



Cossington Parish

Affordable Housing for Sale Assessment

November 2020

Purpose

This report provides an assessment of the need for affordable housing for sale in the Parish of Cossington within the Charnwood Borough of Leicestershire.

Affordable housing is not merely cheaper housing, but planning terminology meaning those forms of housing tenure that fall within the definition of Affordable Housing set out in the current National Planning Policy Framework (NPPF), namely: social rent, affordable rent, affordable private rent and forms of affordable housing designed to offer affordable routes to home ownership.

This will help to inform the emerging Neighbourhood Plan in relation to the opportunities to both identify the need for affordable housing for sale and to see how the Neighbourhood Plan can address the issue.

Context

According to the latest annual Halifax Rural Housing Review (Halifax, 2017), homes in rural areas across Great Britain are 20% more expensive on average than in urban areas. In financial terms, this percentage equates to £44,454.

However, regionally, these figures increase or decrease dramatically depending on the locality. For example, the West Midlands is the region that commands the highest rural premium across Great Britain. Here, the average house price in rural areas is 47%, or £89,272 higher than the region's urban areas, and in contrast, the East of England has the lowest rural housing premium of 9% or £27,765.

Data from the review shows that first time buyers have more or less found themselves priced out of rural areas. They account for 41% of all mortgaged products in rural areas, compared with 53% in urban areas. Affordability is the main reason for this.

In a local context, figures for the East Midlands show a 38% increase in rural average house prices in the period 2012 - 2017. This equates to a rural housing premium of £55,426, compared to urban locations.

Areas which are predominantly rural typically have higher house prices than urban locations, thus making them less affordable. In 2016, the average lower quartile house price was 8.3 times the average lower quartile earnings in rural areas, in comparison with 7 times in urban areas.

In 2018, the National Housing Federation stated that 'the housing crisis in rural England is acute, with the most affordable rural homes costing 8.3 times wages in rural areas (National Housing Federation, 2018).

Cossington

According to the 2011 Census, the Cossington Parish had an estimated population of 598 residents living in 203 households dispersed across 624 hectares. This equates to a population density of 1.0 persons per hectare which is in lower than the borough (6.0), region (2.9) and England (4.1) averages. There were 10 vacant dwellings representing a 4.4% vacancy rate. There was one communal establishment providing accommodation for 80 residents.

It is estimated that the number of people living in the parish increased by 2.6% (15 people) between 2001 and 2011. During the same period the number of dwellings (occupied and vacant) increased by 11% (22 dwellings).

At the time of the 2011 Census, around 18% of residents were aged under 16 which was close to the borough (17%), regional (18%) and national (19%) rates. Around 61% of residents were aged between 16 and 64 which was lower than the borough (67%) and region (64%) and England (65%) rates.

Older people (aged 65+) accounted for 22% of total residents which was higher than 16% for the borough, 17% for the region and 16% for England as a whole. The median age of people living in the local area was 45 which was somewhat older than the borough (39), region (40) and England (39) rates.

Table 1: Usual Residents by Age Band, 2011

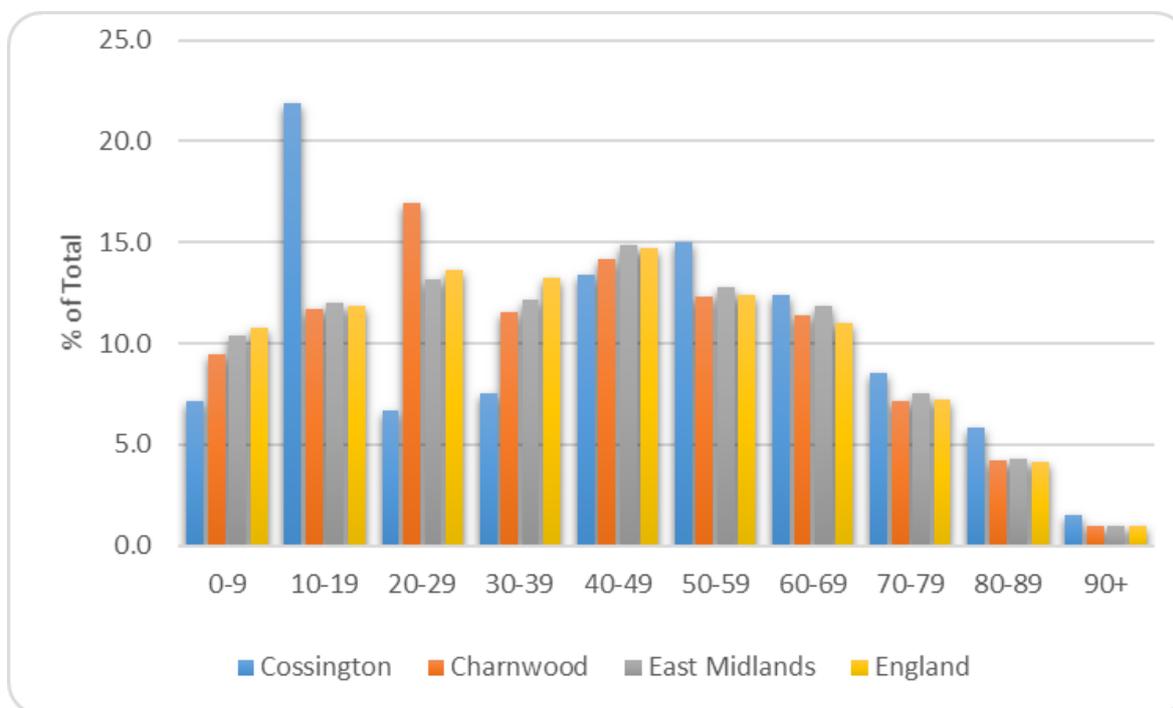
	Cossington		Charnwood	East Midlands	England
	No	%	%	%	%
Aged 0-4	22	3.7	5.5	6.0	6.3
Aged 5-15	84	14.0	11.5	12.5	12.6
Aged 16-64	362	60.5	66.6	64.5	64.8
Aged 65+	130	21.7	16.4	17.1	16.3
All Usual Residents	598	100.0	100.0	100.0	100.0
Median age	45		39	40	39

Source: Census 2011, KS102

A more detailed breakdown of age bands reveals that at the time of the 2011 Census, Cossington had a high representation of residents aged between 10 and 19 compared with the national average and this reflects the presence of a residential educational establishment in

the local area. It has a lower share of people aged between 20 and 39 which may reflect lack of affordable and suitable accommodation for young people entering the housing market.

Figure 1 Population by 10-year age bands, 2011



Source: Census 2011, QS103

The Census data suggests evidence of an ageing population with the number of people aged 65 and over increasing by 9% (11 residents) between 2001 and 2011. Over 65s represented 20% of total population in 2001 compared with 25% by 2011.

More recent small area population estimates¹ suggest the number of residents in the parish has continued to grow, increasing by 8.3% (50 people) between 2011 and 2018. Furthermore, the number of older people has increased by 14% and research shows the number of older people will grow significantly in the future and relative growth will be highest in older cohorts. Latest available population projections² suggest that Charnwood’s 65 plus age group is forecast to grow by around 48% between 2016 and 2036.

Deprivation

The English Indices of Deprivation measure relative levels of deprivation in 32,844 small areas or neighbourhoods, called Lower-layer Super Output Areas (LSOAs) in England. The Cossington Parish is situated within one LSOA (E01025769) which also includes several other small settlements (Rearsby and Ratcliffe).

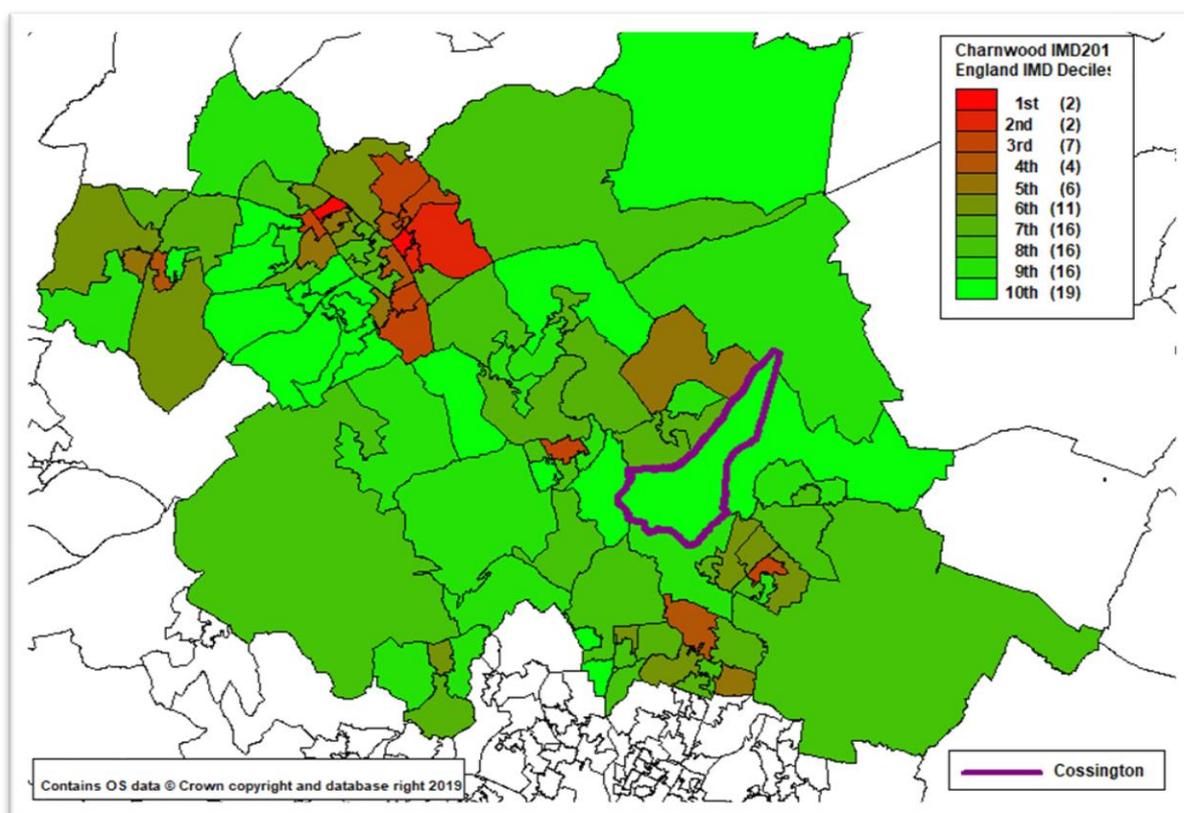
¹ Population Estimates – Small Area Based, ONS (NOMIS)

² Subnational Population Projections for Local Authorities in England: 2016 based

The overall Index of Multiple Deprivation Decile (where 1 is most deprived 10% of LSOAs) (IMD) shows that on the whole the local area displays relatively low levels of deprivation ranking in the 10th decile on the overall 2019 Index. The following map illustrates overall Index of Multiple Deprivation deciles within the Charnwood borough. The Cossington Parish is denoted by a purple boundary to the north of the borough. However, on closer inspection of the IMD sub domains, the area ranks relatively high (2nd decile) on the Geographical Barriers sub-domain which relates to the physical proximity of local services. Physical distance from services and facilities presents a problem in rural areas such as Cossington and as such the geographical barriers sub-domain has a very different pattern across the county to the other domains of deprivation.

Figure 2 Index of Multiple Deprivation Deciles, 2019

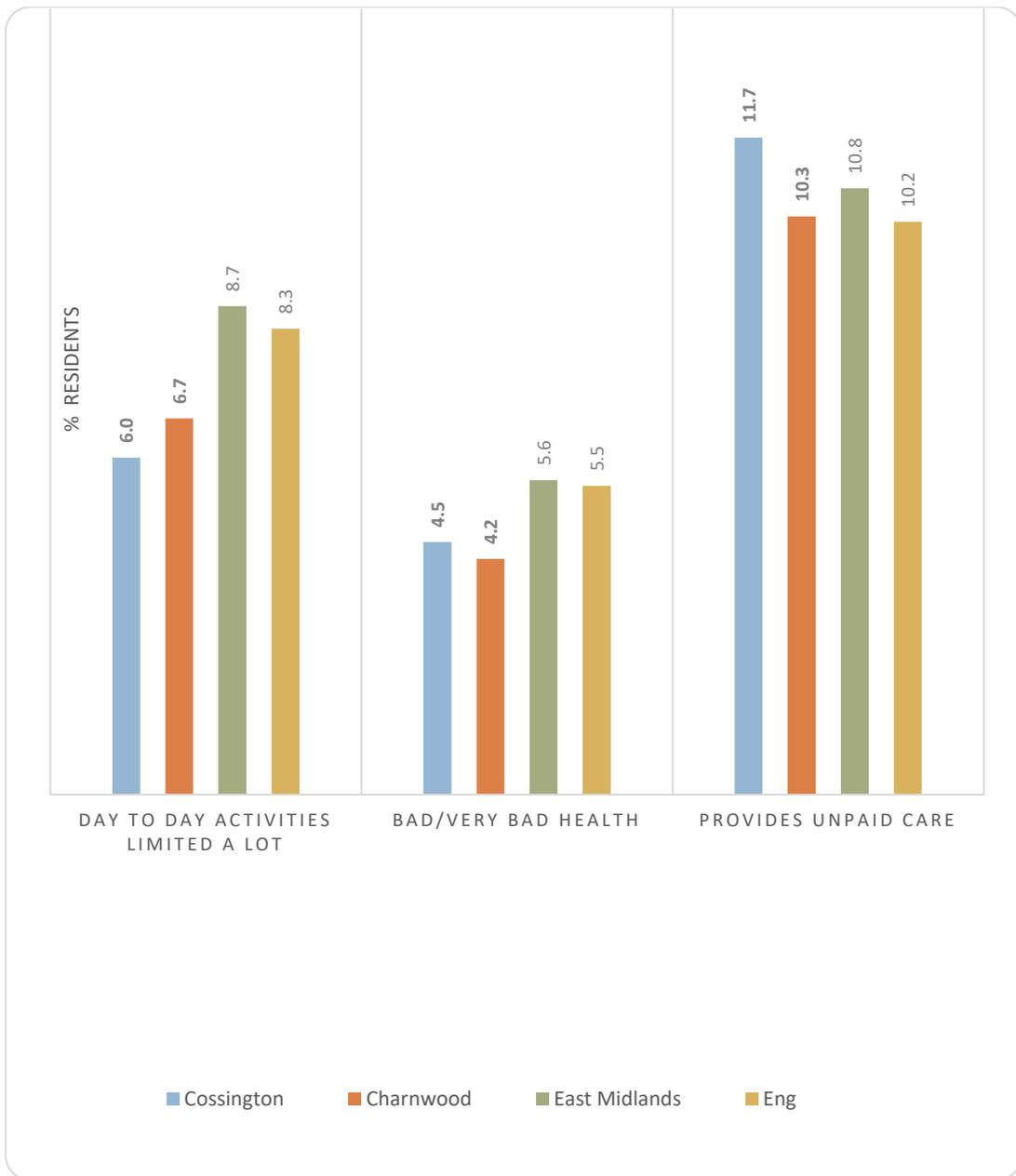
Charnwood



Health

The Census highlights ill health and disability is an issue for some residents. Figure 3 shows that at 4.5% the proportion of residents reporting to be in bad or very bad health but this rate was below the borough (4.2%), region (5.6%) and England (5.5%) rates. Around 12% of residents were providing unpaid care which is higher than the borough (10.3%), regional (10.8%) and England (10.2%) rates.

Figure 3 Health and Unpaid Care



Source: Census 2011

Economic Activity

The following table illustrates the working status of residents aged 16 to 74 and accounts for 71% of the population. At 67% the Parish economic activity rate is lower than borough (73%), regional (69%) and national (70%) rates. It has a higher than average share of self-employed residents. At the time of the 2011 Census the unemployment rate was low.

Table 2: Economic Activity and Inactivity, 2011

	Cossington		Charnwood	East Midlands	England
	No	%	%	%	%
All Usual Residents Aged 16 to 74	424	100.0	100.0	100.0	100.0
<i>Economically Active Total</i>	286	67.5	73.5	69.3	69.9
Employee, Part-time	55	13.0	13.9	38.8	38.6
Employee, Full-time	159	37.5	44.6	14.4	13.7
Self Employed	48	11.3	8.9	8.7	9.8
Unemployed	12	2.8	3.6	4.2	4.4
Full-time Student (econ active)	12	2.8	2.5	3.3	3.4
<i>Economically inactive Total</i>	138	32.5	26.5	30.7	30.1
Retired	64	15.1	14.7	15.0	13.7
Student (including Full-Time Students)	56	13.2	3.9	5.8	5.8
Looking After Home or Family	10	2.4	3.5	4.0	4.4
Long-Term Sick or Disabled	5	1.2	2.8	4.1	4.0
Other	3	0.7	1.5	1.9	2.2

Source: Census 2011, QS601E

Household Size

At the time of the 2011 Census, the average household size in the Cossington Parish was 2.4 people which was in line with the borough and England rates and slightly higher than the regional average (2.3). The average number of rooms per household stood at 6.7 which was above the borough (5.7), region (5.6) and England (5.4) rates.

The average number of bedrooms per household stood at 3.2 which was higher than the borough (2.9), region (2.8) and England (2.7) rates.

National Planning Policy Context

The National Planning Policy Framework (NPPF - updated in 2019) confirms the Government's commitment to home ownership, whilst recognising the important role of social, affordable, and private rent tenures for those not currently seeking home ownership.

The 2019 update of the NPPF broadens the definition of affordable housing from merely social and intermediate housing to include a range of low-cost housing opportunities for those wishing to own a home, including starter homes.

Annex 2 defines affordable housing in the following terms:

Affordable housing: 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) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.
- c) **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.
- d) **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.

Paragraph 62 of the NPPF says 'where a need for affordable housing is identified, planning policies should specify the type of affordable housing required, and expect it to be met on-site'

unless off-site provision or a financial contribution can be robustly justified; or an alternative approach contributes to the objective of creating mixed and balanced communities.

In paragraph 64 of the NPPF, the Government introduces a recommendation that “where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership”. In line with Planning Practice Guidance, the assumption is that a ‘major housing development’ can be defined as a site of 10 dwellings or more, and that affordable home ownership includes starter homes, shared ownership homes, and homes available for discount market sale.

Paragraph 77 supports opportunities to bring forward rural exception sites that will provide affordable housing to meet identified local needs.

The NPPF defines self-build housing as ‘housing built by an individual, a group of individuals, or persons working with or for them, to be occupied by that individual. Such housing can be either market or affordable housing. A legal definition, for the purpose of applying the Self-build and Custom Housebuilding Act 2015 (as amended), is contained in section 1(A1) and (A2) of that Act’.

The NPPF (paragraph 61) requires local planning authorities to plan for a mix of housing needs, including for older people and people with disabilities.

Neighbourhood Plan policies are required to have regard for national planning policies.

Local Planning Policy context

The Charnwood Local Plan 2011 – 2028 was adopted on 9 November 2015. It references Affordable Housing throughout the document:

The lack of affordable housing, particularly in rural communities, is highlighted on page 12 within a table of pressures facing Charnwood. This table also acknowledges the need for specialist housing such as homes for elderly people and students.

The vision for Charnwood identifies ‘In particular, there will be a good provision of affordable housing particularly in rural communities’ (page 15).

One of the Strategic Objectives identified on page 17 is ‘to meet needs for homes, including affordable housing in line with the requirements of the Leicester and Leicestershire Housing Market Area’.

Cossington is specifically mentioned on page 30 where the development strategy highlights the need to ‘respond positively to affordable housing developments in accordance with Policy CS3’.

A specific section on the amount of affordable housing starts on page 36. It describes the issue of high house prices and identifies the need to increase amounts of affordable homes being delivered without compromising scheme viability.

This section goes on to identify the types of affordable housing required. It suggests that the greatest need is for 2 and 3 bed houses, and that 80% should be an affordable or social rent.

There is an expectation that affordable housing should be delivered alongside market housing to create mixed and balanced communities, and 'rural exception sites' are promoted in rural communities where a need for affordable housing can be demonstrated.

Policy CS3 requires 40% affordable housing on sites of 5 dwellings or more in Cossington and requires development:

- seeking an appropriate mix of types, tenures and sizes of homes, having regard to identified housing needs and the character of the area;
- seeking all new housing to be built to 'Lifetime Homes', where feasible;
- securing the delivery of affordable homes on-site and integrated with market housing unless there are exceptional circumstances which contribute to the creation of mixed communities;

The draft Local Plan identifies the greatest need for rented Affordable Housing, with 77% of the total need being for social or affordable rent and a further 23% for intermediate affordable housing.

In considering alternative tenure mixes, the Council says it will balance the need to meet the objectively assessed needs of the community with the need for flexibility to avoid delays to the delivery of housing. The draft policy sets out a clear preference for Affordable Housing to be provided on-site as part of sustainable and mixed communities.

Draft Policy LP5 supports the provision of small-scale developments in rural areas for Affordable Housing outside settlement Limits to Development as an exception where:

- the housing is demonstrated to meet an identified local need for affordable housing; and
- development is well related to a rural settlement and respects the character and scale of the settlement and its landscape setting.

Planning permission for rural exception sites will be subject to conditions, or a planning obligation will be sought, to ensure that all initial and subsequent occupiers of the affordable dwellings will be local people in housing need and benefit from the status of the dwellings as affordable housing in perpetuity.

Neighbourhood Plans are required to be in general conformity with adopted strategic local policies. It is good practice that they take emerging Local Plans into account when finalising their Plans.

Approach

The approach undertaken was to consider a range of local factors in the context of the NPPF and the Charnwood Local Plan. These included assessments of local demographic data relating to existing property types and tenures (taken from the 2011 Census), house prices in Cossington Parish (Land Registry figures); comments made at a local engagement event; analysis of a Housing Need Survey undertaken in spring 2020 and consideration of housing need in Cossington Parish in conjunction with strategic affordable housing officers from Charnwood Borough Council.

The neighbourhood planning group would like to understand the needs of the community for housing of varying tenures, as well as the relative affordability of those tenures that should be provided to meet local need now and into the future.

This evidence will allow Cossington Parish to establish the right conditions for new development to come forward that is affordable, both in the broader sense of market housing attainable for first-time buyers, and as Affordable Housing for those who may be currently priced out of the market.

The neighbourhood planning group is seeking to determine what size and type of housing would be best suited to the local community. The aim of this is to provide the Parish Council with robust evidence on the types and sizes of dwellings needed by the local community. This will ensure future development truly reflects what residents need.

Research findings

Existing property types and tenures – Census 2011 data

What Affordable Housing and other market tenures should be planned for in the housing mix over the Neighbourhood Plan period? Tenure refers to the legal arrangements in place that enable a household to live in their home; it determines householder rights and influences the level of payments to be made in return for these rights. Broadly speaking, tenure falls into two categories, Affordable Housing and Market Housing, depending on whether the household benefits from a subsidy of some sort to enable them to live in their home.

This section examines the tenure of dwellings in the current stock and recent supply. Looking at affordability, an assessment is made on whether continuation of these trends would meet future needs. We investigate whether there are misalignments between the supply of different tenures of housing and local need. Such misalignments can justify policies that guide new developments to prioritise certain tenures, to bring supply and demand into better alignment.

Home ownership levels in the parish are very high with around 79% of households owning their homes outright or with a mortgage or loan. This is higher than the borough (72%), regional (67%) and national (63%) rates. Around 8% of households live in private rented

accommodation which is lower than the borough (14%), region (15%) and England (17%) averages. Just 7% of households live in social rented accommodation which is lower than the borough (12%), regional (16%) and national (18%) rates.

Table 3: Tenure, 2011

	Cossington		Charnwood	East Mids	England
	No	%	%	%	%
All occupied Households	218	100.0	100.0	100.0	100.0
Owned; Owned Outright	96	44.0	35.7	32.8	30.6
Owned; Owned with a Mortgage or Loan	77	35.3	36.4	34.5	32.8
Shared Ownership (Part Owned/Part Rented)	-	0.0	0.8	0.7	0.8
Social Rented; Rented from Council	10	4.6	8.0	10.1	9.4
Social Rented; Other	5	2.3	3.8	5.7	8.3
Private Rented	18	8.2	14.1	14.9	16.8

Source: Census 2011, KS402EW

Accommodation Type

Data from the 2011 Census shows the majority (61%) of residential dwellings were detached which is somewhat higher than the borough (30%), regional (32%) and national (22%) shares. Semi-detached housing accounted for 29% of the housing stock against 38% for the borough, 35% for the region and 31% nationally. Terraced housing, flats and apartments provide just 10% of accommodation spaces which is lower than the borough (31%), region (32%) and national (47%) shares.

Table 4: Accommodation Type, 2011

	Cossington		Charnwood	East Mids	England
	No	%	%	%	%
All household spaces (inc. vacant)	228	100.0	100.0	100.0	100.0
Detached	138	60.5	30.4	32.2	22.3
Semi-Detached	67	29.4	38.5	35.1	30.7
Terraced	20	8.8	18.8	20.6	24.5
Flat, Maisonette or Apartment	3	1.3	12.0	11.7	22.1
Caravan or Other Temp Structure	-	0.0	0.5	0.4	0.4

Source: Census 2011, KS405EW

Number of Bedrooms and Occupancy Rates

Over a third (34%) of households live in houses with four or more bedrooms which is higher than the borough (23%), regional (20%) and national (19%) averages. There is an under representation of housing for single people with just 3% of dwellings having one bedroom against 8% for the borough, 8% for the region and 12% for England as a whole.

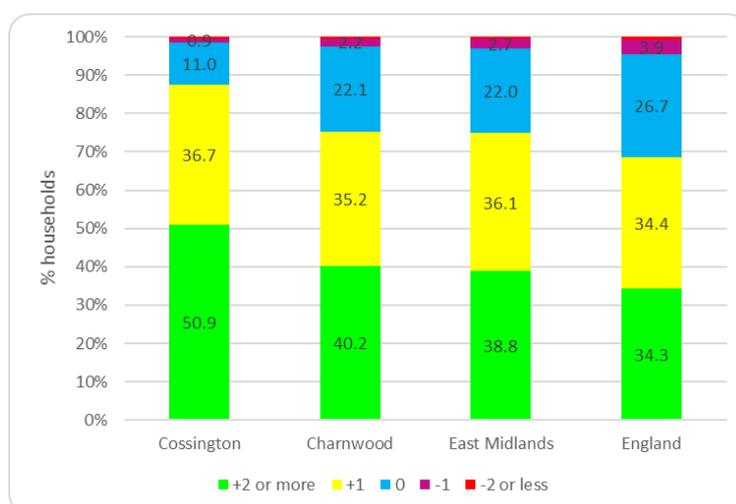
Table 5 Households by number of bedrooms, 2011

Bedrooms	Cossington		Charnwood	East Midlands	England
All occupied Household Spaces	218	100.0	100.0	100.0	100.0
No Bedrooms	-	0.0	0.2	0.2	0.2
1 Bedroom	6	2.8	8.4	8.1	11.8
2 Bedrooms	55	25.2	24.0	26.5	27.9
3 Bedrooms	83	38.1	44.2	45.4	41.2
4 Bedrooms	51	23.4	17.5	15.4	14.4
5 or More Bedrooms	23	10.6	5.7	4.4	4.6

Source: Census 2011, LC4405EW

There is evidence of under occupancy in the local area (having more bedrooms than the notional number recommended by the bedroom standard). Analysis of the 2011 Census shows that around 51% of all occupied households in Cossington have two or more spare bedrooms and around 37% have one spare bedroom. Under occupancy is higher than borough, regional and national averages.

Figure 4: Bedroom Occupancy Rates, All Households, 2011



Source: Census 2011, QS412EW

Under occupancy in the local area is particularly evident in larger properties with around 49% of households with 4 or more bedrooms occupied by just one or two people. This is higher than borough (40%), regional (43%) and England (41%) rates.

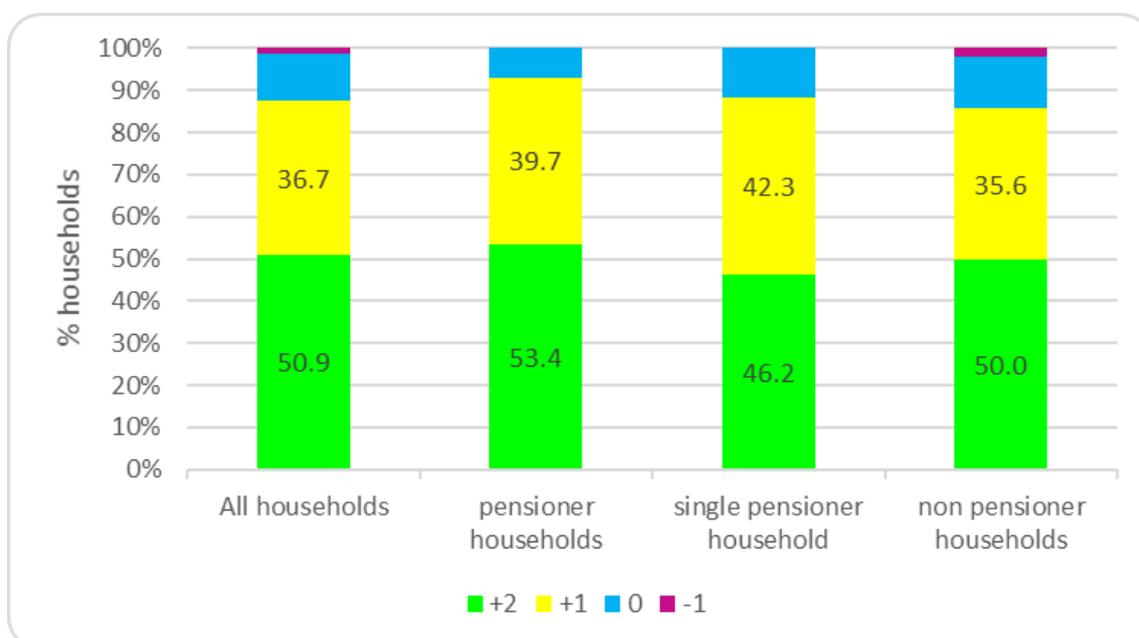
Table 6 Households with 4 or more bedrooms by household size, 2011

	Cossington		Charnwood	East Midlands	England
HHs with 4 or more bedrooms	74	100.0	100.0	100.0	100.0
1 person in household	6	8.1	9.7	10.4	10.6
2 people in household	30	40.5	30.7	32.3	30.3
3 people in household	15	20.3	18.9	18.8	18.3
4 or more people in household	23	31.1	40.7	38.5	40.8

Source: Census 2011, LC4405EW

Census data also suggests that older person households are more likely to under-occupy their dwellings. Data from the 2011 Census allows us to investigate this using the bedroom standard. In total, around 53% of pensioner households have an occupancy rating of +2 or more (meaning there are at least two more bedrooms that are technically required by the household) and is higher than the 50% non-pensioner household rate.

Figure 5: Bedroom Occupancy rating of Older Person Households, Cossington, 2011

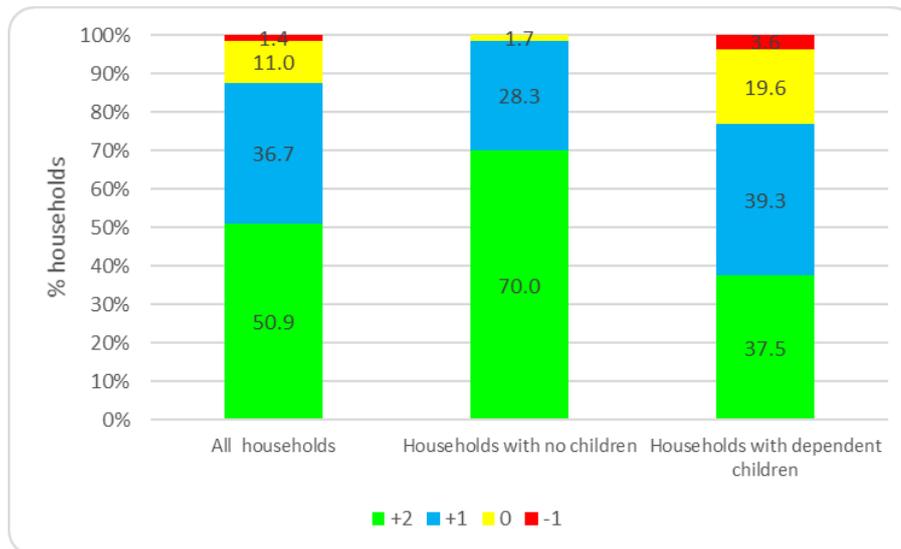


Source: Census 2011, LC4105EW

Overcrowding is not a significant issue in the local area, however, research shows that households with dependent children are more likely to be overcrowded. The Census implies

there is some evidence of a small number of families with dependent children living in overcrowded households in Cossington.

Figure 6: Bedroom Occupancy rating of Family Households Cossington, 2011



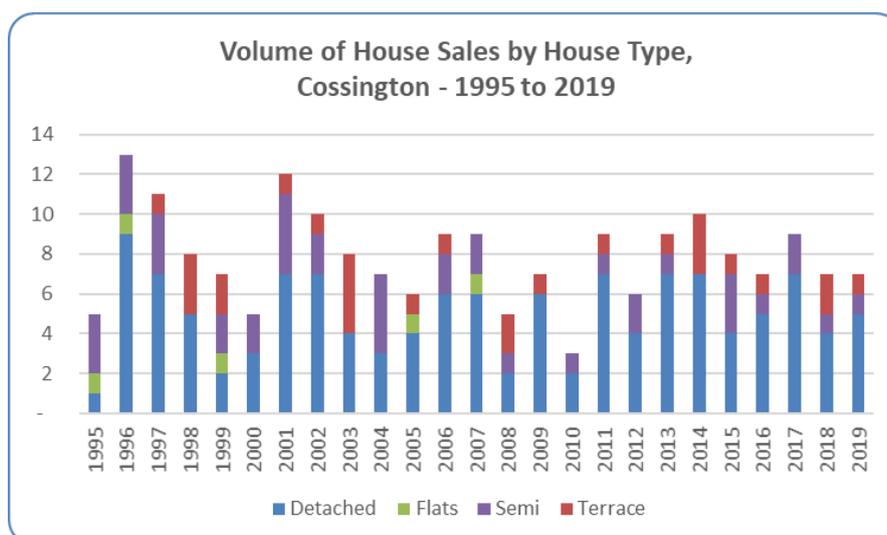
Source: Census 2011, LC4105EW

Housing Market

Residential Sales

Land Registry price paid data shows around 197 residential property sales were recorded in the Cossington Parish between 1995 and 2019. At 63% detached housing accounted for the majority of sales, 21% were semi-detached, 14% terraced and 3% flats or apartments. It should be noted that some sales are not captured by the Land Registry, for example properties that were not full market value, right to buy and compulsory purchase orders will be excluded.

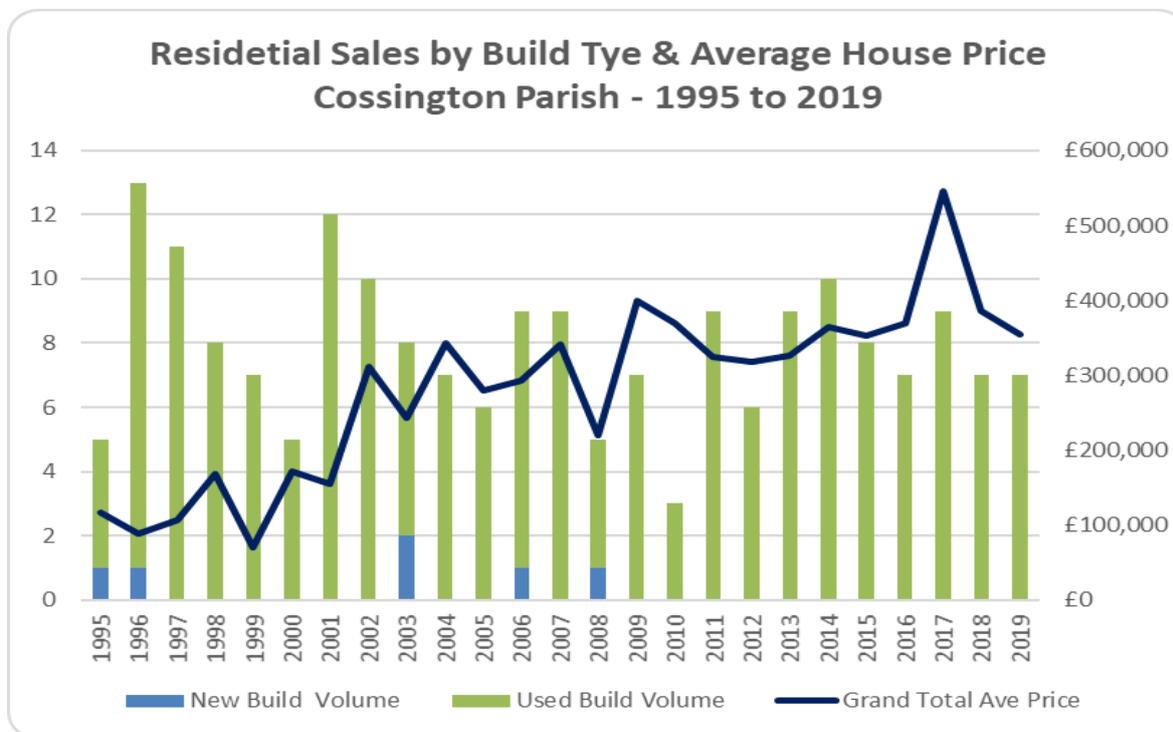
Figure 7



Data produced by Land Registry © Crown copyright 2020 (data available at 18.8.20)

There is evidence of a small number of new build housing in the local area with 6 new build residential sales recorded between 1995 and 2019, representing 3% of total sales recorded by the Land Registry in the area. All new builds recorded on the Land Registry price paid data series during this time were detached. Figure 8 below shows the volume of sales together with the overall annual average house price.

Figure 8:



Data produced by Land Registry © Crown copyright 2020 (data available at 18.8.20)

1.1 Affordability

The latest housing affordability data³ for England Wales shows that on average, full-time workers could expect to pay an estimated 7.8 times their annual workplace-based earnings on purchasing a home in 2019. This is a significant improvement from the previous year when the ratio was 8.0.

The housing affordability gap continues to widen between the most and least affordable areas. In Charnwood the gap has worsened with average house prices estimated at being 7.6 times workplace-based average annual earnings in 2019 compared with 3.2 times in 1999.

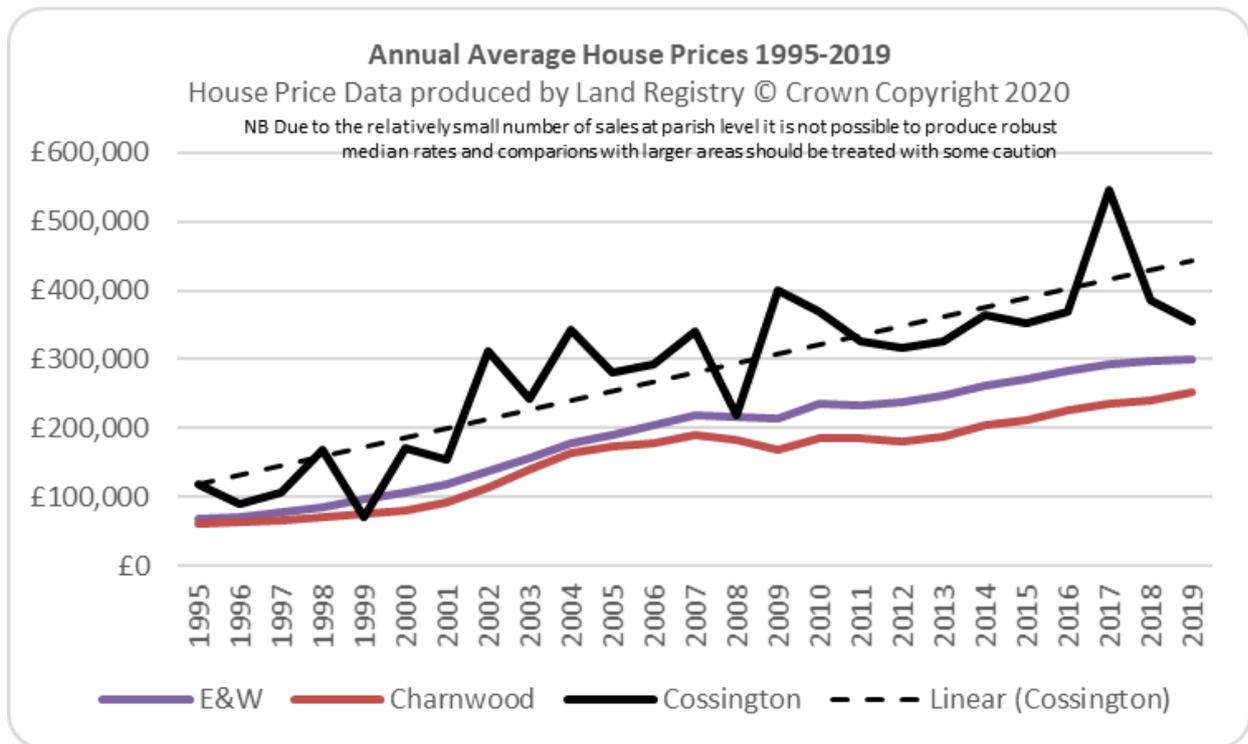
Workplace-based earnings are not available at parish level but as the average 2018 house price in Cossington is above the district, regional and national rates it is also presumed the affordability gap continues to widen. The following chart indicates the linear house price trajectory in Cossington when compared with the district and England and Wales averages. It

³ [Housing Affordability in England & Wales 2019. ONS](#)

should be noted, however, that comparisons against larger geographies should be treated with caution.

Latest available figures suggest the 2019 average house price in the Cossington Parish stood at around £ £355,000 which is higher than the borough average (£251,419) and national (£299,985) average figures (Land Registry Standard Reports, Aug 2020).

Figure 9



COMMUNITY QUESTIONNAIRE

The Community Questionnaire was completed in the autumn 2020 and achieved an excellent return rate of 171 responses representing around 35% of residents and up to 78% of households.

When asked about the type of homes needed, 61.18% said ‘small family homes of 2/3 bedrooms’ and 58.44% answered ‘bungalows’. ‘Starter Homes’ were preferred by 43.05% of respondents.

25.17% of respondents thought that shared ownership was needed whilst 14.86% said ‘social housing’.

Housing Needs Survey 2019

A detailed study of the housing needs of Cossington Parish up to 2024 was undertaken in November 2019 and a report published in December 2019. This study has not only investigated the affordable housing need of the village, but also for market rent level housing and open market housing.

This study has not only investigated the actual affordable housing needs of the Parish, but also for shared ownership and open market housing. In addition, the survey ascertained resident’s views with regard to living in the Parish and support for new housing for local people to help sustain local communities.

Questionnaires were delivered to 222 households and an electronic survey was available as an alternative response method. On combining the results of the survey with data from CBC’s housing register, it was determined that there is a requirement for 3 new affordable rent homes, and 1 open market home, in order to enable local people to be suitably housed within their community.

Question 6 asked people to indicate the type of homes they think Cossington needs. Respondents were invited to tick as many boxes across the different options as necessary.

Table 7: Type of housing needed in the Village

What type of housing is needed in the Village?						
No further homes	Family homes 2-3 beds	Family homes 4+ beds	Homes for single people 1-2 beds	Homes for elderly people	Homes for the disabled	Not given
52	15	6	8	13	7	2

The numbers of people who think no further homes are needed amounts to 68% of the overall responses received. 24 of the 76 who gave an opinion do think additional housing types are required. This equates to 32% of respondents.

Question 9 asked whether people would support a number of homes being built for local people, and 70 out of the 78 respondents had a view. 51 people said no whilst 19 said yes.

Discussions with Charnwood Borough Council strategic housing team

It is reasonable and appropriate for neighbourhood planners to refer to existing needs assessments prepared by the Local Planning Authority as a starting point.

Charnwood’s own evidence base to support their housing policies has been updated following the Housing Needs Survey referenced above.

Discussion/analysis of the main issues

At the time of the 2011 Census, the Cossington Parish was home to around 598 residents living in 218 households. Analysis of the Census suggests that between 2001 and 2011 population in

the local area grew by around 3% (15 people). During this period, it is estimated the number of dwellings increased by 11% (22).

There is evidence of an ageing population with the number of over 65-year olds rising by 9% and up from 20% of total population in 2001 to 22% in 2011. In line with national trends the local population is likely to get older as average life expectancy continues to rise.

Home ownership levels are very high with around 80% of households owning their homes outright or with a mortgage or loan and at 7% the share of households living in social rented accommodation is very low when compared with regional and national rates.

There is evidence of under occupancy suggesting a need for smaller homes of one to two bedrooms which would be suitable for residents needing to downsize, small families and those entering the housing market. Providing suitable accommodation for elderly residents will enable them to remain in the local community and release under-occupied larger properties onto the market which would be suitable for growing families.

There is a predominance of large detached and an under representation of housing for single people with just 3% of dwellings having one bedroom.

Land Registry data indicates there has a small number of new build housing market activity over recent years, but this has been exclusively high value detached housing.

Deprivation is not a significant issue in the local area but IMD domain data suggests that some residents may find it difficult to access owner-occupation or access the private rental market.

Consultation with the community has indicated some support for Affordable Housing in the Parish. Specific levels of housing need within Cossington Parish were identified through a housing needs survey undertaken in 2019 which concluded that 3 new affordable rent homes, and 1 open market home are required over the next 5 years, in order to enable local people to be suitably housed within their community.

It was recognised that local needs affordable homes could be developed on a 'rural exception site', if available, and subject to local support some open market sale homes could be used to cross-subsidise the affordable homes. The alternative to this is that the local homes that are needed are developed as part of a larger development if the opportunity arises and if the needs cannot be met by existing properties.

The provision of affordable housing in settlements such as Cossington Parish is promoted through both the NPPF and the Charnwood Local Plan.

Conclusion

The high house prices in Cossington Parish, coupled with low levels of affordable housing (including no ownership models of affordable housing in the Parish - considerably below Borough, region and national levels) alongside current evidence of need demonstrate the importance of providing affordable housing amongst a range of affordable housing and market products.

The high property prices locally mean that subsidised home ownership or rental products offering a discount of around 20% on current values would probably still be unaffordable to most people.

Consideration should be given to developing shared ownership products which allow people to buy a share of the dwelling from around 25% of its value, with the ability to staircase up as circumstances change.

The availability of affordable housing for sale would enable older people as well as young families to access housing locally, potentially serving both to free up larger properties for families at one end, thus helping to sustain older people in the community for longer and reducing the levels of under-occupation in the Parish, whilst also helping sustain local facilities and services by enabling people in low paid employment to live locally and to service local employment such as the School and public houses.

Next Steps

This Neighbourhood Plan affordable housing needs assessment aims to provide Cossington Parish Council with evidence on a range of housing trends and issues from a number of relevant sources. We recommend that the neighbourhood plan group should, as a next step, discuss the contents and conclusions with Charnwood Borough Council with a view to agreeing draft housing policies to be contained within the Neighbourhood Plan, bearing the following in mind:

- All Neighbourhood Planning Basic Conditions, but in particular the following: Condition A, namely that the Neighbourhood Plan has regard to national policies and advice contained in guidance issued by the Secretary of State; Condition D, that the making of the Neighbourhood Plan contributes to the achievement of sustainable development; and 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 Charnwood Borough Council – in particular to confirming the tenure balance of affordable housing that should be planned for.
- The views of local residents;
- The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any assessment work carried out through the Call for Sites that is taking place in Cossington Parish; and
- The recommendations and findings of this study.

This assessment has been provided by YourLocale on the basis of housing data, national guidance, local consultation and other relevant and available information current at the time of writing.

Bearing this in mind, it is recommended that the Neighbourhood Plan Group should monitor carefully strategies and documents with an impact on housing policy produced by the

Government, Charnwood or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.

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.

Gary Kirk

YourLocale