

Malvern Hills, Worcester City and Wychavon Strategic Housing Market Assessment 2021 Update

Summary report for the South Worcestershire
Development Plan Area

Final Report
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Technical Appendix C: Housing need calculations

Introduction

- C.1 Identifying the scale of affordable housing need is a key consideration of planning practice guidance. This is a separate calculation to the overall housing need figure derived using the standard model and set out in PPG paragraphs 18 (Reference ID: 2a-018-20190220) to 24 (Reference ID: 2a-024-20190220). The affordable housing need analysis helps to establish the overall scale of affordable housing need by location, type, size and tenure and whether the council should plan for more dwellings to help meet the need for affordable housing.
- C.2 PPG states that ‘all households whose needs are not met by the market can be considered in affordable housing need (**PPG Paragraph: 018 Reference ID: 2a-018-20190220**). PPG then considers how affordable housing need should be calculated:
- ‘Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).’ (**PPG Paragraph: 019 Reference ID: 2a-019-20190220**).
- C.3 The PPG focuses on the use of existing (secondary data).
- C.4 There are four broad components to the needs assessment method. These have remained relatively unchanged through the different guidance issued by government and focus on:
- Step A. Existing household in need (current unmet gross need).
 - Step B. Future households in need.
 - Step C. Affordable supply.
 - Step D. Annual need for affordable housing.
- C.5 To be consistent with the standard method for calculating overall housing need, the affordable housing need is annualised over a ten-year period.

Affordability assumptions

- C.6 As part of the affordable needs assessment, the extent to which households in need cannot afford open market prices or rents is considered. PPG does not specify what household income should be spent for a property to be affordable although does state the ‘need to identify the minimum household income required to access lower quartile (entry level) market housing’ (**PPG Paragraph 021 Reference ID 2a-021-20190220**). The last guidance to consider affordable prices/rents was published in the 2007 **DCLG Strategic Housing Market Assessments Practice Guidance Version 2 August 2007**, which stated that gross household incomes should be used to assess affordability and:

- a household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and
 - a household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.
- C.7 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- C.8 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered (This is the maximum single or joint household income multiple offered by First Direct July 2020)
- C.9 Based on this data, the principle assumption considered by arc4 with reference to affordability is:
- for buying up to 3.5x gross household income ; and
 - for renting up to 25% gross household income.

Step A: Current unmet gross need

- C.10 **PPG Paragraph 020 Reference ID: 2a-021-20190220** states that 'strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:
- the number of homeless households;
 - the number of those in priority need who are currently housed in temporary accommodation;
 - the number of households in over-crowded housing;
 - the number of concealed households;
 - the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and
 - the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.'
- C.11 PPG notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market. Table C1. Sets out the overall scale of current need before affordability of market housing is considered.

Table C1 Current gross unmet need (before affordability testing)						
Reason for need	Total in need			Comment	Source	
	Malvern Hills	Worcester	Wychavon			SWDP
A1 Homeless households	127	403	278	808	Number of households identified as homeless 2019/20	MHCLG Live tables
A2 Priority need / temporary accommodation	95	443	206	744	Households identified as threatened with homelessness in 2019/20 plus households living in temporary accommodation (based on quarterly average) in 2019/20	MHCLG Live tables
A3 Overcrowded	1,476	1,245	1,100	3,821	2011 Census data households	2011 Census LC4108EW
A4 Concealed household	547	426	504	1,477	Census definition refers to couples and lone parents living within another family unit.	2011 Census LC1110EW
A5 Existing affordable tenants in need	1,522	3801	3,232	8,555	No breakdown by tenure in housing register	Housing register
A6 Other tenures in need						
A7 Sum of households in A3 to A6 with one or more needs	3,545	5,472	4,836	13,853	Sum of A3 to A6	
A8 Total in A7 adjusted to remove any double counting	3,545	5,472	4,836	13,853	This is the total number of households with one or more needs	
A9. All households in need (A1+A2+A8)	3,767	6,318	5,320	15,405		
% of all households in need	10.7%	14.3%	9.4%			

Note table subject to rounding

Further Notes to Table C1:

A3. Overcrowding

The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible, with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.

Note: the model has used overcrowding and concealed households data from the 2011 Census.

A4. Concealed households

The number of couples and lone parents living within a household.

A5. Existing affordable tenants in need and A6. Other tenures in need

Households in need based on the numbers who have one or more of the following needs: under notice, real threat of notice or lease coming to an end; too expensive; too difficult to maintain; sharing facilities; unsuitable due to age/mobility impairment; lacking facilities; major disrepair; harassment/threat of harassment from neighbours.

A7 and A8. Sum of households

A7 is the sum of households who are overcrowded, concealed, are existing tenants in need or other tenures in need. A8 adjusts this total to remove double counting to give a figure for the total number of households with one or more housing need. This final figure takes account of any duplicates (so if the household is overcrowded and has another need, it is only counted once as a household in need).

Affordability of open market options

C.12 Table C2 sets out ward-level lower quartile prices and rents which are used as a basis for testing the affordability of open market options.

Table C2 Lower quartile house prices and incomes required by district				
District	Lower Quartile Price 2020	Income needed (3.5x)	Lower Quartile private rent 2020	Income needed (25%)
Malvern Hills	£198,625	£51,075	£598	£28,704
Worcester	£169,963	£43,705	£524	£25,152
Wychavon	£207,000	£53,229	£650	£31,200
SWDP Average	£191,863	£49,336	£591	£28,352

Source: Data produced by Land Registry © Crown copyright 2020, Zoopla 2020

- C.13 Table C3 sets out the proportion of households in need who could not afford open market prices or rents. The principal affordability analysis uses data on ward-level lower quartile prices and rents and assumes that a property is affordable if up to 25% of household income is spent on rent and buying costs up to 3.5x household income.
- C.14 It is reasonably assumed that all households in A1 (homeless) and A2 (priority need/in temporary accommodation) cannot afford open market prices or rents given their housing circumstances (and income information is not available from secondary data source).
- C.15 The affordability of open market options is tested on the remaining households in need (rows A3 to A6 in Table C1) based on 2021 housing register income data
- C.16 Analysis concludes that **12,415** households across the SWDP area are in housing need and cannot afford to buy or rent at lower quartile market prices.

Table C3 Affordability of open market housing for households in need			
Malvern Hills			
Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	222	100%	222
Sum of households in A3 to A6 with one or more needs	3,545	92.9%	3,293
Total cannot afford to buy or rent			3,515
Worcester			
Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	846	100%	846
Sum of households in A3 to A6 with one or more needs	5,472	85.0%	4,651
Total cannot afford to buy or rent			5,497
Wychavon			
Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	484	100%	484
Sum of households in A3 to A6 with one or more needs	4,836	90.3%	4,367
Total cannot afford to buy or rent			4,851
Total cannot afford to buy or rent (SWDP Total)			13,863

Step B: Future households in need

- C.17 **PPG Paragraph 021 Reference ID: 2a-021029190220** states that ‘projections of affordable housing need will have to reflect new household formation, the proportion of newly-forming households unable to buy or rent in the market area, and an estimate of the number of existing households falling into need. The process will need to identify the minimum household income required to access lower quartile (entry level) market housing. It can then assess what proportion of newly-forming households will be unable to access market housing.’

New household formation

- C.18 The most useful data sources for assessing the level of new household formation as referenced in PPG are:
- MHCLG/ONS household projections, from which an annual net increase in households can be derived; and
 - the English Housing Survey, from which a national gross household formation rate can be derived.
- C.19 Table C4 presents a summary of data used to establish a view on household formation along with the gross household formation rates by district for the

standard method calculation period 2021 to 2031. These are derived from the 2014-based MHCLG household projections used in the standard method. Through the standard method of calculating need, allowance is made for increasing the level of housing delivery to support household formation through the affordability adjustment.

New households likely to be in affordable housing need

- C.20 The arc4 national database derived from affordable housing needs analysis indicates that nationally 56.9% of newly-forming households could not afford buying or renting lower quartile (entry level) properties. This is applied to gross formation to estimate the likely number of new households in affordable housing need.

Existing households expected to fall into need

- C.21 The housing register will include existing households falling into need each year. The actual number cannot be determined and the model assumes that these households have been included in an assessment of existing households in need.

Table C4 Net and gross household formation 2021-2031

	Annual household formation				Notes	Source
	Malvern Hills	Worcester	Wycharon	SWDP		
A. MHCLG 2014-based household projections	278	301	366	945	Annual NET increase between 2021 and 2031	MHCLG 2014-based household projections
B. ONS 2018-based household projections	380	182	799	1,361	Annual NET increase between 2021 and 2031	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2021-2031 (2014-based projections)	519	673	792	1,984	Gross household formation rate of 1.435%	English Housing Survey 3-year average 2017/18 to 2019/20
D. Average gross household formation rate based on applying national rate to total households over the period 2020-2030 (2018-based projections)	537	646	865	2,048	Gross household formation rate of 1.439%	English Housing Survey 3 year average 2017/18 to 2019/20
G. Blended rate of gross household formation (C, D average)	528	660	828	2,016		

Total newly arising affordable housing need (gross per year)

C.22 Total newly arising need by district each year as summarised in Table C5.

Table C5 Total newly-arising affordable housing need				
	Malvern Hills	Worcester	Wychavon	SWDP
A. Number of newly-forming households	519	673	792	1,984
B. Proportion unable to afford market housing	296	384	451	1,131
C. Existing households falling into need	Included in Step A			
Total newly arising affordable need (B+C)	296	384	451	1,131

Step C: Affordable housing supply

- C.23 PPG notes that ‘there will be a current supply of housing stock that can be used to accommodate households in affordable housing need as well as future supply.’ (**PPG Paragraph 022 Reference ID: 2a-022-20190220**) There are four aspects to affordable supply to be considered as set out in Table C6. Table C6 also considers the excellent progress made across the three local authorities in delivering new affordable housing, with 2,410 built over the three year period 2017/18 to 2019/20 across South Worcestershire. This demonstrates that affordable housing policies are highly effective in helping address affordable need and justifies the continuation of robust affordable housing policies in the Local Plan.
- C.24 Note that stock losses through right to buy are not referenced in PPG and not included in Table C6. Any losses through right to buy would increase the shortfall.
- C.25 Excluding newbuild, there is an annual supply of 1,602 affordable dwellings across South Worcestershire (307 Malvern Hills, 476 Worcester and 819 Wychavon).

Table C6 Affordable housing supply				
Source of supply/stock loss	Data source	Malvern Hills	Worcester	Wychevon
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	RP lettings data over most recent 3-year period	Annual average of 297 general needs affordable dwellings have been let 2017/18 to 2019/20	Annual average of 452 general needs affordable dwellings have been let 2017/18 to 2019/20	Annual average of 787 general needs affordable dwellings have been let 2017/18 to 2019/20
Suitable surplus stock (vacant properties)	MHCLG vacant dwelling statistics	31 vacant affordable (council and housing association) dwellings reported as vacant in 2019 0.7% of total affordable stock. Below transactional rate of around 2% to allow movement in stock so no suitable surplus stock available	39 vacant affordable (council and housing association) dwellings reported as vacant in 2019 0.6% of total affordable stock. Below transactional rate of around 2% to allow movement in stock so no suitable surplus stock available	39 vacant affordable (council and housing association) dwellings reported as vacant in 2019 0.5% of total affordable stock. Below transactional rate of around 2% to allow movement in stock so no suitable surplus stock available
Supply of affordable home ownership through resale	Sales data	397 AHO dwellings in total (2020 SDR). Assuming 5% resale rate = 20 each year	481 AHO dwellings in total (2020 SDR). Assuming 5% resale rate = 24 each year	627 AHO dwellings in total (2020 SDR). Assuming 5% resale rate = 31 each year
Units taken out of management	Local authority data	None identified	None identified	None identified
Total annual supply used in needs calculation	Calculation	297 lettings + 0 vacant newbuild – 0 units taken out of management + 20 AHO resales = 307	452 lettings + 0 vacant – 0 units taken out of management + 24 AHO resales = 476	787 lettings + 0 vacant – 0 units taken out of management + 31 AHO resales = 819
The committed supply of new net affordable homes at the point of assessment (number and size)	MHCLG Live Table 1011C Affordable Housing Supply statistics	Total of 643 completions 2017/18 to 2019/20 (429 Rented and 214 AHO). Annual average of 214. 2020/21 completions 194 (138 Rented and 56 AHO)	Total of 499 completions 2017/18 to 2019/20 (455 Rented and 444 AHO). Annual average of 166.	Total of 1,168 completions 2017/18 to 2019/20 (883 Rented and 285 AHO). Annual average of 389. 2020/21 completions 224 (158 Rented and 66 AHO)

Step D: Total annual need and breakdown by size, type and tenure

C.26 Table C7 summarises the total annual need for affordable housing across South Worcestershire which establishes a gross annual need of 2,518 and after taking into account supply, a net need of 906 affordable dwellings each year.

Table C7 Gross and net annual affordable need						
	Factor	Malvern Hills	Worcester	Wychavon	SWDP AREA	Data source/assumption
A1	Current gross unmet need (before affordability test)	3,767	6,318	5,320	15,405	Table C1 row A9
A2	Current gross unmet need (after affordability test)	3,515	5,497	4,851	13,863	Table C3
A3	Annualised need	352	550	485	1,387	Assume unmet need is cleared over a 10-year period for consistency with standard method calculation
B	Newly-arising annual need	296	384	451	1,131	Table C5
TGN	Total gross need	648	934	936	2,518	A3+B
C	Affordable annual housing supply	317	476	819	1,612	Table C6
	Total annual net need	331	458	117	906	TGN – C

Note: Table subject to rounding errors