

Maidenhead

Housing Needs Assessment (HNA)

February 2023

Quality information

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List of acronyms used in the text:

DLUHC	Department for Levelling Up, Housing and Communities (formerly MHCLG)
HMA	Housing Market Area
HNA	Housing Needs Assessment
HRF	Housing Requirement Figure (the total number of homes the NA is expected to plan for, usually supplied by LPAs)
HLIN	Housing Learning and Improvement Network
HRP	Household Reference Person
LA	Local Authority
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LPA	Local Planning Authority
LSOA	Lower Layer Super Output Area
MSOA	Middle Layer Super Output Area
MNF	Maidenhead Neighbourhood Forum
NA	Neighbourhood (Plan) Area
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
OA	Output Area
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RBWM	Royal Borough of Windsor & Maidenhead
RQ	Research Question
SHMA	Strategic Housing Market Assessment
VOA	Valuation Office Agency

1. Executive Summary

1. Maidenhead is a Neighbourhood Area (NA) located in the Royal Borough of Windsor & Maidenhead (RBWM) in Berkshire in the South East of England. The NA boundary corresponds to the seven wards that make up Maidenhead town and was designated in December 2022.
2. The Neighbourhood Plan is envisaged to start in 2024/25 and extend to 2039/40, therefore covering a period of 15 years.
3. This Executive Summary details the conclusions of each chapter of this Housing Need Assessment (HNA), addressing each of the themes agreed with the Maidenhead Neighbourhood Forum (MNF) at the outset of the research.
4. Data from the 2021 Census is being released throughout 2023. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level and comparing numerous variables is not yet available. As such this HNA draws on the latest available data from the 2021 Census where possible and will also continue to use other data sets where necessary to build up evidence at the neighbourhood level.

Maidenhead Context

5. The 2021 Census indicates population growth of around 4,868 individuals (or 10%) since 2011, recording a total of 52,620 residents and 20,863 households. At the time of the 2011 Census the NA was home to 47,752 residents, formed into 19,125 households and occupying 19,768 dwellings.
6. The number of households has grown by 1,728 over the 10 year period, equating to 174 new households each year. The average household size in 2021 was 2.5 people and has remained consistent over the 10 year period.
7. The Census 2021 recorded 22,121 dwellings in Maidenhead, growth of 2,353 dwellings since 2011, equating to an increase in 235 dwellings per annum.
8. The number of dwellings within Maidenhead is higher than the number of households. A substantial number of dwellings have no usual residents (5.7% of dwellings). This is consistent with England as a whole (6.0%) but the proportion of dwellings with no usual resident has increased over the decade. In Maidenhead in 2011, 3% of dwellings were unoccupied (had no usual residents), compared to 4% in England.
9. A small proportion of dwellings are unoccupied at any point in time eg before new tenants or owners move in, to allow a chain of sales to complete or whilst being renovated. Others are unoccupied because they are second homes and are not occupied on a permanent basis. It is not possible to establish why the number of unoccupied dwellings has increased in Maidenhead but it is likely that an increase in second home ownership has played a role, consistent with England as a whole. At the time the Census 2021 was undertaken, there was a national level 'lockdown' during the Covid 19 pandemic. Some single households joined together during these periods to avoid isolation. It is not known how much this factor has affected the data.

10. It is also possible that a proportion of the new apartments/flats developed in recent years have not yet been sold or occupied. The take up of apartments/flats can be slower than individual houses on a housing development since the latter can be built in response to take up.
11. Maidenhead sits within a housing market area which covers East Berkshire and South Bucks, comprising Slough Borough and the Royal Borough of Windsor and Maidenhead together with South Bucks. This means that when households who live in these authorities move home, the vast majority move within this geography. The housing market area also has links to other neighbouring areas, including the West Berkshire housing market area, including Reading, Wokingham and Bracknell Forest. Importantly, the SHMA 2016 noted the lower level of self containment in the East Berkshire HMA (containing Maidenhead) because of its proximity to London and the volume of people moving to and from the capital to live and work.
12. RBWM Local Plan Policy HO1 identifies an overall housing requirement of 14,240 homes over the plan period (2013-2033), equating to 712 per year for the borough. The Local Plan identifies around 5,378 dwellings on sites within Maidenhead (including South West Maidenhead extension of 2,500 homes). This equates to 269 dwellings per annum over the period 2013-2033.

Tenure, Affordability and Affordable Housing

13. The majority of households in Maidenhead are home owners (63.2%), slightly lower than in RBWM but slightly higher than England as a whole (61.3%). The social rented sector accounts for a similar share of households as RBWM 12.9%. However, the social rented sector is notably smaller than the share of households in England (17.1%). The private rented sector houses a larger share of households in Maidenhead than in both RBWM and England as a whole at 22.8%, compared to 20.6% in both benchmark areas. There is a small shared ownership sector at 1.1% of households.
14. The number of homeowners and social renters has remained broadly static over the last 10 years, with small increases in the number of households living in these sectors. The number of shared owners increased in absolute terms (by 50 households) which represented growth of 29.4%.
15. The private rented sector experienced the greatest growth over the period, growing by 53.2% over the last 10 years. An additional 1,653 households live in the PRS in Maidenhead in 2021. A Built to Rent scheme of 430 units is currently under construction and will increase this figure further as these dwellings are occupied.
16. House prices in Maidenhead have increased substantially over the last 10 years. Average (mean) house prices increased by 50.7% 2013-2022. Current average (mean) prices in Maidenhead are £569,966 (end 2022). The median average, which is the middle number when you sort the data from smallest to largest, is £450,000. The lower quartile price (25th percentile price) is £327,500. Prices in Maidenhead are lower than in RBWM as a whole. Similar trend data is not available for rental prices at the localised level. However, growth in median average rents in the borough as a whole over the last 3 years (September 2020-

September 2023) indicates that prices have increased by 17% - from £1,200 to £1,400 for a median priced private rented property.¹

17. The average household income in Maidenhead was £69,700 in 2020 (the most recent year for this dataset). RBWM's gross individual lower quartile annual earnings were £20,193 in 2022. This figure gives an indication of the resources that lower income households might have, if one household member is working full time on a lower quartile paid job.
18. In general, local households on average incomes are unable to buy even entry-level homes unless they have the advantage of a very large deposit. The median house price would require an annual income of £115,700 - 65% higher than the current average of £69,700. Those purchasing homes in Maidenhead are likely to have higher than average incomes and/or substantial deposits or equity.
19. Private renting is generally only affordable to higher income household earners but those on average incomes can afford entry level rents according to the analysis in this HNA. Households made up of one/two lower quartile earners cannot afford entry level rents the given costs. This is important because the cost of private renting acts as a barrier to lower income households from living in Maidenhead. It also means that they are unlikely to be able to join the RBWM waiting list for Social/Affordable Rent as this is effectively only open to households living in the borough (with some exceptions for those moving to work).
20. The cost of market housing in Maidenhead and RBWM more widely therefore reduces the apparent need for Affordable Housing because those who might be eligible cannot afford to live in the area in order to qualify to join the waiting list.
21. There is a relatively large group of households in Maidenhead who may be able to afford to rent privately but cannot afford home ownership. Some of these households may be key workers. They are typically earning between around £66,000 per year (at which point entry-level rents become affordable) and £84,200 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and Shared Ownership.
22. First Homes must be delivered at a minimum discount of 30% on the average new build house price. This discount would be sufficient to ensure households on average incomes in Maidenhead could afford a First Home. Shared Ownership appears to be more affordable than First Homes but is broadly accessible to the same group ie households on average incomes.
23. The evidence in this HNA suggests that the Social/Affordable Rented sector performs a vital function in Maidenhead as the only option for a large segment of those in the greatest need.
24. AECOM's estimate of the need for Social/Affordable Rented and Affordable Home Ownership equates to 188 homes per annum. Within this, AECOM estimate need for at least 38 Social/Affordable Rent each year. If the current backlog of households on the waiting list or overcrowded is addressed in the first half of the Neighbourhood Plan period

¹ ONS Private Rental Market Statistics (Table 2.7)

(by 2031), this would require delivery of 60 Social/Affordable Rented homes per annum. Furthermore, these figures are likely to be underestimates because the high cost of housing acts as a barrier to low income households from living in Maidenhead and RBWM.

25. As noted above, only those living in RBWM (with few exceptions) are eligible to join the waiting list for social/affordable rented housing. It is likely that lower income households move out of the area (or are unable to move in) and access more affordable housing in neighbouring areas with relatively cheaper rented sectors.

Maidenhead Households on the RBWM Waiting List

26. There is in the region of 515 households on the waiting list for housing in Maidenhead – a substantial number. Maidenhead is also likely to have a strategic role in meeting wider needs within the Borough and the wider area given the size of its Affordable Housing stock.
27. Estimated Affordable Housing needs in both the Berkshire SHMA and this HNA are substantially higher than the actual delivery of affordable housing in Maidenhead in recent years. Delivery has averaged 57 Affordable Homes per annum over the last 4 years.
28. The largest proportion of households on RBWM's waiting list with a preference to live in Maidenhead are entitled to a 2 bedroom property (40% of households). The numbers entitled to 1 and 3 beds is similar at 27% and 26% respectively. A smaller but relatively substantial proportion of households need a 4 bedroom home.
29. In contrast, the majority of lettings are of 1 bedroom properties (56% of all lettings). There are very few lettings of larger properties with 3 bedrooms or larger. Overall, there are 4 households on the waiting list for every property which is available through lettings each year.
30. The pressure on larger properties is much higher. For every 3 bedroom property that becomes available through re-lettings, there are 10 households who are waiting to be housed. For 4 bedroom properties there are 33 households waiting for each letting. This may explain the relatively high levels of over crowding (almost 8%) amongst families with dependent children living in Maidenhead.
31. MNF obtained additional data from RBWM which specifically focuses on the acute need for larger (4 bed) properties. This data relates to the borough as a whole rather than Maidenhead but confirms the pattern of pressure on the larger stock. There were 16 households in the highest priority band on the waiting list (Band A) needing a 4 bed property in RBWM at the start of 2023. These households are homeless and likely to be living in temporary accommodation with children. Over the same period no 4 bed properties were available for these households within the Social/Affordable Rented sector. RBWM were also unable to assist these families into suitable accommodation in the private rented sector.
32. The latest data on homelessness and temporary accommodation for the borough as a whole reveals that in March 2022, 191 households were living in temporary accommodation of which 119 were households with children. Of these families with children, 77 were accommodated in 'nightly paid, privately managed' accommodation.

This is self contained but insecure. Around half of these families have been living in this temporary accommodation for more than one year.²

33. The number of households living in temporary accommodation has increased markedly over 10 years in RBWM as a whole. In 2012/13, 43 households were living in temporary accommodation.³ By March 2022 the number was 191 households – 4 times higher than a decade ago. This is an unequivocal indicator of the acute pressure for affordable housing in the borough.

Affordable Housing Conclusion

34. Affordability is a serious and worsening issue within Maidenhead. The potential level of Affordable Housing delivery would not meet the total need (or potential demand) identified in this HNA. This underlines the importance of delivering Affordable Housing on sites that qualify. AECOM suggest that Social/Affordable Rented housing is prioritised in the tenure mix, but with scope to provide a range of Affordable Home Ownership products.
35. There is clear acute need for the provision of some larger family sized Social/Affordable Rented homes because of the limited number of larger homes that become available for re-let within the existing stock. Many households in acute housing need (homeless and in temporary accommodation) on RBWM's waiting list are waiting years to be housed in larger properties.⁴

Housing Mix and Demographics

36. The largest group in Maidenhead's population in 2021 is the younger working age group (25-44 year olds), followed by the older working age group (45-64). The latter group has also grown at the greatest rate over the decade (an increase of 17.8%).
37. The population aged 65 and over (traditionally associated with retirement) accounts for just over 26% of the population. The older age groups have grown at the fastest rate over the last 10 years. However, the proportion of younger children (aged 0-14) accounts for a substantial share of the population (18.9%) and this has remained relatively stable over the decade.
38. Maidenhead has a substantial proportion of family households with dependent children (29.4% of households). This is higher than in RBWM (28.1%) and England (25.8%). Family households with children have also grown at the greatest rate over the last 10 years. In contrast, the growth in dwellings over the same period has been focused on smaller dwellings.
39. Flats now make up the largest share of dwellings in Maidenhead at 29.5% of homes. A new Build to Rent scheme of 430 units has begun construction since the Census 2021 and so the number and share of flats is likely to increase further in the short term.
40. Detached dwellings make up the second largest category at 28% of homes, but the number and share in the stock has declined gradually over 10 years. The net loss has

² Table TA4 in Statutory homelessness temporary accommodation statistics (DLUHC) March 2022

³ Table 784 CLG discontinued homelessness statistics (available up to 2018)

⁴ See March 2023 FOI request which provides data on number of households in Band A needing 4 bed properties (16 households) with 0 (zero) properties being available for letting in the same period.

been relatively small (fewer than 100 homes) as new detached dwellings have been completed over the same period.

41. Maidenhead's housing stock has a larger share of flats than the borough and England as a whole. Consequently, its share of other dwelling types is lower than RBWM but they are not substantially different.
42. The largest share of dwellings in Maidenhead have 3 bedrooms. 3-bed homes have remained the largest share over the last 10 years at around one third of the stock but the number of additional 3-beds has only increased slightly which means that their share of the stock has fallen slightly since 2011 (from 35.5% to 32.9%).
43. Maidenhead has a larger proportion of 1 bedroom properties than both RBWM and England at 12.1% of the stock in 2021. The proportion of 2-bed properties is similar to RBWM but the share of 3-bed and 4-bed properties is smaller than the borough as a whole.
44. Whilst the majority of households in Maidenhead overall have as many or more bedrooms than they need, there is a substantial proportion of households who are overcrowded (989 households, equating to 4.8% of all households). These overcrowded households contain 5,028 people, equating to 9.6% of the population.
45. Overcrowding is more acute amongst family households with dependent children (7.6%) and family households with grown up children (4.7%). This is a further indication of the poor affordability of housing to local households and the need for Affordable Housing to meet needs. The number of overcrowded households has increased since 2011 (+102 households) but the overall rate has remained broadly similar. There are specific issues revealed in the data:
 - 151 children in Maidenhead are living in 1 bedroom flats. This is an indicator of the acute overcrowding some households face.
 - Almost half of the population who live in overcrowded homes are from the Asian, Asian British, Asian Welsh ethnic group. 24% of this ethnic group live in overcrowded homes. Overcrowding disproportionately affects ethnic minority groups in Maidenhead.
46. AECOM's analysis suggests all dwelling sizes are needed through new development over the plan period but that the largest share to meet demographic needs would need to be 3 and 4+ bedroom properties.
47. Census data suggests substantial increases in 1, 2 and 4+ bedroom homes in the last 10 years but very little change in the number of 3-bed dwellings. This suggests that delivery of 3-bed dwellings could be a priority for future development. Whilst this modelling relates to dwellings as a whole (market and affordable), additional analysis on the demand and supply of Social/Affordable Rented homes in Maidenhead suggests that the pressures on 3 bed plus properties are greatest, reinforcing the need to deliver more of these homes in the affordable sector.
48. It is important to remember that factors other than demand or need may be considered in determining the dwelling mix that is desirable in Maidenhead or on any particular site.

These factors could include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (eg if the Local Authority has strategies or plans aimed at achieving certain objectives at the borough level) and site-specific factors (eg viability).

Specialist Housing for Older People

49. There are 4,289 individuals aged 75 or over in Maidenhead (Census 2021) and a total of 519 units of specialist housing (excluding care homes) in the NA at present. This suggests that current provision is in the region of 121 units per 1,000 of the 75+ population (a common measure of specialist housing supply). The national average for England is 136 units per 1,000 of the 75+ population⁵, so provision in the NA is just below the level in England as a whole.
50. Of the current stock of specialist housing, the majority are described as retirement or age exclusive housing (388 units). There are 89 extra care units with a further scheme of 42 flats which provides both retirement and extra care accommodation.
51. Just over half of the specialist accommodation is available for social rent with the remainder leasehold (sale) and a small proportion of market rent and shared ownership. There are 34 alms houses within the total, which generally provide 1 bed properties for low income older people. There are additional eligibility criteria in some cases.
52. By 2039, ONS population projections expect substantial growth of the 75+ age group in Maidenhead of around 2,300 people with the group expected to make up 12.3% of the population by the end of the Plan period.
53. As with other population and household projections, the data for Maidenhead is based on RBWM's trends. As such, the dynamics within Maidenhead may result in more moderate growth of the older population than that projected. Nevertheless, the ageing of the population will be a key driver of population and household growth in Maidenhead, RBWM and the wider market area.
54. Estimates in this HNA suggest that potential need for specialist accommodation could be in the range of 559-668 additional units over the Neighbourhood Plan period.
55. The largest proportion of households who need specialist accommodation are likely to need or want sheltered/ age restricted housing, or even adaptations to mainstream housing to meet their limited needs for support or care. However, almost 300 households may need housing with care eg extra care or assisted living type schemes where care and support is provided on site.
56. The majority of specialist accommodation needs will arise from households who own their own homes although there remains relatively substantial need from those who need rented accommodation.
57. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing

⁵ Table 22, 'More Choice Greater Voice' (2008), published by Housing LIN for CLG (now DLUHC) and the Care Services Improvement Partnership

stock of both specialist housing and care home accommodation, around 81% of the Maidenhead population aged 75 and lives in the mainstream housing stock.

58. Given the importance of mainstream housing in accommodating older people a key avenue to addressing those with relevant needs is to improve the standards of accessibility and adaptability in new development.
59. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings, although changes to Building Regulations have not yet been made.
60. The current adopted Local Plan policy HO2 requires certain developments to accommodate specific groups such as older people. For development proposals of 20 or more dwellings, the Local Plan policy HO3 states that 30% of the dwellings should be delivered as accessible and adaptable dwellings in accordance with Building Regulations M4(2), and 5% of the dwellings should meet the wheelchair accessible standard in Building Regulations M4(3).
61. National policy is unclear on whether Neighbourhood Plans can adopt their own standards. However, MNF may wish to discuss increasing these standards with RBWM, reflecting the direction of emerging Government policy.

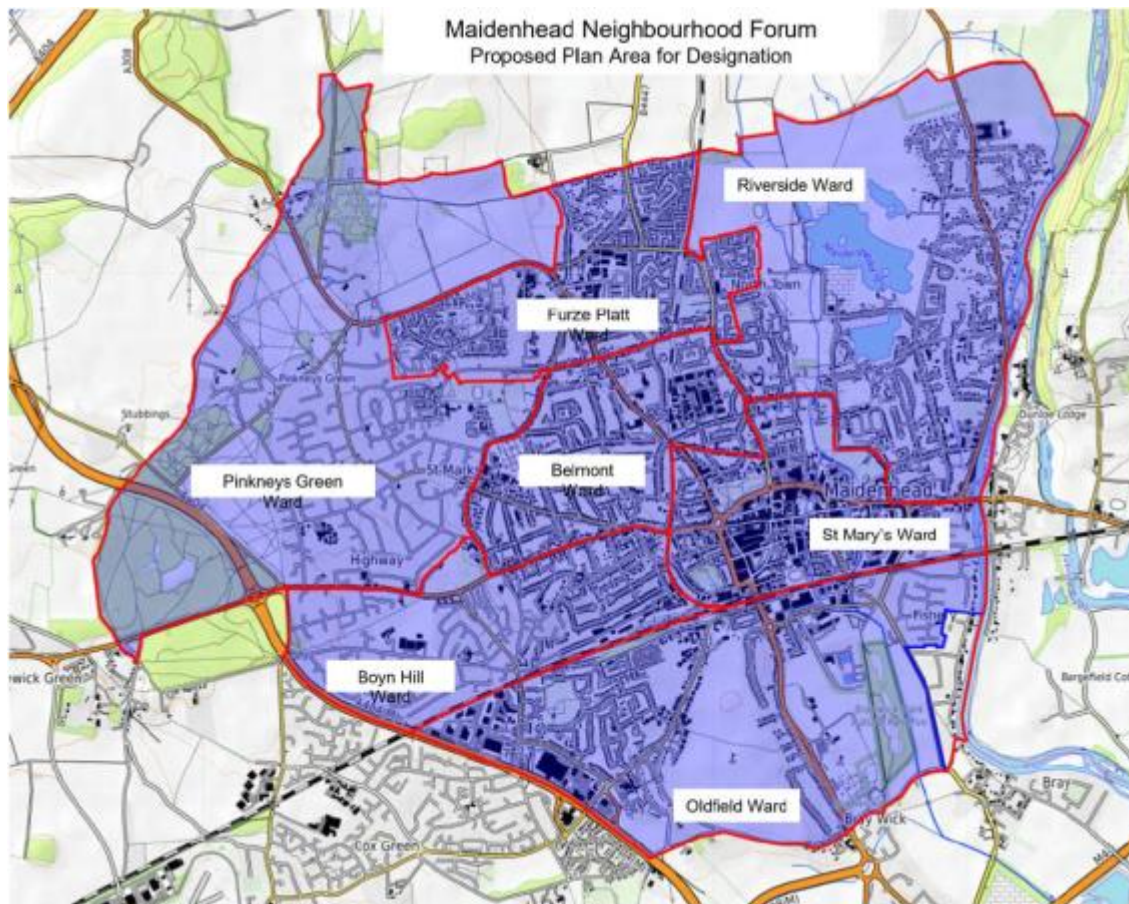
2. Context

Local context

- 2.1 Maidenhead is a Neighbourhood Area (NA) located in the Royal Borough of Windsor & Maidenhead (RBWM) in Berkshire in the South East of England. The NA boundary corresponds to the seven wards that make up Maidenhead town and was designated in December 2022.
- 2.2 The Neighbourhood Plan is envisaged to start in 2024/25 and extend to 2039/40, therefore covering a period of 15 years. The evidence supplied in this report will look forward to the Plan end date of 2039/40, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes.
- 2.3 Maidenhead sits between Slough, Windsor and the edge of London to the east with Reading to the south west. The smaller settlements of Marlow (north) and Henley on Thames (west) are also relatively close. Whilst Maidenhead is a self contained town, it lies in close proximity to other major and significant settlements with relatively fluid transport connections between.
- 2.4 Maidenhead is on the Great Western Railway line with fast rail connections to London (including on the new Elizabeth line) and the west. The M4 runs close to the south of the town, again linking Maidenhead to Reading and the west and to London and the M25 to the east. The A404 connects Maidenhead to the M40 (north).
- 2.5 The A404 provides the boundary of the neighbourhood area to the south east. The Cox Green area to the south east of Maidenhead and forming a continuous urban area is not included in the NA.

The NA boundary and key statistics

- 2.6 A map of the Plan area appears below in Figure 2-1. The map shows the boundaries of the seven wards that make up the Maidenhead NA. For Census purposes, the NA is made up, like the rest of England, of statistical units called Output Areas (OAs). For some datasets, data is collated for OAs, LSOAs or MSOAs consistent with the NA boundary.

Figure 2-1: Map of the Maidenhead Neighbourhood Area

Source: RBWM⁶

- 2.7 At the time of the 2011 Census the NA was home to 47,752 residents, formed into 19,125 households and occupying 19,768 dwellings. The 2021 Census indicates population growth of around 4,868 individuals (or 10%) since 2011, recording a total of 52,620 residents and 20,863 households. The number of households has grown by 1,728 over the 10 year period, equating to 174 new households each year. The average household size in 2021 was 2.5 people and has remained consistent over the 10 year period.
- 2.8 Census 2021 recorded 22,121 dwellings in Maidenhead, growth of 2,353 dwellings since 2011, equating to 235 dwellings per annum. The growth of new dwellings appears to have been greater than the growth in the number of households. Completions data provided by RBWM for market and affordable homes delivered in the last 4 years is consistent with this level of dwelling growth. The breakdown of recent completions in terms of tenure and size is considered in Section 5.
- 2.9 The number of dwellings within Maidenhead is higher than the number of households. A substantial number of dwellings have no usual residents (5.7% of dwellings). This is consistent with England as a whole (6.0%) but the proportion of dwellings with no usual resident has increased over the decade. In Maidenhead in 2011, 3% of dwellings were unoccupied (had no usual residents), compared to 4% in England.

⁶ Available at [Progress of neighbourhood plans | Royal Borough of Windsor and Maidenhead \(rbwm.gov.uk\)](https://www.rbwm.gov.uk/progress-of-neighbourhood-plans)

- 2.10 A small proportion of dwellings are unoccupied at any point in time eg before new tenants or owners move in, to allow a chain of sales to complete or whilst being renovated. Others are unoccupied because they are second homes and are not occupied on a permanent basis. It is not possible to establish why the number of unoccupied dwellings has increased in Maidenhead but it is likely that an increase in second home ownership has played a role, consistent with England as a whole. At the time the Census 2021 was undertaken, there was a national level 'lockdown' during the Covid 19 pandemic. Some single households joined together during these periods to avoid isolation. It is not known how much this factor has affected the data.
- 2.11 It is also possible that a proportion of the new apartments/flats developed in recent years have not yet been sold or occupied. The take up of apartments/flats can be slower than individual houses on a housing development since the latter can be built in response to take up and build out can be adjusted according to their absorption in the market.

The housing market area context

- 2.12 Whilst this HNA focuses on Maidenhead NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.
- 2.13 In the case of Maidenhead, the NA sits within a housing market area which covers East Berkshire and South Bucks, comprising Slough borough and the Royal Borough of Windsor and Maidenhead together with South Bucks.^[1] This means that when households who live in these authorities move home, the vast majority move within this geography. The housing market area also has links to other neighbouring areas however, including the West Berkshire housing market area, including Reading, Wokingham and Bracknell Forest. Importantly, the SHMA 2016 noted the lower level of self containment in the East Berkshire HMA because of its proximity to London and the volume of people moving to and from the capital to live and work.
- 2.14 At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Maidenhead, are closely linked to other areas. In the case of Maidenhead, changes in need or demand in settlements nearby, including Reading, Slough, Bracknell and London itself is likely to impact on the neighbourhood.
- 2.15 In summary, Maidenhead functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (RBWM), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the

^[1] Berkshire Strategic Housing Market Assessment (including South Bucks), 2016

wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

Planning policy context

2.16 Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.⁷ In the case of RBWM, the relevant adopted Local Plan consists of the Royal Borough of Windsor & Maidenhead Local Plan 2013-2033 (Adopted 8th February 2022).

2.17 A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the adopted Local Plan:

- Local Plan Policy SP1 Spatial Strategy for the Royal Borough of Windsor and Maidenhead identified Maidenhead as one of the three strategic growth areas for the borough. New development in Maidenhead will largely be focused on the strategic growth location which is comprised of Maidenhead Town Centre and South West Maidenhead. Higher intensity development will also be encouraged in the strategic growth location, particularly within the town centre and near to the Maidenhead railway station. The policy also states that Maidenhead Town Centre will be a major focus of sustainable growth ‘to support its important role within the wider Thames Valley.’ The policy states that South West Maidenhead will provide a sustainable extension to Maidenhead. Development in Maidenhead outside of the strategic growth location will be focused on existing urban sites, with some limited release of Green Belt.
- Local Plan Policy HO1 identifies an overall housing requirement of 14,240 homes over the plan period (712 per year for the borough). Table 11 in the Local Plan identifies around 5,378 dwellings on sites within Maidenhead (including South West Maidenhead extension of 2,500 homes);
- Policy HO3 states that 30% of all new dwellings are expected to be delivered as Affordable Housing on sites larger than 10 homes. On greenfield sites providing up to 500 dwellings gross - 40% of the total number of units proposed on the site should be Affordable Housing. The required affordable housing size and tenure mix shall be provided in accordance with the Berkshire Strategic Housing Market Assessment 2016, or subsequent affordable housing needs evidence.
- Policy HO2 requires developments to provide an appropriate mix of dwelling types and sizes, reflecting the most up to date evidence as set out in the Berkshire SHMA 2016, or successor documents. Where evidence of local circumstances/market conditions demonstrates an alternative housing mix would be more appropriate, this will be taken into account. The policy also requires new dwellings to be adaptable to changing life circumstances and for proposals of 20 or more dwellings, 30% of the

⁷ A description of the Basic Conditions of Neighbourhood Planning is available at <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum>

dwelling should be delivered as accessible and adaptable dwellings in accordance with Building Regulations M4(2), and 5% of the dwellings should meet the wheelchair accessible standard in Building Regulations M4(3), unless evidence can be provided to demonstrate that such provision would be impracticable or render the scheme unviable.

- Policy HO2 also states that provision of purpose built and/or specialist accommodation with care for older people will be supported in settlement locations, subject to compliance with other policy requirements. Proposals for 100 or more net new dwellings (on greenfield sites) are also required to provide 5% of the market housing as fully serviced plots for custom and self-build housing.

2.18 It is useful to consider some of the supporting text in the adopted Local Plan in relation to development in Maidenhead particularly because the nature of sites proposed has implications for the characteristics of new homes in terms of type and size and overall density. The Local Plan explains that a key element of the spatial strategy is the identification of three sustainable growth areas. These are focused on the existing urban areas of Maidenhead, Windsor and Ascot. Paragraph 5.1.7 states that Maidenhead is the main centre in the Borough and has excellent rail links to London and the west of England. The Local Plan describes its role as an employment, service and commuter location in the wider Thames Valley is anticipated to increase in response to the delivery of the Elizabeth Line. Specifically, the economic boost anticipated by the introduction of the Elizabeth Line is expected to support intensified development in the form of new jobs and homes in the vicinity of the Elizabeth Line stations. This is one of the key reasons that Maidenhead has been identified as the key location in the Borough to accommodate future growth according to the Plan.

2.19 Paragraph 5.1.8 states that a strategic growth location has been identified in Maidenhead 'encompassing both Maidenhead Town Centre and South West Maidenhead, an extensive area south of Maidenhead Railway Station'. Over the plan period it is expected these places will accommodate a large proportion of the Borough's future housing, employment and mixed use growth. As part of this, higher intensities of development will be considered within, and near to Maidenhead Town Centre, to take advantage of sustainable transport links.

2.20 Paragraph 7.2.7 goes on to explain that development in and adjacent to Maidenhead town centre will provide a large number of new dwellings, including the redevelopment of existing sites for higher intensity development. As well as the South West Maidenhead proposal for an extension, the Plan propose to allocate a limited number of sites in the Green Belt to help meet the identified housing need, and to provide a greater mix of housing types in addition to the higher density development proposed in Maidenhead.

Quantity of housing to provide

2.21 The NPPF 2021 (paragraphs 66 and 67) requires LPAs to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.

2.22 RBWM has fulfilled that requirement by providing Maidenhead with a figure of 5,378 dwellings to be delivered within the NA by the end of the Local Plan period (2033). This equates to 269 dwellings per annum over the period 2013-2033. This figure is derived from the sum of the proposed allocations in Table 11 of the Local Plan.

3. Objectives and approach

Objectives

- 3.1 This Housing Needs Assessment (HNA) is structured according to a number of themes or topics that were agreed at the outset of the research with the Maidenhead Neighbourhood Forum. These themes are broadly aligned with the kinds of housing policy areas available to neighbourhood plans, and each will form a distinct chapter of this report. The sub-sections below give a brief overview of the objectives of each chapter.
- 3.2 Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.
- 3.3 This chapter has three aims, each given its own sub-section:
- To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
 - To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and
 - To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.
- 3.4 The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must be in general conformity with these strategic policies, there is scope for Neighbourhood Plan policies to adopt some local variety where this is supported by the evidence.

Type and Size

- 3.5 It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local people need as well as the role of the neighbourhood within its wider housing market area.
- 3.6 The focus of this chapter is to identify relevant trends and potential gaps in the market that can be used to justify planning policies. It has three aims, each given its own sub-section:
- To establish what **mix** of housing exists in the NA at present;
 - To describe relevant characteristics of the local **population**; and
 - To look to the **future**, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.

3.7 In addition to the direction of travel revealed by statistics, a variety of reasons sit behind households' housing choices that are less easy to predict, including wealth, accessibility requirements and personal preference. The conclusions and recommendations given here are sufficient for justifying planning policies but are not definitive. It is also appropriate to take into account other factors and evidence where relevant.

Specialist Housing for Older People

3.8 It may be appropriate for neighbourhood plans in areas with aging populations to include policies relating to specialist housing for older persons.

3.9 This chapter supplements the demographic evidence relating to Type and Size, including the potential demand for downsizing, to consider the quantity and characteristics of need for housing for older people with some form of additional care. Its approach is as follows:

- To review the **current provision** of specialist housing in the NA;
- To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
- To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.

3.10 This element of the HNA recognises that the majority of older people will live in the mainstream housing stock and that there is no single way to meet their needs. It may also be inappropriate to focus excessively on the needs of one group or to promote a specialist scheme in a location that lacks adequate services. These issues will be drawn out.

Approach

3.11 This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the neighbourhood plan level. This includes data from the 2021 and 2011 Censuses and a range of other data sources, including:

- ONS population and household projections for future years;
- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from Rightmove and VOA;
- Local Authority housing waiting list data; and
- The Berkshire Strategic Housing Market Assessment (including South Bucks) 2016.

3.12 Data from the 2021 Census continues to be released throughout 2023. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level is not yet available, as well as data comparing numerous

variables. As such, neighbourhood level HNAs draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections to build up evidence at the neighbourhood level.

4. Affordability and Affordable Housing

Introduction

- 4.1 Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.
- 4.2 This chapter has three aims, each given its own sub-section:
- To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
 - To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and
 - To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.
- 4.3 The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must conform with these policies, there is scope for Neighbourhood Plan policies to adopt some local variety where this is supported by the evidence.

Definitions

- 4.4 This section uses a range of technical terms which are useful to define at the outset:
- **Tenure** refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership).
 - **Affordability** refers to the relationship between the cost of housing to buy or rent and the incomes and earnings of households.
 - The definition of **Affordable Housing** is set out in the NPPF 2021 (Annex 2) as 'Housing for sale or rent, for those whose needs are not met by the market...' We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the current NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
 - A range of affordable home ownership opportunities are included in the Government's definition of Affordable Housing, to meet the needs of those aspiring

to own a home. As part of this, the Government has introduced a new product called First Homes, although this is not yet reflected in Annex 2 of the NPPF.⁸

- **First Homes** is a new product and expected to be an important part of the strategy for improving access to home ownership. Its key features are explained in greater detail in Appendix C.

Current tenure profile

4.5 The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.

4.6 Table 4-1 presents data on tenure in Maidenhead compared with RBWM and England from the 2021 Census. The majority of households are home owners (63.2%) in Maidenhead but this is slightly lower than in RBWM as a whole. The social rented sector account for a similar share of households as RBWM at 12.9%. The social rented sector is notably smaller than the share of households in England as a whole. The private rented sector houses a larger share of households in Maidenhead than in both RBWM and England as a whole at 22.8%, compared to 20.6% in both benchmark areas. There is a smaller shared ownership sector at 1.1% of households, higher than RBWM.

Table 4-1: Tenure (households) in Maidenhead, 2021

Tenure	Maidenhead	RBWM	England
Owned	63.2%	66.2%	61.3%
Shared ownership	1.1%	0.6%	1.0%
Social rented	12.9%	12.6%	17.1%
Private rented	22.8%	20.6%	20.6%

Sources: Census 2021, AECOM Calculations

4.7 It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). The number of homeowners and social renters has remained broadly static over the last 10 years, with small increases in the number of households living in these sectors. The number of shared owners increased in absolute terms (by 50 households) which represented growth of 29.4%. The private rented sector experienced the greatest growth over the period, growing by 53.2% over the last 10 years. An additional 1,653 households live in the PRS in Maidenhead in 2021.

4.8 The growth of the private rented sector is a national trend and reflects a number of factors:

- declining affordability of home ownership meaning that households have to rent for longer and the age at which households buy their first home has increased;

⁸ The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

- increasing number of households in need being supported on housing benefit in the PRS rather than securing a social/affordable rented home;
- symbiotic relationship between the development of flats and the emergence of the buy to let in recent decades;
- the emergence of a Built to Rent sector. It is relevant to note that the PRS is likely to have grown further in Maidenhead since the Census 2021, in part due to the completion of a large Built to Rent scheme providing 430 new apartments.

Table 4-2: Tenure change (households) in Maidenhead, 2011-2021

Tenure	2011	2021	% change
Owned	12,942	13,188	1.9%
Shared ownership	170	220	29.4%
Social rented	2,676	2,697	0.8%
Private rented	3,105	4,758	53.2%

Sources: Census 2021 and 2011, AECOM Calculations

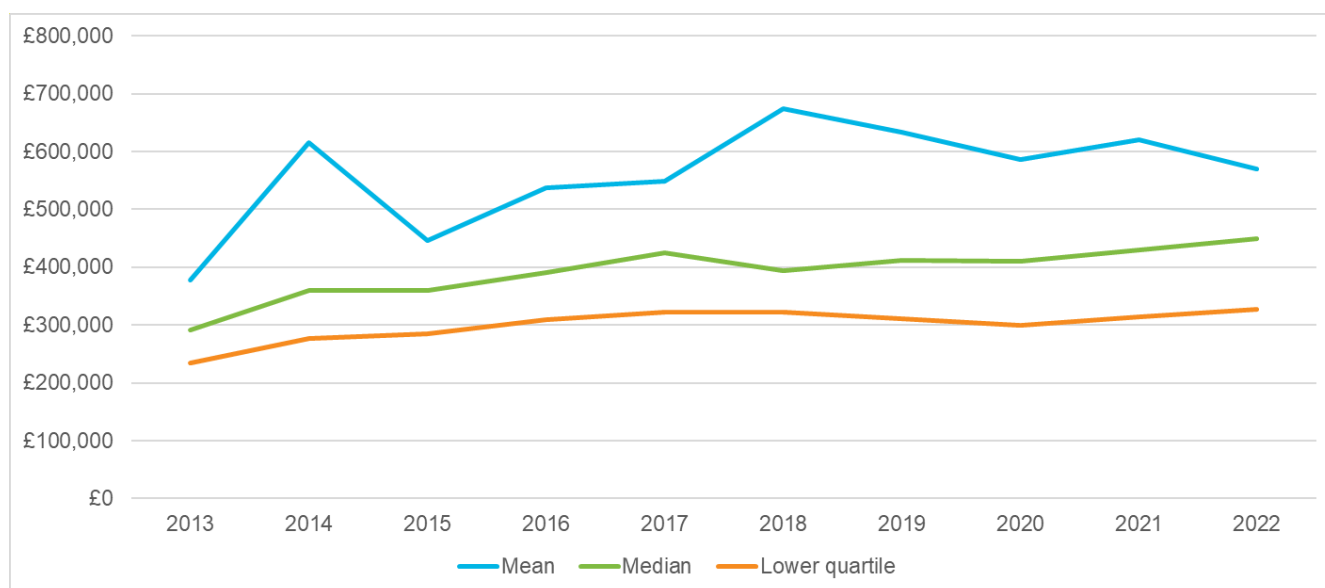
Affordability

House prices

4.9 House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.

4.10 Figure 4-3 looks at the average and lower quartile house prices in Maidenhead based on sales price data published by the Land Registry. It shows that prices have increased substantially over the last 10 years. Average (mean) house prices increased by 50.7% 2013-2022. Median average prices also grew by 54.1%. Lower quartile, entry level, prices experienced more modest growth of 39.4%.

4.11 Current average (mean) prices in Maidenhead are £569,966 (end 2022). However, this average measure can be skewed by the sale of very high or very low priced properties. The media average, which is the middle number when you sort the data from smallest to largest, is £450,000. The lower quartile price (25th percentile price) is £327,500. Prices in Maidenhead are lower than in RBWM as a whole. Median average prices in RBWM are £525,000 and lower quartile prices are £385,000 – these prices are 17% and 18% higher than in Maidenhead.

Figure 4-3: House prices by quartile in Maidenhead, 2013-2022

Source: Land Registry PPD

4.12 Table 4-4 breaks down house prices by type, presenting the median within each type. It shows that detached properties have the highest average prices at £855,000 in 2022 and they have also grown at the greatest rate over the last 10 years at 56.9%. Flats have the lowest average prices at £295,000 and have increased in price at the lowest rate since 2013 at 40.5%.

Table 4-4: Median house prices by type in Maidenhead, 2013-2022

Type	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Growth
Detached	£545,000	£595,000	£651,500	£700,000	£741,500	£728,000	£750,000	£710,000	£777,500	£855,000	56.9%
Semi-detached	£335,000	£385,000	£415,000	£465,000	£445,000	£435,000	£425,000	£450,000	£475,000	£520,000	55.2%
Terraced	£289,950	£380,000	£385,000	£395,000	£398,350	£390,000	£400,000	£390,000	£423,000	£432,500	49.2%
Flats	£210,000	£250,000	£278,000	£305,000	£304,337	£325,000	£273,000	£271,500	£285,000	£295,000	40.5%
All Types	£292,000	£360,000	£360,000	£390,000	£425,000	£394,500	£412,500	£410,000	£430,000	£450,000	54.1%

Source: Land Registry PPD

Income

4.13 Household incomes determine the ability of households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in the NA.

4.14 The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £69,700 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.

4.15 The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However,

it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. RBWM's gross individual lower quartile annual earnings were £20,193 in 2022. To estimate the income of households with two lower quartile earners, this figure is doubled to £40,386.

- 4.16 It is immediately clear from this data that there is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.

Affordability Thresholds

- 4.17 To examine local affordability, it is useful to understand what levels of income are required to afford different tenures. These are known as 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.
- 4.18 AECOM has determined thresholds for the income required in Maidenhead to buy a home in the open market (average and entry-level prices), and the income required to afford private rents and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.
- 4.19 The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.
- 4.20 Table 4-5 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

Table 4-5: Affordability thresholds in Maidenhead (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £69,700	Affordable on LQ earnings (single earner)? £20,193	Affordable on LQ earnings (2 earners)? £40,386
Market Housing						
Median House Price	£405,000	-	£115,714	No	No	No
Estimated NA New Build Entry-Level House Price	£308,250		£88,071	No	No	No
LQ/Entry-level House Price	£294,750	-	£84,214	No	No	No
LA New Build Median House Price	£342,000	-	£97,714	No	No	No
Average Market Rent	-	£31,800	£106,000	No	No	No
Entry-level Market Rent	-	£19,800	£66,000	Yes	No	No
Affordable Home Ownership						
First Homes (-30%)	£215,775	-	£61,650	Yes	No	No
First Homes (-40%)	£184,950	-	£52,843	Yes	No	No
First Homes (-50%)	£154,125	-	£44,036	Yes	No	No
Shared Ownership (50%)	£154,125	£4,281	£58,307	Yes	No	No
Shared Ownership (25%)	£77,063	£6,422	£43,424	Yes	No	No
Shared Ownership (10%)	£30,825	£7,706	£34,495	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£9,012	£30,009	Yes	No	Yes
Social Rent	-	£6,456	£21,500	Yes	No	Yes

Source: AECOM Calculations, explained in Appendix C

4.21 Before considering each tenure category in turn, it is important to stress that these affordability thresholds have been calculated to give an indication of the costs of various tenures to inform Neighbourhood Plan policy choices. These figures rely on existing data and assumptions, and it is not possible to estimate every possible permutation. The income figures also disguise a large degree of variation. For simplicity the analysis below speaks in terms of tenure products being 'affordable' or 'not affordable' for different groups, but individual circumstances and the location, condition and other factors of specific properties in each category have a large impact.

Market housing for purchase and rent

4.22 In general, local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income of £115,700 - 65% higher than the current average of £69,700. Those purchasing homes in Maidenhead are likely to have higher than average incomes therefore.

4.23 Private renting is also generally only affordable to higher income households earners but those on average incomes can afford entry level rents according to this analysis. Households made up of one/two lower quartile earners cannot afford entry level rents

the given rental thresholds. Affordability is improved if households are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.

Affordable home ownership

- 4.24 There is a relatively large group of households in Maidenhead who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £66,000 per year (at which point entry-level rents become affordable) and £84,200 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and shared ownership.
- 4.25 First Homes are to be offered at a discount of at least 30% on equivalent market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies will have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
- 4.26 This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. Discounts of 30% on the average new build house price are sufficient to ensure households on average incomes in Maidenhead can afford a First Home. Extending discounts to 40% and 50% reduces the prices of First Homes but does not extend affordability to households with lower quartile earnings.
- 4.27 It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether demanding higher discount levels on First Homes will create a financial burden on developers that leads them to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be decreased. This could effectively sacrifice the provision of affordable rented housing to provide a more attractive First Homes product. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the Maidenhead intend to set a higher First Homes discount level than that set at the borough level, further discussions with the LPA are advised.
- 4.28 Shared ownership appears to be more affordable than First Homes but is broadly accessible to the same groups. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.⁹ If this is delivered in the NA, it will make shared ownership easier to access for more households, including those with two lower quartile earners. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more

⁹ The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>.

attractive than the alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.

4.29 Rent to Buy is not included separately in Table 4-5 but has the same affordability threshold as average or entry level rents. Rent to Buy provides households with the option to rent at a discount whilst saving for a deposit to buy their property within a set period (usually within 7 years). The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on whether the eligibility criteria for this product is based on the ability to afford average or *entry level* rents. The latter would enable those on average and just below average incomes to access this product. The key value of this product is that households do not need to have deposits with the aim of this product to allow them to build a deposit over the period in which they rent. For some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.

4.30 These three affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:

- First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
- Shared ownership at high equity shares performs a similar function to First Homes, but there are additional costs associated with the rented portion.
- Shared ownership at low equity shares can usually be accessed by lower earning households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.
- Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

Social/ Affordable Rented housing

4.31 Affordable Rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered Providers (housing associations) set them to ensure that they are affordable to those claiming housing benefit, i.e. at or below Local Housing Allowance levels. This means that they are in practice below 80% of market levels. This appears to be the case in Maidenhead. Average affordable rents are around 50% market rents.

- 4.32 Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average income households are unlikely to be eligible). However, households with a single lower earner appear unable to afford any of the tenures considered apart from smaller socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.
- 4.33 The evidence in this chapter suggests that the affordable rented sector performs a vital function in Maidenhead as the only option for a large segment of those in the greatest need. Social Rents are cheaper and would therefore leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. Where households are supported by housing benefit the difference in the cost of affordable and Social Rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that households supported by housing benefit may be no better off in Social Rented accommodation because they receive a lower rate of housing benefit to cover their rent.

Estimates of the need for Affordable Housing

- 4.34 This section quantifies the need for Affordable Housing, distinguishing between Social/Affordable rented housing and affordable home ownership.
- 4.35 Whilst the Berkshire SHMA 2016 is dated, it is useful to consider the affordable housing need estimates it contains since these have informed affordable housing policies in RBWM's Local Plan. The SHMA estimates net need for 434 affordable homes per annum in RBWM as a whole. This figure includes Social/Affordable rent and 'intermediate' affordable housing. 'Intermediate' affordable housing was the terminology used for affordable home ownership (and sometimes intermediate rented housing) at the time. However, the AECOM team consider that a full estimate of the need for affordable home ownership is not included in the Berkshire SHMA because the estimates include only those households unable to afford market rented housing. They do not include those who can afford full market rents but cannot afford to buy. Indeed, this was not required by the Government guidance at the time.
- 4.36 If Maidenhead was to deliver its 'fair share' of the need identified in the SHMA, based on its share of the RBWM population, this would equate to 148 affordable homes in Maidenhead each year. Around 21% of the gross need for Affordable Housing in RBWM is estimated to be from households who can afford more than 80% market rents (the cost of Affordable Rents) and could therefore be considered 'intermediate' households. If it is assumed that 21% of this total could be met through the provision of 'intermediate' affordable housing as estimated by the Berkshire SHMA, this would imply the need for 117 social/affordable rented homes and 31 'intermediate' affordable homes.
- 4.37 Maidenhead's housing requirement, based on the sum of allocations in the RBWM Local Plan, is around 269 homes per annum. Delivery of 148 affordable homes, as implied by the SHMA, would equate to 55% of all housing delivered. It is also substantially higher than the actual delivery of affordable housing in Maidenhead in recent years which has averaged 57 affordable homes per annum over the last 4 years.

AECOM Estimates

- 4.38 Given that the Berkshire SHMA was produced in 2016 and draws on data which is older than 2016 it is useful to examine the current evidence of affordable housing needs within Maidenhead. It is important to note that, whilst dated, the Berkshire SHMA undertook a more comprehensive assessment than it is possible to do for a neighbourhood level HNA. Furthermore, analysing need at the neighbourhood scale, or indeed geographical scales below the housing market area, inevitably distorts the true picture. In the case of neighbourhood areas, some play a disproportionate role in meeting needs of their wider borough or market. In others, by virtue of their settlement's size or lack of amenities, may play a very limited role. This has an impact on the neighbourhood level estimates of Affordable Housing need.

4.39 AECOM estimates the need for 38 Social/Affordable rented homes per annum in Maidenhead. This need is for Social/Affordable rented homes as it relates to households who live in unsuitable housing and who cannot afford to access market rents. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-6 below.

4.40 This estimate appears low when compared to Maidenhead's share of the Berkshire SHMA estimate – around 117 social/affordable rented homes per annum. There are a number of reasons for this:

- The 'current need' input identified in the Berkshire SHMA for RBWM (and pro rated to Maidenhead) is higher than in AECOM's estimate of current need for Maidenhead. The Berkshire SHMA draws on a number of sources (eg past survey data) which it is not possible to check or update. Whereas AECOM's estimate of current need relies on the RBWM waiting list and additional over crowded households identified in the Census 2021. Our approach may underestimate current need but it is also less likely to involve double counting of households who may be included in more than one data set.
- The number of households on RBWM's waiting list, including in Maidenhead is relatively small compared to other local authority areas. Only those living in RBWM (with few exceptions) are eligible to join the waiting list for social/affordable rented housing. Eligible households will therefore already need to be living in social housing, or are likely to be living in the PRS supported by housing benefit.
- However, the cost of the PRS acts as a barrier to lower income households from living in Maidenhead. It is likely that lower income households move out of the area (or are unable to move in) and access more affordable housing in neighbouring areas with relatively cheaper rented sectors.
- Newly arising need from new household formation is the key input which drives the higher estimates in the Berkshire SHMA. The SHMA estimates that 548 new households will form each year who are unable to afford market housing. It is important to note that this estimate is higher than all household formation now projected for RBWM in the 2018 based household projections (241 per annum for the period 2024-2039). The Berkshire SHMA drew on official projections which were 2012 based and significantly higher than current estimates.
- A further input of 'existing households' falling into need was included in the Berkshire SHMA estimates. This is consistent with guidance at the time. However, AECOM consider it very difficult to identify these households, particularly at the neighbourhood level given data available, without double counting with newly forming households. As such, we do not include this input unless it is possible to identify additional households over and above the level of newly forming households who are falling into need each year. Consequently, we may underestimate this form of need.
- The Maidenhead level estimate produced by AECOM isolates the NA from the wider borough and market area. In practice, the data examined shows

that Maidenhead is likely to function as a centre which provides affordable housing for households in the rest of the borough. Its stock of social rented housing is larger (by share of dwellings) than in the borough as a whole. As a result, the town appears to have a large supply of Social/Affordable rented homes through lettings which can be used to address identified needs. When only Maidenhead's local needs are considered against this supply, the data suggests a large proportion of need can be addressed through turnover within the existing stock. This is a common issue when undertaking HNAs at the NA level.

Table 4-6: Estimate of need for Social/Affordable Rented Housing in Maidenhead

Component of need or supply in the AECOM estimate	Households per annum
A: Current need (total of 994 on waiting list or overcrowded, addressed over 9 years)	110.4
B: Newly arising need (new households unable to afford rent)	35.0
C: Supply (lettings within existing stock)	107.5
D: Net shortfall (or surplus) (A+B-C)	37.9

Source: AECOM model summary of estimates. Full estimate included in Appendix D

4.41 There are in the region of 515 households on the waiting list for housing in Maidenhead – a substantial number. Not all households in need are on the waiting list as the Census 2021 shows that 989 households in Maidenhead are overcrowded. These additional overcrowded households (989 minus 515 households who we assume may be on the list) have been added to the estimate of current need. Table 4-6 assumes that current need (the backlog) can be addressed over the plan period. This is a standard approach that most estimates take and does not mean households will have to wait for the whole period to be housed, rather it means that by the end of the period there will be no backlog and needs can be addressed as they arise. In Table 4-6 AECOM assumes the backlog is addressed over 9 years as this is the remaining term of the Local Plan.

4.42 Whilst considering the waiting list, it is important to note that many households are in acute housing need. The number of households living in temporary accommodation has increased markedly over 10 years in RBWM as a whole. In 2012/13, 43 households were living in temporary accommodation.¹⁰ By March 2022 the number was 191 households – 4 times higher than a decade ago. This is an unequivocal indicator of the acute pressure for affordable housing in the borough.

4.43 Newly arising need assumes continued growth of the household population in Maidenhead at the same rate as the last 10 years. It then estimates the

¹⁰ Table 784 CLG discontinued homelessness statistics (available up to 2018)

proportion of new households who are unable to afford to rent (based on existing rates in Maidenhead).

- 4.44 The rate of turnover in the existing stock of the affordable rented accommodation is able to satisfy a large proportion of need when the backlog of current need is dealt with over the remaining Local Plan period. However, Table 4-6 estimates an annual shortfall of 38 Social/Affordable Rented homes each year. The MNF have expressed concern that, under these assumptions, acute needs would not be addressed for some time for some households on the waiting list. If it was possible to address the backlog of current need in the first half of the NP period (ie by 2031) this would imply the need to deliver 60 Social/Affordable Rented homes per annum up to 2031. This would require Affordable Housing delivery to be frontloaded, with higher delivery in the early years and lower in later years.
- 4.45 It is important to stress that this estimated shortfall of 38 Social/Affordable Rented homes each year in Maidenhead would address the needs of households living in the NA. It does not seek to address wider needs within the Borough, for example from neighbouring parishes or elsewhere. In practice, delivery of such Affordable Housing may need to be higher to meet wider needs.
- 4.46 It is also important to highlight that these estimates provide overall estimates but do not take into account whether the turnover in the stock (lettings) is suitable to the households who are in need. AECOM has analysed data provided by RBWM on the size of households on the waiting list and size of properties let within Maidenhead. Whilst this is a snap shot at the end of 2023, our experience in working in neighbourhoods across the South East and on SHMA/ LHNA studies suggests this is likely to be representative of the pressures on different sized affordable rented homes.
- 4.47 In summary, the largest proportion of households on RBWM's waiting list with a preference to live in Maidenhead are entitled to a 2 bedroom property (40% of households). The numbers entitled to 1 and 3 beds is similar at 27% and 26% respectively. A smaller but relatively substantial proportion of households need a 4 bedroom home. It is important to keep in mind that the size of home that these households need would only meet their basic requirements. For example, couples with two young children are only likely to be eligible for a 2 bedroom property with young children (under the age of 10) expected to share a bedroom.
- 4.48 In contrast, the majority of lettings are of 1 bedroom properties (56% of all lettings). There are very few lettings of larger properties with 3 bedrooms or larger. Overall, there are 4 households on the waiting list for every property which is available through lettings each year. However, the pressure on larger properties is much higher. For every 3 bedroom property that becomes available through re-lettings, there are 10 households who are waiting to be housed. For 4 bedroom properties there are 33 households waiting for each letting.

Table 4-7: Pressure on different sized affordable rented homes

	<i>Households in need</i>		<i>Supply through lettings</i>		<i>Households waiting for each property</i>
1 bed	137	27%	73	56%	2
2 bed	204	40%	42	33%	5
3 bed	131	26%	14	11%	10
4+ bed	33	7%	1	1%	33
Overall	505	100%	130	100%	4

Source: RBWM waiting list and lettings data, analysis by AECOM

- 4.49 MNF obtained additional data from RBWM which specifically focuses on the acute need for larger (4 bed) properties. This data relates to the borough as a whole rather than Maidenhead but confirms the pattern of pressure on the larger stock as shown in Table 4-7. There were 16 households in the highest priority band on the waiting list (Band A) needing a 4 bed property in RBWM at the start of 2023. These households are homeless and likely to be living in temporary accommodation with children. Over the same period no 4 bed properties were available for these households within the Social/Affordable Rented sector. RBWM were also unable to assist these families into suitable accommodation in the private rented sector.
- 4.50 The latest data on homelessness and temporary accommodation for the borough as a whole reveals that in March 2022, 191 households were living in temporary accommodation of which 119 were households with children. Of these families with children, 77 were accommodated in 'nightly paid, privately managed' accommodation. This is self contained but insecure. Around half of these families have been living in this temporary accommodation for more than one year. This is an unequivocal indicator of the acute pressure for affordable housing for families in the borough.
- 4.51 It is relevant to note that the Berkshire SHMA 2016 identified the need for a range of Social/Affordable Rented dwellings in terms of size but concluded that the largest share of need was for smaller dwellings which contrasts with our analysis for Maidenhead.
- 4.52 AECOM estimate potential demand for 138 affordable home ownership dwellings per annum in Maidenhead, equating to a total of 2,070 over the Neighbourhood Plan period. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-8 below. This estimate is substantially higher than the Berkshire SHMA estimate of intermediate households. However, the SHMA did not undertake a full estimate of the potential need for affordable home ownership and was not required to by guidance at the time.

Table 4-8: Estimate of need for Affordable Housing for sale in Maidenhead

Component of need or supply in the AECOM estimate	Per annum
A: Current need (met over the plan period)	136.7
B: Newly arising need (new households able to rent but not buy)	21.6
C: Supply (sales of shared ownership properties)	8.5
D: Net shortfall (or surplus) (A+B-C)	149.8

Source: AECOM model summary of estimates. Full estimate included in Appendix D

4.53 It is important to keep in mind that the households identified in AECOM's estimate are, by and large, housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

Affordable Housing policies in Neighbourhood Plans

4.54 This section outlines a common Neighbourhood Plan policy level around the tenure mix of affordable housing, provides a recommendation and summarises relevant considerations.

Application of Local Plan policies

4.55 RBWM's adopted policy on this subject Policy H03 requires 30% of all new housing to be affordable, with a higher requirement of 40% on large greenfield sites. Data provided by RBWM for the last 4 years (since 2018/19) shows that Affordable Housing made up 36% of new housing in Maidenhead – there were on average 57 Affordable Homes completed each year with overall average completions at 161 dwellings. This suggests that, in recent years at least, the Local Plan policy in relation to Affordable Housing has been met on sites in the NA.

4.56 The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.

4.57 The balance between affordable rented tenures and affordable routes to home ownership is not specified in the adopted Local Plan but Policy H03 states that it should be provided in accordance with the evidence in the Berkshire SHMA or

latest affordable housing evidence. The Berkshire SHMA indicated support for a mix which prioritised social/affordable rented homes (at around 75-80% of Affordable Housing) with the remainder provided as 'intermediate' (at 20-25% of Affordable Housing). It is important to note that the full scale of potential demand for affordable home ownership was not identified by the Berkshire SHMA because the assessment did not estimate the number of households who could afford full market rents but could not afford to buy.

Affordable Housing at Neighbourhood level

- 4.58 The HNA can provide more localised evidence and this may be used to support Neighbourhood Plan policies. This section suggests an Affordable Housing tenure mix that might be suitable for Maidenhead on the basis of identified housing need and a range of other considerations detailed in Appendix D.
- 4.59 AECOM would suggest, as a starting point that the majority of new Affordable Housing should be provided as social/affordable rent. 65% may be an appropriate starting point as this prioritises the provision of social/affordable housing to meet acute needs and to increase the proportion of these homes in the stock of Maidenhead. The remainder, 35%, could be provided as affordable home ownership. This would allow the Plan to meet the requirements of NPPF, including 25% Affordable Housing provided as First Homes, whilst having scope to provide a range of affordable home ownership products. This should not be seen as a definitive recommendation or target which is translated directly into NP policy since the group will need to consider other factors and, given Maidenhead's role in delivering the majority of RBWM's growth, consult with RBWM. The key factors in this indicative mix are as follows:
- 4.60 There is substantial need for Social/Affordable Rented accommodation as evidence in the Berkshire SHMA 2016 and with over 500 households currently on the waiting list for social/affordable rented housing in Maidenhead. Whilst AECOM's estimate suggests the need is more modest than the SHMA, this is likely to underestimate need to some extent and is constrained by the ability of low income households to live within RBWM and register on the Council's waiting list.
- 4.61 AECOM's analysis shows significant pressure on larger Affordable Rented properties that become available for re-let. Whilst the stock of Social/Affordable Rented housing in Maidenhead appears to meet a large share of current needs, the availability of supply is skewed towards smaller dwellings which are not suitable for all family households.
- 4.62 There is significant scale of potential demand for affordable home ownership properties. The Berkshire SHMA identified some need for these homes but did not assess the full scale. However, these households do have choices within the market and are not in acute housing need so it is likely that the provision social/affordable rented homes will take priority over these products to some extent.

4.63 Government policy on First Homes requires that 25% of Affordable Housing is delivered as this product for affordable home ownership. This limits the range of other affordable home ownership products that can be provided. Provision of around 40% of new Affordable Homes as affordable home ownership properties would provide scope to deliver other products as well as First Homes.

4.64 Where the MNF wish to develop policy that deviates from that outlined in the Local Plan – for example by specifying a tenure mix, it is important that they liaise with RBWM to determine what additional evidence (notably about development viability) may be needed, and to ensure that departures from the local policy context have their support.

Table 4-9: Indicative tenure split (Affordable Housing)

Tenure	Indicative mix	Considerations and uncertainties
Routes to home ownership, of which	35%	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	10%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to Buy	0%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
Affordable Housing for rent, of which	65%	
Social rent	To be set by Registered Providers	Uncertain how much funding available to support this tenure in local area. Uncertain whether RPs willing to own/manage stock in this area.
Affordable rent	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area.

Source: AECOM calculations

Conclusions- Tenure and Affordability

4.65 The majority of households in Maidenhead are home owners (63.2%), slightly lower than in RBWM as a whole. The social rented sector account for a similar share of households as RBWM as a whole at 12.9%.

4.66 The Social Rented sector is notably smaller than the share of households in England as a whole. The private rented sector houses a larger share of

households in Maidenhead than in both RBWM and England as a whole at 22.8%, compared to 20.6% in both benchmark areas. There is a small Shared Ownership sector at 1.1% of households.

- 4.67 The number of homeowners and Social Renters has remained broadly static over the last 10 years, with small increases in the number of households living in these sectors. The number of Shared Owners increased in absolute terms (by 50 households) which represented growth of 29.4%. The private rented sector experienced the greatest growth over the period, growing by 53.2% over the last 10 years. An additional 1,653 households live in the PRS in Maidenhead in 2021.
- 4.68 House prices have increased substantially over the last 10 years. Average (mean) house prices increased by 50.7% 2013-2022. Current average (mean) prices in Maidenhead are £569,966 (end 2022). The median average, which is the middle number when you sort the data from smallest to largest, is £450,000. The lower quartile price (25th percentile price) is £327,500. Prices in Maidenhead are lower than in RBWM as a whole.
- 4.69 The average total household income locally was £69,700 in 2020 (the most recent year for this dataset). RBWM's gross individual lower quartile annual earnings were £20,193 in 2022. To estimate the income of households with two lower quartile earners, this figure is doubled to £40,386.
- 4.70 In general, local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income of £115,700 - 65% higher than the current average of £69,700. Those purchasing homes in Maidenhead are likely to have higher than average incomes.
- 4.71 Private renting is also generally only affordable to higher income households earners but those on average incomes can afford entry level rents according to this analysis. Households made up of one/two lower quartile earners cannot afford entry level rents the given rental thresholds. This is important because the cost of the PRS acts as a barrier to lower income households from living in Maidenhead. It also means that they are unlikely to be able to join the RBWM waiting list for social/affordable rent as this is effectively only open to households living in the borough (with some exceptions for those moving to work). The cost of market housing in Maidenhead and RBWM more widely therefore reduces the apparent need for Affordable Housing because those who might be eligible cannot afford to live in the area in order to qualify to access it.
- 4.72 There is a relatively large group of households in Maidenhead who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £66,000 per year (at which point entry-level rents become affordable) and £84,200 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and shared ownership.

- 4.73 Discounts of 30% on the average new build house price are sufficient to ensure households on average incomes in Maidenhead can afford a First Home. Shared ownership appears to be more affordable than First Homes but is broadly accessible to the same groups.
- 4.74 The evidence in this chapter suggests that the affordable rented sector performs a vital function in Maidenhead as the only option for a large segment of those in the greatest need.
- 4.75 AECOM's estimate of the need for social/affordable rented and affordable home ownership equates to 188 homes per annum. Within this, AECOM identify a relatively large proportion of potential need for affordable home ownership. Overall, the need for Affordable Housing is substantially higher than the actual delivery of affordable housing in Maidenhead in recent years which has averaged 57 affordable homes per annum over the last 4 years.
- 4.76 Maidenhead is also likely to be meeting wider needs within the Borough. As such, the estimates of the need for new Social/Affordable Rented housing are likely to be a minimum figure with more required to continue to provide homes for households in acute need living elsewhere in the wider area.
- 4.77 As noted above, the barriers to living in Maidenhead and RBWM due to the cost of market housing (specifically the PRS) limits the number of households who can access Affordable Housing. Only those living in RBWM (with few exceptions) are eligible to join the waiting list for social/affordable rented housing. It is likely that lower income households move out of the area (or are unable to move in) and access more affordable housing in neighbouring areas with relatively cheaper rented sectors.
- 4.78 The largest proportion of households on RBWM's waiting list with a preference to live in Maidenhead are entitled to a 2 bedroom property (40% of households). The numbers entitled to 1 and 3 beds is similar at 27% and 26% respectively. A smaller but relatively substantial proportion of households need a 4 bedroom home.
- 4.79 In contrast, the majority of lettings are of 1 bedroom properties (56% of all lettings). There are very few lettings of larger properties with 3 bedrooms or larger. Overall, there are 4 households on the waiting list for every property which is available through lettings each year.
- 4.80 The pressure on larger properties is much higher. For every 3 bedroom property that becomes available through re-lettings, there are 10 households who are waiting to be housed. For 4 bedroom properties there are 33 households waiting for each letting.
- 4.81 Table 4.10 summarises Maidenhead's position with regards to the expected delivery of Affordable Housing, and how this might be apportioned among sub-categories of tenure to meet local needs over the Plan period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation and shows the quantities of affordable housing for rent and sale that

would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plans for more housing (and therefore more affordable housing) than the local plan, or if the group decides to influence the tenure mix in other ways), or as a result of site-specific constraints.

Table 4-10: Estimated delivery of Affordable Housing in Maidenhead

	<i>Step in Estimation</i>	<i>Expected delivery per annum</i>
A	Annual housing requirement based on sum of allocations in Local Plan	269
B	Affordable housing quota (%) in LPA's Local Plan	30%
C	Potential total Affordable Housing in NA (A x B)	81
D	Rented % (e.g. social/ affordable rented)	65%
E	Rented number (C x D)	53
F	Affordable home ownership % (e.g. First Homes, Shared Ownership, Rent to Buy)	35%
G	Affordable home ownership number (C x F)	28

Source: AECOM estimate based on LPA's affordable housing policies, AECOM's indicative tenure mix

4.82 The potential level of Affordable Housing delivery would not meet the total need (or potential demand) identified in this HNA. This underlines the importance of delivering Affordable Housing on sites that qualify.

4.83 Affordable Housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using neighbourhood development orders, identifying exception sites or developing community land trusts.

5. Housing Mix & Demographics

Introduction

- 5.1 It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local people need.
- 5.2 This can be done using statistics to identify relevant trends and potential gaps in the market. That is the focus of this chapter of the HNA. The evidence gathered here can be used to justify planning policies either on its own or in combination with survey results expressing the specific wants and concerns of local residents. It will also build up a picture of the population and existing range of homes that may provide useful context for the neighbourhood plan.
- 5.3 This chapter has three aims, each given its own sub-section:
- To establish what **mix** of housing exists in the NA at present;
 - To describe characteristics of the local **population** that are relevant to housing need; and
 - To look to the **future**, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.
- 5.4 It is important to keep in mind that housing need is not an exact science. To get from a set of facts about the population to an ideal mix of homes requires making assumptions. For example, there are clear patterns about what size of home families tend to live in at different stages of life. However, a variety of other reasons sit behind people's housing choices that are less easy to predict, including wealth, accessibility requirements and personal preference. Some trends can also change rapidly over time, such as the increasing preference for home working.
- 5.5 The conclusions and recommendations given here are therefore not definitive. Rather, they are what the statistics suggest future needs will look like based on current trends. This is sufficient for justifying planning policies, but it is also appropriate to take into account other factors and evidence if desired.

Definitions

- **Dwelling type:** whether a home is detached, semi-detached, terraced, a flat, bungalow or other type. Which a household chooses to occupy tends to be more about wealth and preference than a specific need.
- **Dwelling size:** how many rooms or bedrooms a home contains. While this could also mean floor area or number of storeys, the number of bedrooms is most reliably recorded in housing statistics. Bedroom numbers are also closely linked to family size and life stage.
- **Household:** a unit of people who live together, commonly a family, couple or single person. Not all dwellings contain a household, including properties that

are vacant and second homes, so the number of dwellings and the number of households in an area is usually different.

- **Household composition:** the specific combination of adults and children who form a household. The Census offers a number of categories, for example distinguishing between families with children who are dependent or non-dependent (i.e. adults). 'Other' households in the Census include house-sharers, groups of students, and multi-family households.
- **Household life stage:** the age of the lead member of a household – usually the oldest adult, or what used to be called the 'head of household'. Life stage is correlated with dwelling size as well as wealth.
- **Housing mix:** the range of home sizes and types in an area.
- **Over- and under-occupancy:** the degree to which the size and composition of a household lines up with the number of bedrooms in their home. If there are more bedrooms than the household would be expected to need, the home is considered under-occupied, and vice versa.

The current housing mix

5.6 This section establishes the current housing mix in terms of the type and size of dwellings in Maidenhead, highlighting recent changes to it and comparing the mix to wider averages.

Dwelling type

5.7 Table 5-1 shows the number and proportion of different dwelling types in Maidenhead and how this has changed over the last 10 years. Flats now make up the largest share of dwellings in Maidenhead at 29.5% of homes. A new Build to Rent scheme of 450 units has also been completed since the Census 2021 and so the number and share of flats is likely to have increased further in the most recent years.

Table 5-1: Accommodation type, Maidenhead, 2011-2021

Type	2011	%	2021	%
Detached	5,906	29.9%	5,832	28.0%
Semi-detached	5,017	25.4%	5,350	25.7%
Terrace	3,418	17.3%	3,413	16.4%
Flat	5,353	27.1%	6,160	29.5%
Total	19,768		20,849	

Source: ONS 2021 and 2011, VOA 2021, AECOM Calculations

5.8 Detached dwellings make up the second largest category at 28% of homes, but the number and share in the stock has declined gradually over 10 years. This is likely to be due to the redevelopment and conversion of detached dwellings into smaller properties, particularly where they sit on large plots or can be converted into flats. The net loss has been relatively small (fewer than 100 homes) as new detached dwellings have been completed over the same period.

5.9 Semi detached dwellings make up just over one quarter of dwellings and their share has expanded slightly over the last 10 years. The number of terraced homes has remained static and as a result, their share of the stock has fallen slightly.

5.10 Table 5-2 compares the NA mix to wider benchmarks. It shows that Maidenhead's housing stock has a larger share of flats than the borough and England as a whole. Consequently, its share of other dwelling types is lower than RBWM but they are not substantially different. Whilst Maidenhead has a smaller share of detached dwellings than RBWM, its share is higher than that of England as a whole.

5.11 When flats are considered in more detail, the data shows that the share of purpose built blocks of flats in Maidenhead is notably higher than in RBWM and England as a whole. These properties account for over one quarter of Maidenhead's housing stock.

Table 5-2: Accommodation type, various geographies, 2021

Type	Maidenhead	RBWM	England
Detached	28.0%	30.7%	22.9%
Semi-detached	25.7%	26.1%	31.5%
Terrace	16.4%	17.9%	23.0%
Flat	29.5%	24.2%	22.2%
- <i>Purpose build block</i>	25.8%	20.0%	16.4%
- <i>In converted/ shared housing</i>	2.9%	3.3%	3.8%
- <i>In a commercial building</i>	0.8%	0.9%	1.0%

Source: Census 2021, AECOM Calculations

Dwelling size

5.12 Table 5-3 below presents the current housing mix in terms of size. It shows that the largest share of dwellings in Maidenhead have 3 bedrooms. 3-bed homes have remained the largest share over the last 10 years at around one third of the stock. The number of additional 3-beds has only increased slightly which means that their share of the stock has fallen slightly since 2011 (from 35.5% to 32.9%).

5.13 It is interesting to note that the proportion of 4+ bedroom properties has experienced the greatest increase in number and share of the stock between 2011 and 2021. This appears to contrast with the reduction in detached dwellings over time, but may reflect the provision of more bedrooms in other dwelling types such as semi detached properties. The number and share of 1-bed dwellings has increased over the last 10 years. The number of 2-beds has increased substantially in absolute number (+430 dwellings) but they have not increased their share of the stock.

Table 5-3: Dwelling size (bedrooms), Maidenhead, 2011-2021

Number of bedrooms	2011	%	2021	%
1	2,173	11.4%	2,523	12.1%
2	5,094	26.6%	5,554	26.6%
3	6,797	35.5%	6,860	32.9%
4+	5,061	26.5%	5,917	28.4%
Total	19,125		20,854	

Source: ONS 2021 and 2011, AECOM Calculations

5.14 Again, it is useful to look at the percentage breakdown of dwelling sizes in comparison with the wider borough and country. Table 5-4 shows that Maidenhead has a larger proportion of 1 bedroom properties than both RBWM and England at 12.1% of the stock in 2021. The proportion of 2-bed properties is similar to RBWM but the share of 3-bed and 4-bed properties is smaller than the borough as a whole.

Table 5-4: Dwelling size (bedrooms), various geographies, 2021

Number of bedrooms	Maidenhead	RBWM	England
1	12.1%	10.8%	11.6%
2	26.6%	26.1%	27.3%
3	32.9%	40.0%	40.0%
4+	28.4%	32.1%	21.1%

Source: Census 2021, AECOM Calculations

Population characteristics

5.15 This section examines key characteristics of the local population that have a bearing on what housing might be needed in future years. Where available, recent data is used. However, for some information it is necessary to fall back on the 2011 Census.

Age

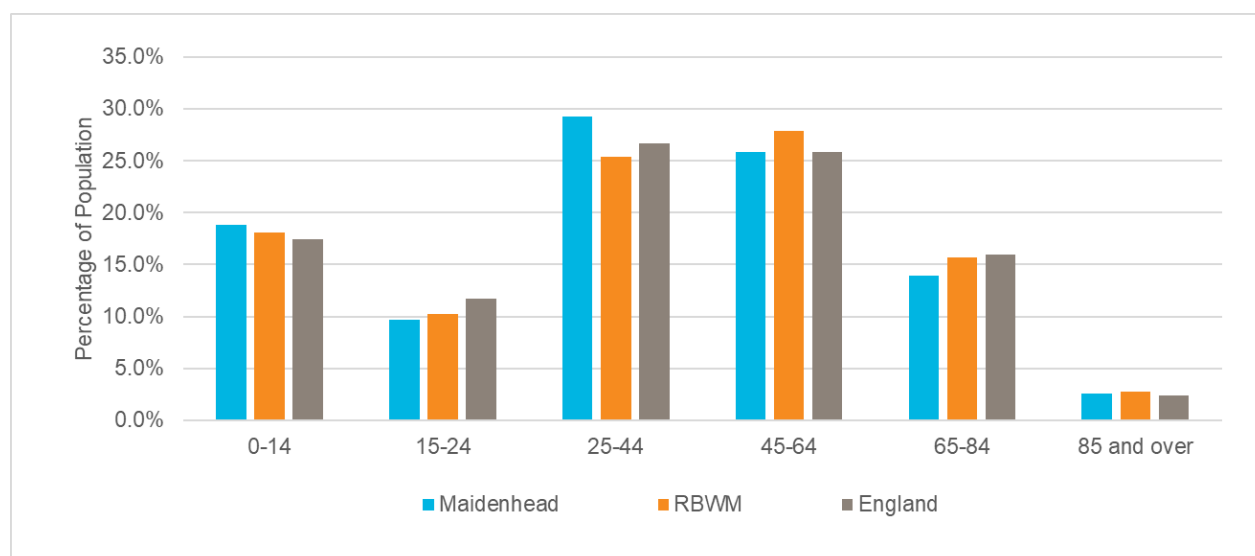
5.16 Table 5-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. The largest group in the population in 2021 is the younger working age group (25-44 year olds), followed by the older working age group (45-64). The latter group has also grown at the greatest rate over the decade (an increase of 17.8%). The population age 65 and over and traditionally associated with increasing retirement rates, accounts for just over 26% of the population. The older age groups have grown at the fastest rate over the last 10 years. However, the proportion of younger children (aged 0-14) accounts for a substantial share of the population (18.9%) and this has remained relatively stable over the decade.

Table 5-5: Age structure of Maidenhead, 2011 and 2021

Age group	2011 (Census)		2021 (Census)		Change
0-14	9,047	18.9%	9,924	18.9%	9.7%
15-24	5,043	10.6%	5,085	9.7%	0.8%
25-44	14,487	30.3%	15,374	29.2%	6.1%
45-64	11,523	24.1%	13,572	25.8%	17.8%
65-84	6,505	13.6%	7,319	13.9%	12.5%
85 and over	1,147	2.4%	1,346	2.6%	17.3%
Total	47,752	100.0%	52,620	100.0%	10.2%

Source: ONS 2011, ONS 2021, AECOM Calculations

5.17 For context, it is useful to look at the NA population structure alongside that of the borough and country. Figure 5-6 (using 2021 Census data) shows that Maidenhead has a larger share of young children and people in the younger working age group (25-44) and a smaller share of other age groups compared to both RBWM and England. This pattern is indicative of a bias towards family households with young children. It also reflects the fact that Maidenhead is an important employment hub and a place where economically active people move to work. The relatively small share of 15-24 year olds is likely to reflect the absence of high education institutions in the town, with those accessing higher education often moving to other locations at least temporarily.

Figure 5-6: Age structure in Maidenhead, 2021

Source: ONS 2021, AECOM Calculations

Household composition and occupancy

5.18 Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-7 shows that, in line with the population by age analysis above, Maidenhead has a substantial proportion of family households with dependent children (29.4% of households). This is higher than in RBWM (28.1%) and England (25.8%). The share of older household is smaller than the borough and England but Maidenhead has a slightly greater share of

younger single people and couples with no children when compared to the benchmark areas.

5.19 Interestingly, family households with children have also grown at the greatest rate over the last 10 years. Families with dependent children increased by 12.4%. Families with non dependent children increased by 23.7%, higher than the growth in RBWM (20.7%) and significantly higher than England as a whole where this group grew by just 3.5%. Whilst this group of households accounts for just over 10% of all households in Maidenhead as a whole the growth of this group can be indicative of trends in affordability.

5.20 Non-dependent children refer to households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. A marked increase in this category can be taken to indicate the relative unaffordability of entry-level homes, where young people are financially unable to move out and form their own households. It is also relevant to note that the Census 2021 was undertaken during a national lockdown. Some students will have returned to their family homes to avoid isolation and so the figures may reflect this event as well as the pressures of poor affordability.

Table 5-7: Household composition, Maidenhead, 2021

Household composition		NA	RBWM	England
One person household	Total	26.8%	27.4%	30.1%
	Aged 66 and over	11.1%	12.5%	12.8%
	Other	15.7%	14.9%	17.3%
One family only	Total	65.7%	65.8%	63.1%
	All aged 66 and over	8.3%	9.6%	9.2%
	With no children	17.1%	16.8%	16.8%
	With dependent children	29.4%	28.1%	25.8%
	With non-dependent children ¹¹	10.2%	10.8%	10.5%
Other household types	Total	7.6%	6.8%	6.9%

Source: ONS 2021, AECOM Calculations

Overcrowding in Maidenhead

5.21 The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. Section 4 also highlighted that there a substantial number of households in Maidenhead (just under 1,000 households in 2021) who live in overcrowded homes.

5.22 A household is considered to under-occupy their home when there are more bedrooms in their home than a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1

¹¹ Refers to households containing children who are older than 18 e.g students or young working people living at home.

or +2, indicating that there is one surplus bedroom or at least two surplus bedrooms (respectively). Over-occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few. These households are living in over crowded homes.

Table 5-8: Occupancy rating by household type in Maidenhead, 2021

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	78.8%	18.1%	2.9%	0.2%
Single person 66+	50.2%	29.6%	20.3%	0.0%
Family under 66 - no children	52.7%	32.6%	14.7%	0.0%
Family under 66 - dependent children	24.8%	33.0%	34.6%	7.6%
Family under 66 - adult children	29.2%	38.4%	27.7%	4.7%
Single person under 66	24.2%	35.9%	39.8%	0.0%
All households	36.3%	31.7%	27.3%	4.8%

Source: ONS 2021, AECOM Calculations

5.23 Whilst the majority of households in Maidenhead overall have as many or more bedrooms than they need, there is a substantial proportion of households who are overcrowded (4.8%). This is more acute amongst family households with dependent children (7.6%) and family households with grown up children (4.7%). This is a further indication of the poor affordability of housing to local households and the need for Affordable Housing to meet needs. The number of overcrowded households has increased since 2011 (+102 households) but the overall rate has remained broadly similar.

5.24 Whilst the number of households who are overcrowded equates to 4.8% of all households, the number of people living in overcrowded homes (5,028 people) equates to 9.6% of the population in Maidenhead. This compares to 6.7% of the population living in overcrowded homes in RBWM.

5.25 The overall rate of over crowding varies across Maidenhead with the highest number of overcrowded households living in St Mary's ward. 6.5% of households in this ward live in homes with too few bedrooms. Rates of over crowding are lower than the borough average in Pinkney's Green and Furze Platt.

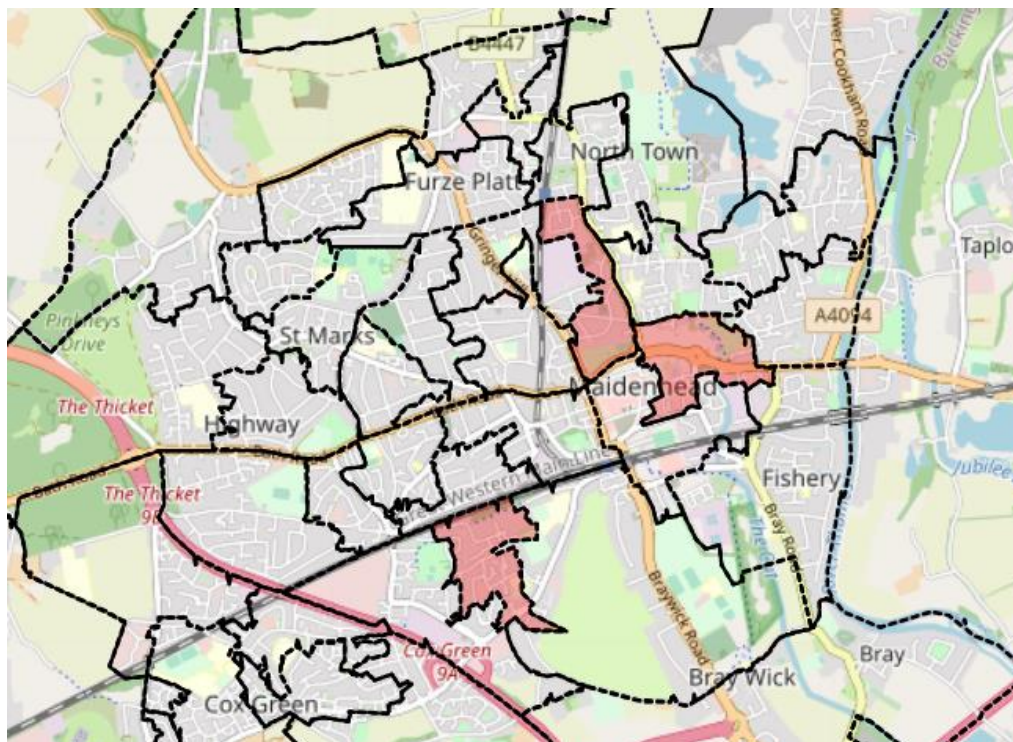
Table 5-9: Overcrowded households by Ward, Maidenhead, 2021

Ward	% Over crowded	No. Over crowded
Belmont	5.1	140
Boyn Hill	4.6	124
Furze Platt	3.8	111
Oldfield	5.5	161
Pinkneys Green	3.0	84
Riverside	4.4	143
St Mary's	6.5	226
Maidenhead	4.7	989

Source: Census 2021

5.26 Broadly, the wards with the higher levels of overcrowding overlap with those that have greater levels of deprivation. Figure 5-10 shows that there are three LSOAs in Maidenhead which fall into the 40% most deprived in England. Two of these are within or extending from St Mary's ward.

Figure 5-10: LSOAs in Maidenhead in the Worst 40% of England LSOAs in the Index of Multiple Deprivation



Source: ONS Index of Multiple Deprivation 2019

5.27 Further analysis of occupancy data in the Census 2021 sheds further light on overcrowded households within Maidenhead:

- The Social Rented sector exhibits highest levels of overcrowding at 11.3% of all households. This compared to 7.4% in the private rented sector and 2.5% of owner occupiers.
- Across all tenures, overcrowding is higher in Maidenhead than in RBWM as a whole. 9.5% of households in the Social Rented sector in RBWM are overcrowded and 5.7% of households in the private rented sector. Overcrowding is more acute in Maidenhead than in RBWM as a whole.
- There are over 5,000 people in Maidenhead living in overcrowded households (989 households). Of these people, almost half belong to the 'Asian, Asian British or Asian Welsh' ethnic group. Within this ethnic group, 24% of people live in overcrowded homes. Overcrowding appears to have a disproportionate impact on particular ethnic groups in the population. Whilst the number of overcrowded people in the 'Black, Black British, Black Welsh, Caribbean or African' group is small (165 people), they are also disproportionately overcrowded at 18.4% of people.
- There are almost 2,000 children living in flats in Maidenhead. Most are young (0-9 years) – 1,445 aged 0-9 and 530 aged 10-18. It is not possible

to extract data on whether they are also overcrowded but 151 children are living in 1 bed flats so it can be inferred that at least this number are living in overcrowded homes. Of these, 130 are aged 0-9 and 21 are aged 10-18. In RBWM 339 children are living in 1 bed flats and so those in Maidenhead make up almost half of this population of overcrowded children in flats.

Future population and size needs

5.28 As noted in the introduction to this chapter, the life stage of households is strongly correlated with the size of home they tend to occupy. Figure 5-11 sets out this relationship for RBWM in 2011 (because this data is not available at smaller scales or for 2021). The graph shows how the youngest households tend to occupy the smallest dwellings, before rapidly taking up larger homes as their families expand, and then more gradually downsizing to smaller homes again as they age.

Figure 5-11: Age of household reference person by dwelling size in RBWM, 2011



Source: ONS 2011, AECOM Calculations

5.29 This section projects the future age profile of the population in Maidenhead at the end of the Neighbourhood Plan period and then estimates the mix of dwelling sizes they may need.

Age

Table 5-12: Projected age of households, Maidenhead, 2011 - 2039

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	416	2,909	7,948	3,065	4,787
2039	341	2,295	7,257	3,732	7,845
% change 2011-2039	-18%	-21%	-9%	22%	64%

Source: AECOM Calculations

- 5.30 The result of applying Local Authority level household projections to the age profile of Maidenhead households in 2011 is shown in Table 5-12. This makes clear that population growth can be expected to be driven by the oldest households, with the number of households aged 65+ growing by 64% by 2039 compared to their population in 2011. There is also relatively substantial growth of households aged 55-64 over the period. Younger households are anticipated to fall in number by 2039. However, it is possible that Maidenhead will buck this wider trend to some extent because of its larger share of younger people and households compared to RBWM.
- 5.31 The demographic change discussed above can be translated into an ‘ideal’ mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-11 (rainbow bar graph)) onto the projected age profile for the NA in Table 5-12 immediately above. The resulting ‘ideal’ future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.
- 5.32 This approach has limitations, in that it embeds existing size preferences and does not anticipate changes in what people want from their homes. As such, it is appropriate for the results to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome in line with community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is appropriate for the purpose of drafting neighbourhood plan policies.
- 5.33 The result of this exercise is presented in Table 5-13. This model projects forward from 2011 to 2039 because of the availability of data. It suggests all dwelling sizes are needed through new development but that the largest share to meet demographic needs would need to be 3 and 4+ bedroom properties.
- 5.34 However, development 2011-2021 is not reflected in this modelling. Census data suggests substantial increases in 1, 2 and 4+ bedroom homes but very little change in the number of 3-bed dwellings. This suggests that delivery of 3-bed dwellings could be a priority for future development.

Table 5-13: Suggested dwelling size mix to 2039, Maidenhead

Number of bedrooms	Census mix 2011	Census mix 2021	Indicative mix 2039
1	11.1%	12.1%	11.3%
2	26.6%	26.6%	23.8%
3	35.5%	32.9%	36.3%
4	19.4%	28.4%	20.3%
5+	7.0%	~	8.3%

Source: AECOM Calculations

- 5.35 Whilst the modelling suggests limited additional provision of 1-2 bed homes is needed, it is important to note that this focuses on the balance of dwelling sizes in Maidenhead. In reality, the NA sits within a wider borough and market area where a range of dwelling types and sizes are provided. Maidenhead appears to

be increasingly providing the smaller, higher density homes that are an essential part of any functioning housing market. However, this may work against providing choice at the local level, particularly for larger and family households who are a key feature of Maidenhead's household population.

5.36 The following points sense-check the results of these modelling exercises against other evidence and suggest ways to interpret them when thinking about policy options.

- The preceding chapter found that affordability is a serious and worsening challenge in Maidenhead. While the provision of Affordable Housing (subsidised tenure products) is critical to addressing this, some continued provision of smaller and (relatively) more affordable homes to enable new households to rent or buy their first homes.
- The current mix of dwellings in terms of type and size suggests that Maidenhead is increasingly playing a particular role within RBWM and the wider market area by providing a concentration of smaller flats and dwellings.
- Maidenhead is also the key locations for housing growth within RBWM and so the additional provision of flats in central areas is meeting wider need rather than just those needs generated by the local population.

5.37 The housing discussed above applies to all housing in the NA over the Plan period. This is considered proportionate for devising policy at neighbourhood scale. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make in Neighbourhood Plan policy, since Local Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.

5.38 Generally speaking, the size mix needed within affordable tenures, particularly affordable and social rent, is smaller than the size mix of market housing. This is because households needing social/affordable rented homes are only entitled to a property which meets their basic needs. For example, a couple with young children may only be entitled to a 2-bed property (with children under 10 expected to share a bedroom). In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter. The SHMA modelling reflects these differences and therefore projects the need for larger properties in the market sector and smaller ones in the affordable sector. AECOM would suggest that provision in Maidenhead needs to reflect greater nuance in this area because of the pressure on larger homes in the affordable housing sector.

5.39 It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

Conclusions- Type and Size

- 5.40 The largest group in the population in 2021 is the younger working age group (25-44 year olds), followed by the older working age group (45-64). The latter group has also grown at the greatest rate over the decade (an increase of 17.8%).
- 5.41 The population age 65 and over and traditionally associated with increasing retirement rates, accounts for just over 26% of the population. The older age groups have grown at the fastest rate over the last 10 years. However, the proportion of younger children (aged 0-14) accounts for a substantial share of the population (18.9%) and this has remained relatively stable over the decade.
- 5.42 Maidenhead has a substantial proportion of family households with dependent children (29.4% of households). This is higher than in RBWM (28.1%) and England (25.8%). Family households with children have also grown at the greatest rate over the last 10 years.
- 5.43 Flats now make up the largest share of dwellings in Maidenhead at 29.5% of homes. A new Build to Rent scheme of 450 units is also being completed at present and so the number and share of flats is likely to increase further in the short term. There are two additional large schemes in the pipeline (434 homes at the site of the former Magnet leisure centre and 660 homes in Nicholson's Quarter). The precise mix is not yet known but both are likely to include a large proportion of flats, particularly Nicholson's Quarter which is a mixed use town centre development and likely to be exclusively apartments.
- 5.44 Detached dwellings make up the second largest category at 28% of homes, but the number and share in the stock has declined gradually over 10 years. The net loss has been relatively small (fewer than 100 homes) as new detached dwellings have been completed over the same period.
- 5.45 Maidenhead's housing stock has a larger share of flats than the borough and England as a whole. Consequently, its share of other dwelling types is lower than RBWM but they are not substantially different.
- 5.46 The largest share of dwellings in Maidenhead have 3 bedrooms. 3-bed homes have remained the largest share over the last 10 years at around one third of the stock but the number of additional 3-beds has only increased slightly which means that their share of the stock has fallen slightly since 2011 (from 35.5% to 32.9%).
- 5.47 Maidenhead has a larger proportion of 1 bedroom properties than both RBWM and England at 12.1% of the stock in 2021. The proportion of 2-bed properties is similar to RBWM but the share of 3-bed and 4-bed properties is smaller than the borough as a whole.
- 5.48 Whilst the majority of households in Maidenhead overall have as many or more bedrooms than they need, there is a substantial proportion of households who

are overcrowded (4.8%). This equates to almost 1,000 households containing over 5,000 people.

- 5.49 Overcrowding is more acute amongst family households with dependent children (7.6%) and family households with grown up children (4.7%). Overcrowding also disproportionately affects ethnic minority groups. This is a further indication of the poor affordability of housing to local households and the need for Affordable Housing to meet needs. The number of overcrowded households has increased since 2011 (+102 households) but the overall rate has remained broadly similar.
- 5.50 AECOM's analysis suggests all dwelling sizes are needed through new development but that the largest share to meet demographic needs would need to be 3 and 4+ bedroom properties.
- 5.51 Census data suggests substantial increases in 1, 2 and 4+ bedroom homes in the last 10 years but very little change in the number of 3-bed dwellings. This suggests that delivery of 3-bed dwellings could be a priority for future development.
- 5.52 It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

6. Specialist housing for older people

Introduction

6.1 It is relatively common for neighbourhood plans in areas with aging populations to include policies relating to specialist housing for older people. This chapter considers in detail the specialist housing needs of older people in Maidenhead. It focuses on specialist forms of provision but recognises that the majority of older people will live in the mainstream housing stock. The approach is as follows:

- To review the **current provision** of specialist housing in the NA;
- To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
- To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.

6.2 Because of the wide variation in the level of support needed, as well as the financial capabilities of those affected, the estimates of need presented here should be viewed with caution – as an idea of the broad scale of potential need rather than an obligatory target that must be met.

6.3 It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.¹²

6.4 This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).¹³ Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.

6.5 The distinction between care homes for older people that fall into use class C2 and those where accommodation is counted as C3 is blurred. As such, the findings of this chapter may justify the provision of extra-care C3 housing and/or C2 care home units, but it is not possible to state definitively how much of each would be required. C3 specialist accommodation is typically self-contained with its own front door, made available on an individual basis with support provided in

¹² See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

¹³ For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

the home or not at all if the resident does not require it, and offered for sale or rent on the open market.

Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.
- **Sheltered Housing¹⁴:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings.
- **Category M4(3):** wheelchair user dwellings.

Specialist housing for older people

6.6 There is a total of 519 units of specialist accommodation in the NA at present, of which the majority are described as retirement or age exclusive housing (388 units). Details are provided in Appendix E. There are 89 extra care units with a further scheme of 42 flats which provides both retirement and extra care accommodation. These extra care schemes provide 24 hour care on site and are often considered a best practice model to meet the needs of older people who wish to live independently but who need more intensive care and support

¹⁴ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

than that provided in more traditional sheltered accommodation or age restricted housing.

- 6.7 Just over half of the accommodation is available for Social Rent with the remainder leasehold (sale) and a small proportion of market rent and shared ownership. There are 34 Almshouses within the total, which generally provide 1 bed properties for low income older people. There are additional eligibility criteria in some cases.
- 6.8 The 2021 Census indicates that at this time there were 4,289 individuals aged 75 or over in Maidenhead. This suggests that current provision is in the region of 121 units per 1,000 of the 75+ population (a common measure of specialist housing supply). It is relevant to note that the national average for England is 136 units per 1,000 of the 75+ population¹⁵, so provision in the NA is just below the level in England as a whole.

Demographic characteristics

- 6.9 The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Maidenhead is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for RBWM. The results are set out in Table 7-1. In 2021, 8.2% of Maidenhead's population was aged 75 and over. The proportion was slightly lower than in RBWM, reflecting the younger bias of Maidenhead.
- 6.10 By 2039, ONS population projections expect substantial growth of this age group in Maidenhead of around 2,300 people with the group expected to make up 12.3% of the population by the end of the Plan period. As with other population and household projections, the data for Maidenhead is based on RBWM's trends. As such, the dynamics within Maidenhead may result in more moderate growth of the older population than that projected in Table 7-1. Nevertheless, the ageing of the population will be a key driver of population and household growth in Maidenhead, RBWM and the wider market area.

Table 6-1: Modelled projection of older population in Maidenhead by end of Plan period

Age group	2021		2039	
	Maidenhead	RBWM	Maidenhead	RBWM
All ages	52,620	153,498	52,862	154,203
75+	4,289	13,804	6,516	20,971
%	8.2%	9.0%	12.3%	13.6%

Source: ONS SNPP 2020, AECOM Calculations

- 6.11 A key assumption for the estimate given at the end of this section is that the older people living in Maidenhead currently are already suitably accommodated, either

¹⁵ Table 22, 'More Choice Greater Voice' (2008), published by Housing LIN for CLG (now DLUHC) and the Care Services Improvement Partnership

because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population rather than the total at the end of the Plan period is the key output of this calculation.

6.12 The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.

6.13 The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Plan period to 2039 because these people are aged 65-85 in 2021.¹⁶ The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates.

6.14 The expected growth in the 75+ population in Maidenhead is 2,227 additional individuals between 2021 and the end of the plan period. This can be converted into 1,516 households based on the average number of people per household aged 75+ at Local Authority scale. Multiplying this figure by the percentages of 55-75 year olds occupying each tenure gives a breakdown of which tenures Maidenhead households are likely to need in 2039, and is shown in the bottom row of Table 6-2.

6.15 Most additional households aged 75+ will own their own homes (1,209 households) with the remainder (307 households) renting. The majority of those renting are likely to need Social/Affordable Rented accommodation.

Table 6-2: Tenure of older households aged in RBWM (2011) and projected additional households aged 75+ in Maidenhead (2021-2039)

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
RBWM (2011 mix)	79.8%	55.2%	24.6%	20.2%	12.4%	6.3%	1.5%
Maidenhead (2039)	1,209	836	373	307	188	96	22

Source: Census 2011

6.16 It is also important to consider rates of disability by tenure. The tendency for people in rented housing to have higher disability levels is well established. It

¹⁶ Census 2021 data which cross tabulates age with tenure is unavailable at present.

arises partly because people with more limiting disabilities tend to have lower incomes. It also reflects the fact that as people develop support and care needs they may find that the only suitable and affordable option to them is available in the social rented sector. Table E-2 in Appendix E presents this data for Maidenhead from the 2011 Census.

Future needs for specialist accommodation and adaptations

6.17 Based on the evidence outlined above, the number of older households who may need or want specialist accommodation over the Plan period is estimated to be 668.

- The largest proportion of households who need specialist accommodation are likely to need or want sheltered/ age restricted housing, or even adaptations to mainstream housing to meet their limited needs for support or care.
- However, almost 300 households may need housing with care eg extra care or assisted living type schemes where care and support is provided on site.
- The majority of specialist accommodation needs will arise from households who own their own homes although there remains relatively substantial need from those who need rented accommodation.

6.18 AECOM's modelling, summarised in Table 6-3, is based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.

Table 6-3: AECOM estimate of specialist housing for older people need in Maidenhead by the end of the Plan period

Type	Affordable	Market	Total
Housing with care	97	200	297
Adaptations, sheltered, or retirement living	81	290	371
Total	178	490	668

Source: Census 2011, AECOM Calculations

6.19 It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. HLIN calculations

6.20 **TaE-3** in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Maidenhead results in a total of 559 specialist dwellings that might be required to the end of the Plan period. This is set out in Table 7-4.

Table 6-4: HLIN estimate of specialist housing for older people need in Maidenhead by the end of the Plan period

Type	Affordable	Market	Total
Housing with care	69	89	158
Adaptations, sheltered, or retirement living	134	267	401
Total	203	356	559

Source: Housing LIN, AECOM calculations

Further considerations

- 6.21 The above estimates suggest that potential need for specialist accommodation could be in the range of 559-668 units over the Neighbourhood Plan period. However, this HNA cannot determine whether it is possible or appropriate to deliver this scale of new accommodation within Maidenhead's overall housing allocation.
- 6.22 In addition, specialist housing for older people should only be provided in sustainable, accessible locations that offer services and facilities, public transport options, and the necessary workforce of carers and others.
- 6.23 Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist older persons housing needs arising from a number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).
- 6.24 It is considered that Maidenhead is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, there is potential for such accommodation to be provided within the Neighbourhood Area (while noting there is no specific requirement or obligation to do so if there is potential to meet need arising from Maidenhead in other suitable locations near to but outside the Plan area boundaries).
- 6.25 It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

Care homes

- 6.26 Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing. There are currently 303 care home beds within six care homes in Maidenhead.
- 6.27 However, some residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.
- 6.28 Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.
- 6.29 AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. Based on this rate, applied to the growth in the older population for consistency with the calculations above, it is estimated that in 2039 there would be a need for an additional 145 care homes beds in Maidenhead. This estimate does not take account of any capacity (eg spare beds) in the existing stock of care homes.
- 6.30 It is important to note that as these estimates relate to care homes (or the population in institutions) rather than independent housing, these figures are in addition to the overall need for housing in the NA. However, as discussed in this section, some of the need for care home beds might be met by independent housing accommodation and vice versa.

The Role of Mainstream Housing

- 6.31 The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock in Appendix E, around 81% of the Maidenhead population aged 75 and over is likely to live in the mainstream housing stock¹⁷.
- 6.32 It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation is suitable to their needs and whether adequate care or support is provided within the home when they need.
- 6.33 However, given the importance of mainstream housing in accommodating older people, with a limited supply of specialist accommodation, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with the RBWM.
- 6.34 It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings¹⁸, although changes to Building Regulations have not yet been made.
- 6.35 The current adopted Local Plan policy HO2 requires certain developments to accommodate specific groups such as older people. For development proposals of 20 or more dwellings, the Local Plan policy HO3 states that 30% of the dwellings should be delivered as accessible and adaptable dwellings in accordance with Building Regulations M4(2), and 5% of the dwellings should meet the wheelchair accessible standard in Building Regulations M4(3), unless evidence can be provided to demonstrate that such provision would be impracticable or render the scheme unviable.
- 6.36 The evidence gathered here may justify the MNF approaching the LPA to discuss setting requirements on accessibility and adaptability at borough level which increase the provision of this housing beyond the rates set in the adopted Plan. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.
- 6.37 The proportion of new housing that might accommodate those using wheelchairs is harder to define at small scales. Typically, at Local Authority scale, this might be set with reference to the proportion of Affordable Housing applicants in the Local Authority area falling into this category or to wider data from surveys and other sources where available.

¹⁷ 4,289 over 75s in 2021, of which 519 are accommodated in specialist housing and a further 303 in care homes, leaving 3,471 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.

¹⁸ See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes)

6.38 Table 6-5 sets out the proportion of wheelchair users in England as a whole, either using a wheelchair all of the time (0.6% of the population) or part of the time (3% of the population). As a crude estimate, these percentages are applied to the expected level of housing delivery for Maidenhead to suggest the number that might be encouraged to be wheelchair friendly or adaptable. This would imply a potential need for 32-161 wheelchair accessible dwellings over the Plan period. It is worth noting that these national figures are for all age categories, not just older persons, although it is likely that a significant proportion of households using a wheelchair will be older persons.

Table 6-5: Wheelchair use Nationally Applied to Maidenhead

	Percentage in England	% applied to NA housing requirement figure (5,378 to end of plan period)
Households using wheelchair all the time	0.6%	32
Households using wheelchair either indoors or outdoors	3.0%	161

Source: Survey of English Housing 2018/19

Conclusions- Specialist Housing for Older People

6.39 There are 4,289 individuals aged 75 or over in Maidenhead (Census 2021) and a total of 519 units of specialist accommodation in the NA at present. This suggests that current provision is in the region of 121 units per 1,000 of the 75+ population (a common measure of specialist housing supply)

6.40 It is relevant to note that the national average for England is 136 units per 1,000 of the 75+ population¹⁹, so provision in the NA is just below the level in England as a whole.

6.41 Of the current stock of specialist housing, the majority are described as retirement or age exclusive housing (388 units). There are 89 extra care units with a further scheme of 42 flats which provides both retirement and extra care accommodation. These extra care schemes provide 24 hour care on site and are often considered a best practice model to meet the needs of older people who wish to live independently but who need more intensive care and support than that provided in more traditional sheltered accommodation or age restricted housing.

6.42 Just over half of the accommodation is available for social rent with the remainder leasehold (sale) and a small proportion of market rent and shared ownership. There are 34 Alms houses within the total, which generally provide 1 bed properties for low income older people. There are additional eligibility criteria in some cases.

¹⁹ Table 22, 'More Choice Greater Voice' (2008), published by Housing LIN for CLG (now DLUHC) and the Care Services Improvement Partnership

- 6.43 By 2039, ONS population projections expect substantial growth of the 75+ age group in Maidenhead of around 2,300 people with the group expected to make up 12.3% of the population by the end of the Plan period.
- 6.44 As with other population and household projections, the data for Maidenhead is based on RBWM's trends. As such, the dynamics within Maidenhead may result in more moderate growth of the older population than that projected. Nevertheless, the ageing of the population will be a key driver of population and household growth in Maidenhead, RBWM and the wider market area.
- 6.45 Estimates in this HNA suggest that potential need for specialist accommodation could be in the range of 559-668 additional units over the Neighbourhood Plan period.
- 6.46 The largest proportion of households who need specialist accommodation are likely to need or want sheltered/ age restricted housing, or even adaptations to mainstream housing to meet their limited needs for support or care. However, almost 300 households may need housing with care eg extra care or assisted living type schemes where care and support is provided on site.
- 6.47 The majority of specialist accommodation needs will arise from households who own their own homes although there remains relatively substantial need from those who need rented accommodation.
- 6.48 The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock of both specialist housing and care home accommodation, around 81% of the Maidenhead population aged 75 and over is likely to live in the mainstream housing stock.
- 6.49 Given the importance of mainstream housing in accommodating older people, with a limited supply of specialist accommodation, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with the RBWM.
- 6.50 The current adopted Local Plan policy HO2 requires certain developments to accommodate specific groups such as older people. For development proposals of 20 or more dwellings, the Local Plan policy HO3 states that 30% of the dwellings should be delivered as accessible and adaptable dwellings in accordance with Building Regulations M4(2), and 5% of the dwellings should meet the wheelchair accessible standard in Building Regulations M4(3).
- 6.51 It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings, although changes to Building Regulations have not yet been made.

7. Next Steps

Recommendations for next steps

62. This Neighbourhood Plan housing needs assessment aims to provide MNF with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with RBWM with a view to agreeing and formulating draft housing policies, bearing the following in mind:
- All Neighbourhood Planning Basic Conditions, but in particular Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
 - The views of RBWM;
 - The views of local residents;
 - The views of other relevant local stakeholders, including housing developers and estate agents; and
 - The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by RBWM.
63. This assessment has been provided in good faith by AECOM consultants on the basis of housing data, national guidance and other relevant and available information current at the time of writing.
64. Bearing this in mind, it is recommended that the MNF should monitor carefully strategies and documents with an impact on housing policy produced by the Government, RBWM or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
65. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

Appendix A : Assessment geography

1. Maidenhead NA is defined by 7 wards:
 - Belmont
 - Boyn Hill
 - Furze Platt
 - Oldfield
 - Pinkney's Green
 - Riverside
 - St Mary's
2. In general, data can be collect by ward area in the Census 2021 and aggregated to provide figures for Maidenhead NA. However, for some data sets and for comparison with Census 2011, the NA area must be defined using statistical units known as OAs.
3. For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs). The NA (and 7 wards) correspond to the following six MSOAs:
 - E02003421
 - E02003423
 - E02003424
 - E02003425
 - E02003426
 - E02003427
4. Finally, as noted in the analysis of affordability in the main body of the report, household income data for small areas is only provided down to the scale of MSOAs. For Maidenhead as a whole, an average of the income values for each of the 6 MSOAs is used.

Appendix B : Local Plan context

Policies in the adopted local plan

1. Table B-1 below summarises adopted Local Plan policies that are relevant to housing need and delivery in Maidenhead.

Table B-1: Summary of relevant adopted policies in the Royal Borough of Windsor & Maidenhead Local Plan 2013-2033

Policy	Provisions
HO1 Housing Development Sites	The Borough Local Plan provides for at least 14,240 new dwellings in the plan period up to 2033. The Spatial Strategy sets out that development will be focused on existing urban areas, primarily Maidenhead, but also Windsor and Ascot. Collectively, the site allocations in Table 11 provide for 5,378 homes in Maidenhead (equating to 269 dwellings per annum).

Site Reference	Site	Estimated Number of Residential Units (Net)
Maidenhead		
Maidenhead Town Centre		
AL1*	Nicholsons Centre, Maidenhead	500
AL2*	Land between High Street and West Street, Maidenhead	243 (7 completions, 50 commitments)
AL3*	St Mary's Walk, Maidenhead ⁽¹⁰⁾	0
AL4*	York Road, Maidenhead	0 (26 completions, 454 commitments)
AL5*	West Street Opportunity Area, Maidenhead	240
AL6	Methodist Church, High Street, Maidenhead	50
AL7*	Maidenhead Railway Station	150
AL9	Saint-Cloud Way, Maidenhead	550
AL10*	Stafferton Way Retail Park, Maidenhead	350
AL12	Land to east of Braywick Gate, Braywick Road, Maidenhead	50
South West Maidenhead		
AL13	Desborough, Harvest Hill Road, South West Maidenhead	2,470 (plus 130 units beyond plan period)
Other Maidenhead		
AL23	St. Mark's Hospital, Maidenhead	40-50 (45 used for table total)
AL24	Land east of Woodlands Park Avenue and north of Woodlands Business Park, Maidenhead	300
AL25	Land known as Spencer's Farm, north of Lutman Lane, Maidenhead	330
AL26	Land between Windsor Road and Bray Lake, south of Maidenhead	100
AL26A	Osbornes Garage, 55 St Marks Road, Maidenhead	0 (14 commitments)

HO2 Housing Mix and Type This policy sets out a number of provisions in order that the delivery of new homes contributes to meeting the needs of current and projected households:

Policy	Provisions
	<ul style="list-style-type: none"> • provide an appropriate mix of dwelling types and sizes, reflecting the most up to date evidence as set out in the Berkshire SHMA 2016, or successor documents. • for proposals of 20 or more dwellings, 30% of the dwellings should be delivered as accessible and adaptable dwellings in accordance with Building Regulations M4(2), and 5% of the dwellings should meet the wheelchair accessible standard in Building Regulations M4(3). • The provision of purpose built and/or specialist accommodation with care for older people will be supported in settlement locations. • Proposals for 100 or more net new dwellings (on greenfield sites) are required to provide 5% of the market housing as fully serviced plots for custom and self-build housing • Community-led housing approaches (such as co-housing, community land trusts and co-operatives) will be encouraged in sustainable settlement locations and on allocated sites
HO3 Affordable Housing	<p>All developments for 10 dwellings gross, or more than 1,000 sq. m of residential floorspace should provide on-site affordable housing</p> <ul style="list-style-type: none"> • On greenfield sites providing up to 500 dwellings gross - 40% of the total number of units proposed on the site; b. • On all other sites, (including those over 500 dwellings) – 30% of the total number of units. <p>The affordable housing size and tenure mix shall be provided in accordance with the Berkshire Strategic Housing Market Assessment 2016, or subsequent affordable housing needs evidence.</p>
HO5 Loss and Sub-division of Dwellings	<p>Development proposals for the sub-division of dwellings to form additional dwellings or housing in multiple occupation in areas excluded from the Green Belt will be permitted where the proposal can demonstrate it meets all of the following criteria</p> <ul style="list-style-type: none"> • no loss of small family accommodation • respect for the character and appearance of the original property • be compatible with the character and appearance of the area • provide satisfactory levels of residential amenity for future occupiers and would not unacceptably affect the residential amenities of nearby properties • provide a satisfactory standard of accommodation, including adequate living space, appropriate noise insulation, layout of rooms between units of accommodation and a quality external and internal environment • provide usable outdoor amenity space • provide suitable space for refuse and recycling storage and drying space • provide satisfactory access, car parking and secure cycle parking.

Appendix C : Affordability calculations

1. This section outlines how the affordability thresholds discussed in the Affordability and Affordable Housing have been calculated.

C.1 Market housing

2. Market housing is not subsidised and tends to be primarily accessible to people on higher incomes.

i) Market sales

3. The starting point for calculating the affordability of a dwelling for sale from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5. In practice this can be highly variable. Multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.
4. To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in Maidenhead, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.
5. The calculation for the purchase threshold for market housing is as follows:
 - Value of a median NA house price (2022) = £450,000;
 - Purchase deposit at 10% of value = £45,000;
 - Value of dwelling for mortgage purposes = £405,000;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £115,714.
6. The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2022 was £327,500, and the purchase threshold is therefore £84,214.
7. It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records 79 sales of new build properties in the NA in 2022. The price of a typical new build home in Maidenhead in 2022 was £342,000. The

purchase threshold was therefore £88,071. It is important to understand the likely cost of new housing because new housing is where the Neighbourhood Plan has most influence, and is the appropriate benchmark for understanding the costs of affordable home ownership tenures (considered below).

8. In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across RBWM in 2022. The median cost of new build dwellings in 2022 was £380,000, with a purchase threshold of £97,715. In the case of Maidenhead, the new build price is largely driven by the price of new flats as these accounted for the majority of new build sales. As such, delivery of new build houses would result in higher prices.

ii) Private Rented Sector (PRS)

9. It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.
10. This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.
11. The property website [Home.co.uk](https://www.home.co.uk) shows rental values for property in the Neighbourhood Area. Note that the Home search area is a 3 mile radius from the centre of the town and therefore captures some rental properties outside of the NA. However, these are likely to be limited in number as the search area does not include any large settlements and unlikely therefore to affect the average and LQ rental prices calculated.
12. According to [home.co.uk](https://www.home.co.uk), there were 207 properties for rent at the time of search in November, 2023, with an average monthly rent of £2,650. There were 62 two-bed properties listed, with a median average price of £1,650 per calendar month.
13. The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:
 - Annual rent = £1,650 x 12 = £19,800;
 - Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £66,000.

14. The calculation is repeated for the overall average to give an income threshold of £106,000.

C.2 Affordable Housing

15. There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2021: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. More recently, a new product called First Homes has been introduced in 2021. Each of the affordable housing tenures are considered below.

i) Social rent

16. Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.
17. To determine social rent levels, data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Maidenhead. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for RBWM in Table C-1.
18. To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

Table C-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£107.72	£123.49	£136.45	£152.34	£124.16
Annual average	£5,601	£6,421	£7,095	£7,922	£6,456
Income needed	£18,653	£21,384	£23,628	£26,379	£21,500

Source: Homes England, AECOM Calculations

ii) Affordable rent

19. Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000).
20. Even an 20% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger

properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.

21. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for RBWM. Again, it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
22. Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 50% of entry level market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table C-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£141.25	£178.00	£218.12	£258.25	£173.30
Annual average	£7,345	£9,256	£11,342	£13,429	£9,012
Income needed	£24,459	£30,822	£37,770	£44,719	£30,009

Source: Homes England, AECOM Calculations

iii) Affordable home ownership

23. Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the new First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.
24. In paragraph 65 of the NPPF 2021, the Government introduces a recommendation that “where major development involving the provision of housing is proposed, planning policies and decisions should expect at least 10% of the total number of homes to be available for affordable home ownership.” The recently issued Ministerial Statement and updates to PPG state that 25% of all Affordable Housing should be First Homes – the Government’s new flagship discounted market sale product. When the NPPF is next updated, it is expected that the 10% affordable home ownership requirement referenced above may be replaced by the First Homes requirement.

First Homes

25. Because First Homes are a new tenure product, it is worth explaining some of their key features:
 - First Homes should be available to buy with a minimum discount of 30% below their full market value (i.e. the value of an equivalent new home);
 - The discount level can be set higher than 30% – at 40% or 50% – where this can be suitably evidenced. The setting and justifying of discount levels can happen at neighbourhood as well as local authority scale;
 - After the discount is applied the initial sale price must not exceed £250,000 (or £420,000 in Greater London), and lower caps can be set locally;

- Purchasers must be first-time buyers with an income less than £80,000 (or £90,000 in Greater London), and First Homes can be prioritised for local people and/or key workers;
 - They will be subject to legal restrictions ensuring the discount is retained for future occupants, and renting out or sub-letting will not normally be permitted;
 - In addition to setting the discount level, local authorities and neighbourhood planning groups can apply additional criteria, such as a lower income cap, local connection test or prioritisation for key workers through adopted plans, emerging policy or Supplementary Planning Documents.
 - 25% of all homes delivered through section 106 developer contributions on sites enabled through the planning process should be sold as First Homes. In simpler terms, 25% of all subsidised Affordable Housing on mainstream housing developments should be First Homes. This is likely to mean that First Homes will take the place of shared ownership housing in many circumstances, and in some cases may also displace social or affordable rented homes.
26. The starting point for considering whether First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £342,500.
27. For the minimum discount of 30% the purchase threshold can be calculated as follows:
- Value of a new home (estimated NA new build entry-level) = £342,500;
 - Discounted by 30% = £239,750;
 - Purchase deposit at 10% of value = £23,975;
 - Value of dwelling for mortgage purposes = £215,775;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £61,650.
28. The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £52,843 and £44,036 respectively.
29. All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.
30. Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m²⁰) would be around £122,500. This cost excludes any land value or developer profit. This would not appear to be an issue in Maidenhead.

²⁰ It is estimated that in 2022, build costs for a house are between £1,750 and £3,000 per square metre - <https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/>

31. Table C-3 shows the discount required for First Homes to be affordable to the three income groups. The cost of a typical First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking about First Homes in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

Table C-3: Discount on sale price required for households to afford First Homes

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	40%	83%	65%
NA new build entry-level house price	21%	77%	54%
NA entry-level house price	17%	76%	52%
LA median new build house price	29%	79%	59%

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

32. Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
33. In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.
34. To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
35. The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £342,500 is £85,625;
 - A 10% deposit of £8,563 is deducted, leaving a mortgage value of £77,063;
 - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £22,018;

- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £256,875;
- The estimated annual rent at 2.5% of the unsold value is £6,422;
- This requires an income of £21,406 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £43,424 (£22,018 plus £21,406).

36. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £34,495 and £58,307 respectively.

Rent to Buy

37. Rent to Buy is a relatively new and less common tenure, which through subsidy allows the occupant to save a portion of their rent, which is intended to be used to build up a deposit to eventually purchase the home. It is therefore estimated to cost the same as private rents – the difference being that the occupant builds up savings with a portion of the rent.

Help to Buy (Equity Loan)

38. The Help to Buy Equity Loan is not an affordable housing tenure but allows households to afford market housing through a loan provided by the government. With a Help to Buy Equity Loan the government lends up to 20% (40% in London) of the cost of a newly built home. The household must pay a deposit of 5% or more and arrange a mortgage of 25% or more to make up the rest. Buyers are not charged interest on the 20% loan for the first five years of owning the home.

39. It is important to note that this product widens access to market housing but does not provide an affordable home in perpetuity.

Appendix D : Affordable Housing need and policy

Affordable Housing estimates

1. In Table D-1 AECOM has calculated, using PPG as a starting point,²¹ an estimate of the total need for affordable rented housing in Maidenhead over the Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence available. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.
2. It should also be noted that figures in Table D-1 are dependent on information provided by RBWM in its capacity as manager of the local housing waiting list.

Table D-1: Estimate of need for Affordable Housing for rent in Maidenhead

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current households in need	994	Latest waiting list data available from RBWM for households with preference for Maidenhead PLUS additional over crowded households in Census 2021.
1.2 Per annum	110.4	Step 1.1 divided by the remaining RBWM plan period (9 years) to produce an annualised figure.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	2,607	Rate of household growth 2011-2021 extended to NP period.
2.2 Proportion of new households unable to rent in the market	20.1%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in NA	2,687.0	2021 Census social rented households
2.2.2 Number of private renters on housing benefits	469.9	Housing benefit caseload May 2022. Pro rata for NA.
2.3 New households unable to rent	524.4	Step 2.1 x Step 2.2.
2.4 Per annum	35.0	Step 2.3 divided by plan period.
STAGE 3: TURNOVER OF AFFORDABLE HOUSING		
3.1 Supply of social/affordable re-lets (including transfers) %	4%	Assumed proportion of stock re-let each year.
3.2 Supply of social/affordable re-lets (including transfers)	107.5	Step 3.1 x NA social rented stock (2.2.1). Figure consistent with RBWM lettings data average over 2 year period for Maidenhead lettings
NET SHORTFALL (OR SURPLUS) OF RENTED UNITS PER ANNUM		
Overall shortfall (or surplus) per annum	37.9	Step 1.2 + Step 2.4 - Step 3.2

Source: AECOM model, using Census 2021, RBWM waiting list data, StatXplor housing benefit and Universal Credit data for RBWM.

3. Turning to affordable home ownership, Table D-2 estimates the potential demand in Maidenhead. This model aims to estimate the number of households that might

²¹ Paragraphs 024-026 Reference ID: 2a-026-20140306, at <https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment>

wish to own their own home but cannot afford to. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.

4. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home ownership.²² No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

Table D-2: Estimate of the potential demand for affordable home ownership, Maidenhead

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in NA	3,105	Census 2021 private rented occupancy.
1.2 Percentage renters on housing benefit in LA	12.0%	% of renters in 2021 on Housing Benefit / Universal Credit with housing entitlement
1.3 Number of renters on housing benefits in the NA	371.0	Step 1.1 x Step 1.2.
1.4 Current need (households)	2,050	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. ²³
1.5 Per annum	136.7	Step 1.4 divided by plan period.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	2,607	Household growth rate 2011-2021 extended to NP period.
2.2 % of households unable to buy but able to rent	10.8%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	280.5	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	21.6	Step 2.3 divided by plan period.
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	170	Number of shared ownership homes in the NA (Census 2021).
3.2 Supply - intermediate resales	8.5	Step 3.1 x 5% (assumed rate of re-sale).
NET SHORTFALL (OR SURPLUS) PER ANNUM		
Overall shortfall (or surplus) per annum	149.8	(Step 1.5 + Step 2.4) - Step 3.2.

Source: AECOM model, using Census 2021.

5. There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are

²² <http://www.ipsos-mori-generations.com/housing.html>

²³ The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg <http://www.ipsos-mori-generations.com/housing.html> and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

tools available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).

6. It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

Affordable housing policy

7. The following table reviews the relevant factors in developing a policy on the Affordable Housing tenure mix, which inform the recommendation given in the main body of the report.

Table D-3: Wider considerations in developing Affordable Housing mix policy

Consideration	Local Evidence
<p>A. Evidence of need for Affordable Housing:</p> <p>The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>This HNA suggests that the NA requires a minimum of 38 units of affordable rented housing and 150 units of affordable home ownership homes per annum (AECOM estimate) over the Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.</p> <p>The relationship between these figures suggests that affordable rented housing should be prioritized over affordable home ownership. This is because these households have acute needs and cannot meet their own needs without subsidy. Whilst AECOM's estimate of the need for social/affordable rented is lower than the Berkshire SHMA, this is limited by the ability of low income households to live in RBWM and either join the waiting list or access private renting with housing benefit.</p>
<p>B. Can Affordable Housing needs be met in full?</p> <p>How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.</p>	<p>If the Local Plan target of (at least) 30% were achieved on every site, assuming the delivery of the NA's allocations for 5,378 homes overall, up to 1,613 affordable homes might be expected in the NA over Plan period. This equates to 269 homes per annum, of which 81 would be provided as Affordable Housing. Actual affordable housing delivery in recent years has been lower at 57 per annum.</p> <p>This level of potential affordable housing delivery would not be sufficient to meet all of the need identified.</p>
<p>C. Government policy (eg NPPF) requirements:</p> <p>Current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. There can</p>	<p>For 10% of all housing to be affordable ownership in Maidenhead, where 30% of all housing is required to be affordable according to Local Plan policy this implies, 33% of Affordable Housing should be for affordable ownership. This does not correspond with</p>

<p>be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing.</p>	<p>the guideline tenure split in the Berkshire SHMA, referenced in the Local Plan (20% affordable home ownership).</p>
<p>D. Local Plan policy:</p>	<p>The adopted Local Plan seeks a guideline tenure split of 80% social/affordable rent and 20% affordable home ownership.</p>
<p>E. First Homes policy:</p> <p>The Government recently concluded a consultation on the introduction of First Homes (to provide at least 30% discount on new build home prices). The proposals have now been enacted through a ministerial statement. A minimum of 25% of all Affordable Housing secured through developer contributions are now required to be First Homes.</p> <p>After the 25% First Homes requirement has been met, the remaining 75% of Affordable Housing units should as a first priority protect the provision for social rent set out in the Local Plan. The remaining units should then be allocated to other tenure products in the relative proportions set out in the Local Plan.</p> <p>AECOM is aware that some Local Planning Authorities are considering ‘top slicing’ their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. Some LPAs are considering this approach because of the existing business models of registered providers which have relied on shared ownership to cross subsidise affordable rented housing and uncertainty over whether First Homes could replace this model.</p>	<p>This new minimum requirement may have the effect of displacing other products in any established tenure mix, and will reduce the amount of social or affordable rent if this was proposed to be more than 75% of Affordable Housing.</p> <p>In the RBWM Local Plan, the guideline tenure mix only requires 20% affordable home ownership, less than the proportion required for First Homes.</p>
<p>F. Viability:</p>	<p>HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.</p>
<p>G. Funding:</p> <p>The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.</p>	<p>The MNF may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.</p>
<p>H. Existing tenure mix in Maidenhead:</p> <p>The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.</p>	<p>The NA has a slightly larger share of both social rented and shared ownership housing than the RBWM as a whole. However, the size of the social rented sector is substantially below the average for England.</p>

<p>I. Views of registered providers:</p>	<p>It is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in the NA. The funding arrangements available to housing associations will determine rent levels.</p>
<p>J. Wider policy objectives:</p>	<p>The MNF may wish to take account of broader policy objectives for Maidenhead and the wider borough. These could include, but are not restricted to, policies to attract and retain families. These wider considerations may influence the mix of Affordable Housing provided.</p>

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, Maidenhead

	Name	Description	Dwellings	Tenure	Type
1	Blandford House	28 x 1 bed flats, non resident management and care alarm service	28	Social Rent	Retirement housing
2	Lamotte House	4 x studio flats for single women (pref Church of England)	4	License	Age exclusive housing
3	Lady Elizabeth House	29 x 1 & 2 bed flats, onsite care staff 24/7, communal facilities	29	Social Rent	Extra care
4	Crescent Dale	60 x 1 & 2 bed flats, non resident management and careline alarm service, communal facilities	60	Leasehold	Retirement housing
5	Sheringham Court	25 x 1 & 2 bed flats, non resident management staff, careline alarm, communal facilities	25	Leasehold	Retirement housing
6	St. Pauls Court	22 x 1 & 2 bed flats, non resident management staff, careline alarm, communal facilities	22	Social Rent	Retirement housing
7	Southgate House	36 x 1 bed flats, non resident management staff, careline alarm, communal facilities	36	Social Rent	Retirement housing
8	Clarence Court	18 x 1 & 2 bed flats	18	Leasehold	Age exclusive housing
9	Swift House	60 x 1 & 2 bed flats, onsite care staff, non resident management staff, communal facilities	60	Leasehold, Market Rent, Shared Ownership	Extra care
10	Neve House	22 x 1 & 2 bed flats, visiting management staff, careline alarm, communal facilities	22	Social Rent	Retirement housing
11	Jakes House	29 x 1 bed flats, visiting management staff, careline alarm, communal facilities	29	Social Rent	Retirement housing
12	Maudsley House	42 x 1 & 2 bed flats, onsite care staff, communal facilities	42	Social Rent	Retirement & extra care

13	George Herring Flats	30 x 1 & 2 bed flats, visiting management staff, careline alarm	30	Social Rent	Retirement housing
14	James Smith Almshouses	8 x 1 bed flats	8	Social Rent	Age exclusive
15	The Haven of Rest Almshouses	14 flats/houses x studio & 1 bed	14	Social Rent	Age exclusive
16	Elgar Place	38 x 1 & 2 bed flats, non resident management, careline alarm	38	Leasehold and Shared Ownership	Retirement housing
17	Swanbrook Court	46 x 1 & 2 bed flats, resident management staff, careline alarm, communal facilities	46	Leasehold	Retirement housing
18	Salters' Company Almshouses	8 x 1 bed flats	8	Social Rent	Age exclusive

Source: <http://www.housingcare.org>

Table E-2: Tenure and mobility limitations of those aged 65+ in Maidenhead, 2011 (65+ is the closest proxy for 75+ in this data)

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories	1,396	19.1%	1,785	24.4%	4,131	56.5%
Owned Total	1,002	16.5%	1,457	24.0%	3,610	59.5%
Owned outright	857	16.1%	1,292	24.3%	3,161	59.5%
Owned (mortgage) or shared ownership	145	19.1%	165	21.7%	449	59.2%
Rented Total	394	31.7%	328	26.4%	521	41.9%
Social rented	312	34.1%	260	28.4%	342	37.4%
Private rented or living rent free	82	24.9%	68	20.7%	179	54.4%

Source: DC3408EW Health status

HLIN calculations

Table E-3: Recommended provision of specialist housing for older people from the HLIN SHOP toolkit

FORM OF PROVISION	ESTIMATE OF DEMAND PER THOUSAND OF THE RELEVANT 75+ POPULATION
Conventional sheltered housing to rent	60
Leasehold sheltered housing	120
Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) ³⁶	20
Extra care housing for rent	15
Extra care housing for sale	30
Housing based provision for dementia	6

Source: *Housing LIN SHOP Toolkit*

8. As Table 6-1 in the main report shows, Maidenhead is forecast to see an increase of 2,227 individuals aged 75+ by the end of the Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = $60 \times 2.227 = 134$
- Leasehold sheltered housing = $120 \times 2.227 = 267$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = $20 \times 2.227 = 44.5$
- Extra care housing for rent = $15 \times 2.227 = 33.4$
- Extra care housing for sale = $30 \times 2.227 = 66.8$
- Housing based provision for dementia = $6 \times 2.227 = 13.4$

Appendix F : Housing Needs Assessment Glossary

Adoption

This refers to the final confirmation of a local plan by a local planning authority.

Affordability

The terms 'affordability' and 'affordable housing' have different meanings. 'Affordability' is a measure of whether housing may be afforded by certain groups of households. 'Affordable housing' refers to particular products outside the main housing market.

Affordability Ratio

Assessing affordability involves comparing housing costs against the ability to pay. The ratio between lower quartile house prices and the lower quartile income or earnings can be used to assess the relative affordability of housing. The Ministry for Housing, Community and Local Governments publishes quarterly the ratio of lower quartile house price to lower quartile earnings by local authority (LQAR) as well as median house price to median earnings by local authority (MAR) e.g. income = £25,000, house price = £200,000. House price: income ratio = $\frac{£200,000}{£25,000} = 8$, (the house price is 8 times income).

Affordable Housing (NPPF Definition)

Housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

a) Affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

b) Discounted market sales housing: is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

c) Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and

Rent to Buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

Affordable rented housing

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods²⁴.

Age-Restricted General Market Housing

A type of housing which is generally for people aged 55 and over and active older people. It may include some shared amenities such as communal gardens but does not include support or care services.

Annual Monitoring Report

A report submitted to the Government by local planning authorities assessing progress with and the effectiveness of a Local Development Framework.

Basic Conditions

The Basic Conditions are the legal tests that are considered at the examination stage of neighbourhood development plans. They need to be met before a plan can progress to referendum.

Backlog need

The backlog need constitutes those households who are eligible for Affordable Housing, on account of homelessness, over-crowding, concealment or affordability, but who are yet to be offered a home suited to their needs.

Bedroom Standard²⁵

The bedroom standard is a measure of occupancy (whether a property is overcrowded or under-occupied, based on the number of bedrooms in a property and the type of household in residence). The Census overcrowding data is based on occupancy rating (overcrowding by number of rooms not including bathrooms and hallways). This tends to produce higher levels of overcrowding/ under occupation. A detailed definition of the standard is given in the Glossary of the EHS Household Report.

²⁴ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

²⁵ See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

Co-living

Co-living denotes people who do not have family ties sharing either a self-contained dwelling (i.e., a 'house share') or new development akin to student housing in which people have a bedroom and bathroom to themselves, but share living and kitchen space with others. In co-living schemes each individual represents a separate 'household'.

Community Led Housing/Community Land Trusts

Housing development, provision and management that is led by the community is very often driven by a need to secure affordable housing for local people in the belief that housing that comes through the planning system may be neither the right tenure or price-point to be attractive or affordable to local people. The principal forms of community-led models include cooperatives, co-housing communities, self-help housing, community self-build housing, collective custom-build housing, and community land trusts. By bringing forward development which is owned by the community, the community is able to set rents and/or mortgage payments at a rate that it feels is appropriate. The Government has a range of support programmes for people interested in bringing forward community led housing.

Community Right to Build Order²⁶

A community right to build order is a special kind of neighbourhood development order, granting planning permission for small community development schemes, such as housing or new community facilities. Local community organisations that meet certain requirements or parish/town councils are able to prepare community right to build orders.

Concealed Families (Census definition)²⁷

The 2011 Census defined a concealed family as one with young adults living with a partner and/or child/children in the same household as their parents, older couples living with an adult child and their family or unrelated families sharing a household. A single person cannot be a concealed family; therefore one older parent living with their adult child and family or an adult child returning to the parental home is not a concealed family; the latter are reported in an ONS analysis on increasing numbers of young adults living with parents.

Equity Loans/Shared Equity

An equity loan which acts as a second charge on a property. For example, a household buys a £200,000 property with a 10% equity loan (£20,000). They pay a small amount for the loan and when the property is sold e.g. for £250,000 the lender receives 10% of the sale cost (£25,000). Some equity loans were available for the purchase of existing stock. The current scheme is to assist people to buy new build.

²⁶ See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

²⁷ See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

Extra Care Housing or Housing-With-Care

Housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24 hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.

Fair Share

'Fair share' is an approach to determining housing need within a given geographical area based on a proportional split according to the size of the area, the number of homes in it, or its population.

First Homes

First Homes is another form of discounted market housing which will provide a discount of at least 30% on the price of new homes, introduced in 2021. These homes are available to first time buyers as a priority but other households will be eligible depending on agreed criteria. New developments will be required to provide 25% of Affordable Housing as First Homes. A more detailed explanation of First Homes and its implications is provided in the main body of the HNA.

Habitable Rooms

The number of habitable rooms in a home is the total number of rooms, excluding bathrooms, toilets and halls.

Household Reference Person (HRP)

The concept of a Household Reference Person (HRP) was introduced in the 2001 Census (in common with other government surveys in 2001/2) to replace the traditional concept of the head of the household. HRPs provide an individual person within a household to act as a reference point for producing further derived statistics and for characterising a whole household according to characteristics of the chosen reference person.

Housing Market Area

A housing market area is a geographical area defined by household demand and preferences for all types of housing, reflecting the key functional linkages between places where people live and work. It might be the case that housing market areas overlap.

The extent of the housing market areas identified will vary, and many will in practice cut across various local planning authority administrative boundaries. Local planning authorities should work with all the other constituent authorities under the duty to cooperate.

Housing Needs

There is no official definition of housing need in either the National Planning Policy Framework or the National Planning Practice Guidance. Clearly, individuals have their own housing needs. The process of understanding housing needs at a population scale is undertaken via the preparation of a Strategic Housing Market Assessment (see below).

Housing Needs Assessment

A Housing Needs Assessment (HNA) is an assessment of housing needs at the Neighbourhood Area level.

Housing Products

Housing products simply refers to different types of housing as they are produced by developers of various kinds (including councils and housing associations). Housing products usually refers to specific tenures and types of new build housing.

Housing Size (Census Definition)

Housing size can be referred to either in terms of the number of bedrooms in a home (a bedroom is defined as any room that was intended to be used as a bedroom when the property was built, any rooms permanently converted for use as bedrooms); or in terms of the number of rooms, excluding bathrooms, toilets halls or landings, or rooms that can only be used for storage. All other rooms, for example, kitchens, living rooms, bedrooms, utility rooms, studies and conservatories are counted. If two rooms have been converted into one they are counted as one room. Rooms shared between more than one household, for example a shared kitchen, are not counted.

Housing Type (Census Definition)

This refers to the type of accommodation used or available for use by an individual household (i.e. detached, semi-detached, terraced including end of terraced, and flats). Flats are broken down into those in a purpose-built block of flats, in parts of a converted or shared house, or in a commercial building.

Housing Tenure (Census Definition)

Tenure provides information about whether a household rents or owns the accommodation that it occupies and, if rented, combines this with information about the type of landlord who owns or manages the accommodation.

Income Threshold

Income thresholds are derived as a result of the annualisation of the monthly rental cost and then asserting this cost should not exceed 35% of annual household income.

Intercensal Period

This means the period between the last two Censuses, i.e. between years 2001 and 2011.

Intermediate Housing

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.

Life Stage modelling

Life Stage modelling is forecasting need for dwellings of different sizes by the end of the Plan period on the basis of changes in the distribution of household types and key age brackets (life stages) within the NA. Given the shared behavioural patterns associated with these metrics, they provide a helpful way of understanding and predicting future community need. This data is not available at neighbourhood level so LPA level data is employed on the basis of the NA falling within its defined Housing Market Area.

Life-time Homes

Dwellings constructed to make them more flexible, convenient adaptable and accessible than most 'normal' houses, usually according to the Lifetime Homes Standard, 16 design criteria that can be applied to new homes at minimal cost: <http://www.lifetimehomes.org.uk/>.

Life-time Neighbourhoods

Lifetime neighbourhoods extend the principles of Lifetime Homes into the wider neighbourhood to ensure the public realm is designed in such a way to be as inclusive as possible and designed to address the needs of older people, for example providing more greenery and more walkable, better connected places.

Local Development Order

An Order made by a local planning authority (under the Town and Country Planning Act 1990) that grants planning permission for a specific development proposal or classes of development.

Local Enterprise Partnership

A body, designated by the Secretary of State for Communities and Local Government, established for the purpose of creating or improving the conditions for economic growth in an area.

Local housing need (NPPF definition)

The number of homes identified as being needed through the application of the standard method set out in national planning guidance (or, in the context of preparing strategic policies only, this may be calculated using a justified alternative approach as provided for in paragraph 60 of this Framework).

Local Planning Authority

The public authority whose duty it is to carry out specific planning functions for a particular area. All references to local planning authority apply to the District Council, London Borough Council, County Council, Broads Authority, National Park Authority or the Greater London Authority, to the extent appropriate to their responsibilities.

Local Plan

This is the plan for the future development of the local area, drawn up by the local planning authority in consultation with the community. In law this is described as the development plan documents adopted under the Planning and Compulsory Purchase Act 2004. Current core strategies or other planning policies form part of the Local Plan and are known as 'Development Plan Documents' (DPDs).

Lower Quartile

The bottom 25% value, i.e. of all the properties sold, 25% were cheaper than this value and 75% were more expensive. The lower quartile price is used as an entry level price and is the recommended level used to evaluate affordability; for example for first time buyers.

Lower Quartile Affordability Ratio

The Lower Quartile Affordability Ratio reflects the relationship between Lower Quartile Household Incomes and Lower Quartile House Prices, and is a key indicator of affordability of market housing for people on relatively low incomes.

Market Housing

Market housing is housing which is built by developers (which may be private companies or housing associations, or Private Registered Providers), for the purposes of sale (or rent) on the open market.

Mean (Average)

The mean or the average is, mathematically, the sum of all values divided by the total number of values. This is the more commonly used "average" measure as it includes all values, unlike the median.

Median

The middle value, i.e. of all the properties sold, half were cheaper and half were more expensive. This is sometimes used instead of the mean average as it is not subject to skew by very large or very small statistical outliers.

Median Affordability Ratio

The Lower Quartile Affordability Ratio reflects the relationship between Median Household Incomes and Median House Prices and is a key indicator of affordability of market housing for people on middle-range incomes.

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years²⁸, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

An NDO will grant planning permission for a particular type of development in a particular area. This could be either a particular development, or a particular class of development (for example retail or housing). A number of types of development will be excluded from NDOs, however. These are minerals and waste development, types of development that, regardless of scale, always need Environmental Impact Assessment, and Nationally Significant Infrastructure Projects.

Neighbourhood plan

A plan prepared by a Parish or Town Council or Neighbourhood Forum for a particular neighbourhood area (made under the Planning and Compulsory Purchase Act 2004).

Older People

People over retirement age, including the active, newly-retired through to very frail older people, whose housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs.

Output Area/Lower Super Output Area/Middle Super Output Area

An output area is the lowest level of geography for publishing statistics, and is the core geography from which statistics for other geographies are built. Output areas were created for England and Wales from the 2001 Census data, by grouping a number of households and populations together so that each output area's population is roughly the same. 175,434 output areas were created from the 2001 Census data, each containing a minimum of 100 persons with an average of 300 persons. Lower Super Output Areas consist of higher geographies of between 1,000-1,500 persons (made up of a number of individual Output Areas) and Middle Super Output Areas are higher than this, containing between 5,000 and 7,200 people, and made up of individual Lower Layer Super Output Areas. Some statistics are only available down to Middle Layer Super Output Area level, meaning that they are not available for individual Output Areas or parishes.

Overcrowding

There is no single agreed definition of overcrowding, however, utilising the Government's bedroom standard, overcrowding is deemed to be in households where there is more than one person in the household per room (excluding kitchens, bathrooms, halls and storage areas). As such, a home with one bedroom and one

²⁸ See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

living room and one kitchen would be deemed overcrowded if three adults were living there.

Planning Condition

A condition imposed on a grant of planning permission (in accordance with the Town and Country Planning Act 1990) or a condition included in a Local Development Order or Neighbourhood Development Order.

Planning Obligation

A legally enforceable obligation entered into under section 106 of the Town and Country Planning Act 1990 to mitigate the impacts of a development proposal.

Purchase Threshold

Purchase thresholds are calculated by netting 10% off the entry house price to reflect purchase deposit. The resulting cost is divided by 4 to reflect the standard household income requirement to access mortgage products.

Proportionate and Robust Evidence

Proportionate and robust evidence is evidence which is deemed appropriate in scale, scope and depth for the purposes of neighbourhood planning, sufficient so as to meet the Basic Conditions, as well as robust enough to withstand legal challenge. It is referred to a number of times in the PPG and its definition and interpretation relies on the judgement of professionals such as Neighbourhood Plan Examiners.

Private Rented

The Census tenure private rented includes a range of different living situations in practice, such as private rented/ other including households living “rent free”. Around 20% of the private rented sector are in this category, which will have included some benefit claimants whose housing benefit at the time was paid directly to their landlord. This could mean people whose rent is paid by their employer, including some people in the armed forces. Some housing association tenants may also have been counted as living in the private rented sector because of confusion about what a housing association is.

Retirement Living or Sheltered Housing

Housing for older people which usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services, but provides some support to enable residents to live independently. This can include 24 hour on-site assistance (alarm) and a warden or house manager.

Residential Care Homes and Nursing Homes

Housing for older people comprising of individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually

include support services for independent living. This type of housing can also include dementia care homes.

Rightsizing

Households who wish to move into a property that is a more appropriate size for their needs can be said to be rightsizing. This is often used to refer to older households who may be living in large family homes but whose children have left, and who intend to rightsize to a smaller dwelling. The popularity of this trend is debatable as ties to existing communities and the home itself may outweigh issues of space. Other factors, including wealth, health, status and family circumstance also need to be taken into consideration, and it should not be assumed that all older households in large dwellings wish to rightsize.

Rural Exception Sites

Small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection. Small numbers of market homes may be allowed at the local authority's discretion, for example where essential to enable the delivery of affordable dwellings without grant funding.

Shared Ownership

Housing where a purchaser part buys and part rents from a housing association or local authority. Typical purchase share is between 25% and 75% (though this was lowered in 2021 to a minimum of 10%), and buyers are encouraged to buy the largest share they can afford. Generally applies to new build properties, but re-sales occasionally become available. There may be an opportunity to rent at intermediate rent level before purchasing a share in order to save/increase the deposit level

Sheltered Housing²⁹

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

²⁹ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, a guest flat and a garden.

Strategic Housing Land Availability Assessment

A Strategic Housing Land Availability Assessment (SHLAA) is a document prepared by one or more local planning authorities to establish realistic assumptions about the availability, suitability and the likely economic viability of land to meet the identified need for housing over the Plan period. SHLAAs are sometimes also called LAAs (Land Availability Assessments) or HELAAs (Housing and Economic Land Availability Assessments) so as to integrate the need to balance assessed housing and economic needs as described below.

Strategic Housing Market Assessment (NPPF Definition)

A Strategic Housing Market Assessment (SHMA) is a document prepared by one or more local planning authorities to assess their housing needs under the 2012 version of the NPPF, usually across administrative boundaries to encompass the whole housing market area. The NPPF makes clear that SHMAs should identify the scale and mix of housing and the range of tenures the local population is likely to need over the Plan period. Sometimes SHMAs are combined with Economic Development Needs Assessments to create documents known as HEDNAs (Housing and Economic Development Needs Assessments).

Specialist Housing for Older People

Specialist housing for Older People, sometimes known as specialist accommodation for older people, encompasses a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups (usually 55+ or 65+). This could include residential institutions, sometimes known as care homes, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services. This housing can be provided in a range of tenures (often on a rented or leasehold basis).

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure 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 Homes England.³⁰

³⁰ See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

