Housing Need: Coventry-Warwickshire HMA (GL Hearn, 2015)
- Nuneaton & Bedworth – Viability Assessment – Emerging Borough Plan & CIL (DSP, 2014) (Viability Assessment 2014)

## **Affordable Housing Need**

15. The Joint SHMA 2013 considers the issue of need for affordable housing. Affordable housing need has been assessed using the Basic Housing Needs Assessment Model. The analysis is based on secondary data sources at a particular point in time.
16. The housing needs assessment establishes the entry level costs of housing for buying and renting. The assessment then compares this with the incomes of households within the housing market area to find out the proportion of households that can meet their needs within the market and what proportion requires support. Those requiring support are defined as having a ‘housing need’.

17. The Joint SHMA 2013 finds that, for Nuneaton and Bedworth, the minimum household income required to access market housing without financial support is £21,600. Of the 53,600 households in the Borough, 23,030 or 42.9% are unable to afford market housing. In the 2015 Housing Need Update the minimum household income rose to £30,140.
18. The assessment of housing need from the Joint SHMA 2013 identified an annual average need per annum of 151 affordable dwellings. This compares to a total annual housing requirement of 495 per annum which equates to a 30.5% affordable housing need. In the 2015 update the assumptions made about the level of income spent on housing was revised which reduced the affordable need as a percentage of demographic need to 20%.
19. The Viability Assessment 2014 considers the realistic parameters for affordable housing to be 20-25%. It is recommended that a target of no more than 25% is pursued for affordable housing in terms of development viability. The current AH threshold of 15 dwellings could be maintained. Alternatively, the Viability Assessment considers that a reduced target is considered for sites of 10-14 dwellings. Below 10 dwellings it is not considered that there is meaningful viability headroom to bring-in affordable housing requirements at this stage.
20. Taking this information into account the Council proposes to seek affordable housing contributions in the following way:
  - Sites of 15 dwellings or more – 25% affordable housing
  - Sites of 11-14 dwellings – 20% affordable housing.

#### Affordable Housing Tenure

21. The Joint SHMA 2013 considers the issue of need for different tenures of affordable homes which was updated in the 2015 study. There are three main types of affordable housing tenure:
  - Intermediate housing;
  - Affordable rent;
  - Social rent.
22. The Joint SHMA analyses information about housing costs, incomes and housing need to estimate the proportion of households who are likely to be able to afford intermediate housing and the proportion of households for whom only social or affordable rented housing will be affordable.
23. There is not a clear distinction in terms of income about households who may or may not be able to afford /access intermediate, affordable rented or social rented housing. There is an overlap between the different housing tenures.
24. The Joint SHMA 2013 defines the following categories:
  - Households who can afford 80% or more of market rent levels;
  - Households who can afford no more than existing social rent levels (or would require housing benefit or an increased level of housing benefit to do so);
  - Household which fall between these parameters, who potentially can afford more than social rent levels but could not afford 80% of market rents.

25. For Nuneaton and Bedworth the net need within the different affordability categories is:

**Table 3 – Net need within Affordable Housing Tenures**

	Intermediate (Equity based products)	Affordable rented	Social rented
% share	26%	37%	37%

In the 2015 Update it was identified that the split of need for affordable housing by type was 52% social/ affordable rent and 48% intermediate housing. However, as identified at paragraph 6.86 *‘There is a clear overlap between the need for social rented and affordable rented housing, and the two categories of homes are targeted at similar households. A key difference between these tenures relates to development viability. The 2013 SHMA provided an indicative split of need between households who could afford more than existing social rents, and those who likely could not. We would expect the proportional split of need set out therein to hold true’.*

26. In reality, in Nuneaton and Bedworth, funding from the Homes and Communities Agency is supportive of affordable rented and intermediate housing. For the immediate future, the Council will seek 26% intermediate housing and 74% affordable rented.

#### Affordable Housing Size

27. The Joint SHMA 2013 recognises that there are a range of factors influencing the demand for different sizes of homes. This includes demographic changes, future growth in real earnings and a household’s ability to save, economic performance and housing affordability.

28. The Joint SHMA 2013 analyses a range of factors, including long term demographic trends to provide guidance on the future mix of affordable housing. The Joint SHMA 2013 recognises that providing larger family homes can help to release smaller properties for other households. It also recognises the limited flexibility of one bed properties in terms of changing household circumstances and the impact that this has on turnover and management. Table 4 sets out the guidance for affordable housing.

**Table 4 – Guidance on Affordable Housing Mix**

	1-bed	2-bed	3-bed	4+bed
% share	40—45%	25-30%	20-25%	5-10%

29. Data from the Council’s choice based letting system shows the following requirements for each property size in 2007, 2012 and 2015.

**Table 5 – Choice Based Lettings System Requirements**

	One Bed	Two bed	Three bed	Four bed +
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	Number	%	Number	%	Number	%	Number	%
2007	1712	60.4%	666	23.5%	393	13.9%	65	2.3%
2012	3219	52.6%	1624	25.5%	1187	19.4%	93	1.5%
2015	1475	52.6%	932	33.2%	292	10.1%	106	3.4%

30. In general for affordable housing, the Joint SHMA 2013 and the housing register data show a need for smaller, 1 and 2 bedrooms, properties but also a strong need for 3 bedroom properties. The Council will take a flexible approach, for the type and size of housing, to take account of local circumstances and current information. The Council will regularly update the key elements of evidence, including the SHMA data.

### Market Housing Type and Size

31. A range of type and size of housing is needed to redress imbalances of specific types and sizes, to meet the needs of the changing household structures and to meet the aspirations for the Borough's economy.

32. The Joint SHMA 2013 shows that the predominant type of housing is semi-detached properties, at 37.4%. Other types are terraced at 26.1% and detached at 23.5%. Only 12% of housing is flats but this has increased since 2001. It also shows that the current dwelling stock is dominated by 3 bedroomed sized homes.

**Table 6 - Dwelling type (%)**

%	Detached	Semi-Detached	Terraced	Flat / Maisonette	Shared Dwelling / Other
2001	24.1	38.6	27.7	9.5	0.1
2011	23.5	37.4	26.1	12.5	0.4

Source: Census 2001 and 2011

**Table 7 – Size of Current Dwelling Stock**

	1-bed	2-bed	3-bed	4-bed	5+bed
% share	7.6	25.3	51.3	13.3	3.9

Source: Census 2011

29. As with the affordable housing, the Joint SHMA 2013 recognises that there are a range of factors influencing the demand for different sizes of homes. This includes demographic changes, future growth in real earnings and a household's ability to save, economic performance and housing affordability.

30. The Joint SHMA 2013 analyses a range of factors, including long term demographic trends to provide guidance on the future mix of market housing. Table 8 gives guidance on the future mix of market housing in terms of size. It is also recognised that market demand influences the size of dwellings.

**Table 8 – Guidance on Market Housing Mix**

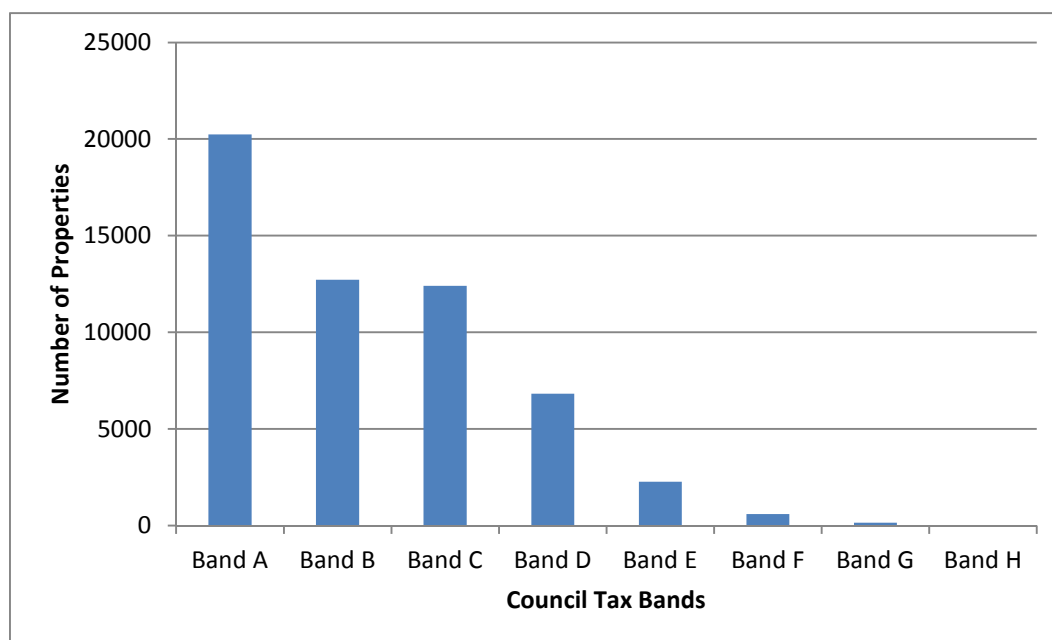
	1-bed	2-bed	3-bed	4+bed
% share	5-10%	35-40%	45-50%	10-15%

33. The business community have raised a concern that there is a shortage of 'executive' (or aspirational) homes in the Borough to attract potential business investors to the area. This is reflected by the low number of properties in higher Council Tax bands. Table 9 and Graph 1 show that there is a predominance of properties in the lower bands. Other Councils have defined executive homes as properties at or above Council Tax Band E.

**Table 9 – Dwelling Stock by Council Tax Band**

	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H	Total
Total	20236	12712	12408	6829	2266	592	149	15	55207
%	36.7	23.0	22.5	12.4	4.1	1.1	0.3	0.0	100

**Graph 1 – Dwelling Stock by Council Tax Band**



Source: Council Tax, NBBC

### Older People

34. The Joint SHMA 2013 shows that the number of older people is expected to increase significantly over the next 20 years. In total, for Nuneaton and Bedworth, there is expected to be a 36% increase in the population for those aged 55 years or more.

**Table 10 - Current Older Persons Population**

Age	Under 55	55-64	65-74	75-84	85+	Total	Total 55+
Nuneaton and Bedworth	88,721	15,594	11,879	6,810	2,405	125,409	36,688
Coventry	616,824	99,867	78,594	48,095	20,089	863,469	246,645

and Warwickshire							
% of Population	71.4%	11.6%	9.1%	5.6%	2.3%	100%	28.6%

Source: ONS 2011 Mid Year population Estimates

**Table 11 - Projected Change in Population of Older Persons 2011-2031**

Age	Under 55	55-64	65-74	75-84	85+	Total	Total 55+
% change	5.6%	7.3%	32.9%	68.8%	145.8%	14.5%	36.1%

35. In addition to looking at the number and proportion of older people expected to change in the future, it is also important to consider health and disability issues related to old age. Table 12 shows the estimated population change for health issues relating to dementia and mobility.

**Table 12 – Estimated Population Change (Aged 65+ years) for those with Health Issues**

Illness / Disability	2011	2031	Change	% Change
<b>Nuneaton and Bedworth</b>				
Dementia	1368	2717	1350	98.7%
Mobility Problems	3718	6603	2885	77.6%
<b>Coventry and Warwickshire</b>				
Dementia	10337	18613	8275	80.1%
Mobility Problems	27023	44477	17454	64.6%

36. It is important, to ensure that there are suitable local housing options and appropriate housing for an increasingly older population. Local housing choices and specialised accommodation for older people must be offered to:

- a. enable older people to move on when they need to;
- b. reduce the extent of under occupation of larger properties.

37. The housing needs of older people will vary across different age groups and ethnic groups. Maintaining independence and giving people the choice to remain in their own homes for as long as they can is a national and local driver. The first priority of Warwickshire's Strategy on Quality of Life for an Ageing Population (Warwickshire County Council, 2008) is to support people in their own home. The SHMA states that the level of support falls short of the level of need. Further work is being undertaken by Warwickshire County Council on the level of need in terms of Extra Care housing.

38. Given the ageing population and higher levels of disability and health problems amongst older people there will be an increased requirement for specialist housing options for older people during the Plan period. These options include sheltered housing, extra care housing and residential care. More recently, there has been a move away from sheltered housing and residential care towards extra care housing. The Joint SHMA 2013 considers that the majority of specialist housing of the older population will be extra care housing.



39. Extra Care Housing is safe, secure, well designed and attractive self-contained accommodation for older people aged 55+ who require varying levels of care and support designed to enable them to live independently in a home environment.
40. The Joint SHMA 2013 estimates the future requirements for specialist housing for older people. In general, this will be extra care housing. The estimate makes a number of assumptions:
- No requirement for increases in the stock of sheltered housing and residential care
  - Prevalence rates are used to estimate the number of people requiring extra care housing
  - The proportion of extra care housing for social/affordable and market sectors
  - 3% vacancy allowance to convert household numbers to dwelling estimates
  - The current supply of units
41. Table 13 shows the net requirement for extra care housing to 2031.

**Table 13 - Need for Extra Care Housing**

	Market	Affordable	Total
Current Need for Extra Care Housing	890	297	1186
Projected Need 2011-2031	791	264	1055
Total Need	1681	560	2241
Supply	0	10	10
Total Net Need to 2031	1681	550	2231
Annual Net Need to 2031	84	28	112
% Extra Care Housing of Total Requirement			23%

### People with Disabilities

42. Poor health is a key issue for the Borough. The Borough has the highest proportion of households (26.8%) with a person who has a long term health problem or disability in Coventry and Warwickshire. Data from the 2011 Census indicates that 35% of households include one or more persons with a long term health problem. It is recognised that the level of people with health or disability problems is closely linked to the level of the older population.
43. The Joint SHMA uses age specific prevalence rates to estimate the increases over time of the number of people with a long term health problem or disability. For Coventry and Warwickshire there is an estimated 33% rise in the number of people with a long term health problem or disability.
44. In addition, Warwickshire County Council has identified needs for Specialised Housing with Care for older people and/or adults with learning and/or physical disabilities, and/or sensory impairment and/or mental health issues. Within Warwickshire, about 300 customers with learning disabilities and 75 customers with a physical disability and/or sensory impairment currently live in residential or nursing care. Several other customers live within the family environment. Through the Transformation agenda there is a move towards providing supported living accommodation.

Black and Minority Ethnic Population

45. The Black and Minority Ethnic (BME) population often have distinct characteristics in terms of their housing needs or may be disadvantaged in some way. 10.5% of the Borough’s population is not British – White. The largest BME group is Asian, which is 6.3% of the population. Since 2001, the BME population has increased, with the largest increase of the Asian population.

**Table 14 - Black and Minority Ethnic Population**

	British - White	Other - White	Mixed	Asian	Black	Other	Total
2001							
Number	111,427	1,838	725	4,540	333	272	119,135
%	93.5	1.5	0.6	3.8	0.3	0.2	100.0
2011							
Number	112,151	2,241	1,396	7,880	1,047	537	125,252
%	89.5	1.8	1.1	6.3	0.8	0.4	100.0

Source: Census 2001 and 2011.

Households with Children

46. 30.2% of households in Nuneaton and Bedworth have one or more dependant children. Overcrowding is a key theme when looking at the housing needs of households with children. The data, while quite limited, points to higher levels of overcrowding and disadvantage for lone parent and other households as opposed to those of married couple households.

Young People

47. Young people may find barriers to accessing housing as typically they will have low incomes and potential difficulties in securing mortgage finance. The Joint SHMA 2013 looks at households that are currently headed by a younger person, ie. Under 34 years. There are 16.9% of such households in Nuneaton and Bedworth. When looking at tenure, the data for Coventry and Warwickshire, shows very few younger households are owner occupiers. There is a reliance on the private rented sector and to a lesser degree social rented housing for these groups.

Students

48. There are 8 households in Nuneaton and Bedworth that comprise of full-time students. This is not considered to be an issue for the Borough.

Self and Custom Build Homes

49. The Joint SHMA 2013 concludes that there is limited evidence available to demonstrate evidence of demand for self build at the local level. It recommends that local authorities develop and maintain registers of people who have an interest in self build.

## **Policy Recommendations**

50. Two policies are recommended on Affordable Housing and Range and Mix. These are set out below. Furthermore, a Supplementary Planning Document on Affordable Housing should be prepared.

### **Affordable Housing Policy**

The Council will seek to negotiate 25% affordable housing where residential development proposals consist of 15 dwellings or more, and 20% where residential development proposals consist of between 11 – 14 dwellings, irrespective of any demolitions.

The Council will seek a tenure split of:

- 26% intermediate housing,
- 74% social or affordable rented housing.

The Council will seek an affordable housing mix taking account of the Council's Housing Register and the Strategic Market Housing Assessment. The Strategic Housing Market Assessment currently recommends:

- 40% - 45% being 1 bedroom,
- 30% - 35% being 2 bedrooms,
- 20% - 25% being 3 bedrooms, and
- 5% - 10% being 4+ bedrooms

Development proposals will provide affordable housing on site.

Where developers consider applying the affordable housing policy is unviable, a viability statement must be included with the planning application stating the reasons.

## **Range and Mix of Housing Policy**

### ***General Housing***

Development will provide a mix of housing types, sizes and tenures taking account of the need and demand identified in the Strategic Housing Market Assessment and the characteristics of the area surrounding the site.

### ***Homes for Older People***

Support will be given to the development of Extra Care Housing and other such housing that supports older people to stay in their own homes. Development of Residential Care Homes will be supported in locations where a local need can be demonstrated.

Such housing will be located in close proximity to local shops and services and be accessible to town centres and other key services such as hospitals by public transport.

### ***Other Specialised Housing***

Support will be given to the development of Specialised Housing where a local need can be demonstrated.

## **Affordable Housing SPD**

51. Detailed issues to help interpret the affordable housing policy will be set out in an updated Supplementary Planning Document. This will include:
- The design and location of affordable housing on site;
  - What constitutes justifiable evidence for off-site affordable housing provision or financial contribution
  - The use of Section 106 agreements / Community Infrastructure Levy

## **Policy Delivery Mechanisms**

52. The following mechanisms will deliver the policies on affordable housing and range and mix:
- Prepare a Supplementary Planning Document on affordable housing.
  - Work with Housing to seek to negotiate with developers for suitable tenure, types and sizes of affordable housing that are viable and meet current local need.
  - Work with housing colleagues to identify specific shortages through regular updating of the SHMA.
  - Work with housing, Warwickshire County Council and other service providers to identify specific needs for the older population and other specific requirements for the Borough.