

Yarnfield and Cold Meece

Housing Needs Assessment (HNA)

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Quality information

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Revision History

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1	October 2021	First Draft	OC	Olivia Carr	Graduate Housing Consultant
2	November 2021	Internal Review	PA	Paul Avery	Principal Housing Consultant
3	November 2021	Group Review	JF	John Fraser	Parish Clerk
4	December 2021	Locality Review	AO	Annabel Osborne	Neighbourhood Planning Officer
5	December 2021	Final Report	OC	Olivia Carr	Graduate Housing Consultant

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1. Executive Summary

Population and Housing Statistics

1. The Office for National Statistics (ONS) mid-2019 population estimate for Yarnfield and Cold Meece parish is 1,989 people, showing a significant increase of 536 since the 2011 Census.
2. There has been significant development in Yarnfield and Cold Meece since 2011, with Stafford Borough Council providing completions data from 2011 to 2020/2021 which showed 274 new dwellings built in that time period. Of these, 50 were affordable. The total quantity of dwellings in the NA as of March 2021 is therefore estimated to be 869.

Conclusions- Tenure and Affordability

3. Yarnfield and Cold Meece's tenure mix shows that as of 2020/2021, there were 21 shared ownership and 85 affordable/social rented properties in the NA, taking into account data provided by Stafford Borough Council. This was an increase of 17 shared ownership and 33 social rented properties from the 2011 Census data.
4. Median house prices in Yarnfield and Cold Meece rose by 66.6% between 2011 and 2020 whilst lower-quartile house prices rose by 36.5% in the same period. House prices for detached properties have risen significantly, from £197,423 in 2011 to £362,634 in 2020. By comparison, semi-detached house prices have only risen by 9.1% in this period, and there was a decrease in the cost of terraced properties. Based on calculations determining Stafford Borough's new build premium (17.59% uplift) and applying this to NA entry-level house prices, the estimated new build cost for the NA is £190,643 and this estimation has been used when calculating the likely costs of affordable home ownership tenures that are based on equivalent market prices.
5. It was found that households on mean incomes could access entry-level home ownership at an assumed deposit of 10% and could potentially afford the estimated NA new build house prices with an increased deposit. Households on one or two lower quartile incomes cannot afford average market home ownership options in the NA. Private renting is accessible at both average and entry-level market rents to those on mean incomes and households on two lower-quartile incomes. Households on one lower quartile income are only able to afford social rented properties in the NA. It was also found that there could be a larger number of households in Yarnfield and Cold Meece who may be able to afford to rent privately but cannot afford home ownership, with entry-level house prices requiring an income of £41,689 whilst average market rents require an income of £27,800. There is also the issue that there is a distinct lack of private rented housing in the NA so although more households may be able to afford this, there may not be enough properties. One of the key barriers to accessing home ownership in the NA may also be savings for a deposit.
6. The total need for affordable rented housing and the potential demand for affordable home ownership options in Yarnfield and Cold Meece over the Plan period were calculated. Over the plan period the model estimated that in the NA there would be a surplus of 32.1 affordable rented units (1.8 per annum), likely due to the large amount of development,

including affordable housing, that has taken place in the NA in recent years. An aspirational figure, calculated by pro-rating the EHDNA, gave an affordable rented need estimation of 2.6 dwellings per annum, or 46 (rounded from 45.9) dwellings to the end of the plan period. Turning now to Affordable Housing providing a route to home ownership, the potential demand in Yarnfield and Cold Meece is estimated at 1.8 households per annum or 29.6 for the entirety of the Plan period. Despite the identified surplus of affordable rented housing in the plan period, it is recommended that Yarnfield and Cold Meece considers encouraging the delivery of some affordable rented housing, particularly early in the Plan period, with the understanding that if this results in oversupply in future years, the vacancies created when existing occupants leave their properties may need to satisfy new need from elsewhere in the district.

7. Table 4-10 summarises Yarnfield and Cold Meece's position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Plan period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plan for more housing (and therefore more affordable housing) than the local plan, or if the group decide to influence the tenure mix in other ways), or as a result of site-specific constraints.
8. Some assumptions have had to be made in order to determine the delivery of affordable housing in Yarnfield and Cold Meece during the plan period. Due to the villages of Yarnfield and Cold Meece having different affordable housing percentage requirements and thresholds outlined in the adopted Local Plan, two scenarios have been given in Table 4-10. The first gives a housing estimate if all sites were in Yarnfield village and sites were 12 dwellings or more. This gives an expected delivery of 10.8 rented dwellings, and 32.4 dwellings for affordable home ownership. For both tenures, the expected level of delivery meets the quantity of demand identified in estimates of the need for affordable housing.
9. The second scenario gives a housing estimate if all dwellings were delivered in the 'Rest of Borough Area', where it is assumed Cold Meece village falls in the settlement hierarchy of the adopted Local Plan, and on sites of 3 or more dwellings. This gives an expected delivery of 8.1 rented dwellings and 24.3 for ownership. As with the previous example, the expected level of delivery exceeds the quantity of demand identified for affordable rented dwellings. In terms of affordable routes to home ownership, this scenario means that the expected delivery falls slightly short of the identified need of 29.6 dwellings in the NA.
10. In reality, it is likely that developments up to the end of the plan period will comprise of a mix of areas and sizes, meaning that the slight estimated shortfall if all sites came forward in line with the second scenario is unlikely to be a problem. There is also the potential that the emerging Local Plan will suggest slightly different percentage requirements or affordable housing thresholds. Therefore, this estimated delivery scenario should just be taken as a representation of what could be delivered through the scenarios explained above.

11. It is not recommended that the Local Plan policy requirement be exceeded in the neighbourhood plan because such steps are rarely accepted by planning inspectors on the grounds that an extremely high standard of justification is required which goes beyond the scope of this HNA, in particular around the issue of what level of Affordable Housing delivery can be financially viable in the NA. Raising the percentage of Affordable Housing required could, furthermore, have the effect of discouraging new building from coming forward altogether. It is also not considered necessary in Yarnfield and Cold Meece to increase the affordable housing percentage, mainly due to the fact that there is an anticipated surplus of affordable rented housing across the plan period, meaning any further need should be met by the current LPA requirements.

Conclusions- Type and Size

12. This study provides an indication of the likely need for different types and sizes of homes based on demographic change. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the parish or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors which may justify a particular dwelling mix.

Current housing stock

13. The dwelling mix in 2011 and 2021 for the NA were compared, showing that in 2021, as in 2011, most of the dwellings in the NA are detached, with more similarity seen between the number of terraced and semi-detached properties in both years. There was a significant increase in all of the categories, with the smallest increase in flats, where there are only estimated to be 19 more dwellings.
14. Comparing the 2021 figures to Stafford Borough and England as a whole shows that Yarnfield and Cold Meece has a smaller proportion of bungalows than Stafford and England, but that Stafford has a higher proportion than nationally. It also shows that a huge proportion of housing, 54.0%, in the NA is detached, whilst this is just 16.0% nationally and 29.8% in Stafford Borough. Due to this dominance of detached dwellings in the NA, the proportion of flats, terraces, and semi-detached properties are below those of the wider Borough and of England. Stafford Borough has a greater proportion of detached dwellings than England, as reflected in the NA.
15. There has been a significant increase in the number of dwellings in the parish overall since 2011 amounting to growth of 46.1% to 2021 based on completions data. Particularly large increases were seen in dwellings with 4+ bedrooms, and yet there has been extremely limited growth in 1 bedroom homes.
16. The proportion of 4+ bedroom dwellings in the NA is much higher than both Stafford Borough and England, at 50.1% compared to 21.2% for Stafford and 15.5% for England. This heavy weighting towards 4+ bedroom dwellings means that the NA is below the Borough and national figures for 1, 2, and 3-bedroom dwellings, particularly with a lack of 2-bedroom dwellings.

Demographics

17. There was an estimated population increase of 536 between 2011 and 2019 in Yarnfield and Cold Meece. At both points in time, the highest proportion of the population was aged 45-64. There was a clear increase in the proportion of the population aged 0-15 and 25-44, as well as a slight increase in the 65-84 and 85+ age categories. This suggests that as well as a slightly aging population, younger families have potentially moved to the parish between 2011 and 2019. This may be related to the new developments that have taken place in the NA in the last decade. Despite these changes, there are no major variations in the age structure of the Yarnfield and Cold Meece population between 2011 and 2019.
18. Applying ONS household projections for Stafford to the Yarnfield and Cold Meece population makes clear that population growth can be expected to be driven by households with a household reference person (HRP) aged 35 to 54, with 36.6% of households expected to fall into this category. This is closely followed by households with a HRP aged 65 and over, with 32.3% of households expected to fall into this category, suggesting a relatively heavy weighting toward older persons in the projected distribution.

Future dwelling mix

19. The HNA model suggests that the target mix for 2040 should remain relatively stable in terms of 1-bedroom dwellings, but that the proportion of mid-size 2-bedroom and 3-bedroom properties should increase relatively significantly based on the 2021 housing stock. It is also important to note that the target mix for 2040 for 4 or more bedrooms is 25.2% compared to the present-day figure of 50.1%, suggesting a clear oversupply of large dwellings at present.
20. In order to reach the target mix of housing, the majority of development is recommended to be for 3-bedroom dwellings at 58.2%, followed by 2-bedroom dwellings at 36.7%. Of the new development that took place between 2011 and 2021, 20.8% was for 3-bedroom dwellings and 13.1% for 2-bedroom dwellings, exemplifying that new development needs to be more heavily weighted towards these size dwellings than it has been in recent years. In order to maintain current levels of 1-bedroom properties, these dwellings are recommended to account for 5.1% of new housing.
21. It should be remembered that this balance of new housing to reach the target mix presented here is only an estimate and that the needs of the population at the time of any new development should be taken into account, especially when determining the type and size of any Affordable Housing (which may be best guided by the size needs of those on the housing register).
22. Although the model suggests that no further dwellings of 4+ bedrooms should be built, it may be appropriate when considering affordable housing as there may be larger families that require larger homes but are currently unable to afford those at market prices. Even though facilitating downsizing among older households may release those larger homes for use by families who need more bedrooms, it may not be realistic to expect growing families to be able to afford the larger detached homes that are currently in the parish.

There may be a valid justification to continue supplying larger homes despite their abundance because a different kind of larger home is needed to accommodate growing families with less buying power.