

Haydon Parish Neighbourhood Plan

Housing Background Paper

July 2021

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1. Introduction

- 1.1 This background paper sets out the planning policy and housing context for the Haydon Parish Neighbourhood Plan. It is informed by information contained in the Haydon Parish Neighbourhood Plan Housing Needs Assessment (HNA) (AECOM 2020), the Haydon Parish Housing Needs Survey (HNS) (CAN 2020), the Northumberland County Council Local Plan (Regulation 19 - NLP) and its associated evidence base as well as the Northumberland National Park Local Plan (2020).
- 1.2 The purpose of the paper is to provide a summary of the background evidence regarding affordability issues as well as the type and mix of housing needed during the plan period. It also considers whether there is the capacity to deliver the level of housing identified for the parish within the emerging NLP. The paper also considers other related key issues for the parish, in particular: the ability of local people in housing need to be housed; and the potential for community led housing. It informs the policy approach for housing within the emerging Haydon Parish Neighbourhood Plan.
- Section 2 sets out the local context regarding housing needs within the parish;
 - Section 3 sets out the relevant local planning context;
 - Section 4 looks at housing supply requirements and site availability;
 - Section 5 considers future housing need, particularly in relation to affordability, tenure, and housing type, as well as feedback from residents on support for future affordable and specific types of housing development;
 - Section 6 looks at the need for a local lettings policy for the parish;
 - Section 7 proposes the development of community led housing; and
 - Appendix 1 provides a selection of individual response quotes from the 2020 Parish Housing Needs Survey to illustrate the housing issues faced by residents.
- 1.3 As part of the consultation on the pre-submission draft plan we are inviting comments on the issues identified within this background paper. Comments can be made in the following ways:
- Preferably by using the online form available at: haydon-bridge.co.uk/community-plan.php;
 - Downloading a copy of the response form from our website and emailing or posting it back to us;
 - Picking up a paper copy of the response form and dropping the completed form back to Claire's Newsagents;
 - Sending an email to us at: haydonneighbourhoodplan@hotmail.com; or
 - Sending a letter to us at: Haydon Parish Clerk, Haydon Parish Council, Belmont Lodge, Haydon Bridge, NE47 6HD;
- 1.4 Comments must be submitted by **noon on Monday 27 September 2021**.

2. Local context – populations, households and dwellings

- 2.1 As part of the early engagement for the neighbourhood plan, the local community expressed concern that the mix and scale of new housing provided within the parish does not meet their needs and also that affordable housing was required. As a result, the parish council commissioned both a housing needs survey (HNS) and a housing needs assessment (HNA).
- 2.2 The HNA¹ identified that, in the 2011 Census the Neighbourhood Area had a total of 2,184 residents, formed into 943 households, with a housing stock of 1,011 dwellings. There has, however, been a relatively significant quantity of new development in the parish since this date. Since the 2011 census and the end of March 2020, 120 net additional dwellings have been completed within the parish.
- 2.3 The HNA concluded that on the basis that the number of people per household in Haydon Parish in 2011 was 2.32, the additional 120 dwellings delivered since the 2011 Census can be estimated to house approximately 278 people.² The estimated total number of people living in Haydon Parish as of March 2020 was therefore identified as 2,462, with the equivalent total number of households being 1,063, and the number of dwellings being 1,132. The HNA explains that this latter figure is validated by Valuation Office Agency (VOA) data that counts the stock of properties according to council tax banding and other measures (but which rounds its sub-totals to the nearest 10). VOA 2019 data counted 1,070 dwellings in Haydon Parish³.
- 2.4 Overall, as can be seen from tables 1 and 2 below there has been substantial growth of population, households and dwellings in Haydon Parish in the last 20 years:

Table 1: Growth in population, households and dwellings in Haydon Parish: 2001 – 2020

Year	Population	Households	Dwellings
2001 (census)	2,027	830	889
2011 (census)	2,184	943	1,100
2020 (AECOM estimate)	2,462	1,063	1,132

Table 2: Percentage growth in population, households and dwellings in Haydon Parish 2001-2020

	Population	Households	Dwellings
% growth 2001 - 2020	21%	28%	27%

- 2.5 The HNA explains that the mix of adults and children living in a dwelling is important to help understand the size and type of housing needed in the future. Census data reveals that Haydon Parish closely resembles the county as a whole in its proportion of families and one person households, as well as the broad age balance (see table 3). The census information accords with

¹ <http://www.haydon-bridge.co.uk/documents/HaydonParishHNAFinal.pdf>

² The 2020 Household Survey gives an average household size of 2.22. While this figure is more recent, the over-representation of older households among respondents to the survey (and the overall 28% response rate) makes the Census figure a more reliable input to this calculation.

³ This information if taken directly from the HNA, it is noted that NCC consider there could be around 100 fewer people for the estimated number of households.

the findings of the HNS⁴ which indicated that 25.6% of respondents live alone (the 2011 census figure was 26.5%).

Table 3: Household composition (2011)

Household composition		Haydon Parish	Northumberland	England
One person household	Total	26.5%	29.9%	30.2%
	Aged 65 and over	12.1%	14.0%	12.4%
	Other	14.4%	15.9%	17.9%
One family only	Total	70.1%	66.3%	61.8%
	All aged 65 and over	9.1%	10.3%	8.1%
	With no children	25.1%	21.0%	17.6%
	With dependent children	24.3%	24.9%	26.5%
	All children Non-Dependent ²⁹	11.6%	10.1%	9.6%
Other household types	Total	3.4%	3.8%	8.0%

Source: ONS 2011, AECOM Calculations

2.6 In terms of tenure, based on 2011 census data:

- 58% of households own their own homes, either outright or with a mortgage or loan - 8% less than in Northumberland as a whole, and 5.5% less than the England average;
- The level of social renting is slightly lower in Haydon Parish than the county average but there are nearly 6% more households renting from private landlords than the county average;
- The level of shared ownership increased by 225% between 2001 and 2011. However, this reflected an increase of just 18 dwellings on the low starting figure of 8 in 2001;
- Information on types of housing shows a lower level of detached and semi-detached houses and flats and a higher level of terraced housing than the average for Northumberland.

2.7 The HNS illustrated that there is a stable population, with 76% of respondents having lived in Haydon Parish for more than 10 years and only 17% for less than 5 years. Haydon Parish was the preferred place to live for 95% of respondents and just 2% stated that they were currently trying to sell their home. However, the HNS also suggested there is a lack of inter-generational family living. 64% of respondents did not have close family (parents, children or siblings) living in Haydon Parish.

⁴ <http://www.haydon-bridge.co.uk/documents/HaydonBridgeHNSFINALReport.pdf>

3. Planning Policy context

- 3.1 Haydon Parish straddles the boundary of two local planning authority boundaries – Northumberland County Council (NCC) and Northumberland National Park Authority (NNPA).
- 3.2 For the part of the parish that lies within the NCC LPA area, the current development plan policies are set out within the former Tynedale District Council planning documents, namely the Tynedale Core Strategy (2007) and the saved policies of the Tynedale Local Plan (2000). These policies will be replaced by the Northumberland Local Plan, which is currently undergoing examination. Adoption is scheduled for summer 2021.
- 3.3 Within the emerging NLP settlement hierarchy, Haydon Bridge is identified as a ‘service centre’, lying within the ‘West Northumberland Delivery Area’. Service centres lie below ‘main towns’ but above ‘service villages’. Main towns offer the greatest range of services. Service centres also have a number of key services for their communities and surrounding areas, but the range and number are generally more limited to that of the main towns. There is only one main town within the west area, Haltwhistle. Allendale and Bellingham are the other listed service centres in the west area. The emerging NLP explains that whilst Haydon Bridge is within the commuting influence of Tyneside, its main role is as a local housing and service centre for its immediate surroundings. It also explains that development in the west of the county generally serves local markets and development pressure is relatively low.
- 3.4 Policy HOU3 of the emerging NLP identifies an indicative minimum housing requirement for Haydon Neighbourhood Area of 160 dwellings over the period 2016 to 2036. Policy HOU4 proposes to allocate two housing sites within Haydon Parish, Land west of Langley Gardens and north of Ratcliffe Road for 35-50 dwellings and land at Station Road for 8-10 dwellings. The emerging local plan contains policies to ensure the right housing types and mix (HOU5) as well as for the provision of affordable homes (HOU6), including through exception sites (HOU7). Policy HOU8 seeks to focus the majority of residential development within settlement boundaries. Policy HOU11 promotes the delivery of housing to meet the changing needs of older people and other vulnerable groups. Development within the North Pennines Area of Outstanding Natural Beauty would only be supported where it is small scale and does not impact on the areas special qualities (ENV8).
- 3.5 For the part of the parish that lies within the Northumberland National Park, development will be managed by the policies contained within the NNPLP which was adopted in 2020. It should be noted that given the remote rural nature of the parts of the parish that lie within the national park, they would not generally be considered suitable for any development except for the replacement of existing dwellings, so these policies are less likely to impact on housing delivery within Haydon Parish.

4. Housing supply requirements and site availability

NLP housing supply requirements for Haydon Neighbourhood Plan Area

- 4.1 The emerging NLP identifies an indicative figure of 160 dwellings to be accommodated within the plan area between 2016 and 2036. Any dwellings completed since 1 April 2016 can therefore be deducted from this requirement. Data provided by NCC identifies that 111 dwellings were completed in the parish between April 2016 and March 2020. It is understood that at least a further 6 dwellings have been completed since April 2020.
- 4.2 Therefore, approximately 73% of Haydon Parish's housing requirement has already been delivered. With only 43 dwellings to be delivered between 2020 to 2036, the HNA focused on the figure of 43 to be delivered. It should however be noted that the NLP is a minimum requirement which may be exceeded if additional local housing need is identified.

New dwellings up to February 2021 in relation to Local Plan requirements

- 4.3 Tables 4-6 highlight the scale of housing growth in the parish since the turn of the century. There may be additional single/small groups of dwellings in the parish not included in this list.

Table 4: Sites completed BEFORE NLP start date of 31 March 2016

Scheme	No. of units
Innerhaugh Mews	42
Showfield Phase 1	28
Showfield Phase 2	44
Foundry Court	12
TOTAL	126

Table 5: Sites completed since START OF NLP period - 1 April 2016 to 31 March 2020

Scheme (no. = no. in SHLAA)	No. of units
Showfield Phase 3 2626	75
South Gables 2395	19
Stone Halt 2024	5
Anchor Court 2353	8
Larkin Terrace	3
House on left up N Bank	1
TOTAL	111

Table 6: Sites completed in period - 1 April 2020 to 31 March 2021

Scheme (no. = no. in SHLAA)	No. of units
Housesteads Walk 9502	6

- 4.4 As at the end of February 2021, the supply picture in relation to the NLP requirement was as follows:

Table 7: New housing supply delivered in relation to Local Plan Requirements

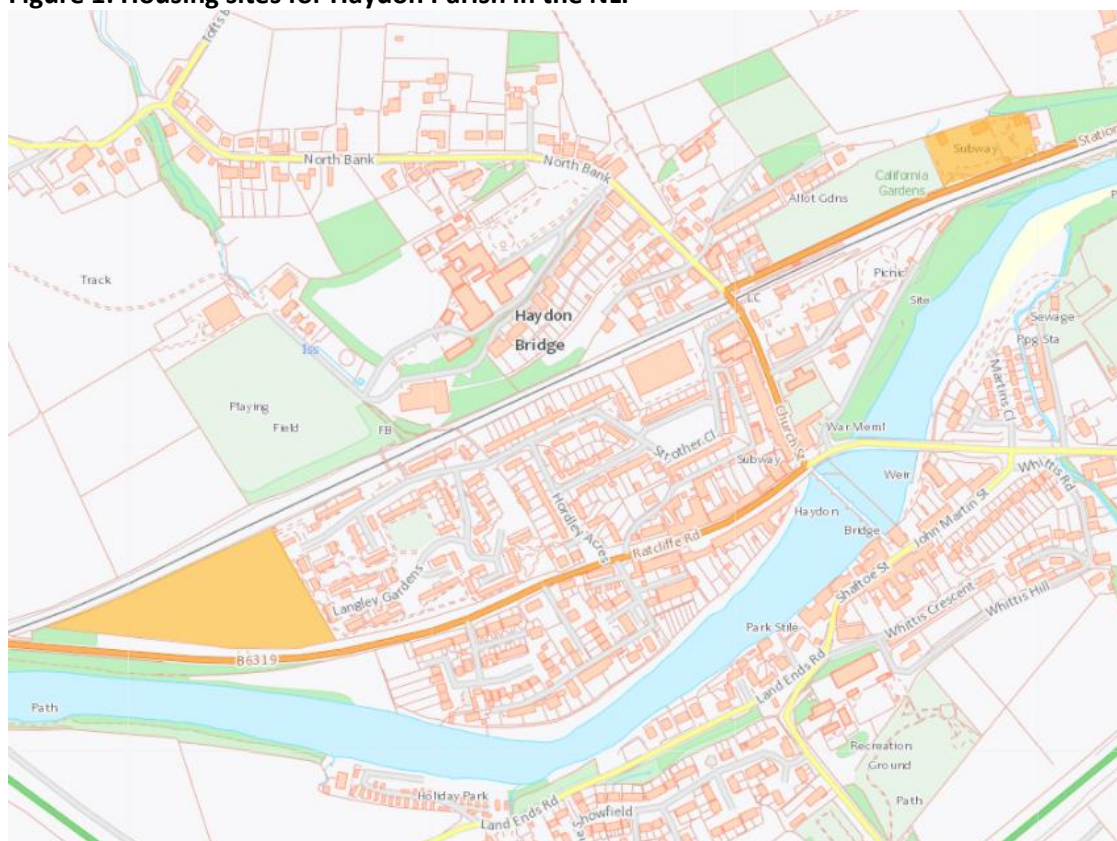
Local Plan requirement to 2036 160 dwellings	=	160 dwellings
Units already completed 117 dwellings	=	117 dwellings
Shortfall of units to be completed by 2036		43 dwellings

- 4.5 This leaves an average requirement of under 3 new dwellings a year in the next 15 years to achieve the NLP new dwellings target for Haydon Parish.

Potential development sites within the settlement boundary

- 4.6 The emerging NLP proposes to allocate two housing sites (see figure 1 which is an extract of the regulation 19 policies map⁵) – Land west of Langley Gardens and north of Ratcliffe Road for between 35-50 dwellings and land at Station Road for between 8-10 dwellings.

Figure 1: Housing sites for Haydon Parish in the NLP



- 4.7 In addition to this, two sites have planning permission (see shaded areas in figure 2): 16/00447/FUL Land south of Belmont Gardens for 3 dwellings, and 19/04097/FUL East Land Ends for 18 dwellings⁶

⁵ Note that the boundary of the Station Road site is proposed to be amended following the local plan hearing sessions.

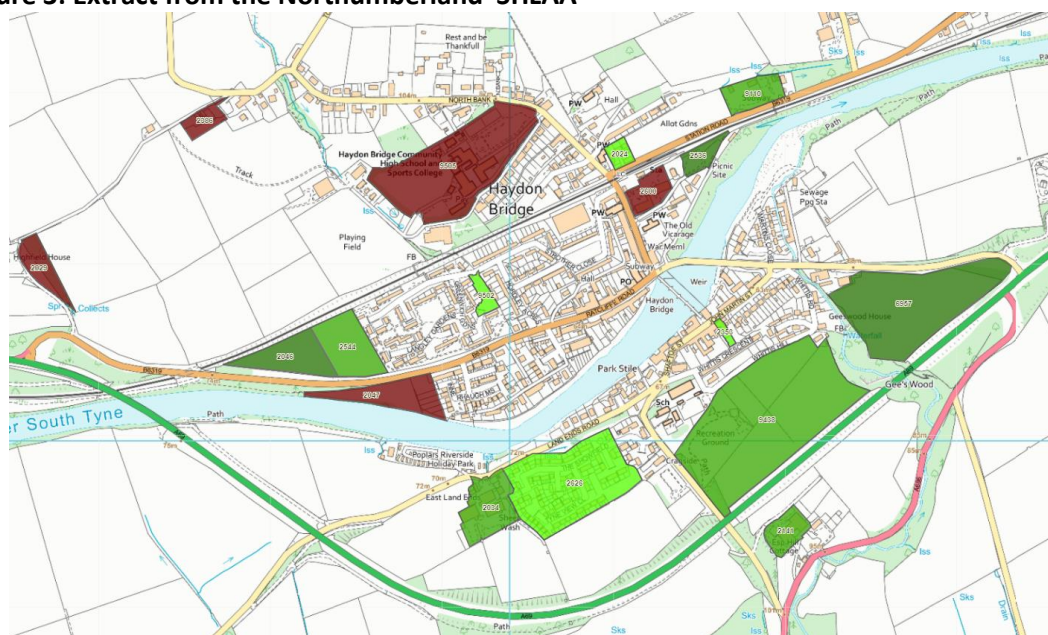
⁶ Extract from NLP policies map

Figure 2: Sites with full planning permission



- 4.8 In addition to sites proposed for allocation within the NLP and those with planning permission, the Northumberland Strategic Housing Land Availability Assessment (SHLAA) provides details of further potential housing sites which could come forward for development over the plan period (figure 3). Of the sites within the settlement boundary only one (Coal Cells Site ref 2536 in the SHLAA) is a potential housing site. An explanation of the other sites is provided in Table 8 below⁷.

Figure 3: Extract from the Northumberland SHLAA



⁷ Additional work requested by the NLP examination inspector has resulted in amendments to the SHLAA sites – the sites outside the proposed settlement boundary will therefore become discounted from the potential developable housing land supply

Table 8: Sites in the SHLAA within the settlement boundary which are not suitable for housing development

Site (no. = no. in SHLAA)	Info from SHLAA on Size and status	Steering group comments
Land west of Innerhaugh 2047	1.08 hectares Identified as unsuitable for housing	On flood plain and unsuitable for housing development. The eastern strip of this site is owned by residents of Innerhaugh Mews. The rest of the site is owned by Greenwich Hospital.
Church Street Industrial Development 2600	0.51 hectares Industrial site Identified as unsuitable for housing	This is a vibrant employment site in active use and full let
Haydon Bridge High School, including the cricket field 9505	3.93h Identified as unsuitable for housing	Now that the future of the High School has been resolved and it will stay open this is not a potential development site

- 4.9 Tables 9 sets out the potential housing development sites within the settlement boundary to meet future supply needs to the end of the NP and NLP plan periods (2036) and Table 10 then summarises the future site supply capacity against the unmet new housing requirements set out in the NLP.

Table 9: Summary of potential development sites within the settlement boundary to meet future supply needs to the end of the Neighbourhood Plan period

Site	Size (h)	No. of units	Steering group comments
Land west of Langley Gardens and north of Ratcliffe Road These are two sites in the SHLAA - 2046 (1.04h) and 2544 (1.16h)	2.2	35-50	This greenfield site is proposed to be allocated for housing in the NLP. It lies on the western edge of the village to the west of Greenwich Gardens in the former council housing estate. The site is large enough to support development on a phased basis during the remainder of the plan period. Housing on the site should meet the needs identified in the HNA including 2 bed starter homes and homes for older households, with a mix of affordable (shared ownership), social housing for rent, ideally including an element of community

Site	Size (h)	No. of units	Steering group comments
			led housing, as well as market housing.
Land at Station Road	0.41	8-10	This brownfield site is proposed to be allocated for housing in the NLP
East Land Ends		18	Mixed brownfield and greenfield site with full planning permission approved for 16 new build and 2 barn conversion dwellings of market housing (15 units) and affordable housing (3 units)
Belmont	0.39ha	3-5	Greenfield site with full planning permission approved for market housing for 3 dormer bungalows. The site is suitable for downsizer market housing for older people
Coal Cells (SHLAA site 2536)	0.35	8	This is a brownfield site with no planning status, it is included in the SHLAA as a potential housing site. It lies within the settlement boundary. It is privately owned and let to a coal merchant. The site is potentially suitable for housing, subject to decontamination costs, to meet needs identified in the HNA/Downsizer market housing for older people
TOTAL UNITS		69-91	

Table 10: Potential land supply (units) compared with Local Plan shortfall

Remaining supply requirement in Local Plan	43 units
Potential land supply	43-60 units

Conclusions on housing land supply within the settlement boundary against future supply requirements in the NLP

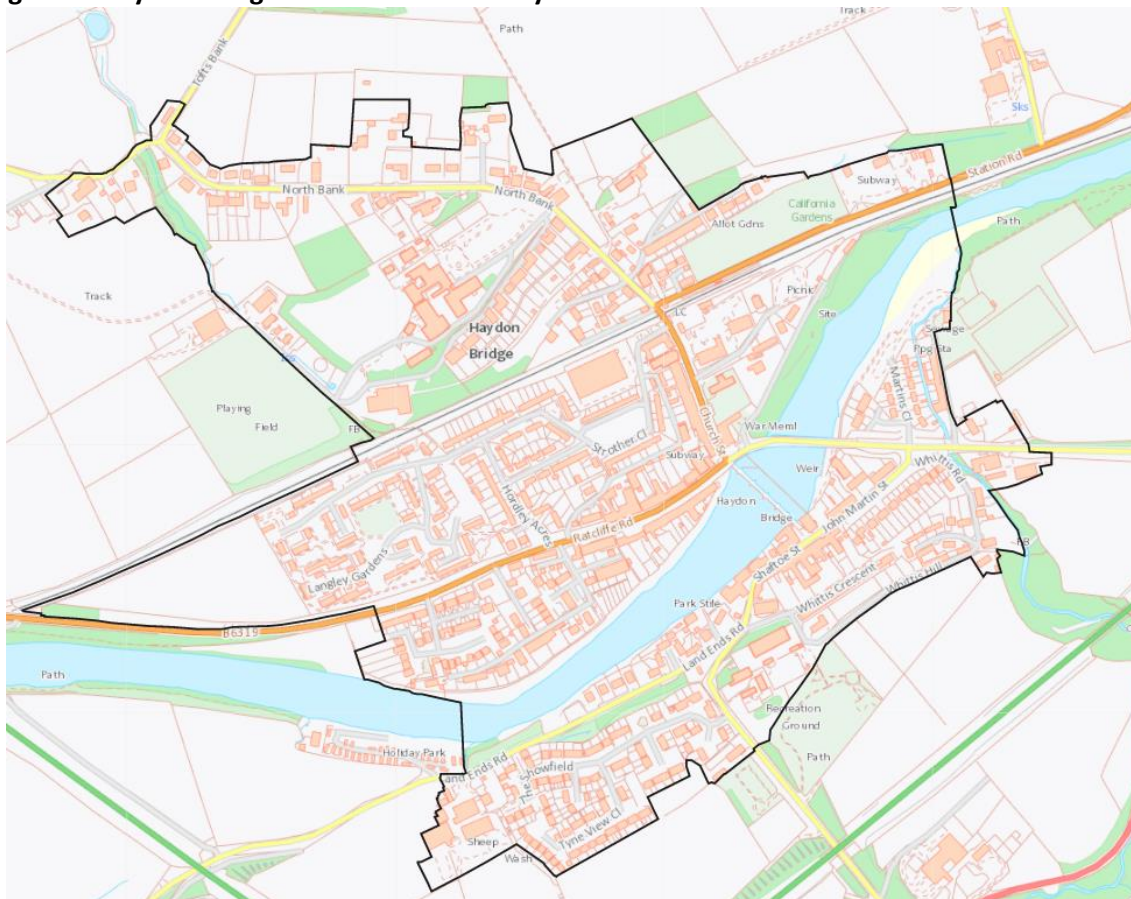
When considering the level of housing delivered since the start of the local plan period, 111 plus 6, alongside the proposed NLP sites in Haydon Parish allocated for housing, (50-70 dwellings) and additional development sites available, it is considered that there is sufficient capacity to deliver the NLP requirement of 160 dwellings within the settlement boundary proposed within the NLP. Therefore, there is no need for the neighbourhood plan to identify further potential housing sites.

The proposed Haydon Bridge settlement boundary

4.10 Figure 4 illustrates the proposed NLP settlement boundary for Haydon Bridge.

4.11 The settlement boundary that is proposed within the NLP is considered to be appropriate and no changes are proposed in the neighbourhood plan.

Figure 4: Haydon Bridge Settlement Boundary



Sites in the SHLAA outside the settlement boundary

4.12 As shown in figure 3 (see section 4.3 above) there are a number of other sites in the SHLAA that sit outside the proposed NLP settlement boundary as shown in Table 11 below. The steering group have also considered these sites.

Table 11: Sites in the SHLAA outside the settlement boundary – discounted by NCC

Site (no. = no. in SHLAA)	Info from SHLAA on Size and status	Steering group comments
Land at Peelwell (2386)	0.09 hectares Discounted - unsuitable for housing.	Outside the settlement boundary, not suitable.
Land east of Geeswood south of A686 and north of bypass. Greenfield site (6957)	3.89h SHLAA states it is within the flood zone. Discounted.	This is a large greenfield site south east of the entrance to the village between the bypass and the road into the village. It has no

		planning status and is outside the settlement boundary
Former brickworks, Langley (9045)	0.98h Brownfield site. Discounted - unsuitable for housing. SHLAA states that site is not in a settlement, is remote and not a sustainable location for residential development	A planning application for a small holiday village on this site was refused as it was viewable from Hadrian's Wall.
Land south of Haydon Bridge (9438)	6.44h land s of primary school. Discounted – unsuitable for housing	This is a large greenfield site south of Haydon Bridge between the primary school and the by-pass. Outside the proposed settlement boundary. The part of the site just south of the primary school is actively used as a sports pitch and playground areas by the Primary School and local community. The site has no planning status
Esp Hill (2141)	0.52ha	This site is south of the by-pass. There is a lapsed planning application for conversion of old farm buildings.

Conclusion

As there are sufficient sites within the parish to meet the housing requirement for the neighbourhood area, it is not considered necessary for the plan to identify further sites for housing development. It is acknowledged that windfall sites and rural exceptions sites could come forward to add to the housing supply to meet local needs.

5. Future housing need, tenure and housing mix

5.1 This section of the background paper considers:

- Housing affordability;
- Housing type and size;
- Additional findings from the Haydon Parish Housing Needs Survey;
- Level of community support for new affordable housing; and
- Summary of future housing need.

Housing Affordability

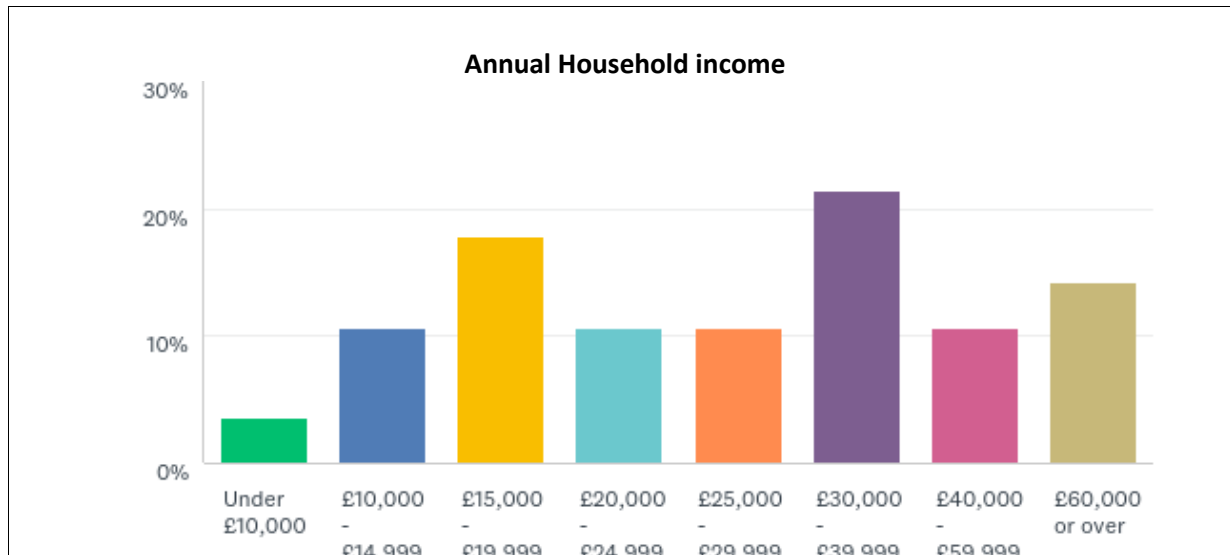
5.2 The key findings from the HNA regarding housing affordability issues are:

- A smaller proportion of the population in Haydon Parish own their own homes than across Northumberland and England as a whole. A larger proportion of the population rent from private landlords. The proportion who rent from social landlords is about the same in Haydon Parish and Northumberland;
- Since 2011, only 11 affordable homes have been built in Haydon Parish, compared with 109 'market' homes available for purchase. Of the affordable homes provided, 8 were rented and 3 helped people become homeowners by offering discounted market value;
- House prices have fluctuated over the last 10 years. The average price increase since 2010 is 8%. This is lower than many other places and would suggest that it is relatively easy to buy a home in the parish. However, house prices have still risen faster than incomes;
- A family on an average income (£40,900 according to the Office for National Statistics (ONS)) can only just afford the mortgage payment on an average home in Haydon Parish (with a price of £174,000). Even if monthly incomes are enough, people still need enough savings for a deposit. 32% of those residents that responded to the HNS could not afford the deposit for an entry-level/starter home (estimated to be £11,500 for a £115,000 home);
- Because renting from a private landlord is affordable to most people (as long as the household earns at least £24,000), there is a large group of people who can afford to rent but not to buy. They would benefit if more of the kinds of affordable housing that help people become homeowners were built in Haydon Parish in future. Shared ownership looks to be the best option, but the new First Homes product and rent to buy could also play a useful role. The HNA estimates that around 101 households might be interested and eligible for this kind of housing in Haydon Parish between now and 2036;
- However, households earning less than this, such as those with one working adult earning below the lowest 25% of incomes (£13,700), cannot afford any forms of housing other than social or affordable rent – and even then, only with additional support. It is therefore important that more social and affordable rented housing gets built in Haydon Parish in future;
- There are currently 15 households on the waiting list for affordable rented housing in Haydon Parish (all of whom live in the parish currently). It is likely that this underestimates need because some people who need housing support have been unable to make it onto the waiting list (see case study examples which are from households that live outside the parish but want to move back, as they have been provided with housing elsewhere they are no longer seen to be in housing need);
- When the HNA calculated the total need for affordable rented housing up to 2036 in Haydon Parish it actually found that there is likely to be enough accommodation of this type going forward. This is because it is assumed that roughly 3% of the occupants of this

housing will vacate their property in any given year, as they move to a new location, pass away, or change their circumstances. The vacancies that this will bring are theoretically enough to house the new people joining the waiting list each year. There are however limitations to using this calculation;

- The emerging NLP requires that 15% of all new housing (on sites large enough to meet their threshold) should be affordable. If 49 homes are built in Haydon Parish up to 2036 only 7 affordable homes can be expected. So even though the estimated demand for affordable home ownership is higher than the need for affordable rented accommodation, the more urgent needs of the latter group should still be addressed.
- The emerging NLP specifies what proportion of affordable housing should be rented and what proportion should assist with ownership. It seeks 33% rented and 67% ownership. The HNA concludes that this is suitable for Haydon Parish and that a specific policy regarding this is probably not required, unless community priorities differ from the evidence gathered in the HNA. It is explained that the neighbourhood plan could, however, influence the breakdown of affordable home ownership types;
- If there is appetite among the community and suitable sites in the area, it may also be worth considering other ways of helping to deliver more affordable housing overall. These include rural/entry-level exception sites and community-led housing projects.

5.3 Further information about affordability is provided from the responses to Q15 of HNS⁸, which asked about the financial position of households who expressed a housing need. 32.1% of respondents, who indicated their household income and expressed a housing need, indicated an annual household income of less than £20,000. 75% of respondents indicated an annual household income of less than £40,000. 14.3% indicated a household income above £60,000.



5.4 In terms of the amount households could afford to pay for their housing, 25% could not afford more than £400 per month. In total, 45.8% could not afford more than £500 per month.

⁸ It should be acknowledged that of those that completed the survey, 39 households indicated some form of housing need therefore the responses are based on a small sample. They do however provide helpful background information on need.

- 5.5 In terms of a deposit, 18.2% of respondents who indicated their household income and expressed a housing need, could not afford a deposit of £1000. In total, 31,8% could not afford more than £10,000. By contrast, 40.9% could afford a deposit of £50,000 or greater.

Conclusions on housing affordability in relation to new developments

The HNA identified that there is a potential demand for 101 affordable homes to be delivered during the plan period. As 111 new units have been delivered between April 2016 and March 2020 and a further 6 developed since that time, only 43 (minimum) units remain. Based on the emerging NLP requirements for the provision of affordable housing, 43 units would be expected to generate a maximum of 7 affordable housing units. The HNA explains that 7 units would not be sufficient to meet the potential demand, however, this does not take account of the potential additional supply from the allocations within the emerging NLP. Provision of affordable housing on the allocations within the local plan would be guided by policy HOU 6, which would require 15% of new homes on sites of 10 or more dwellings to be delivered.

It is therefore considered that it would be appropriate for the plan to consider other mechanisms that would help meet local need, including exceptions sites and community-led housing, to boost the overall provision of affordable housing.

Housing type and size

- 5.6 The key findings from the HNA regarding housing type and size are:
- Compared with Northumberland, Haydon Parish has a higher proportion of detached and terraced homes and a much lower proportion of flats, although recent building has increased the number of flats;
 - 14% of homes are bungalows, which is in line with the county average. Nevertheless, the household survey points to very high demand for bungalows, particularly those with 2 bedrooms. There are a number of 1-bedroom bungalows built in previous decades, which are less popular. These might be repurposed for younger households, while new bungalows should have a minimum of 2 bedrooms;
 - There is wide variation in the types of housing present in different areas of Haydon Parish – particularly between rural areas and more urban parts of Haydon Bridge. Generally, this is in keeping with the geography and character of those areas;
 - The housing in Haydon Parish is dominated by mid-sized homes with 3 bedrooms. Although there are proportionally more 1-bedroom homes in Haydon than Northumberland, there is also a much higher share of 5+ bedroom houses;
 - Instead of providing more variety, recent building has mostly focused on 3-bedroom homes despite how common they are already in Haydon Parish. The community are concerned that there may be some issues with the actual size (in terms of square feet) and flexibility of many of the new homes, but this was outside of the scope of the HNA;
 - The HNA estimates what size of housing should be built in future by looking at the current age profile of the population and considering what size of home they might wish to occupy as they age over the coming decades. The result was that 2- and 3-bedroom homes should be the priority, despite the large number of 3 bedroom houses already present. This finding is consistent with the HNS. Building smaller homes would provide options for young or new household and help to tackle the affordability issues highlighted above;
 - 2011 Census data reveals that Haydon Parish had a particularly large proportion of the population aged 45-64, with fewer people in younger age bands when compared with

Northumberland and England. This large 45-64 group is likely to reach retirement age over the lifetime of the Neighbourhood Plan and could well become the largest source of demand for housing, whether they wish to occupy the same dwellings they currently live in, or perhaps move to a home better suited to their needs within Haydon Parish;

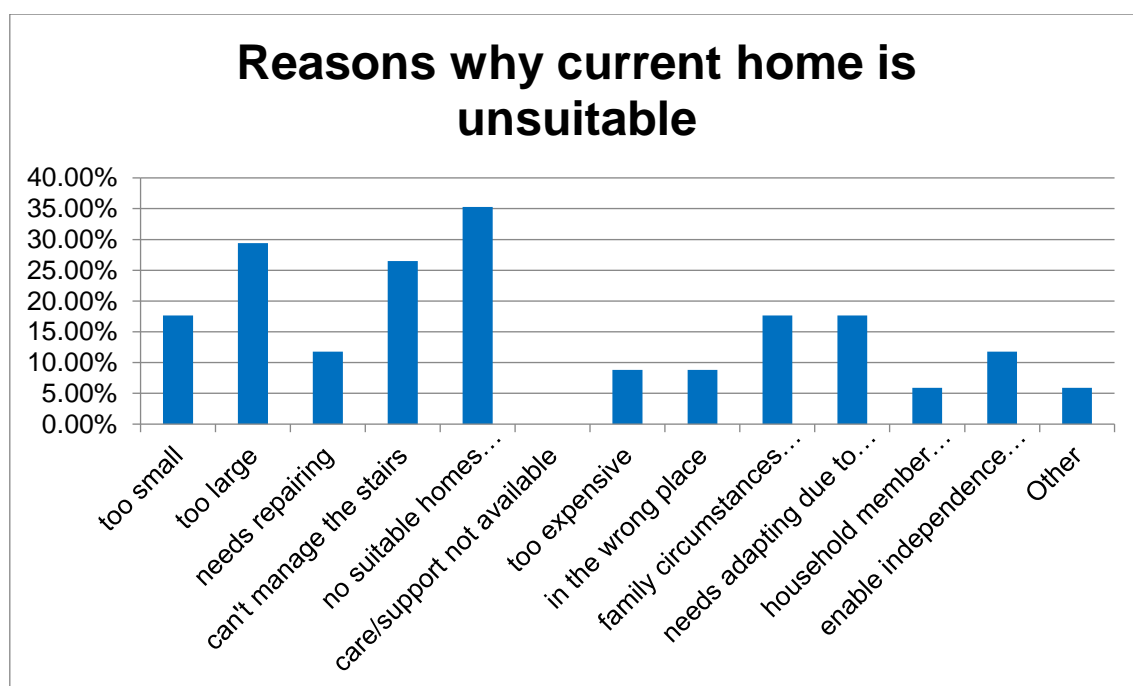
- Wishing to downsize was the most common reason for wanting to move among respondents to the household survey, and this trend can be expected to become more important in future. That said, downsizing does not necessarily involve a lower number of rooms – it may simply involve a smaller quantity of outside space to manage or similar numbers of smaller rooms that are easier to heat and maintain. Issues of design are outside of the scope of the HNA, but are another area in which the neighbourhood plan might helpfully influence new building in future.

Households in need – findings from the HNS

- 5.7 The majority of households who responded to the HNS indicated that their current home was suitable for their household's needs over the next five years. However, 13% of respondents indicated that this was not the case representing 39 households in total. The remaining elements of the questionnaire were only to be completed by these 39 households. Whilst it is acknowledged that this is a small number, the responses are helpful in terms of understanding housing needs.

Why current home unsuitable and reasons for needing to move:

- 5.8 Qs 8-10 of the HNS looked at type of need. The reasons why households indicated that their current home is unsuitable for their needs were varied. The main reasons for housing need were that there were no suitable homes available locally, existing homes were too large, or respondents could not manage the stairs. Properties were also often cited as being too small for the household's future requirements or requiring adaptation due to disability/health issues. Changing family circumstances were also quoted as a reason why the current home did not meet the household's needs. The percentage of respondents indicating each area of need is shown in the table below (NB: respondents could indicate multiple reasons).



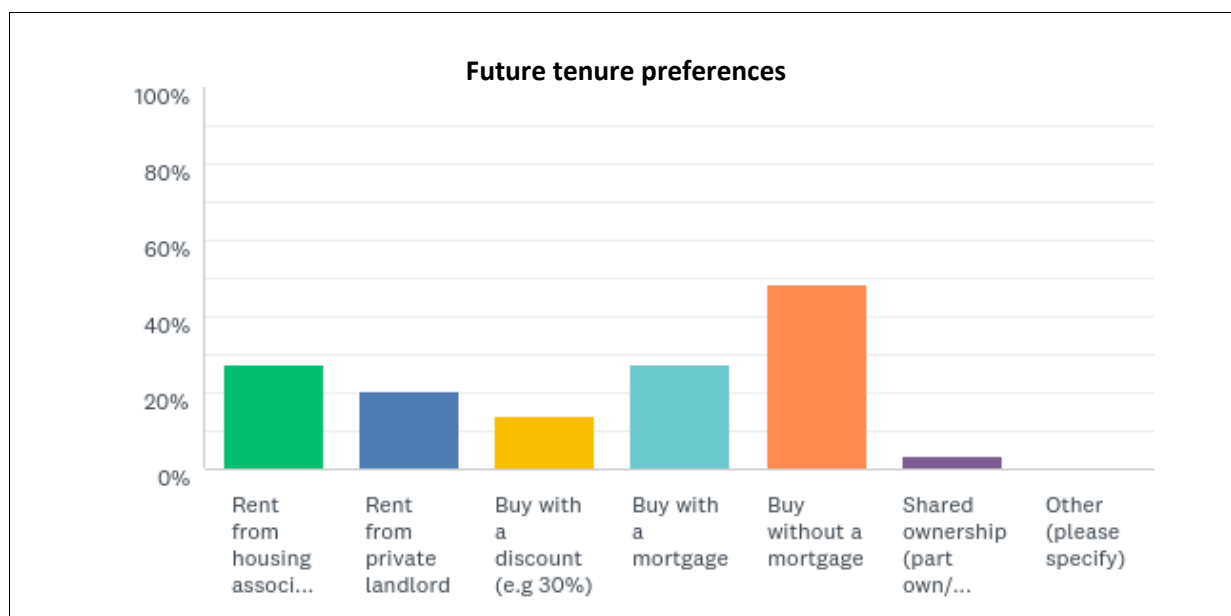
- 5.9 The survey included an opportunity for respondents to explain their reasons for needing to move in more detail. Responses to this question break down into a range of broad categories shown in the table below.

Response	%
Wish to downsize	26
Desire to be closer to village services	22
Family expanding/need more space	22
Poor current state of property repair	7
Need better space for business	7
Can't manage the stairs	7
Other	7

- 5.10 Overall, responses indicate clear issues relating to the need to adjust housing accommodation, downsize and move closer to village services as people grow older with stairs often cited as a particular barrier. A smaller need to accommodate growing families is also evident.

Tenure preference of households expressing a housing need:

- 5.11 Q13 of the HNS asked about future tenure preferences. 29 households, who had expressed a housing need, answered this question. Buying on the open market without a mortgage was the preferred option for 48.3% of these households (28% with a mortgage). 27.6% indicated a desire for affordable rented homes from a Housing Association (8 households) with 20.7% expressing a desire for rented homes from a private landlord (6 households). 13.8% of households expressing a housing need were interested in buying on the open market with a discount (4 households). *NB: respondents could indicate multiple preferences.*

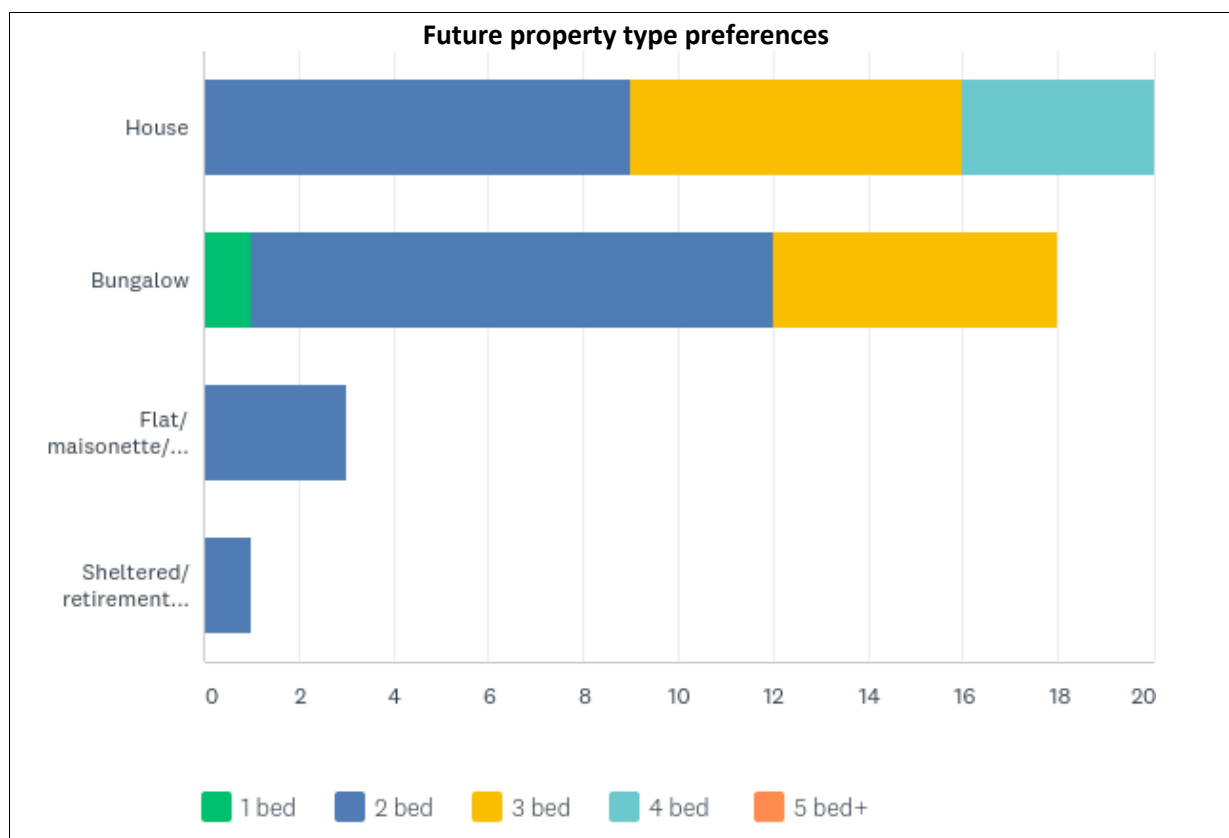


5.12 When taken as a proportion of all households expressing a housing need (39 households), these percentages become as follows:

Tenure preference	% of households expressing a need
Buying without a mortgage	35.9
Buying with a mortgage	20.5
Renting from a Housing Association	20.5
Renting from a private landlord	15.4
Buying with a discount	10.3

Future property type preference:

5.13 Q12 of the HNS asked about future property type preference. The largest demand is for two-bedroom bungalows (11 preferences in total) followed by two-bedroom houses (9 preferences). Demand is also expressed for three-bedroom houses (7 preferences), three-bedroom bungalows (6 preferences) and four-bedroom houses (4 preferences). *NB: some respondents gave more than one preference.*



5.14 Q.13 of the HNS asked about specific health, accessibility or other needs. Five respondents expressed specific health or accessibility issues which would require a specific type of accommodation. Responses almost exclusively related to problems with stairs and mobility. This reinforces the need shown in the survey for single storey accommodation.

Feedback from residents about the level of support future development of affordable housing and housing to meet specific needs

- 5.15 The HNS identified strong support (82.9 in favour) for the delivery of new affordable homes that address proven housing needs, with a priority for people with a genuine local connection to Haydon Parish. 88.6% of those that responded said they would be in favour of such housing if specifically designed for older people and 84.9% for starter homes for younger and other households. 61.5% would be in favour of such housing specifically designed for cohousing* and 56.9% for live-work units (properties that combine workplace and home, but with a distinct space for each).

**Cohousing communities are created and run by their residents. Each household has a self-contained, private home but residents come together to manage their community and share activities. Cohousing is a way of combating the alienation and isolation many experience today, recreating the neighbourly support of the past. This can happen anywhere, in your street or starting a new community using empty homes or building new.*

Summary of future housing need

Key messages from the Haydon Parish Housing Needs Assessment

Housing affordability

- The parish has a lower level of home ownership and a higher level of private renting than across Northumberland and England as a whole;
- Since 2011, only 11 affordable homes (8 rent/3 affordable sale) have been built in the Parish compared with 109 homes for sale at full market price;
- 32% of residents could not afford the deposit for an entry-level/starter home (estimated to be £11,500 for a £115,000 home);
- There is a large group who cannot afford to buy, who would be eligible for and benefit from more of the kinds of affordable housing that help people become homeowners – an estimated 101 households between now and 2036;
- There is a further group who cannot afford private rented and can only afford social rented housing and more of this is also needed as soon as possible;
- Particular given the skewing of housing development in the last 20 years towards market housing for sale, additional affordable housing, in particular social housing for rent, is a priority for development till the end of the NP period;
- Community-led housing is one way to deliver more affordable housing.

Housing type and size

- Recent building has mainly focused on 3 bedroom homes despite how common they already are in Haydon Parish;
- Building smaller two bedroom homes would provide options for young or new households and help to tackle affordability issues;
- There is also a growing population of older people and households approaching retirement age. The household survey showed that wishing to downsize was the most common reason for wanting to move home. In particular this meant in many cases: fewer but still good space standard rooms; a smaller garden; moving from rural settings into Haydon Bridge itself.

Key messages from the Haydon Parish Housing Needs Survey

- The most common reasons expressed for housing need were that no suitable homes were available locally, existing homes were too large, or respondents could not manage the stairs.
- A strong theme emerged around the need to adjust housing accommodation as people grow older. This was often associated with downsizing, moving closer to village services and access issues using stairs.
- Evidence of some need to accommodate growing families was also present.
- 28% of households expressing a housing need were interested in renting affordable homes from a Housing Association (8 households), whilst 21% expressed a desire to rent homes from a private landlord (6 households).
- 14% of households expressing a housing need were interested in buying on the open market with a discount (4 households).
- Buying on the open market (with or without a mortgage) was the preferred option for many households expressing a housing need.
- The largest demand is for two-bedroom bungalows (11 preferences) and two-bedroom houses (9 preferences) followed by three-bedroom houses (7 preferences) and three-bedroom bungalows (6 preferences).
- 32% of respondents, who indicated their household income and expressed a housing need, indicated an annual household income of less than £20,000. 75% indicated a household income less than £40,000.

Appendix 1 provides a selection of individual responses from local residents in the parish responding to the Housing Needs Survey, which bring to life many of the key housing issues identified in this section of the background paper.

6. Local lettings policy

- 6.1 Social housing lettings for Haydon parish come under the NCC Homefinder Scheme. It is understood that Haydon Bridge does not come under the rural allocation criteria⁹ and there is currently no Local Lettings Policy (LLP) for Haydon Parish. There is a section 106 on the 10 flats at Old Foundry Court, which means the flats are offered to local people first. However, there is nothing like this on the general stock (houses and bungalows).
- 6.2 Officer feedback Karbon Homes says that demand in the area is medium and turnover fairly constant with an average of 1/2 voids a month. They have struggled to maximise the last few 3-bedroom houses that were available meaning they had to re-advertise the properties and under-occupy to those who met the affordability criteria.
- 6.3 Generally, Karbon Homes says that because Haydon Bridge is not in high demand, they usually let to local residents anyway and in the times they haven't it's usually because no-one local has wanted it.
- 6.4 However, the HNS provides some contradictory evidence and showed that:
- None of the households who expressed a housing need were registered with Northumberland Homefinder. This confirms the view that data available from the register only relates to a small subset of need;
 - 4.5% of respondents (13 in total) stated that someone from their family (children, parents, brothers, sisters) had moved away from the Parish in the last 5 years due to difficulties in finding a home locally and 6.2% (18 respondents) knew of former residents who are employed in the area but live outside the Parish who would like to move back.
- 6.5 This picture is reinforced through local case study examples. These highlight that households living in the parish, and others with a local connection currently living outside the parish, but needing to move back are not always being given priority for housing.

Case study 1

Background:

Miss X has a primary school age child who has emotional and behavioural mental health issues due to family situation. Miss X was born, brought up and lived in Haydon Bridge, as does her father. There is therefore a strong local connection to the parish.

In January 2019, as a result of domestic abuse of both Miss X and her child, from Miss X's partner, were forced to leave the family home in Tyne and Wear and move in with Miss X's parents, who live in a 3-bedroom property in Haydon Bridge.

The mental health issues experienced by Miss X's child resulted in a stressful living situation. Miss X tried to get her daughter assessed for her mental health issues but despite requests through her GP and the school no assessment has yet taken place

⁹ Awaiting confirmation from NCC

Miss X has also been under several medical examinations for chronic illness at Haydon Bridge doctors surgery over the course of the last year.

Experience with Homefinder:

Miss X applied for re-housing through Homefinder early in 2019 after moving in with her parents. She was not prioritised for or offered a house in Haydon Bridge, despite being in band 2 under Homefinder. The highest she got on the list was 7th or 8th, mostly lower than that.

Having not been offered a home in Haydon Bridge via Homefinder she was offered a home in Haltwhistle in June 2019, where she now lives.

She was then taken off the Homefinder list and had to re-apply to be re-housed back in Haydon Bridge and has been downgraded by the system from band level 2 to level 3.

As a single parent, Miss X is dependent on support from her parents for childcare so that she can continue working. This is now extremely difficult for her parents now Miss X is living in Haltwhistle not Haydon Bridge.

Overall, Miss X has applied for 6 or 7 properties in Haydon Bridge through Homefinder and never been successful despite her stressful family circumstances. Her most recent attempt at bidding on a house in Haydon Bridge was the Homefinder cycle commencing 18th February 2021- 22nd February 2021. This was a 2 bedroom property located on Strother Close, Haydon Bridge. Her final queue position when the cycle ended for this property was 19.

Case study 2

Background:

Mrs Y was brought up on a farm in Haydon Parish. She therefore has a local connection to the parish. She has a primary school aged child. Mrs Y and her child currently live above a pub in South Shields with her ex-husband. The pub accommodation comes with her ex-husband's job as landlord.

Mrs Y has had major health problems, going into hospital with a condition and having a range of complications, including sepsis, which created life threatening health risks, including being in a coma for a period of time. Mrs Y has now been out of hospital for a year but was housebound for the first 6 months of that. She still has health issues. There are 42 steps up to the flat in the pub and the bathroom is on a lower level than the flat. Mrs Y's current accommodation is unsuitable for both health reasons and because she and her husband have separated, making it very difficult to have to live in the same home.

Experience with Homefinder:

Mrs Y has been on the Homefinder register since 2020 because she wants to move back to the South Tyne Valley - Haydon Bridge, Melkridge or Allendale – so that she can be close to and receive support from her parents. In a few years, she was to be in a position to support her parents as her health improves and as her parents get older.

She is in Band 3 on Homefinder, although her GP is getting an accommodation assessor to visit so that further information can be provided to Homefinder about her health issues and the unsuitability of her current accommodation.

She is applying for any property that is suitable and has applied for 8-10 properties so far. She wants a house and to be relatively near a school for her child. She applies straight away when the properties come up. However, she has never got above around 17 on the list at the end of the bidding round.

- 6.6 A further issue emerging is only 2 or 3 of the new Karbon Homes properties at Greenwich gardens – Housesteads Walk – were let to local people. Tenants are able to purchase the properties after the first 5 years and we understand that the financial formula, which impacted on the initial lettings decisions, were very narrow and inflexible.

Conclusion

The Parish Council has concluded that it should look to negotiate a Local Lettings Policy for Haydon Parish with Northumberland County Council and Karbon Homes.

7. Community led housing

- 7.1 The HNA identified that of the 120 units of housing developed in the parish between 2011 and March 2020 only 11 were affordable housing, and of these only 8 were affordable rented housing. The HNA goes on to support the development of Community Led housing as a way of ensuring the development of more affordable housing in the future that is able to meet local housing need.
- 7.2 The emerging NLP supports the provision of community-led housing as it helps to diversify the housing market and increase choice, while making a valuable contribution to the delivery of genuinely and permanent affordable homes not readily deliverable to the market, including on Rural Exception sites. It also states that in order to help provide for Northumberland's affordable housing needs, the council will support community-led housing schemes. This is emphasised in Policy HOU 5.

Conclusion

The Parish Council supports the development of Community Led housing in the parish moving forward, and sees the Haydon Bridge and Haydon Parish Development Trust as a potential legal vehicle for the development and ownership of such housing in the parish.

Appendix 1: Selection of individual responses from the Haydon Parish HNS 2020

“There are many people living in properties too large for their needs but there is nowhere for them to move to.”

“We want to start a family. We want to buy a larger property but not ben able to find a three bed or more without a huge mortgage jump.”

“I have mobility difficulties, so I need a property without stairs and easy access to public transport.”

“The housing market in Haydon Bridge has been flooded – even new houses for sale are being rented out.”

“I would require single storey accommodation due to worsening joint problems.”

“The house is in a poor state of repair. No central heating or double glazing.”

“Coming up to retirement, I want to stay in the village and need a smaller house – less bills to pay, easy living and not a large garden to look after.”

“We need space for self-employed home-based business. Our current dwelling is too small and in disrepair.”

“We want less space, downsize but to stay near village centre for shops, surgery, etc.”

“Our son is living with us and would like to buy but finds current mortgage prices out of reach for a single person, even though he has a reasonably well-paid job.”

“As we are ageing, we will need rented accommodation with facilities/services nearby. We currently live in a rural setting which is expensive to rent for pensioners.”

“Too overcrowded.”

“We need to downsize.”

“We are getting old and would like to be closer to the village.”

“We live off the A69, I am the only one who can drive. There are no buses and it is a two mile walk to Haydon Bridge.”

“As we are ageing, we are unable to climb the stairs.”

“Our current house is too big, and we may have to move out of the village as there are no suitable sized homes.”