Tendring District Council

Strategic Housing Market Assessment

Final Report

March 2025

Planning & Development

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1. Introduction

Purpose

1.1 Tendring is a District authority located on the east coast of Essex approximately 70 km northeast of London. It contains the towns of Clacton-on-Sea, Brightlingsea, Harwich and Frinton-on-Sea as well as numerous other smaller towns and villages. The largest urban areas, Clacton, Harwich and Frinton, are located on the coast, with the population density in the District away from the coast notably lower. Tendring borders the local authorities of Colchester to the west and Babergh to the north.

1.2 The Council has set out the current Local Plan context:

> *'The current Local Plan for Tendring was adopted in two parts in January 2021 and January 2022 respectively. Section 1 of the Local Plan was prepared in partnership with, and is common to, the three North Essex Councils of Tendring, Colchester and Braintree but was adopted by the three Councils separately. It contains the context of new Market Area. Section 2 of the Local Plan sets out the vision and objectives for Tendring as well as Tendring-specific policies including the allocation of sites and development management policies. Tendring District Council, Colchester City Council and Essex County Council are also preparing the cross-border Tendring Colchester Borders Garden Community (TCBGC) Development Plan Document (DPD) which is currently in the process of being examined. This replaces the Part 2 Plans for both Councils within the boundaries of the DPD.'*

1.3 The Council is undertaking a five-year review of its adopted Local Plan – as required under Regulation 10A of the Town and Country Planning (Local Planning) (England) Regulations 2012. The Local Plan has a key role to play in responding to current needs and shaping the future housing requirements for Tendring. This Strategic Housing Market Assessment (SHMA) will provide a key element of the Local Plan Evidence Base and will help inform the development of the overall spatial strategy and policies. It will provide an understanding of the details of the different housing needs across the District to ensure all housing delivery is based on robust evidence of need.

1.4 A Strategic Housing Market Assessment (SHMA) was undertaken in Tendring 2016 (jointly with Braintree, Chelmsford and Colchester). Since then, there have been alterations to both Government guidance and changing demographic and housing market pressures. This report provides a new evidence base that reflects the current market situation, utilises the latest data available and adheres to the current Government guidance as set out in the 2024 National Planning Policy Framework (NPPF), and the Planning Practice Guidance (PPG), described below.

Government Guidance

1.5 The framework for undertaking a Strategic Housing Market Assessment is set out in detail in the National Planning Policy Framework (NPPF) and the Planning Practice Guidance (PPG). Both the NPPF and the PPG were updated in December 2024. The updated NPPF and PPG make some very significant changes to the way the that the overall requirement for housing is calculated, however the detail beyond that is largely unchanged.

1.6 Paragraph 36 (a) of the NPPF requires that plans are '*positively prepared*'. As a minimum, the NPPF requires strategic policies to provide for objectively assessed needs for housing. This carried forward the requirements under the 2012 NPPF and concerns the overall housing requirement.

> *61. To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay. The overall aim should be to meet an area's identified housing need, including with an appropriate mix of housing types for the local community.*
>
> *62. To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning practice guidance. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.*
>
> *63. Within this context of establishing need, the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups should include (but are not limited to) those who require affordable housing (including Social Rent); families with children; looked after children; older people (including those who require retirement housing, housing-with-care and care homes); students; people with disabilities; service families; travellers; people who rent their homes and people wishing to commission or build their own homes .*
>
> *Paragraphs 61 to 63 – 2024 NPPF*

1.7 The requirement for housing is derived through the Standard Method and is then disaggregated into the different types of housing the future population will need. Following which an assessment of the number of households in need of affordable housing must be undertaken. In essence, the first output[1] required by the NPPF, for a study of this type, is to disaggregate the new housing number as derived through the Standard Method. The second task is the assessment of Affordable Need, and the final task is the understanding of the needs of groups with specific housing requirements.

1.8 The NPPF outlines how a Housing Market Assessment fits into the wider housing policy framework and the PPG sets out how the various elements of a Housing Market Assessment should be undertaken, including detailing a comprehensive model for the assessment of affordable housing need (Chapter 6 of this report). The affordable housing need figure is an unconstrained figure set in the current housing market situation. It is not a component of the overall housing need, but is entirely independent, calculated using a different approach and different data sources.

[1] Before this is done it is necessary to profile the local housing market and demographic situation, to ensure that the subsequent outputs have a meaning in a local situation. However, there are no outputs required within the NPPF from this contextual study.

1.9 This Housing Market Assessment includes a Long-Term Balancing Housing Markets (LTBHM) model (Chapter 5 of this report) which breaks down the overall housing need into the component types (tenure and size) of housing required. Whilst both the Affordable Needs model (Chapter 6) and the LTBHM model (Chapter 5) produce figures indicating an amount of affordable housing required, they are not directly comparable as, in line with the PPG, they use different methods and have different purposes. The affordable housing need figure is calculated in isolation from the rest of the housing market and is used solely to indicate whether a Local Planning Authority should plan for more houses where it could help meet the need for affordable housing. The figure produced by the LTBHM model is based on the population projections and occupation patterns of household groups (considering the trends in how these occupation patterns are changing). This is the mix of housing for which the authority should be planning. How these figures should be used in Tendring is summarised at the conclusion of this report, in Chapter 8.

1.10 In December 2024, the Government altered the Standard Method calculation. This has resulted in a notable modification to the Standard Method originally set out, with the guidance in the PPG detailing how the Standard Method is updated to reflect this. This report has followed the approach set out in the PPG (as at December 2024). In May 2021, the Government published detail on First Homes and their implementation[2]. This report assesses the requirement for First Homes as part of the housing mix required to accommodate the future population.

Previous NPPF (December 2023)

1.11 On 30th July 2024, just before the commencement of this report, the new government published their consultation for the proposed reforms to the NPPF (including a revised Standard Method calculation). The consultation process ran until late September 2024 and the finalised revised NPPF was published on 12th December 2024. The first draft of this report was produced under the old (December 2023) NPPF and accompanying (August 2020 based) Standard Method. The draft report and consultation process did however also consider the key outputs under the (at the time proposed) new Standard Method.

1.12 This finalised version of the report aligns entirely with the new December 2024 NPPF and PPG however for completeness and to provide the contextual data for understanding some of the stakeholder commentary the key outputs presented in the first draft under the old Standard Method and NPPF approach are presented in Appendix 5 and 6 of this report. The old Standard Method figure (used in the draft report main analysis) is detailed at the end of Chapter 4.

[2] https://www.gov.uk/guidance/first-homes

Report coverage

1.13 This report is focused on detailing the amount of new housing required over the plan-period in Tendring, the size and tenure of housing that would be most suitable for the future population, the housing requirements of specific groups of the population and the level of affordable housing need that exists in the District. The report contains the following:

Chapter 2 presents the latest data on the resident population in Tendring and the changes that have occurred within them. It also profiles the current housing stock, and the changes recorded within it.

Chapter 3 contains a detailed analysis of the cost of property in Tendring and the affordability of the different forms of housing for residents.

Chapter 4 paragraph 008 of the PPG indicates that '*Strategic policy-making authorities will need to calculate their local housing need figure at the start of the plan-making process*[3]*.'* The chapter sets out the calculation of the local housing need figure for Tendring.

Chapter 5 disaggregates the local housing need to show the demographic profile of the future population in Tendring. The chapter uses this information to produce an analysis of the nature of future housing required within the Long Term Balancing Housing Markets model (LTBHM).

Chapter 6 sets out the calculation of outputs for the affordable housing needs model strictly in accordance with the PPG approach. The chapter identifies both the type of households in housing need and the tenure of affordable housing that would meet this housing need.

Chapter 7 contains an analysis of the specific housing situation of the particular sub-groups of the population identified within the NPPF.

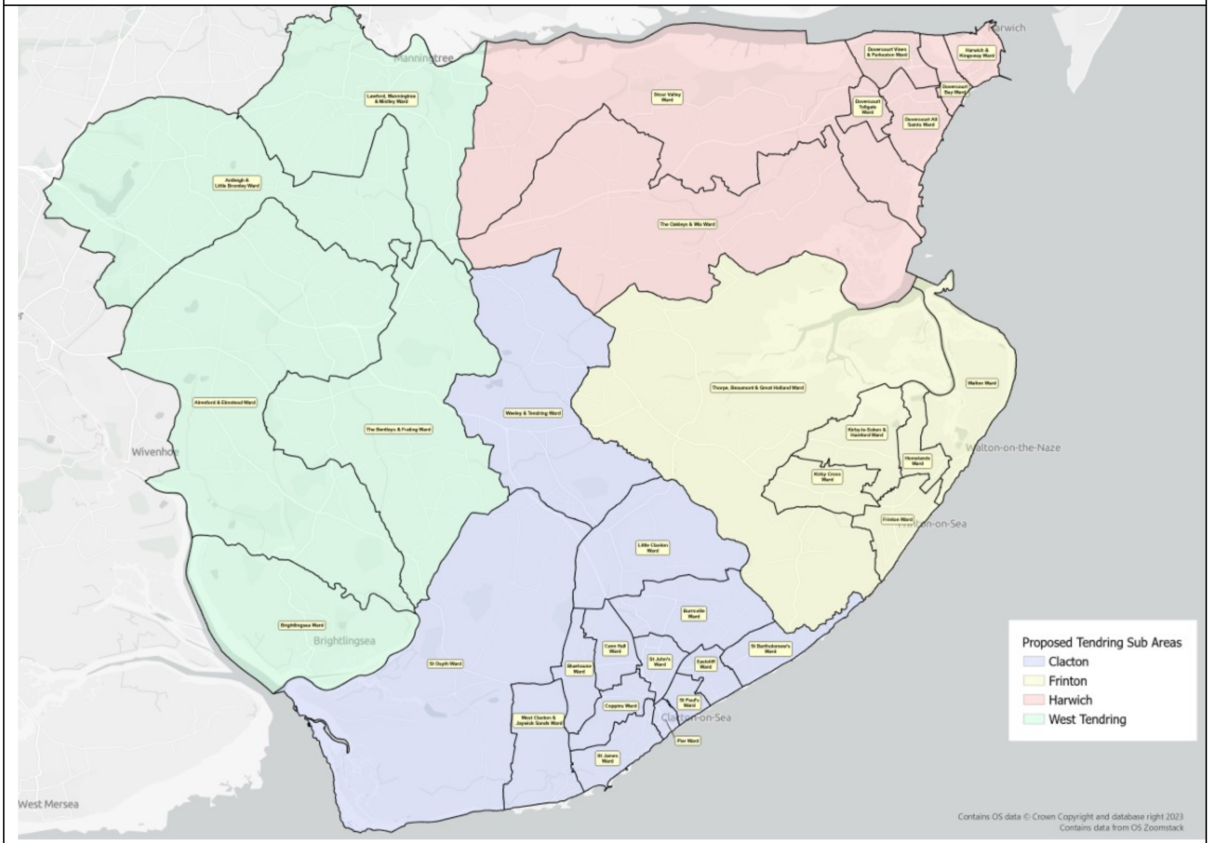
Chapter 8 is a conclusion summarising the implications of these results.

Sub-areas & Stakeholder consultation

1.14 The Council has identified four sub-areas within the District based on ward boundaries. The mix of housing required for each of these sub-areas is presented in Appendix 4. The figure below sets out the sub-areas and the following table sets out their composition in detail.

[3] Reference ID: 2a-008-20190220

Figure 1.1 Sub-areas in Tendring



Source: Tendring Council, 2024

Table 1.1 Sub-area composition

Sub-area	Ward	Sub-area	Ward
Clacton	Bluehouse	Harwich	Dovercourt All Saints
	Burrsville		Dovercourt Bay
	Cann Hall (Tendring)		Dovercourt Tollgate
	Coppins		Dovercourt Vines & Parkeston
	Eastcliff (Tendring)		Harwich & Kingsway
	Little Clacton		Stour Valley
	Pier		The Oakleys & Wix
	St Bartholomew's (Tendring)	Frinton	Frinton
	St James (Tendring)		Homelands
	St John's (Tendring)		Kirby Cross
	St Osyth		Kirby-le-Soken & Hamford
	St Paul's (Tendring)		Thorpe, Beaumont & Great Holland
	Weeley & Tendring		Walton (Tendring)
	West Clacton & Jaywick Sands	West Tendring	Alresford & Elmstead
			Ardleigh & Little Bromley
			Brightlingsea
			Lawford, Manningtree & Mistley
			The Bentleys & Frating

Source: Tendring Council, 2024

1.15 A stakeholder consultation took place on 30th September 2024 which discussed the preliminary outputs of the study, and the methodological assumptions used to derive the estimates. Appendix 1 details the stakeholder consultation process and how the feedback received has been used within this report.

Local housing market boundaries

1.16 This section of the report will assess what the most recent data indicates around the housing market area around Tendring. Data on migration and commuting flows from the 2021 Census have recently been published providing an up-to-date and robust data source and allowing a comparison with the equivalent 2011 data to understand how the situation has changed in Tendring.

1.17 This data on population flows will be supported by a comparison of property prices in the District and the neighbouring authorities, which uses the most recent Land Registry data to establish the housing market linkages that exist in the region. This evidence presents the functional and geographic context in which the local housing market operates and determines whether Tendring forms its own housing market area.

Commuting flows

1.18 Before the most recent data is discussed, the outputs generated from the 2011 Census data are presented for context. The Office of National Statistics (ONS) used the data on commuting flows collected in the 2011 Census to derive travel to work area boundaries. These outputs were published in 2015. The figure below shows an excerpt of the national map produced in this process, which concentrates on the travel to work areas around Tendring. This shows that in 2011 the majority of the authority was located in the Clacton travel to work area, which encompassed the eastern side of the District. The most western part of Tendring, including Manningtree and Brightlingsea was located in the Colchester travel to work area. These boundaries were defined according to the criteria and thresholds used by the ONS[4] and they are totally distinct from local authority boundaries.

[4] The criteria applied by the ONS was that the travel to work areas had to have a working population of at least 3,500 and that at least 75% of an area's resident workforce work within the area and at least 75% of the people who work in the area also live in the area. For areas with a working population in excess of 25,000, self-containment rates as low as 66.7% were accepted.

Figure 1.2 2011 travel to work areas around Tendring

Source: Office of National Statistics, 2015

1.19 The 2021 Census contains a detailed profile of commuting flows occurring at the local level. This indicates that of the 58,282, usual residents in Tendring aged 16 years and over and in employment the week before the Census, 42.8% have a workplace also in Tendring. A further 35.5% of residents mainly work at or from home or have no fixed workplace. These are also categorised as people working within the District. This means that in total, 78.3% of residents in employment in Tendring in 2021 also worked in the District. The equivalent self-containment figure from the 2011 Census for Tendring was 60.3%. It should be noted that the reason for the greater level of self-containment recorded in 2021 is principally due to a substantially larger number of people working at or mainly from home, partly as a consequence of the impact of COVID-19 and the national lockdown policies in place at that time, but also a more general trend for employees to work from home with better technological solutions available.

1.20 The table below shows the 10 authorities in which residents in Tendring most travelled to work in 2021. The table also contains a column that details the equivalent number of workers from Tendring in 2011 that had the same destination – this enables a comparison of the changing relationship between these authorities and Tendring. People working from home or with no fixed workplace are considered to work in Tendring as this is how they are classified by the ONS in their Census analysis.

1.21 The data indicates that Colchester is the authority to which employed residents from Tendring most commonly travel to for work, followed by Braintree and Ipswich. Babergh and Maldon are the only authorities on this list in which more people travelled to work there from Tendring in 2021 than in 2011, the remaining other authorities have seen a reduction in commuting flows.

Table 1.2 The ten authorities that are the most common place of work for employed residents of Tendring			
Location of work for employed residents of Tendring			
Destination authority area	***2021***		***2011***
	Number of Tendring residents that work there	*Proportion of all Tendring residents in work that work there*	*Number of Tendring residents that work there*
Tendring	45,652	78.3%	35,932
Colchester	6,731	11.5%	8,737
Braintree	774	1.3%	811
Ipswich	736	1.3%	1,071
Babergh	641	1.1%	632
Chelmsford	580	1.0%	672
East Suffolk	387	0.7%	464
Uttlesford	232	0.4%	254
Maldon	187	0.3%	161
City of London	148	0.3%	869

Source: Census 2011 and 2021

1.22 Stakeholder feedback indicated that there may also be more occasional commuting to Chelmsford and London via train (workers that are principally home based but travel into the office once or twice a week), and that there is also a degree of commuting via train for schools.

1.23 Although not as significant in terms of determining the self-containment of an area, it is interesting to understand where people that work in Tendring reside. Overall, of the 51,428 people that worked in Tendring in 2021, 88.8% also resided there. The equivalent figure from 2011 was 84.5%, again showing a reduction in the significance of commuting flows into Tendring.

1.24 The table below shows the 10 authorities in which those working within Tendring most commonly lived in 2021. The table also contains a column that details the equivalent number of workers within Tendring in 2011 that came from the same origin location. The data indicates that Colchester is the authority from which people most commonly commute to Tendring, followed by Braintree and Babergh. Braintree is the only authority within this list from which the size of the commuting flows into Tendring has increased between 2011 and 2021, with the flows from all other authorities decreasing in number.

Table 1.3 The ten authorities that are the most common place of residence for people employed within Tendring			
Location of residence for people employed within Tendring			
Local authority area of residence	***2021***		***2011***
	Number of people working in Tendring that live in the authority	*Proportion of all Tendring workers that live there*	*Number of people working in Tendring that live in the authority*
Tendring	45,652	88.8%	26,124
Colchester	3,329	6.5%	3,784
Braintree	543	1.1%	391
Babergh	497	1.0%	670
Ipswich	379	0.7%	406
East Suffolk	144	0.3%	192
Mid Suffolk	106	0.2%	109
Uttlesford	96	0.2%	153
Chelmsford	86	0.2%	116
Maldon	47	0.1%	82

Source: Census 2011 and 2021

Migration trends

1.25 The Census details the migration flows recorded in the year prior to the survey. It provides estimates on all usual residents who were living at a different address one year before the Census. Overall, of the 13,515 residents of Tendring in 2021 that had moved home within the UK in the previous year, some 55.2% had moved from elsewhere in the District. The equivalent self-containment figure from the 2011 Census for Tendring was 64.0%.

1.26 The table below shows the 10 authorities from which residents most commonly moved into a home within Tendring in the year up to April 2021. The table also contains a column that details the equivalent number of movers to Tendring in the year up to the 2011 Census that originated from the same location.

1.27 The data indicates that Colchester is the authority from which people that moved into Tendring most commonly came, followed by Havering, Braintree and Thurrock. The scale of flows from all authority areas other than Barking and Dagenham have increased between 2011 and 2021. Of the residents in Tendring that had moved in the year prior to the 2021 Census, Colchester is the only origin authority that constituted more than 3% of these moves.

Table 1.4 The ten authorities from which people most commonly moved into a home in Tendring			
People that moved from within the UK into a home in Tendring in the preceding year			
Original authority area of residence	***2021***		***2011***
	Number of people that moved to a home in Tendring	*Proportion of all people moving to a home in Tendring*	*Number of people that moved to a home in Tendring*
Tendring	7,461	55.2%	8,339
Colchester	1,569	11.6%	887
Havering	369	2.7%	188
Braintree	277	2.0%	213
Thurrock	208	1.5%	77
Chelmsford	206	1.5%	107
Babergh	185	1.4%	154
Barking and Dagenham	167	1.2%	182
Basildon	160	1.2%	113
Brentwood	115	0.9%	32

Source: Census 2011 and 2021

1.28 In terms of the new location of people who moved from a home in Tendring in the year prior to the 2021 Census (and remained in the UK), the data shows that 66.2% remained in the District. In comparison in 2011, this figure for Tendring was 65.7%. The table below shows the 10 authorities to which residents in Tendring most commonly moved to a new home in the year up to the 2021 Census. The table also contains a column that details the equivalent number of movers from Tendring in the year up to the 2011 Census that had the same destination.

1.29 The data indicates that Colchester is the authority to which people from Tendring most commonly moved in the year up to April 2021, followed by Babergh, Ipswich and Braintree. The flows to Babergh, East Suffolk, Norwich and Wandsworth have increased since the previous Census however Babergh is the only authorities in which the flow is notable in scale. All other authorities have recorded a decrease in the scale of the flows.

Table 1.5 The ten authorities which Tendring residents most commonly moved to			
Destinations of Tendring home movers in the preceding year			
Destination authority area	***2021***		***2011***
	Number of Tendring residents that moved there	*Proportion of all residents leaving a home in Tendring that moved there*	*Number of Tendring residents that moved there*
Tendring	7,461	66.2%	8,339
Colchester	970	8.6%	1,110
Babergh	225	2.0%	163
Ipswich	158	1.4%	189
Braintree	113	1.0%	190
East Suffolk	108	1.0%	98
Chelmsford	81	0.7%	92
Norwich	73	0.6%	67
Wandsworth	56	0.5%	28
Mid Suffolk	51	0.5%	113

Source: Census 2011 and 2021

Housing market indicators

1.30 It is useful to compare the price of housing in Tendring with its neighbouring authorities to see the similarities and differences between the housing markets in the area. The table below presents the average (mean) property price for dwellings sold in Tendring and the surrounding authorities in 2023. The table shows the overall average price of homes sold as well as the average for each dwelling type categorised by the Land Registry.

1.31 The table indicates that homes in Maldon and Braintree are clearly the most expensive with Colchester and Babergh also recording properties prices notably above the other areas. Tendring records the lowest prices of the areas, other than Ipswich. Prices in Tendring are notably cheaper than in the two authorities in which it borders, Colchester and Babergh.

Table 1.6 Average (mean) prices by property types in 2023 in Tendring and surrounding authorities					
Location	Detached	Semi-detached	Terraced	Flat	Overall average price
Tendring	£400,216	£286,047	£236,016	£160,205	£309,649
Ipswich	£438,328	£275,860	£220,221	£143,220	£263,555
Braintree	£556,886	£359,483	£300,056	£186,799	£385,208
Maldon	£558,932	£360,861	£303,267	£195,831	£422,953
Colchester	£516,302	£344,894	£282,130	£188,300	£357,970
Babergh	£518,764	£326,900	£285,301	£178,601	£390,855
East Suffolk	£481,229	£291,632	£233,920	£192,545	£346,675

Source: Land Registry, 2023

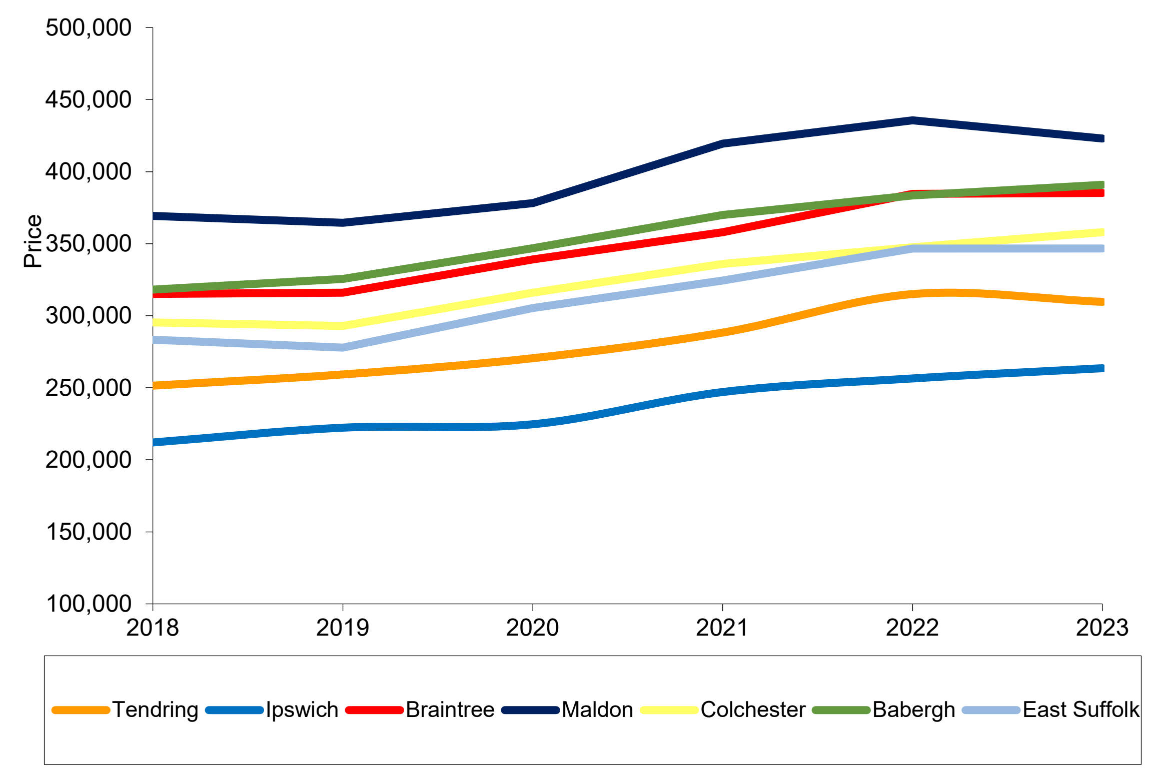
1.32 The table below shows the distribution of sales by property type in each of these areas in 2023, which allows comparison of the profile of dwelling stock in each authority. The data indicates that in Tendring sales of detached houses are most common and sales of terraced houses are least frequent. The data implies that Maldon is the authority with the accommodation profile most similar to Tendring.

Table 1.7 Distribution of sales by property types in 2023					
Location	Detached	Semi-detached	Terraced	Flat	Total sales
Tendring	41.8%	31.2%	13.1%	13.9%	2,032
Ipswich	15.4%	39.3%	29.5%	15.8%	1,389
Braintree	33.2%	28.0%	24.1%	14.8%	1,829
Maldon	44.9%	26.7%	18.6%	9.8%	726
Colchester	31.1%	30.4%	21.4%	17.1%	2,178
Babergh	43.2%	25.5%	25.8%	5.5%	1,003
East Suffolk	40.5%	26.8%	25.8%	6.9%	3,049

Source: Land Registry, 2023

1.33 The figure below shows the change in average overall property price in each local authority area over the last five years. The figure shows that prices have continued to rise in the last few years in all areas. Over the last five years, prices have increased the most in Ipswich (by 24.3%) with the smallest increase being recorded in Maldon (14.5%). Prices in Tendring have risen by 23.1% between 2018 and 2023, which is most similar to the price rises in Babergh (22.9%).

Figure 1.3 Change in overall average price since 2018



Source: Land Registry, 2024

Conclusion

1.34 The analysis of Tendring and its neighbouring authorities presented above suggests that the most established linkages are those with Colchester, both in terms of commuting and migration flows. However, the absolute number of people moving between Tendring and these authorities represents a relatively small proportion of the total flows of people in Tendring. The travel to work self-containment for Tendring has increased notably between 2011 and 2021, and whilst the self-containment for in-migration has decreased slightly over this time period it remains a very high figure. The housing market suggests that Tendring is untypical when compared with bordering authorities in terms of price, with it being distinctly cheaper than Colchester. The evidence however indicates that Tendring is a distinct housing market area, with links to neighbouring authorities.

2. Local housing market drivers

Introduction

2.1 Two main drivers of the housing market are the resident population and the income profile of residents. They affect the nature of housing demand, including household formation rates and households' investment in housing. This socio-economic situation is important context to be understood before the level of housing need is calculated. The first half of this chapter uses the most recently available data to document the current demographic profile in Tendring and how it has changed. The financial profile of households is also presented.

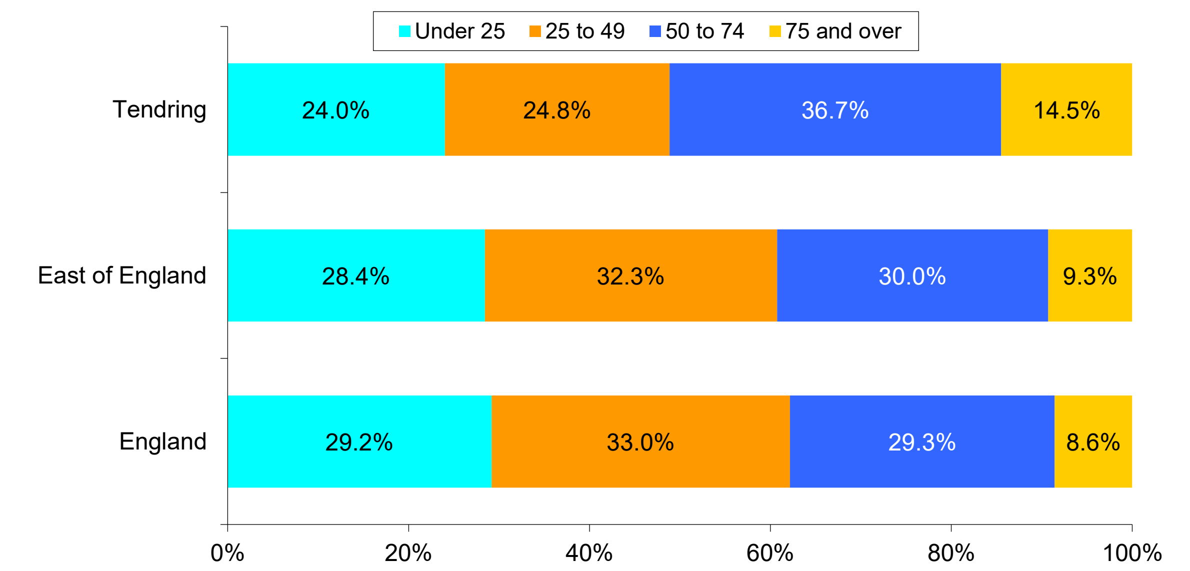
2.2 Analysis of the stock of housing allows an understanding of the current market balance and existing occupation patterns. Data from the 2021 Census is used to provide an overview of the housing stock in Tendring and a comparison to the regional and national situation will be presented. The changes recorded over the last ten years will also be profiled.

Demography

2.3 The 2021 Census indicates that the resident population in Tendring in 2021 was 148,287 and that, since 2011, the population had increased by 7.4%, by around 10,240 people. In comparison, the population of the East of England region increased by 8.3% over the same period, whilst the population of England grew by 6.6%.

2.4 Figure 2.1 illustrates the age composition of the population of Tendring, the East of England, and England in 2021. The data shows that Tendring has a relatively large proportion of those 50 and over and relatively fewer people aged under 25. The District has an atypically old population when compared with the national pattern.

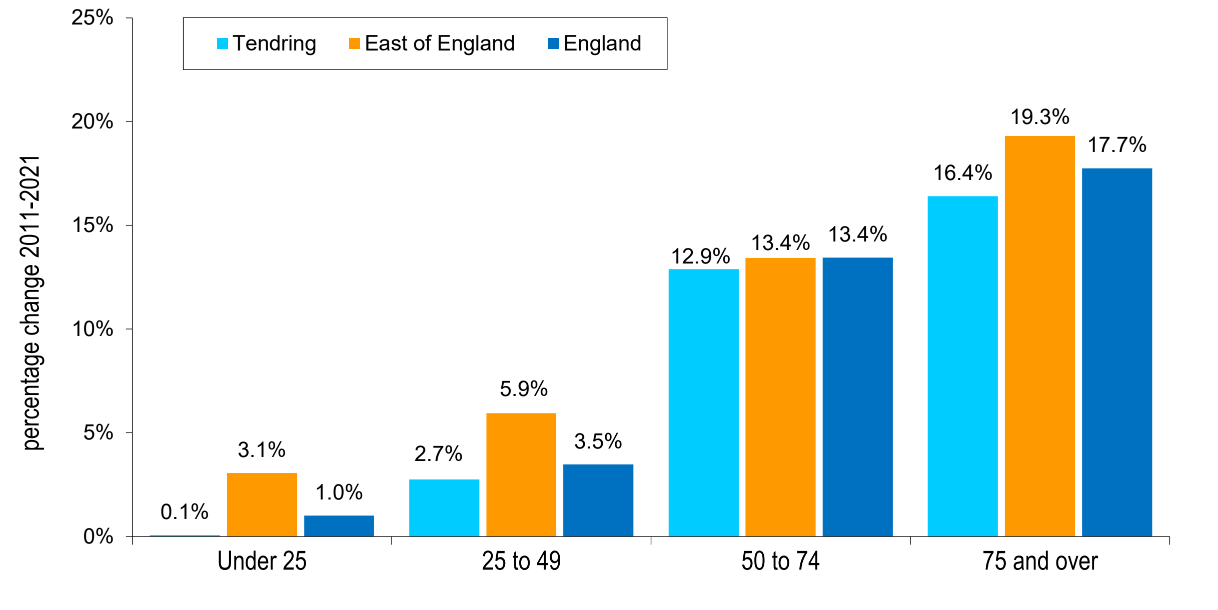
Figure 2.1 Population composition in Tendring 2021



Source: 2021 Census

2.5 Figure 2.2 shows the change in the age profile in Tendring between 2011 and 2021 as recorded by the Census. The regional and national equivalents are presented in addition. The figure shows that in Tendring the number of people aged over 75 has grown by some 16.4%, with an increase of just 0.1% in those also aged between 25 and 49 recorded. The trend shown in Tendring for an ageing population is replicated at a regional and national level.

Figure 2.2 Change in number of people in each age band between 2011 to 2021



Source: 2011 and 2021 Census

2.6 Table 2.1 provides a range of demographic details for Tendring, the East of England and England, including the average household size, the population density, the proportion of disabled residents and the proportion of people with a non-White ethnicity.

2.7 The population density in Tendring in 2021 was 441 people per sq. km according to the 2021 Census, higher than the figure for England as a whole (434 people per sq. km) and the East of England (331 people per sq. km). In 2021, the average household size in Tendring was 2.17, notably lower than the national and the regional average of 2.37. Tendring recorded 24.1% of the population as disabled under the Equality Act in 2021, substantially higher than the regional and national averages.

2.8 Some 3.8% of the population of the District was non-White according to the Census, lower than the national figure of 19.0% and the regional total of 13.5%. The largest non-White ethnic group in Tendring is the Mixed or Multiple ethnic groups, which constitutes 1.6% of the population. The 2021 Census indicates that 0.2% of the population of Tendring had moved into the UK from abroad within the last two years, compared to 1.9% across England and 1.6% in the region. This indicates that not only has Tendring got an older population, it also has a more static population flow that average.

Table 2.1 Demographic profile of Tendring in 2021			
Metric	*Tendring*	*East of England*	*England*
Total population in households	146,636	6,238,659	55,504,302
Total households	67,453	2,628,782	23,436,090
Average household size	2.17	2.37	2.37
Population density	441	331	434
Proportion people disabled under the equality act	24.1%	16.6%	17.3%
Proportion people with a non-White ethnicity District	3.8%	13.5%	19.0%
Proportion resident in the UK for less than 2 years	0.2%	1.6%	1.9%

Source: 2021 Census

2.9 Both the 2011 and 2021 Census collected data on the overall general health of the population. Table 2.2 shows the overall results recorded in 2021 in Tendring, the East of England and England for this measure alongside the relative change in the number of people in these different groups since the previous Census.

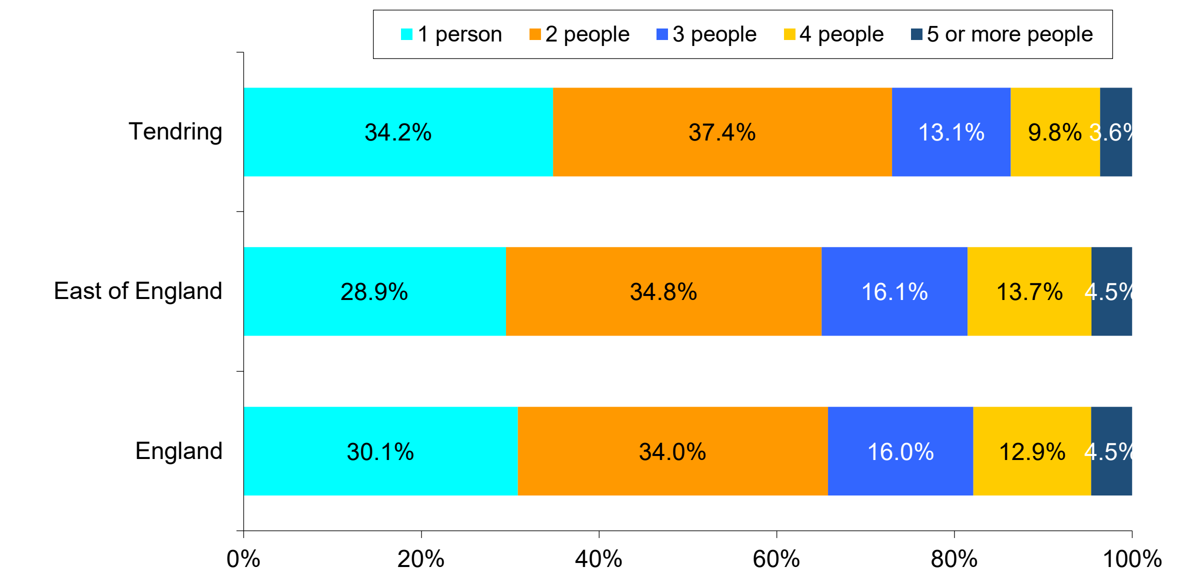
2.10 Overall, Tendring records a worse profile than the regional and national situation, with the District having a lower proportion of residents with very good health and a higher proportion of residents with bad or very bad health. The biggest change recorded in Tendring between 2011 and 2021 is an increase in the number of people with very good health, replicating national and regional trends. In Tendring, the second largest growth is number of people with bad health.

Table 2.2 General health 2011 and 2021						
General health	*Tendring 2021*	*East of England 2021*	*England 2021*	*Change in number of people in Tendring since 2011**	*Change in number of people in East of England since 2011**	*Change in number of people in England since 2011**
Very good health	39.4%	48.3%	48.5%	10.3%	10.8%	9.5%
Good health	35.6%	34.6%	33.7%	6.8%	6.5%	5.0%
Fair health	17.2%	12.5%	12.7%	1.6%	5.2%	2.8%
Bad health	6.0%	3.6%	4.0%	10.1%	6.5%	-0.1%
Very bad health	1.8%	1.0%	1.2%	6.8%	5.1%	0.3%
Total	100.0%	100.0%	100.0%	-	-	-

*As this represents the change in the number of people in each category, it is possible for all categories to increase as the total number of people has increased between 2011 and 2021. Source: 2011 and 2021 Census

2.11 Figure 2.3 shows the size of households in Tendring, the East of England and England. It shows that, in 2021 some 13.4% of households in Tendring contained four or more people, lower than the regional and national figures. The proportion of one and two person households was however higher than the other geographies. Two person households were the most common within the District.

Figure 2.3 Household size in Tendring 2021



Source: 2021 Census

2.12 Table 2.3 shows the composition of households in Tendring. It shows that, in 2021, about a fifth of households (20.2%) in the District contained a couple with children and 19.2% of households were older single people. Tendring has a lower proportion of households with children and other households and a larger proportion of single older person and older couple households than is recorded across the region and nationally.

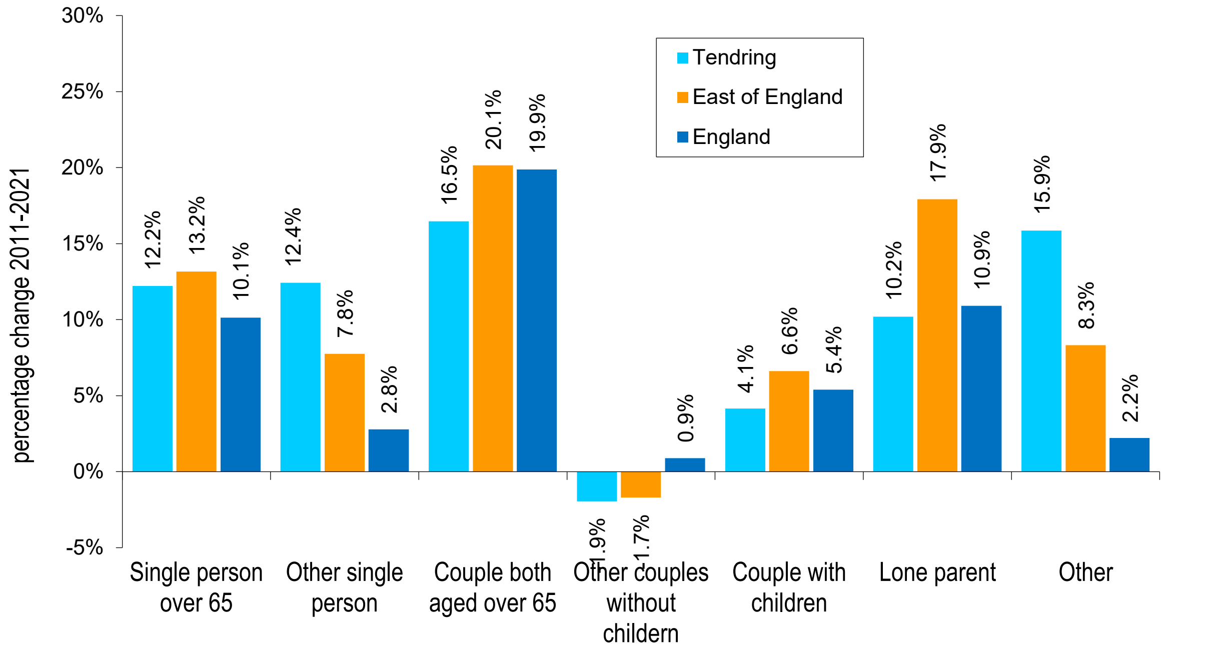
Table 2.3 Household type in Tendring in 2021

Household type	*Tendring*	*East of England*	*England*
Single person over 65	19.2%	13.2%	12.8%
Other single person	15.0%	15.7%	17.3%
Couple both aged over 65	14.5%	10.4%	9.2%
Other couples without children	15.9%	17.2%	16.8%
Couple with children	20.2%	26.9%	25.2%
Lone parent	9.9%	10.2%	11.1%
Other	5.3%	6.5%	7.7%
Total	100.0%	100.0%	100.0%

Source: 2021 Census

2.13 Figure 2.4 shows the change in the household composition in Tendring between 2011 and 2021 as recorded by the Census. The equivalent data for the East of England and England is also presented. The figure shows that in Tendring, regionally and nationally, the number of households containing two or more pensioners has increased the most. In Tendring the number of lone parent households, and couple households with children have decreased by a smaller amount than regionally and nationally. Other couple households without children decreased in number between 2011 and 2021 in Tendring (alongside the East of England).

Figure 2.4 Change in household composition between 2011 to 2021 and



Source: 2011 and 2021 Census

Economy

2.14 Considerable data is available on the economic context in Tendring, which enables a profile of the current local economy to be presented.

Employment in Tendring

2.15 NOMIS[5] data on 'job density' (this is a measure of the number of individual jobs[6] per person of working age) for 2022 shows that there are 0.73 jobs per working age person in the District, compared to 0.84 jobs per working age person across the East of England region and 0.87 for England as a whole. The level of job density nationally and regionally has not changed notably over the last five years (from 0.85 to 0.84 in the East of England and from 0.88 to 0.87 in England). In Tendring however, an increase in job density has been recorded over this period (from 0.60 to 0.73). It should be noted that, at a local authority level, the job density figures

[5] NOMIS is a website provided by the Office for National Statistics that contains a range of labour market data at a local authority level. www.nomisweb.co.uk.

[6] Jobs includes employees (both full and part-time), self-employed, Government-supported trainees and HM Forces.

vary from year to year, so not too much emphasis should be placed on the trend information at this scale.

2.16 Measured by the ONS Business Register and Employment Survey, there were 49,000 individual employee jobs[7] in Tendring in 2022. This is 25.6% higher than the number recorded in the District in 2017. The number of employee jobs in the East of England has increased by 2.8% between 2017 and 2022, compared to 4.8% nationally over the same time period. It is worth noting that all the figures produced by this data source are rounded to the nearest thousand so fluctuations will appear larger where there is a lower base population.

2.17 Data is also available from the ONS about the number of businesses in the area and how this has changed. This can provide an indication of the state of the economy as an increase in businesses would suggest either new companies moving to the area or an increase in local entrepreneurship. The ONS indicates that in 2023 there were 4,740 enterprises in Tendring. A slightly lower proportion of enterprises were micro (with 9 or fewer employees) across Tendring (89.0%) compared with the East of England (89.6%) and England (89.2%). In Tendring the number of enterprises has increased by 8.3% between 2018 and 2023 (a rise of 325), higher than the rate of change for the region (2.2%) and nationally (2.2%). Stakeholder feedback indicated that they expected the number of larger businesses to increase in Tendring over the next few years with the development of notable office and commercial building in the District, including at Horsely Cross.

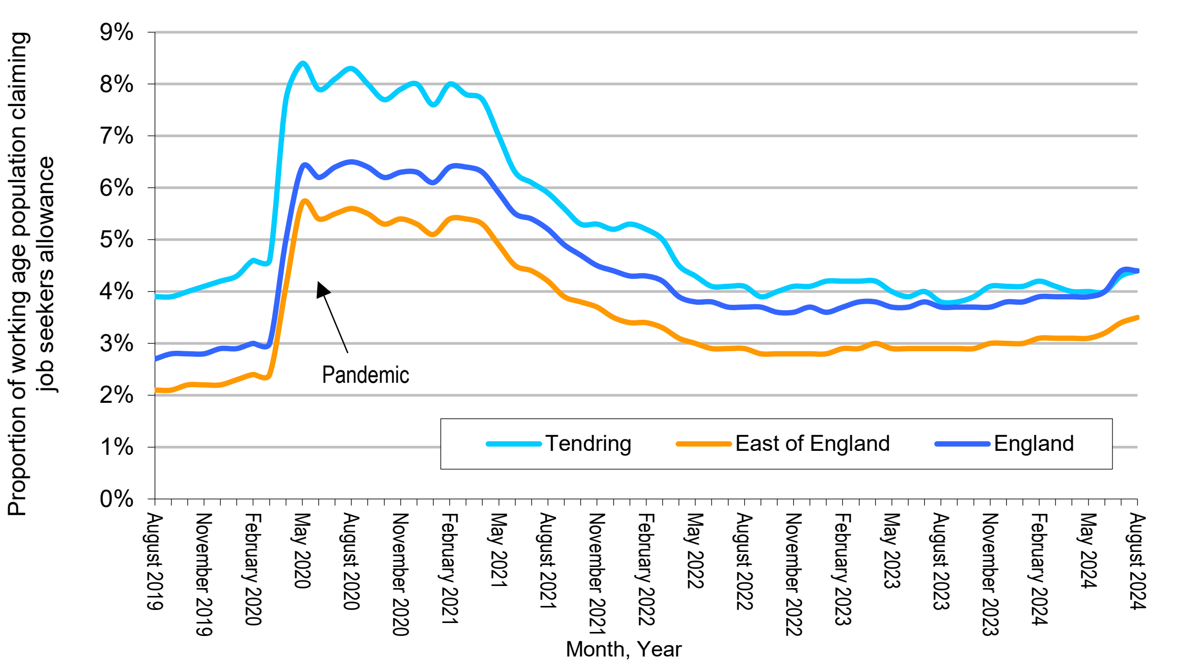
Employment profile of residents in Tendring

2.18 Although the overall economic performance of the District provides important context, an understanding of the effect of the economic climate on the resident population is more pertinent to this study.

2.19 The ONS publishes, on a monthly basis, the number of people claiming Job Seekers Allowance. This provides a very up-to-date measure of the level of unemployment of residents in an area. The figure below shows the change in the proportion of the working age population claiming Job Seekers Allowance in Tendring, the East of England and England over the last five years. The figure indicates that, in all areas, the level of unemployment increased notably in Spring 2020, as restrictions were put in place in response to the coronavirus pandemic. The level of unemployment remained at this higher level for a year, before beginning to fall gradually. The figure indicates that the unemployment level in Tendring, whilst fluctuating, has been notably higher than the regional level and in line with the national figure. Currently (August 2024), 4.4% of the working age population in Tendring are unemployed, compared to 3.5% regionally and the national average of 4.4%.

[7] Employee jobs excludes self-employed, government-supported trainees and HM Forces. Employee jobs can be both part-time and full-time. Data also excludes farm-based agriculture.

Figure 2.5 Level of unemployment (2019-2024)



Source: ONS Claimant Count

2.20 An understanding of the economic situation of the resident population is useful context for this study. The Census presents a 'Standard Occupation Classification' which categorises all residents aged 16 years and over in employment the week before the census into one of nine groups depending on the nature of the skills that they use. These nine groups are graded from managerial jobs (Groups 1-3) to unskilled jobs (Groups 8-9). As Table 2.4 illustrates, some 36.5% of employed residents in Tendring work in Groups 1 to 3, lower than the figure for the East of England region and England as a whole. The proportion of people employed in Groups 6 to 7 in Tendring is significantly higher than in the East of England and England. Further analysis shows that, since 2011, there has been a considerable increase in the number of people resident in Tendring employed within Groups 1 to 3, and a fall in the number of people employed within Groups 4 to 5 and Groups 8 to 9.

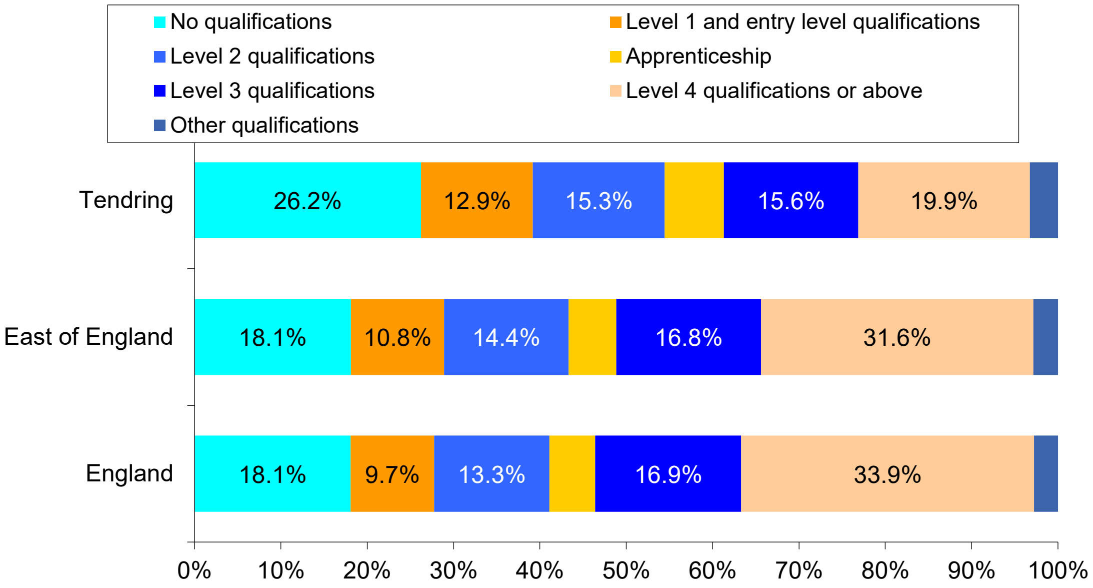
Table 2.4 Occupation structure (2021)				
Occupation Groups	*Tendring*	*East of England*	*England*	*Change in number of people employed in Tendring since 2011*
Group 1-3: Senior, Professional or Technical	36.5%	46.6%	46.4%	22.8%
Group 4-5: Administrative, skilled trades	23.4%	20.5%	19.4%	-2.8%
Group 6-7: Personal service, Customer service and Sales	22.0%	16.1%	16.7%	4.0%
Group 8-9: Machine operatives, Elementary occupations	18.1%	16.8%	17.4%	-5.5%
Total	100.0%	100.0%	100.0%	-

Source: 2011 and 2021 Census

Qualifications

2.21 An important factor in the ability of any economy to grow is the level of skill of the workforce. Figure 2.5 shows the highest qualification level of the working-age residents of Tendring, compared to the regional and national equivalents as recorded in the 2021 Census. Level 1 qualification is the lowest (equivalent of any grade at GCSE or O-Level) and Level 4 the highest (undergraduate degree or higher). The data indicates that 19.9% of working-age residents in Tendring have Level 4 or higher qualifications, notably lower than the figures for the East of England region (31.6%), and England (33.9%). Tendring has more residents with no qualifications than is found regionally. This data is not a reflection of the quality of schools within Tendring although the absence of a University in the District impacts on the figures as there are less residents currently studying at a level 4 qualification and University students often remain resident relatively local to their university post-graduation.

Figure 2.6 Highest qualification level of residents (2021)



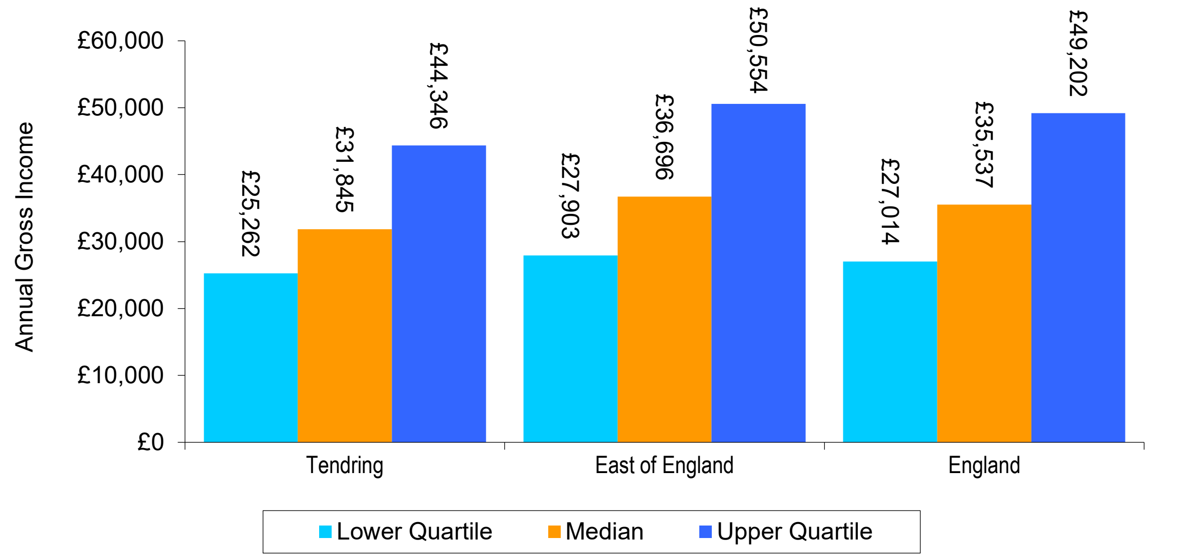
Source: Census, 2021

2.22 Income has a core effect on the level of choice a household has when determining their future accommodation. The mean earned gross income[8] for full-time employees' resident in Tendring in 2023 was £37,097 according to the ONS Annual Survey of Hours and Earnings. In comparison, the regional figure was £43,701 and the national average was £42,245. It is important to note that these figures assess individual incomes rather than household incomes. It should also be noted that the median figures (set out in Figure 2.6) provide a more accurate average than the mean figures as they are less influenced by extreme values, however the mean figures are presented for context.

2.23 Figure 2.7 shows that at all points on the distribution, annual gross income for residents in Tendring is lower than the national and regional equivalents. In Tendring there is a relatively small difference between higher earners and lower earners (in comparison to nationally).

[8] This is obtained from employers about employees living in the area who are on adult rates of pay and whose pay was not affected by absence. It does not include those that are self-employed or in-work benefits for the low-paid received in addition to their salary.

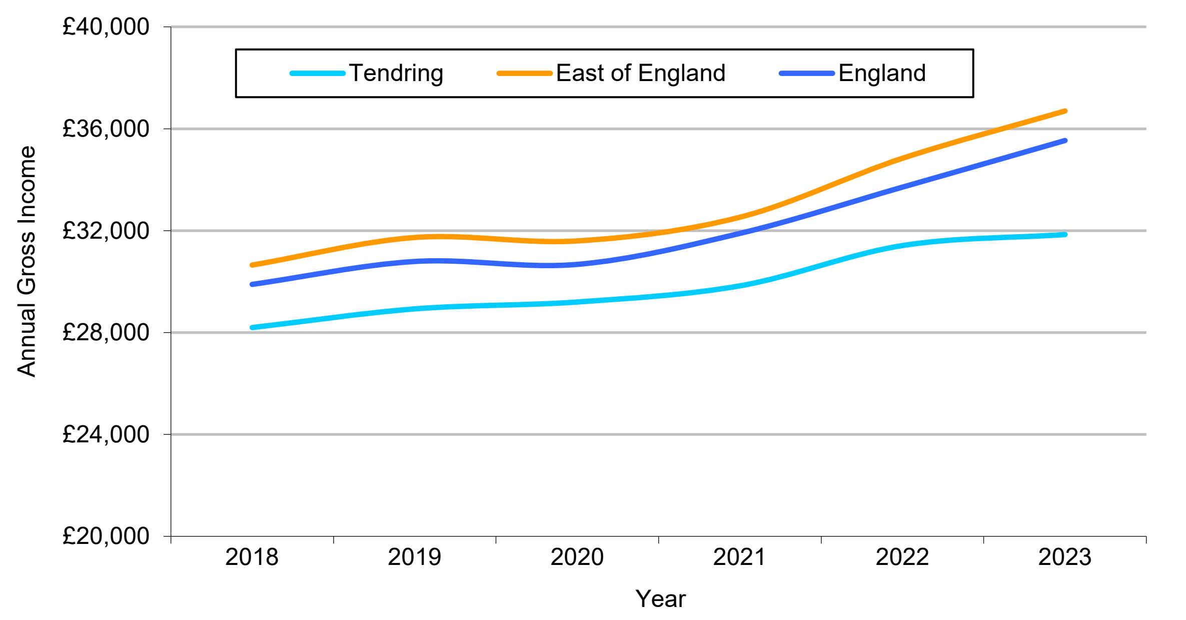
Figure 2.7 Annual gross income of full-time employed residents 2023 (residence based earnings)



Source: ONS Annual Survey of Hours and Earnings (2023)

2.24 Figure 2.8 shows the change in the median income of full-time employees' resident in Tendring, the East of England region and England since 2017. Tendring has recorded the smallest increase since 2018 (at 12.96%) followed by England (18.9%) and then the East of England (19.7%).

Figure 2.7 Change in median annual income of full-time employed residents 2018-2023

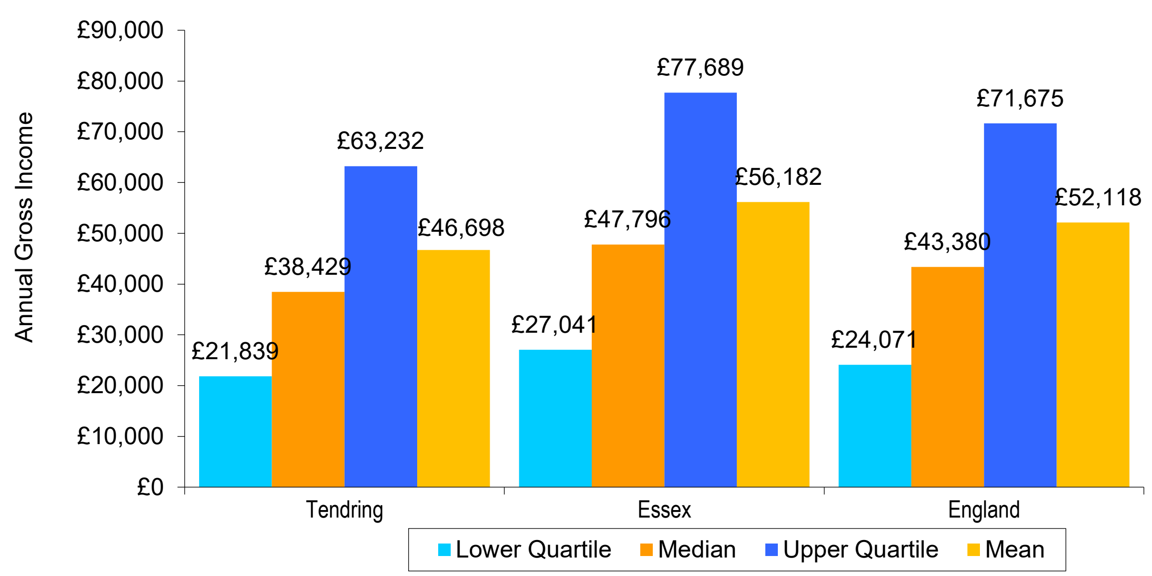


Source: ONS Annual Survey of Hours and Earnings (2018-2023)

Household income

2.25 CACI Paycheck[9] estimates that the mean gross annual household income[10] in Tendring in 2024 was £46,698 which is 10.4% below the equivalent for England (£52,118) and 16.9% below the figure for Essex (£56,118). Figure 2.8 shows household income at various points on the income distribution[11] for the District alongside the county-wide and national equivalents. The data indicates that households in Tendring are substantially less affluent than equivalent county-wide households at all points on the income distribution.

Figure 2.9 Annual gross household income, 2024 (residence based)



Source: CACI Paycheck, 2024

Dwelling stock

2.26 The Census indicates that there were 72,788 dwellings in Tendring in 2021. The Census show that the number of dwellings in the District grew by 8.8% between 2011 and 2021 (some 5,860 dwellings)[12]. This growth is in line with that recorded regionally (the number of dwellings grew by 9.1% across the East of England between 2011 and 2021), and nationally (growth in dwellings of 8.5% over the same time period). In 2021, some 7.3% of dwellings were empty

[9] CACI is a commercial company that provides household income data.

[10] Thiis figure includes all sources of household income, including benefits (such as in-work benefits for the low paid) as well as both self-employed and employed earned income by household members.

[11] This is the summary outputs that we are licensed to publish in the report. We receive more notably granular detail which we use for affordability modelling and other analysis (we are not however permitted to publish this additional detail).

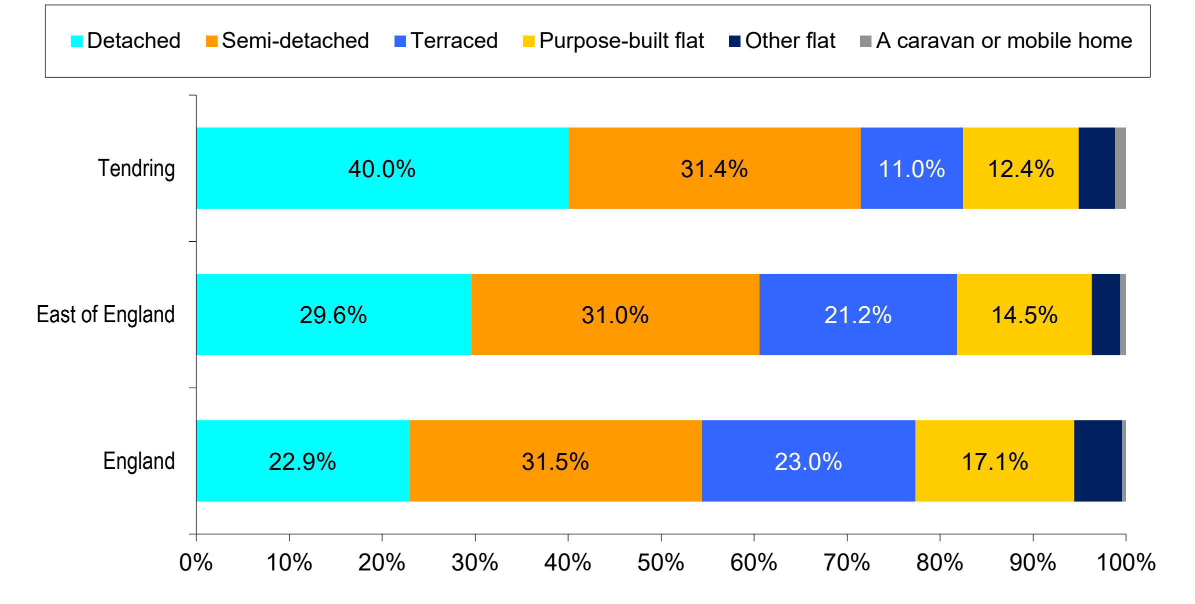
[12] It should be noted that the Council's monitoring figures suggest that the number of net completions in Tendring between April 2011 and March 2021 (the same period as the Census) was 9,489, which is less than the total recorded by the Census.

or used as a second home, a higher vacancy rate than recorded for the East of England (4.8%) and England (6.0%). This reflects a marginal decrease in the vacancy rate recorded in the District since 2011 (7.4% of dwellings were empty or second homes at the time of the previous Census).

Accommodation profile

2.27 Figure 2.10 compares the type of accommodation in Tendring in 2021 with that recorded for the East of England and England. Tendring contains more detached dwellings than the regional and national averages. The District contains slightly fewer flats than is found across the country, but more caravan or mobile homes. The most common property type in Tendring is detached houses followed by semi-detached dwellings.

Figure 2.10 Dwelling type in Tendring, East of England and England, 2021



Source: 2021 Census

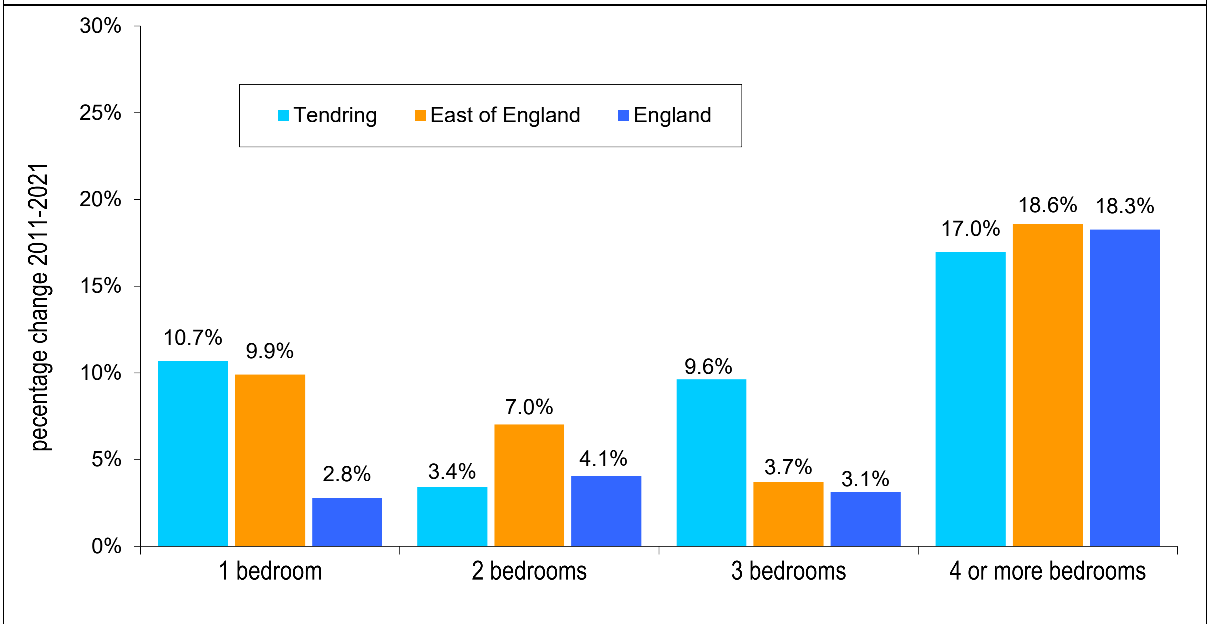
2.28 Table 2.6 compares the size of accommodation (in terms of bedrooms) in Tendring with the East of England and England. The table indicates that Tendring has a greater proportion of two-bedroom homes than the East of England and England as a whole. The proportion of four or more bedroom homes in Tendring is lower than the regional and national average. Overall, some 36.4% of properties contain three bedrooms.

Table 2.5 Size of dwelling stock in Tendring, East of England and England, 2021			
Property size	Tendring	East of England	England
1 bedroom	10.1%	10.7%	11.6%
2 bedrooms	35.8%	25.8%	27.3%
3 bedrooms	36.4%	39.6%	40.0%
4 or more bedrooms	17.7%	23.9%	21.1%
Total	100.0%	100.0%	100.0%

Source: 2021 Census

2.29 Figure 2.11 shows the change in the number of dwellings by number of bedrooms between 2011 and 2021. The figure shows that, in all areas, the number of four-bedroom homes has increased the most and at a notably greater rate than any other property size. In Tendring, the number of two-bedroom homes recorded the smallest inter-Census growth.

Figure 2.11 Change in the number of homes by dwelling size 2011 and 2021

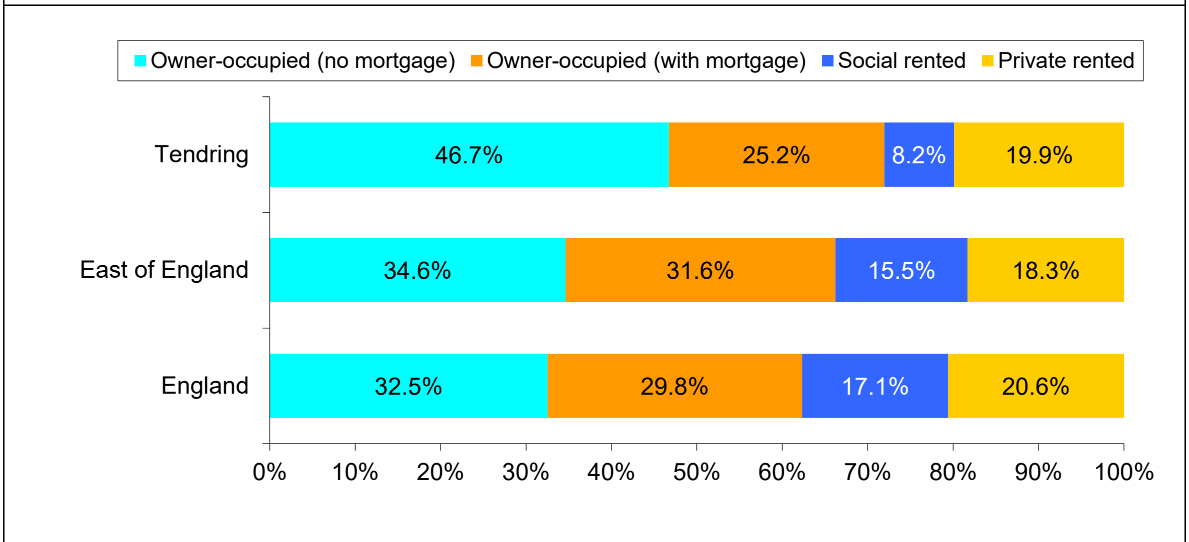


Source: 2011 and 2021 Census

Tenure

2.30 Figure 2.12 compares the tenure of households in Tendring in 2021 with that recorded for the East of England and England. The data indicates that 46.7% of households in the District are owner-occupiers without a mortgage, compared to 34.6% in the region and 32.5% nationally. This higher figure reflects that the population in the District is notably older than average. The proportion of owner-occupiers with a mortgage in Tendring (25.2%) is lower than the national average (29.8%). Some 8.2% of households in Tendring are resident in the Social Rented sector, substantially lower than the figure for the East of England (15.5%) and England (17.1%). Finally, some 19.9% of households in Tendring live in private rented accommodation, a similar level to that recorded in the East of England (18.3%) and England (20.6%).

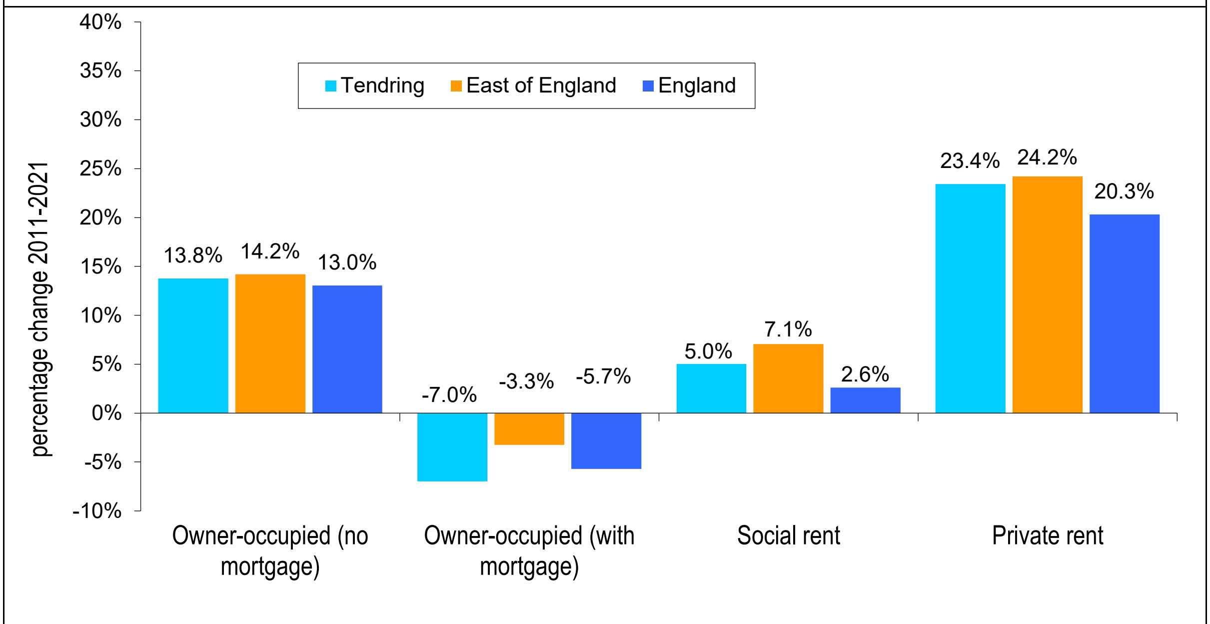
Figure 2.12 Tenure profile in Tendring, East of England and England, 2021



Source: 2021 Census

2.31 Figure 2.13 shows the change in the size of each tenure between 2011 and 2021. The figure shows that in all areas the private rented sector has increased dramatically and the number of owner-occupiers with no mortgage has also grown substantially. In comparison, the number of owner-occupiers with a mortgage has decreased. The Social Rented sector has recorded a modest growth. Generally, the trends recorded in Tendring align with the regional and national trends.

Figure 2.13 Change in number of households in each tenure 2011 to 2021

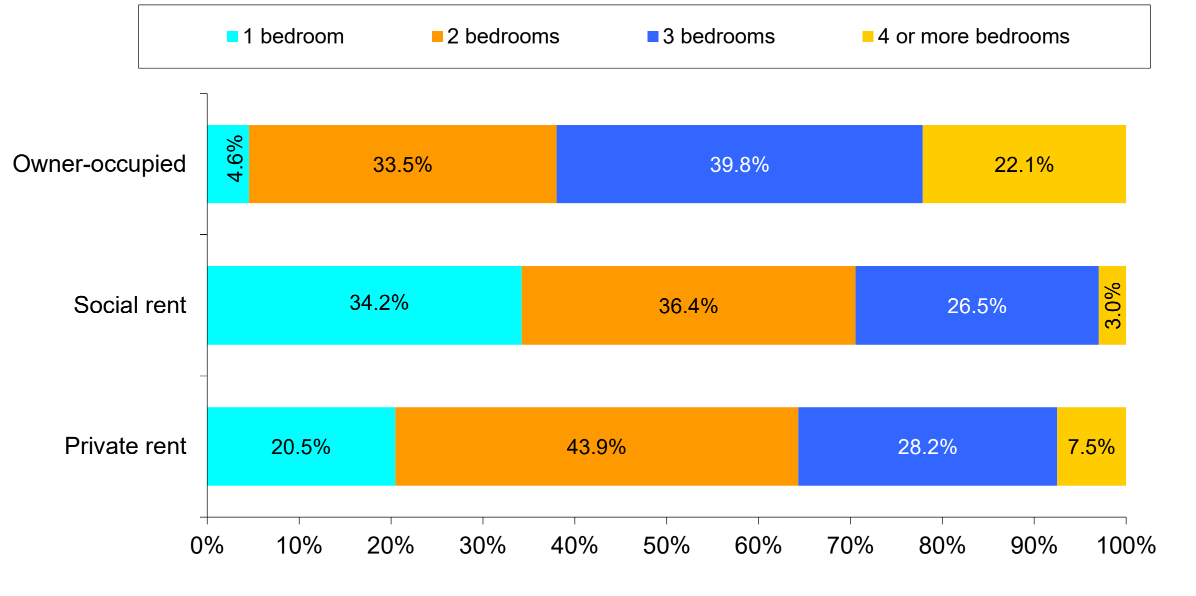


Source: 2011 and 2021 Census

Tenure by bedroom

2.32 Finally, it is useful to understand the size of accommodation within each tenure as recorded by the Census. This is shown in Figure 2.14. The data indicates that in Tendring rented accommodation is smaller on average than owned dwellings. This pattern is common across the country and reflects the profile of dwellings built in each sector alongside the size of homes lost from the affordable stock through Right-to-Buy, rather than the aspirations of those in the different tenures. Generally, the private rented stock is larger than that recorded in the social rented sector.

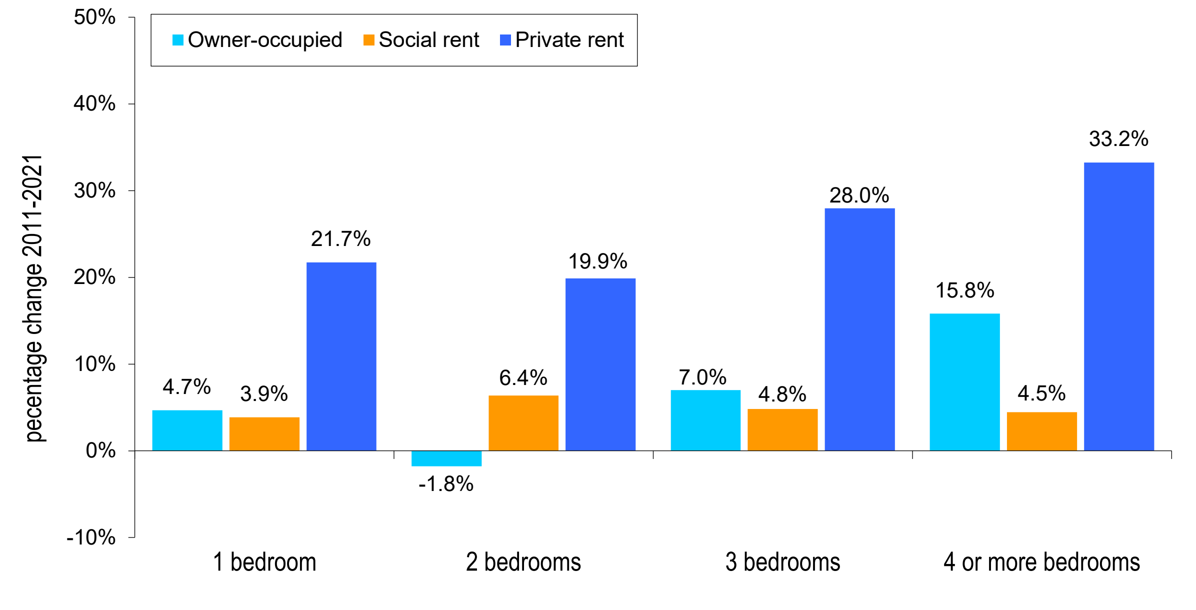
Figure 2.14 Dwelling size within each tenure in Tendring, 2021



Source: 2021 Census

2.33 Figure 2.15 shows the change in the stock profile within each tenure in Tendring between 2011 and 2021. The figure indicates that, the largest growth in the owner-occupied sector homes has been from homes with four or more bedrooms and there has been a reduction in the number of two bedroom dwellings in this tenure in Tendring since 2011. The private rented sector has recorded growth across all property sizes, with the biggest increase in four-bedroom accommodation. Growth in the social rented sector has been highest amongst two bedroom properties, although there is little variation for this tenure.

Figure 2.15 Change in the number of homes in Tendring by tenure and dwelling size 2011 and 2021



Source: 2011 and 2021 Census

3. The cost and affordability of housing

Introduction

3.1 An effective housing needs assessment is founded on a thorough understanding of local housing – what it costs and how this varies. This chapter initially considers the cost of market housing in Tendring in a regional and national context. Subsequently, it assesses the entry-level costs of housing across the District as a whole. A comparison of the cost of different tenures will be used to identify the housing market gaps that exist. Finally, the chapter will report changes in affordability as well as the affordability of housing for different groups of the population currently.

Relative prices

3.2 Table 3.1 shows the average (mean) property price by dwelling type in 2023 in Tendring, the East of England and England as a whole as presented by the Land Registry[13]. The data indicates that the overall average property price in Tendring is 15.1% lower than the national figure and 9.3% lower than the figure for the East of England. Prices in Tendring are lower across all property types, however the relative difference is smallest for semi-detached homes.

3.3 The dwelling profile is not the same across the three areas (with Tendring having a greater proportion of sales of detached houses and a smaller proportion of flats than nationally), so a mix adjusted average has therefore been derived to work out what the average price would be were the dwelling mix in Tendring and the East of England to be the same profile as is recorded across England. The mix adjusted average price indicates that equivalent properties in Tendring are around 23.9% lower than those found nationally and 10.6% lower than those across the East of England as a whole.

[13] http://landregistry.data.gov.uk/app/standard-reports/report-design?utf8=%E2%9C%93&report=avgPrice

Table 3.1 Average (mean) property prices* 2023

Dwelling type	Tendring		East of England		England & Wales	
	Average price	% of sales	Average price	% of sales	Average price	% of sales
Detached	£400,216	41.8%	£460,854	37.5%	£526,575	24.3%
Semi-detached	£286,047	31.2%	£301,828	28.2%	£321,259	29.5%
Terraced	£236,016	13.1%	£262,564	24.6%	£299,368	28.6%
Flat	£160,205	13.9%	£193,366	9.7%	£319,577	17.6%
Overall average price	£309,649	100.0%	£341,289	100.0%	£364,580	100.0%
Mixed adjusted overall average price	£277,328	-	£310,142	-	£364,580	-

*This is average price per sold property. Source: Land Registry, 2024

3.4 The average property price in Tendring has risen by 23.1% over the last five years compared to an increase of 22.5% nationally and a growth of 23.2% across the region. The number of sales in Tendring over this period has fallen by 29.0% compared to a decrease of 29.3% in England & Wales and a fall of 27.6% for the East of England.

3.5 The table below shows the average private rents by dwelling size in 2022-2023 in Tendring, the East of England and England as recorded by the Valuation Office Agency. The data indicates that the overall average rental price in Tendring is 10.4% lower than the national figure and 11.7% lower than the figure for the East of England. The mix adjusted average rent indicates that equivalent properties in Tendring are around 10.1% lower than those found nationally and 13.9% below those in the East of England.

Table 3.2 Average private rents in 2022-2023* (price per month)

Dwelling size	Tendring		East of England		England	
	No. of sales	Average price	No. of sales	Average price	No. of sales	Average price
One bedroom	280	£633	13,180	£792	84,820	£838
Two bedroom	770	£826	26,380	£971	190,540	£932
Three bedroom	450	£1,038	17,430	£1,137	121,700	£1,068
Four bedroom	130	£1,408	5,020	£1,677	34,180	£1,791
Overall average rent**	1,640	£891	66,040	£1,009	459,340	£994
Mixed adjusted rent	-	£894	-	£1,039	-	£994

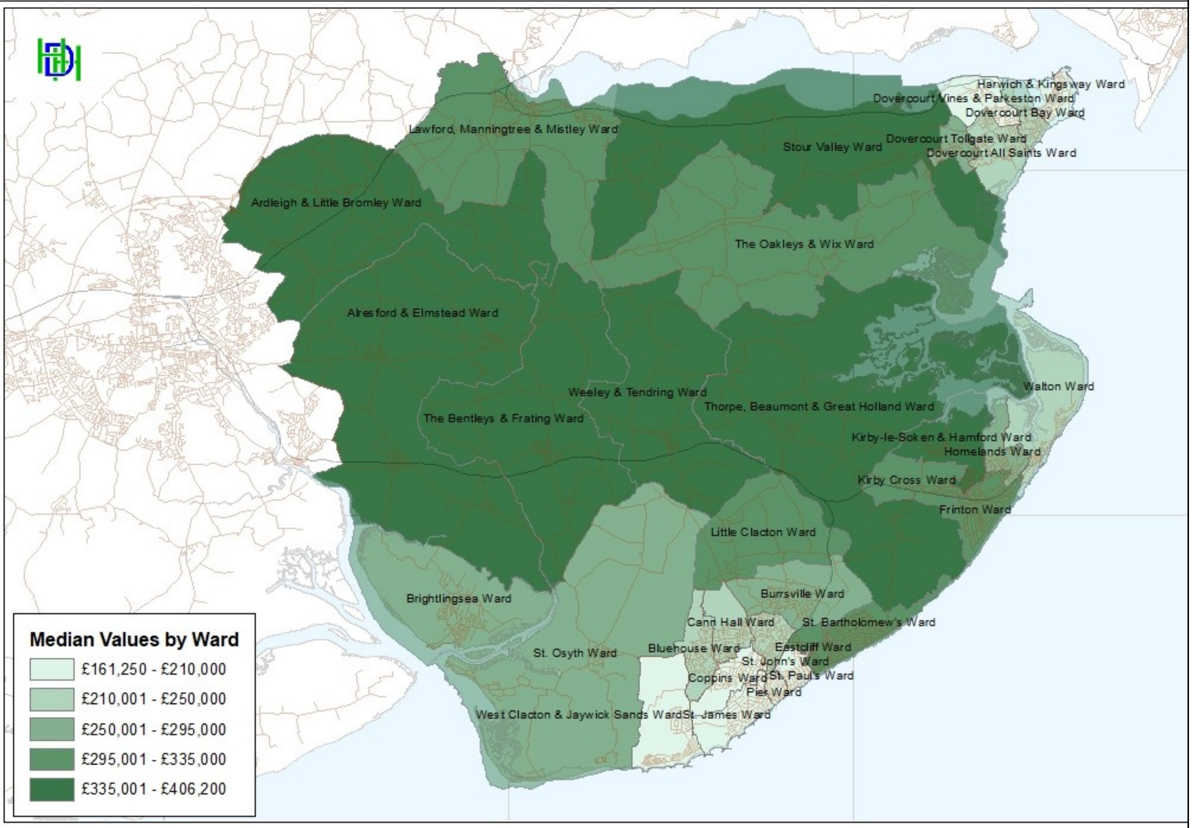
* Recorded between 1 October 2022 to 30 September 2023 **This figure includes the rents for room and studio accommodation which are not presented in this table. Source: Valuation Office Agency, 2024

3.6 The average rents in Tendring have risen by 27.1% over the last five years, compared to an increase of 17.8% nationally and a growth of 17.5% across the wider region[14]. The number of lettings in Tendring over this period has increased by 107.6%, substantially larger than the fall of 5.5% in England and the increase of 33.4% for the East of England.

The cost of housing

3.7 The figure below shows the variations in the cost of housing across the District as recorded by the Land Registry data on dwellings sold. It illustrates that there is some variation, with prices generally slightly cheaper on the south side of Clacton around Jaywick and in Harwich and the most expensive areas being the central rural part of the District. These higher value areas feature larger accommodation and lower density neighbourhoods.

Figure 3.1 Variation in median sales prices by ward January 2021 to July 2024



This data covers transactions received at Land Registry from 2021 to 2024. © Crown Copyright 2024. Contains Ordnance Survey data © Crown Copyright and Database Right 2024. Contains public sector information licensed under the Open Government Licence v3.0. Source: Land Registry, 2023

[14] This is the change in mean overall rents. Paragraphs 7.59 and 7.60 look in more detail at the change in private rents at different price levels by bedroom size. This gives a more precise analysis of the pressure on the sector within Dudley.

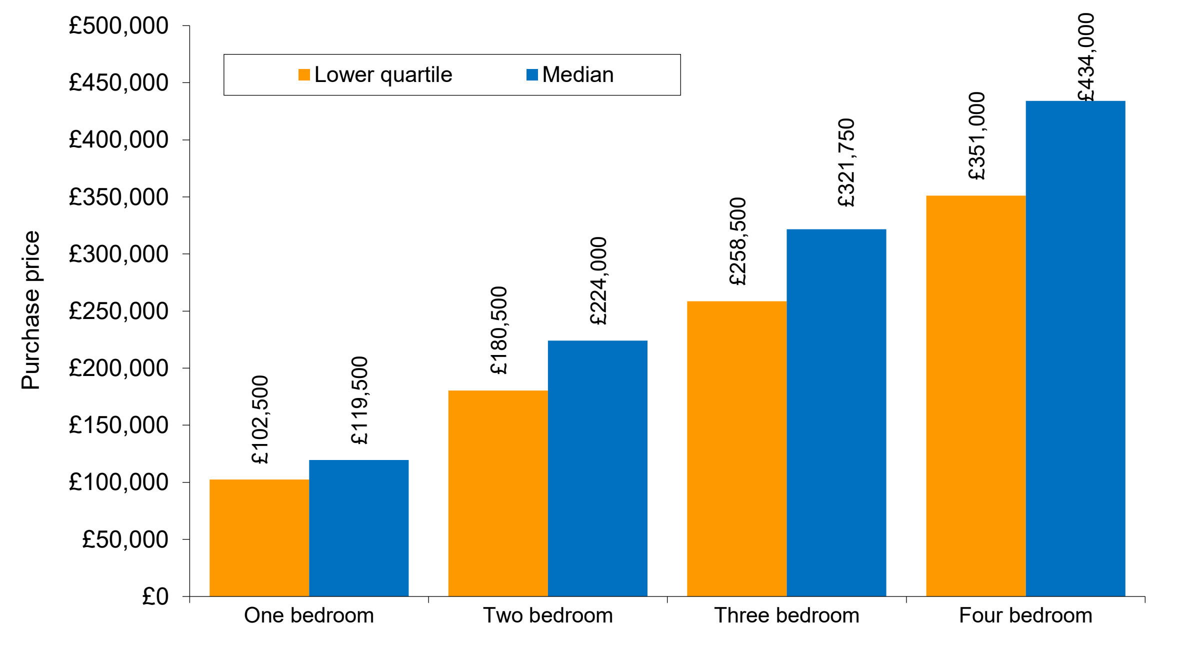
3.8 To fully understand the affordability of housing within an area, it is necessary to collect data on the cost of housing by number of bedrooms. This ensures that it is possible to assess the ability of households to afford market housing of the size required by that particular household. No published secondary data contains this information at a local authority level. As part of this study a price survey was undertaken to assess the current cost of market (owner-occupied and private rented) and affordable housing in Tendring. At the time of the price survey there were over 2,000 homes advertised for sale, and over 250 properties available to rent in Tendring, providing a suitably large sample size for this process. Of these dwellings for sale, 41.8% were three bedroom homes, 31.1% two bedroom properties, 23.5% four bedroom dwellings and 3.5% one bedroom accommodation.

3.9 Median property prices by number of bedrooms were obtained in the District via an online search of non-new build properties advertised for sale during September 2024. The results of this online price survey are presented in Figure 3.2. The prices recorded include a discount to reflect that the full asking price is not usually achieved (with sales values typically 5% lower).

3.10 Entry-level property prices are also presented in Figure 3.2. In accordance with the PPG, entry-level prices are based on lower quartile prices (paragraph 021 Reference ID: 2a-021-20190220). This lower quartile price reflects the cost of a home in suitable condition for habitation, some of the properties available in the lowest quartile are sub-standard and will require modernisation and updating which will add further expense to the purchase price.

3.11 The figure indicates that entry-level prices in the District range from £102,500 for a one bedroom home up to £351,000 for a four-bedroom property. Median prices are generally around 15-25% higher than entry-level prices.

Figure 3.2 Property prices by size in Tendring



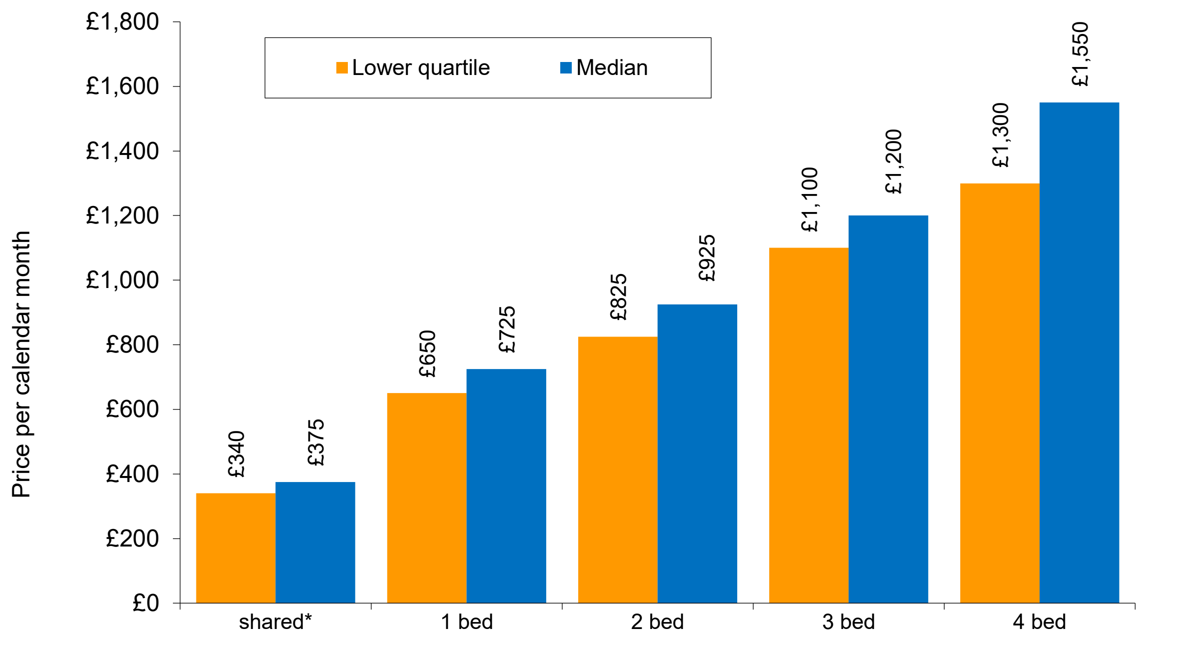
Source: Online estate agents survey September 2024

Private rents

3.12 Whilst private rent levels vary across the District, the distinction between the areas is less marked than with owner-occupation, reflecting that location is not as important a determinant in rent levels as the condition and quality of the property. The median and lower quartile price for private rented accommodation by property size is presented in Figure 3.3. The figure also includes the cost of a shared room within the private rented sector.

3.13 The entry-level and median price for private rented accommodation by property size across the whole of Tendring is presented in Figure 3.3. The figure indicates that entry-level rents range from £650 per month for a one-bedroom home, up to £1,300 per month for a four-bedroom property. The profile of properties available is somewhat different to that for purchase, with a greater proportion of one and two-bedroom homes available to rent.

Figure 3.3 Private rents by size in Tendring



* Shared room is a room in a shared dwelling. Source: Online estate agents survey September 2024

Social and Affordable Rents

3.14 The cost of Social and Affordable Rented accommodation by dwelling size in Tendring can be obtained from the Regulator of Social Housing's Statistical Data Return dataset[15]. Table 3.3 illustrates the cost of Social and Affordable Rented dwellings in Tendring. The costs are

[15] https://www.gov.uk/government/statistics/registered-provider-social-housing-stock-and-rents-in-england-2022-to-2023

significantly below those for private rented housing, particularly for larger homes, indicating a significant gap between the Affordable Rented and market sectors.

Table 3.3 Average Social and Affordable Rented costs in Tendring (per month)

Bedrooms	*Social rent*	*Affordable Rent*
One bedroom	£410	£479
Two bedrooms	£457	£615
Three bedrooms	£516	£711
Four bedrooms	£584	£805

Source: HCA's Statistical Data Return 2023, The figures include the service charge.

Analysis of housing market 'gaps'

3.15 Housing market gaps analysis has been developed to allow comparison of the costs of different tenures. The figure below shows the housing ladder that exists for different sizes of property. The housing ladder is illustrated by comparing the different types of housing in terms of the income required to afford them.

3.16 To establish the income required to afford the entry-level property purchase (lower quartile property prices set out in Figure 3.2) has been divided by 3.5[16] to get an annual income figure (to reflect the likely minimum income required to be granted a mortgage on the property)[17]. To produce a comparable figure for the income required to afford rental costs, annual rents have been multiplied by 3.333. This approach assumes a household spends no more than 30% (1/0.30 = 3.333) of gross household income on rent. This latter step was carried out for Social Rents and Affordable Rents (set out in Table 3.3) and market rents (set out in Figure 3.3). This figure is used as this broadly reflects current practice in the market, however the suitability of 30% in Tendring is discussed further in Chapter 6.

3.17 Figure 3.4 shows a comparison of the indicative income requirements per household for different types of housing. Measurement of the size of the gaps between these 'rungs of the ladder' helps assess the feasibility of households moving between the tenures – the smaller the gaps, the easier it is for a household to ascend the ladder.

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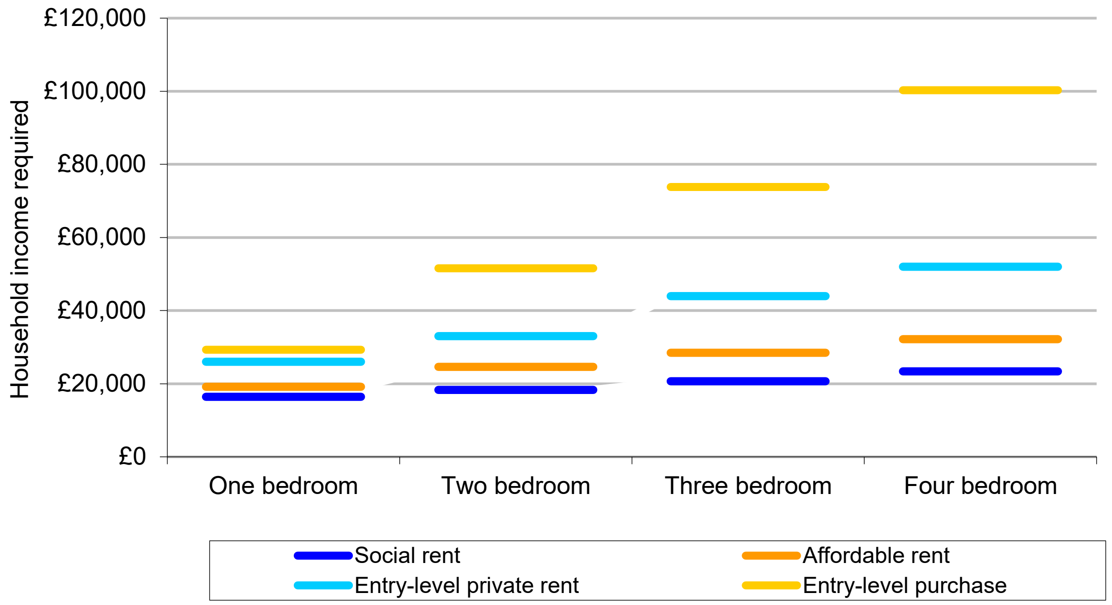
[16] The most recent data available from the Bank of England suggests that the multiple of 3.5 for owner-occupation is most appropriate. (https://www.bankofengland.co.uk/-/media/boe/files/statistics/mortgage-lenders-and-administrators/mlar-longrun-detailed.xlsx?la=en&hash=C19A1AC6C462416B0DA71926A744233793B8049B (table 1.31)).

[17] To present a simplified model of the income difference requirements across the housing ladder, the requirement to obtain a deposit (typically 10% of the purchase price) has been excluded.

Figure 3.4 Household income required to access housing in Tendring, by number of bedrooms



Source: Online survey of property prices September 2024; HCA's Statistical Data Return 2023

3.18 The figure indicates that, for one bedroom homes, the gap between the income required to access Affordable Rent and market rent is larger than the gap between the income required to access market rent and entry-level purchase, with the reverse true for two, three and four bedroom properties. The income gaps for four-bedroom accommodation are large; an additional £19,800 per year is required to access a four-bedroom private rented home over the cost of a four-bedroom Affordable Rented property, with a further £48,300 in household income required to move to an owner-occupied home (the gap between Social Rent and Affordable Rent is £8,800 in comparison).

3.19 Table 3.4 shows the size of the gaps between income levels required to access each dwelling by size and by tenure in Tendring displayed in the figure above but in percentage terms. The table indicates, for example, that three-bedroom market entry rents in the District are 54.8% higher (in terms of income required) than the cost of Affordable Rented. The very large gap recorded between Affordable Rents and market entry rents for most dwelling sizes indicates that intermediate housing could potentially be useful for many households.

Table 3.4 Scale of the gaps between incomes required to access key property tenures (by size)

Property size	*Social Rent < Affordable Rent*	*Affordable Rent < entry-level rent*	*Entry-level rent < entry-level purchase*
One bedroom	16.7%	35.7%	12.6%
Two bedrooms	34.4%	34.2%	56.3%
Three bedrooms	37.7%	54.8%	67.9%
Four bedrooms	37.7%	61.6%	92.9%

Source: Online survey of property prices September 2024; HCA's Statistical Data Return 2023

Intermediate products

3.20 A range of intermediate options are potentially available for households in Tendring, the costs of these are profiled below. These products are designed to provide access to home ownership at a discounted rate, enabling more households to become first-time buyers. It should be noted that the prioritisation of First Homes since the publication of a separate Planning Guidance specifically on this topic in December 2021, has meant that other intermediate products are not getting as much attention as was the case five years ago. However, the cost profile of housing in Tendring, with the gap between private rent and affordable accommodation being much larger than is typically found in local authorities outside of London, means that other intermediate products are likely to be more useful in the District.

Intermediate Rent/Rent-to-Buy

3.21 Rent-to-Buy is a route to home ownership for first-time buyers where homes are let to working households at an Intermediate Rent (i.e. less than the full market rent) to give them the opportunity to save for a deposit to buy their first home. It is planned that, by RSLs providing a discounted rent for tenants for a minimum of five years, they will have sufficient time to acquire a deposit so that they may purchase the home. It is set out that the Intermediate Rent must not exceed 80% of the current market rent (inclusive of service charge), however the product is distinct from Affordable Rent which is available to tenants on the same basis as Social Rent.

3.22 Although the availability of Rent-to-Buy in the area is limited currently, its potential suitability for households can be tested by modelling its theoretical cost. Table 3.5 sets out the costs of Intermediate Rent in Tendring, presuming that the rent is set at 80% of median market rents.

3.23 The table shows that, in all instances, Intermediate Rent is cheaper than market entry rent and can be considered an affordable product. In all cases, it is also more expensive than the Affordable Rent currently charged within Tendring. As in all instances Intermediate Rent is more expensive than Affordable Rent (and is therefore serving a separate portion of the housing market), it will be considered for its suitability for meeting those in housing need in Chapter 6.

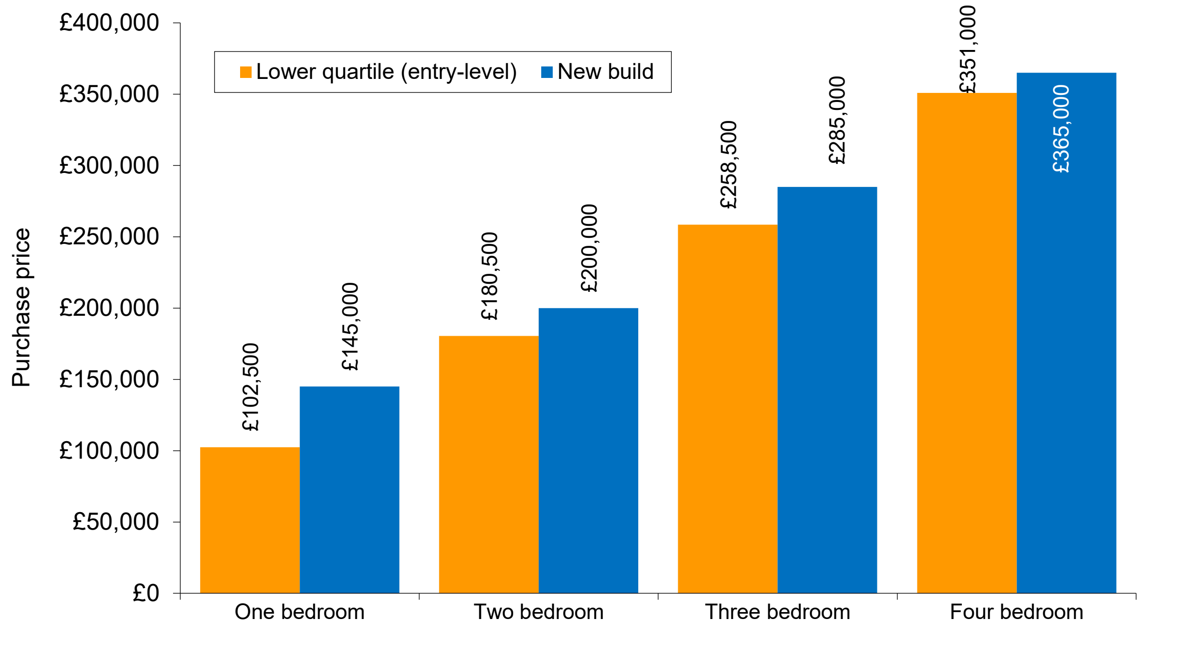
Table 3.5 Estimated cost of Intermediate Rent within Tendring (monthly cost)

Bedrooms	*Intermediate Rent*	*Entry-level private rent*	*Affordable Rent*
One bedroom	£580	£650	£479
Two bedrooms	£740	£825	£615
Three bedrooms	£960	£1,100	£711
Four bedrooms	£1,240	£1,300	£805

Source: Online survey of property prices September 2024; HCA's Statistical Data Return 2023

3.24 The remainder of the intermediate products profiled are principally available as a new home (whilst some products are available for resale, this supply is very limited). It is therefore useful to set out the purchase price of newbuild dwellings in Tendring at the time of the price survey. These are set out in Figure 3.5. The cost of lower-quartile (entry-level) non-newbuild house prices are also included for reference. Newbuild properties in Tendring are more expensive than second hand housing in the District, but the difference is not substantial.

Figure 3.5 Newbuild home prices by bedrooms



Source: Online estate agents survey September 2024

Shared Ownership

3.25 Shared ownership products are targeted at those that currently do not own their own home. Table 3.6 presents the estimated costs of Shared Ownership housing in Tendring as obtained from the online estate agent survey. The open market values are based on newbuild prices set out above. The monthly costs of purchasing the property with a 40% equity share and a 25% equity share are presented. The monthly costs are based on a 30-year repayment mortgage with an interest rate of 5.20%[18] paid on the equity share owned and a rent payable at 2.75% on the remaining equity (i.e. the part of the house not purchased).

[18] This interest rate is available as a two-year fixed product to potential homeowners with a high loan to value ratio as at January 2024. It is also a rate with no additional product fee associated with it. Whilst there are lower interest rates available for those with lower loan to value ratios this report is principally assessing households looking to purchase a home for the first time who are likely to have higher loan to value ratios.

3.26 The table shows that a 25% equity share Shared Ownership home is cheaper than market entry rented housing in all instances. A 40% equity share Shared Ownership is cheaper than market entry for one, two and there bedroom homes and more expensive than entry-level private rent for four bedroom dwellings. It is cheaper than market-entry owner-occupation for four bedroom homes however.

Shared Equity

3.27 Shared Equity is a product similar to Shared Ownership that is typically offered by the private sector rather than Registered Providers. With Shared Equity a mortgage is offered on the equity owned but with no rent due on the remaining equity. The typical proportion of the equity sold for a shared equity product is 75%. The monthly costs of purchasing a Shared Equity property with a 75% equity share are set out in table 3.6. The monthly costs are based on a 30-year repayment mortgage with an interest rate of 5.20% paid on the equity share owned. Shared Equity accommodation with a 75% equity share is more expensive than entry-level market accommodation for all accommodation sizes other than a two bedroom home, where ii marginally cheaper. It is also more expensive than all sizes of Shared Ownership accommodation.

Table 3.6 Estimated cost of intermediate housing in Tendring (monthly cost)

Bedrooms	*Shared Ownership – 40% equity*	*Shared Ownership – 25% equity*	*Shared equity*	*Entry-level private rent*	*Entry-level owner-occupation**
One bedroom	£518	£448	£597	£650	£563
Two bedrooms	£714	£618	£824	£825	£991
Three bedrooms	£1,018	£881	£1,174	£1,100	£1,419
Four bedrooms	£1,304	£1,128	£1,503	£1,300	£1,927

*The monthly cost of entry-level owner-occupation presuming a 30-year repayment mortgage with an interest rate of 5.20%. Source: Online estate agents survey, September 2024

First Homes

3.28 On 24th May 2021, the Government published the First Homes Guidance[19]. First Homes were an initiative to help deliver discounted homes to local people. They are intended to be newly built properties sold with a discount of at least 30% below market value. No interest is paid on the un-bought equity, rather, when the home is sold on in the future, it will be available at the same proportion of discount for which it was originally bought. First Homes are subject to price caps – outside of London a First Home cannot be sold for more than £250,000 (once the discount has been applied). The cap only applies to the first time that a First Home is sold – it does not apply to subsequent sales of the property.

[19] https://www.gov.uk/guidance/first-homes

3.29 Local Planning Authorities can set specific local connection restrictions provided they are evidenced; however, these restrictions should only apply for the first three months the property is available for sale, to ensure First Homes do not remain unsold[20]. First-time buyers are the target market for this product and this group is identified using the same definition that is used for Stamp Duty Relief for First-Time Buyers as set out in the Finance Act 2003. However, mechanisms also exist to help prioritise members of the armed forces and key workers.

3.30 Whilst the product is available to those with notable savings levels, First Homes can only be purchased using mortgage finance or equivalent which covers at least 50% of the purchase value. The product is not suitable for investors as a First Home can only be bought if it is the buyer's only home. Outside of London, households acquiring a First Home cannot have an income over £80,000. Whilst the Government does allow Local Planning Authorities to set lower income caps, where the need and viability of this option can be evidenced, these local caps are time limited to the first three months that the property is for sale.

3.31 The guidance is clear that 30% is the minimum level of discount applied, however Local Planning Authorities will *'be able to require a higher minimum discount of either 40% or 50% if they can demonstrate a need for this'*[21]. It is useful therefore to understand whether a larger discount would be required in Tendring currently. This is presented in Table 3.7. The table suggests that a 30% discount will be sufficient to ensure new build properties are cheaper than entry-level owner-occupation for all dwelling sizes and will therefore address a gap in the housing market locally.

Table 3.7 A comparison of the potential price of a First Home with entry-level owner-occupation

Bedrooms	*Newbuild prices*	*Newbuild prices with a 30% discount*	*Entry-level owner-occupation*
One bedroom	£145,000	£101,500	£102,500
Two bedrooms	£200,000	£140,000	£180,500
Three bedrooms	£285,000	£199,500	£258,500
Four bedrooms	£365,000	£255,500	£351,000

Source: Online survey of property prices September 2024

[20] Local connections can be applied to prioritise those currently resident in the District, those whose employment is crucial to the District's economy and those with family connections or caring responsibilities in the District. Local connections should be disapplied to those associated with the Armed Forces.

[21] Paragraph: 004 Reference ID: 70-004-20210524

3.32 Four-bedroom homes with a 30% discount are still priced in excess of the cap level of £250,000 (a discount of 31.5% is required for a four-bedroom home to be priced at the cap level of £250,000). It is therefore presumed that the cap will be the limiting factor for four-bedroom homes, rather than the level of discount, and all modelling done on the future demand for four bedroom First Homes will be based on the assumption that they are available for £250,000.

3.33 Prior to the NPPF being updated in December 2024, it was anticipated that 25% of affordable homes, delivered by market led schemes, would be First Homes. This is no longer a requirement.

Summary

3.34 The potential intermediate housing options in Tendring are priced at different levels and will offer opportunities for households generally, and first-time buyers specifically, in different sections of the housing market.

Local Housing Allowance

3.35 Local Housing Allowance (LHA) is the mechanism for calculating Housing Benefit and the housing element of Universal Credit outside of the Social Rented sector. It is designed to assist people in their ability to pay for their housing, however there is a limit as to how much financial assistance will be provided dependent on the location and size of the property. The LHA cap sets out what this maximum limit for the Broad Rental Market Area (BRMA) in which the claim is made as determined by the Valuation Office Agency. If the rent charged is in excess of this cap, it is the responsibility of the household to pay the shortfall.

3.36 Table 3.8 sets out the monthly LHA caps that apply in Tendring, which is covered by just one BRMA, the Colchester BRMA. A comparison with the Affordable Rent levels in Tendring (set out in Table 3.3) indicates that the local Affordable Rents are currently cheaper than the LHA caps. A comparison with the entry-level private rents in Tendring (set out in Figure 3.5) suggests that the LHA caps are 5-10% lower than entry-level private rent. This means that households in receipt of the full LHA applicable in the private rented sector are likely to need additional income sources to be able to pay for their rent.

Table 3.8 Local Housing Allowance Cap (per month)

Bedrooms	Colchester BRMA
Shared room	£400
One bedroom	£623
Two bedrooms	£793
Three bedrooms	£972
Four bedrooms	£1,247

Source: Valuation Office Agency 2024

Affordability of housing

3.37 Assessing the affordability of market housing in an area is crucial to understanding the sustainability of the housing market. As discussed further in Chapter 4, the affordability ratio is currently 8.49 in Tendring (with a figure over 4 indicating a market adjustment is required). In comparison, the affordability ratio in 2023 in the East of England was 9.76, whilst the national figure was 8.26. The affordability ratio in Tendring has fallen from 9.00 since 2018. In comparison, over the same five-year period, the affordability ratio has changed from 9.78 in the East of England and from 8.04 nationally.

Affordability for specific household groups

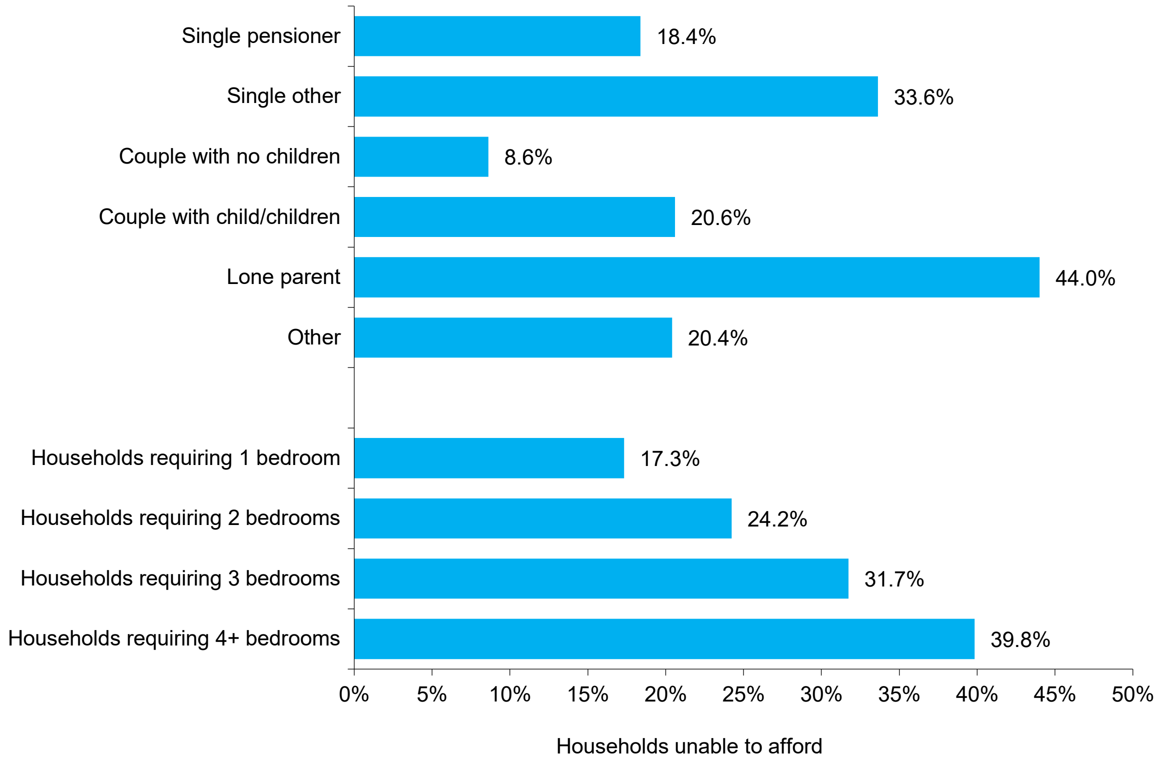
3.38 The household income distribution referred to in Figure 2.8, differentiated by household type, can be used to assess the ability of households in Tendring to afford the size of home that they require (according to the bedroom standard[22]). The lower quartile cost (which represents the entry-level) of housing by bedroom size is presented in Figures 3.2 and 3.3 and the test is based on the affordability criteria discussed above.

3.39 Figure 3.6 shows the current affordability of lower quartile market housing for households in Tendring by household type and number of bedrooms required. This is the theoretical affordability of households, as the analysis considers all households regardless of whether the household intends to move. It is used to demonstrate the comparative affordability of different household groups for contextual purposes and does not represent information that the Council needs to plan against.

3.40 The data indicates that 44.0% of lone parent households in Tendring would be unable to afford market housing (if they were to move home now). Single person households are also relatively unlikely to be able to afford, whilst couple households without children are most likely to be able to afford market housing in the District. Households requiring a four-bedroom home are least likely to be able to afford this size of market housing in Tendring.

[22] This is the number of bedrooms that is required and is calculated depending on the age, sex and relationship status of the members to the household. A separate bedroom is allocated for each couple and any single person aged 21 or over. Any children aged 10-20 of the same sex is presumed to be able to share a bedroom as are each pair of children under 10 (regardless of gender). Any unpaired child aged 10-20 is paired, if possible, with a child under 10 of the same sex, or, if that is not possible, they are counted as requiring a separate bedroom, as is any unpaired child under 10.

Figure 3.6 Theoretical affordability of market housing* in Tendring



*Unable to afford both entry-level private rent and entry-level home ownership

4. Overall housing need

4.1 The NPPF requires that planning authorities should use the Standard Method to establish the overall need for housing. The Standard Method was introduced in 2018 to allow a simple and transparent assessment of the minimum number of homes needed in an area. The full Standard Method was then set out within the PPG published in February 2019. An altered Standard Method was then published within the PPG in December 2020. This was the approach that was extant at the time of the draft report and was used to inform the main analysis presented in the first draft.

4.2 In December 2024, after consultation by the new Government on their proposed changes, the new Standard Method was published. The purpose is to ensure that the Government's ambition for 370,000 new homes per year nationally is delivered. The new method has been designed to provide a figure that is more stable (does not fluctuate so much on an annual basis), is simple to calculate and responds to the locations where housing is least affordable. The approach is still based on a standardised calculation using publicly available data. As set out in Paragraph 1 of the PPG[23], '*assessing housing need is the first step in the process of deciding how many homes need to be planned for.*'

4.3 This chapter will describe the steps involved in the Standard Method, following the approach described in the PPG[24]. It is important to note that the use of the Standard Method is required. Unlike under the earlier iterations of the NPPF, the December 2024 NPPF does not include scope to deviate from the Standard Method except in very limited and specific circumstances (such as for a national park boundary in which not all the source data is available).

4.4 This does not mean that the Council cannot decide to pursue a figure higher than that indicated by the Standard Method, as Paragraph 2 of the PPG[25] indicates the Standard Method identifies *'a minimum annual housing need figure and ensures that plan-making is informed by an unconstrained assessment of the number of homes needed in an area. It does not produce a housing requirement figure.'*

4.5 The latest approach will be followed to calculate the housing need figure for Tendring. This chapter sets out the policy-off calculation of the Standard Method figure.

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[23] Reference ID: 2a-001-20241212

[24] All the steps are described in paragraph 004 (Reference ID: 2a-004-20241212).

[25] Reference ID: 2a-002-20241212.

Step 1 – Setting the baseline

4.6 The baseline is set using the total existing housing stock for the area of the local authority sourced from the dwelling stock figures [26] published annually by the Ministry of Housing, Communities and Local Government. The PPG indicates that a baseline annual growth of 0.8% of the existing stock of the area is appropriate, with the total from the most recent published data to be used. The most recent figures (published in May 2024) indicate that, as at the end of March 2023, there are 74,375 dwellings in Tendring. Applying the proposed figure of 0.8% gives a baseline figure of 595. Table 4.1 sets out the results of Step 1 of the Standard Method.

Table 4.1 Calculating the baseline figure in Tendring

Local authority area	*Totals dwellings in 2023*	*Baseline ratio*	*Baseline annual growth*
Tendring	68,513	0.8%	595

Source: 2023 Dwelling stock figures, 2024

Step 2 – An adjustment to take account of affordability

4.7 The baseline figure produced in Step 1 should then be adjusted to reflect the affordability of the area using the most recent median workplace-based affordability ratios. Paragraph 006 of the PPG describes why an affordability ratio is applied, to direct more homes to where they are most needed and to ensure that people aren't prevented from undertaking employment opportunities by the prohibitive cost of housing in the area near their proposed workplace.

4.8 The PPG is also absolute that the affordability adjustment also accounts for past under-delivery as described in Paragraph 011 of the PPG[27], which states that '*the standard method identifies the minimum uplift that will be required and therefore it is not a requirement to specifically address under-delivery separately.'*

4.9 An affordability adjustment is only required where the ratio is higher than 5 and *'for each 1% the ratio is above 5, the housing stock baseline should be increased by 0.95%.'* The full formula is detailed in the PPG:

$$Adjustment\ factor = \left(\frac{five\ year\ average\ affordability\ ratio - 5}{5}\right) x\ 0.95 + 1$$

[26] Dwelling stock (including vacants) - GOV.UK (www.gov.uk) Paragraph 005 of the PPG (Reference ID: 2a-005-20241212) states that the dwelling stock is used to set the baseline as 'housing stock provides a stable and predictable baseline that ensures all areas, as a minimum, are contributing a share of the national total that is proportionate to the size of their current housing market.*'*

[27] Reference ID: 2a-011-20241212

4.10 Table 4.2 sets out the results of Step 2 of the Standard Method calculation for Tendring. The baseline figure, adjusted to take account of the most recent five-year affordability ratios in the District, is 1,034.

Table 4.2 Adjusting to take account of affordability

Local authority area	*Five year average of affordability ratio (2019 to 2023) (a)*	*Adjustment factor (((a-5)/5)*0.95)+1*	*Baseline figure*	*Baseline figure adjusted for affordability*
Tendring	8.88	1.7372	595	1,034

Source: Ratio of median house price to median gross annual workplace-based earnings by local authority 2023

Overall level of housing need

4.11 The final housing need in Tendring, as assessed using the Standard Method, is **1,034** dwellings per year. Paragraph 008 of the PPG[28] notes that whilst *'the standard method may change as the inputs are variable…, local housing need calculated using the standard method may be relied upon for a period of 2 years from the time that a plan is submitted to the Planning Inspectorate for examination.'*

4.12 As noted in Paragraph 012 of the PPG[29], this approach provides an annual figure which can be applied to a whole plan-period. The NPPF requires strategic plans to identify a supply of sites for 15 years from adoption (due in 2026). The Local Plan for Tendring is intended to run for 17 years. The modelling of the Local Housing Need will therefore be presented to 2041 to facilitate this (the current base year of 2024 plus an additional 17 years).

4.13 Paragraph 40 of the PPG[30] makes it clear that the Standard Method output represents a minimum starting point in determining the number of homes needed in an area and that an authority can choose to pursue a higher figure where that is appropriate.

A suitable baseline

4.14 The results of the 2021 Census can be compared with the most recent population projections. If the Census indicates that the population in 2021 is notably different to these projections it is likely that the next iteration of the projections will be materially different. Table 4.3 sets out the population in 2021 nationally, regionally and in Tendring, as indicated by the 2018-based projections[31], the 2014-based projections[32] and the 2021 Census.

[28] Reference ID: 2a-008-20241212

[29] Reference ID: 2a-012-20241212

[30] Reference ID: 2a-040-20241212

[31] The most recent sub-national projections produced by the ONS.

[32] Until December 2024, the 2014-based projections were used to inform the baseline of the Standard Method.

Table 4.3 Population estimates 2021			
Data source	*Tendring*	*East of England*	*England*
2014-based projected estimate	145,700	6,396,900	57,248,400
2018-based projected estimate	149,999	6,313,058	56,989,570
2021 Census	148,290	6,335,075	56,490,045

Source: ONS 2014 and 2018 household projections, 2021 Census

4.15 At a national level, the Census has reported a lower population in 2021, and a notably lower population than was projected for 2021 in both the 2014-based and 2018-based projections. The most likely reason for lower population growth on a national level is Brexit, with the 2014-based projections (which recorded the highest projected population in 2021) being pre-Brexit and containing a projection with too high international migration. The largest discrepancy between the Census and the 2014-based projections relates to London, where the impact of international migration trends is likely to be most pronounced. The potential effect of the coronavirus pandemic on these population figures has not yet been fully explored.

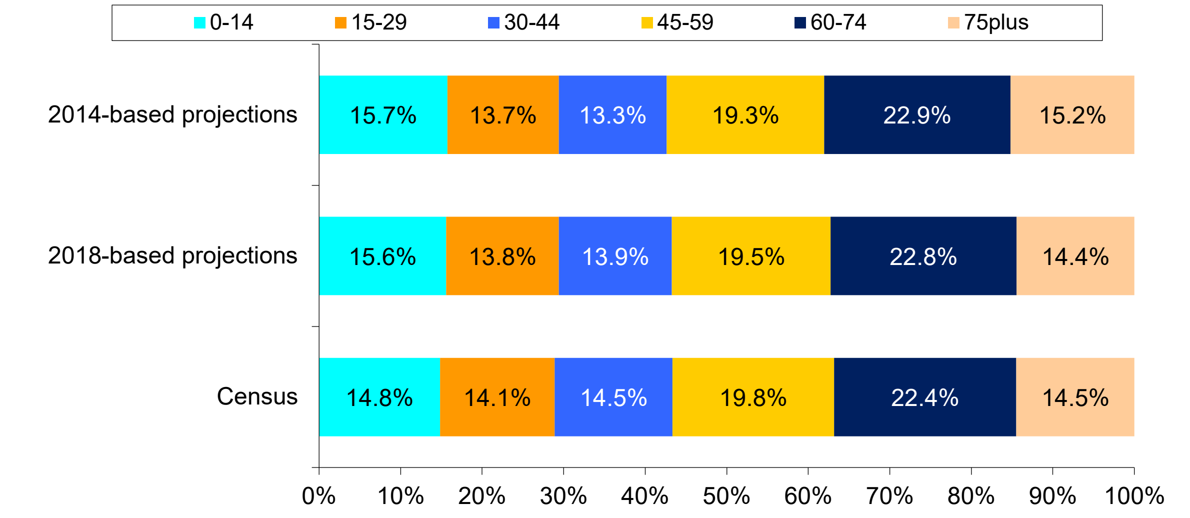
4.16 The pattern of the figures for the East of England is notably different. The Census figure for 2021 is higher than the 2021 estimate from the 2018-based projections. The Census figure however is notably lower than the population projected for 2021 in the 2014-based projections. This suggests that the national divergence from the projections is not as great at a regional level.

4.17 Finally, the figures in Tendring are opposite those recorded regionally, with the population in 2021 notably higher than that estimated from the 2014-based projections, but slightly lower than the 2018-based projections.

Age profile

4.18 Figure 4.1 compares the Tendring age profiles in 2021 from three different sources, the 2021 Census, the 2014-based projections and the 2018-based projections. Unsurprisingly, there are not huge differences in the age structure recorded. However, in the 2021 Census, the proportion of the population aged between 15 and 59 is higher than was estimated by both the 2014 and 2018-based projections. This is the age group that is typically most economically active. By contrast, the proportion of the population aged 60 and over and aged under 15 according to the Census is lower in 2021 than was projected in both earlier versions.

Figure 4.1 Age structure in Tendring in 2021 as estimated by different sources



Source: ONS 2014 and 2018 household projections, 2021 Census

4.19 The household profiles have been published from the 2021 Census; however this uses a different household categorisation from the projections meaning it is appropriate to only compare the household totals from the different sources. The table below sets out the number of households in 2021 nationally, regionally and in Tendring as indicated by the 2018-based projections, the 2014-based projections and the 2021 Census.

Table 4.4 Household totals 2021

Data source	*Tendring*	*East of England*	*England*
2014-based projected estimate	66,605	2,702,704	24,371,273
2018-based projected estimate	68,002	2,612,836	23,688,898
2021 Census	67,451	2,628,778	23,436,085

Source: ONS 2014 and 2018 household projections, 2021 Census

4.20 Nationally, the Census has reported a lower household total in 2021 than was projected for 2021 in both the 2014-based and 2018-based estimates, whilst in Tendring more households were recorded in 2021 than the 2014-based projections anticipated with fewer found than the 2018-based projections predicted. Across all geographies, the average household size in 2021 was notably higher than the 2014-based projections anticipated, but slightly higher than was projected from the 2018-based projections.

Table 4.5 Average household size 2021

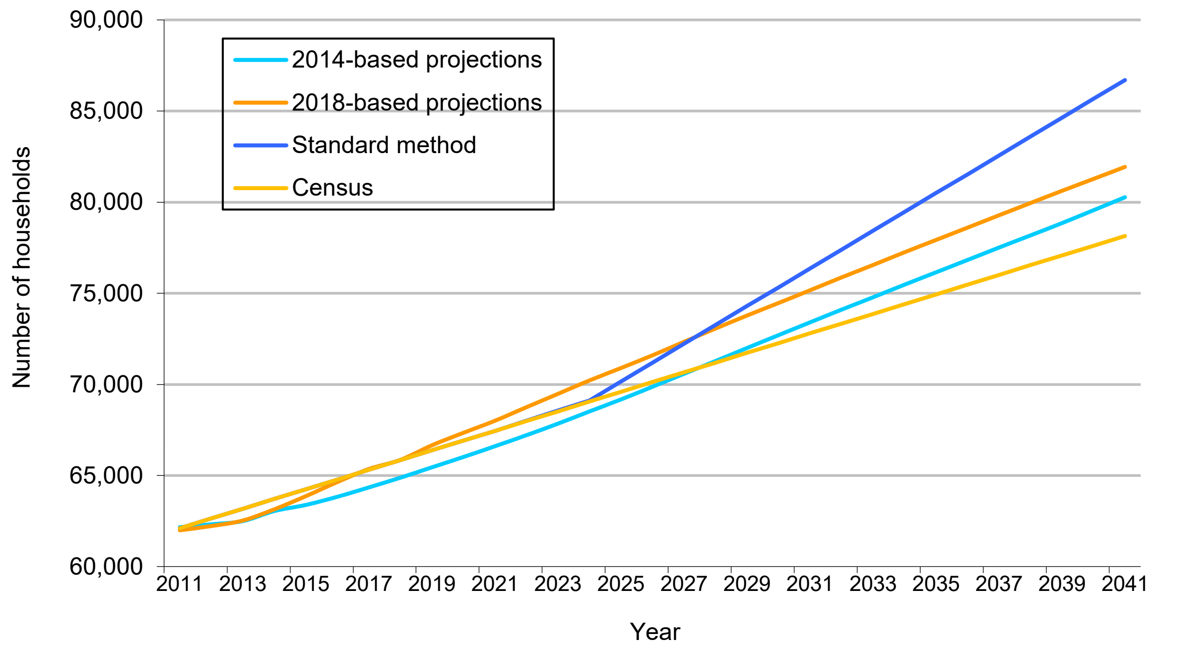
Data source	*Tendring*	*East of England*	*England*
2014-based projected estimate	2.15	2.30	2.31
2018-based projected estimate	2.16	2.36	2.36
2021 Census	2.17	2.37	2.37

Source: ONS 2014 and 2018 household projections, 2021 Census

4.21 The figure of 1,034 is the final annual housing need figure in Tendring. It is however useful to compare the trajectory that it results in with both 2014-based household projections and the 2018-based household projections (which are the most recent estimates published).

4.22 Figure 4.2 shows the projected household total in Tendring for every year from 2011 through to the end of the modelling period in 2041. The figure shows the data as recorded by the 2014-based household projections[33], the 2018-based equivalent, and the Standard Method scenario in which the household totals grows by 1,034 every year from 2024 onwards (with the 2024 household total informed by the 2021 Census data). The household growth indicated by the Census between 2011 and 2021 modelled forward at the same rate is also presented for reference[34].

Figure 4.2 Projected number of households under different scenarios



Source: ONS 2014 and 2018 household projections, 2011 & 2021 Census

4.23 The graph indicates that the Standard Method figure is still significantly in excess of both the 2014-based and 2018-based projections by the end of the modelling period in 2041 as well as what would be expected if the inter-Census growth continued at the same rate. The rate of household growth is notably in excess of what was modelled for Tendring within the most recent ONS projections.

[33] It should be noted that the 2014-based projections only extended as far as 2039, the figure for 2040 and beyond has therefore been derived by applying the average annual change in the five years prior to 2039 and applying that to the figure for 2039.

[34] It is assumed that household growth is uniform in the 10-year periods between the Census.

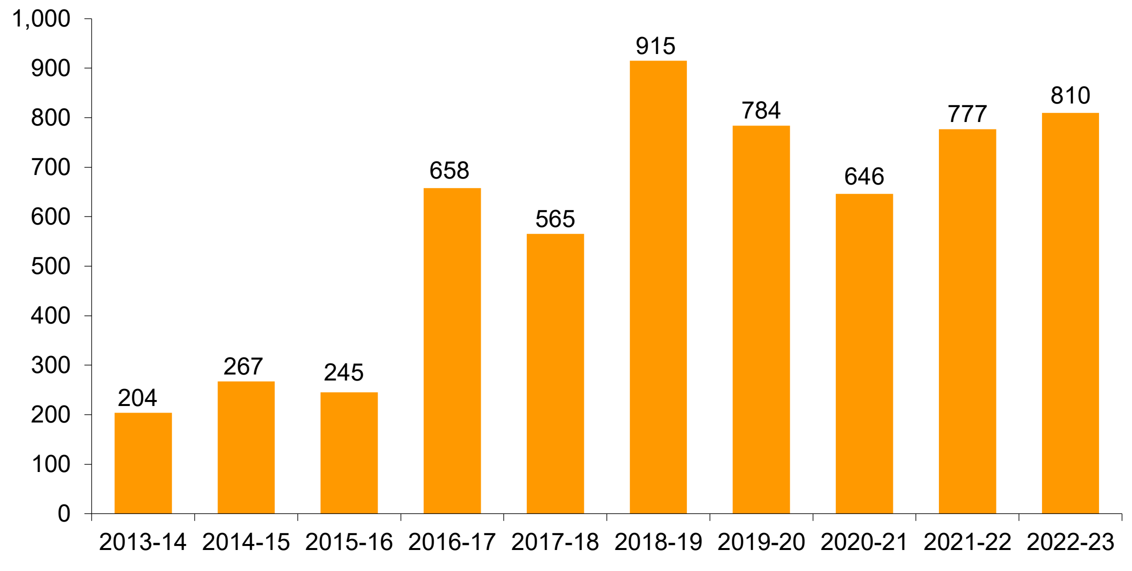
4.24 The 2018-based projections are considered the best sub-national projections however the publication of the 2021 Census data has shown that they have some flawed assumptions. The 2018-based projections for Tendring have therefore been adjusted to account for these known differences indicated by the Census (this process is detailed further in Chapter 5). It is these adjusted projections that have been used to disaggregate the Standard Method figure in terms of age and gender profile.

Past rates of delivery

4.25 The Local Plan identified a housing requirement in Tendring of 550 per year to meet both housing and economic needs (this was derived using the now superseded Objectively Assessed Need as it predated the Standard Method). This is significantly lower than the figure of 1,034 identified by the updated Standard Method.

4.26 Figure 4.3 shows housing completions in Tendring since 2013-14 as recorded in the Council's most recent Authority Monitoring Report (AMR)[35]. Over this timeframe, the average net annual housing completions in Tendring was 587 dwellings per annum, although over the last five years the average annual number of net new dwellings was 786. Recent housing delivery within Tendring has averaged more than the current housing need calculation but lower than the current Standard Method figure. Paragraph 011 of the PPG advises that the affordability adjustment built into the Standard Method helps account for past under-delivery.

Figure 4.3 Net dwellings delivered in Tendring



Source: Tendring Council, 2024

[35] https://Tendring District Council AMR March 2023.pdf

The Standard Method in the 2023 NPPF (extant at the draft report)

4.27 The draft report for this study was produced in September 2024, whilst the previous Standard Method was still the official policy (but consultation on the proposed changes to the approach had begun). The principal outputs of the draft report were therefore based on the Standard Method following the official approach at that time (the December 2020 version of the Standard Method). This brief section will outline the output from this version that was calculated for Tendring in 2024 as this was an important output from the draft report and was a subject within the stakeholder consultation.

4.28 The housing need in Tendring, as assessed using the old Standard Method in Tendring, was 770 dwellings per year.

4.29 The figure of 1,034 is the current Standard Method output (as it follows the latest official NPPF) and the Council should use this figure for planning. This report is focused on outlining the requirements related to this Standard Method figure. However, to enable a contextual understanding of the discussion that occurred within the stakeholder consultation, Appendix 4 contains the key outputs from Chapter 5 of the draft report (based on the old Standard Method total) and Appendix 5 sets out the requirement for older persons specialist housing in Tendring presented in Chapter 7 of the draft report (based on the old Standard Method total).

Conclusion

4.30 The final housing need in Tendring, as assessed using the Standard Method of December 2024, is 1,034 dwellings per year. The Standard Method will result in household growth in excess of what was originally envisaged for Tendring within both the 2014 and 2018-based projections. The Census has shown that the population and household profile is different in structure to what was originally projected. New Census-based projections have been created to model the population in the District over the plan-period.

5. Type and tenure of future housing needed

Introduction

5.1 The requirement within paragraph 63 of the NPPF to disaggregate the local housing need figure to *'assess the size, type and tenure of housing needed for different groups in the community'* is reiterated in Paragraph 17 of the PPG. This chapter describes the long-term balancing housing markets (LTBHM) model which determines the future demand for housing by size and tenure based on the profile of the population derived within the local housing need calculation (set out in Chapter 4).

5.2 There are two stages to this process, the first is to disaggregate the local housing need as derived in Chapter 4 to produce a population profile for the District at the end of the modelling period in 17-years' time (currently 2041). The second process uses secondary data to model the future demand for housing arising from this future population and compare it to the current housing stock so that a profile of new accommodation required can be determined.

5.3 The demand modelling is described in more detail subsequently; however, this chapter initially presents the process for disaggregating the future local population. The change in the household composition indicated within these projections drives the size and tenure demand profiles generated by the model.

Disaggregating the local housing need

5.4 The application of the Standard Method local housing need figure of 1,034 for Tendring will require the construction of notably more homes than is implied by the official projections as the affordability adjustment made in the Standard Method calculation lifts the housing need above the growth identified in the 2018-based household projections (as described in Chapter 4). If these 1,034 homes are built, the number of households will be larger than projected in the baseline projections (as is shown in Figure 4.3). It is necessary to determine the profile of this additional household growth and disaggregate the total local housing need, using the NMSS model,[36] so that appropriate accommodation can be provided for the whole population of Tendring up to and the end of the plan period.

[36] The model is detailed in Appendix 2.

5.5 The model takes as its starting point the 2023 sub-national population estimates and the 2021 Census, which are used to inform the population profile and household composition in Tendring in 2024, the current base year of the modelling period. The 2018-based population projections[37] are re-based to account for the population profile in Tendring recorded in 2021 by the Census. The demographic flows within the 2018-based population projections have been adjusted to take account of post-Census national data on fertility and mortality rates alongside national and local data on the migration flows that occurred in Tendring[38]. The trend period embedded in the 2018 projections has therefore been adjusted to reflect what the Census and post-Census data indicates. The 2018-based household projections have also been updated to reflect what the Census revealed about the occupancy rates of communal housing by age and gender in Tendring and also household composition trends (for example changes in the number of single person households and the average household size).

5.6 These refreshed base-projections are then adjusted to make them align with the local housing need figures in Tendring using the following assumptions:

- The Standard Method makes it clear that the uplift in housing it is trying to achieve is partly to reverse the falling level of household formation that have been recorded amongst younger people. The first step is therefore to progressively increase the household formation for all age groups under 45 until it reaches the rate recorded in 2001. This group is prioritised ahead of an increase in migrants moving into the District in response to guidance in the PPG, and because the 2018-based population projections for the District have a built-in presumption of a low level of household formation in younger age groups.
- Any additional gap between the number of households in the District at the end of the year and the household growth identified within the Standard Method is presumed to be filled by an increase in in-migrants to the District.
- The age and gender profile of this adjusted population (increased household formation and increased in-migrants) will be aged-on and have the same propensity to have children, move away from the area and die as other residents in Tendring of the same gender and age. In this way it will be possible to estimate how the additional population (above that suggested by the latest population projections) is likely to develop over time.

[37] The 2018-based population projections are used as a basis as these are the most recent and benefit from the ONS's latest methodology. The first sub-national post-Census population projections are not due to be published until Spring 2025.

[38] The 2018-based projections have the most recent local authority data and assumptions on key factors such as fertility and mortality rates and migration flows, however the most recent projected national mortality and fertility rates (published in 2023) have been compared to what was recorded nationally in the 2018-based projections and a suitable local authority-based adjustment has been made. Similarly national data on changes in immigration flows alongside a comparison between the local migration flows recorded within Tendring in the Census with those recorded in the 2018-based projections have been used to create a new migration trend period.

Total future population in Tendring

5.7 Table 5.1 sets out the age profile of the population in Tendring in 2041 according to these population projections in comparison to the age profile of the District at the start of the plan-period (2024). The table suggests that those aged 75 or over are going to constitute a greater section of the population by the end of the modelling period – those aged 75 or over will rise from 24,128 in 2024 to 36,304 in 2041, an increase of 50.5%. Some 23.2% of all people in Tendring in 2041 will be aged between 60 and 74 with 20.1% aged 75 and over. In comparison just 24.7% will be aged under 30.

Table 5.1 Age of projected population in Tendring in 2041 compared with current age profile

Age	*2024 Population*	*2024 Percentage*	*2041 Population*	*2041 Percentage*
Under 15	23,366	15.4%	22,839	12.7%
15 to 29	19,263	12.7%	21,578	12.0%
30 to 44	22,869	15.1%	25,727	14.3%
45 to 59	28,321	18.7%	32,062	17.8%
60 to 74	33,514	22.1%	41,809	23.2%
75 and over	24,128	15.9%	36,304	20.1%
Total	151,460	100.0%	180,318	100.0%

Source: Standard Method modelled population and household projections

5.8 The projections profiling the change to the population arising as the local housing need for Tendring is addressed over the plan period are summarised in the table above. These projections indicate that the working age population (those aged between 16 and 64) in Tendring will grow by 9,435 people over the plan period, an increase of 11.5%. This data on the projected change in the population composition has been fed into the Council's separate portfolio of economic work.

Household profile

5.9 This population projection is then converted into a household projection by:

- Removing from the population projection an estimate of those living in communal establishments such as old people's homes. This is done using the same assumptions as in the official projections with an adjustment to account for the latest data on the communal housing occupation rates of different age and gender groups as published in the 2021 Census. The resulting population is known as the household population.
- Household formation rates are then applied to the household population to produce a household projection. The household formation rates are taken from the official 2018-based household projections with an adjustment for the Census data. A further adjustment is applied to return household formation rates to 2001 levels amongst younger age groups as described earlier in the chapter.

5.10 Table 5.2 sets out the projected number of households that will be resident in Tendring in 2041 disaggregated by broad household type according to these projections. The 2024 household profile is also presented as a reference point, as 2024 is the base date for this model.

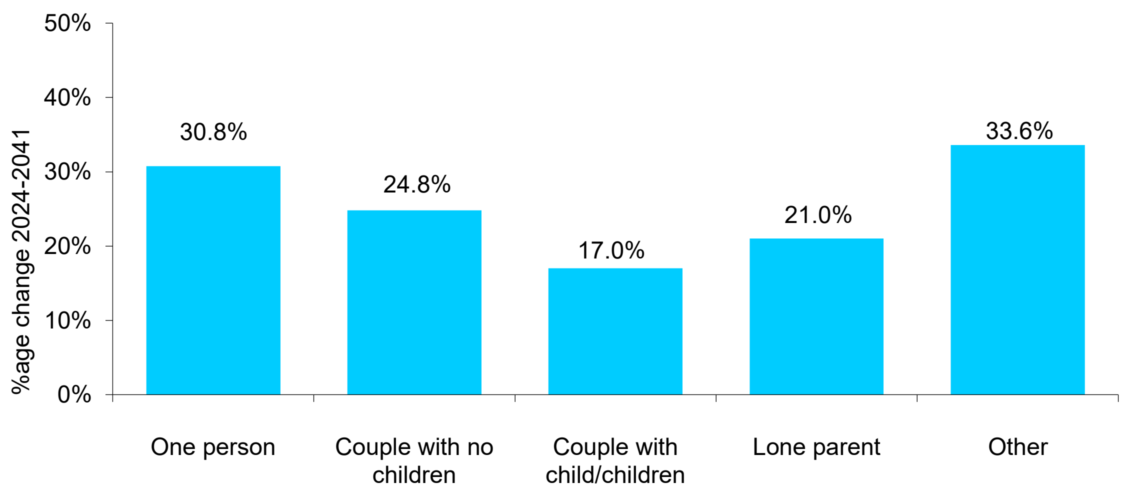
Table 5.2 Projected household population in Tendring in 2041 by household type

Household type	*2024 Number*	*2024 Percentage*	*2041 Number*	*2041 Percentage*
One person	23,998	34.7%	31,380	36.2%
Couple with no children	21,067	30.5%	26,291	30.3%
Couple with child/children	13,672	19.8%	16,000	18.5%
Lone parent	6,707	9.7%	8,116	9.4%
Other*	3,676	5.3%	4,911	5.7%
Total	69,120	100.0%	86,698	100.0%

Source: Standard Method modelled population and household projections. *Other households include multi-generational households, student households, households of unrelated people sharing accommodation as well as other groups.

5.11 Figure 5.1 indicates the change in these household types that will occur over the plan period in Tendring. The figure indicates that the largest absolute growth will be in one person households with the largest relative growth in other households (albeit from a low base).

Figure 5.1 Change in household structure in Tendring, 2024 – 2041



Source: Standard Method modelled population and household projections

Methodology of the demand model

5.12 The demand model uses secondary data to determine the future demand for housing by size and tenure as derived from the profile of households resident in the area at the end of the modelling period in 2041. It is based on both a detailed understanding of the current stock of housing in the District, and also the occupation patterns of households in Tendring and how they are changing. It is driven by the changes projected to the composition of the population over the 17-year period, as set out above.

5.13 The Census provides information on the size (in terms of bedrooms) and tenure of accommodation in Tendring in 2021. This has been adjusted to reflect the changes since 2021 to provide an accommodation profile in 2024.

5.14 The 2021 Census also provides detail on the occupational patterns of different household groups in Tendring, which means that the profile of housing occupied by each household type can be determined. Rather than assuming the current usage patterns for each household type will apply to the future population of that household group, the model assesses the current trends in occupation patterns (recorded by the change in the tenure profile of each household type between the 2011 and 2021 Census in Tendring, with the changes in the size of accommodation occupied within each tenure also accounted for[39]) and models their continuation through to 2041. This approach is in line with the PPG.

5.15 A further adjustment is made to counter the existence of overcrowding, which the PPG indicates should be addressed. Households currently overcrowded will therefore be housed in adequately sized accommodation within the model[40]. This means that the future housing stock will better reflect the requirements of the future population in the area.

5.16 This profile of suitable accommodation for each household type is applied to the size of the household group in 17 years' time. The accommodation profile required in 2041 is then compared to the current accommodation profile and the nature of additional housing required is derived. It should be noted that the model works by matching dwellings to households, so the figures are based on the change in number of households identified within the housing need calculations.

[39] The data shows for example that the proportion of single family households with all children that are non-dependent that have one or more spare bedrooms has increased in Tendring from 57.1% in 2011 to 65.7% in 2021 possibly reflecting the increase for the need of home offices over the decade.

[40] Using the example of a lone parent household residing in a two bedroom property but requiring a three bedroom home, the modelled accommodation profile for this household group would assign this household a three bedroom property rather than a two bedroom dwelling. This means that it is anticipated that for equivalent households in the future, none would be expected to live in an overcrowded home.

Tenure of housing required

5.17 Table 5.3 shows the projected tenure profile in Tendring at the end of the modelling period. The profile in 2024 at the start of the plan-period is also set out for context. The data shows that, in 2041, the housing stock across Tendring should comprise 69.3% owner-occupied accommodation, 20.0% private rented homes, 1.2% Shared Ownership properties and 9.5% Social Rented/Affordable Rented housing.

Table 5.3 Current tenure and tenure profile projected in Tendring in 2041

Tenure	*Base tenure (2024)*		*Projected tenure (2041)*	
	Number	*Percentage*	*Number*	*Percentage*
Owner-occupied	49,378	71.4%	60,065	69.3%
Private rented	13,754	19.9%	17,358	20.0%
Shared Ownership	298	0.4%	1,022	1.2%
Social Rent/Affordable Rent	5,690	8.2%	8,253	9.5%
Total	69,120	100.0%	86,698	100.0%

Source: LTBHM Modelling

5.18 Table 5.4 shows the tenure profile required by households resident in Tendring in 2041, in comparison to the tenure profile recorded in the District at the start of the plan-period. The difference between these two distributions is the change required to the housing stock over this period. The results show that 60.8% of new housing in Tendring should be owner-occupied, 20.5% private rented, 4.1% should be Shared Ownership and 14.6% Social Rent/Affordable Rent.

Table 5.4 Tenure of new accommodation required in Tendring over the 21-year modelling period

Tenure	*Base tenure profile (2024)*	*Tenure profile 2041*	*Change required*	*% of change required*
Owner-occupied	49,378	60,065	10,687	60.8%
Private rent	13,754	17,358	3,604	20.5%
Shared Ownership	298	1,022	724	4.1%
Social Rent/Affordable Rent	5,690	8,253	2,563	14.6%
Total	69,120	86,698	17,578	100.0%

Source: LTBHM Modelling

First Homes

5.19 As discussed in Chapter 3, First Homes are an intermediate product that was introduced specifically to help potential first-time buyers access home ownership. It is clear from the cost profile of First Homes, set out in Chapter 3, that their likely price-level will mean that they could be suitable for a notable number of households seeking a home that would otherwise reside in the private rented sector. However, as it is a product that has only recently been introduced into the market, it cannot be modelled using the same trend data as is utilised for the rest of the LTBHM model.

5.20 The potential demand for this new product over the modelling period can be derived by making assumptions about the likelihood of different household groups within the private rented sector to try and acquire this form of housing, informed by an affordability analysis of the tenure and the length of time required to save a deposit. This approach identifies that, over the plan period, there would be a potential demand for 556 First Homes in Tendring, which would represent 3.2% of all new housing over this period[41]. These figures are therefore deducted from the total requirement for private rented accommodation (where the LTBHM model presumes they would otherwise be housed). The demand for 556 First Homes in Tendring over the plan-period, identified using this process, should be treated as an indicative figure.

Size of housing required within each tenure

5.21 Table 5.5 presents the size of owner-occupied accommodation required in Tendring in 17 years' time in comparison to the size profile recorded in the sector at the base date. The implied change to the housing stock is also presented. The data shows that some 27.1% of new owner-occupied housing in Tendring should be two-bedroom homes, with 26.7% being units with four or more bedrooms, 23.1% should have one bedroom and 23.1% should be three bedroom accommodation.

Table 5.5 Size of new owner-occupied accommodation required in Tendring over the next 17 years

Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	2,241	4,708	2,467	23.1%
Two bedroom	16,154	19,050	2,896	27.1%
Three bedroom	19,734	22,203	2,469	23.1%
Four or more bedrooms	11,249	14,104	2,855	26.7%
Total	49,378	60,065	10,687	100.0%

Source: LTBHM Modelling

[41] The figure of 556 represents 0.6% of all households in Tendring at the end of the plan-period in 2044.

5.22 This analysis can be repeated for private rented housing and is presented in Table 5.6. The data indicates that, of the 3,604 private rented homes required within Tendring, 24.1% should be properties with four or more bedrooms and a further 24.7% should have one bedroom. Some 25.2% should be three-bedroom homes and 26.1% should be two-bedroom accommodation.

Table 5.6 Size of new private rented accommodation required in Tendring over the next 17 years

Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	2,800	3,690	890	24.7%
Two bedroom	5,970	6,909	939	26.1%
Three bedroom	3,925	4,831	907	25.2%
Four or more bedrooms	1,060	1,927	868	24.1%
Total	13,754	17,358	3,604	100.0%

Source: LTBHM Modelling

5.23 Table 5.7 sets out the equivalent analysis for Shared Ownership housing. The data indicates that of the 724 Shared Ownership dwellings required within Tendring, 39.5% should be three-bedroom properties with a further 27.3% two-bedroom accommodation. Some 17.4% should have one bedroom and 15.8% should have four or more bedrooms.

Table 5.7 Size of new Shared Ownership accommodation required in Tendring over the next 17 years

Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	28	154	126	17.4%
Two bedroom	108	306	198	27.3%
Three bedroom	126	412	286	39.5%
Four or more bedrooms	36	150	114	15.8%
Total	298	1,022	724	100.0%

Source: LTBHM Modelling

5.24 Table 5.8 shows the size of accommodation required in the Affordable Rented/Social Rented sector. The table shows that, of the 2,563 additional Affordable Rented/Social Rented units required within Tendring over the 17-year modelling period, 24.9% should be four-bedroom accommodation with a further 25.8% three-bedroom properties. Some 24.8% should have one bedroom and 24.6% should have two bedrooms. It should be noted that this is the net requirement for new Affordable Rented/Social Rented homes over the modelling period. If there is loss of affordable stock through Right-to-Buy, this will also need to be replaced.

Table 5.8 Size of new Social Rent/Affordable Rent required in Tendring over the next 17 years

Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	1,940	2,574	635	24.8%
Two bedroom	2,077	2,707	630	24.6%
Three bedroom	1,504	2,166	661	25.8%
Four or more bedrooms	169	807	637	24.9%
Total	5,690	8,253	2,563	100.0%

Source: LTBHM Modelling

5.25 Table 5.9 shows the size of First Homes that would be required to house some households that would otherwise reside in the private rented sector. The residual private rented requirement, once the potential demand from households for this alternative product has been deducted, is also set out in the table. The model indicates that in Tendring, 27.5% of the First Homes should have four or more bedrooms, 27.9% three bedrooms, 23.5% two bedrooms and 21.1% one bedroom.

Table 5.9 Potential demand for First Homes in Tendring over the next 17 years

Size of home	*First Homes*		*Residual private rented homes*	
	Number required	*Proportion required*	*Number required*	*Proportion required*
One bedroom	118	21.1%	772	25.3%
Two bedroom	131	23.5%	808	26.5%
Three bedroom	155	27.9%	752	24.7%
Four or more bedrooms	153	27.5%	715	23.5%
Total	556	100.0%	3,047	100.0%

Source: LTBHM Modelling

5.26 The Council wants to understand the relative requirement for Social Rented and Affordable Rented accommodation in Tendring. Table 5.10 sets out the number of households identified as being in the sector at the end of the plan-period in 2041, split between those able to afford Affordable Rent and the remainder (presumed to require Social Rent). The table shows that in 2041, some 82.4% of households in the affordable sector would require a Social Rented property rather than an Affordable Rented home. Affordable Rent is generally more affordable for larger accommodation.

Table 5.10 Relative requirement for Social Rent and Affordable Rent in Tendring in 2041 (gross requirement)

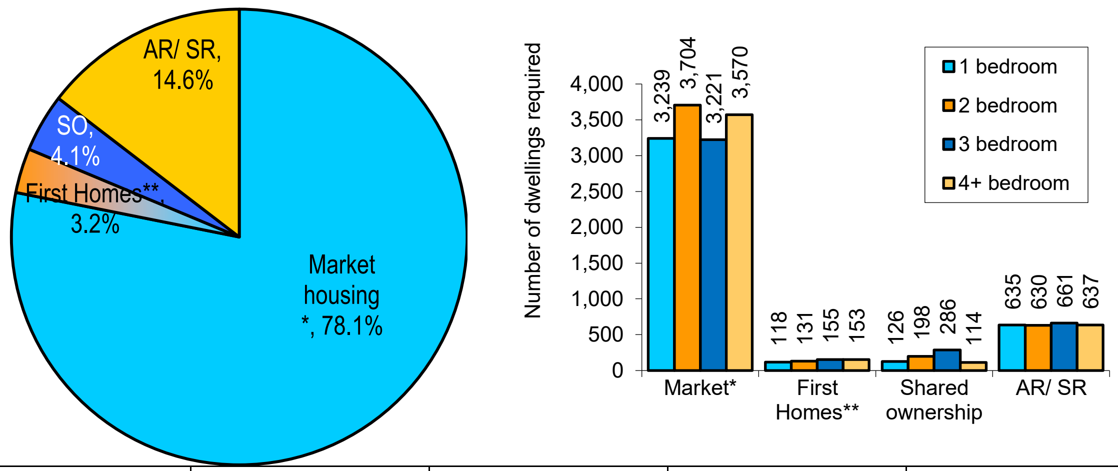
Size of home	*Affordable rent*		*Social rent*	
	Number of households in 2041	*Proportion of households 2041*	*Number of households in 2041*	*Proportion of households 2041*
One bedroom	358	24.7%	2,217	32.6%
Two bedroom	472	32.6%	2,234	32.8%
Three bedroom	357	24.6%	1,808	26.6%
Four or more bedrooms	262	18.1%	545	8.0%
Total	1,449	100.0%	6,804	100.0%

Source: LTBHM Modelling

5.27 Figure 5.2 summarises the results for each tenure individually above (with the two market tenures merged) and shows the profile of new housing required in Tendring over the next 17 years.

Figure 5.2 Profile of new accommodation required in Tendring

Tenure split **Size profile**



Size of home	*Market housing**	*First Homes***	*Shared Ownership*	Social/ Affordable Rented
1 bedroom	23.6%	21.1%	17.4%	24.8%
2 bedroom	27.0%	23.5%	27.3%	24.6%
3 bedroom	23.5%	27.9%	39.5%	25.8%
4+ bedrooms	26.0%	27.5%	15.8%	24.9%
Total	100.0% (13,735)	100.0% (556)	100.0% (724)	100.0% (2,563)

Source: LTBHM Modelling. *Market housing includes both owner-occupied and private rented **First Homes figures represent potential demand rather than a requirement. These figures represent the distribution of housing that should be delivered.

Further outputs

5.28 Appendix 4 sets out the results of this modelling for the four sub-areas of Tending as identified in chapter 1. Appendix 5 shows the equivalent District-wide results under the old Standard Method scenario presented in the draft report. This is based on growth in Tendring of 770 households per year.

6. Affordable housing need

Introduction

6.1 As indicated in the PPG, it is necessary to undertake a separate calculation of affordable housing need. Paragraph 18 (Reference ID: 2a-018-20190220) to Paragraph 24 (Reference ID: 2a-024-20190220) of the PPG details how affordable housing need should be calculated. The affordable housing need figure is calculated in isolation from the rest of the housing market and is used solely to indicate whether the Local Planning Authority should plan for more dwellings where it could help meet the need for affordable housing.

6.2 The model outlined in the PPG is an assessment of the housing market at a particular point of time (August 2024) and does not consider likely future changes to the housing market that may impact the results (such as future loss of affordable stock through Right to Buy), i.e. it is based on what is known at the time of the assessment. The PPG (Paragraph 19) defines affordable housing need as *'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'*.

6.3 Appendix 3 presents the results of the three broad stages of the model used to calculate affordable housing need. This chapter sets out the overall annual estimate of the affordable housing need in Tendring[42] as a consequence of following the steps detailed in the appendix, and the tenure of accommodation most appropriate to meet this need is discussed.

Estimate of net annual affordable housing need

6.4 Once all of the steps of the calculation of the affordable housing needs model (detailed in Appendix 3) have been completed, it is necessary to bring this evidence together to determine the overall net annual affordable housing need. This is set out below.

6.5 Paragraph 024 of the PPG[43] states that the figures in the model need to be converted to annual flows to establish the total need for affordable housing. The first step in this process is to calculate the total net current need. This is derived by subtracting the estimated current affordable housing supply (Stage 3) from the current unmet gross need for affordable housing (Stage 1).

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[42] This will imply a figure for the amount of affordable accommodation required over the plan-period, however this is derived using a different approach and has a different purpose to the equivalent figure in Chapter 4, as described in Chapter 1, and the two should not be compared.

[43] Reference ID: 2a-024-20190220.

6.6 The second step is to convert this total net current need figure into an annual flow. The PPG indicates that annual flows should be based on the plan-period. For the purposes of this study the period of 17 years will be used to fit in with the timeframe of the emerging Local Plan (through to 2041). The final step is to sum the annualised net current need with the total newly arising affordable housing need (Stage 2) and subtract the future annual supply of affordable housing (Stage 4). Table 6.1 sets out this process. It leads to a total need for affordable housing of 275 per year in Tendring. In accordance with paragraph 024 of the PPG, this figure should be compared with the local housing need identified following the Standard Method to determine whether an uplift to the local housing need is required. This is discussed in Chapter 8.

Table 6.1 Results of the affordable housing needs model in Tendring

Stage in calculation	
Stage 1: Current unmet gross need for affordable housing (Total) (Table A2.3)	1,305
Stage 2: Newly arising affordable housing need (Annual) (Table A2.5)	578
Stage 3: Current affordable housing supply (Total) (Table A2.6)	867
Stage 4: Future housing supply (Annual) (Table A2.9)	328
Stage 5.1 Net current need (Stage 1 - Stage 3) (Total)	438
Stage 5.2 Annualised net current need (Stage 5.1/17) (Annual)	26
Stage 5.3 Total need for affordable housing (Stage 2+ Stage 5.2 – Stage 4) (Annual)	**275**
Total gross annual need (Stage 1/17 + Stage 2) (Annual)	655
Total gross annual supply (Stage 3/17 + Stage 4) (Annual)	379

6.7 The figure of 275 is an annual net need for affordable homes that accounts for both households in need of affordable housing and the likely supply of affordable homes available to accommodate these households.

Overall households in affordable housing need by type (gross)

6.8 Table 6.2 gives a breakdown of the gross annual households in need, by household type, in Tendring. The table shows that some 3.2% of lone parent households are in housing need compared with 0.4% of couple households without children. Overall, lone parent households comprise almost a third of all households in need.

Table 6.2 Annual need requirement by household type in Tendring					
Household type	*Need requirement*				
	No. of h'holds in need (gross)	*Not in need*	*Total Number of h'holds*	*% of h'hold type in need*	*As a % of those in need*
One person	137	23,861	23,998	0.6%	20.9%
Couple with no children	88	20,980	21,067	0.4%	13.4%
Couple with child/children	179	13,493	13,672	1.3%	27.4%
Lone parent	217	6,490	6,707	3.2%	33.2%
Other	34	3,642	3,676	0.9%	5.2%
Total	655	68,465	69,120	0.9%	100.0%

Type of affordable home required

6.9 As discussed in Chapter 3, a range of affordable products is available to meet affordable housing need in Tendring. This section will consider the suitability of these different products for meeting affordable housing need.

6.10 As the relative cost of each product is not always the same (for example, in some instances, Shared Ownership housing with a 40% equity share is more expensive than Intermediate Rent, but in other cases the reverse is true), each product is tested individually. Table 6.3 illustrates how many households in affordable housing need in Tendring are able to afford the different affordable products. Several intermediate options are affordable to some households, so the table presents the maximum number of households able to afford each product. Households can therefore be included in more than one row. The only exception is the final row which includes only households unable to afford a product more expensive than Social Rent. The Social Rented group also includes those unable to afford any accommodation without support from HB/LHA, as this is the tenure in which these households are most likely to reside.

6.11 The table shows that of the 655 households in need each year in Tendring, 6.1% could afford a First Home, 0.1% could afford shared equity 18.8% could afford Shared Ownership with a 40% share, 44.2% could afford Shared Ownership with a 25% share, 13.6% could afford Intermediate Rent and 51.7% could afford Affordable Rent. Some 44.4% of households in affordable housing need can only afford Social Rent or require support. These figures are based on the products being available at the costs set out in Chapter 3.

Table 6.3 Size and type of affordable home required by those in need (per annum) in Tendring						
Product	*One bed*	*Two bed*	*Three bed*	*Four bed*	*Total*	*Total (%)*
First Homes	5	34	1	-	40	6.1%
Shared equity	-	1	-	-	1	0.1%
Shared Ownership – 40% equity share	38	67	18	0	123	18.8%
Shared Ownership – 25% equity share	97	126	49	18	290	44.2%
Intermediate Rent	-	52	31	6	89	13.6%
Affordable Rent	71	128	87	53	338	51.7%
Social Rent/requires assistance	93	111	57	29	290	44.4%
All households	190	239	144	81	655	100.0%

Sensitivity analysis - affordability threshold

6.12 As part of the process of identifying future needs for affordable housing, the Planning Practice Guidance (Paragraph: 021 Reference ID: 2a-021-20190220) states that planning authorities should *'identify the minimum household income required to access lower quartile (entry level) market housing (strategic policy-making authorities can use current costs in this process, but may wish to factor in anticipated changes in house prices and wages)'.* Current cost can be identified as the percentage of household income spent on housing in the local market at the time of the assessment.

6.13 In most areas in the southern half of England (excluding London) this affordability threshold is currently around 35%, with the range fluctuating between 30% and 40%. Tendring is an area with relatively higher private rents, so it would be expected that the affordability threshold would be towards the upper end of this range. One of the drivers for high rent levels is high demand. The limited supply of affordable rented accommodation and the high cost of owner-occupation creates a large band of households that utilise the private rented sector. The relatively high proportion of households in the tenure in receipt of benefits to assist with their housing cost (61.2% as discussed further in Chapter 7), would suggest that the affordability threshold to be at the lower end of the range.

6.14 A comparison of the median private rent across Tendring ascertained from the housing market price survey (set out in Figure 3.3), with the median household income in the private rented sector in the District (using the CACI income profiles summarised in Figure 2.8), shows that on average households in the private rent tenure in Tendring spend 32.4% of the household income on rent. When lower quartile household incomes in the private rented sector are compared to lower quartile rents it can be seen that households at this level in Tendring typically spend 36.8% of their income on rent.

6.15 The results presented in this chapter are based on using an affordability test where the cost of housing can constitute up to 30% of gross income and still be affordable in Tendring. This threshold has been chosen as it is judged to represent the limit of what could be reasonably sustained by households at the lower end of the market.

6.16 The impact of adjusting this affordability threshold is considered in the table below, which details the results of the PPG affordable housing need model across Tendring where the cost of housing could constitute no more than 25% of gross household income and 35% of gross household income, as well as the 30% of gross household income base scenario.

6.17 In paragraph 020 of the PPG, it is noted that households should be considered against their ability to afford owner-occupation, where that is their aspiration. Unfortunately, the data sources do not collect information on the tenure that the households in need aspire to. To gauge the impact of presuming all households aspire to owner occupation, the final column in the table shows the results of the affordable housing need model if households were tested for their ability to afford market entry owner-occupation rather than market rents.

6.18 The table indicates that the net requirement would decrease from 275 to 229 affordable homes per year in Tendring if 35% of gross household income could be spent on housing costs. The figure would increase to 329 affordable homes per year if 25% of income could be spent on housing costs. If it was presumed that home ownership was the market access point, then there would be a need for 529 affordable homes per year.

Table 6.4 Impact of different affordability assumptions on affordable housing requirement in Tendring

	Rent payable constitutes no more than:			*Market entry is based on owner-occupation*
	Affordability threshold: 30% of gross household income	*35% of gross household income*	*25% of gross household income*	
Stage 1: Current gross need	1,305	1,174	1,474	1,669
Stage 2: Newly arising need	578	537	624	820
Stage 3: Current supply	867	841	908	1,039
Stage 4: Future supply	328	328	328	328
Stage 5.1 Net current need	438	333	567	630
Stage 5.2 Annual net current need	26	20	33	37
Stage 5.3 Total annual need	**275**	**229**	**329**	**529**

7. Requirements of specific groups

Introduction

7.1 Paragraph 61 of the NPPF seeks *'... that the needs of groups with specific housing requirements are addressed ...'*, and then paragraph 63 requires:

> *... the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups should include (but are not limited to) those who require affordable housing (including Social Rent); families with children; looked after children; older people (including those who require retirement housing, housing-with-care and care homes); students; people with disabilities; service families; travellers; people who rent their homes and people wishing to commission or build their own homes.*

7.2 This chapter considers profiles of the specific groups of the population. For each group the analysis will present the relative prevalence of the population, the current accommodation situation and information on their future requirements. As stated in Paragraph: 001 (Reference I D: 67-001-20190722) of the PPG, '*Strategic policy-making authorities will need to consider the extent to which the identified needs of specific groups can be addressed in the area'.* Whilst the LTBHM model (set out in Chapter 5 above) considers all household groups within the model, the results can be broken down to show the accommodation requirements of certain household groups of interest. It should be noted that, in the PPG, housing needs assessments are divided into three different elements: *'housing and economic needs assessments'*, *'housing needs of different groups'* and *'housing needs of older and disabled people'*. This chapter will contain information that meets the requirements within each of these.

7.3 The chapter looks at the following groups of the population which all have an appreciable impact on the housing market in Tendring:

- Older persons
- People with disabilities
- Family households
- Looked after children

7.4 This chapter will also comment on the level of demand from people wishing to build their own homes and present a detailed profile of the private rented sector. There is no Ministry of Defence site in the District so it is not applicable to profile the situation of service families. Similarly, there is no University within Tendring so there is no profile of the student population. The Council has commissioned a separate Gypsy and Traveller Accommodation Assessment to look into the housing needs of this group.

Housing Needs of Older People

7.5 Paragraph: 001 of the PPG[44] recognises that '*the need to provide housing for older people is critical. People are living longer lives and the proportion of older people in the population is increasing.… Offering older people, a better choice of accommodation to suit their changing needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems.'* Page 76 of the NPPF provides the following definition of older people: *'People over or approaching retirement age, including the active, newly retired through to the very frail elderly; and whose housing needs can encompass accessible, adaptable general needs housing through to the full range of retirement and specialised housing for those with support or care needs.'* The analysis of older people presented here will be focused on people aged 65 and over.

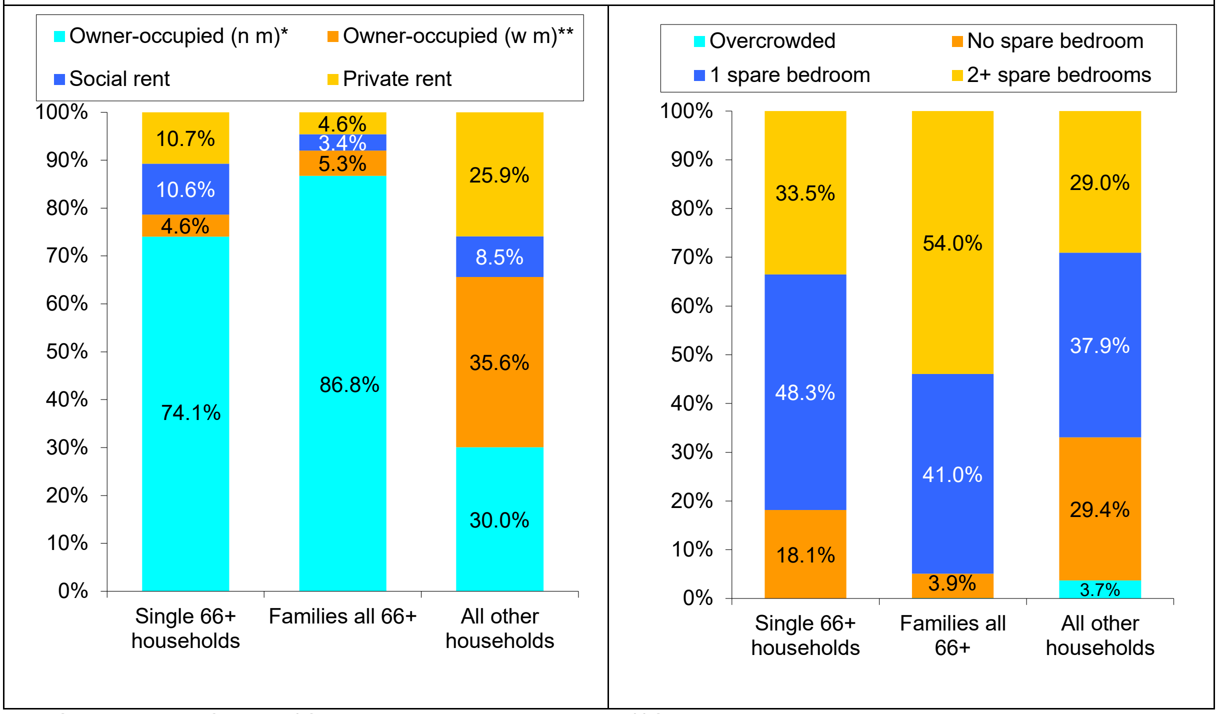
Current situation

7.6 The 2021 Census data shows that some 29.6% of the population in the District were aged 65 or over. This compares to a figure of 19.6% across the East of England region and 18.4% nationally. This indicates that the profile of the population in Tendring is currently notably older than average. According to the 2021 Census, 33.7% of households in Tendring were older person only households (households where all members are 66 and over), compared to 23.6% regionally and 22.0% nationally. Of these older persons only households in Tendring in 2021, 57.0% contained only one person, a figure higher than that recorded in the East of England region (56.0%) but lower than the national average (58.3%).

7.7 Figure 7.1 shows the tenure profile of older person only households in Tendring in 2021 compared to the remainder of the household population. The figure also sets out the occupancy level of these groups. The results show that older person groups record a higher level of owner-occupation than other households and were also more likely than average to have multiple spare bedrooms in their home.

[44] Reference ID: 63-001-20190626

Figure 7.1 Profile of accommodation for older person households in Tendring



Source: 2021 Census *Owner–occupied no mortgage **Owner-occupied with mortgage, includes shared ownership

Future requirement

7.8 The disaggregated local housing need projections (set out in Chapter 5) indicate that the population aged 65 or over is going to increase notably in Tendring over the modelling period; from 45,736 in 2024, to 65,686 in 2041, a rise of 43.6%. The projections also suggest that there will be an increase in the number of households headed by someone over 65 in Tendring from 25,949 in 2024, to 42,320 in 2041, an increase of 63.1%. The projections indicate that the proportion of older persons living alone in Tendring will increase from 55.9% in 2024, to 57.2% in 2041.

7.9 The results of the LTBHM model can be disaggregated into different household groups within the whole population. Table 7.1 shows the projected accommodation profile for older person households in Tendring in 2041 arising from that model.

Table 7.1 Type of accommodation projected for 'older person only' households in Tendring in 2041*

Size of home	*Owner occupied*	*Private rented*	*First Homes***	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	4,157	1,168	4	102	1,750
2 bedroom	16,031	2,174	1	36	982
3 bedroom	12,184	618	0	7	66
4+ bedrooms	2,918	98	0	0	26
Total	35,289	4,058	5	145	2,823

*This represents housing demand within the market sector and includes a notable amount of under-occupying within the owner-occupied tenure, reflecting that some older persons households choose to remain in their home rather than downsize to a smaller property. **'Older persons households occupying First Homes at the end of the plan-period are households that will not be old when they purchase the home but will be classified as old by the end of the plan-period. This also applies to those in Shared Ownership.

7.10 In line with the updated PPG that says '*offering older people a better choice of accommodation to suit their changing needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems*' it will be necessary for the Council to consider how the requirements of these groups could be accommodated in the future. It is anticipated that the majority of older person households will reside in the general housing stock in Tendring in 2041 (as they do now) so it is important that new housing is suitable for the widest range of groups.

7.11 There are a range of tools for achieving this, such as following the HAPPI[45] design principles so housing may be suitable for older people (although these design features will appeal more widely across the population), adoption of the Building for Life[46] Standards (these are broad design principles) and adopting the Accessible and Adaptable Standards[47] of construction, as set out in the Building Regulations. The Council will need to determine which approach is most suitable for their requirements and this may vary for different sites in the District.

Specialist accommodation

7.12 Given the dramatic growth in the older population, and the higher levels of disability and health problems amongst older people (illustrated in Figure 7.2), there is likely to be an increased requirement for specialist housing options. As Paragraph 004 of the PPG[48] notes *'the future*

[45] https://www.housinglin.org.uk/Topics/browse/Design-building/HAPPI/

[46] https://www.designcouncil.org.uk/sites/default/files/asset/document/Building%20for%20Life%2012_0.pdf

[47] See paragraph 63-009-20190626 of the PPG and https://www.gov.uk/guidance/housing-optional-technical-standards.

[48] Reference ID: 63-001-20190626

need for specialist accommodation for older people broken down by tenure and type (e.g. sheltered housing, extra care) may need to be assessed'.

7.13 Essex County Council has commissioned Housing LIN to forecast the need for specialist and supported housing in each district in Essex, this work including the need for sheltered housing, extra care and care homes. This work is due to be completed in 2025, after the anticipated completion date for this report. It is advised that the outputs in the Housing LIN study will supersede the analysis presented here and the population projections for Tendring have been offered to Housing LIN to enable them to align their outputs with the population to which Tendring Council is planning toward. This section will be present interim outputs to enable the Council to move forward with the planning process. The interim outputs presented here are based on demographic changes and does not consider people's choices or aspirations as to what form of accommodation they would prefer, following the approach set out in paragraph 004 of the PPG.

7.14 According to the latest information provided by the Council, the 2021 Census and the HCA's Statistical Data Return 2023, there are 1,733 units of Sheltered housing for older people/retirement housing[49] in Tendring currently, alongside 143 Extracare units/supported living housing[50]. It is worth noting that around 47.0% of the Sheltered housing for older people/retirement housing is in the affordable sector as is 52.4% of the Extracare units/supported living housing, despite the overwhelming propensity of older persons only households to be owner-occupiers. It should be noted that this balance reflects both how provision has developed in the District and the tenure of those in need.

7.15 The current prevalence of Sheltered housing for older people/retirement housing in Tendring is 72 per thousand head of population aged 75 or over, with the prevalence rate for Extracare units/supported living housing 6 per thousand head of population aged 75 or over. The model helps authorities to plan to deliver more of this type of accommodation in response to the growth of the population that utilizes it (principally those aged 75 or over). The model uses these prevalence rates as the key variant when modelling future demand. For the purposes of this study, it is presumed that these prevalence rates will match the base national levels that the original Housing LIN modeling identified as suitable. The target prevalence rates for Tendring are 125 per thousand head of population aged 75 or over for Sheltered housing for older people/retirement housing and 25 per thousand head of population aged 75 or over for Extracare units/supported living housing.

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[49] A collection of self-contained units of accommodation (usual bedsits within a communal block), which have on-site warden support (usually daytime only with on call service at night) and communal social areas and activities. This is very similar to the housing type *'Retirement living or sheltered housing'* as defined in the PPG.

[50] Extracare housing is similar to sheltered accommodation, but with enhanced provision for personal care of frailer older people. On-site support is usually provided on a 24 hour rather than daytime only basis. Extracare housing is often focused on addressing the needs of people with dementia. Supported living is a combination of suitable accommodation, with some forms of personal care (like help with washing or cooking). These two housing types are similar to the 'Extra care housing or housing-with-care' definition in the PPG.

7.16 To establish the potential demand for these accommodation types in Tendring at the end of the modelling period, these target prevalence rates are applied to the total number of people aged 75 or over in Tendring in 2041 according to the disaggregated local housing need projections. The demand that is derived is then compared to the current stock. This process is summarised in Table 7.2. The future tenure profile of this specialist stock takes account of the modelling that indicates that almost three quarters of all older person households will live in market accommodation in 2041, as evidenced in Table 7.1.

7.17 To meet likely future demand rates in 2041, the model identifies a requirement for 2,805 additional units of Sheltered housing for older people/ retirement housing and 765 additional Extracare units/ supported living housing in Tendring over the modelling period. Of the 2,805 new units of Sheltered housing for older people/retirement housing, some 70% should be market accommodation, with the remainder affordable. Of the 765 new Extracare housing/ supported living housing, 43% should be market and 57% affordable. These are Class C3 dwellings.

Table 7.2 Projected requirement for specialist accommodation for older person households in Tendring over the modelling period

Type of specialist accommodation	*Tenure*	*Base profile (2024)*	*Profile 2041*	*Additional units required*
Sheltered housing for older people/ retirement housing	Market	919	2,881	1,962
	Affordable	814	1,657	843
	Total	1,733	4,538	2,805
Extracare housing/supported living housing	Market	68	395	327
	Affordable	75	513	438
	Total	143	908	765
All specialist accommodation for older person households	Market	987	3,276	2,289
	Affordable	889	2,170	1,281
	Total	1,876	5,446	3,570

7.18 The requirement for 3,570 additional specialist units for older person households represents 20.3% of the total household growth in Tendring for the 17-year plan period. The actual numbers and type of specialist accommodation needed may depend on changes in patterns of demand and expectations. It is therefore appropriate to consider this level of need with the acknowledgement that the form of accommodation delivered should not be too prescriptive.

7.19 As well as the need for specialist housing for older people, there will also be an additional requirement for Registered Care[51] (these are distinct from the previous type of specialist accommodation and constitute Class C2 dwellings). According to the County Council's data there are 1,548 spaces in nursing and residential care homes in Tendring currently. The County Council have indicated that around 42% of these are occupied by someone placed by the County Council (and therefore are occupied as an affordable tenure), with the remaining occupied by private, health or other authority residents.

7.20 As part of the process of projecting the future household typology within the disaggregation of the overall housing need figure as described in Chapter 5, the population that will reside in communal establishments is calculated. The model identifies that, in 2041, there will be 1,973 people aged 65 and over in Tendring that will be resident in Registered Care[52]. This implies that there will be a requirement for 425 additional Registered Care spaces over the plan period, of which 55.4% should be in the affordable sector and 44.6% within a market tenure. The table below details these calculations.

Table 7.3 Projected requirement for Registered Care for older persons in Tendring over the modelling period

Tenure	*Base profile (2024)*	*Profile 2041*	*Additional units required*
Market	898	1,087	189
Affordable	650	886	236
Total	1,548	1,973	425

7.21 The work that Housing LIN are undertaking for Essex County Council will also be forward forecasting the need for residential care with and without nursing, so the results presented here will be superseded when that work is finished. In their stakeholder response Essex County Council made it clear that is their ambition *'for people, where appropriate, to live as independently as possible for as long as possible in their home, with the right care, support and technology as required to enable this. As a result, residential care homes will become a smaller, but still critical, part of the Essex care market. There will, however, be an increasing need for more nursing care home placements for older adults with more complex needs, later in life.'*

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[51] Residential care homes and nursing homes: These have 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. This is the same as the definition in the PPG.

[52] This figure is dependent on the communal population rates (separated by age and gender), that have been produced through to 2044 as part of the 2018-based household projections dataset, which has been adjusted to reflect what the 2021 Census showed was the situation in Tendring. The Census revealed that nationally demand for registered care (discussed below) has reduced amongst older persons between 2011 and 2021.

7.22 Table 7.4 brings together the analysis presented in the previous three tables, to show the full profile of accommodation required by older persons in Tendring at the end of the modelling period. Appendix 6 presents the equivalent results for the previous two tables under the old Standard Method scenario (used within the draft version of this report). This is based on growth in Tendring of 770 households per year.

Table 7.4 Type of accommodation required for older persons in Tendring in 2041

Size of home	*Market*			*Affordable*		
	*General housing**	Sheltered housing/ retirement housing	Extra care housing/ supported living housing	*General housing**	Sheltered housing/ retirement housing	Extra care housing/ supported living housing
1 bedroom	3,744	1,360	221	272	1,189	394
2 bedrooms	16,510	1,521	174	433	468	119
3 bedrooms	12,801	-	-	73	-	-
4+ bedrooms	3,016	-	-	26	-	-
Total in households	36,071	2,881	395	803	1,657	513
Residential care	1,087			886		

*This includes 'age-restricted general market housing' as defined in the PPG (the type of housing is generally for people aged 55 and over and the active elderly) as well as general housing available to all people. This analysis is focused only on those where all household members are aged 65 or over, there is likely to be additional requirement for age-restricted general market housing from those aged between 55 and 64.

7.23 The majority of older person households in Tendring are likely to remain in general housing, as the Paragraph 012 (ID: 63-012-20190626) of the PPG notes *'Many older people may not want or need specialist accommodation or care and may wish to stay or move to general housing that is already suitable, such as bungalows, or homes which can be adapted to meet a change in their needs.'* The following section looks at the role of adaptations to help households remain in their own home, the remainder of this section looks at the potential demand for general housing.

7.24 It should be noted that the general housing that older people aspire to reside in includes age-restricted general market housing. This housing is located on sites that are exclusively used by older people, typically those aged 55 or over. As paragraph 10 of the PPG indicates, *'it may include some shared amenities such as communal gardens but does not include support or care services[53]'.*

[53] Paragraph 63-010-20190626 of the PPG

7.25 The number of households headed by someone aged between 55 and 64 in Tendring is projected to increase from 13,146 in 2024, to 14,681 in 2041, an increase of 11.2%. It would be presumed that around three-quarters of these households would reside in market accommodation in 2041. It is therefore projected that there will be around 47,081 households headed by someone aged 55 and over resident in market accommodation without services in Tendring in 2041[54]. This is the total potential market for age-restricted general market housing in Tendring.

7.26 It is hard to gauge the future demand for this age-restricted general market housing as there is limited evidence of the current supply in Tendring. The stakeholder consultation event noted that the group of people retiring at a younger age is decreasing in Tendring and that there is limited independent evidence of the extent of demand for this accommodation. Nonetheless, the Council should encourage the provision of accommodation that meets the needs of this group where the demand for this housing can be independently verified.

7.27 Within Tendring, bungalows are an important part of the market offer. The Census does not disaggregate bungalows within its data however, the market survey (described in chapter 3), found that just under a quarter (24.7%) of all homes available with more than one bedroom in Tendring were bungalows. They represent a significant proportion of the property market and there is an expectation that this property type will also be available in the future. Stakeholder feedback indicated that bungalows have a particularly important role in addressing the requirement for older households in the District, both in age-restricted neighbourhoods but also in general market housing available more widely.

People with disabilities

7.28 Paragraph: 002 of the PPG[55] notes that '*The provision of appropriate housing for people with disabilities, including specialist and supported housing, is crucial in ensuring that they live safe and independent lives…. Providing suitable housing can enable disabled people to live more independently and safely, with greater choice and control over their lives'.* Page 73 of the NPPF provides the following definition of disabled people: *'People have a disability if they have a physical or mental impairment, and that impairment has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities. These persons include, but are not limited to, people with ambulatory difficulties, blindness, learning difficulties, autism and mental health needs.'* Due to a lack of accurate data on the individual groups within this population, the analysis in this section will consider all those with a specific need unless otherwise stated.

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[54] This is the 36,071 households aged 65 and over in general market housing as identified in table 7.4 added to 75% of the 14,681 households aged between 55 and 64.

[55] Reference ID: 63-002-20190626

Current situation

7.29 As is noted in paragraph 005 (Reference ID: 63-005-20190626) of the PPG, *'Multiple sources of information may need to be considered in relation to disabled people who require adaptations in the home, either now or in the future. The Census provides information on the number of people with a long-term limiting illness'.* The 2011 Census collected data under this definition, however the 2021 Census has collected slightly different data on disability. It identified people who were disabled under the Equality Act[56], separated between those whose day-to-day activities are limited a lot and those whose day-to-day activities are limited a little, and those not disabled under the Equality Act but who have a long term physical or mental health condition that limits their day-to-day activities. The data from the 2021 Census is therefore used as a starting point.

7.30 The table below summarises the data on disability in Tendring within the Census in comparison with the regional and national equivalents. It shows that, in 2021, some 24.1% of the resident population in Tendring are disabled under the Equality Act, compared to 16.6% in the East of England and 17.3% nationally. The table also shows a greater proportion of those disabled under the Equality Act in Tendring were limited in their day-to-day activities than was recorded regionally and nationally. Finally, the data shows that 7.1% of residents in Tendring are not disabled under the Equality Act but have a long term physical or mental health condition which does not limit their day-to-day activities, compared to 7.2% regionally and 6.8% nationally.

Table 7.5 Disability in Tendring in 2021

	Proportion of residents disabled under the equality act	*Disabled under the Equality Act*		*Not disabled under the Equality Act: Has long term physical or mental health condition but day-to-day activities are not limited*
		Day-to-day activities limited a lot	*Day-to-day activities limited a little*	
Tendring	24.1%	46.2%	53.8%	7.1%
Easy of England	16.6%	39.9%	60.1%	7.2%
England	17.3%	42.4%	57.6%	6.8%

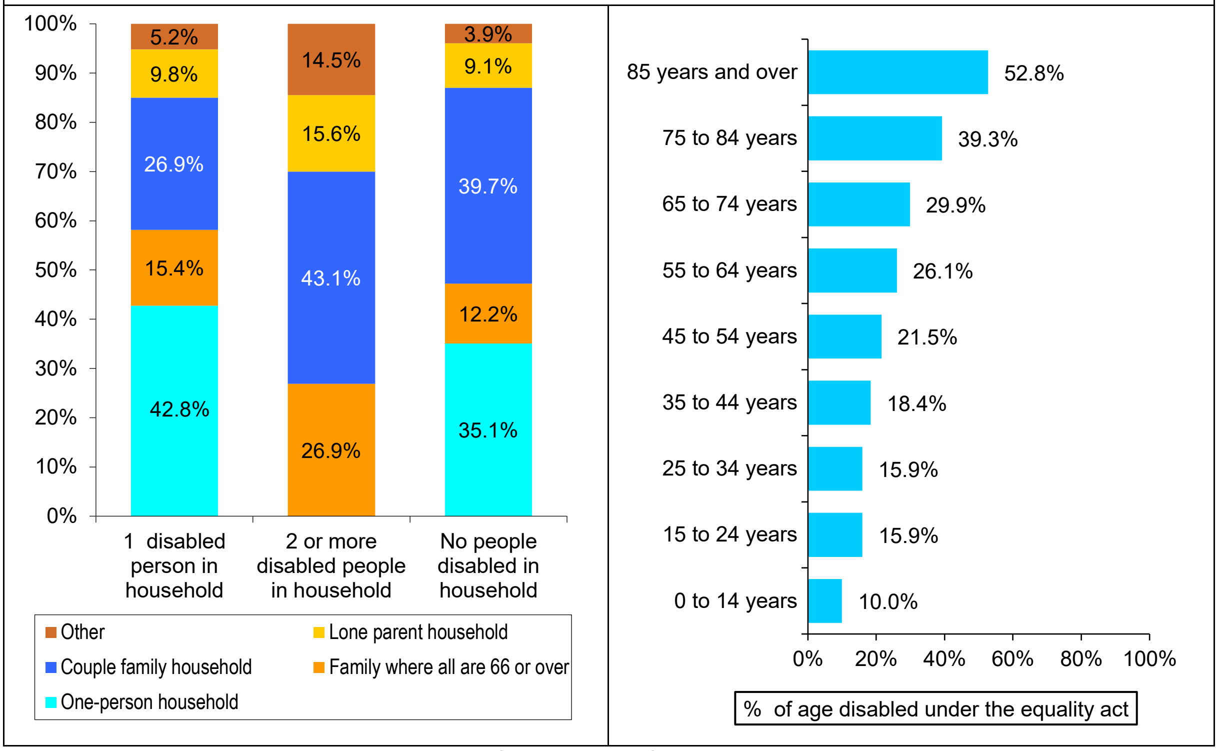
Source: 2021 Census

[56] This definition of a disabled person meets the harmonised standard for measuring disability and is in line with the Equality Act (2010).

https://www.ons.gov.uk/census/census2021dictionary/variablesbytopic/healthdisabilityandunpaidcarevariablescensus2021/disability

7.31 Figure 7.2 shows the household profile of people disabled under the Equality Act in Tendring in 2021 compared with the remainder of the population. The figure also sets out the prevalence of disability in the different age groups of the population. The results show that in Tendring, some 42.8% of households with a single disabled resident are one person households, whilst households with two or more disabled people are more likely than average to be a family in which every member is 66 and over. The analysis also reveals a strong correlation between age and disability.

Figure 7.2 Household type and age profile of people disabled under the Equality Act in Tendring



Source: 2021 Census

Number of people in receipt of relevant benefits

7.32 The PPG indicates that an up-to-date estimate of the number of people with a disability can be acquired by looking at the number of people in an area that are in receipt of Personal Independence Payment or Attendance Allowance. Personal Independence Payment (PIP) helps with some of the extra costs caused by long-term disability, ill-health or terminal ill-health. Data from the Department of Work & Pensions indicates that, by February 2024, there have been 24,346 registrations in Tendring for PIP, which is equivalent to 16.1% of the current population in the District. In comparison PIP registrations represent some 10.9% of the population across the East of England and 13.0% of the population of England.

7.33 Attendance Allowance is a benefit for people over the age of 65 who are so severely disabled, physically or mentally, that they need a great deal of help with personal care or supervision. The Department of Work & Pensions data shows that, as at February 2024, there were 7,811 people in Tendring in receipt of Attendance Allowance, which equated to 5.2% of the population in the District. In comparison, some 2.6% of the population in the East of England and 2.5% of the population nationally were in receipt of Attendance Allowance.

7.34 The PPG notes that *'whilst these data sources can provide a good indication of the number of disabled people, not all of the people included within these counts will require adaptations in the home.'*

Projected health of the future population

7.35 The Projecting Older People Information System (POPPI) website[57] and the parallel Projecting Adult Needs and Service Information (PANSI) website[58] model the current and likely future incidence of a range of health issues for each authority in England. Table 7.5 sets out the number of people estimated to have one of five health conditions in 2024 as determined by these data sources. The table also indicates the number of people projected to have these conditions in 2041, derived by applying the future prevalence rates used by the POPPI and PANSI modelling to the disaggregated future population for Tendring in 2041, as identified within the local housing need calculation. The table then goes on to report the current and future population in Tendring that require assistance with activities. These figures are derived using the same approach as described for the health condition modelling. The data from PANSI and POPPI is based on current and recent prevalence rates and, whilst these may vary in the future, the figures provide a useful baseline estimate.

7.36 The table shows that the number of those aged 65 or over disabled under the Equality Act, is expected to increase by 46.4% over the plan period in Tendring. This compares to an increase of 18.2% in the number of people aged 18-64 in the District with impaired mobility, a rise of 11.5% in the number of people aged 18-64 in Tendring with a common mental health disorder, an increase of 66.9% in the number of people aged 65 or over with dementia[59], and an increase of 27.8% in the number of people in Tendring with a moderate or severe learning disability.

[57] https://www.poppi.org.uk/

[58] https://www.pansi.org.uk/

[59] Paragraph 019 (Reference ID: 63-019-20190626) of the PPG notes that *'Evidence has shown that good quality housing and sensitively planned environments can have a substantial impact on the quality of life of someone living with dementia. People with dementia need to have access to care and support to enable them to live independently and homes need to be designed with their needs in mind.'*

7.37 The table also shows that the number of those aged 65 or over that are unable to manage at least one mobility activity on their own, is expected to increase by 52.0% over the plan period, compared to an increase of 87.4% in the number of people aged 65 and over who need help with at least one domestic task, an increase of 150.8% in the number of people aged 65 and over who need help with at least one self-care activity and an increase of 9.5% in the number of people aged 18-64 with a serious personal care disability. It should be noted that these changes better reflect the projected change in the demographics of the population (an ageing population) rather than a notable change in the overall health of people.

Table 7.6 Number of people with particular health issues projected over the modelling period in Tendring

Condition	2024	2041	Total change	% change
Health condition				
People aged 65 or over disabled under the equality act	16,765	24,547	7,782	46.4%
People aged 18-64 with impaired mobility	8,159	9,640	1,481	18.2%
People aged 18-64 with a common mental health problem	15,126	16,873	1,747	11.5%
People aged 65 and over with dementia	3,299	5,506	2,207	66.9%
People all ages with a learning disability	2,867	3,663	797	27.8%
People requiring assistance with activities				
People aged 65 and over that are unable to manage at least one mobility activity on their own*	8,589	13,053	4,464	52.0%
People aged 65 and over who need help with at least one domestic task**	10,631	19,924	9,293	87.4%
People aged 65 and over who need help with at least one self-care activity***	7,815	19,602	11,787	150.8%
People aged 18-64 with a serious personal care disability****	769	843	73	9.5%
All people	151,460	180,318	28,858	19.1%

*Activities include going out of doors and walking down the road; getting up and down stairs; getting around the house on the level; getting to the toilet; getting in and out of bed. **These are activities which, while not fundamental to functioning, are important aspects of living independently such as doing routine housework or laundry, shopping for food, doing paperwork or paying bills. ***These are activities relating to personal care and mobility about the home that are basic to daily living. ****Their physical disability means that they require someone else to help from getting in and out of bed, or getting in and out of a chair, dressing, washing, feeding, and use of the toilet. Source: The Projecting Older People Information System and Projecting Adult Needs and Service Information, 2024, disaggregated local housing need figures, 2024.

Accessible and adaptable housing

7.38 The Nationally Described Space Standards (which set out national minimum space standards) published by the Department for Communities and Local Government in 2015[60] detail the minimum gross internal floor areas required in new dwellings and also the size of storage area required. The Nationally Described Space Standards also provide detail on the requirements of dwellings to meet the Accessible and Adaptable dwellings M4(2) and Wheelchair accessible dwellings M4 (3b) standards[61].

7.39 Paragraph 008 of the PPG[62] sets out that *'Accessible and adaptable housing enables people to live more independently, while also saving on health and social costs in the future.'* The same paragraph then goes onto clarify that *'accessible and adaptable housing will provide safe and convenient approach routes into and out of the home and outside areas, suitable circulation space and suitable bathroom and kitchens within the home. Wheelchair user dwellings include additional features to meet the needs of occupants who use wheelchairs, or allow for adaptations to meet such needs.'*

7.40 The PPG[63] also details the data sources that can be used to provide evidence of the need in local planning authorities for dwellings that meet higher accessibility, adaptability standards (Building Regulations M4(2)) and wheelchair housing standards (Building Regulations M4(3). All of these have been researched, and whilst some have been used to provide the contextual information presented above, others have been used to model the future requirement for adaptable and accessible housing. The most important data input into the model is the CORE LA Area Lettings Reports which provide details about the accessibility requirements of those that have moved into affordable accommodation – both general and specialist housing. The other data sources used in the model include the age profile of people in receipt of Disability Living Allowance in the District, the LTBHM modelling outputs on the current and future tenure profile of different household groups, the POPPI and PANSI projections (set out above) and analysis in the English Housing Survey.

7.41 The steps followed in the model to derive the future requirement for adaptable and accessible housing M4(2) are set out below:

- The CORE LA Area Lettings Reports for the last three years (2019/20 to 2021/22) were examined and the total number of lettings that required a home to meet a mobility need

[60] https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/524531/160519_Nationally_Described_Space_Standard____Final_Web_version.pdf

[61] https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/540330/BR_PDF_AD_M1_2015_with_2016_amendments_V3.pdf

[62] Reference ID: 63-008-20190626

[63] Reference ID: 56-007-20150327

was totalled alongside the total number of lettings (of all types). This was done within the general housing stock and separately within the supported housing[64] stock.

- It is presumed that all of the requirement for accessible and adaptable housing in the supported housing stock is from older persons households. To determine the requirement for accessible and adaptable housing within the general stock that arises from households over 65, the proportion of people in receipt of the higher rate of the Disability Living Allowance that are aged 65 or over in the authority as at August 2023 is calculated using the data published by the Department for Work and Pensions[65]. In Tendring this figure is 68.9%. It is therefore presumed that this proportion of the demand for accessible and adaptable housing within the general stock arises from households over 65, with the remainder arising from younger households.
- The totals of the number of lettings of housing that has been adapted to accommodate the residents over the last three years to these three groups; (those in sheltered accommodation, older person households in general housing and households under 65 in the general stock) are then compared to the total number of lettings to each of these groups over the last three years, to generate a requirement rate for adapted housing for these three household groups in the affordable sector.
- To produce an equivalent requirement rate for adapted housing amongst the same groups of households resident in the market sector, the rate identified for each of these three groups in the affordable sector is adjusted by the difference between the proportion of affordable homes with adaptations nationally and the proportion of market homes with adaptations nationally as recorded by the Survey of English Housing.
- The requirement rate for these three groups across the two broad tenures are then applied to the total number of households in these groups in 2024 as indicated by the LTBHM model. The total requirement for households under 65 is summed and compared to the total number of these households giving a broader requirement rate for this age group, with the equivalent done for those aged 65 and over.
- To account for those that already have an adapted home and those who have not registered their adaption requirement with any authority, these broad requirement rates are averaged against data from POPPI and PANSI data. The requirement rate for households under 65 that need an adapted home is averaged with the rate at which those aged 18-64 have an impaired mobility as modelled using the PANSI data set out in Table 7.5 above. This approach acknowledges that not all of those identified with an impaired mobility will need a completely adapted home and also that the PANSI data considers people and the original modelling households. Similarly the requirement rate for households 65 or over that need an adapted home is averaged with the rate at

[64] Supported housing in this context refers to specialist housing for households (mainly older person households), such as that listed in Table 7.2.

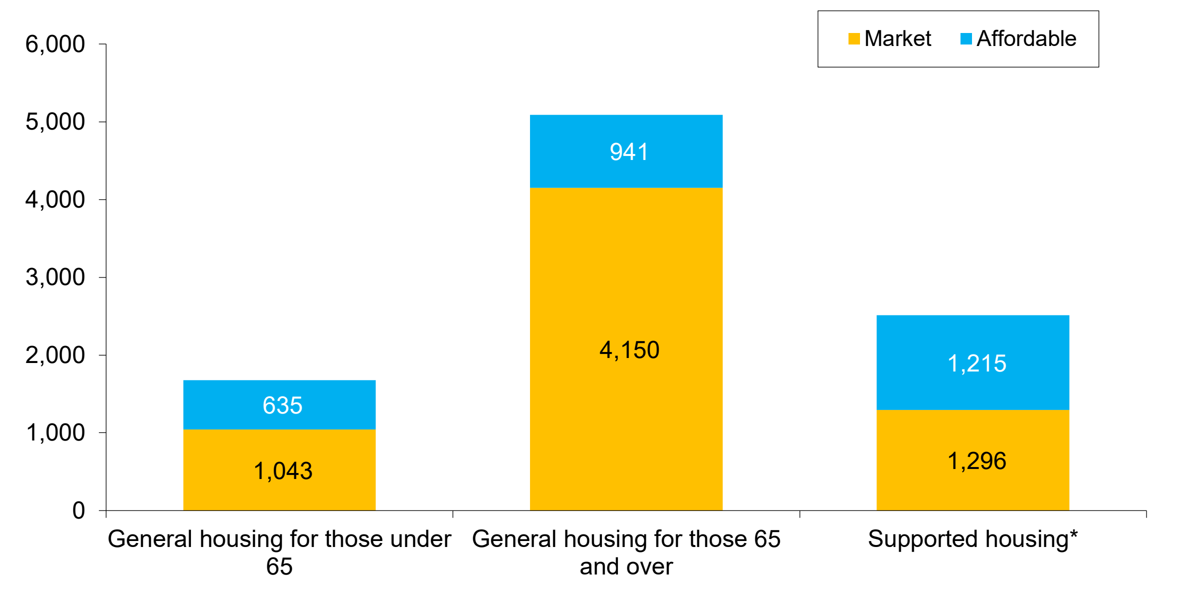
[65] https://stat-xplore.dwp.gov.uk

which people aged 65 and over are unable to manage at least one mobility activity on their own as modelled using the POPPI data set out in Table 7.5 above. Again, this approach acknowledges that not all of those unable to manage at least one mobility activity will need a completely adapted home and also that the POPPI data considers people and the original modelling households.

- These adjusted prevalence rates are then disaggregated back into the original groupings. This provides an estimate of the current requirement for accessible and adaptable housing, differentiated both by the three household groups and the two broad tenures.
- To profile the future requirement, these prevalence rates are applied to the future requirement for these forms of housing (split by tenure) as identified within the LTBHM model. This provides a total requirement for accessible and adaptable housing in 2041 in Tendring for the three different household groups.

7.42 Figure 7.3 below shows the final results of the LTBHM model.

Figure 7.3 Number of accessible and adaptable homes required in Tendring in 2041



*Supported housing is specialist housing for older person households, such as those listed in Table 7.2.

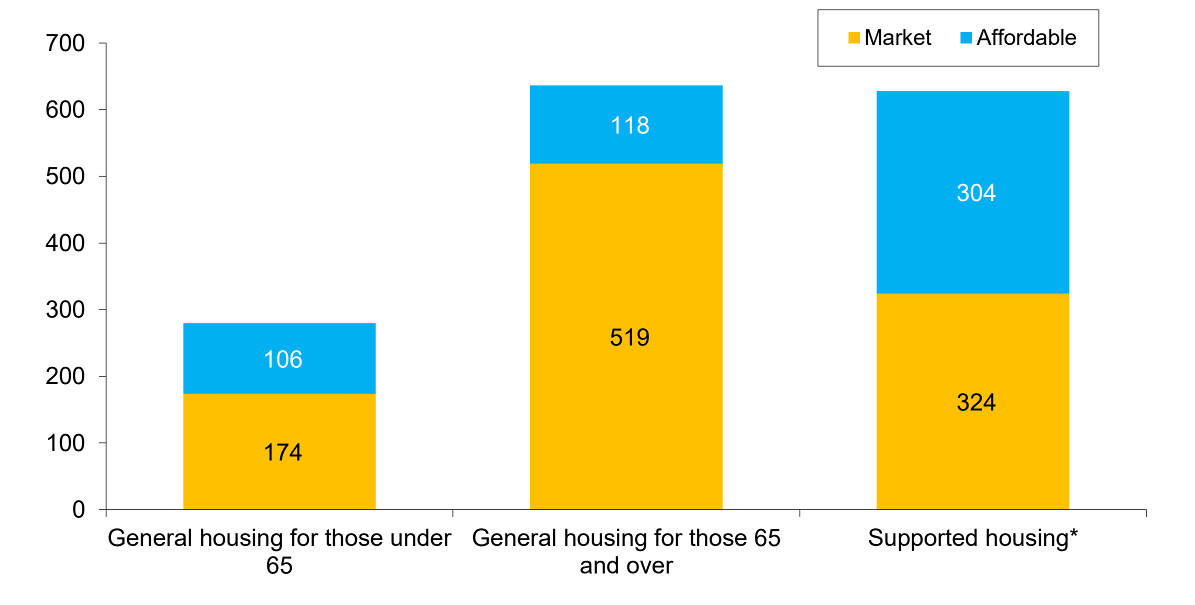
7.43 The figure indicates the requirement for accessible and adaptable homes in Tendring in 2041, differentiated by setting, age group and tenure. In total 9,279 accessible and adaptable homes are required in 2041 in Tendring, of which 6,488 should be in the market sector and 2,790 in affordable accommodation. Of the 9,279 accessible and adaptable homes required, 6,768 should be in the general housing stock and 2,511 in supported accommodation.

7.44 The outputs of the LTBHM model and the older person accommodation modelling have compared the future requirement with the current stock to identify the net change required to be delivered over the modelling period. Whilst the future requirement for accessible and adaptable homes has been identified, there is limited information on the number of dwellings that fulfill this criterion in Tendring currently, and therefore there is not a detailed profile of the current stock from which to derive a net requirement. Overall, the requirement for 9,279 accessible and adaptable homes implies that a notable uplift will be required to the number of homes that meet this standard currently, and, that by the end of the modelling period, around about 10.7% of the total stock should be available that meet this criterion. This is an estimated requirement for M4(2) Category 2 accessible and adaptable homes.

7.45 Stakeholder feedback highlighted the role that bungalows can have as dwellings that can more easily meet accessible and adaptable homes standard as every room is on the same level and it is generally cheaper and easier to install any further adaptations subsequently needed. Bungalows offer an advantage over two-storey homes when it comes to meeting the standard.

7.46 There is also a requirement for wheelchair user dwellings. Using the same data sources but focusing specifically on those that require fully wheelchair adaptable housing M4(3)(a) Category 3 homes within the CORE LA Letting Reports figures and the data specifically on wheelchair dwellings within the English Housing Survey, it is possible to follow the same method to produce equivalent results that identify the future requirement for a wheelchair accessible home in Tendring in 2041.

Figure 7.4 Number of wheelchair user dwellings required in Tendring in 2041



*Supported housing is specialist housing for older person households, such as those listed in Table 7.2.

7.47 Figure 7.4 indicates the requirement for wheelchair user dwellings in Tendring in 2041, differentiated by setting, age group and tenure. In total, 1,544 wheelchair user dwellings are required in 2041 in Tendring, of which 1,016 should be in the market sector and 527 in affordable accommodation. Of the 1,544 wheelchair user dwellings required, 916 should be in the general housing stock and 628 in supported accommodation. Overall, the requirement for 1,544 wheelchair user dwellings will mean that by the end of the modelling period, around 1.8% of the total stock should be available to meet this criterion.

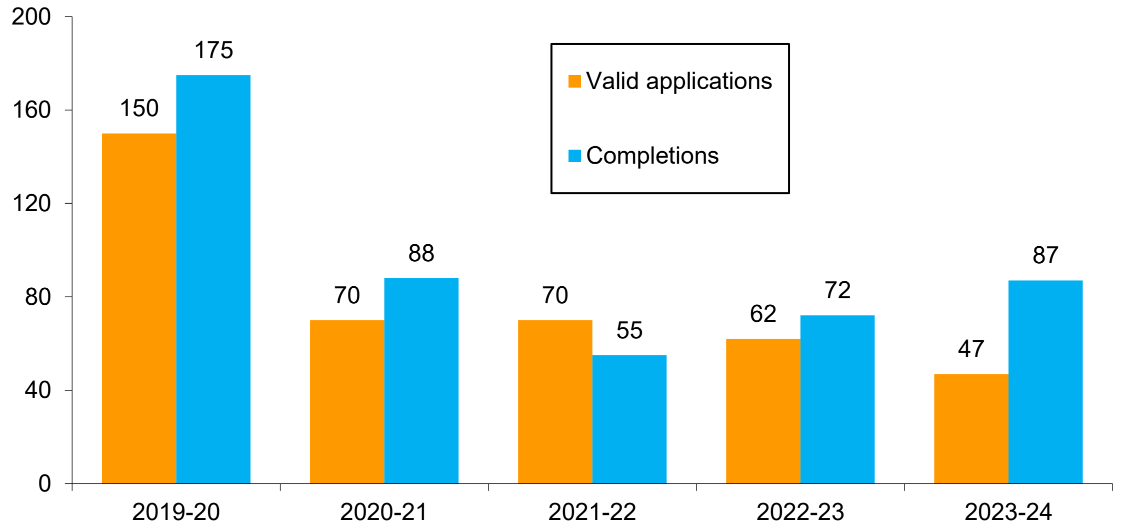
7.48 It is important to note that the PPG[66] is clear that the suitability of these requirements should be assessed to determine whether they are viable, and also that the authority should not impose any further requirements to the building regulations beyond what is set out in the building regulations for M4(2) and M4(3) dwellings.

Adaptations and support

7.49 In addition to specialist accommodation, the Council helps people to remain in their current home by providing support and assistance. Any adaptations to dwellings provided through this mechanism could reduce the requirement for new homes meeting the M4(2) standard, depending on the nature of the adaptation work completed.

7.50 Figure 7.5 shows the number of applications and completions within the Disabled Facilities Grants program within the Council's housing stock over the last five years. The figures do not fluctuate greatly, but there is a slight decline over time.

Figure 7.5 Disabled Facilities Grant applications and completions* in Tendring



Source: Tendring Council, 2024.

*Applications do not include DFG recommendations received from ECC. Applications also do not include council adapts nor discretionary grants in place of DFGs such as stairlift grants. Completions are mandatory DFGs only not discretionary options and not council adaptions.

[66] Reference IDs: 56-003-20150327 & 56-008-20160519

7.51 In this context, paragraph 005 of the PPG[67] notes that '*Applications for Disabled Facilities Grant (DFG) will provide an indication of levels of expressed need, although this will underestimate total need, as there may be a large number of people who would want or need an adaptation, but would not have applied to the DFG.'* The provision of M4(2) homes would reduce the need for these adaptations to be applied to existing dwellings retroactively and make the housing stock more responsive to the evolving needs of the local population.

Families with children

Current situation

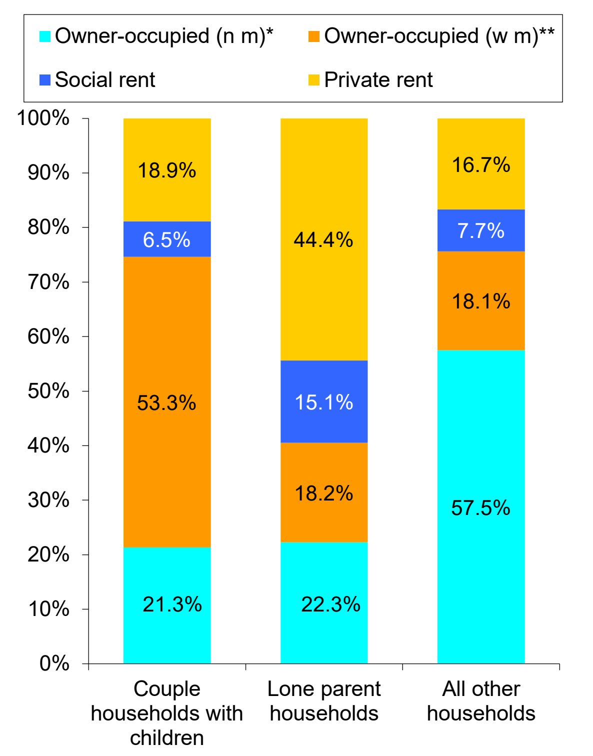
7.52 The Census provides detail on the housing situation of households with children at a local level. It is worth noting that in 2021, according to the Census, 30.1% of households in Tendring were families with children, a figure notably lower than both the regional (37.1%) and national (36.3%) average.

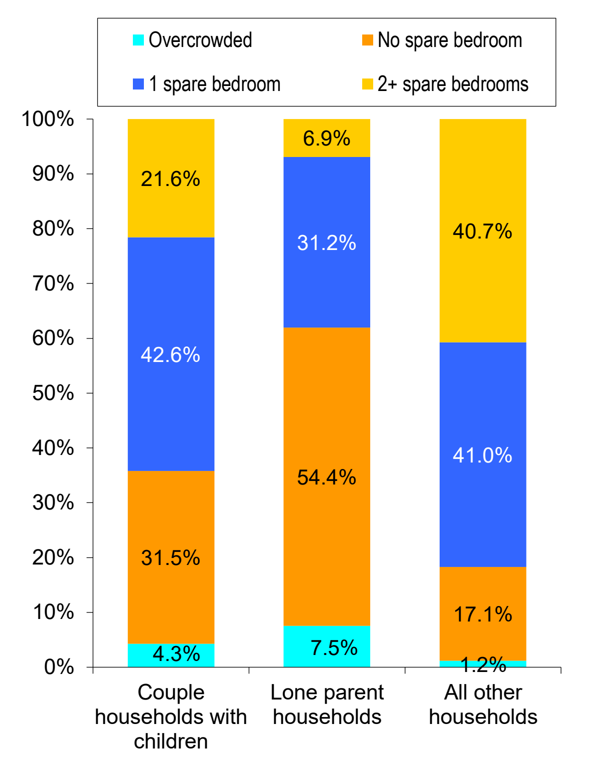
7.53 Figure 7.6 shows the tenure profile of the two main types of 'family with children' households in Tendring in 2021 compared with the remainder of the household population. The figure also sets out the occupancy level of these groups.

7.54 The data shows that there are notably fewer owner-occupiers with no-mortgage amongst couple households with children than amongst other households in Tendring. The proportion of this group in the social rented sector is also lower than recorded for other households. Lone parents, however, are notably more likely than other households to be in both Social Rented and private rented accommodation. Family households with children are also more likely to be overcrowded and less likely to be under-occupied in Tendring.

[67] Reference ID: 63-005-20190626

Figure 7.6 Profile of accommodation for family households in Tendring





Source: 2021 Census *Owner–occupied no mortgage ** Owner-occupied with mortgage, includes Shared Ownership.

Future requirement

7.55 The disaggregated local housing need projections indicate that the total population of families with children is going to rise from 20,379 in 2024 to 24,116 by 2041, a growth of 18.3%. It is estimated that the proportion of lone parent families within this group will grow from 32.9% in 2024 to 33.7% in 2041.

7.56 Table 7.6 shows the projected accommodation profile for family households in Tendring in 2041 derived from the LTBHM model, presuming that households do not have to reside in overcrowded accommodation. This identifies that intermediate housing will be particularly useful for family households; it is estimated that, by 2041, 58.6% of Shared Ownership dwellings and 56.0% of First Homes will be occupied by family households.

Table 7.7 Type of accommodation projected for households with dependent children in 2041 in Tendring					
Size of home	*Owner occupied*	*Private rented*	*First Homes*	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	0	0	0	0	0
2 bedroom	2,239	641	56	174	1,025
3 bedroom	8,647	525	123	308	1,594
4+ bedrooms	6,666	295	133	117	373
Total	17,551	1,462	312	599	2,992

The private rented sector (PRS)

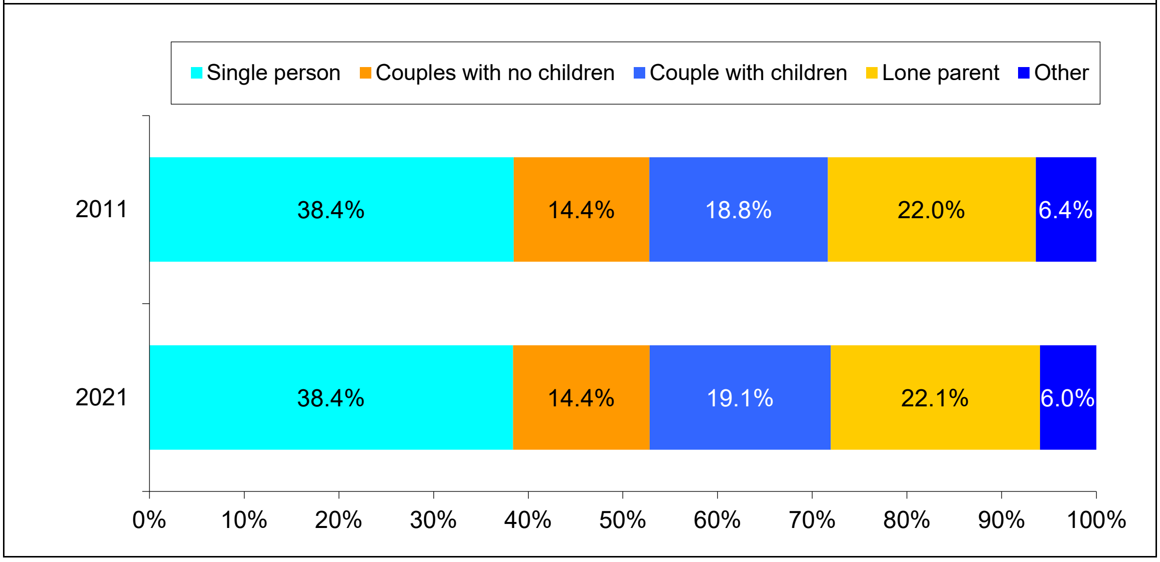
Growth

7.57 The current tenure profile in the District was modelled as part of the LTBHM model. This estimated that there are 13,754 private rented households in Tendring in 2024, which represents 19.9% of households in the District. The private rented sector (PRS) is becoming increasingly important in Tendring; as shown in Figure 2.12, the data indicates that it increased by 23.4% in the District between 2011 and 2021 – at a greater rate than was recorded nationally.

Those resident in the tenure

7.58 Figure 7.7 compares the household composition of the private rented sector in Tendring in 2021, with the profile of households resident in this tenure in Tendring in 2011. The data shows that not only has the private rented sector expanded, but the households in it have diversified slightly. It has become increasingly common for households with children to be resident in this tenure, however the most common households in the tenure are still single person households.

Figure 7.7 Change in the household composition of the PRS in Tendring

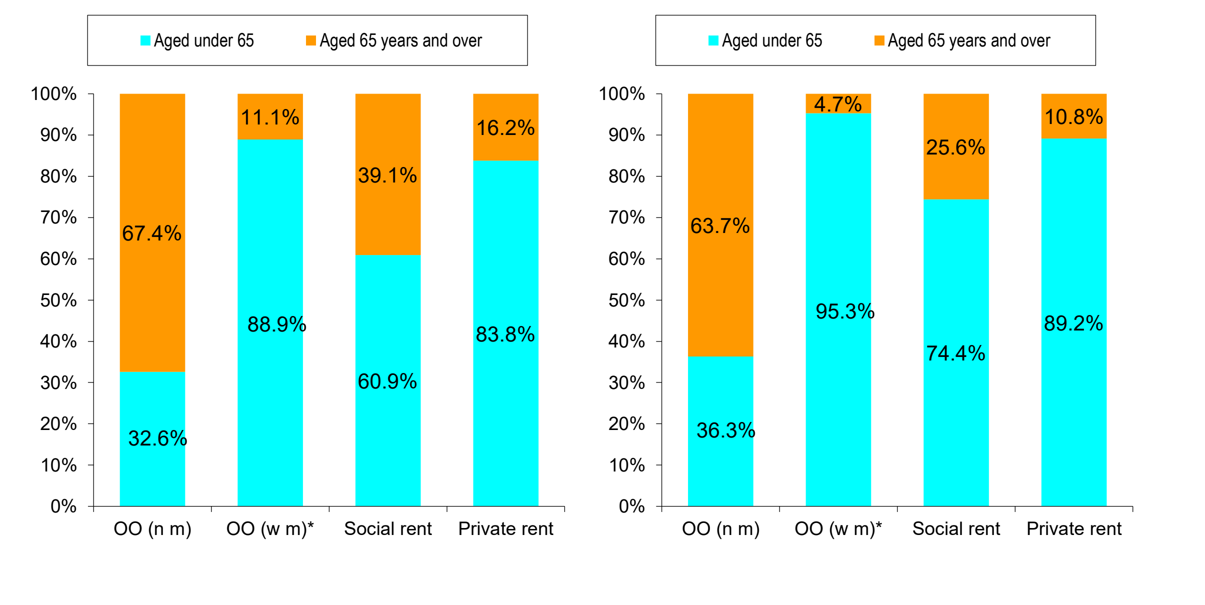


Source: 2011 and 2021 Census

7.59 Figure 7.8 shows that the private rented sector is notably unlikely to be occupied by older households, with almost 90% of household reference persons aged 64 or under. The proportion of older households in this tenure has decreased between 2011 and 2021.

Figure 7.8 Age of household reference person within each tenure in Tendring, 2011 & 2021

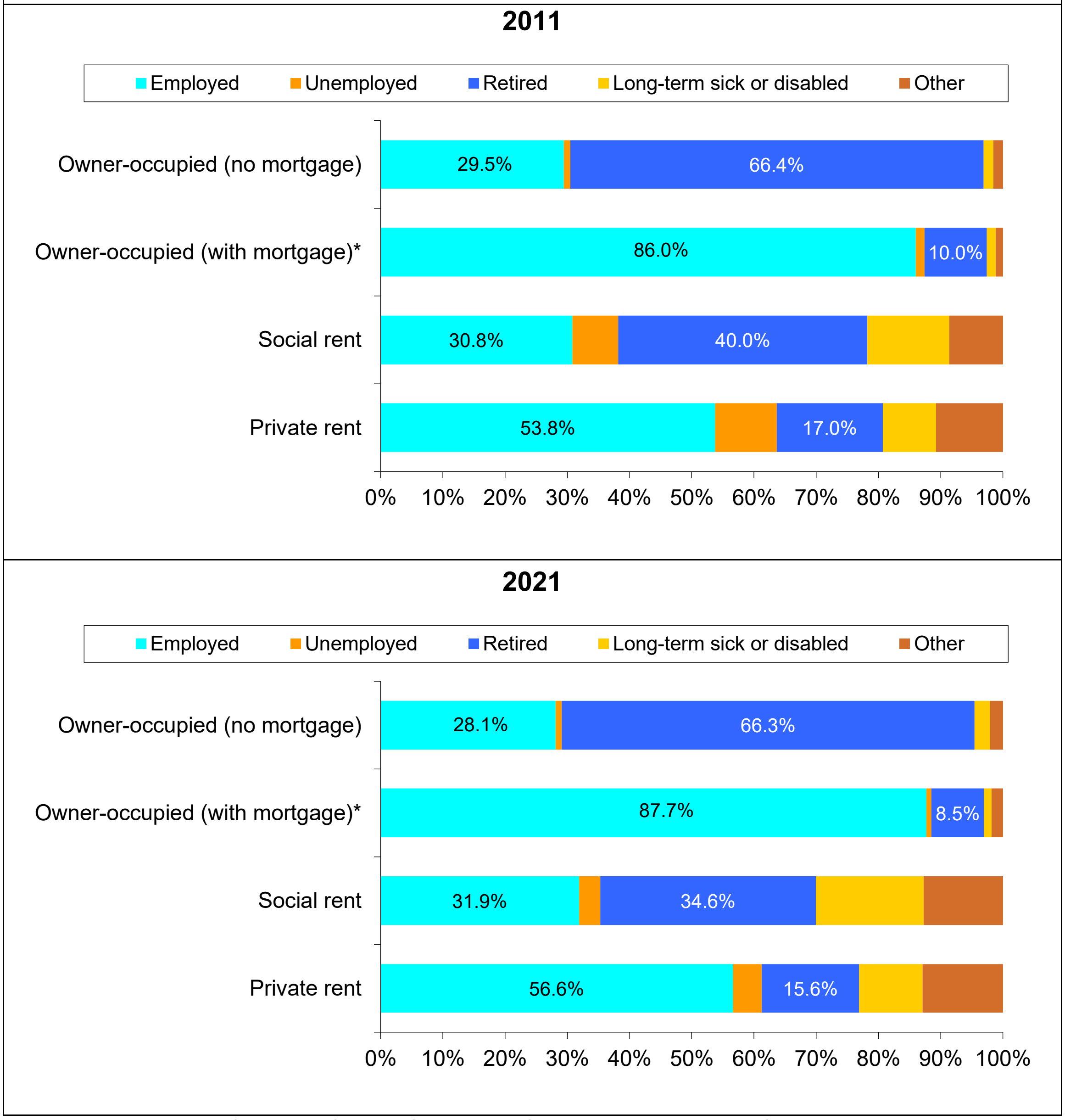
2011	2021



*Includes Shared Ownership Source: 2011 and 2021 Census

7.60 Figure 7.9 shows that whilst the majority of heads of households in the private rented sector in Tendring are in work, there are a number where the head of household is unemployed or retired. It is also clear that the proportion of employed heads of households in the private rented sector has increased over the last decade.

Figure 7.9 Change in the economic activity of household reference person by tenure in Tendring, 2011 to 2021



*Includes Shared Ownership, Source: 2011 and 2021 Census

7.61 The LTBHM model set out in Chapter 4 has been used to model the future housing market. This indicates that the private rented sector is likely to grow further in importance in Tendring over the plan-period with the number of homes in the tenure projected to increase 3,047 households by 2041, a growth of 22.2%.

Current trends

7.62 The PPG suggests that *'market signals reflecting the demand for private rented sector housing could be indicated from the level of changes in rents.'* Therefore, to assess the stability of the sector currently it is useful to consider how the private rent levels charged vary over time. The table below shows the change in private rents over the last five years at both the median and lower quartile level. This data is disaggregated by accommodation size and location. The table shows for example that, between 2017/18 and 2022/23, two bedroom lower quartile rents increased by 21.8% in Tendring.

7.63 Overall, the data suggests that whilst substantial growth in private rents have been recorded in Tendring, the sector in the District is not under unusual pressure, as rent levels have generally risen at a lower rate than recorded nationally. The data does suggest that four bedroom rents are the most pressurised, as the largest increase has been recorded for this dwelling size at the lower quartile level.

Table 7.8 Change in private rents charged in Tendring, the East of England and England between 2017/18 and 2022/23

Lower quartile prices				
Area	One bedroom	Two bedrooms	Three bedrooms	Four+ bedroom
Tendring	19.6%	21.8%	18.0%	25.8%
East of England	23.8%	20.2%	20.7%	17.2%
England	22.3%	23.8%	22.5%	30.6%
Median prices				
Area	One bedroom	Two bedrooms	Three bedrooms	Four+ bedroom
Tendring	25.0%	23.1%	25.0%	18.4%
East of England	15.4%	16.1%	22.2%	11.1%
England	25.0%	26.9%	23.3%	17.4%

Source: Valuation Office Agency, 2017-18, 2022-23

The benefit-supported private rented sector

7.64 Data available from the Department of Work & Pensions[68] indicates that there were 8,415 households in the private rented sector in Tendring who were either in receipt of Housing Benefit or were receiving the Housing Element of Universal Credit in May 2024. This represents 61.2% of all households in the tenure and is notably higher than the equivalent proportion of households in the sector both regionally and nationally (some 30.8% of private rented households in the East of England were in receipt of one of these benefits as were 34.4% of private rented households across England). The private rented sector is

[68] https://stat-xplore.dwp.gov.uk

unaffordable for these households who would not be able to afford to live there without financial support.

7.65 Further analysis shows that the number of private rented tenants in receipt of assistance with their housing costs in Tendring has increased by 9.9% between 2019 and 2024, in comparison to a regional growth of 41.2% and a national rise of 33.1% over the same period.

7.66 It is important to recognise the role that the benefit-supported private rented sector plays in alleviating the pressure on the affordable housing stock, by housing some households that would otherwise be resident within the sector; however, it is not an official form of affordable housing as defined by the NPPF. In addition, a comparison of the entry-level private rents with the LHA caps, as set out in Chapter 3, showed there is a substantial gap between the two and the housing costs of households in need would not be fully met if they were to reside in this sector as noted in Chapter 3.

People wishing to build their own homes

7.67 It should be noted that the NPPF specifically refers to people *wishing to build or commission their own homes* within the examples cited in paragraph 61. Tendring launched a list for people interested in undertaking a self-build development to register themselves in 2016. There are currently (Summer 2024) 156 applicants on the list and the number of new applicants has increased relatively steadily since 2017.

7.68 Of the 156 applicants, 63.5% are currently owner-occupiers, 19.2% reside in a private rented home, 4.5% are households currently sharing with another household (prospective newly forming households), 3.8% live in shared ownership, 1.9% in social rent and 7.1% live in an other tenure. People interested in self-build generally aspire towards a larger home; 98.1% plan to build a detached home. In addition when considering the size of accommodation planned 90.1 aspire to a home with at least three bedrooms. It should be noted that these intentions were not tested to determine whether they are likely to be able to be achieved and it may be that not all of these aspirations are realized.

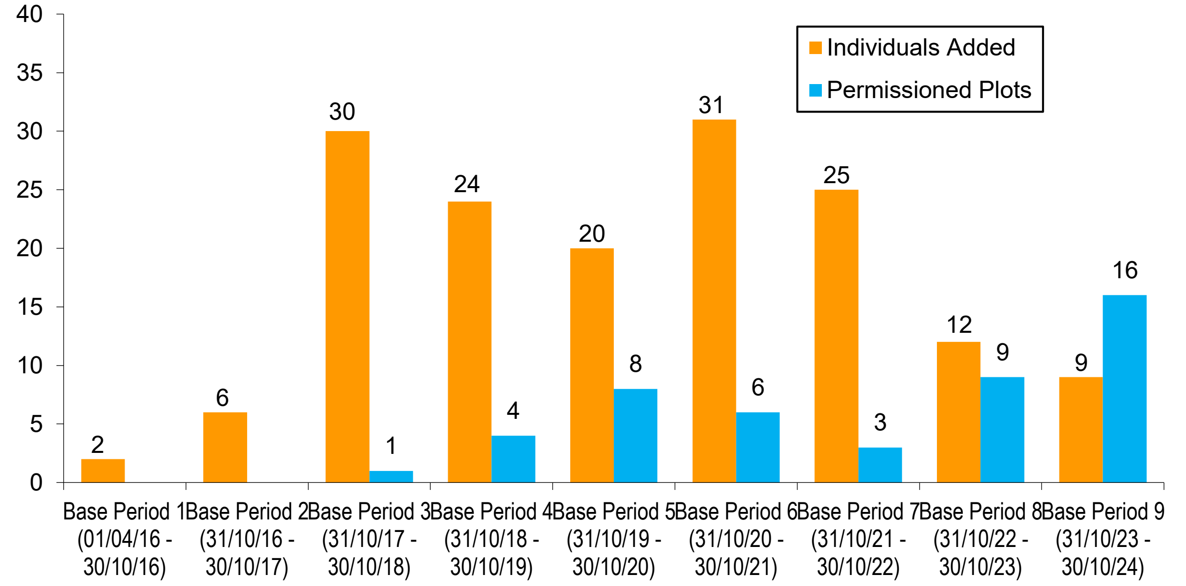
7.69 The PPG suggests that data from the Council's self-build register can be supplemented by secondary data where it exists. The Office of National Statistics has recently published the Right to Build Register Monitoring[69] on an annual basis. This presents a limited amount of data on the scale of demand for self-build properties across all authorities in England. This data indicates that, as at the time the data was collected in 2022, there were 138 people on the register, which when compared to the population estimated for the authority, equates to a demand of 93.2 self-build dwellings per 100,000 people resident in the authority. Across England the demand is for 114.1 self-build dwellings per 100,000 people. Overall, of the 313

[69] https://www.gov.uk/government/publications/self-build-and-custom-housebuilding-data-2016-2016-17-2017-18-and-2018-19/data-release-self-build-and-custom-housebuilding-data-2016-to-2020-21

Local Authorities in England in which sufficient data exists to allow this calculation, Tendring is ranked as having the 129th greatest demand for self-build homes per head.

7.70 The Council has annually been monitoring the number of suitable development permissions granted which would be suitable for a self-build plot within its AMR[70]. The figure below compares the number of individuals added to the self-build and custom register per year with the number of suitable development permission granted for serviced plots across the monitoring periods for self-build that the Council has used.

Figure 7.10 Self-build register applicants compared to permissions for suitable plots



Source: Tendring Council, 2024

7.71 As the Council note in paragraph 3.18 of their AMR, *'In light of the amendments introduced by the LURA 2023, the Council is no longer able to demonstrate that it is meeting its duties under the SCHA 2015. This situation will be kept under review as part of the Local Plan Review, and consideration will be given as to how best the Local Plan can encourage and support self-build proposals in the future'.*

[70] Tendring District Council - Authority Monitoring Report 2023-24 The definition that the Council use is set out in paragraph 3.14 and a permissioned self-build plot is defined as a *plot of land that has access to a public highway and has connections for electricity, water, and wastewater, or can be provided with those things within the period before any development permission granted in relation to that land expires*.

Looked-after children

7.72 In May 2023, the Ministry of Housing and Planning emphasized that within the requirements of the NPPF that require local planning authorities to assess the size, type and tenure of housing needed for different groups in the community and reflect this in planning policies and decisions (what is now paragraph 63), they should specifically consider whether it is appropriate to include accommodation for children in need of social services care as part of that assessment[71].

7.73 Within the latest statistics published by the Government on looked-after children[72], Essex is grouped within all of the Essex authorities. The data indicates that as of the 31st March 2023, there were 1,073 looked-after children in Essex. This represents around 0.4% of all children in the County, which is lower than the national average (0.7%) and the regional figure (0.5%). Table 7.9 shows the age profile of looked-after children in Essex in comparison to regional and national equivalents. The data shows that there is a notably greater proportion of looked-after children aged 16 years and over and also children aged between 10 and 15 years old in Essex than recorded regionally and nationally and a smaller proportion of younger looked-after children than is recorded at these geographies. The most common age band for looked-after children in Essex is 10 to 15 years old.

Table 7.9 Age of looked-after children in Essex in 2023

Age	*Essex*	*East of England*	*England*
Under 1 year	4.2%	4.7%	4.6%
1 to 4 years	7.7%	11.5%	13.3%
5 to 9 years	16.8%	38.1%	17.8%
10 to 15 years	40.7%	30.9%	38.0%
16 years and over	30.6%	15.0%	26.3%
Total	100.0%	100.0%	100.0%

Source: Data set from Children looked after in England, 2023

7.74 Table 7.9 shows the placement location of looked-after children in Essex in comparison to regional and national equivalents. The data shows that some 79.7% of children are placed within the authority, whilst nationally 56.3% of placements are within the local authority of origin and regionally the figure is 61.5%. Where placements are outside the local authority, they are most commonly more than 20 miles away.

[71] https://questions-statements.parliament.uk/written-statements/detail/2023-05-23/hcws795

[72] https://explore-education-statistics.service.gov.uk/data-catalogue/data-set/28209fd1-9c01-4c44-ad6c-10374fa58a6b

Table 7.10 Placement location of looked-after children in Essex in 2023			
Location	*Essex*	*East of England*	*England*
Placed inside the LA boundary, 20 miles or less from home	57.3%	41.6%	47.6%
Placed outside the LA boundary, 20 miles or less from home	5.3%	13.0%	22.1%
Placed inside the LA boundary, more than 20 miles from home	13.7%	11.5%	4.3%
Placed outside the LA boundary, more than 20 miles from home	13.7%	20.1%	16.8%
Placed inside the LA boundary, distance not known or not recorded	8.7%	8.4%	4.4%
Placed outside the LA boundary, distance not known or not recorded	1.3%	5.4%	4.9%
Total	100.0%	100.0%	100.0%

Source: Data set from Children looked after in England, 2023

7.75 Table 7.10 shows the place providers of looked-after children in Essex in comparison to regional and national equivalents. The data shows that some 62.4% of children are in provision provided by the local authority, a figure higher than the regional and national equivalents. A further 31.1% are in private provision, lower than is recorded across the East region and England.

Table 7.11 Place providers of looked-after children in Essex in 2023			
Place providers	*Essex*	*East of England*	*England*
Parents or other person with parental responsibility	2.8%	3.0%	6.8%
Own provision (by the LA)	62.4%	46.3%	44.5%
Other LA provision	0.4%	1.4%	1.3%
Other public provision (e.g. by a PCT etc)	0.3%	0.3%	0.4%
Placement provider not reported	0.0%	0.4%	1.0%
Private provision	31.1%	45.8%	39.5%
Voluntary/third sector provision	3.0%	2.8%	6.4%
Total	100.0%	100.0%	100.0%

Source: Data set from Children looked after in England, 2023

8. Conclusions and Summary

8.1 Chapter 1 considered the geographic context in which the local housing market operates using the latest data on commuting flows, migration patterns and housing market linkages. This analysis concluded that Tendring's most established linkages are those those with Colchester. Whilst the travel to work self-containment for Tendring has increased notably between 2011 and 2021, the self-containment for migration flows has slightly reduced. The housing market suggests that Tendring is atypical relative to neighbouring authorities, in terms of price, with it being distinctly cheaper than Colchester. It can be concluded that Tendring is still a distinct housing market area.

8.2 Chapter 2 considered the drivers of the local housing market in Tendring. It was shown that the population in the District has grown between 2011 and 2021 at a greater rate than the national average and that the age profile is notably older to that recorded for England. The employment profile of residents in Tendring indicated that unemployment is similar to national levels but there are fewer people employed in the most highly skilled roles. This is reflected in the household incomes recorded across Tendring which are lower than the national average. Finally, the chapter noted that Tendring also has a relatively small affordable stock currently and a larger than average proportion of owner-occupiers with no mortgage. Between 2011 and 2021 the number of four bedroom homes has increased at the greatest rate, this is especially pronounced in the owner-occupied sector.

8.3 Chapter 3 examined the cost of housing in the District. Whilst market accommodation in Tendring is cheaper than regional equivalents, lower local incomes mean the affordability of the market housing remains an issue in the District. The analysis of the local housing market indicated that there is a notable gap between the cost of Affordable Rent and entry-level market housing which could be potentially filled by intermediate products including discount home ownership options, such as First Homes. It is important to note that the suitability of these intermediate and sub-market products to meet housing need to the extent identified in the report is contingent on them being priced at the levels set out in Chapter 3.

8.4 Chapter 4 documented the derivation of the overall housing need in Tendring following the revised Standard Method set out in paragraph 004 of the PPG[73]. This indicated that the requirement is for 1,034 dwelling per year which equates to 17,578 new homes over the 17-year plan period.

[73] Reference ID: 2a-004-20201216

8.5 The report has presented two main models, the Long Term Balancing Housing Markets (LTBHM) model (Chapter 5), which disaggregates the revised Standard Method local housing need calculations to identify the tenure and size of housing that should be sought over the plan period to best accommodate the future population, and the Affordable Housing Need model (Chapter 6), an unconstrained estimate of the amount of affordable housing required. The affordable housing need figure is calculated in isolation from the rest of the housing market and is only used to indicate whether the Standard Method local housing need figure should be increased. On completion of the calculation of the need for affordable housing paragraph 024 of the PPG[74] says:

> *'The total affordable housing need can then be considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, taking into account the probable percentage of affordable housing to be delivered by eligible market housing led developments. An increase in the total housing figures included in the plan may need to be considered where it could help deliver the required number of affordable homes.'*

8.6 Planning Authorities should consider whether the housing target in the Local Plans should be increased to assist with meeting the need for affordable housing. Once this has been established, the future mix of all housing required over the plan period should be identified. In accordance with the PPG this is derived using a separate approach.

8.7 The total annual affordable housing need in Tendring of 275 per year (as set out in Chapter 6) represents 26.6% of the annual planned growth in the District of 1,034 dwellings per year. It would be reasonable to expect this proportion of new affordable housing to be delivered on a large housing site in Tendring, where a maximum figure of 30% would be plausible (subject to viability).

8.8 To determine the size and tenure of the new housing required within the Standard Method local housing need to accord with the PPG, the LTBHM model outputs are used (the change required over the plan period). This model provides the profile of housing appropriate to meet the household growth over the plan period and is directly derived from the calculations used to determine the Standard Method local housing need.

8.9 Figure 8.1 sets out the size and tenure requirement for the 17,578 dwellings (1,034 per annum) to be delivered over the plan period. The overall requirement for 14.6% of housing to be Affordable Rented/ Social Rented and 7.3% affordable home ownership (of which 4.1% could be Shared Ownership[75] and 3.2% First Homes) reflects the mix of housing that would best address the needs of the local population. It does not take into account the funding that will be available to help provide subsidised housing.

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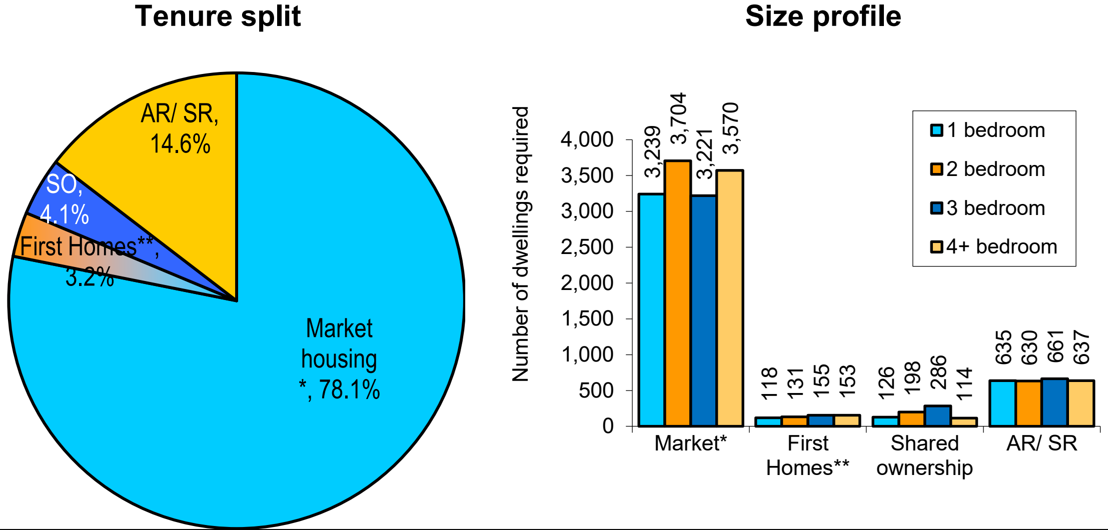
[74] Reference ID: 2a-024-20190220

[75] Shared Ownership refers to the version with a 25% equity share as this has been evidenced to cost less than market entry housing in Chapter 3.

8.10 Within the Affordable Rented/ Social Rented sector it is clear that Social Rented housing is notably cheaper than Affordable Rent. The affordability analysis of households in affordable need presented in Table 5.10 indicates that between 80% and 85% of all Affordable Rented housing at the end of the plan-period should be Social Rented with the remainder Affordable Rented. Social Rented accommodation is appropriate for the majority of households in this sector.

8.11 The profile set out is a guide to the overall mix of accommodation required in Tendring although it is acknowledged that the Council may wish to divert away from this profile in particular instances. It should also be noted that the potential demand for First Homes is less robustly evidenced than for the other tenures and should therefore be treated with caution.

Figure 8.1 Requirement for all new housing in Tendring over the plan period



New housing required over the plan period		*1 bed*	*2 bed*	*3 bed*	*4 bed*
Market housing*	**13,735**	3,239	3,704	3,221	3,570
First Homes**	**556**	118	131	155	153
Shared ownership (SO)	**724**	126	198	286	114
Affordable Rent (AR)/ Social Rent (SR)	**2,563**	635	630	661	637
Total	**17,578**	4,118	4,663	4,323	4,474

*Market housing includes both owner-occupied and private rented **First Homes figures represent potential demand. These figures represent the distribution of housing that should be delivered.

8.12 Chapter 7 considered the housing requirement of particular groups of the population. Paragraph 006 of the PPG[76] notes that '*Plan-making authorities should set clear policies to address the housing needs of groups with particular needs such as older and disabled people….They could also provide indicative figures or a range for the number of units of specialist housing for older people needed across the plan area throughout the plan period.'*

8.13 In terms of specialist dwellings for older persons (Class C3), it is evidenced that in Tendring, 2,805 additional units of Sheltered housing for older people/ retirement housing[77] and 765 additional Extracare units/ supported living housing[78] are required over the plan period within the housing target. Chapter 7 also identifies that an additional 425 Registered Care spaces (nursing and residential care homes) will be required over the next 17 years in Tendring (Class C2).

8.14 Essex County Council have commissioned Housing LIN to undertake some bespoke analysis of this subject area for each district in the County, which will be finalised in 2025. The results presented here will be superseded by the outputs coming out of that study.

8.15 In addition, it is calculated that adapted housing M4(2) Category 2 will be required for 9,279 households at the end of the plan period in Tendring, of which around 1,544 dwellings should be M4(3) Category 3 homes - wheelchair user dwellings. These figures are both gross, however as they represent both a notable uplift to the current situation and a substantial proportion of all new dwellings to be delivered, it would be suitable for the Council to require all new build housing to meet the Nationally Described Space Standards for Accessible and Adaptable dwellings.

[76] Reference ID: 63-006-20190626

[77] See footnote 58.

[78] See footnote 59.

Appendix 1. Stakeholder consultation

Introduction

This appendix describes the stakeholder consultation that occurred during the production of this report. This appendix details the consultation process – who was contacted and the nature of the consultation. It also describes the event that took place, including what was discussed. Finally, the appendix sets out the submissions received in response to the consultation and the actions that they have resulted in.

Stakeholder workshop

A consultation event on the draft report findings, took place on 30th September 2024. This was a specifically created stakeholder session to which all businesses associated with the local housing market were invited. The value of the participants to the process was highlighted in the invitation sent round to the event which noted that the Planning Practice Guidance sets out the importance of consultation saying:

'It is the responsibility of plan makers in collaboration with the local community, developers and other stakeholders, to create realistic, deliverable policies. Drafting of plan policies should be iterative and informed by engagement with developers, landowners, and infrastructure and affordable housing providers.'

Over 50 organisations and individuals were invited to attend to observe the preliminary outputs of the study and to discuss the methodological assumptions used to derive the estimates. A range of different organisations were invited including developers, agents, Registered Providers and planning professionals. In total, there were 17 different stakeholder organisations at the event. A full list of those that attended the stakeholder event is set out in the table below. Representatives of housing and planning from Tendring Council were also present.

Table A1.1 List of attendees to the stakeholder event

Organisation	*Organisation*
EJT Construction	Rose
ACJ Ecology	Burfoot Homes
Home Group	Hastoe Housing Assoc
Wincer Kievenaar	DND Logistics
Soka Enterprises	Eastlight Homes
MRPP	Berrys
NES Solutions	Essex University
Richborough	Hallam Land
Stanfords	

The event was a presentation of the relevant national guidance which provides the framework for the study, an overview of the purpose of the report, and the two main models used to obtain the outputs, the assumptions used within the models and the initial study-wide outputs that had been derived. Questions were encouraged throughout.

Written consultation

A copy of the slides used in the presentation and a copy of the draft consultation report was sent to all the attendees subsequently, as well as those originally invited that were unable to attend. All recipients were encouraged to feedback their views. The deadline for the consultation responses was 18th October (over a 3-week period).

In total four submissions were received. The table below sets out the key points within the submissions – those that imply an alteration to the report or require a specific response. The responses and actions taken as a consequence of these points are set out in the final column. Some of the submissions were long and contained notable background information. For ease of presentation only the key points from the submission are set out in the table below. In some cases the point has also been surmised.

Table A1.2 Summary of key points in the stakeholder submission and responses to these points		
Individual/ Organisation marking the submission	Comment that implies alteration to the report or requires a specific response	Action taken, or response to comment
Elisabeth Turner	The 2021 Census shows an increase in working from home and post-Covid this practice has become more regular. It would be interesting to see whether this increase means the need for larger houses to accommodate offices for children who do still live at home.	We have looked into more detail into changes in the extent of under-occupation amongst households with adult children and have added commentary into chapter 5 of the report.
	Does the average house price data (presented in table 1.5) take into consideration the prices of detached houses for sale in Frinton, Kirby -le-Soken, Tendring and Thorpe and some of the other villages as they tend to command a much higher price there and having looked at Rightmove, 350k would appear to be at the bottom of detached house prices for the Clacton area.	This data is from the Land Registry and represents the average of all property sold in Tendring in 2023. The higher priced areas will therefore be included in these figures.
	Whilst a number of people do commute to Colchester there are also a significant number travelling to Chelmsford and London using both the Clacton, Thorpe and Manningtree train lines. There are also a large number of students both for schools and colleges using the trains.	Thanks for the useful contextual information, additional commentary has been added to chapter 1.
	With regard to paragraph 2.16, with the increase in offices and commercial buildings being built in the area, (I noticed a big development at Horsley Cross to name one) the 'higher jobs' will increase further and with that the type of housing needed.	Additional commentary has been added to chapter 2.
	With regard to paragraph 2.19, II notice that 4.4% of the working population in Tendring is unemployed compared with 3.5% regionally but not higher than the 4.4% nationally that you state it is	Typo amended, many thanks
	I find it very strange not to include Farm based agriculture in your figures (table 2.4), is there a reason for this? They employ a number of full and part time employees as well as seasonal workers. There are a number of large farms and horticultural businesses in the Tendring area.	The classification within the Census used in table 2.4 does not disaggregate workers into individual industrial sectors. This information is available within the Census, however the number of industries listed means that it doesn't really show informative data.
	With Tendring employing a number of seasonal workers (especially in the tourist/catering industry) this would have a considerable effect on the figures for the pandemic years and for those unable to work form home. Also with Brexit there will be a number of seasonal workers in a variety of jobs (including farming) that will have had to return home to Europe so this may affect both housing and employment figures.	We have factored the impact of both Brexit and the pandemic when creating the trend-based period for our population projections (set out in chapter 5).

	2.21 Does the lower qualifications in Tendring relate to the quality and quantity of schools in the district and access to further education whether apprenticeships, college or degree qualifications? I wonder if Tendring had a more local college people would not necessarily move out of the area? Some do not want to go to Colchester perhaps.	It is not necessarily a reflection of the quality of schools in the district, but the absence of a university would have an impact on these figures. Additional commentary has been added to the report.
	2.27 If we are looking at the type of housing and people requiring more bedrooms are they more likely to look out of the area where the standard of schooling and college availability may be better? Also I wonder as the younger generation are finding it difficult to get on the housing ladder and are staying at home for longer in order to save for deposits? Again this may affect the size of house people are buying.	The housing stock profile in Tendring is larger than the national and regional averages, however households migrate from the district for a variety of reasons. There is a national issue with regard to younger people finding it harder to form their own household and the ambitious housing target being pursued by the government is partly in response to this. We have presumed that households will be able to form at a faster rate in the future within our modelling (as detailed in Appendix 3)
M Scott Properties Ltd	We feel that despite the very clear evidence base and the reference in the draft SHMA to PPG Paragraph 012 (ID: 63-012-20190626) the concluding paragraphs and tables of the draft SHMA appear to rely heavily on the adaptation of houses and underplays the importance of providing older persons with a choice of more suitable accommodation types within the general market housing category i.e. bungalows…. General Market Housing appears to be presented in paragraphs 7.22 and 7.23 despite the draft SHMA stating that the majority of older person households in Tendring are likely to remain in general housing i.e. they do not need, or want to live in sheltered (communal) accommodation or in accommodation which has a care provision. Para 7.23 acknowledges that general housing that older people aspire to reside in includes age-restricted general market housing. At this point the SHMA should acknowledge that bungalows can play a very important role in tackling this demand.	Additional analysis has been added on the requirement for general housing for older people (with the need more explicitly quantified), including a discussion of the requirement for bungalows.
	Para 7.23 is wrong to generalise that this age-restricted general market housing is non-specialist. The PPG glossary specifically references ‘age-restricted general market housing’ as “specialist housing”. The draft SHMA should correct this error.	The wording in the report has been amended to ensure clarity.

	The draft SHMA also identifies that there is limited evidence of the future demand and current supply [of age-restricted general market housing]. Tendring Council must hold information on the supply and it is important to ensure that the final version of the SHMA picks up on any shortcomings of this supply. The draft SHMA (para 7.23) recognises that as the population ages, the demand is envisaged to increase and recommends that the Council should monitor whether the existing provision is able to meet demand. Side-stepping this matter is a fundamental failure of the SHMA in respect of the fastest growing demographic.	The Council do not have data on the current supply of age-restricted general market housing and there is no comprehensive secondary data source which provides this information. Additional analysis has been added on the requirement for general housing for older people
	Turning to the adaptation of homes, the assessment criteria used fundamentally underplays the true need for specialist age-appropriate homes. To base the quantity of adaptable houses on those who currently claim Disability Living Allowance and the number of rented houses that have been adapted, paints a very inaccurate picture. What about the people who do not qualify for DLA, but are less mobile? What about the people who suffer in silence? What about the people who have adapted their own home? What about the people who can't afford to adapt their own home? What about the people whose needs change gradually over time? What about the people, who want to downsize and would prefer single level living? What about the future needs of people? We feel that the above factors, and there must be additional circumstances, should be used to inform the number of adaptable homes needed in order to generate a more realistic quantity requirement. These questions alone demonstrate that there should, perhaps, be an additional % added to the quantity to help cover these unknowns.	This is a misinterpretation of the model. The key data source is the rate at which affordable homes are required to be adapted for households moving into them. The Disability Living Allowance is just used to distribute the households be age. The model takes account of people who report can't afford to adapt their own home, whose needs change gradually over time and about the future needs of people. We agree the model could better account for people that have already adapted their own home and those that do not flag that they have a requirement within the system. The model has now been adjusted to account for these factors and new totals presented.
	In our opinion the number of homes in Figure 7.3 does not represent the true requirement of adaptable or adapted homes and the fact that there is no discussion in this section about the important role that Bungalows can play in providing a product which is easily adaptable is an error. Policies requiring that the 'standard' 2-storey homes meet the requirements of Building Regulation M4(2) does not result in a home that is 'easily' adapted. For example, the bedrooms are still on the first floor, resulting in the need for bulky, costly items such as stair-lifts.	Additional commentary has been added around the suitability of bungalows for properties meeting M4(2) standards.

Essex County Council	Section 7.11 – In order to shape local plan policies it is usual for SHMA to determine the need for Part M4(2) and Part M4(3) a and b homes, as this is a measurable and specified standard to which new homes can be built. Other local planning authorities have adopted this approach and indeed Tendring did so in their last Local Plan: Tendring Local Plan **Housing Standards Policy:** *"On housing developments of 10 or more dwellings, 10% of market housing should be to Building Regulations Part M4(2) 'adaptable and accessible' standard. For affordable homes, 10% should be to Building Regulations Part M4(2) and 5% should be to Part M4(3) 'wheelchair-user' standards (Ref. Tendring District Housing Viability Assessment 12 May 2017)."* The evidence base of need is required in order to justify the policy and the SHMA is the document where this evidence base should be established.	This requirement is set out in the section on the needs of people with disabilities.
	7.13 – The Housing LIN SHOP tool is no longer advocated by the Housing LIN and the tool has been removed from their website. The Housing LIN now endorse and provide a more bespoke approach to assessing the need for specialist housing. We are currently working with the Housing LIN to forward forecast the need for specialist and supported housing in each district in Essex, this work includes forward forecasting the need for sheltered housing, extra care and care homes in each district. This work should be concluded early 2025 and the findings will be shared. 7.14 – As part of the forward forecasting work the Housing LIN will be verifying the number of sheltered housing schemes both affordable and private for sale / rent. This information will be used to update the EHOG specialist and supported housing database and will be shared via EHOG. The Housing LIN will also be forward forecasting the need for residential care with and without nursing. It is important to note that the ambition for ECC is for people, where appropriate, to live as independently as possible for as long as possible in their home, with the right care, support and technology as required to enable this. As a result, residential care homes will become a smaller, but still critical, part of the Essex care market. There will, however, be an increasing need for more nursing care home placements for older adults with more complex needs, later in life.	We have adjusted the report ill make it clear that the analysis presented will be superseded by the more in-depth outputs being produced for the County Council. We will update the report once the Housing LIN work has been published. We are happy to share the population projections with Housing LIN so that they can model their outputs to the scenario that Tendring Council is planning toward.
	7.19 All older adults care home provision across Essex is classed as the private sector, and are owned and run by private companies. All care homes are registered with the Care Quality Commission (CQC). There are currently 45 older adult care homes in Tendring registered with the CQC, with 1548 rooms. For information, currently 42% of all care home rooms in Tendring are occupied by a placement made by ECC. The other rooms will either have a private, health or other authority placement.	Many thanks for this data, we have adjusted the report and provided additional commentary.

City & Country	The document is referring to an outdated Government ambition of 300,000 new homes per year nationally. The Labour Government have announced a target of 370,000 new homes annually. References to the 300,000 figure, such as in Paragraph 4.2, should be updated to reflect the latest 370,000 annual target.	The draft document was produced whilst the standard method based on the ambition for 300,000 homes a year is still the official guidance. That therefore formed the primary contextual commentary. In the revised report, chapter 4 addresses the new guidance. The commentary in this section has been expanded.
	References to the currently adopted Standard Method and the proposed revised Standard Method appear unclear. For example, Paragraph 4.14 states that '*the final housing need in Tendring, as assessed using the revised Standard Method in 2024 is 770 dwellings per year'.* This figure relates to the currently adopted Standard Method therefore it is proposed that the word 'revised' is used only in relation to the proposed revised Standard Method i.e. the proposed method forming part of the recent NPPF consultation, in order to avoid the potential for any confusion.	We have clarified the wording in the report.
	We feel that there is an overemphasis on the 770 figure being a capped number and this being the maximum housing need figure. Rather this should be treated as a minimum figure for plan-making purposes. This is particularly important in considering that – • This figure could be much greater at a tleast 1043 new homes per year should the NPPF consultation be formalised. • The proposed NPPF changes, if formalised, will mean that rather than the outcome of the Standard Method being an advisory starting point for establishing housing requirement, the Standard Method (as potentially revised) will be the minimum number of homes needed (proposed para 62). Furthermore, NPPF proposed para 61 also strengthens the aim to meet an area's identified housing need, rather than aiming to meet the identified housing need as much as possible. • The current 550 dwellings per year figure was adopted despite TDC and the Local Plan Inspector being advised that this number was too low, as they said that the ONS had overestimated population change because of issues between 2001 and 2011 census. The 2021 census has shown that this was not the case as the ONS confirmed at the time. Thus, there has been an under provision of at least 250 units per annum. • Despite TDC's unplanned over delivery in recent years, there is a danger of under delivery until the new local plan's adoption, as the 550 dwellings per annum figure is woefully too low. The issues surrounding the 550 figure should be recognised in at least some capacity in the document. At present there is virtually no mention of the current local plan housing provision. • If the current Standard Method figure were treated as a minimum at this stage, then there should be fewer perception/in principle issues with members and the public than if the document is set on the 770 units being fixed, where there would likely be greater resistance to increased numbers. This point regarding a minimum figure should be made clear from the start to manage expectations.	The text around the 770 figure has been adjusted to make it clear that it is a minimum figure. The changes in the proposed new NPPF paragraphs 61 and 62 have also been added in the commentary in chapters 4 and 8. A further section has been added to chapter 4 looking at past delivery in Tendring.

	Appendices 4 and 5 are not included within the Draft SHMA document and are therefore not open to comment. Para 4.33 suggests that these appendices relate to future-proofing the study, so this is an unfortunate oversight. We hope that there will be an opportunity to comment on these sections in due course.	These were not included at the consultation stage as we did not want to present two different outputs, which could be misinterpreted if read in isolation. The consultation was trying to get feedback on the outlined approach within the model rather than the specific outputs.
	The NPPF states that an area's identified housing need should be met by including an appropriate mix of housing types for the local community (currently Para 60 in the NPPF 2023). Paragraph 63 then goes onto say that different groups in the community should be assessed and reflected in planning policy and proceeds to list some groups (which are not limited). We do not consider that some groups within the community have been considered fully in the assessment set out in the draft SHMA. Specifically – • Service families and professionals – there appears to be no reference to service families at all in the document, which needs to be reviewed. Some 36.5% of Tendring's population is considered to fall into the category of *'Group 1-3- Senior, Professional or* Technical', compared to the England average of 46.4%. The need for specific professional roles and associated housing should be considered, such as that for doctors and nurses. This could also serve to attract a greater number of professionals to the District to boost local services and help support additional growth across the District. • Downsizers – there is only one brief reference to downsizers in the draft document where page 78 states that *'some older persons households choose to remain in their home rather than downsize to a smaller property'.* Whilst this is acknowledged, given the ageing population and high proportion of older people within the District, arguably there should be an assessment into the downsizers category group to ensure that the likely need is appropriately assessed. • First time buyers – Reference to First Homes is made but a more thorough assessment on first-time buyers, including other appropriate routes to ownership, should be considered. • Those wishing to build their own homes – the SHMA document notes that there were some 156 applicants on TDC's self-build register (as of Summer 2024). Further exploration in the SHMA document within the self/custom-build could be appropriate and will offer support to SME developers who deliver smaller and potentially more bespoke residential schemes, also serving to diversify the housing offering across Tendring.	Chapter 7 details the housing requirements of specific groups of the population. • There are no Ministry of Defence sites in Tendring so service families are not a notable issue within the District. This has been clarified in the report. There is no reference to professionals within the NPPF and we consider the term a bit vague for a single group within the housing market. Normally it would be workers in specific sectors that may be of interest to a Council. • The term downsizers does not appear in the NPPF or the Practice Guidance and this is not a group the Council have asked us to consider in the brief for this study. • First-time buyers are the target group for First Homes, intermediate rent and shared ownership properties. There are profiled extensively. Further text on this group has been added to the report. • There is a comprehensive section on those wishing to build their own homes. The discussion around this group has been expanded.
	Para 5.18 of the Draft SHMA document reads, '*the results show that 58.6% of new housing in Tendring should be owner-occupied, 20.9% private rented, 5.0% should be Shared Ownership and 15.5% Social Rent/Affordable Rent.'* Whilst we understand that this is not the time for the review of adopted planning policies, the affordable housing need only equates to 20.5% of total dwellings, which is a way off the 30% affordable housing policy requirement.	Chapter 8 of the final report will convert the study's outputs into policy recommendations. The outputs of the LTBHM modelling are slightly different in the revised report.

	Understandably, there is a section in the document focusing on care for older people which includes care homes. When it comes to reviewing the call for sites submissions, we consider that specific sites should be allocated for care homes to ensure that these are sufficiently provided for and that these facilities should be independently identified and delivered in a cost-effective manner.	Issues around site-related allocations are beyond the scope of this report.

Appendix 2. Details of the NMSS model

Overview

The NMSS model is an Excel spreadsheet model which seeks to replicate as closely as is reasonably practicable the methods used by MHCLG and ONS in producing the official population and household projections. It was developed by Neil McDonald to support local authorities and others in estimating objectively assessed housing needs. It has been widely used in Local Plan preparation; Local Plan examinations; and S78 planning appeals and inspectors have been happy to rely on its conclusions.

The model takes as its starting point a set of official projections – current the 2018-based projections (before adjusting them to the latest intra-projection data available). It is a 'stepping model' which means it takes one year's population figures and estimates of births, deaths and migration flows in the ensuing 12-month period to produce an estimate of the following year's population. That process is then repeated year by year until the end of the projection period is reached.

The estimates of births, deaths and migration flows are based on flow rates derived from official projections and these can be adjusted to produce variant projections. The flow rates are applied to the previous year's population which means that if the model is being used to explore, say, the consequences of assuming higher outflows of students than envisaged in the official projections, the impact this will have on births, deaths and migration flows is automatically taken into account.

Appendix 3. Detail of the calculation of the affordable housing need

This appendix sets out the results of the three broad stages of the model used to calculate affordable housing need. Within each of the three stages there are a number of detailed calculations many of which themselves have a number of components. This appendix presents details of how each of these stages is calculated using locally available data for Tendring.

Stage 1: Current unmet gross need for affordable housing

The first stage of the model assesses current need. This begins with an assessment of housing suitability, before the affordability test is applied to determine the number of these households that require affordable housing and are therefore in current need.

The PPG sets out four particular categories of unsuitable housing that should be specifically identified. These are presented in the table below for Tendring, which also indicates the number of households in each category and the source of the data. The final column represents the revised total for each of these categories once any double counting between them has been taken into account. Households can be unsuitably housed for more than one reason, so it is important that they are only counted once.

The first table shows that there are 2,981 households currently in unsuitable housing or lacking their own housing in Tendring and the most common reason for unsuitability is overcrowding. This figure of 2,981 represents 4.3% of all households in the District.

Table A3.1 Current households who lack their own housing or live in unsuitable housing in Tendring

Element	*Source*	*Number of households*	*Revised number of households*
Homeless households	The Council's housing register as of August 2024.	281	281
Households in temporary accommodation	The Council's housing register as of August 2024.	128	128
Overcrowded households	2021 Census modelled to August 2024. This was done by calculating the annual change in the number of overcrowded households recorded in Tendring between the 2011 and 2021 Census by tenure and applying this to the tenure profile for 2024.	1,682	1,682
Concealed households	2021 Census modelled to August 2024. This was done by calculating the annual change in the number of concealed households recorded in Tendring between the 2011 and 2021 Census and applying this to the profile for 2024.	1,014	312[79]
Other groups	The Council's housing register as of August 2024.Only households that are on the register due to a category of unsuitable housing are included (excluding overcrowded, temporary, concealed and homeless households accounted for above).	579	579
Total		3,683	2,981

Source: 2021 Census data modelled to 2024, the Council's Housing Register

Affordability

Some of these households in unsuitable housing are likely to be able to afford alternative accommodation in the market sector without requiring subsidy. The ability of these households to afford the cost of entry-level market housing (whichever is the cheaper of entry-level private rent and entry-level owner-occupation) of the appropriate size (set out in Figures 3.2 and 3.3) is therefore tested. The housing register details the size of accommodation required by homeless households, households in temporary accommodation and households unsuitably housed for other reasons. For overcrowded households and concealed households the household composition recorded for these households in the Census is used to determine the size requirement profile.

[79] The Census indicated that 69.3% of concealed households were also overcrowded in Tendring.

To test overcrowded households the income distribution for each dwelling size requirement, identified using the CACI income profile for the District, is adjusted to reflect that nationally the income of overcrowded households is 104.6% of the figure for all households (according to the English Housing Survey)[80]. For concealed households the income distribution is adjusted to reflect that nationally the income of newly forming households is 83.1% of the figure for all households (according to the English Housing Survey). Finally, for homeless, concealed and 'other' unsuitably housed households the income distribution is adjusted to reflect that nationally the income of Social Rented households is 51.7% of the figure for all households (according to the English Housing Survey).

These households in unsuitable housing or lacking their own housing are therefore tested for their ability to afford market housing in their authority using an affordability test where the cost of housing can constitute up to 30% of gross income and still be affordable in Tendring. The impact of using other thresholds is examined in the analysis in Chapter 6. The table below shows the number of unsuitably housed households requiring different dwelling sizes and the proportion of these households unable to afford the market-entry point (either to rent or to buy, whichever is cheaper) without their income being supplemented by housing related benefits (the test uses gross household income excluding housing related benefits). The number of households that are therefore in current need is shown in the final column.

Table A3.2 Affordability of households in unsuitable housing in Tendring

Number of bedrooms required	*Unsuitable housed households*	*Percentage unable to afford both entry-level private rent and entry-level owner-occupation*	*Households in current need*
One bedroom	536	40.9%	219
Two bedroom	916	37.9%	347
Three bedroom	874	45.9%	402
Four or more bedrooms	656	51.3%	336
Total	2,981	43.8%	1,305

[80] Overcrowded households have higher incomes than other households because overcrowded households can include those with more than two people in work and generally there are very few overcrowded pensioner households (who typically have low incomes). Overcrowded households include owners or private renters households that are overcrowded and are not on the Council's waiting list.

Some 43.8% (1,305 households) of unsuitably housed households or households lacking their own housing in Tendring are in current need. For the purposes of the housing needs assessment, households considered to be in housing need have been split into two categories: current occupiers of affordable housing in need that would make the property available when they move (this includes occupiers of Social Rented and Shared Ownership accommodation that are not living with another household currently), and other households. It is estimated that some 587 households in need in Tendring currently live in affordable housing that would become available for reuse[81].

Total current need

The table below summarises the first stage of the assessment of affordable housing need as set out by PPG. The data shows that there are an estimated 1,305 households in current need in Tendring.

Table A3.3 Stage 1: Current unmet gross need in Tendring	
Component	
Homeless households and those in temporary accommodation	404
Overcrowded and concealed households	372
Other groups	529
Total current housing need (gross)	1,305

Stage 2: Newly arising affordable housing need

In addition to Current Need, there will also be Newly Arising (ongoing) Need. This forms the second stage of the affordable housing need model. This calculation, as per paragraph 021 of the PPG (Reference ID: 2a-021-20190220), is based on two elements:

- Number of newly forming households each year (× proportion unable to afford market housing)
- Plus existing households falling into need per year

[81] For those households who lack their own housing or live in unsuitable housing it was necessary to not only establish the number of housheolds in each category, but also their current tenure so this information is obtained form the data sources in table A3.1 (the housing regsiter or the Census).

Need from newly forming households

One of the outputs produced within the process of disaggregating the total housing need into a future population and household typology (as described in Chapter 5) is the calculation of the number of households that will form over the modelling period in Tendring. This figure is then averaged to provide an annual estimate for the number of newly forming households. Using this methodology, it is estimated that 1,360 new households will form per year in Tendring. This represents a household formation rate of 2.0%, higher than the figure of 1.4% recorded nationally by the English Housing Survey[82].

To assess the ability of these households to afford entry-level market housing (whichever is the cheaper of entry-level private rent and entry-level owner-occupation) of the appropriate size, the household composition for these new households identified within the disaggregation process are used to determine the appropriate size requirement profile. To test newly forming households' ability to afford market housing, the income distribution for each dwelling size requirement is adjusted to reflect that nationally the income of newly forming households is 83.1% of the figure for all households (as described above). The table below details the derivation of newly arising need from newly forming households. It shows that 21.9% of newly forming households will be unable to afford market housing in Tendring (both private rent and owner-occupation), which means that there will be an annual affordable housing requirement from 298 newly forming households.

Table A3.4 Newly arising need from new household formation (per annum) in Tendring

Component	
Number of newly forming households	1,360
Proportion unable to afford entry-level market housing (both entry-level private rent and entry-level owner-occupation)	21.9%
Number of newly forming households requiring affordable accommodation	298

[82] The relatively high household formation rate reflects that increased household formation is being prioritised within the disaggregation of the local housing need figure as discussed in Chapter 5. It is also worth noting that whilst the figure of 2.1% may appear high, the household formation rate nationally was above 2% between 1995/96 and 2000/01 (and also in 2004/05) and it is only more recently that it has dropped below 1.8% for a sustained period (it was most recently 1.8% four years ago in 2012/13).

Existing households falling into need

The current PPG does not provide detail on how this step should be calculated, however the previous version (of the PPG) recommended that this figure is derived by looking at recent trends in households applying for affordable housing. Analysis of the lettings of affordable accommodation within Tendring over the last three years indicates that there were an average of 280 households that fell into need per year in Tendring, excluding those that were newly forming households (which have featured in the previous step)[83].

Total newly arising need

The table below summarises the second stage of the assessment of affordable housing need as set out by the PPG. The table indicates that 578 (298+280) households will be in newly arising need per annum in Tendring.

Table A3.5 Stage 2 Newly arising need (per annum) in Tendring

Component	
New household formation (gross per year)	1,360
Proportion of new households unable to buy or rent in the market	21.9% (298)
Existing households falling into need	280
Total newly arising housing need (gross per year)	578

Stage 3: Current affordable housing supply

Paragraph 022 (Reference ID: 2a-022-20190220) of the PPG indicates that the current supply of stock available to offset the current need includes stock from current occupiers of affordable housing in need, surplus stock from vacant properties and the committed supply of new affordable units. Units to be taken out of management are removed from the calculation.

Current occupiers of affordable housing in need

It is important when establishing net need levels to include the affordable dwellings of households living in unsuitable affordable housing in the supply. This is because the movement of such households within affordable housing stock will release a dwelling on moving and therefore have an overall nil effect in terms of housing need. As established when calculating current need, there are 383 households currently in need already living in affordable housing in Tendring.

[83] This is the annual average number of households from the housing register that have been accommodated excluding those that were newly forming households. The proportion of newly forming households was obtained from CORE LA Area Lettings tables.

Surplus stock

A certain level of vacant dwellings is normal as this allows for transfers and for work on properties to be carried out. Established good practice suggests that if the vacancy rate in the affordable stock is in excess of 3%, some of the vacant units should be considered as surplus stock which can be included within the supply to offset housing need. Tendring records a vacancy rate in the affordable sector of 2.9%. As the vacancy rate is lower than the 3% benchmark[84], no vacant dwellings are considered available to be brought back into use to increase the supply of affordable housing in Tendring.

Committed supply of new affordable units

The PPG indicates that '*the committed supply of new net affordable homes at the point of the assessment (number and size)'* be taken into account within the model. The Council has reviewed its committed supply and provided an indication of the number of affordable units with planning permission that are anticipated to be built in the next few years. In total, there are 484 new affordable homes committed across Tendring currently (as at April 2024).

Planned units to be taken out of management

The PPG states that the *'units to be taken out of management'* should be quantified. The Council has indicated that there are no affordable housing replacement schemes that will lead to a net loss of affordable accommodation and so a figure of 0 is used for this stage.

Total current affordable housing supply

Having been through the four components in order to assess the current affordable housing supply, the stage of the model is summarised in the tables below. The data shows that there will be an estimated 867 affordable homes available in Tendring.

Table A3.6 Stage 3 Affordable housing supply in Tendring

Component	
Affordable dwellings occupied by households in need	383
Surplus stock	0
Committed supply of affordable housing	484
Units to be taken out of management	0
Total affordable housing stock available	867

84 https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/11812/Strategic_Housing_Market_Assessments-_Practice_Guidance.pdf (page 47)

Stage 4: Future housing supply of social re-lets and intermediate affordable housing

The future supply of affordable housing is the flow of affordable housing arising from the existing stock that is available to meet future need[85]. It is split between the annual supply of social re-lets and the annual supply of re-lets within the intermediate sector[86].

The future supply of Social/Affordable Rented housing

This is an estimate of likely future re-lets from the existing RSL rented stock (both Social Rent and Affordable Rent). Data on the affordable accommodation lettings within Tendring over the last three years as recorded in the CORE LA Area Lettings tables[87] for the RSL sector within the Local Authority Housing Statistics data returns for the Council sector[88]. The table below sets out the number of rented lettings that have occurred in the last three years, excluding lets made within brand new properties (the figures only include re-lets). The average number of re-lets across the Social and Affordable Rented sector over the three-year period was 313 per annum in Tendring.

Table A3.7 Past RSL rented supply (re-lets only)

Year	*Number of re-lets*
2020/21	195
2021/22	359
2022/23	384
Average	313

Source: Social Housing Lettings in England 2020/21, 2021/22 and 2022/23

[85] Whilst this is not a step that is detailed in the current PPG, it is logically required to reflect that there is a flow of housing becoming available to meet need as well as a flow of households requiring affordable housing (Stage 2 of the model). This stage has also been included in all previous iterations of this model that have been published in government guidance.

[86] The intermediate sector includes all affordable tenures other than Social Rented and Affordable Rented.

[87] CORE (COntinuous REcording) is a national information source funded by the Department for Communities and local Government that records information on the characteristics of both private registered providers and local authority new social housing tenants and the homes they rent and buy.

https://www.gov.uk/government/collections/rents-lettings-and-tenancies

[88] https://www.gov.uk/government/collections/local-authority-housing-data#2023-to-2024

Supply of intermediate housing

In most local authorities, the amount of intermediate housing (mostly Shared Ownership) available in the stock is fairly limited (as is the case in Tendring). However, it is still important to consider to what extent the supply may be able to help those in need of affordable housing.

Therefore, we include an estimate of the number of intermediate units that become available each year, based on applying the estimated re-let rate for the Social Rented sector[89] (5.2 % in Tendring) to the estimated stock for each form of intermediate housing. This is set out in the table below. It is estimated that around 15 units of intermediate housing will become available to meet housing needs from the existing stock each year in Tendring.

Table A3.8 Estimated intermediate supply in Tendring

Intermediate tenure	*Stock*	*Annual re-lets*
Shared Ownership	298	15

Source: HCA's Statistical Data Return 2023

Annual future supply of affordable housing

The total future supply of affordable housing is the sum of the Social Rented supply and the intermediate supply as set out in the table below.

Table A3.9 Stage 4 Future supply of all affordable housing (per annum) in Tendring

Component	
Annual supply of Social/Affordable Rented re-lets	313
Annual supply of intermediate housing available for re-let or resale at sub-market levels	15
Annual supply of all affordable housing	328

[89] This is calculated by dividing the average number of relets (313 as set out in the previous step) by the total stock of social and affordable housing as set out in the HCA's Statistical Data Return, 2023.

Appendix 4. Sub-area results for the type and tenure of new housing

Introduction

Chapter 5 presents the tenure and size of new accommodation required over the seventeen-year plan period in Tendring. This appendix sets out the equivalent results for each of the four constituent sub-areas of the District separately. The methodology behind the results is the same as described in Chapter 5. The sub-areas are introduced in paragraph 1.12.

Clacton sub-area

The table below shows the tenure profile required by households resident in the Clacton sub-area of Tendring in 2041 time in comparison to the tenure profile recorded in the sub-area at the start of the plan period. The difference between these two distributions is the change required to the housing stock over this period. The results show that 62.4% of new housing in Clacton sub-area of Tendring should be owner-occupied, 18.9% private rented, 4.2% should be Shared Ownership and 14.5% Social Rent/Affordable Rent.

Table 5.4a Tenure of new accommodation required in the Clacton sub-area over the 17-year plan period

Tenure	*Base tenure profile (2024)*	*Tenure profile 2041*	*Change required*	*% of change required*
Owner-occupied	22,725	28,007	5,282	62.4%
Private rent	7,339	8,938	1,598	18.9%
Shared Ownership	100	456	356	4.2%
Social Rent/Affordable Rent	2,727	3,955	1,228	14.5%
Total	32,892	41,356	8,464	100.0%

First Homes

This approach described in Chapter 5 identifies that, between over the plan period, there would be a potential demand for 257 First Homes in the Clacton sub-area of Tendring, which would represent 3.0% of all new housing over this period. These figures are therefore deducted from the total requirement for private rented accommodation (where the LTBHM model presumes they would otherwise be housed). The demand for 257 First Homes in the Clacton sub-area of Tendring, identified using this process, should be treated as an indicative figure.

Size of housing required within each tenure

The tables below present the size of owner-occupied accommodation required in Clacton sub-area of Tendring in 17 years' time in comparison to the size profile recorded in the sector at the base date.

Table 5.5a Size of new owner-occupied accommodation required in the Clacton sub-area over the next 17 years

Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	1,385	2,532	1,147	21.7%
Two bedroom	8,713	9,871	1,158	21.9%
Three bedroom	8,381	9,762	1,381	26.2%
Four or more bedrooms	4,247	5,842	1,595	30.2%
Total	22,725	28,007	5,282	100.0%

This analysis can be repeated for private rented housing and is presented in the table below.

Table 5.6a Size of new private rented accommodation required in the Clacton sub-area over the next 17 years

Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	1,689	2,024	335	21.0%
Two bedroom	3,207	3,627	420	26.3%
Three bedroom	1,891	2,344	453	28.4%
Four or more bedrooms	553	942	390	24.4%
Total	7,339	8,938	1,598	100.0%

The table below sets out the equivalent analysis for Shared Ownership housing.

Table 5.7a Size of new Shared Ownership accommodation required in the Clacton sub-area over the next 17 years

Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	7	71	64	17.9%
Two bedroom	41	128	87	24.3%
Three bedroom	44	187	143	40.2%
Four or more bedrooms	9	71	63	17.6%
Total	100	457	357	100.0%

The table below shows the size of accommodation required in the Affordable Rented/Social Rented sector.

Table 5.8a Size of new Social Rent/Affordable Rent required in the Clacton sub-area over the next 17 years

Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	887	1,233	346	28.2%
Two bedroom	1,013	1,312	299	24.3%
Three bedroom	731	1,017	286	23.3%
Four or more bedrooms	96	393	297	24.2%
Total	2,727	3,955	1,228	100.0%

The table below shows the size of First Homes that would be required to house some households that would otherwise reside in the private rented sector. The residual private rented requirement, once the potential demand from households for this alternative product has been deducted, is also set out in the table.

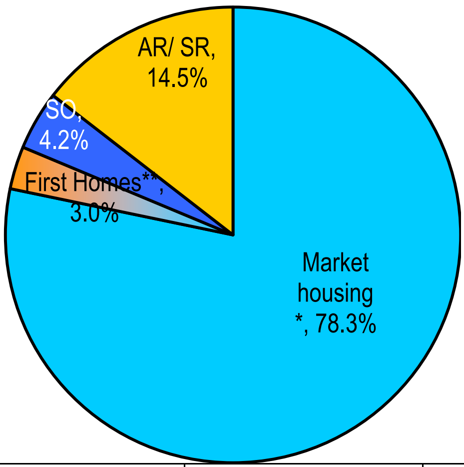
Table 5.9a Potential demand for First Homes in the Clacton sub-area over the next 17 years

Size of home	*First Homes*		*Residual private rented homes*	
	Number required	*Proportion required*	*Number required*	*Proportion required*
One bedroom	60	23.4%	275	20.5%
Two bedroom	60	23.4%	360	26.8%
Three bedroom	66	25.9%	387	28.8%
Four or more bedrooms	70	27.3%	320	23.8%
Total	257	100.0%	1,341	100.0%

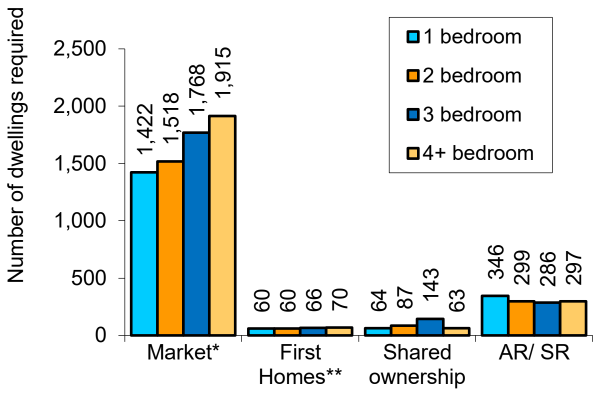
The figure and table below summarises the results for presented for each tenure individually above (with the two market tenures merged) and shows the profile of new housing required in the Clacton sub-area of Tendring over the next 17 years.

Table 5.10a Profile of new accommodation required in the Clacton sub-area

Tenure split



Size profile



Size of home	*Market housing**	*First Homes***	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	1,422	60	64	346
2 bedroom	1,518	60	87	299
3 bedroom	1,768	66	143	286
4+ bedrooms	1,915	70	63	297
Total	6,623	257	357	1,228

*Market housing includes both owner-occupied and private rented **First Homes figures represent potential demand. These figures represent the distribution of housing that should be delivered.

Harwich sub-area

The table below shows the tenure profile required by households resident in the Harwich sub-area of Tendring in 2041 time in comparison to the tenure profile recorded in the sub-area at the start of the plan period. The difference between these two distributions is the change required to the housing stock over this period. The results show that 63.5% of new housing in Harwich sub-area of Tendring should be owner-occupied, 19.7% private rented, 4.2% should be Shared Ownership and 12.6% Social Rent/Affordable Rent.

Table 5.4b Tenure of new accommodation required in the Harwich sub-area over the 17-year plan period				
Tenure	*Base tenure profile (2024)*	*Tenure profile 2041*	*Change required*	*% of change required*
Owner-occupied	7,834	9,628	1,794	63.5%
Private rent	2,445	3,003	558	19.7%
Shared Ownership	40	158	118	4.2%
Social Rent/Affordable Rent	1,302	1,658	356	12.6%
Total	11,621	14,447	2,826	100.0%

First Homes

This approach described in Chapter 5 identifies that, over the plan period, there would be a potential demand for 106 First Homes in the Harwich sub-area of Tendring, which would represent 3.8% of all new housing over this period. These figures are therefore deducted from the total requirement for private rented accommodation (where the LTBHM model presumes they would otherwise be housed). The demand for 106 First Homes in the Harwich sub-area of Tendring, identified using this process, should be treated as an indicative figure.

Size of housing required within each tenure

The tables below present the size of owner-occupied accommodation required in Harwich sub-area of Tendring in 17 years' time in comparison to the size profile recorded in the sector at the base date.

Table 5.5b Size of new owner-occupied accommodation required in the Harwich sub-area over the next 17 years				
Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	229	672	443	24.7%
Two bedroom	1,931	2,562	631	35.2%
Three bedroom	3,783	4,048	265	14.8%
Four or more bedrooms	1,890	2,345	455	25.4%
Total	7,834	9,628	1,794	100.0%

This analysis can be repeated for private rented housing and is presented in the table below.

Table 5.6b Size of new private rented accommodation required in the Harwich sub-area over the next 17 years				
Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	427	581	154	27.6%
Two bedroom	959	1,128	169	30.2%
Three bedroom	873	974	100	18.0%
Four or more bedrooms	185	320	135	24.2%
Total	2,445	3,003	558	100.0%

The table below sets out the equivalent analysis for Shared Ownership housing.

Table 5.7b Size of new Shared Ownership accommodation required in the Harwich sub-area over the next 17 years				
Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	3	26	24	20.1%
Two bedroom	12	51	39	32.9%
Three bedroom	20	58	38	32.3%
Four or more bedrooms	5	23	17	14.7%
Total	40	158	118	100.0%

The table below shows the size of accommodation required in the Affordable Rented/Social Rented sector.

Table 5.8b Size of new Social Rent/Affordable Rent required in the Harwich sub-area over the next 17 years				
Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	399	500	100	28.2%
Two bedroom	444	540	96	27.0%
Three bedroom	420	491	71	20.0%
Four or more bedrooms	39	128	88	24.8%
Total	1,302	1,658	356	100.0%

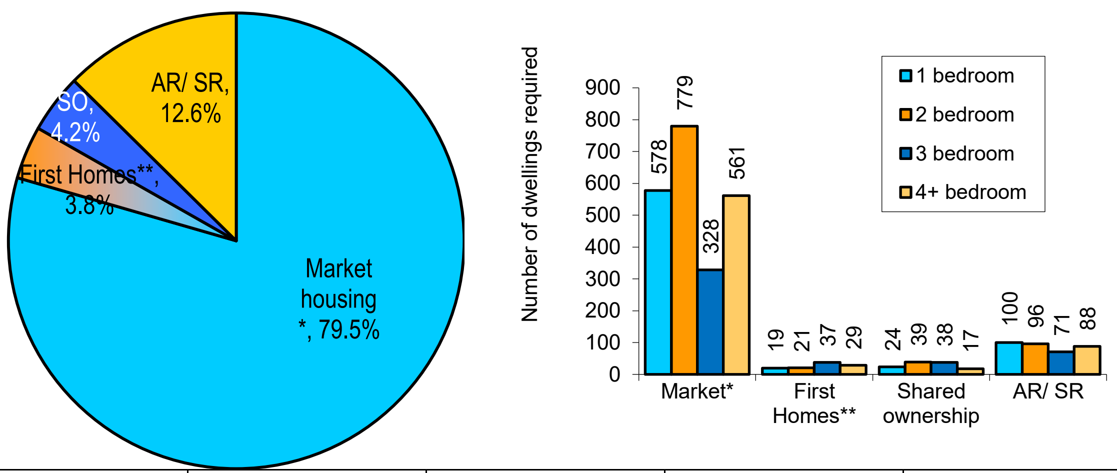
The table below shows the size of First Homes that would be required to house some households that would otherwise reside in the private rented sector. The residual private rented requirement, once the potential demand from households for this alternative product has been deducted, is also set out in the table.

Table 5.9b Potential demand for First Homes in the Harwich sub-area over the next 17 years				
Size of home	*First Homes*		*Residual private rented homes*	
	Number required	*Proportion required*	*Number required*	*Proportion required*
One bedroom	19	18.2%	135	29.8%
Two bedroom	21	19.4%	148	32.8%
Three bedroom	37	35.1%	63	14.0%
Four or more bedrooms	29	27.3%	106	23.5%
Total	106	100.0%	452	100.0%

The figure and table below summarises the results for presented for each tenure individually above (with the two market tenures merged) and shows the profile of new housing required in the Harwich sub-area of Tendring over the next 17 years.

Table 5.10b Profile of new accommodation required in the Harwich sub-area

Tenure split **Size profile**



Size of home	*Market housing**	*First Homes***	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	578	19	24	100
2 bedroom	779	21	39	96
3 bedroom	328	37	38	71
4+ bedrooms	561	29	17	88
Total	2,246	106	118	356

*Market housing includes both owner-occupied and private rented **First Homes figures represent potential demand. These figures represent the distribution of housing that should be delivered.

Frinton sub-area

The table below shows the tenure profile required by households resident in the Frinton sub-area of Tendring in 2041 time in comparison to the tenure profile recorded in the sub-area at the start of the plan period. The difference between these two distributions is the change required to the housing stock over this period. The results show that 57.5% of new housing in Frinton sub-area of Tendring should be owner-occupied, 22.6% private rented, 3.9% should be Shared Ownership and 15.9% Social Rent/Affordable Rent.

Table 5.4c Tenure of new accommodation required in the Frinton sub-area over the 17-year plan period

Tenure	*Base tenure profile (2024)*	*Tenure profile 2041*	*Change required*	*% of change required*
Owner-occupied	8,325	9,886	1,560	57.5%
Private rent	1,826	2,439	613	22.6%
Shared Ownership	75	182	107	3.9%
Social Rent/Affordable Rent	682	1,113	431	15.9%
Total	10,908	13,620	2,712	100.0%

First Homes

This approach described in Chapter 5 identifies that, between 2023 and 2043, there would be a potential demand for 85 First Homes in the Frinton sub-area of Tendring, which would represent 3.1% of all new housing over this period. These figures are therefore deducted from the total requirement for private rented accommodation (where the LTBHM model presumes they would otherwise be housed). The demand for 85 First Homes in the Frinton sub-area of Tendring, identified using this process, should be treated as an indicative figure.

Size of housing required within each tenure

The tables below present the size of owner-occupied accommodation required in Frinton sub-area of Tendring in 17 years' time in comparison to the size profile recorded in the sector at the base date.

Table 5.5c Size of new owner-occupied accommodation required in the Frinton sub-area over the next 17 years				
Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	242	628	386	24.7%
Two bedroom	2,934	3,318	383	24.6%
Three bedroom	3,118	3,518	400	25.6%
Four or more bedrooms	2,031	2,423	392	25.1%
Total	8,325	9,886	1,560	100.0%

This analysis can be repeated for private rented housing and is presented in the table below.

Table 5.6c Size of new private rented accommodation required in the Frinton sub-area over the next 17 years				
Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	275	459	184	30.0%
Two bedroom	886	1,015	128	20.9%
Three bedroom	507	666	159	25.9%
Four or more bedrooms	158	300	142	23.2%
Total	1,826	2,439	613	100.0%

The table below sets out the equivalent analysis for Shared Ownership housing.

Table 5.7c Size of new Shared Ownership accommodation required in the Frinton sub-area over the next 17 years				
Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	11	24	13	12.6%
Two bedroom	26	57	31	28.8%
Three bedroom	28	75	47	43.7%
Four or more bedrooms	10	26	16	14.9%
Total	75	182	107	100.0%

The table below shows the size of accommodation required in the Affordable Rented/Social Rented sector.

Table 5.8c Size of new Social Rent/Affordable Rent required in the Frinton sub-area over the next 17 years				
Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	311	368	57	13.2%
Two bedroom	216	343	127	29.4%
Three bedroom	139	276	138	31.9%
Four or more bedrooms	17	126	110	25.4%
Total	682	1,113	431	100.0%

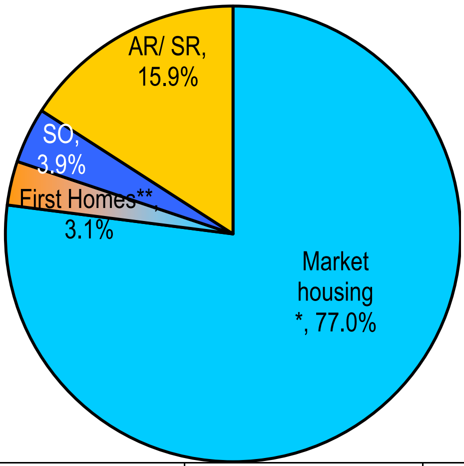
The table below shows the size of First Homes that would be required to house some households that would otherwise reside in the private rented sector. The residual private rented requirement, once the potential demand from households for this alternative product has been deducted, is also set out in the table.

Table 5.9c Potential demand for First Homes in the Frinton sub-area over the next 17 years				
Size of home	*First Homes*		*Residual private rented homes*	
	Number required	*Proportion required*	*Number required*	*Proportion required*
One bedroom	13	15.9%	170	32.2%
Two bedroom	24	28.7%	104	19.7%
Three bedroom	23	27.1%	136	25.8%
Four or more bedrooms	24	28.4%	118	22.3%
Total	85	100.0%	528	100.0%

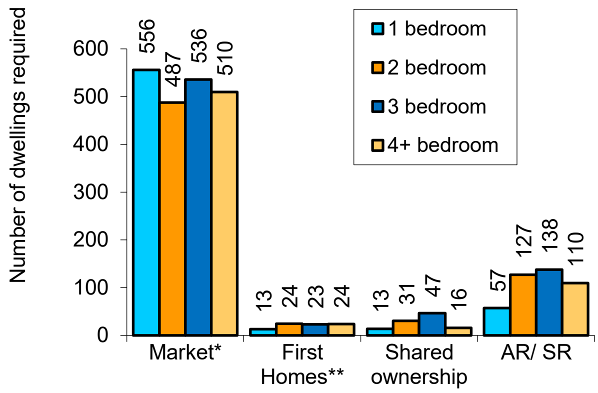
The figure and table below summarises the results for presented for each tenure individually above (with the two market tenures merged) and shows the profile of new housing required in the Frinton sub-area of Tendring over the next 17 years.

Table 5.10c Profile of new accommodation required in the Frinton sub-area

Tenure split



Size profile



Size of home	*Market housing**	*First Homes***	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	556	13	13	57
2 bedroom	487	24	31	127
3 bedroom	536	23	47	138
4+ bedrooms	510	24	16	110
Total	2,089	85	107	431

*Market housing includes both owner-occupied and private rented **First Homes figures represent potential demand. These figures represent the distribution of housing that should be delivered.

West Tendring sub-area

The table below shows the tenure profile required by households resident in the West Tendring sub-area of Tendring in 2041 time in comparison to the tenure profile recorded in the sub-area at the start of the plan period. The difference between these two distributions is the change required to the housing stock over this period. The results show that 57.4% of new housing in West Tendring sub-area of Tendring should be owner-occupied, 23.3% private rented, 4.0% should be Shared Ownership and 15.3% Social Rent/Affordable Rent.

Table 5.4d Tenure of new accommodation required in the West Tendring sub-area over the 17-year plan period				
Tenure	*Base tenure profile (2024)*	*Tenure profile 2041*	*Change required*	*% of change required*
Owner-occupied	10,493	12,544	2,051	57.4%
Private rent	2,144	2,978	834	23.3%
Shared Ownership	83	226	143	4.0%
Social Rent/Affordable Rent	979	1,526	547	15.3%
Total	13,699	17,274	3,575	100.0%

First Homes

This approach described in Chapter 5 identifies that, over the plan period, there would be a potential demand for 109 First Homes in the West Tendring sub-area of Tendring, which would represent 3.0% of all new housing over this period. These figures are therefore deducted from the total requirement for private rented accommodation (where the LTBHM model presumes they would otherwise be housed). The demand for 109 First Homes in the West Tendring sub-area of Tendring, identified using this process, should be treated as an indicative figure.

Size of housing required within each tenure

The tables below present the size of owner-occupied accommodation required in West Tendring sub-area of Tendring in 17 years' time in comparison to the size profile recorded in the sector at the base date.

Table 5.5d Size of new owner-occupied accommodation required in the West Tendring sub-area over the next 17 years				
Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	384	876	491	24.0%
Two bedroom	2,576	3,299	723	35.3%
Three bedroom	4,452	4,875	423	20.6%
Four or more bedrooms	3,081	3,494	413	20.1%
Total	10,493	12,544	2,051	100.0%

This analysis can be repeated for private rented housing and is presented in the table below.

Table 5.6d Size of new private rented accommodation required in the West Tendring sub-area over the next 17 years				
Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	409	626	217	26.0%
Two bedroom	917	1,140	223	26.7%
Three bedroom	654	847	194	23.2%
Four or more bedrooms	164	365	201	24.1%
Total	2,144	2,978	834	100.0%

The table below sets out the equivalent analysis for Shared Ownership housing.

Table 5.7d Size of new Shared Ownership accommodation required in the West Tendring sub-area over the next 17 years				
Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	8	33	25	17.5%
Two bedroom	29	70	42	29.3%
Three bedroom	34	92	58	40.4%
Four or more bedrooms	13	31	18	12.7%
Total	83	226	143	100.0%

The table below shows the size of accommodation required in the Affordable Rented/Social Rented sector.

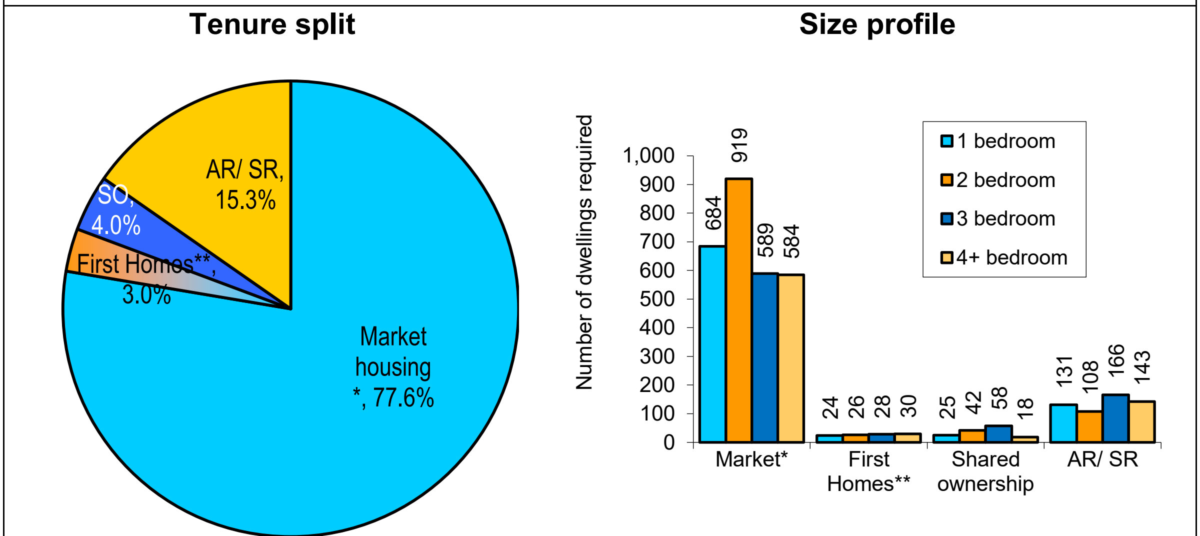
Table 5.8d Size of new Social Rent/Affordable Rent required in the West Tendring sub-area over the next 17 years				
Size of home	*Base size profile (2024)*	*Size profile 2041*	*Change required*	*% of change required*
One bedroom	342	473	131	23.9%
Two bedroom	404	512	108	19.8%
Three bedroom	215	381	166	30.3%
Four or more bedrooms	18	160	143	26.0%
Total	979	1,526	547	100.0%

The table below shows the size of First Homes that would be required to house some households that would otherwise reside in the private rented sector. The residual private rented requirement, once the potential demand from households for this alternative product has been deducted, is also set out in the table.

Table 5.9d Potential demand for First Homes in the West Tendring sub-area over the next 17 years				
Size of home	*First Homes*		*Residual private rented homes*	
	Number required	*Proportion required*	*Number required*	*Proportion required*
One bedroom	24	22.4%	192	26.5%
Two bedroom	26	24.2%	196	27.1%
Three bedroom	28	25.9%	165	22.8%
Four or more bedrooms	30	27.5%	171	23.6%
Total	109	100.0%	725	100.0%

The figure and table below summarises the results for presented for each tenure individually above (with the two market tenures merged) and shows the profile of new housing required in the in West Tendring sub-area of Tendring over the next 17 years.

Table 5.10d Profile of new accommodation required in the West Tendring sub-area



Size of home	*Market housing**	*First Homes***	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	684	24	25	131
2 bedroom	919	26	42	108
3 bedroom	589	28	58	166
4+ bedrooms	584	30	18	143
Total	2,776	109	143	547

*Market housing includes both owner-occupied and private rented **First Homes figures represent potential demand. These figures represent the distribution of housing that should be delivered.

Appendix 5. LTBHM outputs under the old Standard Method scenario

Introduction

As discussed at the end of chapter 4, the draft report contained the main outputs based on the old Standard Method which was extant at the time of the draft report and the stakeholder consultation process. To enable an understanding of the context in which the stakeholder consultation took this appendix presents the key outputs from the LTBHM model under the old Standard Method scenario. This amounted to an increase in 770 households per year in Tendring.

Demographic changes

Table A5.1 Age of projected population in Tendring in 2041 under the growth of the old Standard Method scenario (770 additional households per year)

Age	*2024 Population*	*2024 Percentage*	*2041 Population*	*2041 Percentage*
Under 15	23,366	15.4%	22,301	13.0%
15 to 29	19,263	12.7%	20,368	11.9%
30 to 44	22,869	15.1%	23,541	13.7%
45 to 59	28,321	18.7%	30,262	17.7%
60 to 74	33,514	22.1%	39,758	23.2%
75 and over	24,128	15.9%	35,094	20.5%
Total	151,460	100.0%	171,324	100.0%

Table A5.2 Projected household population in Tendring in 2041 by household type under the growth of the old Standard Method scenario (770 additional households per year)

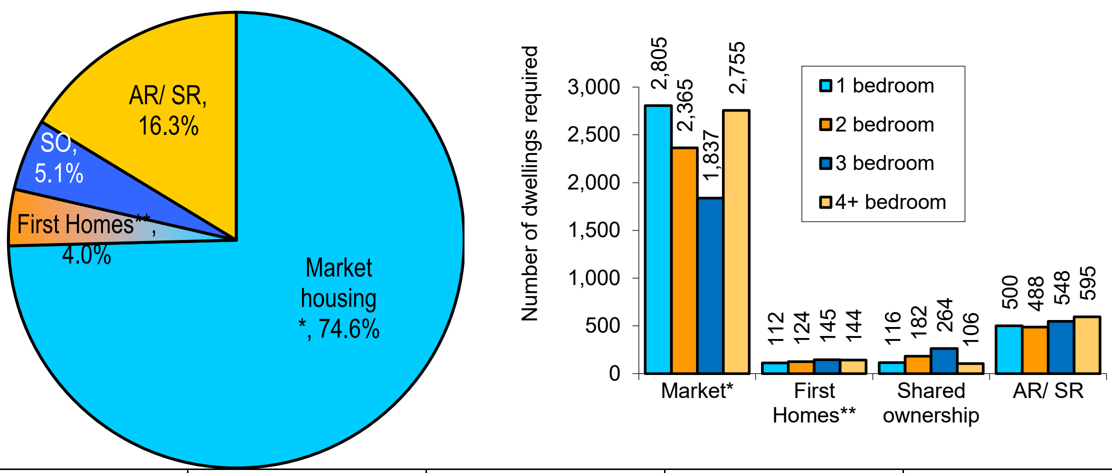
Household type	*2024 Number*	*2024 Percentage*	*2041 Number*	*2041 Percentage*
One person	23,998	34.7%	29,891	36.4%
Couple with no children	21,067	30.5%	25,081	30.5%
Couple with child/children	13,672	19.8%	14,982	18.2%
Lone parent	6,707	9.7%	7,599	9.2%
Other*	3,676	5.3%	4,656	5.7%
Total	69,120	100.0%	82,210	100.0%

*Other households include multi-generational households, student households, households of unrelated people sharing accommodation as well as other groups.

Dwelling requirements

Figure A5.1 Profile of new accommodation required in Tendring under the old Standard Method scenario (770 additional households per year)

Tenure split | **Size profile**



Size of home	*Market housing**	*First Homes***	*Shared Ownership*	*Social/ Affordable Rented*
1 bedroom	2,805	112	118	500
2 bedroom	2,365	124	182	488
3 bedroom	1,837	145	264	548
4+ bedrooms	2,755	144	106	595
Total	9,762	525	671	2,131

*Market housing includes both owner-occupied and private rented **First Homes figures represent potential demand. These figures represent the distribution of housing that should be delivered.

Appendix 6. LTBHM outputs under the old Standard Method scenario

Introduction

As discussed at the end of chapter 4, the draft report contained the main outputs based on the old Standard Method which was extant at the time of the draft report and the stakeholder consultation process. To enable an understanding of the context in which the stakeholder consultation took this appendix presents the key outputs from the older persons accommodation model (as set out in chapter 7). This amounted to an increase in 770 households per year in Tendring.

Specialist accommodation for older person households

Table A6.1 Projected requirement for specialist accommodation for older person households in Tendring under the growth of the old Standard Method scenario (770 additional households per year)

Type of specialist accommodation	*Tenure*	*Base profile (2024)*	*Profile 2041*	*Additional units required*
Sheltered housing for older people/ retirement housing	Market	919	2,785	1,866
	Affordable	814	1,601	787
	Total	1,733	4,387	2,654
Extracare housing/supported living housing	Market	68	382	314
	Affordable	75	496	421
	Total	143	877	734
All specialist accommodation for older person households	Market	987	3,167	2,180
	Affordable	889	2,097	1,208
	Total	1,876	5,264	3,388

Residential accommodation for older persons

Table A6.2 Projected requirement for Registered Care for older persons in Tendring under the growth of the old Standard Method scenario (770 additional households per year)

Tenure	*Base profile (2024)*	*Profile 2041*	*Additional units required*
Market	898	1,054	156
Affordable	650	859	209
Total	1,548	1,913	365

A.2 APPENDIX

A.2 APPENDIX

HDH Planning and Development Ltd is a specialist planning consultancy providing evidence to support planning authorities, landowners and developers. The firm is regulated by the RICS.
The main areas of expertise are:

- Community Infrastructure Levy (CIL)
- Housing market area wide and site specific Viability Analysis
- Local and Strategic Housing Market Assessments and Housing Needs Assessments

HDH Planning and Development have clients throughout England and Wales.

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