

# **Selby 2009**

## **Strategic Housing Market Assessment**

**Report for Selby District Council**  
**April 2009 (Published June 2009)**



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# 1. Introduction

## Background and objectives

- 1.1 arc<sup>4</sup> Limited was commissioned in November 2008 by Selby District Council to undertake a comprehensive Strategic Housing Market Assessment to conform to CLG Strategic Housing Market Assessment Guidance and provide a robust and defensible evidence base for future policy development.
- 1.2 The research focuses on Selby District and from the outset recognises the strong linkages between neighbouring districts of York and Leeds. The research focuses on three core areas: a review of housing markets; an assessment of housing need and affordable requirements; a review of general market requirements; and policy recommendations.
- 1.3 The Selby SHMA has been overseen by a Housing Market Partnership comprising Council housing and planning officers, Housing Association representatives, builders/developers and the Homes and Communities Agency. Two stakeholder events have been held during the preparation of the SHMA and an online survey has been running throughout the course of the research to capture feedback and comments from a wide range of stakeholders and interested parties.

## Definitions

- 1.4 A series of terms are used in work of this nature. To avoid ambiguities, these terms are clearly defined as follows (and replicate PPS3 <sup>1</sup> definitions):

**Housing demand** is the quantity of housing that households are willing and able to buy or rent.

**Housing need** is the quantity of housing required for households who are unable to access suitable housing without financial assistance.

**Housing markets** are geographical areas defined by household demand and preferences for housing. They reflect the key functional linkages between places where people live and work.

**Housing requirement** is the combination of both housing need and housing demand.

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<sup>1</sup> Planning Policy Statement 3, December 2006, Department for Communities and Local Government

## Government requirements: SHMA and PPS3

### Strategic Housing Market Assessment Guidance

- 1.5 In August 2007, the CLG published Strategic Housing Market Assessments: Practice Guidance version 2. This is the frame of reference for this report. The guidance brings together and builds upon the key elements of existing guidance on housing market and housing needs assessments and replaces the following Government guidance:
- Local Housing Needs Assessment: A Guide to Good Practice (DETR, 2000);
  - Housing Market Assessment Manual (ODPM, 2004).
- 1.6 The CLG states that the guidance should be read in conjunction with the 'Identifying Sub-Regional Housing Market Areas Advice Note' (CLG, 2007).
- 1.7 Strategic Housing Market Assessments are particularly valuable in assisting policy development, decision making and resource allocation, in particular by:
- Thinking regionally and long-term about housing need and demand;
  - Providing robust evidence to inform policy debate, particularly around the provision of both market and affordable housing, including type, size and tenure mix;
  - Understanding the drivers and trajectories of housing markets.
- 1.8 SHMAs are considered robust and credible if, as a minimum, they provide all of the core outputs and meet the requirements of the process criteria presented in the SHMA Guidance. Table 1.1 summarises the core outputs which are required through the SHMA guidance. Table 1.2 presents the process checklist which needs to be adhered to in SHMA research. Appendix G comments on how each aspect of the process checklist has been adhered to in this research.

**Table 1.1** Strategic Housing Market Assessment core outputs

Strategic Housing Market Assessment core outputs	
1	Estimates of current dwellings in terms of size, type, condition, tenure
2	Analysis of past and current housing market trends, including balance between supply and demand in different housing sectors and price/affordability. Description of key drivers underpinning the housing market
3	Estimate of total future number of households, broken down by age and type where possible
4	Estimate of current number of households in housing need
5	Estimate of future households that will require affordable housing
6	Estimate of future households requiring market housing
7	Estimate of the size of affordable housing required
8	Estimate of household groups who have particular housing requirements including: families, older people, key workers, black and minority ethnic groups, disabled people, young people, Gypsies and Travellers

**Table 1.2** Strategic Housing Market Assessment process checklist

Strategic Housing Market Assessment process checklist	
1	Approach to identifying housing market area(s) is consistent with other approaches to identifying housing market areas within the region
2	Housing market conditions are assessed within the context of the housing market area
3	Involves key stakeholders, including house builders
4	Contains a full technical justification of the methods employed, with any limitations noted
5	Assumptions, judgements and findings are fully justified and presented in an open and transparent manner
6	Uses and reports upon effective quality control mechanisms
7	Explains how the assessment findings have been monitored and updated (where appropriate) since it was originally undertaken



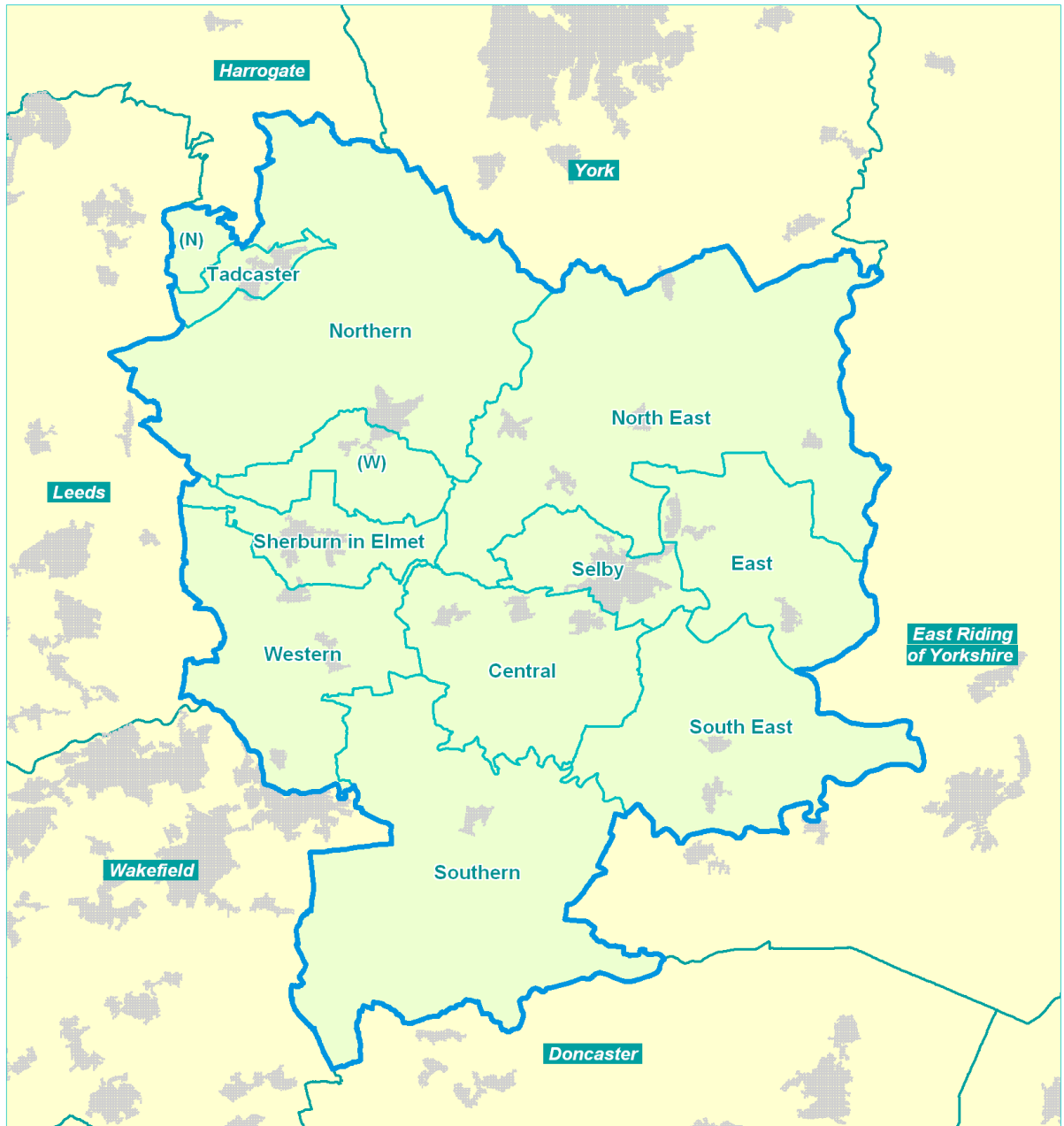
## Planning Policy Statement 3

- 1.9 Achieving a mix of housing to promote mixed communities is a national planning policy set out in PPS3. PPS3 states (p.9) that Local Authorities need to set out in their LDFs:
- The likely overall proportions of households that require market or affordable housing;
  - The likely profile of household types requiring market housing; and
  - The size and type of affordable housing required.
- 1.10 Outputs required under Planning Policy Statement 3 (November 2006) have been delivered as part of this research.

## Geography

- 1.11 Data for the 2008/9 Strategic Housing Market Assessment has been prepared for all parishes, wards and aggregated to sub-areas which are presented in Map 1.1.
- 1.12 For the purposes of reporting, Selby District refers to the Local Authority District and Selby Town to the settlement of Selby (which includes parts of Brayton and Barlby).

**Map 1.1** Selby District Geography



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## Research Methodology

- 1.13 The SHMA has been overseen by a Housing Market Partnership comprising the Council, RSLs, builders and developers.
- 1.14 To deliver the SHMA, a multi-method approach was adopted consisting of:
- A sample survey of households in the towns of Selby, Tadcaster and Sherburn-in-Elmet, with surveying of all households in the remaining rural areas. A total of 26,497 households were contacted and 4,132 questionnaires were returned and used in data analysis. This represents a 16% response rate. The total number of questionnaires back was well in excess of the 1,500 specified in Government guidance. Responses have been corrected for response bias through weighting and grossing techniques by parish, tenure and the age of head of household;
  - Interviews with key stakeholders including Local Housing and Planning Authority representatives, Registered Social Landlords (RSLs), Estate Agents, Lettings Agents, Developers, the Home Builders Federation and Supporting People representatives;
  - A review of relevant secondary data including the 2001 census, house price trends, CORE lettings data and DCLG Statistics.
- 1.15 Household survey data is available down to postcode level and for the purposes of this report it has been analysed at sub-area level.
- 1.16 Further information on the research methodology is presented at Appendix A.

## Report structure

- 1.17 The Selby 2008/9 Strategic Housing Market Assessment report is structured as follows:
- Chapter 2 reviews the national and regional policy context within which the research needs to be positioned;
  - Chapter 3 considers the Selby housing market context, in particular linkages with the Leeds city-region and York, travel to work and house price change;
  - Chapter 4 presents Strategic Housing Market Assessment core outputs and summarises more detailed information presented in technical appendices accompanying this report;
  - Chapter 5 reviews general market demand issues and the requirements of PPS3; and
  - Chapter 6 concludes the report with a view on the current and future housing market and strategic issues.

1.18 The report is accompanied by a substantial technical appendix which provides detailed material which underpins the core outputs of the SHMA. The technical appendix presents material relating to:

- Research methodology;
- The current housing market;
- The future housing market;
- Housing need;
- Housing requirements of specific household groups;
- Monitoring and updating;
- Statement of conformity to SHMA guidance; and
- Affordable housing policy considerations.

## 2. Policy and strategic review

### Introduction

- 2.1 This report provides a valuable opportunity to reflect upon the rapidly changing policy and market context within which the findings of the Strategic Housing Market Assessment research will need to be positioned. Over the past five years:
- There has been a fundamental revamp of the planning system through the replacement of Planning Policy Guidance notes with Planning Policy Statements and the requirement for local authorities to prepare Local Development Frameworks;
  - The government has established a new policy framework within which an increase in housing supply is paramount;
  - A Regional Spatial Strategy has been published and forms the basis of future spatial development of Yorkshire and the Humber;
  - Regional Economic and Housing Strategies have been prepared and updated to reflect a wider strategic approach to regional advancement; and
  - Work is underway to develop a new single integrated regional strategy for Yorkshire and the Humber.
- 2.2 During 2007/2008, several documents have been published that have far-reaching consequences for strategic decision making and the delivery of housing, key amongst them being:
- The Housing Green Paper (July 2007) - Homes for the future: more affordable, more sustainable;
  - Review of sub-national economic development and regeneration;
  - The New Performance Framework; and
  - The Housing and Regeneration Act 2008.
- 2.3 More generally, the CLG are keen to emphasise the enabling and strategic role that local authorities have in relation to housing and the significant impact that housing has on the place-shaping agenda.
- 2.4 Having set out what is a relatively complex policy background, this chapter proceeds with a review of how a regional strategic context has emerged with particular reference to key regional strategy documents.

## National policy

### Housing Green Paper

- 2.5 The Housing Green paper, “Homes for the future: more affordable, more sustainable”, established the Government’s new policy context for housing, which focuses on delivering new housing and increasing supply. The core themes of the Green Paper are:

#### Increasing Provision

- Increasing the number of new homes. Figures quoted nationally are to build an additional two million homes by 2016 and three million by 2020, requiring an additional 240,000 new homes per year to 2016;
- Establishing 50 growth points and at least five new eco-towns delivering between 5,000 and 20,000 homes; and a more general emphasis on environmental sustainability in development;
- Releasing public sector land;
- Balancing new housing developments with ongoing housing market renewal, with Pathfinders being scaled back to focus on areas with deep-seated problems;
- Increasing the provision of affordable homes by increasing resources by 50% over the next three years (to £8billion) and affordable rented specifically by £6.5billion to ensure delivery of 45,000 new affordable homes for rent each year to 2011.
- Increasing the diversity of low-cost home ownership products to meet a range of needs including first-time buyers.

#### Improving Delivery

- Revisions to Regional Spatial Strategies to incorporate additional homes to be made by 2011;
- From 2008, Housing and Planning Delivery Grant will reward authorities that meet their agreed development targets for new housing (PPS3 required authorities to identify a 15 year land supply to deliver the required level of housing identified through RSS).
- Local housing companies are proposed which will be joint ventures between local authorities (providing land and planning consent) and English Partnerships (providing financial and technical assistance).
- Continued emphasis on the use of brownfield land and making the best use of empty properties.

## Design and well-being

- New homes and neighbourhoods should be well designed and meet the needs of society;
- Good design and mix to be delivered through PPS3;
- Strategic Housing Market Assessments to identify community needs;
- Encouragement in the use of lifetime homes standards, particularly given the changing demography of the nation and the growing numbers and proportions of older people;
- The provision of Green space is an important consideration;
- All new homes to be built to zero carbon standards from 2016 onwards.

## Review of sub-national economic development and regeneration

- 2.6 In July 2007, a review of sub-national economic development and regeneration was published by CLG. In effect, this eclipses the Northern Way, widens the debate around regional economic performance and places Regional Development Agencies at the heart of regional strategic decision making.
- 2.7 This document reflects upon the need for the economy to be competitive and responsive to change; and ensure that all areas are able to contribute to and benefit from economic growth. The review argues that regions and localities need to have greater flexibilities, powers and incentives to respond to these challenges.
- 2.8 The Government supports a devolved approach, giving local authorities and regions the powers to respond to local challenges and improve economic outcomes. Regional Development Agencies (RDAs) will play a strategic role and will be responsible (from 2009) for a Single Integrated Regional Strategy setting out the Region's economic, social and environmental objectives – this will supersede the current Regional Economic, Spatial and Housing Strategies.
- 2.9 Each region is to have a regional economic growth objective and will need to set out plans for housing growth that meet regional demographic pressures, help tackle affordability, and the national under-supply of housing. Strong linkages will be needed with the forthcoming Homes and Communities Agency, which will focus on housing, housing-related interventions and the transformation of deprived communities.

## Securing prosperity in a changing economy

- 2.10 The consultation document put forward proposals aimed at:
- Streamlining the regional tier, with RDAs taking on the regional planning role and the executive duty to prepare a single integrated regional strategy;
  - Strengthening the role of local authorities in economic development with a new statutory duty to assess local economic conditions;
  - Supporting collaboration by local authorities over economic areas.

### **Stronger partnerships for regional growth**

- 2.11 Under the new arrangements responsibility for regional planning and developing a single integrated regional strategy will lie with the RDA. However, under the new proposals local authorities will collectively be responsible for signing off the single integrated strategy and ensuring accountability, scrutiny and delivery. The proposals place a strong emphasis on stakeholder involvement by the RDA in developing the new strategy.
- 2.12 The consultation paper emphasises the need for the RDA and local authorities, through sub regional partnerships (such as the Leeds City Region Housing Panel), to work together to establish the most appropriate way of implementing the new arrangements at a regional and local level.

### **Integrated Regional Strategies**

- 2.13 Proposals to integrate all regional strategies into one, seek to establish a long-term (15-20 year), high level vision for each region to facilitate growth – the primary aim of the move being to better align spatial and economic planning. The single integrated strategy is intended to guide all future investment decisions of the RDA, local authorities and other key partners. Local housing needs assessments and strategic housing market assessments will play a pivotal role in informing the strategy's housing priorities, particularly in respect of locational issues and opportunities for growth.

### **The role of local authorities**

- 2.14 New duties for local authorities are proposed, through which they would assess economic conditions, this assessment would then inform local, sub regional and regional strategies and targets.
- 2.15 The role of sub regional partnerships is embedded within the new proposals, and the use of Multi Area Agreements (MAAs) to deliver growth and improvement across local authority areas is encouraged. The paper also encourages the exploration of options for developing a statutory basis for collaborative working.

### **The New Performance Framework**

- 2.16 Linked to the Comprehensive Spending Review, in October 2007 CLG set out the 198 indicators that underpin its new performance framework; the new framework reflects the Government's priorities. Effective from April 2008, this set of performance indicators are the only measures *'on which central government will performance manage outcomes delivered by local government working alone or in partnerships.'* (*The New Performance Framework for Local Authorities and Local Authority Partnerships, page 4*).
- 2.17 Targets against the new national indicators are negotiated at a local level through new Local Area Agreements (LAAs). Each LAA has 35 indicators selected from the list of national indicators, which sit alongside 17 statutory education targets. Key housing related indicators are:



- Net additional homes provided (NI154);
- Number of affordable homes delivered (gross) (NI155);
- Number of households living in Temporary Accommodation (NI 156);
- % decent council homes (NI158);
- Supply of ready to develop housing sites (NI159); and
- Local Authority tenants' satisfaction with landlord services (NI160).

## Lifetime Homes, Lifetime Neighbourhoods

2.18 In February 2008 the Government published its National Strategy for Housing in an Ageing Society, which aims to 'future proof' housing so that it is inclusive for all, regardless of age. The Strategy aims to provide a coherent and 'joined-up' plan to deliver appropriate housing and effective care for older people.

2.19 The Strategy:

- Reiterates commitments made in both the Green Paper and Comprehensive Spending Review (CSR) to build more 'specialised and mainstream' homes for older people;
- Outlines plans to provide a new national housing advice and information service for older people, linked to local housing information services;
- Introduces new rapid repairs and adaptation services to support handyperson schemes;
- Increases funding for Disabled Facilities Grant (DFG) by 31% by 2011 (increasing to £146 million in 2008/09, £156 million in 2009/10 and then £166 million in 2010/11);
- Aims to improve the DFG means test and give local authorities greater flexibility to pool resources and increase client choice;
- Seeks to ensure that by 2011 all public housing is built to Lifetime Homes Standards; and that all new housing be built to these standards by 2013;
- Will encourage good design through beacon schemes on inclusive planning;
- States that all Eco-towns will be designed to be lifetime neighbourhoods;
- Requires regional and local plans to take 'proper account' of ageing;
- Aims to improve joined-up assessment, service provision and commissioning across housing, health and care services;
- Through Personal Budgets, to deliver greater personalisation;
- Aims to boost preventative housing services, and pilot a new approach that seeks to transform prevention;
- Seeks to deliver more homes and more choice;
- Encourage innovation through a commissioned Innovation Panel.

## Housing and Regeneration Act

- 2.20 In September 2008, the Housing and Regeneration Bill received Royal Assent and became an Act of Parliament. The Act established both the Homes and Communities Agency (HCA) and the new social housing regulator, the Tenant Services Authority (TSA).
- 2.21 The HCA will be responsible for delivering 180,000 new affordable homes by 2011; it will also have a role to play in supporting and accelerating the regeneration of under-performing towns and cities. The Agency represents a new opportunity for local authorities in terms of new working arrangements and approaches to investment. Authorities, through sub regional partnerships and working arrangements, are encouraged to have a 'single conversation' with the HCA to establish and agree funding priorities and arrangements for their local areas. The HCA is likely to take new approaches to development, prioritising investment through regional investment plans and concentrating resources on fewer, larger programmes.
- 2.22 The information set out within this SHMA will enable the Council to make an informed contribution both to the wider sub regional debate within North Yorkshire, and direct discussions with the HCA.

## The Credit Crunch

- 2.23 Whilst not a specific area of policy the economic downturn is having a marked impact upon the housing sector. In many urban areas development work on schemes that were considered viable twelve months ago has stopped; and there is anecdotal evidence to suggest that developers are pulling out of schemes and off-loading land assets in an attempt to manage risk.
- 2.24 The economic downturn has had a dramatic effect upon both housing markets and the house building industry. It will be a particular challenge to meet Government and RSS targets for new homes in the current economic climate. With rising repossessions, falling house prices and sales, a dramatic reduction in new build activity and the inaccessibility of mortgage finance, the full impact and extent of the downturn in housing terms remains to be seen.
- 2.25 Recent research by Steve Wilcox (Summer 2008) into the affordability of private housing in Great Britain (*Can't Supply: Can't Buy*) stated that:
- 'It is now apparent that 2007 was the peak year in the current housing market cycle. Post the 'credit crunch', there is clear evidence that average property prices are falling back. The greatest falls are being seen in measures of market activity, in particular, levels of new mortgage advances. The credit crunch has also imposed new constraints on the availability of mortgage finance in a far more severe way than was the case in the downturn post 1990.*
- In the short term, it is limited supply of affordable mortgage finance that is the key constraint on housing market affordability rather than the shortfall in the supply of new housing that has, until recently, been the primary focus of government policy.'*

2.26 The Government has recently announced (September 2008) a series of measures both to help re-invigorate the housing market and maintain affordable housing delivery, these include:

- Increasing the stamp duty threshold from £125,000 to £175,000;
- Free loans to assist first time buyers of up to 30%;
- A mortgage rescue scheme;
- Reducing the time that claimants must wait before receiving assistance with mortgage interest payments;
- Bringing forward spending on affordable housing – with £270million, the Housing Corporation is to deliver an additional 3,800 homes for social rent and 1,500 for shared ownership by 2011;
- Increased flexibility in bidding for resources from the National Affordable Homes Programme;
- A national clearing house for developers to approach the Corporation to sell unsold private homes for affordable housing;
- Enabling the Corporation to offer more of the grant funding available ‘up front’ at the start of a scheme;
- The sixth round of the Private Finance Initiative;
- A Rent to HomeBuy scheme to assist people in saving for a deposit whilst renting at below market rates.

2.27 Given this, it is important that the Council continues to observe the local market, and adopts a flexible approach to housing delivery. It will be important to continue to work in partnership with the HCA, RSLs, developers and lenders to bring forward both social rented and intermediate housing products that are both realistic and accessible to local people in terms of price and finance.

### Housing Reform

2.28 The publication by CLG of a Green Paper on Housing Reform is anticipated before the end of 2008. It is expected that the Green Paper will address the findings of the Hills’ Report concerning the polarisation of, and inequalities within, social housing. Proposals to improve social mobility and facilitate greater economic independence are anticipated, alongside measures to deliver greater fairness and equity, and make best use of resources.

- 2.29 These measures are likely to be achieved by diversifying both the range of housing options available to people and the providers delivering them; with local authorities, RSLs and the private rented sector all being seen as key members of the ‘family’ of housing providers. These proposals could be pivotal in shaping the delivery of new affordable housing supply post the credit crunch.

## Regional Strategic Context

- 2.30 A suite of strategies have been prepared to inform the future development of Yorkshire and the Humber. The Regional Economic and Housing Strategies were prepared in 2005 and the Regional Spatial Strategy was published in May 2008.

## Regional Spatial Strategy

- 2.31 The Yorkshire and Humber Plan – Regional Spatial Strategy to 2026 was published in May 2008. It sets out the Secretary of State for Communities and Local Government’s broad and long-term policies in relation to the development of land within the region.
- 2.32 The RSS determines that across Selby there should be an average annual net addition of 440 dwellings each year between 2008 and 2026. The Council is preparing its Local Development Framework to plan the release of land for development in accordance with PPS3 and RSS requirements.

## Regional Economic Strategy

- 2.33 The Regional Economic Strategy 2006-2015 provides the 10 year blueprint for economic development in the region. The Strategy’s six objectives are:
1. **More Businesses that last** – because higher levels of enterprise are so important.
  2. **Competitive Businesses** – making indigenous businesses more productive because they innovate and invest.
  3. **Skilled People benefiting business** – with talents that employers value and which offer due reward.
  4. **Connecting People to good jobs** – because levels of employment make a big difference to people and the economy, and we need more people in jobs in deprived areas.
  5. **Transport, Infrastructure and Environment** – a strong economy needs good sustainable transport connections and to make the best of the environment and infrastructure.
  6. **Stronger Cities, Towns and Rural Communities** – to ensure they are attractive places to live, work and invest.

2.34 The Regional Economic Strategy emphasises the importance of ‘city regions’ and recognises Selby as one of the ten districts comprising the Leeds City-Region.

### Regional Housing Strategy

2.35 The Yorkshire and the Humber Regional Housing Strategy 2005-2021 provides the strategic framework within which housing investment decisions are made in the District. The document identifies three regional priorities:

- **Creating better places** - responding to the diversity of markets and improving neighbourhood infrastructure and facilities.
- **Delivering better homes, choice and opportunity** - Delivering choice and opportunity for all our people to meet their housing aspirations, and to improve housing conditions and services for all.
- **Fair Access** - being sure that the requirements and preferences of all parts of communities are met by sensitive and appropriate housing solutions, and that obstacles faced by specific groups to accessing their housing choices are removed.

2.36 The Regional Housing Strategy includes a review of sub-regional issues and priorities for action. Selby District is part of the North Yorkshire sub-region. The strategy states that the majority of housing issues faced by the North Yorkshire sub-region are a direct result of its high value housing market, and include:

- A shortage of affordable housing;
- The displacement and break-up of communities;
- Increased homelessness;
- The out-migration of young people;
- In-migration of older people retiring;
- A reduced turnover of social rented stock; and
- An increased provision of flats.

2.37 For North Yorkshire, priorities for action are identified as:

- The provision of affordable housing for rent and low cost home ownership across the sub-region, including in market towns and sustainable rural areas;
- Addressing housing decency issues in both the public and private sectors;
- Developing appropriate services for vulnerable people, particularly in rural areas; and
- Developing strategic links with key partners, including Yorkshire Forward, house builders and investors in order to co-ordinate action and maximise opportunities for investment and development.

2.38 A revised action plan for North Yorkshire is currently out for consultation.

## Concluding comments

- 2.39 The main purpose of this chapter has been to consider the general policy and strategic context in which this research needs to be positioned.
- 2.40 It is clear that the national policy agenda is changing and there is an increasing emphasis on the relationship between housing and the economy. This SHMA provides the Council and its partners with an excellent range of material to inform ongoing policy debate and help in the development of strategic responses to a range of issues.
- 2.41 Key policy drivers for Selby remain increasing the supply of both affordable and market housing. Given that current practice nationally is heavily reliant on securing affordable housing on private development sites via Section 106 Agreements, the current credit crisis jeopardises future supply. It is important that the Council fully explores all options available to it to ensure an on-going supply of affordable housing; this is likely to include significant dialogue with the Homes and Communities Agency in respect of future investment opportunities. The Council will also need to work flexibly with a range of other investors and providers if it is to secure the broad range of market and affordable housing it needs.
- 2.42 As the credit crunch impacts on local markets there is much that the Council can do to explore the range of affordable home ownership options available, such as rent to purchase schemes and equity loan products. The critical issue will be ensuring the affordability and sustainability of new affordable housing for sale.

## 3. Selby Housing Market Context

### Introduction

- 3.1 Selby District is located in North Yorkshire and has a population of around 81,200. The District includes the main settlements of Selby, Tadcaster and Sherburn-in-Elmet along with a series of villages and hamlets across rural areas. Several major roads run through the District including the A1(M), M62, A19, A63 and A64. There are also good rail links, with direct services to London and across the Pennines to Manchester and easy access to the east Coast mainline.
- 3.2 The Regional Spatial Strategy suggests that Selby is strongly influenced by its proximity to both York and Leeds and the District is recognised as part of the Leeds City-region. This SHMA provides a useful opportunity to review the extent to which Selby interacts with other areas and whether there are distinctive market areas within the District (for instance, work by DTZ and Ecotech suggests that Selby District is a distinctive housing market area). Housing market areas are:
- “defined by household demand and preferences for housing. They reflect the key functional linkages between places where people live and work.”<sup>2</sup>
- 3.3 CLG guidance on assessing market areas suggests three core sources of information:
- House prices and rates of change;
  - Household migration and search behaviour;
  - Contextual data such as travel to work areas, which reflect the functional relationships between places where people work and live.
- 3.4 This chapter proceeds with a **review of house prices**, rates of change and comparisons with sub-regional and national trends. The **relative affordability** of dwellings and change over time is explored. **Household migration and search** behaviour is analysed, drawing upon national migration data and the characteristics of moving households is reviewed through household survey data. The chapter continues with a review of **travel to work** trends drawing upon 2001 census and household survey evidence. Material in the chapter helps to establish the **general housing market context** of Selby.

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<sup>2</sup> Identifying sub-regional housing market areas, CLG Advice Note April 2007

## House prices and rates of change

- 3.5 Figure 3.1 shows how house prices in Selby have tripled over the period 1996 to 2008, with median<sup>3</sup> prices peaking at £175,000 during the second half of 2008. Median prices in Selby have been consistently higher than the regional median but below those of neighbouring York. Analysis of 2008 income and house price ratios indicates that:
- Median prices are 6.2x higher than median incomes (8<sup>th</sup> highest ratio in Y&H); and
  - lower quartile prices<sup>4</sup> are 7.0x higher than lower quartile incomes (8<sup>th</sup> highest ratio in Y&H).
- 3.6 The distribution of house prices within Selby and surrounding area is illustrated in Map 3.1. The map shows that highest prices are to the north of the District, where lower quartile prices exceed £200,000. This compares with higher priced areas in Harrogate, York, Ryedale Hambleton. Lower prices (with a lower quartile price of between £60,000 to £100,000) are found in settlements across the central belt of the District including Sherburn in Elmet, Selby town and the Hemingborough / Camblesforth area. Prices here are similar to those in neighbouring Wakefield and Doncaster.

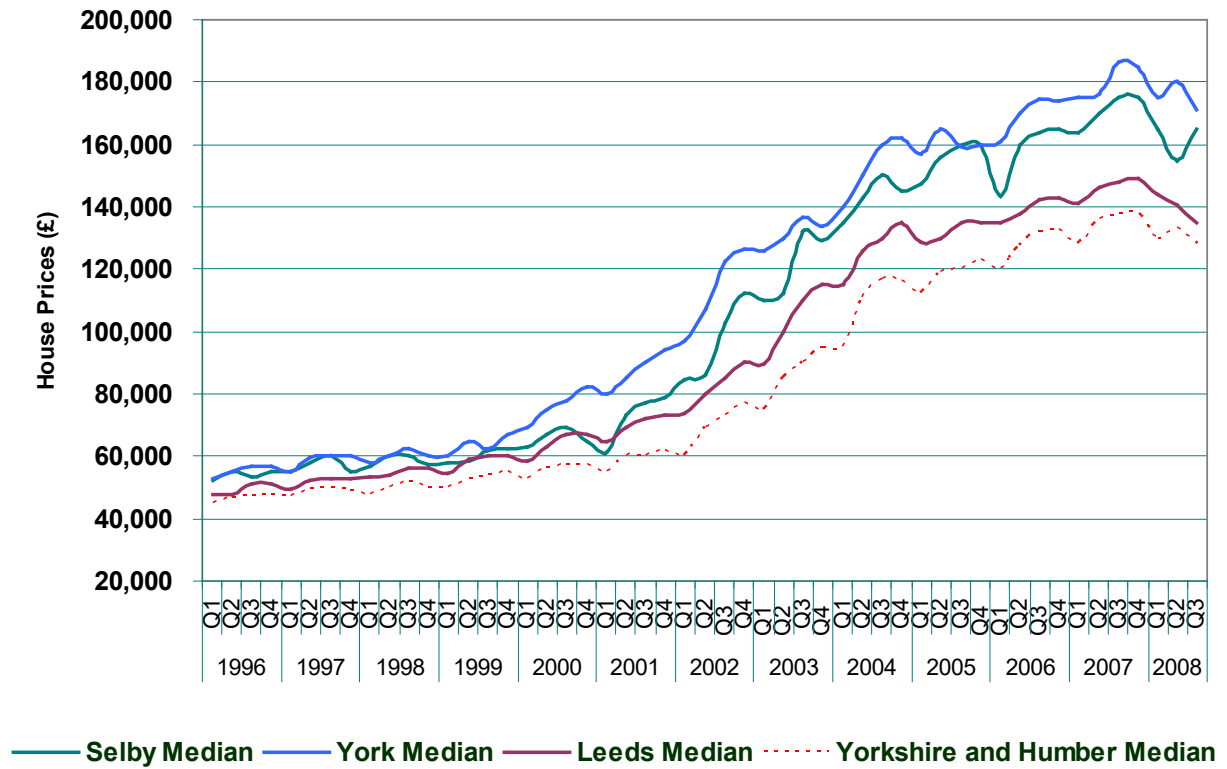
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<sup>3</sup> Median = the 'middle value' of house prices: 50% are below this figure and 50% are above it.

<sup>4</sup> Lower quartile is the 25<sup>th</sup> percentile of property values i.e. 25% of property values are lower than this figure and 75% are higher.



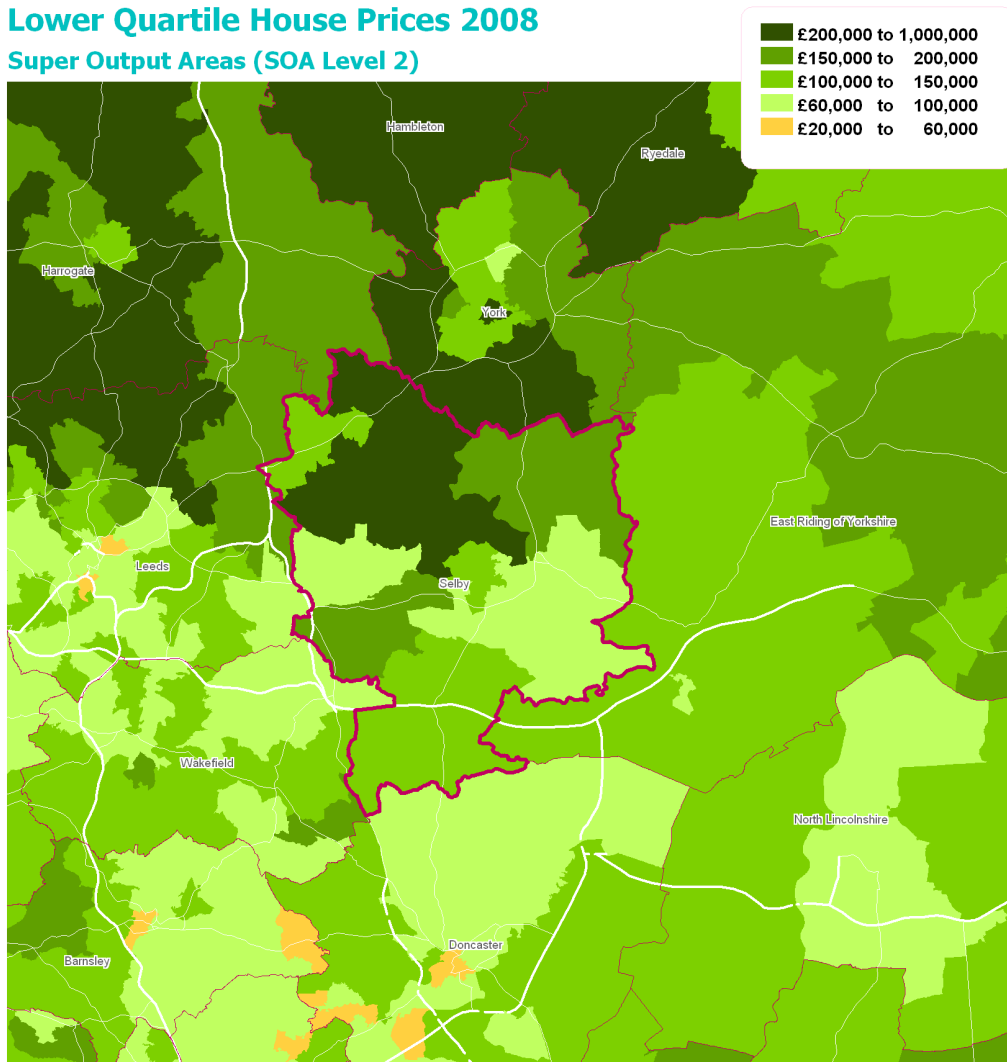
**Figure 3.1** House price trends 1996 to 2008: Selby, York, Leeds and Y&H region



Source: Land Registry

### Map 3.1 Lower Quartile house prices in 2008

#### Lower Quartile House Prices 2008 Super Output Areas (SOA Level 2)



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## Relative affordability

- 3.7 The relative affordability of open market dwellings in Selby is compared with other districts in Yorkshire and the Humber in Table 3.1. Table 3.1 presents lower quartile house prices, lower quartile gross income of full-time workers and a ratio of lower quartile incomes to house prices. Selby is ranked the 8<sup>th</sup> least affordable district in Yorkshire and the Humber but the most affordable district in North Yorkshire.

**Table 3.1** Relative affordability of lower quartile prices by Local Authority

District	Lower Quartile House Price (2008*)	LQ Gross Income per week (2008)	Annual Gross Income	Income to House Price ratio
Ryedale	£147,563	£288.40	£14,997	9.8
Harrogate	£158,625	£340.20	£17,690	9.0
Richmondshire	£134,000	£293.10	£15,241	8.8
Hambleton	£146,438	£323.30	£16,812	8.7
York	£148,050	£330.80	£17,202	8.6
Scarborough	£120,000	£303.70	£15,792	7.6
Craven	£133,225	£343.00	£17,836	7.5
<b>Selby</b>	<b>£120,875</b>	<b>£334.30</b>	<b>£17,384</b>	<b>7.0</b>
Leeds	£111,689	£330.50	£17,186	6.5
East Riding of Yorkshire	£118,369	£350.30	£18,216	6.5
Sheffield	£100,921	£312.80	£16,266	6.2
Wakefield	£98,063	£305.60	£15,891	6.2
Bradford	£93,494	£298.60	£15,527	6.0
Kirklees	£102,250	£330.70	£17,196	5.9
North Lincolnshire	£98,500	£323.30	£16,812	5.9
Rotherham	£92,000	£316.40	£16,453	5.6
Calderdale	£89,250	£313.90	£16,323	5.5
Doncaster	£85,000	£314.60	£16,359	5.2
Barnsley	£84,000	£314.60	£16,359	5.1
North East Lincolnshire	£78,500	£316.90	£16,479	4.8
Kingston upon Hull	£70,000	£288.50	£15,002	4.7
<b>Yorkshire and the Humber</b>	<b>£99,000</b>	<b>£317.70</b>	<b>£16,520</b>	<b>6.0</b>

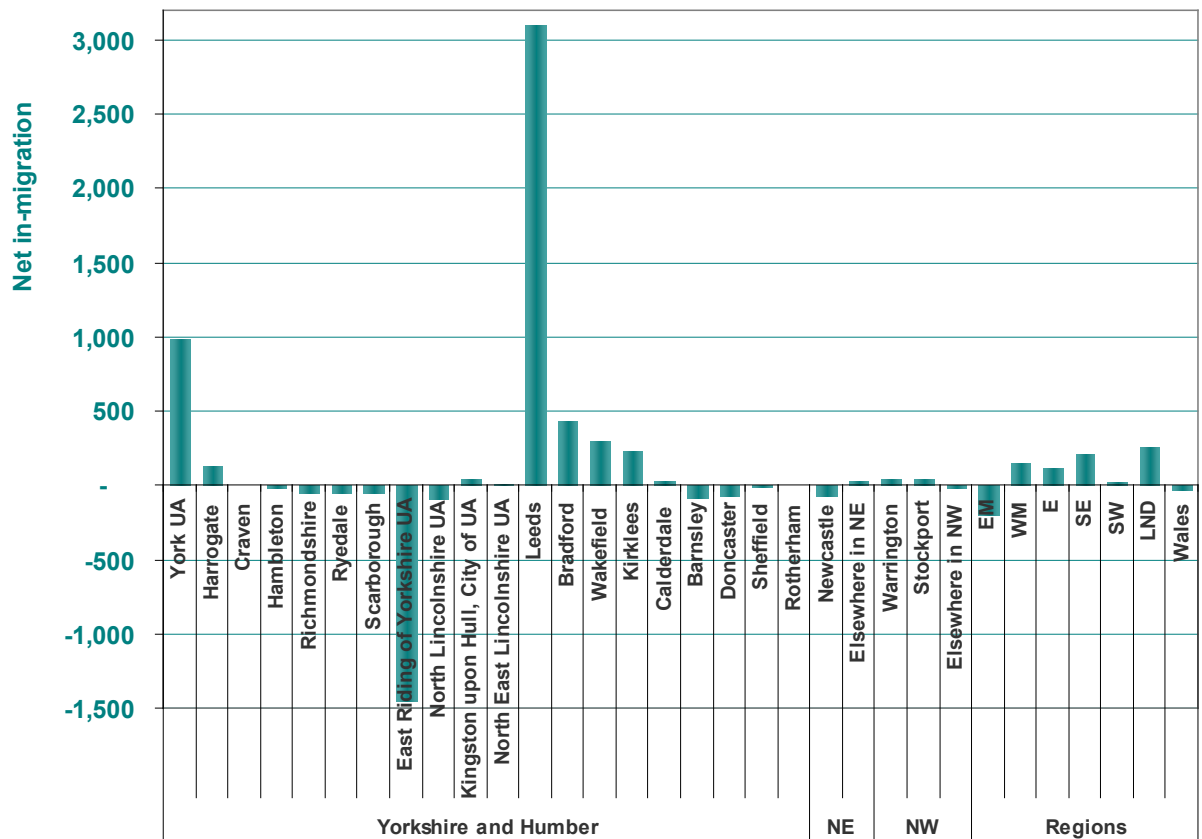
\*Q1 and Q2 2008 data

Sources: CLG House Price Statistics; Annual Survey of Hours and Earnings 2008

## Household migration and search behaviour

3.8 Annual migration data is prepared by the Office of National Statistics (ONS) based on patient re-registrations with the National Health Service. Although it has limitations, it is the best annual source of internal migration from within England and Wales. Over the period July 2000 to June 2007 (7 years), ONS migration data indicates an overall net in-flow of 4,020 people (or 574 each year). The highest net inflows are from Leeds (3110 or 444 each year) and York (990 or 141 each year). The most noticeable net outflow is to the East Riding of Yorkshire (1,450 or 207 each year).

**Figure 3.1** Net flows of population between Selby and other areas July 2000 to June 2007



Source: ONS Migration Flow Data via NHSCR

## Characteristics of moving households

### Mobility and migration trends

- 3.9 The household survey indicated that around 11,500 households had moved home in the preceding 5 years. Accurate data was obtained on the movement of 9,952 households (of whom 53.3% had moved within Selby District and 46.7% moved into the District).
- 3.10 Table 3.2 presents information on the origin of moving households by sub-area and illustrates a series of inter-relationships between different areas and the relative impact of migration. The CLG suggests that a market is self-contained if at least 70% of households moving originate from the same area. On this basis, Selby cannot be described as a self-contained market area as only 53.3% of households originated from within the District. Relatively speaking, Selby Town is the most self-contained sub-area within the District, although with 42.1% of moving households originated from within Selby Town and a further 24.3% originated from elsewhere in Selby District this is still outside the CLG 70% threshold.
- 3.11 There are some notable flows within Selby, for instance between the Northern sub-area and Tadcaster; and Selby Town to the East, Central and South –East sub-areas.
- 3.12 Over 50% of moving households originated from outside the district in five sub-areas: East, North East, Northern (the highest at 64.4%), Southern and Western sub-areas. Selby Town has the highest number of in-migrant households of all sub-areas (745) but proportionately account for only 33.6% of all moving households in Selby Town.
- 3.13 Around two-thirds of in-migrants households originated from the York/Leeds City-Region area. These households account for 30.1% of the moving households reported in Table 3.1. Households originating from York (10.2% of all moving households) accounted for 24.2% of moving households in the North East sub-area and 16.2% in the Northern sub-area. Households originating from Leeds (11.4% of all moving households) accounted for 23.6% of moving households in Tadcaster, 23.2% in Sherburn-in-Elmet and 22.5% in Western sub-areas. There was some in-migration from the East Riding (2.8% overall and accounted for 9.7% of all moving households in the South East and 6.6% in the East).
- 3.14 A further 3% of households originated from elsewhere in Yorkshire and the Humber and 10.8% from outside the region.

**Table 3.2** Moving households: origin and destination

Origin	Destination (% of movers by origin)										
	Central	East	North East	Northern	Selby	Sherburn in Elmet	South East	Southern	Tadcaster	Western	Selby District
<b>Within district</b>											
Central	23.7	3.1	2.6	0.0	6.2	4.6	3.5	5.6	2.1	2.4	6.0
East	4.3	21.7	2.3	0.0	6.9	0.0	2.7	2.3	0.0	0.0	4.8
North East	3.7	5.9	29.5	0.0	2.6	0.0	2.7	0.0	2.1	1.8	5.1
Northern	0.6	0.0	0.0	16.8	0.0	2.2	0.0	0.0	15.2	4.8	2.7
Selby	14.4	11.9	3.4	0.0	42.1	0.0	12.2	5.8	0.0	1.5	14.0
Sherburn in Elmet	3.4	0.9	1.8	0.0	0.0	33.7	0.0	3.9	2.1	5.5	4.2
South East	1.0	1.0	0.6	0.0	5.9	0.0	26.0	2.3	0.0	0.0	3.6
Southern	3.0	1.3	0.0	2.5	2.0	1.9	3.1	22.4	0.0	1.0	3.5
Tadcaster	0.9	0.0	3.3	8.9	0.0	9.0	1.3	0.0	35.7	2.8	4.3
Western	0.3	0.4	1.0	7.4	0.7	5.4	4.9	1.5	0.0	29.7	5.1
<b>Total within</b>	<b>55.2</b>	<b>46.1</b>	<b>44.4</b>	<b>35.6</b>	<b>66.4</b>	<b>56.9</b>	<b>56.3</b>	<b>43.7</b>	<b>57.3</b>	<b>49.6</b>	<b>53.3</b>
<b>Within Base</b>	<b>583</b>	<b>472</b>	<b>452</b>	<b>184</b>	<b>1471</b>	<b>409</b>	<b>382</b>	<b>384</b>	<b>374</b>	<b>592</b>	<b>5303</b>
<b>From Outside</b>											
Harrogate	2.5	0.0	0.2	3.5	0.0	0.0	0.0	0.6	2.1	0.0	0.7
Ryedale	0.0	1.2	0.0	1.4	0.0	0.0	0.0	0.0	0.0	0.2	0.2
Scarborough	0.0	0.4	1.0	4.1	0.7	0.0	0.6	0.0	0.0	0.2	0.6
York	6.7	14.3	24.2	16.2	12.5	1.9	7.2	2.3	11.5	3.1	10.2
Leeds	6.8	7.7	4.0	20.7	3.6	23.2	9.6	11.5	23.6	22.5	11.4
Wakefield	6.1	1.0	4.9	8.1	2.7	6.0	2.4	21.1	0.0	7.8	5.7
Bradford	4.5	0.0	2.4	0.4	0.0	2.2	1.8	0.0	0.6	2.0	1.3
Kirklees / Calderdale	1.3	1.0	1.4	0.0	0.0	0.0	2.1	0.3	0.0	2.2	0.8
Doncaster	0.0	1.4	0.0	0.0	0.0	0.0	0.0	4.4	0.0	1.2	0.7
Sheffield	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	1.3	0.3
Rotherham	0.3	0.0	0.0	0.4	0.0	0.0	1.9	0.0	0.0	0.0	0.2
East Riding	2.4	6.6	3.4	0.0	2.6	2.2	9.7	1.7	0.0	0.0	2.8
Elsewhere in Humber	1.3	0.4	1.6	0.0	1.8	0.0	0.0	2.8	0.0	0.8	1.1
North West	3.6	4.6	2.3	0.0	0.7	0.0	0.0	2.2	0.0	1.8	1.7
North East	0.9	2.7	1.4	0.0	0.7	0.0	1.5	1.7	0.0	0.0	0.9
Elsewhere in UK	8.5	12.6	8.9	9.7	8.2	7.5	6.9	7.6	2.8	7.5	8.2
<b>Total from outside</b>	<b>44.8</b>	<b>53.9</b>	<b>55.6</b>	<b>64.4</b>	<b>33.6</b>	<b>43.1</b>	<b>43.7</b>	<b>56.3</b>	<b>42.7</b>	<b>50.4</b>	<b>46.7</b>
<b>Outside Base</b>	<b>474</b>	<b>551</b>	<b>566</b>	<b>333</b>	<b>745</b>	<b>310</b>	<b>296</b>	<b>494</b>	<b>279</b>	<b>601</b>	<b>4649</b>
<b>Total All Moving H' Holds</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Base</b>	<b>1057</b>	<b>1023</b>	<b>1018</b>	<b>517</b>	<b>2216</b>	<b>719</b>	<b>678</b>	<b>878</b>	<b>653</b>	<b>1193</b>	<b>9952</b>

Source: 2008 Household Survey

## Characteristics of in-migrant households

- 3.15 The household survey identified around 4,649 households who had moved into Selby in the preceding five years. Information relating to these households includes:
- Most moved into a house, particularly detached (38.3%), semi-detached (25.8%) and terraced (20%); and a further 9.5% moved into a bungalow and 4.7% into a flat/apartment;
  - 83.2% moved into owner occupied properties; 12.7% rented privately and 4.0% rented from a social landlord;
  - In-migrant households moved into all sub-areas of Selby, most notably Selby Town (16%), Western (13%), North East (12.1%), East (11.9%), Southern (10.6%) and Central (10.2%) sub-areas;
  - Couples (under 60 no children) accounted for 35.8% of in-migrant households, couples with dependent children 31.4%; singles 15.7%; lone parents 8.7% and other household types 8.4%;
  - The majority of heads of household of in-migrant households were in employment (60.6% full-time, 9.9% part-time and 7% self-employed), with a further 9.3% wholly retired from work. Of those in employment, 47.1% had professional occupations;
  - 30% of households had a weekly income of at least £800 and 27.2% received an income of between £500 and £800; 16.3% received less than £300 each week and 22.7% received between £300 and £500 each week;
  - A majority (66.8%) of in-migrant heads of household worked outside the District. Of these, 20.4% worked in York, 18.8% in Leeds and 14.6% elsewhere in West Yorkshire. 11.8% worked from home;
  - Main reasons for moving to Selby included to be closer to work/new job (16.7%), wanting a larger/better property (16.3%) and to move to a better neighbourhood/more pleasant area (15.1%).
- 3.16 In summary, a range of households are moving to Selby and are settling across the District. In-migrant households tend to be headed by someone who is economically active and the vast majority commute out of Selby for work.

### *Residential mobility within Selby*

- 3.17 The household survey identified that 53.3% of households moving within the preceding 5 years had moved within Selby (around 5,300 households).
- 3.18 Households moving within Selby were doing so for a variety of reasons. Those most frequently reported included moving to a larger/better property (30.6%), wanting own home/live independently (8.5%), wanting to buy (8.7%), divorce/separation/family stress (7.8%) and to move to a better neighbourhood / more pleasant area (6.9%).

- 3.19 Table 3.3 reviews the tenure choices of households moving within Selby. Owner-occupiers and social renters tend to move within their respective tenures. Private renters are likely to move into an alternative tenure, with 36.9% moving into owner occupation and 22.1% into social renting, with 39.8% moving into another private rented property. Respondents who had previously lived with family and friends (i.e. newly forming households) tended to move into owner occupation (47.9%), social renting (27.8%) or private renting (18.6%), with a further 5.7% moving into intermediate tenure dwellings.
- 3.20 Table 3.4 considers the profile of dwellings being moved into by households moving within Selby. Households are mainly moving into two and three bed detached and semi-detached houses. There was also a notable flow of households (14.4%) into bungalows and 12.6% into flats/apartments.

**Table 3.3** Residential mobility – movement between different tenures

Current Tenure	Previous Tenure					Total
	Owned	Social Rented	Private Rented	Previously living with friends/family	Other	
Owned	88.6	25.2	36.9	47.9	0.0	65.3
Social Rented	3.4	73.0	22.1	27.8	90.0	18.9
Private Rented	7.6	1.8	39.8	18.6	10.0	14.6
Intermediate	0.4	0.0	1.2	5.7	0.0	1.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Base (moving households)	2713	564	911	773	20	4981

Source: 2008 household survey

**Table 3.4** Residential mobility – profile of properties moved into by type and size

No. Beds	Property type						Total
	Detached house/cottage	Semi-detached house/cottage	Terraced house/cottage	Bungalow	Flat/apartment	Caravan/Park Home	
One		1.1	0.9	2.4	4.7	0.3	9.5
Two	1.3	6.1	6.8	8.0	7.7		29.9
Three	8.7	19.4	8.9	3.8	0.2		41.0
Four	12.1	1.0	0.6	0.2			13.8
Five or more	4.9	0.3	0.6				5.8
Bedsit/studio					0.0		0.0
Total	26.9	28.0	17.8	14.4	12.6	0.3	100.0
Base	1342	1392	886	718	627	16	4981

Source: 2008 household survey



## Households planning to move out of Selby District

- 3.21 Around 17% of existing households (5,800) were planning to move in the next two years. Households were asked to state up to five locations where they would consider living. 78.9% of preferred locations were within Selby District (most notably Selby Town and Brayton) and 21.7% of preferred locations were outside the District as summarised in Table 3.5.

**Table 3.5** Location preferences of households intending to move in the next two years

Area preferences	Location	No. stating preference	As % of stated preferences	As % of households
<b>Within Selby District</b>				
Total		<b>13821</b>	<b>78.3</b>	
<b>Outside Selby District</b>				
Yorkshire	York	810	4.6	14.9
	Harrogate	128	0.7	2.3
	Elsewhere in North Yorkshire	530	3.0	9.7
	East Riding of Yorkshire	283	1.6	5.2
	Leeds	243	1.4	4.5
	Wakefield	195	1.1	3.6
	Elsewhere in West Yorkshire	300	1.7	5.5
	Doncaster	54	0.3	1.0
	Barnsley	18	0.1	0.3
	Sheffield / Rotherham	87	0.5	1.6
	North / North East Lincolnshire	63	0.4	1.2
Elsewhere	Nottinghamshire	35	0.2	0.6
	Elsewhere in East Midlands	39	0.2	0.7
	North West Region	167	0.9	3.1
	Elsewhere in UK	493	2.8	9.0
	Outside UK	383	2.2	7.0
Total Outside		<b>3826</b>	<b>21.7</b>	
<b>Total Responses</b>		<b>17646</b>	<b>100.0</b>	
<b>Total moving Households</b>			<b>5670</b>	

- 3.22 Of all households planning to move, 14.9% would consider moving to York, 12% elsewhere in North Yorkshire, 5.2% to the East Riding, 4.5% to Leeds and 3.6% to Wakefield. A further 9% would move elsewhere in the UK and 7% outside the UK.
- 3.23 The main reasons why household planned to move out of Selby District included wanting a larger property or one that is better in some way (16.4%), to more to a better neighbourhood/more pleasant area (13.5%), to be closer to family/friends to give/receive support (12.5%), needing a smaller property (10.6%) and to be closer to work/new job (8.9%).

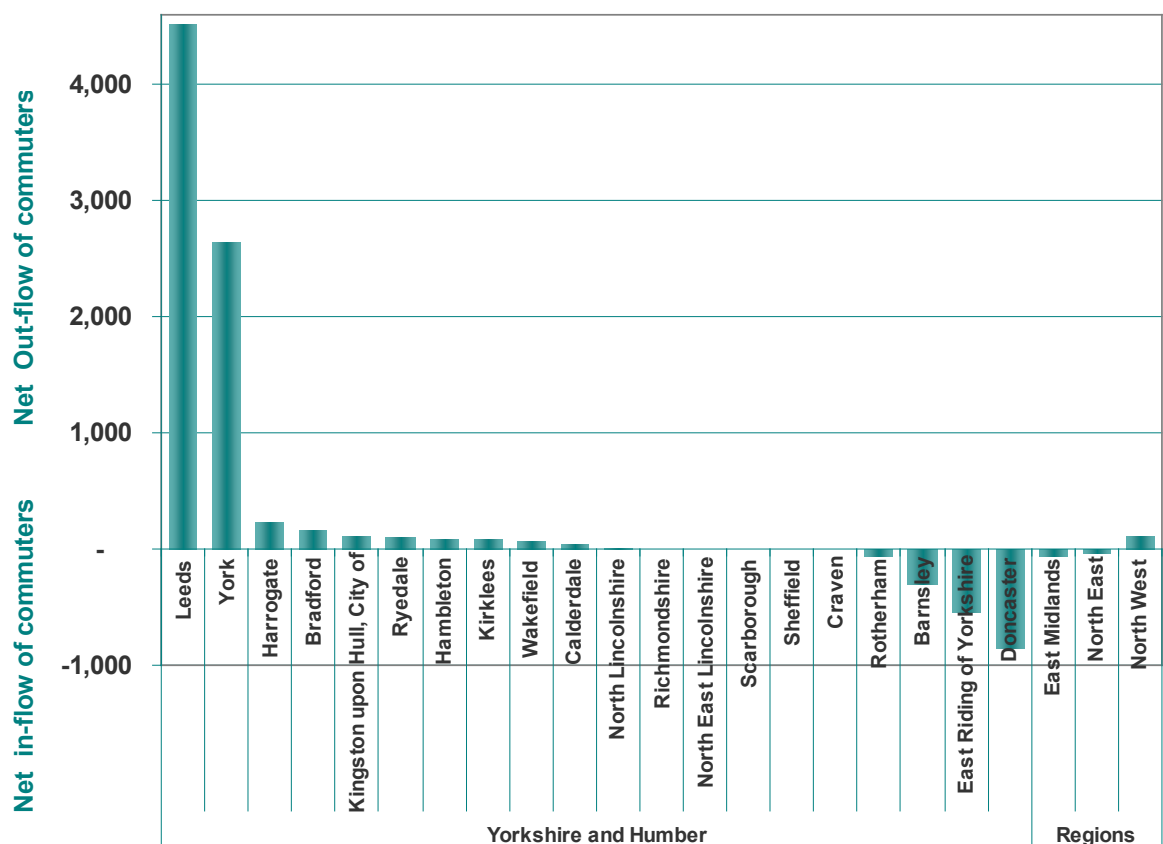
## Travel to work trends

3.24 The 2001 census provides an analysis of travel to work patterns and the extent to which residents in Selby travel to other areas and how many people commute into the District. The 2001 census identified the travel to work patterns of 48,901 individuals; of these:

- 19,687 lived and worked in Selby;
- 11,235 commuted into Selby for work but lived outside the District; and
- 17,979 lived in Selby but commuted out of the District for work.

3.25 Therefore, 52.3% of Selby's residents in employment work in the District and there is a net out-flow of 6,744 employees on a daily basis. Figure 3.2 illustrates net commuter flows between Selby and other areas. The pattern of commuting is dominated by a net out-flows of residents in Leeds (4,522) and York (2,650). Net-flows from South Yorkshire and the East Riding were also noted including 854 from Doncaster, 300 from Barnsley and 537 from the East Riding.

**Figure 3.2** Commuting flows between Selby and other areas



Source: 2001 census

- 3.26 Further information on location of workplace was obtained in the 2008 household survey. Based on data from 45,362 economically active residents:
- 18,600 (41%) lived and worked in Selby;
  - 26,762 (59%) lived in Selby but worked outside the District.
- 3.27 Table 3.6 shows the location of workplace by the area of residence. Residents in Selby Town and the South East sub-areas were most likely to work within the District. Residents in the Western, Southern and North East and Northern sub-areas were most likely to commute out of the District to work. 2008 household survey evidence indicates that 14.9% of all residents in employment worked in York and 13.9% in Leeds.

## Concluding comments

- 3.28 The purpose of this chapter has been to consider the general housing market context of Selby and inter-relationships between Selby and other areas. By reviewing house prices, migration and travel to work patterns, a picture of the market dynamics of Selby emerges. Since 1996, house prices in Selby have tripled, with median prices in 2008 peaking at £175,000. House prices have been consistently higher than for the Yorkshire and Humber region. Selby is strongly influenced by net in-migration from Leeds and York. Similarly, commuting patterns are dominated by travel to Leeds and York.
- 3.29 In summary, data suggests that Selby District is not a self-contained housing market area. Analysis of travel to work and migration patterns indicate strong linkages with other areas, notably Leeds and York. Although more than half of moving households (53.3%) originated from within the District, this is below the CLG 70% threshold used to define self-containment. Similarly, a majority of residents in employment (59%) work outside the District, particularly in York and Leeds.

**Table 3.6** Place of work of economically active residents

Workplace	Sub-area of residence and workplace (%)										
	Central	East	North East	Northern	Selby	Sherburn in Elmet	South East	Southern	Tadcaster	Western	Total
<b><i>Within Selby</i></b>											
Work from home	6.7	13.6	12.6	11.7	6.0	7.5	8.3	11.3	6.8	9.9	9.2
Selby	27.5	21.0	10.6	5.1	37.9	5.7	23.9	8.0	0.1	3.1	16.9
Tadcaster	0.5	1.4	0.6	13.1	2.1	4.4	0.0	1.2	27.0	2.2	4.0
Sherburn in Elmet	2.5	1.7	2.7	1.6	2.1	18.0	1.2	1.9	2.4	6.2	3.8
Central Area	3.5	0.5	0.6	0.2	0.4	0.6	0.8	1.5	0.0	0.0	0.9
East Area	0.7	5.4	0.7	0.0	1.7	0.0	1.3	0.0	0.0	0.0	1.1
North East Area	0.5	1.7	4.3	0.5	1.2	0.9	1.0	0.2	0.9	0.4	1.2
Northern Area	0.0	0.1	0.2	1.8	0.0	0.6	0.0	0.0	0.9	0.0	0.2
South East Area	1.4	0.6	0.5	0.4	2.8	0.0	11.2	1.2	0.0	0.2	1.7
Southern Area	0.7	0.0	0.2	0.0	0.5	0.0	2.3	4.9	0.0	0.5	0.9
Western Area	1.6	0.0	0.5	2.1	0.0	1.3	1.1	1.7	0.5	2.7	1.1
<b>Total within Selby</b>	<b>45.5</b>	<b>46.1</b>	<b>33.5</b>	<b>36.6</b>	<b>54.6</b>	<b>39.0</b>	<b>51.2</b>	<b>31.9</b>	<b>38.6</b>	<b>25.2</b>	<b>41.0</b>
<b><i>Outside Selby</i></b>											
Castleford / Pontefract / Knottingley	6.8	2.4	2.4	2.5	1.8	4.9	4.3	17.1	1.4	14.9	5.9
Doncaster	2.7	1.4	1.2	0.6	3.3	0.1	1.4	5.8	0.9	0.8	2.0
Garforth	1.3	0.3	0.0	1.5	0.0	1.3	1.1	0.7	0.0	2.2	0.8
Goole	1.0	3.2	1.1	0.7	1.0	0.4	7.1	2.9	0.0	0.7	1.7
Howden	0.4	1.7	0.4	0.0	0.4	0.0	2.0	0.2	0.0	0.7	0.6
Hull / Beverley / East Riding	1.1	3.3	1.7	0.7	2.0	0.9	2.8	1.5	0.0	1.0	1.6
Harrogate	0.2	0.2	0.7	1.8	0.0	0.9	0.3	0.5	1.8	1.5	0.7
Leeds	17.6	5.8	9.2	17.8	10.4	19.0	7.1	11.6	17.5	24.7	13.9
York	9.1	22.1	34.9	18.6	18.3	9.9	9.0	2.3	11.9	7.9	14.9
Wetherby	1.7	2.4	1.7	5.7	0.5	5.7	2.0	0.8	11.9	2.8	2.9
North / North East Lincolnshire	0.5	1.5	0.3	0.5	0.5	0.9	1.3	1.5	0.0	0.2	0.7
Elsewhere in West Yorkshire	5.3	3.4	3.7	3.0	1.4	7.0	3.8	12.0	7.3	9.9	5.4
Elsewhere in North Yorkshire	1.2	1.7	3.1	3.2	1.1	0.4	1.5	0.5	5.3	0.5	1.7
Elsewhere in South Yorkshire	0.9	0.5	0.3	0.8	1.6	1.3	1.4	2.0	0.9	0.9	1.1
North East	0.4	0.0	0.7	0.7	0.0	2.2	0.5	0.2	0.5	0.8	0.5
Elsewhere in UK / Outside UK	4.2	4.1	5.2	5.2	3.2	6.2	3.4	8.4	2.1	5.2	4.7
<b>Total outside Selby</b>	<b>54.5</b>	<b>53.9</b>	<b>66.5</b>	<b>63.4</b>	<b>45.4</b>	<b>61.0</b>	<b>48.8</b>	<b>68.1</b>	<b>61.4</b>	<b>74.8</b>	<b>59.0</b>
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Base</b>	<b>5838</b>	<b>4492</b>	<b>5049</b>	<b>2716</b>	<b>7930</b>	<b>3676</b>	<b>2988</b>	<b>4196</b>	<b>3121</b>	<b>5356</b>	<b>45362</b>

Source: 2008 Household Survey

## 4. Strategic Housing Market Assessment Core Outputs

### Introduction

- 4.1 The purpose of this chapter is to present the core outputs required by the SHMA guidance relating to Selby District. The chapter provides a summary of more detailed work and evidence which is presented at technical appendices A-F.

### **Core Output 1: Estimates of current dwellings in terms of size, type, condition, tenure**

- 4.2 There are currently 35,407 dwellings in Selby District of which 1,161 were vacant, resulting in a total of 34,246 occupied dwellings<sup>5</sup>. Around 38% of properties are located in the urban areas of Selby Town, Tadcaster and Sherburn-in-Elmet; the remainder are distributed across the rural areas of the District. The overall vacancy rate is around 3.3%. This varies to some extent within the District, with highest rates in the Northern sub-area (4.9%) and lowest in South East sub-area (2.1%).

#### **Property size and type**

- 4.3 Table 4.1 reviews the profile of occupied dwelling stock by size and type. Overall, the vast majority (78.6%) of properties are houses, 15.4% are bungalows, 5.7% are flats/maisonettes and 0.7% are other types of property including park homes/caravans. Of all occupied properties, 26% have one or two bedrooms, 44.4% have three bedrooms and 29.6% have four or more bedrooms.
- 4.4 In comparison, at a regional level 29.9% of dwellings are terraced houses/bungalows, 59.4% other types of house and 10.7% are flats.

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<sup>5</sup> November 2008 Council Tax data

**Table 4.1** Property type and size

No. Bedrooms	Property Type									
	Detached house/ cottage	Semi-detached house/ cottage	Terraced house/ cottage	Bungalow	Maisonette	Flat/ apartment	Caravan/ Park Home	Other	Total	Base
One	0.2	0.2	0.6	1.4	0.1	2.0	0.1	0.0	<b>4.6</b>	1575
Two	1.0	4.7	4.8	7.5	0.0	3.1	0.1	0.1	<b>21.3</b>	7294
Three	11.8	20.3	6.2	5.7	0.0	0.1	0.0	0.2	<b>44.4</b>	15205
Four	19.1	3.0	1.6	0.7	0.0	0.0	0.0	0.0	<b>24.4</b>	8356
Five or more	4.7	0.2	0.2	0.0	0.0	0.0	0.0	0.1	<b>5.2</b>	1781
Bedsit/studio	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	<b>0.1</b>	34
<b>Total</b>	<b>36.9</b>	<b>28.4</b>	<b>13.3</b>	<b>15.4</b>	<b>0.1</b>	<b>5.3</b>	<b>0.3</b>	<b>0.4</b>	<b>100.0</b>	<b>34246</b>
Base	12637	9726	4555	5274	34	1815	103	103	<b>34246</b>	

Source: 2008 household survey

**Table 4.2** Dissatisfaction with state of repair by property tenure, age and type

Tenure	%	Base	Property Type	%	Base	Property Age	%	Base
Owned (no mortgage)	4.1	11447	Detached house/ cottage	3.8	12637	Pre 1919	12.4	5171
Owned (with mortgage)	7.3	16272	Semi-detached house/ cottage	10.6	9726	1919-1944	11.7	3322
Rented from the Council	22.8	3183	Terraced house/ cottage	21.2	4555	1945-1964	12.2	5377
Rented from Housing Association	20.9	990	Bungalow	5.4	5274	1965-1984	7.2	9623
Private Rented (furnished)	1.6	257	Maisonette	0.0	34	1985-2004	4.5	8596
Private Rented (unfurnished)	25.0	1837	Flat/ apartment	16.6	1815	2005 on	6.1	2157
Tied accommodation	30.3	156	Caravan/Park Home	19.1	103			
Shared ownership etc.	0.0	102	Other	11.9	103			
<b>Total</b>	<b>9.1</b>	<b>34246</b>	<b>Total</b>	<b>9.1</b>	<b>34246</b>	<b>Total</b>	<b>9.1</b>	<b>34246</b>

Source: 2008 household survey

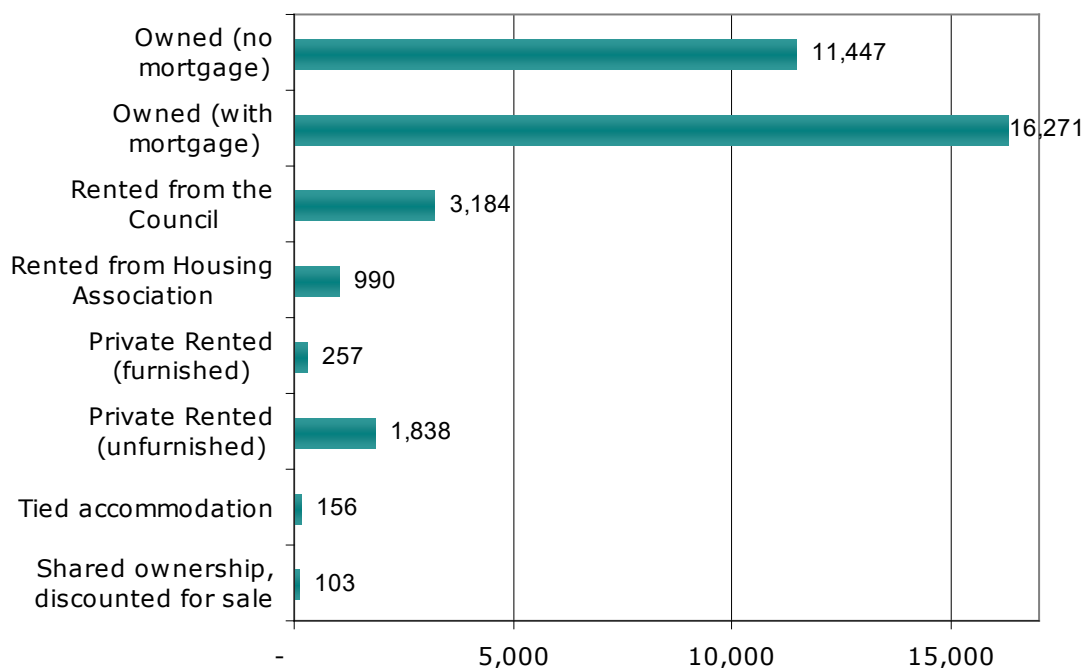
### Property condition

- 4.5 The 2008 household survey reviewed the extent to which households were satisfied with the state of repair of their dwellings. Overall 79.2% of respondents expressed satisfaction (38.6% were satisfied and 40.6% were very satisfied; 11.8% were neither satisfied nor dissatisfied; a total of 9.1% expressed degrees of dissatisfaction, although only 1.5% were very dissatisfied. Table 4.2 explores how the level of dissatisfaction varied by dwelling tenure, age and type.
- 4.6 Data suggests that private renters, social renters and households living in terraced houses, caravans and flats were most likely to express dissatisfaction with state of repair.

### Property tenure

- 4.7 The tenure profile of Selby District is summarised in Figure 4.1. Variations in broad tenure groups by sub-area is summarised in Figure 4.2. Overall, based on survey evidence, 80.9% of occupied dwellings are owner-occupied, 12.4% are social rented and 6.6% are private rented.

**Figure 4.1** Selby District tenure profile



Source: 2008 household survey

- 4.8 Tenure profile varies to some extent across the District. Proportions of social rented properties were highest in the urban areas of Selby Town (24.1%), Tadcaster (19.4%) and Sherburn-in-Elmet (15%) compared with a District average of 12.2%. The proportion of households renting privately was highest

in Selby Town (12.5%) which was around twice the District average of 6.6%. The proportion of households who were owner occupiers averaged 87.2% in rural sub-areas and was highest in the North East sub-area (90.1%).

## **Core Output 2: Past and current housing market trends; balance between supply and demand; key drivers**

### **Total dwelling stock**

- 4.9 There are currently a total of 35,407 residential dwellings in Selby District<sup>6</sup>. This has increased from 31,028 in 1998 or 14.1%.

### **Owner-occupied market**

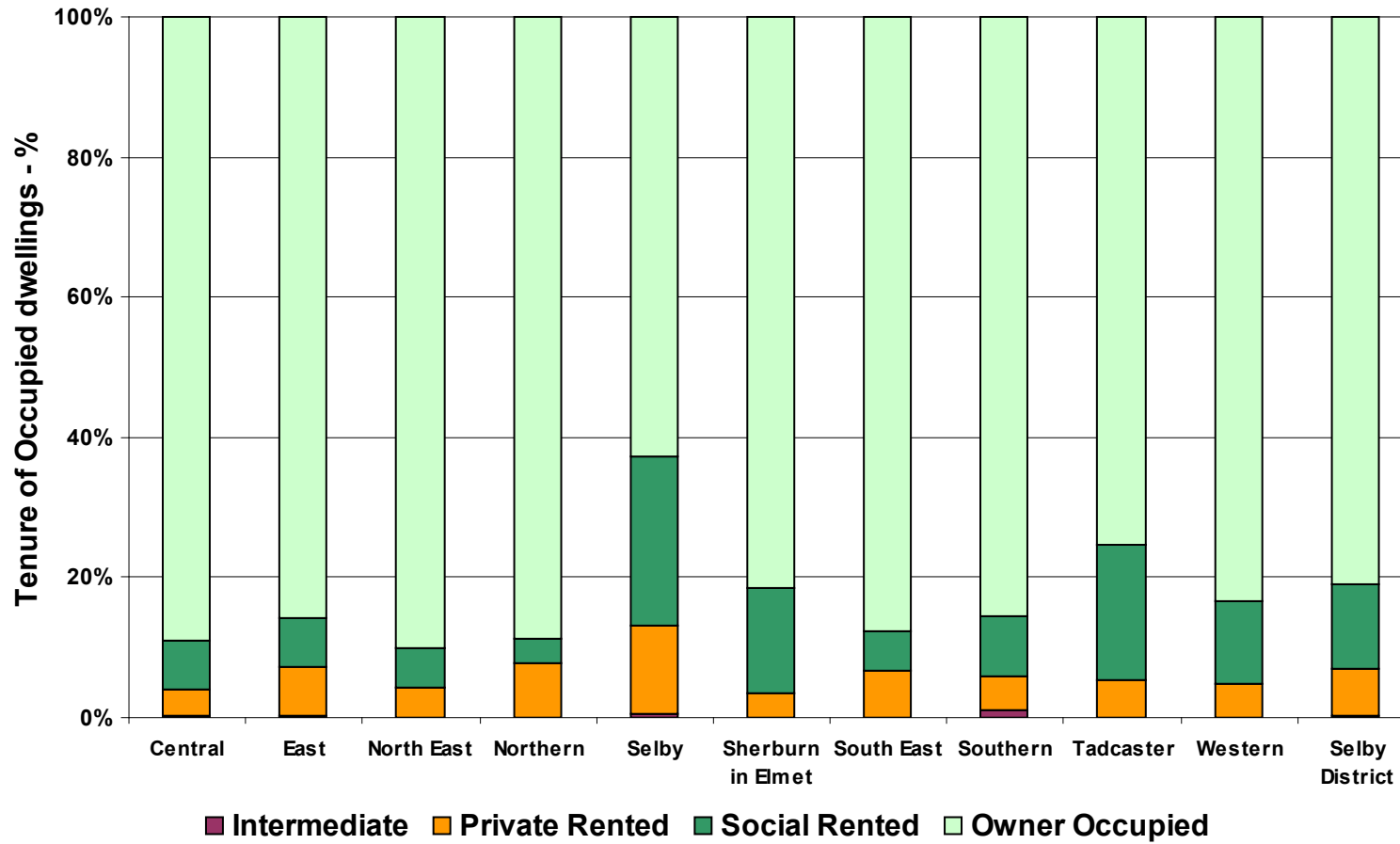
- 4.10 Of the 80.9% of households across Selby District who are owner occupiers, 33.4% own outright and 47.5% have a mortgage. Most properties are either houses (84.1%) or bungalows (14%); and most have 3 or more bedrooms (82.4%). Further analysis of owner occupied stock and household characteristics can be found at Appendix B.
- 4.11 Over the period 1996 to the start of 1999, lower quartile prices averaged £43,100 and median prices averaged £57,450. Between 1999 and 2007, lower quartile prices increased by £84,500 (185.7%) and median prices increased by £110,005 (183.4%). Table 4.3 summarises how lower quartile and median property prices have changed over the period 1996 to 2007 and how rates of change have varied annually, with highest proportionate increases in 2002, 2003 and 2004. The rate of house price increase slowed between 2004 and 2007 and during 2008 prices fell by 4.9%.

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<sup>6</sup> Based on Council Tax Nov 2008



**Figure 4.2** Variation in tenure profile by sub-area



Source: 2008 household survey

**Table 4.3** Lower Quartile and Median property prices in Selby District 1996-2008, annual rate of change and income required to be affordable

Year	Lower Quartile Price (£)	Price inflation: % change on previous year	Income required (£)*	Year	Median Price (£)	Price inflation: % change on previous year	Income required (£)*
1996	£41,000		£11,714	1996	£54,000		£15,429
1997	£42,500	3.7	£12,143	1997	£57,000	5.6	£16,286
1998	£43,400	2.1	£12,400	1998	£58,795	3.1	£16,799
1999	£45,500	4.8	£13,000	1999	£59,995	2.0	£17,141
2000	£48,950	7.6	£13,986	2000	£65,500	9.2	£18,714
2001	£53,000	8.3	£15,143	2001	£74,000	13.0	£21,143
2002	£69,950	32.0	£19,986	2002	£95,000	28.4	£27,143
2003	£89,950	28.6	£25,700	2003	£123,000	29.5	£35,143
2004	£110,000	22.3	£31,429	2004	£142,995	16.3	£40,856
2005	£119,995	9.1	£34,284	2005	£158,000	10.5	£45,143
2006	£124,950	4.1	£35,700	2006	£160,000	1.3	£45,714
2007	£130,000	4.0	£37,143	2007	£170,000	6.3	£48,571
2008**	£123,667	-4.9	£35,333	2008**	£161,666	-4.9	£46,190

**Notes:**

\*To be affordable, a property should cost no more than 3.5x household income

\*\* Jan – Sep 2008

Source: CLG Housing Statistics

4.12 It is interesting to note that in 1996, a household income of around £11,714 (for lower quartile) and £15,429 (for median) was required to ensure that a property was affordable. By 2007, an income of £37,143 (for lower quartile) and £48,571 (for median) properties was required, an increase of over 200% and far outstripping wage inflation over this period.

**Private rented sector**

4.13 The sector is diverse in terms of the range of households it accommodates and the types of properties available. A report 'The Modern Private Rented Sector'<sup>7</sup> provides a useful overview of the sector. Drawing upon 2001 census data, it suggests that the private rented sector has five key roles:

<sup>7</sup> 'The Modern Private Rented Sector' David Rhodes, 2006 University of York with CIH/JRF

- A traditional housing role for people who have lived in the private rented sector for many years;
  - Easy access housing for the young and mobile;
  - Providing accommodation tied to employment;
  - A residual role for those who are unable to access owner occupation or social renting;
  - An escape route from social rented housing (for instance those wanting to move to a different area but unable to do so through their social housing provider).
- 4.14 Given the range of roles of the private rented sector, there is a considerable diversity in the characteristics of private renting tenants. Evidence from the 2001 census (Rhodes, 2006) indicates that households living in private rented accommodation: tend to have younger heads of household; are ethnically diverse; singles, lone parents and other multi-adult households are over-represented compared with other tenures; people in professional and higher technical occupations are over-represented compared with other tenures; are more likely to be highly mobile geographically and turnover rates are high; is a tenure where international migrants are more likely to be accommodated.
- 4.15 The private rented sector (see Appendix B for full details) accommodates around 8% (2,251) of households across Selby District. Of these households, 81.2% rent unfurnished properties, 11.4% rent furnished and 6.9% rent tied accommodation. The private rented sector accommodates highly mobile
- 4.16 The characteristics of tenants are diverse and in particular the private rented sector accommodates singles, couples with no children and lone parents; 44.8% have lived in their accommodation for less than two years; incomes are varied, with 52.1% receiving less than £300 each week and 26.5% receive at least £500 each week. These observations reflect the characteristics observed by Rhodes (2006).

### **Social rented sector**

- 4.17 Over the past 10 years, the number of social rented properties has reduced slightly from 4,674 to 4,405. Social rented stock as a proportion of total dwelling stock has reduced from 15.1% in 1998 to 12.5% in 2008. Of occupied social rented stock, 76.3% is rented from the Council and 23.7% is rented from a Housing Association.
- 4.18 The majority of Council stock are either houses (45.4%) or flats (34.8%) and most properties (81.3%) have two or three bedrooms. Flats account for 50.3% of RSL properties and 27.6% of RSL stock has one bedroom with 72.4% having two or three bedrooms.




- 4.19 Social renting households tend to be singles, couples with no children and lone parents. 38.3% of all social renters work and a further 22.3% are retired. Incomes are generally low, with 82% of Council and 72.9% of RSL renters receiving less than £300 gross each week.

### **Open market demand and supply**

- 4.20 It is possible to review the extent to which open market demand and supply is balanced. Using household survey data, it is possible to ascertain market demand from existing households, newly-forming households and in-migrant households. This can then be reconciled with the likely supply based on turnover rates in the preceding five years (to December 2008).
- 4.21 This analysis helps to identify areas where there are imbalances in the provision of general market accommodation and is illustrated in Table 4.4. In summary, analysis of general market supply and demand suggests that:
- Across Selby District, demand for market accommodation outstrips supply;
  - Demand exceeds supply for all property types across most areas, with a particular shortfall of bungalows;
  - Demand for two, three and four+ bedroom properties outstrips supply across all areas; market demand and supply for one bedroom properties is generally balanced;
- 4.22 Overall, this analysis confirms that Selby District is a high demand area. There is a need to maintain the delivery of a variety of dwelling types and sizes to reflect the range of demand for open market dwellings. It is recommended that the Council maintain a flexible approach in the delivery of open market dwellings. Evidence presented in Table 4.4 can help inform development priorities in specific areas to help maintain the relatively balanced housing markets across Selby District.

**Table 4.4** Review of general market supply and demand

		Central	East	North East	Northern	Selby	Sherburn in Elmet	South East	Southern	Tadcaster	Western	Selby District
Tenure	Total											
	Owner Occupied											
	Private Rented											
Property size	One											
	Two											
	Three											
	Four or more											
Property type	Detached Hse											
	Semi Det Hse											
	Terraced Hse											
	Flat (inc bedsits)											
	Bungalow											

-  Demand exceeds supply and particular pressure on stock
-  Demand exceeds supply and some pressure on stock
-  Demand equals supply; demand likely to be satisfied

### Key market drivers

- 4.23 The factors underpinning housing markets in Selby District are explored in detail at Appendix B. Essentially, there are three key primary drivers influencing the current (and future) housing market: demographic, economic and dwelling stock characteristics, as summarised in Table 4.5.

**Table 4.5** Primary market drivers

Primary Driver	Attributes	Impact on overall demand through:
Demography	Changing no. of households, household structure, ethnicity	Natural Change
Economy	Jobs, income, activity rates, unemployment	Economic migration
Housing stock and aspirations	Quality vs aspirations, relative prices, accessibility, development programmes	Residential migration

- 4.24 In summary, the following demographic drivers will continue to underpin the operation of Selby District 's housing market:
- On the basis of past trends, ONS projections predict that the population of Selby District will increase by 25.2% from 81,100 in 2008 to 101,500 by 2031;
  - Over the next few decades, there will be a 'demographic shift' with the number (and proportion) of older people increasing; in particular, the number of 75+ residents is expected to more than double (from 5,900 in 2008 to 12,600 by 2031);
  - There is limited ethnic diversity amongst Selby District's population. 97.6% of heads of household describe themselves as White British, a further 1.8% White Other and 0.6% other ethnicities;
  - ONS trend-based projections indicate that the number of households is expected to increase by 27.3% from 33,000 in 2006 to 42,000 in 2026. This represents an annual increase of 450 households;
  - There are a small number of overseas nationals working in Selby District. National Insurance non-UK national data for 2007/8 indicates 300 migrant workers of whom 250 were Polish;
  - The three largest household groups are couples under 60 (with no children) (21.1%), couples with children (22.9%), couples (one or more over 60)

(14.2%). Regional household projections suggest that the proportion of singles and other household types is likely to increase.

4.25 The following economic drivers will continue to underpin the operation of Selby District's housing market:

Summary data relating to current economic circumstances includes:

- 80.6% of residents 16 to pensionable age are economically active, this is slightly higher than the national and regional averages. Unemployment in 2008 was 4.2%, compared with 5.3% regionally;
- 2008 household survey data suggests that 9.2% of employees work from home, 31.8% work within Selby District and 59% commute to other areas, most notably to York (14.9%) and Leeds (13.9%);
- Selby District boasts a highly qualified population, with 26.3% of working age residents having an NVQ Level 4 qualification (e.g. a degree) and 51% having an NVQ Level 3 qualification;
- Lower quartile incomes in 2008 were £16,244 which compares with £16,782 for the region and £17,325 for England. Median incomes are £24,310 which reflects the national figure and slightly above the regional figure of £23,355.
- Employment is centred around the three market towns of Selby Town, Tadcaster and Sherburn-in-Elmet;
- The District has a strong economic base linked in particular to manufacturing and distribution/warehousing;
- Selby District plays an important sub-regional and regional labour market role, although it has a 'dormitory role' evidenced through travel to work patterns to Leeds and York. A priority for the LDF is to reduce travel to work which will require the development of appropriate employment opportunities in Selby District: a key challenge will be to deliver higher value service sector employment;
- The RSS advocates the diversification of the regional economy away from large-scale heavy industry. The Leeds City Region Development Plan suggests diversification into sectors which will maximise employment and Gross Value Added (GVA) including: financial and business services; electrical and optical equipment; bioscience, health and medical research; digital and creative industries;
- The RSS recognises Selby Town as a location for significant development to foster regeneration and strengthen and diversify the regional economy.
- There are a series of other sites within the District identified for economic development including a major site on the outskirts of Sherburn-in-Elmet.

4.26 In terms of dwelling stock drivers:

- 78.6% of properties are houses, 15.4% bungalows, 5.4% flats/maisonettes and 0.6% are other property types (e.g. caravans);

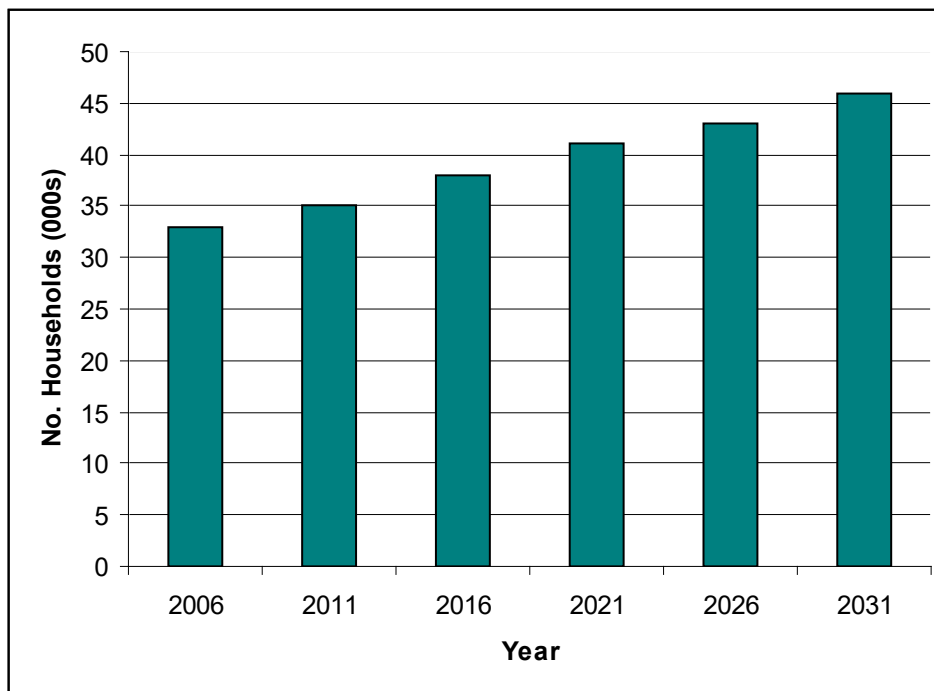
- A majority of properties (59.5%) have been built since 1965, with 15.1% built pre-1919 and the remainder (25.4%) built between 1919 and 1964;
  - 80.9% of properties are owner-occupied, 6.6% are privately rented and 0.3% are intermediate tenure (e.g. shared ownership). The proportion of social rented dwellings (12.2%) compares with a regional average of 18.5%;
  - There is a particularly strong aspiration for houses and some household type-specific aspirations which are explored in more detail in discussions relating to Core Output 6.
- 4.27 Secondary drivers are broadly defined as drivers that help to influence residential location. They include local amenities such as healthcare, schools, and transport links. Material relating to secondary drivers is presented at Appendix B.
- 4.28 Households in the North East and Northern sub-areas were most satisfied with their local area, with those in Selby Town the least satisfied. Across Selby District, there was a high level of satisfaction expressed for primary schools and nursery provision. Dissatisfaction was most likely to be voiced over car parking, public transport, cycle paths and access to leisure facilities. Households in the North East and Northern sub-areas were most satisfied, with those in Selby Town the least satisfied.

### Core Output 3: Future households

- 4.29 The number of households in Selby District is expected to increase from 33,000 in 2006 to 46,000 by 2031, an increase of 39.4% (Figure 4.3). This equates to an average annual increase of 520 households.



**Figure 4.3** Projected household change 2006-2031



Source: Sub-national household projections 2006-based

- 4.30 Over the next few decades, the profile of households in Selby District is expected to change. The population is ageing and the proportion of households headed by an older person is likely to increase. By 2029, population projections suggest that 29,700 residents in Selby District will be aged 60 or over (and will account for 29.8% of the total population). This compares with 21,400 residents and 21.4% of the population in 2006.

## Core Output 4: Current households in need

- 4.31 A robust and defensible assessment of housing need is essential for the development of affordable housing policies which need to be articulated in Local Development Frameworks. PPS3 defines housing need as:  
 ‘the quantity of housing required for households who are unable to access suitable housing without financial assistance’.
- 4.32 The 2008 household survey and a range of secondary data provides the robust and transparent evidence base required to assess housing need across Selby District. This is presented in detail at Appendix D of this report and follows CLG modelling guidance.
- 4.33 Across Selby District, there are 2,627 existing households in need. Reasons for housing need are summarised in Table 4.6.

**Table 4.6** Housing need in Selby District

Category	Factor	No. Households
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	254
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	427
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	74
	N4 Too difficult to maintain	1089
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	360
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	620
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	142
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	177
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	235
Total no. households in need		2627
Total Households		34,246
% households in need		7.7

**Note:** A household may have more than one housing need.

- 4.34 Table 4.7 summarises the range of housing needs experienced by sub-area and how the overall proportion of households in need varies across the District. This proportion is highest in Selby Town (11.4%), East (9.8%) and South East (9.8%) and lowest in Tadcaster (4.5%) and Southern (4.6%) sub-areas.

4.35 Table 4.8 demonstrates how the proportion of households in housing need varies by tenure and household type. Private renters, RSL renters, lone parents are more likely to experience housing need compared with the general population.

**Table 4.7** Housing need by sub-area

Need	Description	Sub-areas										
		Central	East	North East	Northern	Selby	Sherburn in Elmet	South East	Southern	Tadcaster	Western	Selby District
Need1	Under notice, real threat of notice or lease coming to an end	11	28	25	10	121	0	16	14	14	15	254
Need2	Too expensive, and in receipt of housing benefit or in arrears due to expense	22	54	44	10	137	38	58	0	14	50	427
Need3	Overcrowded according to the 'bedroom standard' model	0	23	0	8	12	14	0	0	0	17	74
Need4	Too difficult to maintain	200	129	107	73	261	54	81	42	43	99	1089
Need5	Couples, people with children and single adults over 25 sharing a kitchen, bathroom or wc with another household	18	101	27	25	40	21	26	40	4	58	360
Need6	Household containing people with mobility impairment or other special needs living in unsuitable accommodation	81	35	37	25	270	10	48	28	45	41	620
Need7	Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	3	9	6	13	80	0	0	0	14	16	141
Need8	Subject to major disrepair or unfitness and household does not have resource to make fit	28	28	8	0	71	0	15	10	0	18	178
Need9	Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	0	14	2	0	124	35	30	19	0	11	235
<b>Total households with one or more housing need</b>		<b>301</b>	<b>311</b>	<b>194</b>	<b>129</b>	<b>776</b>	<b>150</b>	<b>217</b>	<b>138</b>	<b>115</b>	<b>297</b>	<b>2628</b>
Total no. households		4218	3182	3548	2140	6788	2622	2205	2995	2582	3966	34246
<b>% Households in need</b>		<b>7.1</b>	<b>9.8</b>	<b>5.5</b>	<b>6.0</b>	<b>11.4</b>	<b>5.7</b>	<b>9.8</b>	<b>4.6</b>	<b>4.5</b>	<b>7.5</b>	<b>7.7</b>

Source: 2008 household survey

**Table 4.8** Housing need by tenure and household type

Tenure	%	Base	Household type	%	Base
Owner Occupied	6.5	27719	Single Adult (under 60)	7.8	4267
Council	7.2	3183	Single Adult (60 or over)	5.6	2963
RSL Rented	11.6	990	Couple only (both under 60)	7.4	7277
Private Rented	21.0	2250	Couple only (one or both 60 or over)	8.0	4847
Intermediate	2.9	102	Couple with 1 or 2 child(ren)	5.4	6807
			Couple with 3 or more children	5.1	1049
			Lone Parent with 1 or 2 child(ren)	17.7	1895
			Lone Parent with 3 or more children	13.4	254
			Other older person	8.8	748
			Couple with adult child(ren)	8.0	3616
			Lone Parent with adult child(ren)	12.9	156
			Other type of household	9.2	367
<b>Total</b>	<b>7.7</b>	<b>34246</b>	<b>Total</b>	<b>7.7</b>	<b>34246</b>

Source: 2008 household survey

## Core Output 5: Future households requiring affordable housing

- 4.36 A detailed analysis of household formation rates based on a review of past trends and future intentions is presented at Appendix D. Survey evidence suggests a household formation rate of 347 each year, of whom 87.5% cannot afford to buy or rent in the open market (304 each year).

## Core Output 6: Future households requiring market housing

- 4.37 The 2008 household survey provides a range of valuable evidence on general market requirements. The vast majority of households (around 87.5%) live in the open market and overall demand for market accommodation will be sustained as the District is a popular area in which to live, with strong links to York and Leeds.
- 4.38 Information on turnover rates suggests that across the District, around 1,650 owner occupied dwellings and 325 private rented properties come onto the market.
- 4.39 A total of 3,507 existing households are intending to move in the open market over the next two years and would consider moving within Selby District. Figure 4.4 indicates that the households most likely to be moving in the open market are couples with children, couples under 60 and singles under 60.
- 4.40 Of households moving, most (87.4%) are considering a house, 45.9% are considering a bungalow and 12.4% a flat (Table 4.9). Table 4.10 provides further detail on the relative preferences households have for particularly property types and sizes by household type.

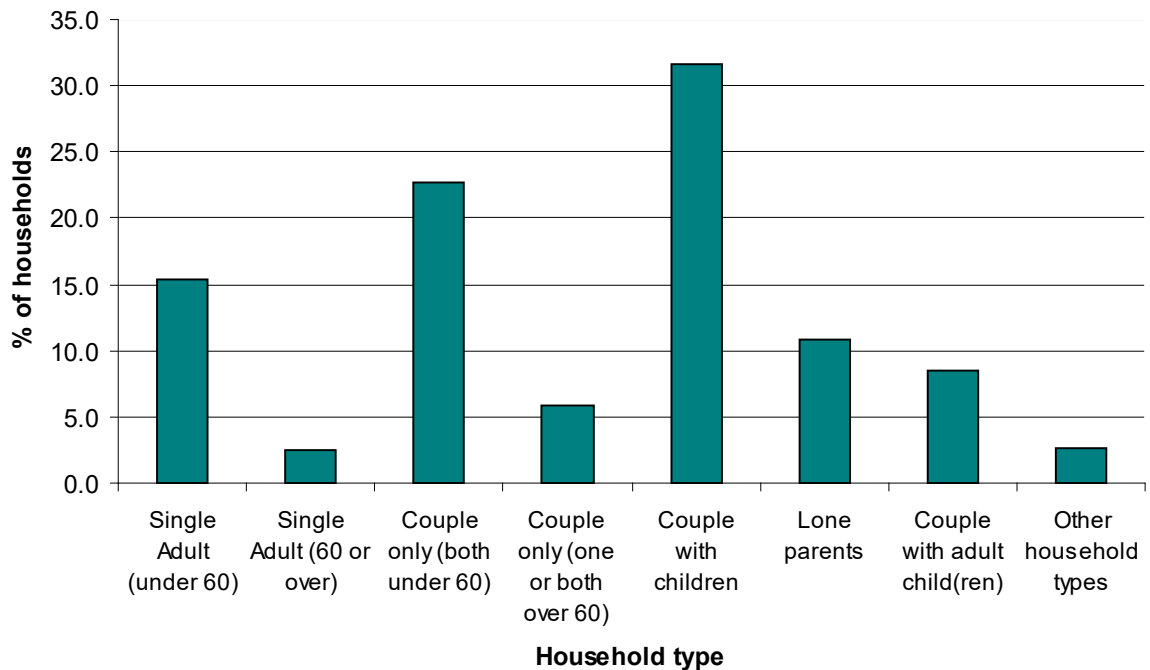
**Table 4.9** Market preferences of existing households planning to move in next two years

Property type	% would consider
House	87.4
Detached	72.9
Semi-Detached	56.2
Smaller Terraced	17.0
Larger Terraced	27.6
Flat	12.4
Bungalow	45.9

Base 3,507 households intending to move in next two years

Note: Household could state more than one preference

**Figure 4.4** Types of household intending to move in the open market over the next two years



Source: 2008 household survey

4.41 The data presented in Table 4.10 provides a useful review of how market demand varies by household type. The table shows the percentage of households by household type who would consider a particular property type and size. Data indicates that:

- Houses are the most popular choice of most households (except for singles over 60 and other older), particularly detached and semi-detached properties, with three bedroom properties the most popular size overall. Note that singles under 60 would consider a range of house types and sizes;
- Flats are most likely to be considered by singles over 60 and lone parents;
- There is a strong preference for bungalows amongst older person households (mentioned by 65.8% of singles over 60 and 81% of couples over 60).

**Table 4.10** Market preferences by household type

Property size/type	Household type and % who would consider property size/type												
	Single Person <60	Single Person 60 or over	Couple only <60	Couple only over 60	Couple with 1 or 2 child(ren)	Couple with 3 or more children	Lone Parent with 1 or 2 child(ren)	Lone Parent with 3 or more children	Other older	Couples with adult child(ren)	Lone Parent with adult child(ren)	Other type of household	All H'holds
<b>House</b>	<b>84.9</b>	<b>47.3</b>	<b>89.2</b>	<b>31.2</b>	<b>98.6</b>	<b>100.0</b>	<b>94.8</b>	<b>100.0</b>	<b>40.6</b>	<b>90.5</b>	<b>100.0</b>	<b>100.0</b>	<b>87.4</b>
Detached	72.9	35.2	67.8	26.6	93.4	100.0	61.3	100.0	29.1	77.0	0.0	100.0	72.9
Semi-det	66.1	25.2	56.5	20.2	56.9	46.6	74.1	100.0	21.3	44.3	100.0	100.0	56.2
Smaller Terraced	26.4	25.2	15.8	5.4	6.9	0.0	60.1	0.0	8.5	0.0	0.0	100.0	17.0
Larger Terraced	24.7	25.5	28.3	4.0	21.4	23.3	49.4	100.0	8.5	27.8	100.0	100.0	27.6
2 Bed House	51.4	37.4	35.1	12.7	4.4	0.0	31.9	0.0	13.8	23.5	100.0	100.0	25.6
3 Bed House	57.5	10.0	63.0	20.2	51.9	20.7	73.8	73.4	40.6	71.0	100.0	0.0	55.6
4 Bed House	26.3	3.0	28.0	10.9	62.9	75.0	16.7	73.4	7.4	45.2	0.0	0.0	37.6
5 Bed House	7.0	0.0	13.1	0.0	22.2	39.3	4.0	70.7	7.4	12.3	0.0	0.0	13.7
<b>Flat</b>	<b>19.4</b>	<b>36.7</b>	<b>11.3</b>	<b>12.3</b>	<b>3.1</b>	<b>20.7</b>	<b>32.9</b>	<b>0.0</b>	<b>14.6</b>	<b>3.0</b>	<b>0.0</b>	<b>0.0</b>	<b>12.4</b>
Gnd Floor	8.9	29.8	8.8	7.8	3.1	7.8	30.5	0.0	8.5	3.0	0.0	0.0	9.1
First Floor	10.3	26.0	10.0	3.6	1.6	20.7	10.5	0.0	8.5	3.0	0.0	0.0	7.2
Above First Floor	8.3	0.0	11.3	1.6	0.0	7.8	8.1	0.0	8.5	3.0	0.0	0.0	5.3
1 Bed Flat	2.7	4.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5
2 Bed Flat	17.0	26.2	7.3	10.1	1.6	0.0	16.4	0.0	6.1	0.0	0.0	0.0	7.7
3 Bed Flat	6.7	0.0	9.5	6.0	1.4	20.7	27.7	0.0	14.6	3.0	0.0	0.0	7.8
Bedsit	2.7	0.0	1.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8
<b>Bungalow</b>	<b>63.3</b>	<b>65.8</b>	<b>38.5</b>	<b>81.0</b>	<b>26.7</b>	<b>36.6</b>	<b>38.2</b>	<b>44.1</b>	<b>94.6</b>	<b>69.2</b>	<b>100.0</b>	<b>0.0</b>	<b>45.9</b>
Detached	55.6	26.1	36.8	71.5	23.7	36.6	25.7	44.1	50.4	59.7	100.0	0.0	39.4
Semi-det	47.3	52.0	17.7	25.8	16.5	36.6	38.2	44.1	54.0	37.0	100.0	0.0	29.0
Terraced	33.9	25.2	3.7	9.4	8.9	7.8	29.0	0.0	8.5	4.3	0.0	0.0	13.4
1 Bed Bungalow	7.2	0.0	5.1	4.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5
2 Bed Bungalow	50.8	41.2	20.4	41.7	3.0	0.0	18.5	0.0	51.9	23.5	100.0	0.0	22.4
3 Bed Bungalow	40.6	23.0	27.4	45.3	16.4	20.7	28.9	44.1	86.9	64.4	100.0	0.0	31.9
4 Bed Bungalow	20.2	8.2	7.7	0.0	16.3	36.6	2.2	44.1	7.4	32.9	0.0	0.0	14.3
<b>Base</b>	<b>539</b>	<b>86</b>	<b>796</b>	<b>207</b>	<b>1000</b>	<b>110</b>	<b>350</b>	<b>29</b>	<b>43</b>	<b>296</b>	<b>40</b>	<b>11</b>	<b>3507</b>

Source: 2008 household survey

4.42 The general market aspirations of newly-forming households are summarised in Table 4.11. This shows a particular aspiration towards flats/apartments, followed by houses. Aspirations were strongest for two bedroom properties.

**Table 4.11** Household aspirations (newly-forming households)

Property Type	%	Property Size	%
Flat	46.7	One/Studio	26.5
House	41.2	Two	62.0
Bungalow	12.1	Three or more	11.5
Base: 215 newly forming households (43 each year)			

Source: 2008 household survey

## Core Output 7: Size of affordable housing required

- 4.43 A detailed analysis of the following factors determines overall affordable housing requirements:
- Households currently in housing which is unsuitable for their use and who are unable to afford to buy or rent in the market (backlog need);
  - New households forming who cannot afford to buy or rent in the market;
  - Existing households expected to fall into need;
  - The supply of affordable housing through social renting and intermediate tenure stock.
- 4.44 The needs assessment model advocated by the CLG has been used and detailed analysis of each stage of the model is presented at Appendix D.
- 4.45 In addition to establishing the overall affordable housing requirement, analysis breaks this requirement down by sub-area, property designation (i.e. general purpose and older person) and property size (number of bedrooms) as shown in Table 4.12.

**Table 4.12** Annual affordable housing requirement (gross) 2008/09-2012/13

Sub-area	Older person		General needs				Total
	Number of bedrooms		Number of bedrooms				
	One	Two	One	Two	Three	Four or more	
Central	10		10	11	3		<b>34</b>
East	4	4	11	13		2	<b>34</b>
North East	5		3	7	18	6	<b>39</b>
Northern	1		1	5	4	2	<b>13</b>
Selby	11		27	58	13	1	<b>110</b>
Sherburn in Elmet	2			25	12	4	<b>43</b>
South East	4	2	13	7	9	0	<b>35</b>
Southern	8		2	18	18	2	<b>48</b>
Tadcaster				12	1	3	<b>16</b>
Western	1	6		18	7	5	<b>37</b>
<b>Total</b>	<b>46</b>	<b>13</b>	<b>67</b>	<b>173</b>	<b>85</b>	<b>25</b>	<b>409</b>

Source: 2008 household survey

- 4.46 The tenure preferences of households requiring affordable housing have been explored in Technical Appendix D. This has considered the aspirations of households and the relative affordability of intermediate tenure products assuming different levels of equity.
- 4.47 Analysis suggests that there is a potentially strong role for intermediate tenure products in Selby District. Around 30% of households in need would consider intermediate tenure. Analysis of income, equity and savings would suggest that 52% of existing and newly-forming households in need could afford products with an equity share of £50,000 and 32.8% could afford an equity share of £80,000.
- 4.48 On balance, analysis would indicate that between 30% and 50% of new affordable housing in Selby District could be intermediate tenure. Analysis of property type preferences suggests that primarily, delivery of houses and flats is a priority, with an additional need to provide bungalows.
- 4.49 This evidence helps to inform the preparation of the LDF Core Strategy which will be further enhanced through a proposed Economic Viability assessment.

## **Core Output 8: Estimates of household groups who have particular housing requirements**

### **Introduction**

- 4.50 There are a range of household groups who have particular housing requirements. The evidence presented at Appendix E focuses on families, older people, homeless households and support issues.



## **Families**

- 4.51 Families account for around 40.3% of households across Selby District. Families planning to move in the open market have a strong preference for houses, in particular three and four bedroom properties.
- 4.52 Analysis of affordable housing requirements suggests that a range of affordable dwellings are required, in particular two and three bedroom general needs properties to address the needs of families. It is important that particular care is taken to ensure that properties are built to reflect the demand from families and in the interests of long-term community sustainability.

## **Older people**

- 4.53 A major strategic challenge for the Council is to ensure a range of appropriate housing provision, adaptation and support for Selby District's growing older population. The number of people aged 60 or over is projected to increase by 73.7% by 2029.
- 4.54 The vast majority of older people want to stay in their own homes with help and support when needed and the vast majority are owner occupiers. Particularly noted is the need for help with gardening, repair/maintenance and cleaning. Better insulation and adaptations to bathrooms stand out as particular requirements from older people. Resources for aids and adaptations remain tight, particularly for households in the private sector. Alternative sources of funding, such as equity loans, should be seriously considered to finance remedial measures required by older person households.
- 4.55 There is a degree of interest in new forms of older persons' accommodation, for instance older persons' apartments and properties in a retirement/care village. Providing a wider range of older persons' accommodation has the potential to free-up larger family accommodation (although price could still remain a barrier to entry).
- 4.56 North Yorkshire's Supporting People Strategy focuses on the need to provide additional extra care schemes and developing telecare services. The provision of extra care schemes has emerged as a strategic priority presented in the National Affordable Homes Programme 2008-2011.

## **General support requirements**

- 4.57 The 2008 household survey provided evidence of the need for particular adaptations by area, tenure and household type. Overall, households are tending to require remedial measures to their property to provide better heating and insulation; the requirement for kitchen and bathroom adaptations was also frequently cited (Table 4.13)

**Table 4.13** Adaptations required either now or in next 5 years

Adaptation Required	% Households
Insulation	22.3
Better heating	16.2
Double Glazing	10.7
Adaptations to Bathroom	8.0
Increase the size of property	7.9
Adaptations to Kitchen	7.1
Security alarm	5.6
Internal handrails	4.5
Downstairs WC	3.1
External handrails	2.7
Stairlift	2.3
Community alarm service	2.1
Improvements to access	1.6
Wheelchair adaptations	1.5
Room for a carer	1.4
Lever door handles	1.1
Base (total households)	34,246

Source: 2008 household survey

- 4.58 The household survey also provides information on the need for other forms of assistance, such as assistance with cleaning, other practical tasks etc (Table 4.14). This provides valuable evidence to support interventions such as Home Improvement Agencies.

**Table 4.14** Type of assistance required either now or in next 5 years

Support required	% Households
Help with gardening	15.1
Help with repair and maintenance of home	14.3
Help with cleaning home	11.6
Help with other practical tasks (e.g. changing lightbulbs, collecting prescriptions)	6.9
Want a Social Alarm (call for help alarm)	4.2
Help with personal care	4.1
Want company / friendship	2.9
Base (total households)	34,246

Source: 2008 household survey

### Specialist support requirements

- 4.59 The Supporting People team have a particular responsibility to ensure that there is adequate accommodation and support provision for a range of specialist client requirements e.g. domestic violence, HIV/Aids, Offending/Ex-Offending and Teenage Pregnancy. North Yorkshire's Supporting People Strategy provides detailed information on the characteristics of current provision and future requirements.
- 4.60 RSL specialist provision in Selby District particularly focuses on the frail elderly, young people at risk/leaving care and people with learning difficulties.

### Homeless households

- 4.61 Over the period 2003/04 to 2007/8, the number of homeless applications has averaged 76 each year. Of these households, a majority (75% average over the period) have been allocated a social rented property.
- 4.62 The 2008 household survey provided a valuable opportunity to assess the extent of 'hidden homelessness' across Selby District. Respondents were asked if they had provided temporary accommodation for someone in the previous year. Overall:
- 9.3%** of all households (3,169) across the District had provided some form of temporary accommodation for a total of **3,005 people**.

### Black and minority ethnic households

- 4.63 There is limited ethnic diversity across Selby District, with the household survey indicated that 97.6% of residents described as White British. A further 1.5% are other White groups.
- 4.64 Overall, 4.8% of BAME households were in some form of housing need, lower than for the overall population. Sharing facilities and being in need through a mobility/special need were most likely to be cited.
- 4.65 The needs of Gypsies and Travellers have been assessed in a North Yorkshire-wide study which was published in 2008. In Selby District, there is a projected need of 9 pitches to 2015.

## 5. Review of general market demand and PPS3 requirements

5.1 Core outputs presented in Chapter 4 provided a range of information on the requirements for both market and affordable housing. The purpose of this chapter is to consolidate the key messages relating to market housing demand and also to show how the SHMA evidence base satisfies PPS3 requirements.

### Market housing: key issues

5.2 A range of material was presented in Chapter 4 relating to market housing. Key issues relating to market housing supply and demand are:

- There is an annual supply of around 1,650 owner occupied and 325 private rented properties available on the open market;
- Across Selby District as a whole, analysis of market preferences relative to supply (Table 4.4) suggest that demand outstrips supply for all property types, with a particular shortfall of bungalows. Within Selby District, the demand and supply for particular types of property is balanced, for instance:
  - In Selby Town, there is a balance between the supply and demand of terraced houses and flats;
  - There is balance between supply and demand for semi-detached houses in the East, Sherburn-in-Elmet and Tadcaster sub-areas; and
  - A balance between supply and demand for detached houses in the North East sub-area
- The greatest in-balances between supply and demand, with particular shortfalls noted are for:
  - Bungalows in most sub-areas;
  - Terraced houses in Central and East sub-areas;
  - Flats in the South East sub-areas.

5.3 The aspirations of existing households are summarised in Table 4.9. Of households moving, most (87.4%) are considering a house (particularly detached and semi-detached, with three bedrooms the most popular size), 45.9% are considering a bungalow and 12.4% a flat. Table 4.10 considers how aspirations varied by household type and indicates that:

- Houses are the most popular choice for most household types (with the exception of singles over 60 and other older groups);

- Flats are most likely to be considered by singles over 60 and lone parents;
  - Older people have a strong preference of bungalows (mentioned by 65.8% of singles over 60 and 81% of couples over 60).
- 5.4 This evidence helps the Council to ascertain the range of dwellings which need to be built across Selby to help satisfy market demand. Analysis has shown where there are particular pressures within the housing market and demonstrates that overall supply exceeds demand across the District. If the broad aspirations of households were translated into how future development should proceed, the following split between property types would be suggested:
- Houses 60%
  - Flats 8.5%
  - Bungalows 31.5%
- 5.5 However, the likelihood of this level of bungalow development is low given site density requirements. On balance, decisions regarding the nature of future open market development should be informed by this evidence but also informed by the market intelligence of developers. The Council should pay particular attention to Table 4.4 which reviewed general market supply and demand to help make informed discussions regarding the type and size of market housing to be delivered within the District.

### PPS3 requirements

- 5.6 Planning Policy Statement 3 sets out the national policy framework for delivering the Government's housing objectives. The Government's key housing policy objective is to ensure that everyone has the opportunity of living in a decent home, which they can afford, in a community where they want to live. Policies need to be grounded in robust and transparent evidence and there are three key components of the evidence base: a Strategic Housing Market Assessment; a Strategic Housing Land Availability Assessment; and a review of the likely economic viability of delivering affordable housing on development sites.
- 5.7 This report provides the first key piece of evidence to underpin planning policy, namely a Strategic Housing Market Assessment which delivers the core outputs required through CLG SHMA guidance. Specifically, this research reflects upon the key PPS3 objective of achieving a mix of housing to promote mixed communities.
- 5.8 PPS3 states (p.9) that Local Authorities need to set out in their LDFs:
- The likely overall proportions of households that require market or affordable housing;
  - The likely profile of household types requiring market housing; and

- The size and type of affordable housing required (including a view on tenure split between social rented and intermediate tenure i.e. shared equity and shared ownership).

5.9 Evidence which reflects PPS3 requirements is now summarised.

*The likely overall proportions of households that require market or affordable housing*

- 5.10 The Regional Spatial Strategy to 2026, The Yorkshire and Humber Plan, was published in May 2008 and sets the overall framework for housing delivery across the Region. This suggests for Selby District annual average net additions to the dwelling stock 2004-2026 of 440 each year. Policy H4: The provision of affordable housing states that the region needs to increase its provision of affordable housing to address the needs of local communities. LDFs should set targets for the amount of affordable housing to be provided and for North Yorkshire Authorities this is suggested to be at least 40%.
- 5.11 On this basis, Selby District should have in place policies to deliver upwards of 176 affordable dwellings each year.
- 5.12 Evidence to support the need for an affordable housing policy has been provided in this report. Detailed analysis in line with SHMA guidance suggests that there is an annual shortfall of 378 (net) and 409 (gross) affordable dwellings across Selby District. Obviously, this is well in excess of what could be delivered and the figure should be considered to illustrate the degree of imbalance between supply and requirement of affordable housing. Detailed calculations underpinning this figure is presented in Technical Appendix D and summarised in Chapter 4.
- 5.13 In its LDF, the Council will need to derive a figure which is deliverable on the basis of:
- RSS net stock addition estimates (440) and targets for affordable provision (at least 40% according to the RSS);
  - Likely delivery of affordable housing through sites coming forward; and
  - Assessing the economic viability of delivering affordable dwellings.
- 5.14 As it stands, evidence in this report clearly demonstrates the need for affordable housing in Selby District. However, establishing a final target for delivery will need to take into account future site availability and financial viability.

### **Balancing affordable and market requirements**

- 5.15 Having established a robust view on the annual imbalance between the supply and requirement for affordable housing, similar analysis has been carried out which considers open market demand relative to supply.
- 5.16 The scale of market demand has been estimated by considering demand:
- From existing households who are planning to move in the open market within Selby District in the next five years;
  - From newly-forming households who can meet their needs in the market, based on the same affordability criterion as used for affordable housing requirements, and
  - From in-migrant households; the estimate is based on the actual numbers of such households over the previous five years, based on the survey evidence.

### **Assumptions in relation to requirements of in-migrants**

- 5.17 There has been an average of 890 households moving into Selby District and into open market housing each year (based on the average over the last five years). This compares with 1,754 moves of households within Selby District. In comparison, the assessment of affordable housing requirements allows for only very small numbers of in-migrants, allowing for only the numbers who have been allocated tenancies on the basis of housing need linked to Selby District. In-migrant demand is therefore a strong market driver.

### **Demand for market housing**

- 5.18 The figures for open market demand are shown in Table 5.1. This indicates an annual shortfall of 710 open market dwellings after considering market demand from existing households and newly-forming households from within Selby District and in-migrant demand.
- 5.19 The shortfalls mean, in practice, that some existing households would not be able to satisfy their housing requirement and that newly forming households may not be able to obtain a home in Selby District. Households may remain in their existing accommodation, or may decide to move to other areas where more options are available or prices lower.

**Table 5.1** Open Market Demand and affordable housing requirements in Selby District

	General Market		Affordable	TOTAL
	5 yr figure	Annual figure	Annual Gross Shortfall	
<b>Market Demand</b>				
Existing household requirement	8,770	1,754		
In-migrant requirement (gross)	4,449	890		
Newly-forming HH requirement	215	43		
<b>TOTAL MARKET DEMAND</b>	<b>13,434</b>	<b>2,687</b>		
<b>Open Market Capacity</b>	<b>9,883</b>	<b>1,977</b>		
<b>SHORTFALL</b>	<b>3,551</b>	<b>710</b>	<b>409</b>	<b>1,119</b>

Source: The five-year figures and capacity figures are from the 2008 household survey

5.20 Table 5.2 compares the estimated extent of the shortfalls in meeting demands and requirements for market and affordable housing respectively. Four scenarios are illustrated for :

- 15%, 25% and 30% and 40% levels of affordable housing provision, based on the 440 annual RSS target for total new provision.

This shows that new provision would meet:

- 16.1%, 26.9%, 32.3% or 43% of the shortfall in affordable housing needs.

For market housing demand:

- 52.7%, 46.5%, 43.4% or 37.2% of the shortfall in demand would be met.



**Table 5.2** Meeting market and affordable shortfalls

	<b>Market Requirements</b>	<b>Affordable Requirements</b>
<b>Annual shortfall in supply</b>	<b>710</b>	<b>409</b>
Proposed delivery based on RSS target at 15% affordable	374	66
This proposed delivery represents as % of annual shortfall in requirements	52.7%	16.1%
Proposed delivery based on RSS target at 25% affordable	330	110
This proposed delivery represents as % of annual shortfall in requirements	46.5%	26.9%
Proposed delivery based on RSS target at 30% affordable	308	132
This proposed delivery represents as % of annual shortfall in requirements	43.4%	32.3%
Proposed delivery based on RSS target at 40% affordable	264	176
This proposed delivery represents as % of annual shortfall in requirements	37.2%	43.0%

5.21 The basic premise for this analysis of market and affordable requirement relative to capacity is as follows. Using data from the 2008 household survey, we have calculated the overall market demand from existing households intending to move within Selby District, newly-forming households requiring market housing within Selby District and in-migrant households. This has been compared with annual capacity based on turnover rates of existing stock. The analysis indicates that there is an overall annual requirement for 1,119 dwellings of which 710 (63.4 %) is for market housing and 409 (36.6%) is for affordable housing. Demand for market housing is strongly influenced by demand from in-migrant households which accounts for around 33% of annual market demand.

5.22 The RSS target of 440 is split between open market and affordable delivery. If 176 affordable dwellings were built, this would represent 40% of the RSS Target. This being the case, the balance of 264 would be open market development. This programme of development would result in 43% of the annual affordable requirement and 37.2% of the open market requirement being satisfied. Hence, there would be a broad balance between the proportions of market and affordable requirements being met.

*The likely profile of household types requiring market housing*

5.23 Evidence from the 2008 household survey suggests that around 3,507 existing households were intending to move in the open market within Selby District in the next two years. Couples with children, couples under 60 and singles under 60 were the largest proportions of households requiring market housing. The profile of household types requiring market housing is summarised in Table 5.3.

**Table 5.3** Likely profile of household types requiring market housing

Household type	%
Single Person <60	15.4
Single Person 60 or over	2.5
Couple only <60	22.7
Couple only over 60	5.9
Couple with 1 or 2 child(ren)	28.5
Couple with 3 or more children	3.1
Lone Parent	10.8
Other type of household	11.1
Total	100.0
<b>Base (Households requiring market housing each year)</b>	<b>3,507</b>

Source: 2008 household survey

5.24 Further analysis of how market requirements vary by household type is presented in Table 4.10.

*The size and type of affordable housing required*

5.25 A full breakdown of the size of affordable housing required for both general needs and older people is presented at Table 4.12. This is derived from a comprehensive analysis of affordable housing requirements presented at Appendix D. In summary, data suggests the following gross (and net) requirements for:

- 240 (230) smaller general needs (one and two bedroom) properties;
- 110 (109) larger general needs (three or more bedroom) properties;
- 59 (39) older persons (one and two bedroom) properties.

5.26 An analysis of the property type preferences of households in need and newly-forming households would suggest the following profile of property types:

- 40.5% houses;
- 33.7% flats;
- 25.8% bungalows.

5.27 Further advice on policy considerations for affordable housing is presented at Appendix H.

## 6. Conclusion: policy and strategic issues

- 6.1 This document has been prepared to equip Selby District Council and its partners with robust, defensible and transparent information to help inform strategic decision making and the formulation of appropriate housing and planning policies. It has delivered core outputs required under the CLG Strategic Housing Market Assessment Guidance which are underpinned by comprehensive technical appendices.
- 6.2 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets; core issues identified in Regional Housing Strategy; and the role of Selby in the Leeds City-Region.

### The current housing market

- 6.3 A range of material has been gathered to help identify market drivers and the characteristics of housing markets across Selby District and linkages with other areas. In summary:
- Selby District can be described as a distinctive housing market area, whilst recognising that there are strong linkages with other areas. Selby District is strongly influenced by net in-migration from Leeds and York. Commuting patterns are dominated by travel to Leeds, York and Wakefield.
  - The characteristics of several market areas are explored in Technical Appendix B. Analysis indicates that there are some distinctive migration and travel to work attributes associated with different sub-areas. Although these sub-areas cannot be described as distinctive housing market areas, their geographical location does influence how they interact with other areas. It is therefore important that policy considers the does take into account the differing roles sub-areas have within Selby District and specifically how this relates to wider city-region spatial planning.

### Future housing market

- 6.4 ONS household projections indicate an increase in the District of around 1300 households by 2011. This compares with a RSS housing allocation of 440 each year. Managing demographic change will become an increasingly important issue for Selby District. ONS projections suggest that the proportion of the population in the District aged 60 and over will continue to grow. By 2029, population projections suggest the number of people aged 60 or over will increase by 12,600 (or 73.6%) to 29,700 from 17,100 in 2006.

- 6.5 Delivering an increasing range of services to older people and providing a wider range of choice in housing options for them will become more important over the next few decades.
- 6.6 Selby District recognises its important role in the Leeds City Region. At the same time, the District is striving to be more sustainable and self-contained by moderating travel to work and migration trends, particularly associated with Leeds and York.
- 6.7 Future economic performance will be inextricably linked to the performance of the Leeds City-Region which in turn will be affected by the national and international economic context. Notwithstanding the current recessionary environment, there is a need to diversify the City-Region economy and improve the skills based on local residents. Selby District is very well-placed to contribute to the strategic objectives of the Leeds City-Region development programme and help to create employment opportunities which will reduce the necessity to commute elsewhere.
- 6.8 New housing development in Selby District will need to reflect the needs and aspirations of existing households and recognise that, at present, in-migration is a major driver of household growth. This means providing dwellings for the economically active workforce seeking good quality open market dwellings; provide a range of affordable housing tenures; and provide affordable housing in rural communities.

### Strategic issues

- 6.9 The research has helped identify key priorities that reflect those in the Yorkshire and Humber Regional Housing Strategy.

### Creating better places

- 6.10 Across Selby District, there is generally a high degree of residential satisfaction. However, there are issues of accessibility to amenities such as shops, healthcare and public transport that are particularly apparent in rural areas.
- 6.11 Future development needs to enhance the range of dwelling stock currently available. A balance needs to be struck between delivering quality market dwelling stock for economically active households, considering the needs of older people and developing affordable housing for households who cannot afford to access the market.
- 6.12 Modelling indicates a gross annual shortfall of 409 dwellings and a net shortfall of 378. Modelling has taken into account CLG-recognised demand and supply-side factors, and the assumptions made are discussed in Appendix D. We suggest that 378 is taken as a measure of the annual supply/demand imbalance for affordable housing for the 5 years period 2008/9 to 2012/13. This should be viewed as a measure of the imbalance which

exists between the requirement for affordable housing and existing supply. It is difficult to project further than 2012/13 but on-going monitoring will help assess the extent to which demand for affordable accommodation changes in the future.

- 6.13 The study suggests a need to diversify affordable housing tenure by increasing the provision of intermediate stock. Evidence suggests that intermediate tenure dwellings could make a substantial contribution to affordable housing provision across Selby District. Analysis of income, savings and equity would suggest that up around 50% of households in need could afford intermediate tenure products.

### Delivering better homes, choice and opportunity

- 6.14 It is important that the Council has strong planning policies to help meet affordable housing needs, balanced with a need to provide a diverse range of open market provision to satisfy demand from the wider City-Region.
- 6.15 A variety of affordable housing should be provided, with a particular emphasis on delivering affordable housing for general needs (i.e. singles under 60, couples under 60 and families). Research has also illustrated the types of open market properties that should be constructed to reflect household aspirations and existing supply.
- 6.16 Selby District Council is on target to deliver its decent homes target by 2010 and it is assumed all RSL stock is either decent or it will be by 2010. The quality of accommodation in the private sector remains an issue, with 25% of unfurnished renters and 30.3% of tied renters dissatisfied with the state of repair of their accommodation.

### Fair access

- 6.17 Delivering an increasing range of services to older people and providing a wider range of choice in housing options will become more important over the next few decades. Overall, 78.7% of older people want to remain in their homes with support when required. The need for help with repair/maintenance and gardening were particularly noted. There was some interest expressed for new forms of older persons' accommodation including buying a property in a retirement/care village (13.1%).

### Leeds City-Region

- 6.18 Selby District has an important role to play within the Leeds City-Region. The housing market dynamics of Selby District remain heavily influenced by patterns of in-migration from Leeds and York in particular; with travel to work patterns showing strong links with these Leeds and York. In the short- to

medium-term, future housing development in Selby District will be substantially driven by these existing market dynamics. In the longer-term, the Council wants to make Selby District more sustainable and self-contained and moderate the influence of in-migration on its housing market.

### Balancing affordable and open market requirements

- 6.19 On an annual basis, there is a overall requirement across Selby District for 1,119 dwellings of which 710 (63.4%) is for market housing and 409 (36.6%) for affordable.
- 6.20 There is strong demand for open market housing from households within Selby District and in-migrants, who account for around one-third of market demand. Demand exceeds supply across the District as a whole, with some localised variations in the degree of market imbalance. A variety of households are seeking open market accommodation, but demand is largely driven by couples with no children, couples with children and singles under 60.
- 6.21 Additional affordable housing is required across Selby District to help offset housing need. A range of property types, sizes and tenures is required. Evidence suggests a strong interest and an ability to afford intermediate tenure products such as shared ownership, shared equity and discounted for sale.

### Final comments

- 6.22 Local Authorities are under increasing pressure to devise appropriate strategies to ensure community well-being and long-term sustainability. In the interests of long-term community sustainability, there is a need to provide a range of open market and affordable dwellings across Selby District.
- 6.23 Appropriate housing and planning policies have a fundamental role to play in the delivery of thriving, inclusive and sustainable areas. These policies need to be underpinned with high quality data that can withstand scrutiny and be used for a range of other purposes, including business planning and assessments of balancing housing markets.
- 6.24 arc<sup>4</sup> Ltd. has provided Selby District Council with a range of credible and robust information that can influence future housing strategies and help inform the drafting of its Local Development Framework. A key issue for Selby District is how it is going to achieve a greater sense of self-containment and sustainability given its strong existing linkages with the Leeds City-Region and in particular Leeds and York.

## Introduction to Technical Appendices

The SHMA guidance establishes a framework for the analysis of local housing markets from which core outputs can be derived.

There are seven technical appendices accompanying this report which provide further background information on the following areas:

- Technical Appendix A Research methodology
- Technical Appendix B The current housing market
- Technical Appendix C The future housing market
- Technical Appendix D Housing need
- Technical Appendix E Housing requirements of specific household Groups
- Technical Appendix F Monitoring and updating
- Technical Appendix G Statement of conformity to SHMA guidance
- Technical Appendix H Affordable housing policy considerations



## Technical Appendix A: research methodology

### Overall approach

- A.1 A multi-method approach was adopted in order to prepare a robust and credible Strategic Housing Market Assessment for Selby District, comprising:
- A survey of households across the District, with:
    - A sample of households contacted in the urban areas of Selby, Sherburn-in-Elmet and Tadcaster; and
    - surveying of 100% of households in all other areas.
  - Interviews with key stakeholders including Local Housing and Planning Authority representatives, Registered Social Landlords (RSLs), Estate Agents, Lettings Agents, Developers and Supporting People representatives.
  - A review of relevant secondary data including the 2001 census, house price trends, CORE lettings data and ODPM/DCLG Statistics.
- A.2 Data analysis is possible down to Parish level. For the purposes of reporting, data have been analysed at sub-area level.
- A.3 The SHMA was overseen by a Housing Market Partnership comprising local authority officers, the Rural Housing Enabler, builders/developers, RSL, HCA and Supporting People representatives.

### Baseline dwelling stock information and survey sample errors

- A.4 Table A1 shows the total number of dwellings by sub-area, broken down into vacant and occupied stock. It indicates a total dwelling stock of 35,407 of which 34,246 is occupied.
- A.5 Survey questionnaires were sent to a total of 26,533 occupied dwellings across Selby District. An anonymised residential address list was provided by the Council based on the Council Tax register. A summary of households contacted by sub-area is shown in Table A1.

**Table A1** Households surveyed, response rates and sample errors

Sub-area	No. Domestic Addresses (Nov 08)	Vacant (Nov 08)	Occupied Households (Nov 08)	Sample required for +/- 5% binomial split of 50:50	Households contacted	Actual response	Response rate	Sample error
Central	3819	114	3705	348	3705	603	0.16	~
East	2876	77	2799	338	2799	394	0.14	~
North East	3676	128	3548	346	3548	665	0.19	~
Northern	2250	110	2140	326	2140	367	0.17	~
Selby	7968	284	7684	366	1829	257	0.14	6.01%
Sherburn in Elmet	2697	75	2622	335	1675	244	0.15	5.97%
South East	2252	47	2205	327	2205	289	0.13	~
Southern	3076	81	2995	340	2995	408	0.14	~
Tadcaster	2683	101	2582	334	1671	281	0.17	5.52%
Western	4110	144	3966	350	3966	624	0.16	~
<b>Selby District</b>	<b>35407</b>	<b>1161</b>	<b>34246</b>	<b>380</b>	<b>26533</b>	<b>4132</b>	<b>0.16</b>	<b>1.43%</b>

Note: Where no sample errors are reported, this is because all households were contacted in the sub-area

- A.6 A total of 4,132 questionnaires were returned and used in data analysis. This represents a 16% response rate. The total number of questionnaires back was well in excess of the 1,500 specified by ODPM in its Housing Needs Assessment guidance. In order to proceed with data analysis, it is critical that data are weighted to take into account non-responses and grossed up to reflect the total number of households. Weighting was based on a comparison between 2001 census households and 2008 survey results, by parish. The total number of households was derived from 2008 Council tax data.
- A.7 Ultimately the survey element of the assessment is sufficiently statistically robust to undertake detailed analysis and underpin core outputs of the study down to sub-area and Parish level.

## Technical Appendix B: The Current Housing Market

Underpins core outputs 1 and 2

### Summary of contents

#### Stage 1: Demographic and economic context

- Step 1.1 Demography and household types
- Step 1.2 National and regional economic policy
- Step 1.3 Employment levels and structure
- Step 1.4 Incomes and earnings

#### Stage 2: The housing stock

- Step 2.1 Dwelling profile
- Step 2.2 Stock condition
- Step 2.3 Shared housing and communal establishments

#### Stage 3: The active market

- Step 3.1 The cost of buying or renting a property
- Step 3.2 Affordability of housing
- Step 3.3 Overcrowding and under-occupation
- Step 3.4 Vacancies, turnover rates and available supply by tenure

#### Stage 4: Bringing the evidence together

- Step 4.1 Mapping market characteristics
- Step 4.2 Trends and drivers
- Step 4.3 Issues for future policy/strategy

## Introduction

- B.1 Essentially, there are three key primary drivers influencing the current (and future) housing market: demographic, economic and dwelling stock characteristics, as summarised in Table B1. This technical appendix specifically considers demographic and economic drivers in the context of Selby District; dwelling stock characteristics are discussed in Stage 2.

**Table B1** Primary market drivers

Primary Driver	Attributes	Impact on overall demand through:
Demography	Changing no. of households, household structure, ethnicity	Natural Change
Economy	Jobs, income, activity rates, unemployment	Economic migration
Housing stock and aspirations	Quality vs aspirations, relative prices, accessibility, development programmes	Residential migration

## Stage 1: Demographic and economic context

### Step 1.1 Demography and household types

#### *Age profile*

- B.2 The current age profile of Selby District broadly mirrors that of the region and England (Table B2). The only noticeable difference is the lower proportion of residents aged 20-39 and higher proportions aged 40-59..

**Table B2** Age profile

Age Group	Selby District (%)	Y&H (%)	England (%)
0-19	24.4	24.2	24.0
20-39	22.6	27.3	27.3
40-59	30.5	26.5	26.8
60-74	15.3	14.4	14.2
75+	7.3	7.7	7.8
Total	100.0	100.0	100.0
Base (000s)	81.2	5231	51488

Source: ONS 2006 Mid-Year Population Estimates

B.3 There are some interesting observations to be made relating to age and housing tenure evidenced through the household survey. 96.1% of residents living in mortgaged properties and 91.5% of private renters are under 60 (with 68.7% aged under 40). In contrast, 37% of residents living as outright owners are aged over 60. The social rented sector accommodates a broader range of age groups, with 46.4% under the age of 40, 27.2% between 40 and 59 and 26.3% aged 60 or over.

### *Household type*

B.4 Compared with regional and national data, Selby District has a higher proportion of couples (with dependent and non-dependent children) and couples with no children. There are lower proportions of lone parents and single person households (Table B3).

**Table B3** Household structure

Household type	Selby District (%)	Y&H (%)	England (%)
One Person	21.2	30.6	28.7
Two or more unrelated adults	1.1	3.4	3.5
Couple with dependent children	23.0	20.7	21.8
Couple with non-dependent children	10.6	5.8	6.2
Couple (no children)	37.0	29.4	28.9
Lone Parent (with dependent children)	6.2	6.6	7.1
Lone Parent (with non-dependent children only)	0.5	2.8	3.0
Two or more families	~	0.8	0.8
Total	100	100.0	100.0
Base	34,246	2,145,000	20,866,000

Source: 2008 Household Survey; 2008 ONS Regional Trends

- B.5 Single people account for 31.2% of households in Tadcaster and 29.2% in Selby Town. The proportion of couples (with no children) exceeds 40% in the South East and Northern sub-areas. Couples with children account for around one-third of households overall, with highest proportions in the Western (38%) and North East (36.6%) sub-areas. The proportion of lone parent families was highest in Selby Town (12.5%).
- B.6 Single person households accounted for 37% of private furnished renters, and 40% of Housing Association renters. Couples with no children account for

38.1% of outright owners and 25.4% of couples with children. Lone parents account for 17.7% of social renters and 15.5% of private renters.

### *Ethnicity*

- B.7 Table B4 summarises the ethnic profile of Selby District’s residents. 97.6% of the population describe themselves as White British, the largest single ethnic group. Other groups include White Other (1.2%) and White Irish (0.3%). By comparison 8.3% of the population of Yorkshire and the Humber and 13% of the population in England are from ethnic groups other than White British.

**Table B4** Ethnicity of Selby District’s population

Ethnicity	Responses	
	No.	%
White British	80423	97.6
White Irish	277	0.3
White Other	1015	1.2
Mixed e.g. White and Asian	219	0.3
Asian or Asian British	124	0.2
Black or Black British	127	0.2
Chinese	16	0.0
Gypsy / Traveller	129	0.2
Other ethnic group	102	0.1
Total	82432	100.0

- B.8 The Department for Work and Pensions has produced the only official data relating to the number of migrant workers in the UK. This is based on National Insurance Number allocation to overseas nationals. Table B5 shows that for Selby District, people from 2004 EU Accession countries were by far the largest cohort of overseas nationals working in the District. Of these, Polish nationals are the largest single group (peaking in 2005/6 at 340).

**Table B5** Overseas nationals working in Selby District 2004/05 to 2007/08

Selby					
Origin	2004/5	2005/6	2006/7	2007/8	4 year Average
Poland	50	340	260	250	225
India	20	10	10	-	10
China Peoples Rep	10	10	-	10	8
Philippines	10	-	-	-	3
Rep of Latvia	10	10	10	10	10
South Africa	10	10	10	-	8
Ukraine	10	20	20	-	13
Slovak Rep	-	20	10	10	10
Germany	-	10	-	-	3
Czech Rep	-	10	-	-	3
Italy	-	10	-	-	3
Elsewhere EU	-	-	-	10	3
Elsewhere	-	-	20	10	8
<b>Total</b>	<b>120</b>	<b>450</b>	<b>340</b>	<b>300</b>	<b>303</b>

Source: Department for Work and Pensions. National Insurance Number Registrations in respect of non-UK Nationals in by country of origin.

N.B. Numbers rounded up to nearest 10 and totals may not add up due to rounding

B.9 The household survey identified 2,009 residents who had an ethnicity other than White British. There were a total of 793 households where the head of household described themselves as an ethnic group other than white British. Some facts relating to these households are:

- They are distributed across the District, with highest proportions in Tadcaster (16.6% of total BAME households), the Western sub-area (16.5%) and Selby Town (14.3%);
- A majority (73.5%) were owner occupiers, 20.2% were private renters and 6.2% were social renters;
- 16.2% had a gross income of less than £300 per week and 40.4% received more than £700 per week;
- 38 BAME households were in some form of housing need (4.8% of BAME households); sharing facilities and being in need through a mobility/special need were most likely to be cited;
- 16.5% were dissatisfied with the state of repair of their homes. Repair problems most likely to be cited included kitchen, bathroom and cold/heating problems.



## Step 1.2 National and regional economic policy

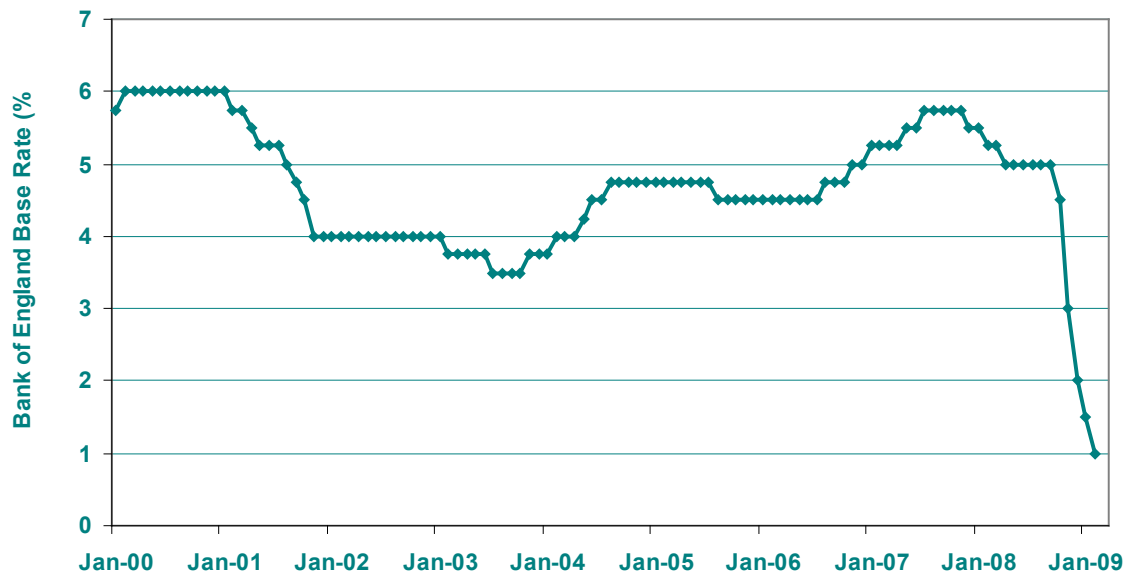
### Overview

- B.10 Macroeconomic factors such as interest rates, inflation and national economic growth all impact on the operation of the housing market.
- B.11 The national economy went into recession during 2008, with GDP contracting during the third and fourth quarters. Commentators (such as PriceWaterhouseCoopers) suggest that UK GDP will fall by just over 3% during 2009, with a possibility of recovery during 2010. This prediction reflects slow earnings growth, rising unemployment, falling house prices, reduced credit availability and slower global growth. PWC predicts that interest rates will remain close to zero during 2009 and in the medium term there is a risk that inflation and interest rates will increase as and when the economy recovers.
- B.12 At a regional level, the broad strategic policy framework is underpinned by the sub-regional economic review, Regional Economic Strategy and Leeds City-Region Development Plan. The policy framework is summarised in Chapter 2 of this report.

### Interest rate trends

- B.13 Figure B1 summarises interest rate trends over the period 2000 to 2008. Since 2000, the average monthly interest rate has been 4.73%. Over most of this period, interest rates fluctuated between 3.5% and 6%, but since September 2008 have fallen and currently stand at 0.5%. This is against a long-term average over the period 1987 to 2007 of 7.1%.

**Figure B1** Interest rate trends 2000-2008



Source: Bank of England

### Step 1.3 Employment levels and structure

#### *Economic activity rates*

- B.14 Across Selby District, 80.6% of the working age population are economically active and 19.4% are economically inactive (Table B6). Employment rates are slightly higher than the regional and national averages and unemployment is lower.

**Table B6** Labour supply in Selby District

Economic Activity	Selby (%)	Y & H (%)	England (%)
<b>Total Economically Active</b>	<b>80.6</b>	<b>77.8</b>	<b>78.8</b>
In employment	77.2	73.7	74.5
Unemployed	4.2	5.3	5.4
<b>Economically inactive</b>	<b>19.4</b>	<b>22.2</b>	<b>21.2</b>
Base: Working Age Population	50,200		

Source: ONS Annual Population Survey 2007

*Employment by occupation group*

- B.15 Employment by broad occupational groups is summarised in Table B7. This indicates that compared with Yorkshire and the Humber and Great Britain, the proportion of residents in higher managerial and professional occupations is higher (5.8% higher than the regional average). The Proportion in skilled trades is also higher, but the proportion of residents in personal service and sales/customer service is noticeably lower.

**Table B7** Occupation of Selby District's residents

	Selby (numbers)	Selby (%)	Yorkshire and The Humber (%)	Great Britain (%)
<b>Soc 2000 major group 1-3</b>	<b>18,700</b>	<b>44.0</b>	<b>38.2</b>	<b>43.1</b>
1 Managers and senior officials	7,300	17.3	14.2	15.4
2 Professional occupations	4,900	11.5	11.1	12.9
3 Associate professional & technical	6,500	15.2	12.9	14.6
<b>Soc 2000 major group 4-5</b>	<b>10,700</b>	<b>25.3</b>	<b>23.2</b>	<b>22.4</b>
4 Administrative & secretarial	4,900	11.6	11.7	11.6
5 Skilled trades occupations	5,800	13.7	11.5	10.8
<b>Soc 2000 major group 6-7</b>	<b>5,100</b>	<b>12.0</b>	<b>16.8</b>	<b>15.8</b>
6 Personal service occupations	#	#	8.2	8.1
7 Sales and customer service occs	3,300	7.8	8.6	7.6
<b>Soc 2000 major group 8-9</b>	<b>7,900</b>	<b>18.7</b>	<b>21.8</b>	<b>18.7</b>
8 Process plant & machine operatives	3,500	8.2	8.9	7.2
9 Elementary occupations	4,400	10.5	12.8	11.5

Source: ONS Annual Population Survey; 2006

### Qualifications

- B.16 Education and skills are critical elements of sound economic performance. Around half of economically active residents in Selby District have at least an NVQ3 level qualification (compared with 42.3% regionally) and 26.3% have an NVQ4 level and above qualification (compared with 23.8% regionally) (Table B8).

**Table B8** Educational attainment of Selby District's economically active population

Highest Qualification	Selby (%)	Y & H (%)	England (%)
NVQ4 and above	26.3	23.8	28.3
NVQ3 and above	51.0	42.3	46
NVQ2 and above	67.5	61.3	64.1
NVQ1 and above	81.9	77	78.1
Trade Apprenticeships	5.5	5.2	4.3
Other Qualifications	6.9	8.5	9.0
No Qualifications	11.2	14.5	12.9
Base (Working age Pop)	50,100		

Source: ONS Annual Population Survey; 2006

### Step 1.4 Income and earnings

- B.17 In 2008, the median income for full-time employees living in Selby District was £468 or £24,310 per year<sup>8</sup>. This compares with:
- £449 or £23,355 for Yorkshire and the Humber; and
  - £471 or £24,497 for Great Britain.
- B.18 Individual incomes in Selby District are therefore 4.2% higher than the regional median and similar to the national median.
- B.19 The distribution of household income across Selby District is summarised in Table B9 and this is compared with regional and national data. Over one-third of households (35.8%) receive an income of less than £350 per week

<sup>8</sup> ONS Annual Survey of Hours and Earnings 2006

(compared with 42% regionally and 38% nationally). In contrast, 26.9% receive more than £750 per week (compared with 23% regionally and 28% nationally).

**Table B9** Selby District Income Profile

Income (£) each week	Selby (% of h'holds)	Y&H (%)	England (%)
Under £150	9.3	14.0	13.0
£150 to under £250	12.0	16.0	14.0
£250 to under £350	14.5	12.0	11.0
£350 to under £450	11.0	12.0	10.0
£450 to under £600	14.7	13.0	13.0
£600 to under £750	11.6	10.0	11.0
£750 to under £1000	12.0	11.0	12.0
Over £1000	14.9	12.0	16.0
Total	100.0	100.0	100.0
Base	34246		

Source: 2008 Household Survey, Regional Trends 2008

- B.20 The housing needs survey provided details on household incomes and can be used to illustrate how income levels vary by sub-area, tenure and household type (Table B10).

**Table B10** Mean and Median Gross household income by sub-area, household type and tenure

Sub-area	Weekly Income (£)		Annual Income (£)	
	Mean	Median	Mean	Median
Central	£ 587	£ 525	£ 30,541	£ 27,300
East	£ 547	£ 475	£ 28,434	£ 24,700
North East	£ 669	£ 625	£ 34,796	£ 32,500
Northern	£ 664	£ 575	£ 34,527	£ 29,900
Selby	£ 412	£ 325	£ 21,407	£ 16,900
Sherburn in Elmet	£ 545	£ 475	£ 28,364	£ 24,700
South East	£ 587	£ 525	£ 30,536	£ 27,300
Southern	£ 595	£ 475	£ 30,939	£ 24,700
Tadcaster	£ 484	£ 375	£ 25,149	£ 19,500
Western	£ 648	£ 575	£ 33,711	£ 29,900
<b>District Total</b>	<b>£ 559</b>	<b>£ 475</b>	<b>£ 29,054</b>	<b>£ 24,700</b>
Household Type	Weekly Income (£)		Annual Income (£)	
	Mean	Median	Mean	Median
Single Adult (under 60)	£ 378	£ 325	£ 19,635	£ 16,900
Single Adult (60 or over)	£ 247	£ 175	£ 12,856	£ 9,100
Couple only (both under 60)	£ 700	£ 675	£ 36,402	£ 35,100
Couple only (one or both 60 or over)	£ 456	£ 375	£ 23,723	£ 19,500
Couple with 1 or 2 child(ren)	£ 712	£ 675	£ 37,021	£ 35,100
Couple with 3 or more children	£ 682	£ 575	£ 35,481	£ 29,900
Lone Parent with 1 or 2 child(ren)	£ 300	£ 275	£ 15,616	£ 14,300
Lone Parent with 3 or more children	£ 221	£ 175	£ 11,498	£ 9,100
Other older person	£ 435	£ 325	£ 22,645	£ 16,900
Couple with adult child(ren)	£ 681	£ 625	£ 35,424	£ 32,500
Lone Parent with adult child(ren)	£ 322	£ 325	£ 16,725	£ 16,900
Other type of household	£ 491	£ 425	£ 25,537	£ 22,100
<b>All Households</b>	<b>£ 559</b>	<b>£ 475</b>	<b>£ 29,054</b>	<b>£ 24,700</b>
Tenure	Mean	Median	Mean	Median
	Mean	Median	Mean	Median
Owned (no mortgage)	£ 515	£ 425	£ 26,785	£ 22,100
Owned (with mortgage)	£ 682	£ 625	£ 35,439	£ 32,500
Rented from the Council	£ 229	£ 175	£ 11,926	£ 9,100
Rented from Housing Association	£ 222	£ 175	£ 11,536	£ 9,100
Private Rented (furnished)	£ 329	£ 225	£ 17,087	£ 11,700
Private Rented (unfurnished)	£ 389	£ 275	£ 20,207	£ 14,300
Tied accommodation	£ 333	£ 325	£ 17,317	£ 16,900
Shared ownership etc.	£ 332	£ 225	£ 17,261	£ 11,700
<b>All Households</b>	<b>£ 559</b>	<b>£ 475</b>	<b>£ 29,054</b>	<b>£ 24,700</b>

**Notes on statistics:**

Mean = average

Median = Mid-point of income distribution i.e. 50% incomes are above this figure and 50% are below

- B.21 Within Selby District there are considerable variations in income levels by area and tenure (see Data Tabulations accompanying this report). The proportion of households receiving less than £250 per week is highest in the urban areas of Selby Town (37.6% of households), Sherburn-in-Elmet (25.2%) and Tadcaster (24.3%). Highest income households (receiving at least £750 per week) accounted for 38.6% of households in the Northern sub-area and 38.4% of households in the North East sub-area.
- B.22 69% of social renters, 46.1% of private renters and 24.2% of outright owners receive less than £250 per week. In contrast, 38% of households with a mortgage received at least £750 per week.

## Stage 2: The housing stock

### Step 2.1 Dwelling profile

- B.23 The 2008 Household Survey provides a wealth of information on current dwelling profile which can be used to review dwelling size, type, condition and tenure. The characteristics of residents living in particular tenures are also explored in more detail to consider the general markets that tenures are serving. This analysis is needed to help inform priorities for development for affordable and market housing, explore demand trends for social rented stock and explore inter-relationships between tenures.

### *Total dwelling stock*

- B.24 As illustrated in Table B11, over the past ten years (1998 to 2008), total dwelling stock has increased by 4,088 dwellings (13.2%), mainly through new private sector development. The total amount of social rented stock (Council and Registered Social Landlord) has fallen by 5.8%.

**Table B11** Stock profile trends 1998-2008

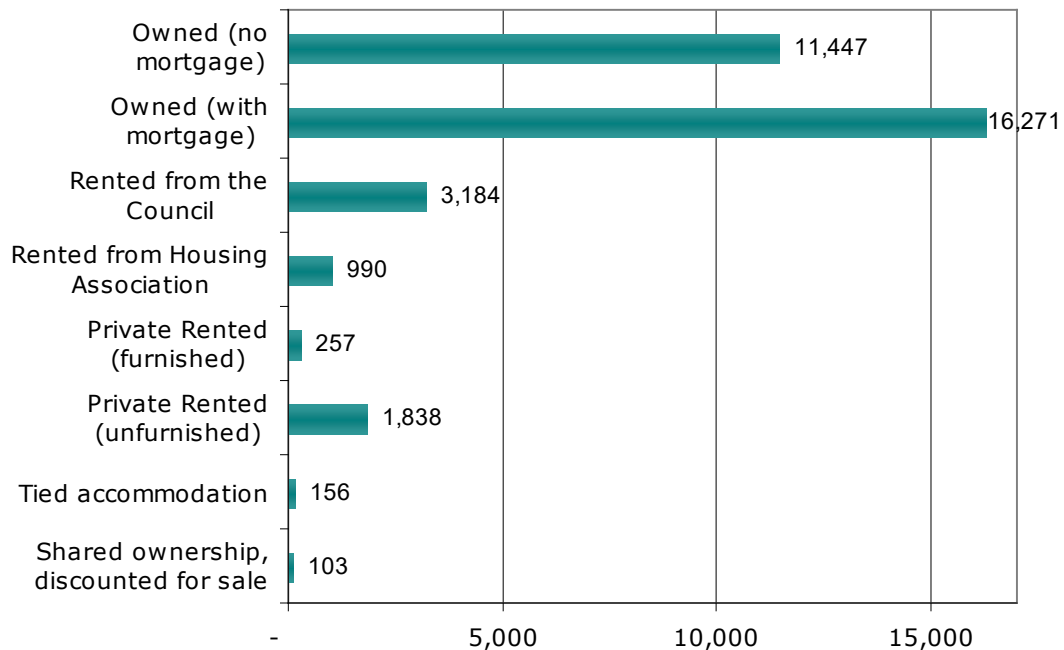
Dwelling Stock	As at 1 Apr:		
	1998	2003	2008
<b>Tenure</b>			
LA	3912	3450	3164
RSL	762	919	1241
Other Public	0	0	0
Private	26354	28397	30711
Total	31028	25837	35116
<b>Vacant Stock</b>			
LA	9	22	26
RSL	3	33	11
Other Public	0	0	0
Private	511	1280	1333
Total	523	1335	1370
<b>Difficult to Let</b>			
LA	0	0	0
RSL	47	59	0
<b>Low Demand</b>			
LA		0	0
RSL		0	0
<b>Unfit</b>			
LA	0	0	#
RSL	0	0	#
Private	3136	1255	#
Total	3136	1255	#

Source: HIP/HSSA Returns published by ODPM/DCLG

B.25 The overall tenure profile of Selby District is summarised in Figure B2. Table B12 compares this tenure profile with the region.



**Figure B2** Selby District tenure profile 2008



Source: 2006 Housing Needs Assessment

**Table B12** Comparison of national and regional tenure profiles with Selby District

Tenure	Selby (%)	Y&H (%)	England (%)
<b>Owner-occupied*</b>	80.9	70.0	71.0
<b>Social Rented</b>	12.5	19.0	19.0
<b>Private Rented</b>	6.6	11.0	10.0
<b>Total</b>	100.0	100.0	100

Source: 2006 HNS; 2008 Regional Trends

\* includes shared ownership

B.26 The majority of stock in Selby District is owner-occupied and the proportion is much higher than for the Region and England. In contrast, the proportion of social rented stock is lower (only % of the Y&H average), and proportions of private rented stock are below the regional figure.

### *Newbuild activity*

B.27 Table B13 summarises newbuild activity over the period 2000/01 to 2007/8 in terms of dwelling completions by broad tenure. Completions have averaged 388 each year and mostly private sector.

**Table B13** Newbuild activity in Selby District

Year	No. of Completions (Gross)		
	Private	RSL	Total
1999/00	268	3	271
2000/01	219	95	314
2001/02	181	16	197
2002/03	268	3	271
2003/04	298	0	298
2004/05	355	3	358
2005/06	427	2	429
2006/07	745	71	816
2007/08	537	0	537
Total	3,298	193	3,491
Average per year	366	21	388

Source: ODPM/DCLG Housing Statistics

### *Right to buy<sup>9</sup>*

- B.28 At the time of the 1980 Housing Act which gave Council renters the right-to-buy their homes, there were 5,905 Council dwellings in Selby District. By the end of March 2007, 2,510 dwellings had been sold under right-to-buy, representing 42.5% of Council dwelling stock. The level of sales has exacerbated the shortage of affordable accommodation across the District. However, more recently, the ability for renters to buy their homes has become more difficult as house prices have increased and therefore the price paid after available discounts are taken into consideration, has increased too.

### *Second/holiday home ownership*

- B.29 The 2001 census identified 112 second/holiday homes across Selby District which represented around 0.35% of all dwelling stock.

### *Owner occupation: stock information*

- B.30 The majority of households in Selby District (80.9%) are owner-occupiers<sup>10</sup>; 33.4% own outright (11,447) and 47.5% own with a mortgage (16,272). Table B14 provides a summary of a range of data associated with owner-occupied stock. Key observations include:
- Most owner-occupied properties are either houses or bungalows; around three-quarters of owner-occupied stock have three or more bedrooms;

<sup>9</sup> Based on ODPM information

<sup>10</sup> excluding intermediate tenure

- Around 15.5% of owner-occupied stock was built pre-1919 and 62% has been built since 1965;
- Although the vast majority (84%) of owner-occupier households are satisfied with the condition of stock, 7.7% were dissatisfied or very dissatisfied. Of households expressing dissatisfaction, this is principally due to problems with windows, roofing, brick/stone work and cold/heating problems.

**Table B14** Attributes of owner-occupied stock

Property Type	OO (O) %	OO (M) %	All Stock %	No. Bedrooms	OO (O) %	OO (M) %	All Stock %
Detached house/cottage	42.7	45.5	36.9	One/bedsits	2.1	1.5	4.7
Semi-detached house/cottage	23.4	32.1	28.4	Two	18.4	14.1	21.3
Terraced house/cottage	8.2	13.4	13.3	Three	48.4	46.0	44.4
Bungalow	23.4	7.4	15.4	Four	26.2	31.5	24.4
Maisonette	0.0	0.0	0.1	Five or more	5.0	6.9	5.2
Flat/apartment	1.2	1.3	5.3				
Caravan/Park Home/other	1.1	0.3	0.6				
Total	100.0	100.0	100.0	Total	100.0	100.0	100.0
Base	11447	16272	34246	Base	11447	16272	34246
Property Age	OO (O) %	OO (M) %	All Stock %	Satisfaction with property condition	OO (O) %	OO (M) %	All Stock %
Pre 1919	16.2	15.0	15.1	Very Satisfied	47.0	38.3	38.6
1919-1944	8.9	9.3	9.7	Satisfied	41.4	42.4	40.6
1945-1964	15.3	11.3	15.7	Neither satisfied nor dissatisfied	7.5	12.0	11.8
1965-1984	34.5	25.4	28.1	Dissatisfied	3.6	6.8	7.6
1985-2004	22.7	30.7	25.1	Very Dissatisfied	0.5	0.5	1.5
2005 on	2.3	8.3	6.3	Total	100.0	100.0	100.0
Total	100.0	100.0	100.0	Total	100.0	100.0	100.0
Base	11447	16272	34246	Base	11447	16272	34246

Note: OO(O) = Owned Outright OO(M) = Owned with a mortgage

### *Owner occupation: household characteristics*

B.31 A range of socio-economic and demographic information on residents has been obtained from the household survey. Some interesting observations relating to owner-occupiers include:

- There are disparities in the income profile of owner-occupiers. Outright owners tend to be older and therefore more likely to be living on a retirement income (34.3% receive an income of under £300 per week). This could have implications for the ability of households to maintain their home. In contrast, 11.4% of owners with a mortgage receive under £300 per week and 64.9% receive at least £500 per week;
- 71.6% of outright owners have lived in their home for at least 10 years (and of these 49.3% have lived there for at least 20 years), indicating a high degree of residential stability. In contrast, 64.5% of mortgaged owners have lived in their current accommodation for less than 10 years;

- 36.9% of residents living in a property owned outright are aged 60 or over and 65.4% of all residents aged 75 or over are outright owners; in contrast, 72.2% of residents living in a mortgaged property are aged between 16 and 59;
- Couples with children account for 36.8% of owner-occupiers with a mortgage and 30.6% are couples with no children; 48.7% of outright owners are couples with no children and 14.3% are single people over 60;
- Of all residents aged 16-39, 83% are owner-occupiers;
- 68.8% of Black and Asian Minority Ethnic (BAME) households are owner-occupiers;
- 88.6% of all economically active residents live in owner-occupied stock; and
- 83.4% of all retired residents are owner-occupiers along with 45% of people who are permanently sick or have a disability.

#### *Social housing: stock information*

B.32 The total social rented housing stock in Selby District is 4,174, comprising 3,184 Council and 990 RSL properties<sup>11</sup>. Observations relating to social housing based on the household survey are presented in Table B15. This shows:

- 34.8% of Council stock are flats and 50.3% of RSL properties are flats. Houses account for 45.4% of Council and 42.2% of RSL stock;
- The majority of Council stock has two or three bedrooms (81.3%), with 17.7% having one bedroom. In Contrast, 27.6% of RSL stock has one bedroom and 72.4% has either two or three bedrooms;
- 49.2% of Council stock was built 1945-64, with a further 31.6% built from 1965 to around 1980; 66.8% of RSL stock was built after 1985; and
- There is a reasonably degree of satisfaction with the state of repair of Council stock (56% satisfied or very satisfied) and RSL stock (69.3%). Overall, 22.8% of Council and 20.9% of RSL renters expressed dissatisfaction.

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<sup>11</sup> 2007 CLG Housing Strategy Statistical Appendix

**Table B15** Attributes of social rented stock

Property Type	Council Rented (%)	RSL Rented (%)	All Stock (%)	No. Bedrooms	Council Rented (%)	RSL Rented (%)	All Stock (%)
Detached house/cottage	0.6	0.4	36.9	One/bedsits	17.7	27.6	4.7
Semi-detached house/cottage	24.4	35.4	28.4	Two	46.9	38.5	21.3
Terraced house/cottage	20.4	6.4	13.3	Three	34.4	33.9	44.4
Bungalow	34.8	7.5	15.4	Four	0.9	0.0	24.4
Maisonette	0.5	0.0	0.1	Five or more	0.1	0.0	5.2
Flat/apartment	19.2	50.3	5.3				
Caravan/Park Home/other	0.0	0.0	0.6				
Total	100.0	100.0	100.0	Total	100.0	100.0	100.0
Base	3184	990	34246	Base	3184	990	34246
Property Age	Council Rented (%)	RSL Rented (%)	All Stock (%)	Satisfaction with property condition	Council Rented (%)	RSL Rented (%)	All Stock (%)
Pre 1919	6.9	0.8	15.1	Very Satisfied	16.4	40.0	38.6
1919-1944	12.1	7.4	9.7	Satisfied	39.6	29.3	40.6
1945-1964	49.5	7.1	15.7	Neither satisfied nor dissatisfied	21.3	9.9	11.8
1965-1984	28.6	17.6	28.1				
1985-2004	3.0	41.7	25.1	Dissatisfied	19.5	15.4	7.6
2005 on	0.0	25.4	6.3	Very Dissatisfied	3.3	5.5	1.5
Total	100.0	100.0	100.0	Total	100.0	100.0	100.0
Base	3184	990	34246	Base	3184	990	34246

### *Social housing: household characteristics*

B.33 Key observations relating to the characteristics of households living in social rented accommodation include:

- Although a variety of household types live in social rented properties, they tend to be either singles or couples with no children (collectively accounting for 63% of Council and 62% of RSL renters). In addition, couples with children account for 11% of Council and 8.5% RSL renters, whilst lone parents comprise 15.9% of Council and 23.3% of RSL renters.
- 51.9% of Council renters and 24.6% of RSL renters have lived in their accommodation for 10 years or more compared with 11.4% and 12.4% respectively who have lived there for less than two years. This suggests a degree of residential stability amongst social renters;
- 38.3% of all social renters are working either full- or part-time, 22.3% are retired, 5.9% are unemployed and 21.1% are not working for some other reason (e.g. caring for someone, permanently sick/disabled or in full-time education);
- Incomes are generally low, with 82% of households in Council and 72.9% of households in RSL housing receiving less than £300 gross per week. A further 11.7% Council and 23.8% RSL renters receive a household income of between £300 and £500 each week.

### Private rented sector: stock information

B.34 The household survey estimated that there are around 2,251 privately renting households across Selby District, representing 8% of households. Of these:

- 1,838 rent unfurnished;
- 257 rent furnished; and
- 156 rent tied accommodation.

B.35 Table B16 summarises a range of data relating to private rented properties. Key observations include:

- Houses account for the majority of private rented stock (72.4% overall), with flats accounting for a further 16.1% and bungalows 9.3%. Detached houses account for around half of tied accommodation. Around 30% of private furnished property is one bedroom/bedsit and 51% has two or three bedrooms. 80.6% of unfurnished private rented properties with two or three bedrooms. Tied accommodation tends to be larger, with 37.8% of dwellings having 4 or more bedrooms;
- Private rented stock tends to be proportionately older than stock overall, with 26.2% built before 1919. Most noticeably, 34.2% of private furnished accommodation was built before 1919. In contrast, 30% of unfurnished rented stock was built after 1985;
- Overall, 22.7% of private renters expressed dissatisfaction with the state of repair of their accommodation. Dissatisfaction was highest amongst Unfurnished renters (25%) and tied renters (30.3%).

**Table B16** Summary of key data relating to private rented stock in Selby District

Property Type	PR (furn) (%)	PR (unfurn) (%)	Tied (%)	All Stock (%)	No. Bedrooms	PR (furn) (%)	PR (unfurn) (%)	Tied (%)	All Stock (%)
Detached house/cottage	13.2	9.8	54.5	36.9	One/bedsits	30.7	11.9	4.5	4.7
Semi-detached house/cottage	36.8	30.6	21.2	28.4	Two	24.5	46.5	35.3	21.3
Terraced house/cottage	6.2	34.0	0.0	13.3	Three	26.5	34.1	22.4	44.4
Bungalow	10.9	9.1	8.3	15.4	Four	18.3	4.4	25.0	24.4
Maisonette	0.0	0.8	0.0	0.1	Five or more	0.0	3.0	12.8	5.2
Flat/apartment	32.9	12.9	16.0	5.3					
Caravan/Park Home/other	0.0	2.9	0.0	0.6					
Total	100.0	100.0	100.0	100.0	Total	100.0	100.0	100.0	100.0
Base	257	1837	156	34246	Base	257	1837	156	34246
Property Age	PR (furn) (%)	PR (unfurn) (%)	Tied (%)	All Stock (%)	Satisfaction with property condition	PR (furn) (%)	PR (unfurn) (%)	Tied (%)	All Stock (%)
Pre 1919	34.2	24.7	30.8	15.1	Very Satisfied	57.2	25.6	20.0	38.6
1919-1944	14.2	16.2	12.8	9.7	Satisfied	32.3	28.6	32.3	40.6
1945-1964	17.9	11.5	23.1	15.7	Neither satisfied nor				
1965-1984	28.3	17.4	17.3	28.1	dissatisfied	8.9	20.7	17.4	11.8
1985-2004	5.4	17.4	6.4	25.1	Dissatisfied	0.0	15.6	20.6	7.6
2005 on	0.0	12.8	9.6	6.3	Very Dissatisfied	1.6	9.4	9.7	1.5
Total	100.0	100.0	100.0	100.0	Total	100.0	100.0	100.0	100.0
Base	257	1837	156	34246	Base	257	1837	156	34246

*Private rented sector: characteristics of tenants*

B.36 The characteristics of private renting households vary to some extent between the three renting types:

- Private renters are particularly mobile. 44.8 % of all renters had lived in their accommodation for less than two years. The proportion was highest amongst unfurnished (46.2%) and furnished (45%) renters;
- There is a diversity of household types living in private rented accommodation, particularly amongst unfurnished renters. Singles account for 65.8% of furnished renters; couples (no children) account for 44.6% of tied renters and 27.9% of unfurnished renters; lone parents account for 16.6% of unfurnished rented and 14% of furnished rented households;
- 7.4% of all 16-39 year olds in the District privately rent (mainly unfurnished properties);
- 61.5% of renters are in either full-time or part-time employment, 9.9% are in full-time education/training, 5% are retired and 7.7% are unemployed and 7.1% are permanently sick/disabled;
- 52.1% of all renters have an income of less than £300 each week. A further 21.4% receive between £300 and £500 and 26.5% receive in excess of £500 per week; higher income renters tend to rent unfurnished.

B.37 The household survey provided data on 3,194 households who have moved into private rented accommodation over the past 5 years. Data suggests that:

- Around 16.7% were emerging households (either younger people forming their first independent home or household formation resulting from relationship breakdown etc.);
- 56.8% of the households had moved from within Selby District, whilst 43.2% originated from outside the District. Those moving into Selby District were particularly likely to have moved from York (25.9%), Wakefield (19.4%) and Leeds (12.4%);
- 57.4% of these households had moved within the private rented sector, 22.4% had moved from owner-occupation, 1.8% from social rented stock and 16.7% had previously been living with family/friends;
- The main reasons for people moving into rented accommodation included to be close to work/new job (20.7%), being forced to move (20.2%) and divorce/separation/family stress (11.3%).

### *Intermediate tenure*

- B.38 Intermediate affordable housing is defined in PPS3 as 'housing at prices and rents above those of social rent, but below market price or rents'. Intermediate tenure includes shared equity products (e.g. Homebuy), discounted for sale houses etc. There are currently relatively few intermediate tenure properties in Selby District. The 2006 household survey estimated 103 but over the three years 2007/08 to 2009/10 an additional 156 intermediate tenure dwellings are planned to be built<sup>12</sup>.

### *Concluding comments*

- B.39 In order to maintain balanced communities, there is a need for a variety of tenure options which people can choose to reflect their household circumstances. Owner-occupation is the dominant tenure and this is most likely to be aspired towards. However, accessing the tenure has become increasingly difficult given house price increases over the past few years.
- B.40 The social rented sector plays a vital role in providing affordable accommodation in Selby District. However, the number of lettings made to new renters is far outweighed by households on the housing register and properties tend to be small, thereby limiting the range of households who can rent them.
- B.41 The private rented sector in plays a very important role in providing accommodation for a variety of households and income groups. Although it is a relatively small tenure (6.6 of households privately rent which is below the regional average of 11%), it has an important transitory role to play, for instance by providing accommodation to households moving to the District for work. However, state of repair of unfurnished and tied privately rented stock is a particular concern to occupants..

## Step 2.2 Stock condition

- B.42 The 2008 Household Survey asked respondents how satisfied they were with the state of repair of their accommodation (Table B17). Overall, 9.1% of residents expressed dissatisfaction. Numerically, 53.2% (1,657 out of 3,116) of households expressing dissatisfaction were owner occupiers, a further 29.9% were private renters and 16.9% were social renters. Proportionately, social and private renters were most likely to express dissatisfaction (for instance 25% of all unfurnished renters were dissatisfied).

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<sup>12</sup> 2008 HSSA Return



**Table B17** Satisfaction with state of repair

Tenure	Number expressing dissatisfaction	% of tenure expressing dissatisfaction	Base (all households)
Owned (no mortgage)	469	4.1	11447
Owned (with mortgage)	1188	7.3	16272
Rented from the Council	726	22.8	3183
Rented from Housing Association	207	20.9	990
Private Rented (furnished)	4	1.6	257
Private Rented (unfurnished)	459	25.0	1837
Tied accommodation	47	30.3	156
Shared ownership etc.	0	0.0	102
<b>Total</b>	<b>3116</b>	<b>9.1</b>	<b>34246</b>

Source: Housing Needs Survey 2006

### Step 2.3 Shared housing and communal establishments

- B.43 There are around 98 Houses in Multiple Occupation in Selby District <sup>13</sup>. Information from the 2001 census indicates that a total of 787 people living in communal establishments in Selby District. The largest numbers were in educational establishments, residential care and nursing homes (Table B18).

**Table B18** Residents in Communal Establishments

Type of communal establishment	No. People
<b>Medical and Care Establishments</b>	
NHS - Psychiatric hospital/home	3
NHS - Other hospital/home	12
LA - Residential Care Home	82
Other - Nursing Home	126
Other - Residential Care Home	150
Other - Other medical and care establishments	30
Other – Psychiatric hospital / home	26
<b>Other establishments</b>	
Defence establishments	0
Educational establishments (inc Halls of residence)	333
Hotel, Boarding House, Guest House	3
Other establishments	22
<b>Total</b>	<b>787</b>

Source: 2001 Census Standard Table 126

<sup>13</sup> 2008 HSSA Return

## Stage 3: The active market

### Steps 3.1 and 3.2 The cost of buying or renting a property and affordability

#### *Buying a property*

- B.44 A range of information relating to house prices, rates of change and comparisons with other areas was presented in Chapter 3. The cost of buying a property varies considerably by property type and location, as shown in Table B19.
- B.45 How the relative affordability of owner-occupation varies by household type is explored in Figure B3. This considers income distribution by household type and compares this with lower quartile prices<sup>14</sup> of different property types in 2008 for the District as a whole. The income distribution presented relates to lower quartile, median and upper quartile bandings (i.e. the first 75% of households) and does not include the highest quartile band<sup>15</sup>.
- B.46 Figure B3 shows that, on the basis of income alone:
- lower quartile-priced detached properties are unaffordable to most households within the first three income quartiles (i.e. 75% of all households); in reality they would only be affordable to highest income groups or households with existing equity;
  - Couples under 60 and couples with 1 or 2 child(ren) have income levels which allow access to a broad range of dwelling types including semi-detached, flats and terraced;
  - For single people, couples over 60, lone parents and other types of household, even lower quartile terraced prices are unaffordable on the basis of income alone.

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<sup>14</sup> An indicator of the relative affordability of lower quartile prices is based on establishing the weekly amount a household would need for a property to be affordable based on a 3.5x income multiple. So, if a lower quartile price is £80,000, this would require a weekly income of £439.56 (80,000/3.5/52)

<sup>15</sup> A key issue regarding relative affordability is how lower income groups can access open market accommodation. Furthermore, the survey asked households to band their income and the highest band was open-ended; it's therefore difficult to establish a maximum earnings figure

**Table B19** Selby District median and lower quartile house prices by sub-area 2008

### Lower Quartile

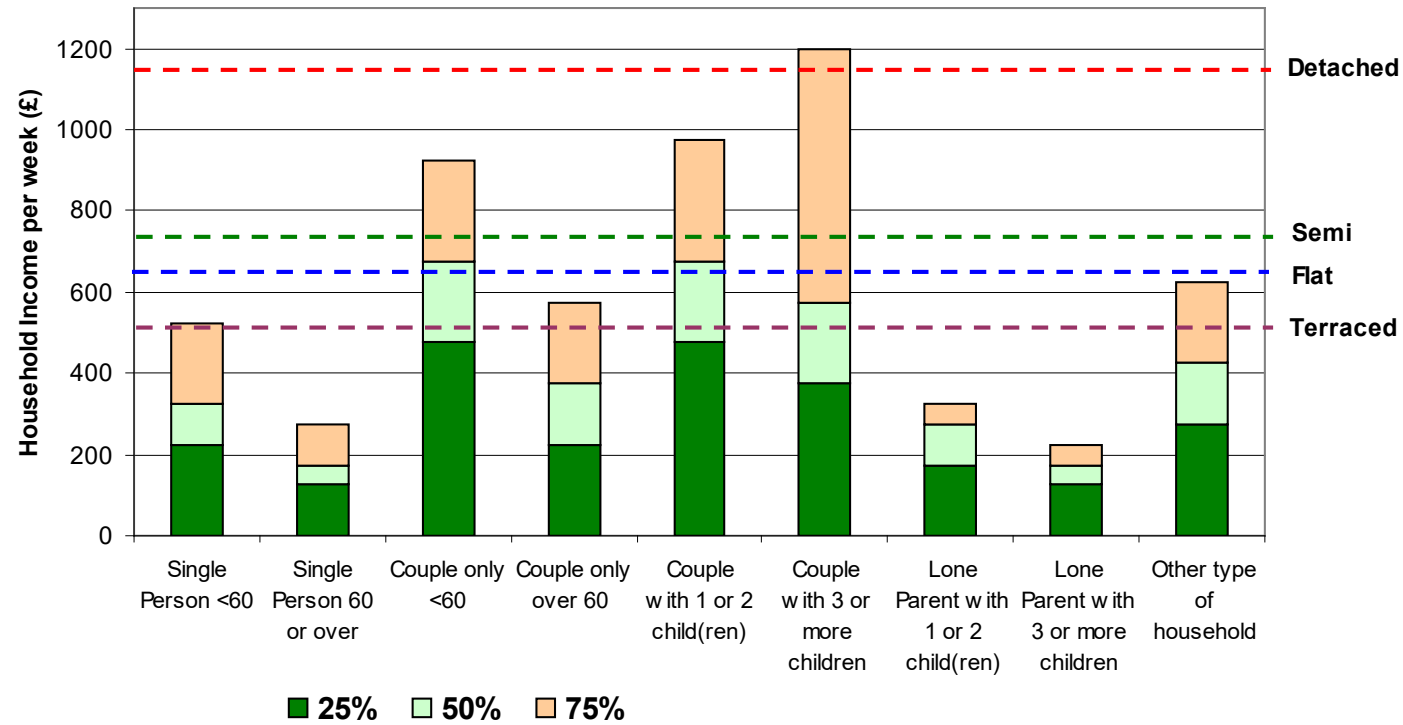
Sub-area	Lower Quartile Property price by type (2008)				
	Detached	Semi-detached	Terraced	Flat	Total
Central	£188,100	£123,500	£95,000	£88,125	£130,000
East	£166,500	£124,950	£114,500	£42,500	£133,000
North East	£235,000	£149,950	£111,000	£82,500	£170,000
Northern	£282,500	£157,500	£142,475		£214,975
Selby	£181,247	£92,500	£96,000	£76,999	£90,000
Sherburn in Elmet	£138,000	£130,000	£119,645	£104,000	£122,000
South East	£180,000	£120,000	£84,000		£124,995
Southern	£176,500	£117,000	£113,500	£78,500	£124,950
Tadcaster	£209,500	£160,000	£120,000	£125,000	£134,000
Western	£190,000	£130,000	£118,000	£127,500	£144,995
<b>Selby District</b>	<b>£185,000</b>	<b>£120,000</b>	<b>£104,500</b>	<b>£82,500</b>	<b>£120,000</b>

### Median

Sub-area	Median Property price by type (2008)				
	Detached	Semi-detached	Terraced	Flat	Total
Central	£217,500	£136,500	£108,000	£93,750	£174,000
East	£223,000	£135,000	£132,000	£47,500	£151,000
North East	£270,000	£177,500	£159,500	£84,000	£220,000
Northern	£446,000	£229,475	£157,472		£290,000
Selby	£220,495	£125,000	£115,750	£87,999	£116,750
Sherburn in Elmet	£194,500	£140,000	£122,000	£132,000	£141,000
South East	£204,000	£132,500	£106,000		£163,000
Southern	£206,000	£129,950	£132,500	£92,356	£164,045
Tadcaster	£234,750	£180,000	£146,250	£125,000	£158,500
Western	£285,995	£164,972	£160,000	£145,000	£178,748
<b>Selby District</b>	<b>£235,000</b>	<b>£143,000</b>	<b>£124,000</b>	<b>£99,695</b>	<b>£156,116</b>

Source: Land Registry

**Figure B3** Relative affordability of lower quartile property prices by household type



Sources: Land Registry, 2008 household survey

*Renting a property: private renting*

B.47 Table B20 illustrates the cost of renting privately in Selby District and household income required to ensure that the property is affordable. It would be possible to secure a private rented property for around £475 per calendar month, but realistically households are likely to pay around £500 to £550 for a property.

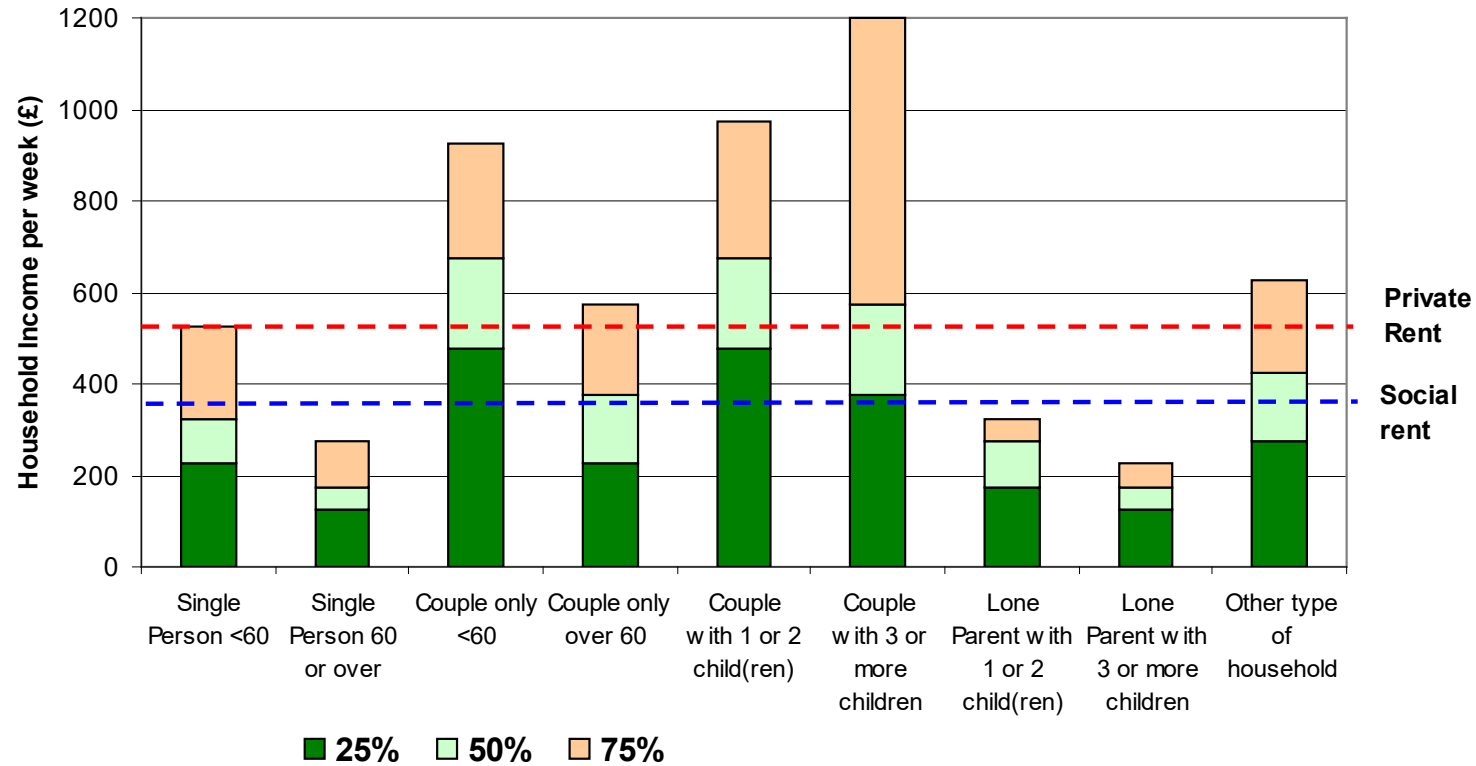
**Table B20** Private renting in Selby District and income required to be affordable

Property size (no. of bedrooms)	Median Price	Price Range	Minimum income required for median rent to be affordable (based on 25% of gross income)	
			Monthly	Weekly
One	£475	£475	£1,900	£438
Two	£525	£475 - £550	£2,100	£485
Three	£600	£550 - £625	£2,400	£554
Four	£650	£550 - £750	£2,600	£600

Source: Internet search of lettings agents Jan/Feb 2009

B.48 Assuming an entry-level private sector rent of £475 per month, a household income of around £1,900 per month or £438 per week is required for the property to be affordable (equating to 25% of gross income). Figure B4, which does not take into account housing benefit receipt, suggests that private renting is relatively affordable to couples under 60, couples with children and 'other household types'. Figure B4 also illustrates that social renting could be afforded by most household groups, with the exception of single people over 60 and all but the highest income lone parent households.

**Figure B4** Relative affordability of private and social renting by household type



Sources: RSR returns, Internet search of private rents, 2008 household survey

### *Renting a property: renting from a social landlord*

- B.49 Table B21 illustrates the cost of renting a property from the Council and Housing Associations. However, as Figure 4.6 demonstrates, without housing benefit receipt, social renting is still unaffordable to older singles and a majority of lone parent households.

**Table B21** The cost of renting from a social landlord in Selby District and income required for property to be affordable

Property size (No. of bedrooms)	Weekly Rent	Monthly Rent	Min. income required for rent to be affordable (based on 25% of gross household income)	
			Weekly	Monthly
Bedsit	£53.00	£229.65	£212	£919
One	£60.35	£261.50	£241	£1,046
Two	£66.08	£286.32	£264	£1,145
Three	£71.34	£309.12	£285	£1,237
Four	£74.96	£324.80	£300	£1,299
<b>ALL</b>	<b>£66.92</b>	<b>£289.96</b>	<b>£268</b>	<b>£1,160</b>

Source: Housing Corporation RSR 2008

- B.50 The relative affordability of different open market options is carefully considered in assessing housing need and the scale of affordable housing required. This is discussed in more detail in Appendix D.

## Overcrowding and under-occupation (Step 3.3)

### Overcrowding

- B.51 The 2008 household survey identified that a total of 548 households across Selby District were living in overcrowded conditions. Analysis was based on the number of bedrooms the household had access to compared with the number required according to the bedroom standard model. Table B22 shows that the proportion of households who were overcrowded averaged 1.6% across Selby District and was highest in Sherburn-in-Elmet (2.8%) and Selby Town (2.6%).

**Table B22** Overcrowding by sub-area

Sub-area	No. Overcrowded Households	Total Households	% Overcrowded
Central	39	4218	0.9
East	58	3182	1.8
North East	30	3548	0.8
Northern	14	2140	0.7
Selby	177	6788	2.6
Sherburn in Elmet	74	2622	2.8
South East	13	2205	0.6
Southern	39	2995	1.3
Tadcaster	28	2582	1.1
Western	76	3966	1.9
Selby District	548	34246	1.6

Source: Household survey 2008

B.52 How rates of overcrowding vary by tenure is show in Table B23 and by household type in Table B24. Overcrowding affects mainly households who are owner occupiers (who account for 54.2% of all overcrowded households), followed by Council renters (34.5%). Overall, 5.9% of all Council renters and 3.9% of Housing Association renters are overcrowded.

**Table B23** Overcrowding by tenure

Tenure	No. Overcrowded Households	Total Households	% Overcrowded
Owned (no mortgage)	119	11447	1.0
Owned (with mortgage)	178	16272	1.1
Rented from the Council	189	3183	5.9
Rented from Housing Association	39	990	3.9
Private Rented (furnished)	0	257	0.0
Private Rented (unfurnished)	24	1837	1.3
Tied accommodation	0	156	0.0
Shared ownership etc.	0	102	0.0
Total	548	34246	1.6

Source: Household survey 2008

B.53 42.1% of all overcrowded households consist of a couple with adult children (Table B24). In terms of the proportions of household types that are overcrowded, 37.6% of lone parents with adult child(ren) are overcrowded, 7.9% of lone parents with three or more children and 4.9% of couples with three or more children.



**Table B24** Overcrowding by household type

Household type	No. Overcrowded Households	Total Households	% Overcrowded
Couple with 1 or 2 child(ren)	93	6806	1.4
Couple with 3 or more children	51	1048	4.9
Lone Parent with 1 or 2 child(ren)	43	1895	2.3
Lone Parent with 3 or more children	20	254	7.9
Other older person	43	747	5.8
Couple with adult child(ren)	231	3615	6.4
Lone Parent with adult child(ren)	59	157	37.6
Other type of household	8	367	2.2
<b>Total</b>	<b>548</b>	<b>34246</b>	<b>1.6</b>

Source: Household survey 2008

### Under-occupation

B.54 Using the bedroom standard model methodology, it is possible to identify households that are under-occupying i.e. there are more bedrooms than needed. Overall, 27,792 households (81.8%) in Selby District are technically under-occupying e.g. a couple in a two or three bedroom house or a single person in a two bedroom house. However, it is more appropriate to consider severe under-occupation, whereby a household has 3 or more 'spare bedrooms': a total of 4580 households (13.5%) are severely under-occupying. Table B25 summarises the number and proportion of households where there is severe under-occupation by sub-area, indicating that this is a particular issue for households in the Northern (23.3% of households are severely under-occupying) and North-East (19.8%) sub-areas.

**Table B25** Under-occupation by sub-area

Sub-areas	No. Severely under-occupying Households	Total Households	% severely under-occupying
Central	649	4218	15.4
East	354	3182	11.1
North East	702	3548	19.8
Northern	499	2140	23.3
Selby	458	6788	6.7
Sherburn in Elmet	266	2622	10.1
South East	295	2205	13.4
Southern	527	2995	17.6
Tadcaster	222	2582	8.6
Western	608	3966	15.3
<b>Total</b>	<b>4580</b>	<b>34246</b>	<b>13.4</b>

Source: Household survey 2008

B.55 Table B26 considers severe under-occupation by tenure. Severe under-occupation is most prevalent amongst owner occupiers (accounting for 96.6% of severe under-occupation). Overall, 17.9% of outright owners severely under-occupy along with 14.6% of owners with a mortgage. Across the private rented sector, 17.8% of tied renters and 15.6% of furnished renters and are severely under-occupying.

**Table B26** Under-occupation by tenure

Tenure	No. Severely under-occupying Households	Total Households	% severely under-occupying
Owned (no mortgage)	2052	11447	17.9
Owned (with mortgage)	2370	16272	14.6
Rented from the Council	15	3183	0.5
Rented from Housing Association	0	990	0.0
Private Rented (furnished)	40	257	15.6
Private Rented (unfurnished)	74	1837	4.0
Tied accommodation	28	156	17.8
Shared ownership etc.	0	102	0.2
<b>Total</b>	<b>4580</b>	<b>34246</b>	<b>13.4</b>

Source: Household survey 2008

B.56 Table B27 illustrates the relationship between severe under-occupation relates and household type. This shows that severe under-occupation is most prevalent amongst couples under 60 followed by pensioner couples. This is likely to reflect 'empty nesting' whereby children have left the family home.

**Table B27** Under-occupation by household type

Households	No. Severely under-occupying Households	Total Households	% severely under-occupying
Single Adult (under 60)	428	4268	10.0
Single Adult (60 or over)	206	2963	7.0
Couple only (both under 60)	2246	7278	30.9
Couple only (one or both 60 or over)	1064	4848	21.9
Couple with 1 or 2 child(ren)	534	6806	7.8
Couple with 3 or more children	10	1048	1.0
Lone Parent with 1 or 2 child(ren)	26	1895	1.4
Lone Parent with 3 or more children	0	254	0.0
Other older person	31	747	4.1
Couple with adult child(ren)	36	3615	1.0
Lone Parent with adult child(ren)	0	157	0.0
Other type of household	0	367	0.0
<b>Total</b>	<b>4580</b>	<b>34246</b>	<b>13.4</b>

Source: Household survey 2008

### Step 3.4 Vacancies, turnover rates and available supply by tenure

#### *Vacancy rates*

B.57 Vacancy rates reported in April 2008<sup>16</sup> were 0.8% in the social rented sector and 4.3% in the private sector. These compare with indicative 'transactional vacant' rates of around 2% (social rented) and 4% (private sector)<sup>17</sup>, i.e. the proportion of stock which should be vacant at any one time to allow mobility within different tenures; the Regional Housing Strategy suggests 3% across all tenures. No social rented stock is classed as difficult to let/low demand. There are 446 private sector properties that have been vacant for more than six months, accounting for 32.5% of all private sector vacant stock in Selby District.

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<sup>16</sup> 2007 HSSA Return

<sup>17</sup> Memorandum by the Department for Transport, Local Government and the Regions (EMP 26) on Empty Homes, September 2001

### Turnover rates

- B.58 The 2008 household survey provided information on how long a household had lived at their present address. Using this information, turnover rates can be derived by sub-area (Table B28) and tenure (Table B29). Overall, around 6.5% of households move each year. Within Selby District, there were variations in turnover by sub-area, with highest turnover in Selby Town (7.5%) and lowest in the Central sub-area (5.6%).
- B.59 Table B29 shows that there are strong relationships between turnover and tenure, with the private rented sector exhibiting strong rates of turnover and the owner-occupied sector the least; this is entirely consistent with national trends.

**Table B28** Household turnover rates by sub-area

Area	% residing at current address for up to 5 years	Annual Turnover	Base
Central	28.2	5.6	4218
East	35.9	7.2	3182
North East	32.6	6.5	3548
Northern	28.8	5.8	2140
Selby	37.3	7.5	6788
Sherburn in Elmet	34.1	6.8	2622
South East	36.3	7.3	2205
Southern	33.9	6.8	2995
Tadcaster	30.2	6.0	2582
Western	34.7	6.9	3966
Selby District	33.6	6.7	<b>34246</b>

Source: Household survey 2008

**Table B29** Household turnover rates by area and tenure

Tenure	% residing at current address for up to 5 years	Annual Turnover	Base
Owned (no mortgage)	16.0	3.2	11447
Owned (with mortgage)	39.6	7.9	16272
Rented from the Council	30.0	6.0	3183
Rented from Housing Association	56.0	11.2	990
Private Rented (furnished)	62.6	12.5	257
Private Rented (unfurnished)	76.3	15.3	1837
Tied accommodation	34.7	6.9	156
Shared ownership, discounted for sale etc.	77.7	15.5	102
Total	33.6	6.7	34246

Source: Household survey 2008

## Supply by tenure

### *Owner occupied*

- B.60 On the basis of household turnover rates presented in Table B30, around 1,650 owner occupied dwellings become available for purchase on an annual basis.

### *Private rented*

- B.61 There is a high degree of turnover in private rented properties which results in a good overall supply. Data suggests around 425 private rented lets become available each year.

### *Social rented*

- B.62 The likely annual capacity of the social rented sector to accommodate new renters can be derived from published sources (the annual Housing Strategy Statistical Appendix), LA and RSL CORE lettings data. Table B30 summarises available information from each of these sources. Note that there is a slight variation in information reported in HSSA returns and derived from LA/RSL CORE lettings data.
- B.63 Analysis assumes an average annual capacity in the social rented sector of 246 dwellings per year. This is based on:
- Council lettings to new renters for the two years 2006/7 and 2007/8; and
  - RSL CORE lettings to new renters for the three years 2005/6 to 2007/8.

**Table B30** Expected annual capacity for new renters in social rented sector

	2005/6	2006//07	2007/08	Average
<b>HSSA Data</b>				
LA lettings to new tenants	192	234	185	204
RSL Total lettings	158	241	147	182
<b>TOTAL</b>				
LA CORE – total lettings	#	211	199	205
LA CORE - lettings to new tenants	#	132	129	131
RSL CORE – Total Lettings	126	221	129	159
RSL CORE - Lettings to new tenants	76	158	91	115
<b>TOTAL Lettings (used in analysis)</b>	#	290	220	<b>246</b>

Sources: HSSA; RSL CORE (General) Lettings; LA CORE lettings

Notes: Lettings to new tenants = lettings to households who were not previously social renters (either from the Council or a housing association)

- B.64 Further details of social rented capacity by sub-area and property size/designation can be found in Appendix D.

### *Intermediate tenure*

- B.65 Intermediate affordable housing is defined in PPS3 as 'housing at prices and rents above those of social rent, but below market price or rents'. Intermediate tenure includes shared equity products (e.g. Homebuy), discounted for sale houses etc.
- B.66 Over the three years 2005/06, 06/07 and 07/08 an average of 13 intermediate tenure dwellings became available for occupancy.

## **Stage 4: Bringing the evidence together**

### **Step 4.1 Mapping market characteristics**

#### *Introduction*

- B.67 Chapter 3 presented a range of material relating to housing market dynamics. It concluded that Selby District can be described as a distinctive housing market area, whilst recognising that there are strong linkages with other areas, in particular Leeds and York. The purpose of this section is to explore the extent to which housing market dynamics vary within Selby District, with specific reference to:
- Housing market function (through the review of migration patterns, travel to work, and shopping patterns); and
  - Housing market typology (through the review of dwelling stock and socio-economic and demographic characteristics)
- B.68 Table B31 provides a review of the distinctive attributes of each sub-area. For each attribute, a District mean has been calculated (for instance the % of households who are owner-occupiers). Information for each sub-area is then compared against this mean to indicate the extent of variation from the mean figure. The colours in the chart reflect the degree of variation:
- YELLOW indicates that the sub-area figure is less than 75% of the District mean;
  - GREEN indicates that the sub-area figure is between 75% and 125% of the District mean; and
  - RED indicates that the sub-area figure is at least 125% of the District mean.

- B.69 For instance, across the District, the proportion of households living in owner-occupied dwellings is between 75 and 125% of the District mean. However, the proportions who rent privately vary, with the highest variations reported in Selby Town (above 125% of the District average) and Sherburn-in-Elmet (below 75% of the District average).
- B.70 Noteworthy comments relating to each sub-area are summarised in Table B32.

**Table B31A Attributes of sub-areas**

Attribute	Sub-area % variation from District Mean value										
	Central	East	North East	Northern	Selby	Sherburn in Elmet	South East	Southern	Tadcaster	Western	Total
<b>Tenure</b>											
Owner Occupied	110.0	106.1	111.3	109.6	77.5	100.7	108.3	105.8	93.0	102.9	80.9
Social Rented	58.1	58.1	45.1	28.4	198.4	120.3	46.5	77.3	155.4	94.9	12.5
Private Rented	56.6	104.2	65.6	118.0	189.6	53.4	100.0	72.2	81.3	74.4	6.6
<b>Property Type</b>											
Detached	133.3	111.7	143.1	142.0	42.0	105.1	97.3	113.3	56.6	109.2	36.9
Semi	82.7	111.6	83.8	75.4	122.5	113.4	107.0	89.4	105.3	90.8	28.4
Terraced	25.6	59.4	63.9	106.0	200.8	59.4	57.9	78.9	150.4	99.2	13.3
Bungalow	131.8	105.8	83.1	46.8	82.5	87.0	162.3	120.8	100.0	91.6	15.4
Flat/Maisonette	60.0	48.3	33.3	80.0	170.0	128.3	16.7	61.7	228.3	110.0	6.0
<b>No. Bedrooms</b>											
1-2 beds	86.5	91.5	63.1	71.5	143.5	100.0	81.2	84.2	132.3	98.8	26.0
3-4 beds	106.3	103.9	107.1	104.1	89.5	101.6	101.9	103.8	93.2	98.4	68.8
5+ beds	84.6	90.4	188.5	188.5	21.2	80.8	169.2	128.8	28.8	125.0	5.2
<b>Property Prices</b>											
2006 Median	109.4	93.7	134.4	146.5	80.6	92.3	97.5	114.1	101.9	104.4	£159,950
2007 Median	108.8	95.6	123.6	175.9	77.7	94.1	91.2	104.7	100.0	120.7	£169,950
2008 Median	111.5	96.7	140.9	185.8	74.8	90.3	104.4	105.1	101.5	114.5	£156,116
<b>Household income</b>											
<£300pw	77.4	89.6	67.0	66.3	161.8	103.5	89.6	76.4	124.7	81.3	28.8
Between £300 and £500pw	106.9	118.2	84.4	91.8	94.4	87.9	97.0	126.8	113.9	84.8	23.1
>£500pw	110.8	97.7	128.1	124.4	65.8	103.3	107.7	101.3	78.8	118.8	48.0
<b>Economic Activity (16+)</b>											
In Employment	99.6	103.3	104.9	95.1	92.9	101.2	105.1	102.9	96.3	103.4	63.7
In training	89.6	93.9	98.4	119.8	108.4	120.7	89.7	85.8	93.7	100.9	11.1
Unemployed	99.4	69.7	97.7	71.9	155.4	119.9	113.6	96.3	68.2	55.9	2.3
Retired	112.9	91.5	91.4	116.3	96.9	86.7	81.5	101.2	132.7	95.4	15.0
Look after home	65.0	129.8	99.6	114.4	106.0	89.2	79.4	117.1	96.9	105.7	4.3
Permanently sick, carer	126.7	80.8	58.2	59.7	168.7	72.2	133.1	71.7	72.1	77.6	3.7
<b>Migration (prev 5 years)</b>											
% all movers from within Sub-area	84.1	77.2	104.8	59.9	149.7	119.7	92.3	79.8	126.9	105.5	28.1
% all movers from within Selby	125.2	97.1	59.3	74.5	96.5	92.3	120.7	84.6	85.8	79.3	25.2
% all movers from Harrogate	376.6	0.0	30.1	533.1	0.0	0.0	0.0	87.2	328.3	0.0	0.7
% all movers from York	65.5	139.2	235.8	158.5	122.4	19.0	70.5	22.2	112.1	30.3	10.2
% all movers from Leeds	59.8	67.8	35.3	181.6	31.7	203.8	84.1	101.0	207.0	197.1	11.4
% all movers from Wakefield	107.0	17.3	86.8	143.6	47.9	105.7	41.7	372.5	0.0	137.8	5.7
% all movers from East Riding	83.2	233.8	120.9	0.0	92.0	78.3	342.3	60.1	0.0	0.0	2.8
% all movers from elsewhere UK	103.8	153.8	109.0	118.0	99.6	91.6	84.5	93.1	33.6	91.0	8.2

Source: 2008 household survey; Land Registry



**Table B31B** Attributes of sub-areas

Attribute	Sub-area % variation from District Mean value										
	Central	East	North East	Northern	Selby	Sherburn in Elmet	South East	Southern	Tadcaster	Western	Total
<b>Workplace</b>											
In Selby	111.0	112.4	81.6	89.2	133.2	95.0	124.8	77.8	94.2	61.5	41.0
Outside Selby	92.4	91.4	112.8	107.5	76.9	103.5	82.7	115.4	104.0	126.8	59.0
Leeds	126.1	41.4	65.7	127.7	74.8	136.4	51.0	83.0	125.4	177.1	13.9
York	61.2	148.1	234.2	125.1	122.6	66.1	60.2	15.4	79.8	52.9	14.9
Elsewhere West Yorks	100.0	56.5	51.6	84.1	24.1	124.8	74.0	203.1	136.8	197.5	15.1
Elsewhere North Yorks	64.0	82.2	161.5	216.6	45.5	57.2	77.6	41.9	304.0	88.1	2.3
East Riding / Humber	67.8	215.2	79.3	44.2	88.0	49.6	291.7	138.2	0.0	60.6	4.5
South Yorkshire	114.7	60.9	49.7	42.7	157.9	47.3	90.5	251.6	57.8	54.7	3.1
Elsewhere	89.7	78.7	113.3	115.3	61.2	161.5	74.4	167.2	48.9	116.2	5.2
<b>Household type</b>											
Singles	76.0	68.0	76.0	69.6	154.4	81.6	92.0	94.4	147.2	83.2	12.5
Couples	118.9	128.3	105.2	117.5	72.6	99.5	134.9	111.3	49.1	97.6	21.2
Older	95.6	90.4	93.2	110.8	106.0	89.6	99.6	121.1	98.4	98.4	25.1
Two parent families	92.2	104.3	112.6	122.6	83.5	104.3	83.0	100.4	89.6	120.4	23.0
Lone Parents	74.2	74.2	79.0	74.2	179.0	121.0	69.4	50.0	117.7	87.1	6.2
Other multi-person household	127.0	105.7	113.9	48.4	70.5	120.5	115.6	109.8	105.7	92.6	12.2
<b>Shopping patterns</b>											
Your Neighbourhood / Village	96.8	92.4	98.6	88.0	107.2	127.3	93.4	85.9	119.6	90.7	74.0
Selby	123.8	119.1	93.9	42.7	133.6	44.4	104.4	61.8	18.2	40.8	72.6
Tadcaster	28.7	9.3	18.9	125.2	43.0	27.3	0.0	18.0	164.7	65.8	56.7
Sherburn in Elmet	21.2	2.7	43.5	69.5	4.9	162.1	11.7	46.2	45.3	119.5	59.1
Castleford	69.1	22.5	81.5	110.1	100.0	87.1	29.8	88.2	118.0	158.4	17.8
Doncaster	42.0	9.8	79.5	24.1	136.6	45.5	107.1	157.1	33.9	73.2	11.2
Garforth	55.0	27.9	66.3	190.8	0.0	88.8	118.3	85.0	28.3	157.9	24.0
Goole	29.3	140.9	66.0	0.0	72.6	0.0	172.1	71.6	46.5	46.5	21.5
Howdon	7.9	155.6	94.4	0.0	142.9	49.2	133.3	35.7	99.2	39.7	12.6
Hull / Beverley	14.1	167.2	151.6	0.0	153.1	118.8	0.0	0.0	106.3	70.3	6.4
Harrogate	134.8	83.1	69.7	193.3	180.9	0.0	0.0	39.3	110.1	56.2	8.9
Leeds	109.9	64.0	105.1	100.8	92.1	97.2	78.7	97.6	80.2	124.9	25.3
York	67.3	102.0	179.6	170.4	83.7	52.7	60.2	22.4	134.0	60.9	29.4
Wetherby	52.7	21.7	87.6	159.3	0.0	85.4	0.0	94.7	115.9	80.5	22.6
Internet Shopping	102.8	113.6	111.0	90.1	70.0	121.0	106.8	82.4	92.4	113.6	35.3
<b>Black, Asian and Minority Ethnic Households</b>											
BAME Households	149.8	201.9	39.8	21.4	30.9	0.0	19.5	168.1	246.3	140.3	0.9

Source: 2008 household survey; Land Registry

**Table B32 Summary of distinctive market attributes**

Attribute	Distinctive Attributes by Sub-area									
	Central	East	North East	Northern	Selby	Sherburn in Elmet	South East	Southern	Tadcaster	Western
<b>Tenure</b>	Low % private / social rented	Low % social rented	Low % private / social rented	Low % social rented	High % Social / private rented	Low % Private rented	Low % Social rented	Low % Private rented	High % Social rented	Low % private rented
<b>Property type</b>	High % of detached and bungalows	Low % flats & terraced	High % detached and Low % flats	High % detached and Low % bungalows	High % of flats & terraced	High % flats	High % bungalows	Low % flats	High % flats and terraced	Balanced
<b>Property size</b>	Balanced	Balanced	High % 5+ beds	High % 5+ beds	High % 1-2 beds	Balanced	High % 5+ beds	High % 5+ beds	High % 1-2 beds	Balanced
<b>Property prices</b>			High median prices	Highest median price	Lowest median price					
<b>Household income</b>			Highest income area	High income area	Lowest income area				Lower income area	
<b>Economic activity</b>	Higher % permanently sick or carers	Lower % unemployed		Lower % unemployed	Higher % unemployed and perm. Sick/carer		Higher % permanently sick or carers		Higher % retired	Lower % unemployed
<b>Self-containment (within District)</b>	55.2% self-containment	46.1% self contained	44.4% self contained	Least self contained: 35.6%	Most self contained: 66.4%	56.9% self contained	56.3% self contained	43.7% self contained	57.3% self contained	49.6% self contained
<b>Migration from outside District</b>	Strong Linkages with Harrogate	Linkages with East Riding & York	Linkages with York	Strong Linkages with Harrogate, also York, Leeds and Wakefield		Linkages with Leeds	Linkages with East Riding	Linkages with Wakefield	Linkages with Harrogate and Leeds	Linkages with Leeds and Wakefield
<b>Workplace</b>	Leeds influence	York/East Riding influence	York influence	Leeds/York influence	Highest % working within district	Leeds influence	High % work in Selby District	Castleford/Po ntefract /East Riding/S Yorks influence	Leeds, West York influence	Leeds / West Yorks influence
<b>Household type/age</b>	High % of other households	High % couples		Low % lone parents and singles	High % lone parent and singles		High % couples	Low % lone parents	High % singles, low % couples	
<b>BAME HHs</b>	Higher than District Ave	Higher than District Ave	Low numbers	Low numbers	Low numbers	Low numbers	Low numbers	Higher than District Ave	Higher than District Ave	Higher than District Ave

### *Housing market function*

- B.71 Analysis of migration patterns suggests that no sub-area can be described as a self-contained housing market area. For self-containment, at least 70% of movers need to have originated from the same sub-area. Survey data suggests that between 16.8% and 42.1% of households moving originated from within the same sub-area; and between 35.6% and 66.4% of households had originated from within Selby District. The most self-contained market was Selby Town, where 42.1% of movers had originated from within the town and 66.4% from within the District.
- B.72 There are in-migration influences affecting all sub-areas and in seven of the nine sub-areas more than 40% of moving households originated from outside Selby District (and highest in the Northern sub-area at 58.2% of moving households). Further analysis indicates the extent to which households are moving into sub-areas and where they are moving from. Overall, 11.4% of all moving households originated in Leeds, 10.2% originated in York, and 5.7% from Wakefield. Table 4.40A illustrates the relative impact of in-migration on sub-areas within Selby District. For instance, in-migration from York has a strong impact on the North East (24.2% of all movers originated from York) and Northern sub-areas (24.2%). Migration from Leeds accounts for more than 20% of households moving in the Northern, Sherburn-in-Elmet, Tadcaster and Western sub-areas. Moves from Wakefield account for 21.1% of moves in the Southern sub-area. Therefore, within Selby District there are clear patterns of where in-migrant households are settling.
- B.73 Overall, 41% of economic active residents live and work in Selby District, the majority 59% work outside the District, principally in York (14.9%), Leeds (13.9%) and elsewhere in West Yorkshire (15.1%). Analysis suggests there are clear functional linkages between place of residence and place of work, and in summary:
- Commuters to York were particularly likely to live in the East, North East and Northern Sub-area;
  - Commuters to Leeds were particularly likely to live in the Western, Sherburn-in-Elmet, Northern and Central sub-areas;
  - Commuters to elsewhere in West Yorkshire were particularly likely to live in Southern, Western and Tadcaster sub-areas.
- B.74 An analysis of shopping patterns using household survey data suggests that households within Selby District tend to shop locally on a regular basis, with 74% regularly shopping in their neighbourhood/village and 72.6% of all households shopping in Selby Town. Around one-quarter of residents regularly shop outside the District in York (29.4% shop there regularly), Leeds (25.3%), Wetherby (22.6%), Goole (21.5%) and Garforth (24%). There are clear sub-area variations in where residents shop. For instance, over 50% of households in the Northern and North Eastern sub-areas shop regularly in York; 31.6% of households in the Western sub-area shop regularly in Leeds; and 36% of households in Northern sub-areas regularly shop in Wetherby.

B.75 35.3% of households regularly shop using the internet.

### *Housing market typology*

- B.76 The extent to which sub-areas vary in social, economic, demographic and dwelling stock characteristics is now considered.
- B.77 Across the sub-areas of Selby District, the proportion of two parent families and older person households does not vary considerably. For other household types, there is some variation. For instance, proportions of younger singles is higher in Selby Town and Tadcaster; lone parents is higher in Selby Town; and the Northern sub-area has noticeably lower proportions of singles, lone parents and other multi-person households compared with the District average.
- B.78 The proportion of Black and Asian Minority Ethnic households is low (0.9%) across the District but proportionately higher in Tadcaster and East sub-areas.
- B.79 The proportion of residents in employment, training or are retired does not vary considerably across the District. The proportion of residents who are unemployed or permanently sick is higher in Selby Town; and there are proportionately more retired households in Tadcaster.
- B.80 The distribution of household incomes is generally similar across Selby District. That said, household incomes are highest in the North East sub-area (where 61.5% receive at least £500 each week) and are lowest in Selby Town (where 46.6% receive less than £300 each week).
- B.81 Across Selby District, the proportion of social and private rented stock varies considerably by sub-area. Selby Town has twice the proportion of both social and private rented stock compared with the District as a whole. In Tadcaster, 19.4% of households are social renters compared with 12.5% across the District. In the remaining sub-areas, at between 80% and 90% of dwellings are owner occupied.
- B.82 Property type and size varies across the District. Detached houses account for around half of properties in Central, North East and Northern sub-areas. Terraced stock accounts for 26.7% of all dwellings in Selby Town and 20% in Tadcaster. Bungalows account for 25% of dwelling stock in the South East and around 20% in Central and Southern sub-areas. Flats are most likely to be found in urban areas (13.7% of dwellings in Tadcaster, 10.2% in Selby Town and 7.7% in Sherburn-in-Elmet).
- B.83 The proportion of three and four bedroom properties ranges between 61.6% (Selby Town) and 73.7% (North East). The remainder of dwellings in urban areas tends to comprise smaller 1 and 2 bedroom properties. In contrast, in the North and North-East sub-areas, the remainder of properties tend to have 5 or more bedrooms.

### *Summary of market characteristics*

- B.84 An analysis of market function and market typology has helped to map market characteristics across Selby District. The main points to observe are that:
- There are some considerable variations in the function of sub-areas, evidenced through migration, travel to work and shopping patterns. Interactions are strongest with Leeds, York and Wakefield, but the degree of interaction varies on a sub-area basis. Overall, northern sub-areas have strongest interactions with York; western and central areas with Leeds; southern areas with Wakefield; and eastern areas with the East Riding of Yorkshire;
  - Selby Town is the most self-contained sub-area, although with only 42% of households moving and originating in Selby Town, this falls well short of the CLG 70% threshold;
  - There is some variation in housing market typology (dwelling size, type and tenure) across the sub-areas, with the main differences being the proportions of social and private rented households (which tend to be higher in urban areas) and variations in the proportions of smaller (1 and 2 bedroom) and large (5+ bedroom properties) by sub-area;
  - Regarding the characteristics of households, the main variations across the sub-areas relate to the higher proportions of singles and lone parents in urban areas; higher proportions of unemployed residents in Selby Town; and higher proportions of households on high incomes living in northern sub-areas.
- B.85 In conclusion, the mapping of market characteristics suggests that Selby District's sub-areas are highly differentiated on the basis of market function. There is some variation in market typology, but this can be largely attributed to whether a sub-area is urban or rural.

## Step 4.2 Trends and drivers

### *Primary drivers*

- B.86 The main drivers affecting housing markets relate to demography, economy and dwelling stock attributes. Key observations relating to Selby District are now summarised.

#### **Demographic drivers:**

- On the basis of past trends, ONS projections predict that the population of Selby District will increase by 25.2% from 81,100 in 2008 to 101,500 by 2031;
- Over the next few decades, there will be a 'demographic shift' with the number (and proportion) of older people increasing; in particular, the

number of 75+ residents is expected to more than double (from 5,900 in 2008 to 12,600 by 2031);

- There is limited ethnic diversity amongst Selby District's population. 97.6% of heads of household describe themselves as White British, a further 1.8% White Other and 0.6% other ethnicities;
- ONS trend-based projections indicate that the number of households is expected to increase by 27.3% from 33,000 in 2006 to 42,000 in 2026. This represents an annual increase of 450 households;
- There are a small number of overseas nationals working in Selby District. National Insurance non-UK national data for 2007/8 indicates 300 migrant workers of whom 250 were Polish;
- The three largest household groups are couples under 60 (with no children) (21.1%), couples with children (22.9%), couples (one or more over 60) (14.2%). Regional household projections suggest that the proportion of singles and other household types is likely to increase.

#### **Economic drivers:**

- Summary data relating to current economic circumstances includes:
  - 80.6% of residents 16 to pensionable age are economically active, this is slightly higher than the national and regional averages. Unemployment in 2008 was 4.2%, compared with 5.3% regionally;
  - 2008 household survey data suggests that 9.2% of employees work from home, 31.8% work within Selby District and 59% commute to other areas, most notably to York (14.9%) and Leeds (13.9%);
  - Selby District boasts a highly qualified population, with 26.3% of working age residents having an NVQ Level 4 qualification (e.g. a degree) and 51% having an NVQ Level 3 qualification;
  - Lower quartile incomes in 2008 were £16,244 which compares with £16,782 for the region and £17,325 for England. Median incomes are £24,310 which reflects the national figure and slightly above the regional figure of £23,355.
- Employment is centred around the three market towns of Selby Town, Tadcaster and Sherburn-in-Elmet;
- The District has a strong economic base linked in particular to manufacturing and distribution/warehousing;
- Selby District plays an important sub-regional and regional labour market role, although it has a 'dormitory role' evidenced through travel to work patterns to Leeds and York. A priority for the LDF is to reduce travel to work which will require the development of appropriate employment opportunities in Selby District: a key challenge will be to deliver higher value service sector employment;

- The RSS advocates the diversification of the regional economy away from large scale heavy industry. The Leeds City Region Development Plan suggests diversification into sectors which will maximise employment and Gross Value Added (GVA) including: financial and business services; electrical and optical equipment; bioscience, health and medical research; digital and creative industries;
- The RSS recognises Selby Town as a location for significant development to foster regeneration and strengthen and diversify the regional economy.
- There are a series of other sites within the District identified for economic development including a major site on the outskirts of Sherburn-in-Elmet.

#### **Dwelling stock drivers:**

- 78.6% of properties are houses, 15.4% bungalows, 5.4% flats/maisonettes and 0.6% are other property types (e.g. caravans);
- A majority of properties (59.5%) have been built since 1965, with 15.1% built pre-1919 and the remainder (25.4%) built between 1919 and 1964;
- 80.9% of properties are owner-occupied, 6.6% are privately rented and 0.3% are intermediate tenure (e.g. shared ownership). The proportion of social rented dwellings (12.2%) compares with a regional average of 18.5%;
- There is a particularly strong aspiration for houses and some household type-specific aspirations which are explored in more detail in discussions relating to Core Output 6.

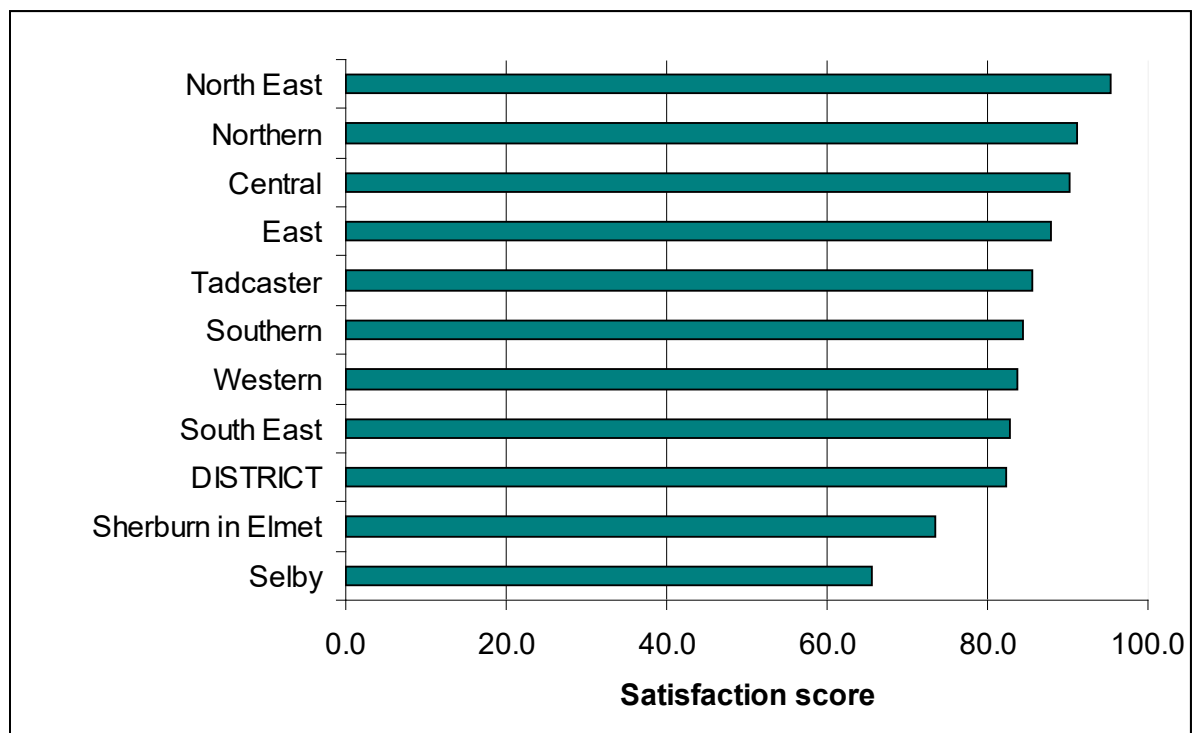
#### **Secondary drivers**

- B.87 Secondary drivers are broadly defined as drivers that help to influence residential location. They include local amenities such as healthcare, schools, and transport links. The household survey asked how satisfied respondents were with these amenities.

#### **Satisfaction with area**

- B.88 An important underlying market driver relates to satisfaction with area. Figure B5 summarises the relative satisfaction with the area in which respondents lived by sub-area. Across Selby District, the net satisfaction score (which considers the percentage satisfied minus the percentage dissatisfied) was 82.3%. Analysis suggested that households in the North East and Northern sub-areas were most satisfied, with those in Selby Town the least satisfied.

**Figure B5** Relative satisfaction with area by sub-area



Source: 2008 household survey

Note: Satisfaction score = % satisfied - % dissatisfied with area

- B.89 The household survey asked all respondents to state how good or bad access to a range of amenities were (Table B33). This helps in an assessment of relative satisfaction in specific sub-areas.
- B.90 Across Selby District, there was a high level of satisfaction expressed for primary schools and nursery provision. Dissatisfaction was most likely to be voiced over car parking, public transport, cycle paths and access to leisure facilities. As Table B33 illustrates, within Selby District there are some considerable variations in relative satisfaction in amenities by sub-area. Residents in Selby Town and Tadcaster were most likely to be satisfied and residents in Southern sub-area most likely to be dissatisfied.
- B.91 An additional range of evidence on market drivers was obtained from the household survey. Households who had moved were asked to state what factors were considered to be important or very important in influencing their decision as to where they moved (Table B34). A range of factors were identified as being important or very important, in particular feeling safe, property size, general environment, general reputation of area, property condition and affordability.



**Table B33** Net satisfaction scores for amenities (% of households)

Neighbourhood factor	Sub-area										
	Central	East	North East	Northern	Selby	Sherburn in Elmet	South East	Southern	Tadcaster	Western	Selby District
Good primary schools	94.6	93.9	94.0	79.3	84.8	88.7	89.9	73.6	96.6	90.6	88.9
Good secondary schools	83.5	76.3	61.3	70.2	82.0	73.2	73.1	27.9	90.6	46.9	69.8
Good Nursery	82.2	84.0	69.2	74.5	84.5	88.4	64.3	44.6	79.8	68.6	75.3
Shops	58.0	39.7	14.3	1.3	83.2	88.1	23.1	-12.9	58.9	12.4	42.0
Healthcare	71.9	25.1	59.3	36.8	74.1	88.7	43.1	8.8	85.2	59.0	57.9
Leisure facilities	40.3	6.4	15.6	8.3	72.8	-9.6	-5.9	-39.9	78.4	-25.3	20.8
Parks open spaces	66.6	63.5	81.1	52.7	66.9	66.3	55.6	40.2	50.8	48.3	60.6
Public transport	39.8	19.1	31.5	-14.2	69.9	21.0	-3.7	-24.6	76.1	-4.1	28.0
Car Parking	43.3	39.0	38.6	45.6	36.8	16.5	25.3	17.2	60.6	17.2	34.2
Cycle paths	26.0	55.0	38.2	-1.9	28.2	21.5	0.9	-9.5	31.0	10.0	22.2
Reputation	87.5	76.4	94.4	91.3	43.4	53.5	74.6	76.6	79.9	72.8	72.3

Note: Net satisfaction score = total satisfied/very satisfied – total dissatisfied/very dissatisfied

	High level of satisfaction (score 70% or more)
	Medium level of satisfaction (score between 40 and 70%)
	Low level of satisfaction (score less than 40%)

Source: 2008 household survey

**Table B34** Factors considered important or very important in influencing residential choices

Factor	% of respondents	Factor	% of respondents
Feeling safe	87.7	Closeness to good road links	55.2
Property size	85.8	Closeness to shops / post office etc.	51.6
General environment	84.5	Being close to relatives and friends	51.4
General reputation of area	82.8	Access to open space/parkland	44.5
Good condition of property	81.4	Availability of public transport	44.5
Affordability of mortgage / rent	80.1	Closeness to workplace	41.9
Sufficient car parking space	70.6	Access to countryside	41.6
Quietness	65.2	Closeness to good primary school	35.4
Affordability of repairs and maintenance	63.7	Closeness to good secondary school	32.9
General layout of houses and roads	62.7	Closeness to leisure/ community facilities	24.9
Lack of traffic congestion	62.3	Closeness to good nursery	23.3
Size of garden	61.7	Access to support e.g. warden	8.4

Source: 2008 household survey

### Step 4.3 Issues for future policy/strategy

- B.92 This chapter has provided a wealth of material to assess the current housing market. Key messages from this chapter are now summarised.

#### ***Population and households***

- B.93 Selby District's population profile broadly mirrors that of the region and England. The District has slightly higher proportions of couples (with and without children) and lower proportions of lone parents and singles. Ethnic diversity is limited, with 2.4% of residents from ethnicities other than White British.

### ***Economic activity and income***

- B.94 Employment rates are slightly higher than regional and national averages and unemployment is lower. 51% of the economically active population has the equivalent of an NVQ3 qualification and 26.3% have an NVQ4 equivalent qualification. The proportion of residents in higher managerial and professional occupations is higher than the regional average. Incomes (median of £24,310 each year) are slightly higher than the regional median and similar to the national median, although there are considerable variations in income levels by area and tenure. The majority of residents work outside Selby District.
- B.95 A key issue for Selby District is to diversify the range of employment opportunities within the District and ensure a continued supply of accommodation for households choosing to live in the District.

### ***Dwelling stock and stock condition***

- B.96 Over the past 10 years, dwelling stock has increased by 13%. Stock is predominantly owner-occupied, with 12.5% social rented and 6.6% private rented. Arguably, there is an imbalance in the tenure profile and diversification towards social renting in particular would help create a broader tenure balance. Dissatisfaction with state of repair is most likely to be voiced by Council, RSL, Private (unfurnished) and tied accommodation renters. Progression towards decent homes is alleviating stock condition issues in the social rented sector. Improving private sector stock condition should be a strategic priority and achieved through better liaison with local landlords.

### ***Market areas***

- B.97 Selby District can be described as a distinctive housing market area, whilst recognising that there are strong functional linkages with other areas, in particular Leeds and York. Within Selby District, the most self-contained market focuses on Selby Town (but with only 42% of moving households originating from within the Town, this is well below the CLG 70% self-containment threshold).

### ***Satisfaction with area***

- B.98 There is a high degree of residential satisfaction voiced by households across Selby District. Factors such as feeling safe, property size, condition and affordability, general environment, general reputation were important to households who had moved into Selby District.

## Technical Appendix C: The Future Housing Market

### Underpins core output3

#### Introduction

C.1 The purpose of this section is to review the future housing market in Selby District and provides information relating to the following stages of the SHMA process:

**Stage 1: Projecting changes in future number of households**

**Stage 2: Future economic performance**

**Stage 3: Future affordability**

**Stage 4: Bringing the evidence together**

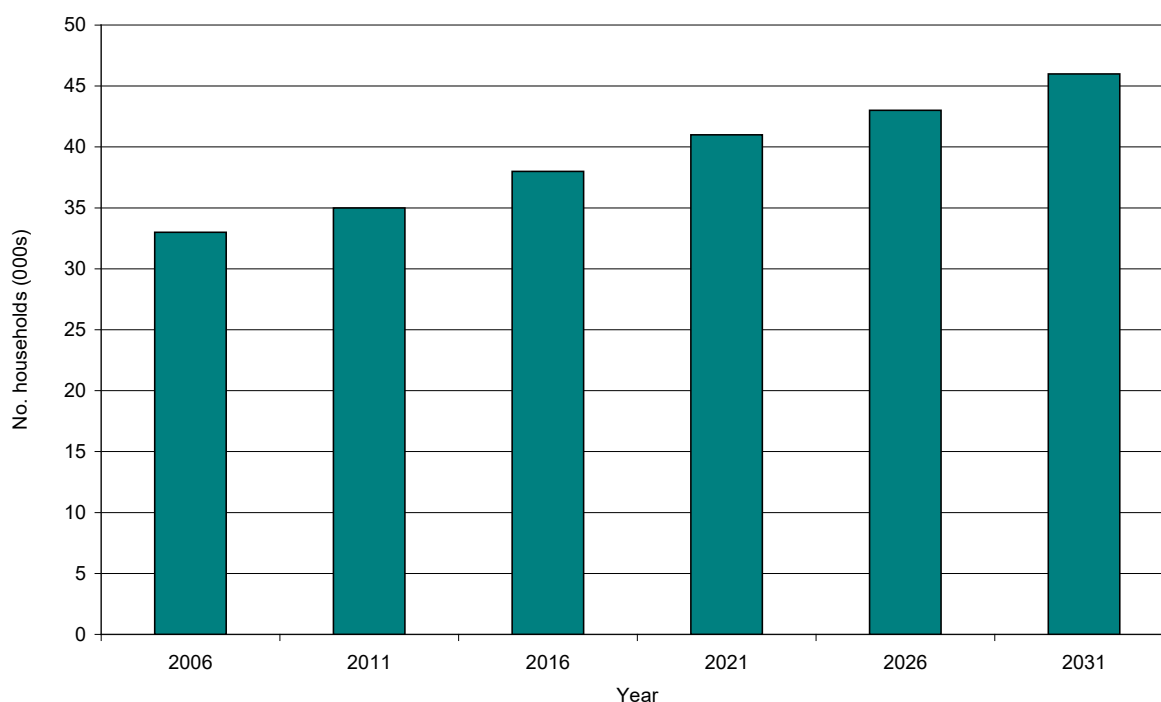
C.2 Material in this chapter provides a basis for the following SHMA core outputs:

#### Core Output 3 Future households

##### **Stage 1: projecting changes in future numbers of households**

C.3 ONS household projections (2006-based) are summarised in Figure C1. The number of households in Selby District is expected to increase from 33,000 in 2006 to 46,000 by 2031, an increase of 39.4% (Figure C1). This equates to an average annual increase of 520 households and compares with the RSS new dwelling target of 440 each year.

**Figure C1** Projected household change 2006-2031



Source: Sub-national household projections 2006-based

C.4 At a regional level, based on past trends, a 24.5 increase in households is expected by 2029, mainly due to increases in cohabiting couple, one person households and other multi-person households (Table C2). Given that Selby District has a comparable population profile to Yorkshire and the Humber; it is reasonably assumed that these trends will be observed in Selby District over the next 20 years.

**Table C2** Change in household composition in Yorkshire and the Humber Region 2006-2029

Y & H	2006	2011	2016	2021	2029	% change 2006-29
Household types:						
married couple	971,000	953,000	946,000	944,000	935,000	-3.7
cohabiting couple	228,000	274,000	309,000	335,000	370,000	62.3
lone parent	170,000	182,000	191,000	199,000	208,000	22.4
other multi-person	132,000	144,000	156,000	167,000	185,000	40.2
one person	670,000	742,000	821,000	898,000	1,005,000	50.0
<b>All households</b>	<b>2,171,000</b>	<b>2,295,000</b>	<b>2,424,000</b>	<b>2,543,000</b>	<b>2,703,000</b>	<b>24.5</b>
Private household population	5,019,000	5,158,000	5,300,000	5,441,000	5,633,000	
Average household size	2.31	2.25	2.19	2.14	2.08	

Source: Sub-national household projections 2006-based

- C.5 Further analysis of the impact of demographic change suggests that the total number of households headed by someone over 60 will increase from 25.9% now to 32.3% by 2029 (Table C3).

**Table C3** Impact of demographic change on number of households headed by someone 60 or over 2006-2029

	2006	2011	2016	2021	2026	2029
Total population aged 60 and over (ONS 2006-based)	17,100	19,900	22,000	24,900	28,100	29,700
Household size*	1.9981	1.9981	1.9981	1.9981	1.9981	1.9981
Total households headed by older person	8558	9959	11010	12462	14063	14864
Household projections (ONS 2006-based)	33,000	35,000	38,000	41,000	43,000	46,000
% households headed by someone 60 or over	25.9	28.5	29.0	30.4	32.7	32.3
% households headed by someone under 60	74.1	71.5	71.0	69.6	67.3	67.7

\*2006 population over 60 / (households headed by person 60 or over) = 1.9981  
 Analysis assumes a constant household size

- C.6 These trends have policy implications for the range of new dwellings made available to a growing market and the increased level of support and assistance which will be required. In terms of new housing provision, the life time homes standard will need considering as part of the Local Development Framework suite of documents. Asking for a minimum percentage of new homes to be developed using these standards, will avoid unnecessary and costly adaptations in the future, and allow older people to enjoy their home, which is flexible in meeting their requirements as they get older. There is going to be an increased requirement for support and assistance in the home to be met through a range of agencies and initiatives such as 'handyperson' schemes.

## Stage 2: Future economic performance

- C.7 Notwithstanding the current national economic situation, the future economic performance of Selby District will be guided by the Regional Economic Strategy, Regional Spatial Strategy; the wider economic development of the Leeds City-Region and York sub-region; and informed by the Selby Economic Development Strategy 2008-13.

### Regional economic strategy

- C.8 The Regional Economic Strategy 2006-2015 provides the 10 year blueprint for economic development in the region. The Strategy's six objectives are:
- 1. More Businesses that last** – because higher levels of enterprise are so important
  - 2. Competitive Businesses** – making indigenous businesses more productive because they innovate and invest
  - 3. Skilled People benefiting business** – with talents that employers value and which offer due reward
  - 4. Connecting People to good jobs** – because levels of employment make a big difference to people and the economy, and we need more people in jobs in deprived areas.
  - 5. Transport, Infrastructure and Environment** – a strong economy needs good sustainable transport connections and to make the best of the environment and infrastructure
  - 6. Stronger Cities, Towns and Rural Communities** – to ensure they are attractive places to live, work and invest
- C.9 The Regional Economic Strategy emphasises the importance of 'city regions' and recognises Selby District as one of the ten districts comprising the Leeds City-Region.

### Leeds city-region economic development

- C.10 Accelerating sustainable economic growth is a fundamental objective for the Leeds City-Region. The shared vision of the Leeds City-Region is "to develop an internationally recognised city-region; to raise our economic performance; to spread prosperity across the whole of our city-region and to promote a better quality of life for all of those who live and work here". The Leeds City-Region development programme (published in November 2006) is the economic plan for the city-region and sets out how the Vision will be delivered through a set of key action points framed around:
- Enhancing economic growth
  - Maximising economic drivers
  - Addressing underlying inhibitors
  - Developing the Leeds-Manchester-Sheffield economic zone
- C.11 At a City-Region level there is a need to ensure that that the quality, diversity and affordability of the residential offer meets the needs of economically active households. The development plan outlines a strategy based on:
- Market restructuring (neighbourhood interventions to arrest long-term decline);

- Devising strategic planning options (alleviating market pressure, consider the potential for new ‘growth areas’ and the scope for more affordable rural living);
- Maximising opportunities for private investment (by targeting weaker housing market areas);
- Promoting innovative, iconic design; and
- Supporting the needs of BME communities.

C.12 Selby District is particularly well-placed to contribute to alleviating market pressure and providing more affordable rural living.

### **Selby Economic Development Strategy**

C.13 The Council’s Economic Development Strategy recognises that the economy of Selby District is inextricably linked to the Leeds City-Region and York sub-region. These links should be strengthened in order to better support the growth of the local economy, for instance through supporting the Science City initiative in York and financial and business services in Leeds.

C.14 One overarching theme of the Economic Development Strategy is to redress the balance between economic and housing development. Although housing development has continued apace, the creation of employment opportunities has been more limited (and reinforced the commuter/dormitory status of Selby District). The Council is therefore seeking to encourage scientific, business, financial and professional services to locate in Selby District.

- The Economic Development Strategy has four main themes:
- Develop an environment for business (through improving infrastructure, assembly of high quality sites, ensure site provision in the LDF);
- Raise the image of the area (for instance by promoting the *iSelby* brand emphasising the knowledge-based industries the District is trying to attract);
- Regenerating the three market towns through an urban regeneration programme; and
- Enhancing skills and improving access to employment activities

C.15 In summary, the future growth and economic performance of Selby District will be heavily influenced by the City-Region economic development agenda. The District can capitalise on its strong links with Leeds and York and play a crucial part in enhancing the performance and development of the regional economy

### **Stage 3: Future affordability**

C.16 The ability of households to access affordable accommodation in the future will be significantly influenced by prevailing market prices, interest rate changes and capacity in the social rented sector.



### Market prices and interest rate changes

- C.17 The CLG guidance comments that future house prices cannot be simply projected on the basis of past trends. Furthermore, predicting prices is an inherently uncertain process since changes in house prices are cyclical and periods of rapid growth can be followed by slower rates of growth and/or decline.
- C.18 It is possible to undertake some elementary modelling work which assesses the likely impact of price and interest rate changes on relative affordability. Table C4 presents historic market values and how much mortgaged on a lower quartile property price would have varied assuming a fixed interest mortgage based on a 15% deposit.
- C.19 Three future scenarios are modelled:
- Scenario A: A continuous fall in prices through to 2012;
  - Scenario B: A prolonged fall and recovery in 2012;
  - Scenario C: A shorter fall and recovery starting in 2010
- C.20 Figure C2 indicates how the house price scenarios would impact on monthly mortgage repayments (assuming fixed interest rates). For example, with Scenario A (continuous fall), where property values monthly repayments (on a 6.39% mortgage) would fall from £638 to £537 (and property values would fall by around £16,000).

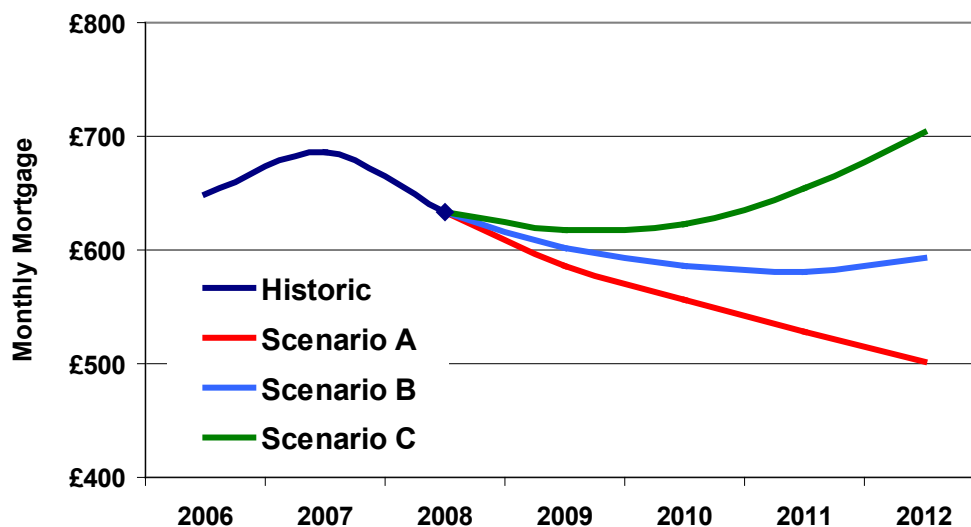
**Table C4** Cost of repayment mortgage based on different house price change and interest rate assumptions

Latest 2008 Q4	House Price Change	Lower Quartile Price	85% LTV	Indicative Mortgage Rates		
				1 5.49%	2 6.39%	3 7.09%
<b>Historic Market Values</b>						
2006*	~	£ 123,000	£104,550	£ 649	£ 707	£ 754
2007*	5.7%	£ 129,998	£110,498	£ 686	£ 747	£ 797
2008*	-7.7%	£ 120,000	£102,000	£ 633	£ 690	£ 735
<b>Scenario A: Continuous Fall</b>						
2009	-7.5%	£ 111,000	£ 94,350	£ 586	£ 638	£ 680
2010	-5%	£ 105,450	£ 89,633	£ 556	£ 606	£ 646
2011	-5%	£ 100,178	£ 85,151	£ 528	£ 576	£ 614
2012	-5%	£ 95,169	£ 80,893	£ 502	£ 547	£ 583
<b>Scenario B: Prolonged fall and slight recovery</b>						
2009	-5.0%	£ 114,000	£ 96,900	£ 601	£ 655	£ 699
2010	-2.5%	£ 111,150	£ 94,478	£ 586	£ 639	£ 681
2011	-1.0%	£ 110,039	£ 93,533	£ 581	£ 633	£ 674
2012	+2%	£ 112,239	£ 95,403	£ 592	£ 645	£ 688
<b>Scenario C: Short Fall and sustained recovery</b>						
2009	-2.5%	£ 117,000	£ 99,450	£ 617	£ 673	£ 717
2010	+1%	£ 118,170	£100,445	£ 623	£ 679	£ 724
2011	+5%	£ 124,079	£105,467	£ 655	£ 713	£ 760
2012	+7.5%	£ 133,384	£113,377	£ 704	£ 767	£ 817

\* Actual Prices

Source: Land Registry; Online mortgage calculator. Mortgage deals available in Feb 2009

**Figure C2** Monthly mortgage costs based on alternative scenarios



C.21 This modelling is purely illustrative and shows how different scenarios would impact on the cost of repaying a mortgage. However, the ability of households to raise a mortgage is affected by a reduced range of products, tighter lending criteria and the need to have a substantial deposit.

## Stage 4: Summary and key messages

C.22 This chapter has considered the future housing market in Selby District and reflected on future household numbers, economic trends and future affordability. Some high-level messages from information obtained would include:

- The number of households in Selby District is expected to increase by 13,000 over the next few decades, most likely to be fuelled by an increase in cohabiting couples and one person households which reflects national and regional trends. At the same time, the population is expected to age which will change the dynamic of household structure across the District;
- Future economic performance will be inextricably linked to the performance of the Leeds City-Region which in turn will be affected by the national and international economic context. Notwithstanding the current recessionary environment, there is a need to diversify the City-Region economy and improve the skills based on local residents. Selby District is very well-placed to help deliver the strategic objectives of the Leeds City-Region development programme and help strengthen the range of employment available within the District.

- Over the next few years, the performance of the housing market will need to be closely scrutinised. The full impact of mortgage restrictions, falling prices and a potential slowdown in house building has yet to be determined;
- The delivery of additional affordable and accessible homes across the district is an important strategic priority and will require the development of an affordable housing policy based on the evidence base provided in this report; and
- Ensure that new development is provided for a range of households including economically active households seeking open market dwellings, households requiring affordable housing, and diversify the range of affordable houses through intermediate tenure. Such an approach will help to maintain long-term community sustainability, complement the City-Region development programme and enhance the quality of life for Selby District's residents.

## Technical Appendix D: Housing need calculations

Underpins core outputs 4,5,6,7

### Summary of contents

#### Stage 1: Current housing need (gross backlog)

- Step 1.1 Homeless households and those in temporary accommodation
- Step 1.2 Overcrowding and concealed households
- Step 1.3 Other groups
- Step 1.4 Total current housing need (gross)

#### Stage 2: Future housing need (gross annual estimate)

- Step 2.1 New household formation (gross per year)
- Step 2.2 Proportion of new households unable to buy or rent in the market
- Step 2.3 Existing households falling in to need
- Step 2.4 Total newly-arising housing need (gross per year)

#### Stage 3: Affordable housing supply

- Step 3.1 Affordable dwellings occupied by households in need
- Step 3.2 Surplus stock
- Step 3.3 Committed supply of new affordable housing
- Step 3.4 Units to be taken out of management
- Step 3.5 Total affordable housing stock available
- Step 3.6 Total supply of social re-lets (net)
- Step 3.7 Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels
- Step 3.8 Annual supply of affordable housing

#### Stage 4: Housing requirements of households in need

#### Stage 5: Estimate of affordable requirements

- Step 5.1 Net shortfall
- Step 5.2 Gross shortfall

### Introduction

- D.1 PPS3 defines housing need as ‘the quantity of housing required for households who are unable to access suitable housing without financial assistance’. The 2008 household survey and secondary data provide a robust range of information to quantify housing need in Selby District and underpin any affordable housing policies developed by the Council.
- D.2 A detailed analysis of housing need has been undertaken and the CLG Needs methodology has been followed. In summary, the model reviews in a step-wise process:

- Stage 1: Current housing need (gross backlog)
- Stage 2: Future housing need
- Stage 3: Affordable housing supply
- Stage 4: Housing requirements of households in need
- Stage 5: Bringing the evidence together

- D.3 Table D1 summarises the different steps taken in assessing housing need and evidencing the extent to which there is a surplus or shortfall in affordable housing across Selby District. Modelling has been carried out for each sub-area and has taken into account household type and property size requirements.
- D.4 Parish-level affordable requirements have also been derived on the basis of sub-area modelled data.

**Table D1 CLG Needs Assessment Summary (continued overleaf)**

Step	Calculation	Central	East	North East	Northern	Selby	Sherburn in Elmet	
<b>Stage 1: CURRENT NEED</b>								
1.1	Homeless households and those in temporary accommodation	Annual requirement	0	1	3	2	9	12
1.2	Overcrowding and concealed households	Current need		23		8	12	14
1.3	Other groups	Current need	302	288	194	121	764	136
1.4	Total current housing need (gross)	1.2+1.3	302	311	194	129	776	150
	A. TOTAL cannot afford open market (buying or renting) and want to move	39.9% overall	74	51	50	30	497	70
	B. To be reduced at a rate of 20% per year	1.4A*0.2	15	10	10	6	100	14
	C. Total annual current housing need (including Step 1.1)	Annual requirement	15	11	13	8	108	26
<b>Stage 2: FUTURE NEED</b>								
2.1	New household formation (Gross per year)		53	32	48	16	62	37
2.2	Number of new households requiring affordable housing	87.5% could not afford	47	28	42	14	54	32
2.3	Existing households falling into need	Annual requirement	5	8	2	1	34	9
2.4	Total newly-arising housing need (gross per year)	2.2 + 2.3	52	36	44	15	88	41
<b>Stage 3: AFFORDABLE HOUSING SUPPLY</b>								
3.1	Affordable dwellings occupied by households in need	(based on 1.4)	57	0	30	2	143	28
	A. Net impact of households moving	Annual Supply	0	0	0	0	0	0
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0	0	0	0	0	0
3.3	Committed supply of new affordable units	Annual Ave						
3.4	Units to be taken out of management	None assumed						
3.5	Total affordable housing stock available	3.1A+3.2+3.3-3.4 Annual	0	0	0	0	0	0
3.6	Annual supply of social re-lets (net)	Annual Supply	14	9	7	6	126	20
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply		2			6	
3.8	Annual supply of affordable housing	Annual Supply 3.5+3.6+3.7	14	11	7	6	132	20
<b>Stage 4: THE HOUSING REQUIREMENTS OF HOUSEHOLDS IN NEED</b>								
A detailed analysis of the individual requirements by households in need by property size (no. bedrooms) and designation (general needs and older) has been carried out. Analysis of this imbalance forms the basis of the detailed assessment of affordable dwelling requirements as summarised at Stage 5								
<b>Stage 5: ESTIMATE OF ANNUAL HOUSING NEED</b>								
5.1	Net Shortfall		26	34	39	11	108	39
5.2	Gross Shortfall (adjustment to take into account supply / demand variations within the District)		34	34	39	13	110	43

**Table D1 CLG Needs Assessment Summary (continued)**

Step	Calculation	South East	Southern	Tadcaster	Western	Selby	
<b>Stage 1: CURRENT NEED</b>							
1.1	Homeless households and those in temporary accommodation	Annual requirement	0	0	0	13	39
1.2	Overcrowding and concealed households	Current need				17	74
1.3	Other groups	Current need	217	137	116	279	2554
1.4	Total current housing need (gross)	1.2+1.3	217	137	116	296	2628
	A. TOTAL cannot afford open market (buying or renting) and want to move	39.9% overall	<b>90</b>	<b>63</b>	<b>30</b>	<b>85</b>	<b>1041</b>
	B. To be reduced at a rate of 20% per year	1.4A*0.2	18	13	6	17	208
	C. Total annual current housing need (including Step 1.1)	Annual requirement	18	13	6	30	247
<b>Stage 2: FUTURE NEED</b>							
2.1	New household formation (Gross per year)		27	19	18	36	347
2.2	Number of new households requiring affordable housing	87.5% could not afford	23	17	16	31	304
2.3	Existing households falling into need	Annual requirement	3	4	8	12	86
2.4	Total newly-arising housing need (gross per year)	2.2 + 2.3	26	21	24	43	390
<b>Stage 3: AFFORDABLE HOUSING SUPPLY</b>							
3.1	Affordable dwellings occupied by households in need	(based on 1.4)	20	19	8	42	349
	A. Net impact of households moving	Annual Supply	0	0	0	0	0
		Vacancy rate <2% so no surplus stock assumed	0	0	0	0	0
3.2	Surplus stock						
3.3	Committed supply of new affordable units	Annual Ave					
3.4	Units to be taken out of management	None assumed					
3.5	Total affordable housing stock available	3.1A+3.2+3.3-3.4 Annual	0	0	0	0	0
3.6	Annual supply of social re-lets (net)	Annual Supply	6	16	13	32	246
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply		2		3	13
3.8	Annual supply of affordable housing	Annual Supply 3.5+3.6+3.7	6	18	13	35	259
<b>Stage 4: THE HOUSING REQUIREMENTS OF HOUSEHOLDS IN NEED</b>							
A detailed analysis of the individual requirements by households in need by property size (no. bedrooms) and designation (general needs and older) has been carried out. Analysis of this imbalance forms the basis of the detailed assessment of affordable dwelling requirements as summarised at Stage 5							
<b>Stage 5: ESTIMATE OF ANNUAL HOUSING NEED</b>							
5.1	Net Shortfall		<b>35</b>	<b>45</b>	<b>8</b>	<b>34</b>	<b>378</b>
5.2	Gross Shortfall (adjustment to take into account supply / demand variations within the District)		35	48	16	37	409

## Stage 1: Current need

- D.5 PPS3 defines housing need as ‘the quantity of housing required for households who are unable to access suitable housing without financial assistance’. The SHMA Guidance suggests types of housing that should be considered unsuitable as summarised in Table D2.

**Table D2** Summary of current housing need in Selby District

Category	Factor	No. Households
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	254
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	427
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	74
	N4 Too difficult to maintain	1089
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	360
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	620
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	142
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	177
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	235
Total no. households in need		2627
Total Households		34,246
% households in need		7.7

**Note:** A household may have more than one housing need.



## Step 1.1 Homeless households and those in temporary accommodation

- D.6 CLG SHMA guidance suggests that information on homeless households and those in priority need who are currently housed in temporary accommodation should be considered in needs modelling. The scale of need from these types of household can be derived from several sources.
- D.7 Homelessness statistics for 2007/8<sup>18</sup> indicate that a total of 166 decisions were made on households declaring themselves as homeless (this compares with a three-year average of 188 decisions). Of these households, 76 were classified as homeless and in priority need (compared with a three-year average of 89).
- D.8 The household survey provides further evidence on households who were homeless or living in temporary accommodation. The survey identified 194 households who were previously homeless or living in temporary accommodation who had moved into their current accommodation in the previous 5 years. The model assumes an annual requirement from **39** households who are homeless or living in temporary accommodation each year.

## Step 1.2 Overcrowding and concealed households

- D.9 The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex, and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.
- D.10 Analysis identifies 74 households who are currently living in overcrowded accommodation or are concealed households and want to move. This figure is taken as the backlog of need from overcrowded and concealed households.

## Step 1.3 Other groups

- D.11 Table D2 identified a series of households who were in housing need for other reasons including the property is too expensive, difficult to maintain,

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<sup>18</sup> CLG Homeless Statistics [Table 627: Local authorities' action under the homelessness provisions of the 1985 and 1996 Housing Acts, by district](#)

household containing people with mobility impairment/special need, lacking amenities, disrepair and harassment.

- D.12 A total of **2,554** households were identified to be experiencing one or more of these needs factors. This is taken as the backlog of need from other groups.

#### Step 1.4 Total current housing need and financial testing

- D.13 Based on Steps 1.1 to 1.3, using evidence from the household survey, we have identified the extent to which households are in housing need in Selby District **and** whether they want to move to offset that need. A base figure for this is 2,628 and the extent to which these households in need can afford open market solutions to address their need has been explored.
- D.14 An 'affordability threshold' of households was calculated which takes into account household income, equity and savings. The household income component of the affordability threshold is based on 3.5x gross annual income.
- D.15 The affordability threshold was then tested against lower quartile property prices and the cost of privately renting. Lower quartile prices were derived for the period 2006-2008 by Parish (Table D3) and Table D4 illustrates the range of lower quartile prices across the District by sub-area.

**Table D3** Lower quartile prices 2006-8 by parish

Parish	LQ price	Parish	LQ price	Parish	LQ price
Acaster Selby	£275,000	Drax	£120,000	North Duffield	£159,000
Appleton Roebuck	£260,438	Eggborough	£112,375	Oxton	£134,475
Balne	£149,750	Escrick	£190,000	Riccall	£147,250
Barkston Ash	£85,125	Fairburn	£138,000	Ryther cum Ossendyke	£317,000
Barlby with Osgodby	£120,000	Gateforth	£189,750	Saxton with Scarthingwell	£210,375
Barlow	£164,500	Grimston	£85,000	Selby	£103,500
Beal	£112,500	Hambleton	£154,500	Sherburn in Elmet	£124,973
Biggin	£217,500	Healaugh	£150,000	Skipwith	£340,000
Bilbrough	£253,750	Heck	£151,875	South Milford	£158,911
Birkin	£340,000	Hemingbrough	£124,995	Stapleton	£280,000
Bolton Percy	£194,750	Hensall	£142,000	Steeton	£240,000
Brayton	£140,000	Hillam	£260,000	Stillingfleet	£278,713
Brotherton	£97,500	Hirst Courtney	£141,375	Stutton with Hazlewood	£135,975
Burn	£201,738	Huddleston with Newthorpe	£200,000	Tadcaster	£138,665
Burton Salmon	£149,500	Kelfield	£187,975	Temple Hirst	£121,500
Byram cum Sutton	£113,000	Kellington	£116,250	Thorganby	£225,000
Camblesforth	£116,000	Kirk Smeaton	£226,250	Thorpe Willoughby	£123,995
Carlton	£132,125	Kirkby Wharfe with North Milford	£245,000	Towton	£177,500
Catterton	£240,000	Lead	£350,000	Ulleskelf	£136,375
Cawood	£149,746	Little Fenton	£475,000	Walden Stubbs	£223,000
Chapel Haddlesey	£121,500	Little Smeaton	£187,250	West Haddlesey	£219,950
Church Fenton	£156,500	Long Drax	£208,000	Whitley	£173,684
Cliffe	£137,250	Monk Fryston	£162,000	Wistow	£183,500
Colton	£139,500	Newland	£158,995	Womersley	£158,250
Cridling Stubbs	£116,250	Newton Kyme cum Toulston	£173,500		

**Table D4** Lower quartile prices 2006-8 by sub-area

Sub-area	Lower Quartile Price 2006-8
Central	£135,375
East	£131,000
North East	£161,000
Northern	£168,498
Selby	£105,725
Sherburn in Elmet	£124,973
South East	£125,000
Southern	£129,984
Tadcaster	£138,665
Western	£139,950
Selby District	£125,000
Central	£135,375

Source: Land Registry

- D.16 Based on a review of private sector rental prices in January 2009, a private rent of £475 per month was assumed.

### Summary of Stage 1: Current need

- D.17 In summary, of the households identified in steps 1.2 and 1.3, a total of **2,628** could not afford to move in the open market to offset their need (which equates to 39.9% of households in need). It is assumed that current need reduces at the rate of 20% per year. This is a standard assumption used in needs assessment modelling suggested in CLG SHMA Guidance and equates to a requirement of 208 dwellings each year.
- D.18 Additionally, there is need from 39 households each year who were homeless/living in temporary accommodation, resulting in a total affordable housing requirement from Stage 1 from **247** households each year.
- D.19 In summary, data for stage one of the CLG modelling is:

**Table D5** Stage One Summary

Step	No. Households
1.1 Homeless households and those in temporary accommodation	39
1.2 Overcrowding and concealed households	74
1.3 Other groups in need	2554
1.4 Total current housing need (gross)	2,628
1.4A Who cannot afford open market prices (gross)	1,041
1.4B Annual requirement	208
<b>Annual requirement from Stage One (1.1 + 1.4A)</b>	<b>247</b>

## Stage 2: Future need

### Step 2.1 New household formation (gross per year)

- D.20 The household survey identified a total of 3,972 individuals currently living in Selby District who stated that they want to form a household in the next year. In a review of newly arising households, it is important to consider:
- how the number of people identified in the household survey wanting to form new households within Selby District translates into the actual number of new households forming;
  - over what time period households are likely to form; and
  - how many newly forming households are likely to require affordable housing.
- D.21 Past trends in household formation rates can be used to help establish the likely scale of new household formation. Over the preceding 5 years, a total of 1,266 new households formed within Selby District (253 each year) and these contained 1,450 adults (which gives a ratio of 1.14 adults in each newly-forming households i.e. 1450/253).
- D.22 Therefore, the 3,972 individuals identified in the survey would form 1,734 households based on the same ratio of adults to households. Based on past trends, we would suggest that 1,734 new households would form over a five year period i.e. 347 each year.
- D.23 The Survey of English Housing estimates a national household formation rate of around 1.7% of all households. This would result in a household formation rate of around 582 households each year.
- D.24 On balance, it is suggested that 347 is taken as the number of households forming in Selby District.

### Step 2.2 New households unable to buy or rent in the open market

- D.25 An analysis of the affordability thresholds (taking into account income and savings) of households expected to form suggests that most (87.5%) could not afford to rent or buy on the open market. This would result in a need for **304** affordable dwellings each year.

### Step 2.3 Existing households expected to fall into need

- D.26 An estimate of the number of existing households falling into need each year has been established by drawing upon the household survey. This suggests that over the past 5 years, 429 households moved into social rented accommodation from another tenure because they fell into housing need. The annual average is therefore assumed to be 86.

## Step 2.4 Total newly arising housing need (gross per year)

- D.27 Total newly arising need is calculated to be 390 household each year as summarised in Table D6 (304 from new households plus 86 from existing households in need).

**Table D6** Stage Two Summary

Step	No. Households
2.1 New household formation (gross per year)	347
2.2 Number of new households requiring affordable housing (each year) (87.5%)	304
2.3 Existing households falling into need (each year)	86
2.4 Total newly-arising housing need (gross each year)	
<b>Annual requirement from Stage Two</b>	<b>390</b>

## Stage 3: Affordable housing supply

- D.28 The CLG model reviews the supply of affordable units, taking into account how many households in need are already in affordable accommodation, stock surpluses, committed supply of new affordable dwellings and dwellings being taken out of management (for instance pending demolition or being used for decanting).

### Step 3.1 Affordable dwellings occupied by households in need

- D.29 This is an important consideration in establishing the net levels of housing need as the movement of these households within affordable housing will have a nil effect in terms of housing need<sup>19</sup>.
- D.30 A total of 347 households are current occupiers of affordable housing in need (Table D6). Although the movement of these households within affordable housing will have a nil effect in terms of housing need (i.e. they already live in affordable housing), the types of property they require and the types of property they vacate needs to be considered in overall modelling. Table D7 summarises the annual impact of households on stock availability if they move the size of dwelling they require. It shows, for example, that movement of households in general needs stock may 'free up' 2 and 3 bedroom properties but increase the requirement for 1 bedroom properties.

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<sup>19</sup> Strategic Housing Market Assessment Guidance (CLG, August 2007)

**Table D7** Impact of households in need moving within affordable dwelling stock

Designation	No. Beds	Sub-area										
		Central	East	North East	Northern	Selby	Sherburn in Elmet	South East	Southern	Tadcaster	Western	District
General Needs	1	-38	0	-12	0	0	0	-8	-11	0	0	-70
	2	13	0	0	0	0	14	0	11	0	17	55
	3	26	0	12	0	12	-14	8	0	0	-17	27
	4	0	0	0	0	-12	0	0	0	0	0	-12
Older Person	1	-6	0	-9	0	0	0	0	-4	-8	-5	-32
	2	6	0	6	0	0	0	0	0	0	5	17
	3	0	0	3	0	0	0	0	4	8	0	14
	4	0	0	0	0	0	0	0	0	0	0	0
Net Impact		0	0	0	0	0	0	0	0	0	0	0

Note: A positive number indicates an increase in supply and a negative number indicates an increase in demand

- D.31 Although the needs assessment model shows a zero overall net impact from these households, the annual impact shown in Table D6 has been factored into the final estimates of net and gross requirements.

### Step 3.2 Surplus stock

- D.32 A proportion of vacant properties is needed to allow households to move within housing stock. Across the social rented sector, this proportion is generally recognised as being 2%. Stock above this proportion is usually assumed to be surplus stock. Across Selby District, there were there are 26 Council and 11 RSL vacant properties on 1<sup>st</sup> April 2008 as reported in HSSA statistics. Given this low number of vacant properties, it is assumed that there is no surplus vacant social rented stock in the district.

### Step 3.3 Committed supply of new affordable units

- D.33 Based on recent trends, the model assumes around 50 new affordable dwellings will be built each year for the next 5 years. The actual distribution of new build is assumed to reflect past trends by property size and location (by Township).

### Step 3.4 Units to be taken out of management

- D.34 The model assumes there will be no social rented units taken out of management over the next five years

### Step 3.5 Total affordable housing stock available

- D.35 It is assumed that there are 0 social rented dwellings available over the 5 year period arising from households moving within the stock. There will be addition stock programmed to be built in 2008/9 and 2009/10 which will decrease the identified requirements.

### Steps 3.6 Annual supply of social re-lets

- D.36 The CLG model considers the annual supply of social re-lets. Allocations data has been obtained from RSL CORE general lettings data for the past three years (2005/6, 2006/7 and 2007/8) and LA CORE general lettings for 2006/7 and 2007/8. RSL supported lets are excluded from analysis as the focus of the modelling is on affordable and not supported housing requirements.
- D.37 CORE lettings data for every let was obtained so further analysis could be run on the characteristics of households moving in to social rented accommodation. For the purposes of analysis, it is important focus on the ability of households requiring affordable housing to access it. Therefore, the annual supply figures derived from CORE lettings data and used in modelling:
- **exclude** those moving into accommodation from outside Selby District and households moving within the social rented stock; and
  - **Include** households who moved into social renting from another tenure, newly-forming households moving in social renting and households moving from specialist/supporting housing into affordable housing.
- D.38 Over the three years 2005/6 to 2007/8, a total of 476 RSL lettings were reported in CORE data (Table D8). Of these, 325 were to new tenants i.e. households originating in Selby District who either moved into social renting from another tenure, were newly-forming households, or who moved from supported/ specialist accommodation. LA CORE reports a total of 410 lettings over the period of which 261 were to new tenants.
- D.39 Based on CORE lettings analysis, the model assumes an annual capacity of **246** dwellings for new tenants. Table D9 illustrates how the annual capacity figure is broken down by sub-area, designation (general needs and older person) and property size.
- D.40 Note that LA and RSL CORE lettings data reports a total annual average of 380 lettings.



**Table D8** Breakdown of RSL and LA lettings as reported by CORE

**RSL**

Origin of household	Financial year				Annual average
	2005/06	2006/07	2007/08	TOTAL	
<b><i>Excluded from capacity analysis:</i></b>					
From out of area	17	14	17	48	16
Previously social rented from LA District	33	49	21	103	34
<i>Sub-total</i>	<i>50</i>	<i>63</i>	<i>38</i>	<i>151</i>	<i>50</i>
<b><i>Included in capacity analysis:</i></b>					
Moved into Social Rented from another tenure: Existing Household	35	72	42	149	50
Moved into social rented from another tenure: Newly-forming household	35	77	34	146	49
Moved into social rented from supported / specialist accommodation	6	9	15	30	10
<b>Sub-total (total to new tenants)</b>	<b>76</b>	<b>158</b>	<b>91</b>	<b>325</b>	<b>108</b>
Total (all lettings)	126	221	129	476	159

**LA**

Origin of household	Financial year				Annual average
	2005/06	2006/07	2007/08	TOTAL	
<b><i>Excluded from capacity analysis:</i></b>					
From out of area	#	28	15	43	22
Previously social rented from LA District	#	51	55	106	53
<i>Sub-total</i>	<i>#</i>	<i>79</i>	<i>70</i>	<i>149</i>	<i>75</i>
<b><i>Included in capacity analysis:</i></b>					
Moved into Social Rented from another tenure: Existing Household	#	55	67	122	61
Moved into social rented from another tenure: Newly-forming household	#	76	61	137	69
Moved into social rented from supported / specialist accommodation	#	1	1	2	1
<b>Sub-total (total to new tenants)</b>	<b>#</b>	<b>132</b>	<b>129</b>	<b>261</b>	<b>131</b>
Total (all lettings)	#	211	199	410	205

# LA Core data collection commenced 2006/7

**Table D9** Annual capacity of social rented sector (based on RSL and LA CORE lettings data)

Designation	No. Beds	Sub-area					
		Central	East	North East	Northern	Selby	Sherburn in Elmet
General Needs	1	4	1	0	0	20	4
	2	3	3	2	1	59	10
	3	2	4	4	2	23	2
	4	1	0	0	0	2	0
Older Person	1	2	0	0	2	14	2
	2	3	2	2	1	10	3
	3	0	0	0	1	0	0
<b>TOTAL</b>		<b>14</b>	<b>9</b>	<b>7</b>	<b>6</b>	<b>126</b>	<b>20</b>

Designation	No. Beds	Sub-area					TOTAL
		South East	Southern	Tadcaster	Western		
General Needs	1	0	3	4	10	<b>44</b>	
	2	1	4	3	15	<b>99</b>	
	3	3	7	1	4	<b>50</b>	
	4	0	0	0	0	<b>3</b>	
Older Person	1	1	2	2	2	<b>24</b>	
	2	1	1	3	3	<b>27</b>	
	3	0	0	0	0	<b>1</b>	
<b>TOTAL</b>		<b>6</b>	<b>16</b>	<b>13</b>	<b>32</b>	<b>246</b>	

Source: LA and RSL Core lettings

### Steps 3.7 Annual supply of intermediate re-lets/sales

D.41 There is a small annual supply of intermediate properties which are either sold or re-let (Table D10). Over the three year period 2005/6 to 2007/8, an annual average of 13 sales/re-lets which has been included in modelling.

**Table D10** Annual intermediate tenure capacity

Designation	No. Beds	SubArea				
		East	Selby	Southern	Western	Total
General	2	1	3	1	2	7
	3	1	2	1	1	5
Older	2	0	1	0	0	1
	3	0	0	0	0	0
<b>Total</b>		<b>2</b>	<b>6</b>	<b>2</b>	<b>3</b>	<b>13</b>

### Summary of Stage 3

D.42 Table D11 summarises the data derived at Stage 3 of modelling. Overall, there is an annual supply of **259** dwellings plus supply from newbuild over the

next 5 years. Available data suggests 141 new affordable dwellings will be built in 2008/09 and 67 in 2009/10.

**Table D11** Stage Three Summary

Step	No. Dwellings
3.1 Affordable dwellings occupied by households in need	349
3.2 Surplus stock	0
3.3 Committed supply of new affordable units	141 (08/09) plus 67 (09/10)
3.4 Units to be taken out of management (per annum)	0
3.5 Total affordable housing stock available (per annum)	0 + realised newbuild
3.6 Annual supply of relets (net, per annum)	246
3.7 Annual supply of intermediate relets/sales	13
<b>3.8 Annual supply of affordable housing</b>	<b>259 plus realised newbuild</b>

## Stage 4: The housing requirements of households in need

- D.43 For critical stages of the needs assessment model (Step 1.1, Step 1.4, Step 2.4 and Step 3.8), information is broken down by sub-area, household type (general needs and older) and property size.
- D.44 This goes beyond the requirement of the SHMA guidance but allows a detailed assessment of the overall housing requirements of households in need and provides clear affordable requirement information. In turn, this can help identify where there are shortfalls and sufficient capacity of affordable housing and help to shape policy responses.

## Stage 5: Estimate of annual housing need

### Steps 5.1 and 5.2 Net and Gross shortfalls

- D.45 Analysis has carefully considered how housing need is arising within Selby District by identifying existing households in need (and who cannot afford market solutions), newly-forming households in need and existing households likely to fall into need.
- D.46 This has been reconciled with the supply of affordable dwellings which considers location, size and designation (i.e. for general needs or older person). Based on the CLG modelling process, analysis suggests that there is an overall net shortfall of **378** dwellings each year and a gross shortfall of **409** dwellings each year.
- D.47 The gross figure is a sum of where there are absolute shortfalls in dwelling stock by township, designation and size. Net requirement considers where there is capacity elsewhere to offset identified needs. For instance, if in an area there is a shortfall of 10no. 2 bedroom houses and a surplus of 5no. 1

bedroom flats, the gross requirement would be 10 dwellings (focusing on the shortfall) but a net requirement of 5 (factoring in the surplus).

- D.48 Table D12 summarises the net and gross affordable housing requirements across Selby District. Note that these requirements DO NOT include the impact of newbuild. Assuming that 208 affordable dwellings are built over the next two years (based on HSSA data), this will make considerable inroads into the annual supply/demand imbalance. A newbuild rate of 104 each year (based on HSSA data) would reduce the gross requirement to 305 each year.
- D.49 Analysis based on CLG modelling clearly justifies the need for affordable housing in Selby District. However, targets in LDFs should also be determined with reference to land availability (evidenced through a Strategic Housing Land Availability Assessment) and an assessment of the economic viability of delivering affordable housing on available sites.

**Table D12** Net and Gross affordable housing requirements – annual requirements 2008/09 to 2012/13

**NET REQUIREMENTS**

Number of bedrooms	Sub-area										Total
	Central	East	North East	Northern	Selby	Sherburn in Elmet	South East	Southern	Tadcaster	Western	
<b>Older person</b>											
One	10	4	5	1	11	2	4	8	-2	1	<b>44</b>
Two	-7	4	0	-1	-2	0	2	-3	-3	6	<b>-5</b>
<b>General needs</b>											
One	10	11	3	1	27	-4	13	2	-3	-3	<b>57</b>
Two	11	13	7	5	58	25	7	18	12	18	<b>173</b>
Three	3	0	18	4	13	12	9	18	1	7	<b>85</b>
Four or more	-1	2	6	2	1	4	0	2	3	5	<b>24</b>
<b>Total</b>	<b>26</b>	<b>34</b>	<b>39</b>	<b>11</b>	<b>108</b>	<b>39</b>	<b>35</b>	<b>45</b>	<b>8</b>	<b>34</b>	<b>378</b>

**GROSS REQUIREMENTS**

Number of bedrooms	Sub-area										Total
	Central	East	North East	Northern	Selby	Sherburn in Elmet	South East	Southern	Tadcaster	Western	
<b>Older person</b>											
One	10	4	5	1	11	2	4	8		1	<b>46</b>
Two		4					2			6	<b>12</b>
<b>General needs</b>											
One	10	11	3	1	27		13	2			<b>67</b>
Two	11	13	7	5	58	25	7	18	12	18	<b>174</b>
Three	3		18	4	13	12	9	18	1	7	<b>85</b>
Four or more		2	6	2	1	4		2	3	5	<b>25</b>
<b>Total</b>	<b>34</b>	<b>34</b>	<b>39</b>	<b>13</b>	<b>110</b>	<b>43</b>	<b>35</b>	<b>48</b>	<b>16</b>	<b>37</b>	<b>409</b>

D.50 Table D13 summarises the overall gross and net requirements for the District. It suggests a requirement for a range of affordable dwellings, in particular two and three bedroom general needs properties

**Table D13** Summary of annual gross and net requirements for Selby District 2008/9 to 2012/13

	Gross Shortfall	Net Shortfall	% net shortfall
<b>Older person</b>			
One/Two	58	39	10.3
<b>General needs</b>			
One	67	57	15.1
Two	174	173	45.8
Three	85	85	22.5
Four	25	24	6.3
<b>Annual requirement</b>	<b>409</b>	<b>378</b>	<b>100.0</b>

## Tenure and dwelling type profile of affordable dwellings

D.51 Affordable housing includes both social rented and intermediate tenure dwellings. In order to recommend an appropriate split between social rented and intermediate tenure, the stated preferences of households and the relative affordability of intermediate tenure products is now reviewed.

### Household preferences

D.52 Households were asked to state tenure preferences. Table D14 summarises the preferences of both existing households in need and newly forming households by tenure. Overall, this gives a tenure split of 70% social rented and 30% intermediate tenure across the District.

**Table D14** Affordable tenure preferences

Affordable tenure preference	Existing Household in Need	Newly-Forming Household	Total (%)
Social Rented	75.4	69.3	71.8
Intermediate	24.6	30.7	28.2
Total	100.0	100.0	100.0
Base (annual requirement)	208	304	512

Source: 2008 household survey

### **Affordability of intermediate tenure dwellings**

- D.53 Table D15 reviews what level of equity share could be afforded by different household types based on household income, savings and access to equity by existing households in need. 75.8% of all households expressing an interest in intermediate tenure properties and in some form of housing need could afford an equity share of £50,000; 68.9% could afford a £60,000 equity share and 59.8% could afford a £90,000 share. Table D16 considers the equity shares which could be afforded on the basis of bedrooms required.
- D.54 Table D17 considers the proportion of newly-forming households who could afford intermediate tenure options on the basis of equity and savings. This suggests only a minority (35.9%) could afford an equity share of £50,000 and only 11% could afford £80,000.

**Table D15** Proportions of households in need who could afford different equity shares by household type

% could afford equity share of:	Household Type					
	Single adult (under 60)	Single adult (60 or over)	Couple only (both under 60)	Couple only (one or both 60 or over)	Couple with 1 or 2 child(ren)	Couple with 3 or more children
£50,000	59.8	63.4	83.3	94.4	87.7	100.0
£60,000	54.2	59.7	70.8	90.0	73.9	68.9
£70,000	54.2	59.7	70.8	85.3	73.9	68.9
£80,000	46.2	59.7	68.4	80.5	70.0	46.7
£90,000	46.2	59.7	66.7	79.6	70.0	46.7
£100,000	46.2	59.7	63.2	79.6	67.2	46.7
£110,000	46.2	59.7	63.2	78.8	62.7	46.7
£120,000	46.2	59.7	63.2	74.0	62.7	46.7
£130,000	46.2	59.7	60.2	74.0	62.7	46.7
£140,000	45.2	59.7	57.1	74.0	59.7	46.7
£150,000	45.2	56.7	52.4	66.4	59.7	46.7
Base (existing hhs in need)	333	165	542	390	367	53

% could afford equity share of:	Household Type						
	Lone parent with 1 or 2 child(ren)	Lone parent with 3 or more children	Other older person	Couple with adult child(ren)	Lone parent with adult child(ren)	Other type of household	Total
£50,000	34.3	0.0	83.1	100.0	100.0	73.5	75.8
£60,000	31.9	0.0	83.1	100.0	100.0	73.5	68.9
£70,000	31.9	0.0	83.1	96.5	100.0	73.5	67.8
£80,000	31.9	0.0	83.1	96.5	100.0	73.5	64.7
£90,000	20.0	0.0	83.1	77.8	30.0	73.5	59.8
£100,000	20.0	0.0	83.1	77.8	30.0	73.5	58.7
£110,000	20.0	0.0	83.1	77.8	30.0	73.5	57.9
£120,000	20.0	0.0	83.1	72.9	30.0	73.5	56.6
£130,000	20.0	0.0	83.1	72.9	30.0	73.5	56.1
£140,000	20.0	0.0	83.1	72.9	30.0	73.5	54.9
£150,000	20.0	0.0	83.1	72.9	30.0	73.5	52.7
Base (existing hhs in need)	335	34	65	290	20	34	2627



**Table D16** Proportions of households in need who could afford different equity shares by no. bedrooms required

% could afford equity share of:	No. of Bedrooms			
	1 Bed	2 Beds	3+ Beds	TOTAL
£50,000	78.6	74.3	61.0	75.8
£60,000	70.9	69.1	42.1	68.9
£70,000	69.6	68.2	42.1	67.8
£80,000	65.5	66.9	28.5	64.7
£90,000	64.6	57.1	28.5	59.8
£100,000	63.3	56.2	28.5	58.7
£110,000	63.1	54.7	28.5	57.9
£120,000	61.8	53.4	28.5	56.6
£130,000	60.6	53.4	28.5	56.1
£140,000	59.3	52.4	28.5	54.9
£150,000	55.0	52.4	28.5	52.7
Base (existing hhs in need)	1430	1110	87	2627

**Table D17** Proportions of newly-forming households who could afford different equity shares

% could afford equity share of:	%
£50,000	35.9
£60,000	29.2
£70,000	18.7
£80,000	11.1
£90,000	6.7
£100,000	6.7
£110,000	5.5
£120,000	5.5
£130,000	5.5
£140,000	0.0
£150,000	0.0
Base	304

D.55 Table D18 reconciles the information on the relative affordability of intermediate tenure dwellings of existing and newly-forming households. This is based on an annual requirement of affordable housing from 208 existing and 304 newly-forming households. This suggests that 52.1% of existing and newly-forming households in need could afford an intermediate tenure product with an equity share of £50,000 and 32.8% could afford an equity share of £80,000.

**Table D18** Summary of intermediate tenure affordability by existing and newly-forming households

Equity share:	% could afford		No. could afford		No. of existing and newly-forming could afford	
	Existing	Newly-Forming	Existing	Newly-Forming	No.	%
£50,000	75.8	35.9	158	109	267	<b>52.1</b>
£60,000	68.9	29.2	143	89	232	<b>45.3</b>
£70,000	67.8	18.7	141	57	198	<b>38.7</b>
£80,000	64.7	11.1	135	34	168	<b>32.8</b>
£90,000	59.8	6.7	124	20	145	<b>28.2</b>
£100,000	58.7	6.7	122	20	142	<b>27.8</b>
£110,000	57.9	5.5	120	17	137	<b>26.8</b>
£120,000	56.6	5.5	118	17	135	<b>26.3</b>
£130,000	56.1	5.5	117	17	133	<b>26.1</b>
£140,000	54.9	0.0	114	0	114	<b>22.3</b>
£150,000	52.7	0.0	110	0	110	<b>21.4</b>
Base (annual requirement for affordable housing from 208 existing and 304 newly-forming households)	208	304	208	304	512	<b>100.0</b>

- D.56 Overall, evidence suggests that intermediate tenure dwellings could make a substantial contribution to affordable housing provision across Selby District. Around 30% of households had stated a preference for affordable housing and further analysis of income, savings and equity would suggest that up around 50% of households in need could afford intermediate tenure products.
- D.57 The final proportion of intermediate tenure dwellings to be delivered needs to be reconciled with the economic viability of delivering affordable housing on sites; the appetite of the HCA to fund intermediate tenure dwellings; and the ability of households to secure mortgages.

### Dwelling type

- D.58 Table D19 considers the range of affordable property types households would consider based on the aspirations of existing households in need and newly-forming households requiring affordable accommodation. Overall, analysis suggests that primarily, delivery of houses and flats is a priority, with an additional need to provide bungalows.

**Table D19** Affordable property type preferences

Property type	Property type preferences		
	Existing HHs in Need	Newly-forming Households	TOTAL
House	41.7	39.6	40.5
Flat	14.0	47.2	33.7
Bungalow	44.3	13.2	25.8
Total	100.0	100.0	100.0
Base (Annual affordable requirement)	208	304	512

Source: 2008 household survey

### Comparison with housing register

- D.59 A total of 1,944 households were recorded on the Housing Register as at 1<sup>st</sup> April 2008. Table D20 summarises the property size requirements of these households.

**Table D20** Dwelling size requirements of households on Housing Register as at 1<sup>st</sup> April 2008

Requirement	No. of households	% of households
1 Bedroom	1092	56.2
2 Bedrooms	588	30.2
3 bedrooms	247	12.7
3+ bedrooms	17	0.9
Total	1944	100.0

Source: Housing Strategy Statistical Appendix

- D.60 The housing needs evidence would suggest that a broader range of dwelling sizes are required compared with the housing register evidence which tends to suggest most need is for one bedroom properties.
- D.61 Ultimately, it is important to maintain flexibility in the range of properties developed across Selby District to address the range of dwelling requirements of all households in need.

### National Affordable Housing Programme 2008-2011

- D.62 Public investment in affordable housing is channelled through the National Affordable Housing Programme (NAHP) which is now managed by the Homes and Communities Agency. Any future affordable development programme in Selby District must reflect upon the criteria for bids outlined in the NAHP prospectus for 2008-11. For North Yorkshire, the prospectus states that:

- 80% of development should be for rent and 20% for shared ownership;
- 100% of new development should be to address difficulties in accessing housing, which includes the provision of new affordable homes;
- Specific sub-regional priorities include:
  - Additional affordable housing should be focused in urban areas and market towns;
  - Provision of extra care housing for the growing elderly population

### **Implications for planning**

- D.63 Clearly, there is a strong demand for affordable housing across Selby District. The District already has a strong ongoing affordable housing development programme and evidence in this research reinforces the need to continue developing affordable housing across the District.
- D.64 Appendix H provides further information on how information presented in this research can be used to strengthen existing planning policies and ensure a continued supply of affordable housing in the future.

## Technical Appendix E: household groups who have particular housing requirements

### Underpins core output 8

#### Families

- E.1 Across Selby District, 40.3% of households can be described as a family i.e. couples and lone parent with children: 23% of households are couples with dependent children, 6.2% are lone parent households, 10.6% are couples with adult children and 0.5% are lone parent with adult child(ren) households and 3.5% are lone parent households (22.8% overall).
- E.2 Families planning to move in the open market have a strong preference for houses, in particular three and four bedroom properties.
- E.3 Analysis of affordable housing requirements suggests that a range of dwellings are required, in particular two and three bedroom general needs properties to address the needs of families, in particular lone parent families.

#### Older people

##### Overview

- E.4 CLG population projections<sup>20</sup> suggest that there are currently around 17,100 residents in Selby District aged 60 or over, representing 21.4% of the population. This is set to increase to 29,700 by 2029, by which time older people are projected to represent 28.9% of the population (Table E1).

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<sup>20</sup> ONS 2004-based population projections

**Table E1** Older people population projections

Age group	Number of people (thousands)						
	2006	2011	2016	2021	2026	2029	% change 2006-2029
Aged 60-74	11.4	13.5	14.7	16	16.9	17.7	55.3
Aged 75+	5.7	6.4	7.3	8.9	11.2	12	110.5
Total 60+	17.1	19.9	22	24.9	28.1	29.7	73.7
Total population	80	83.4	87.8	92.6	97.3	99.7	24.6
% population 60+	21.4	23.9	25.1	26.9	28.9	29.8	

Source: 2004-based ONS population projections

E.5 Research into the needs and aspirations of older people<sup>21</sup> provides a valuable insight into key factors which need to be considered in relation to the requirements of older people:

- Most older people do not require specialist accommodation;
- Movement within general housing stock is highly likely and not just moves into sheltered stock;
- A need for space does not necessarily decrease with age;
- Older people however need better access to transport and amenities; and
- A feeling of safety in the home is important.

### Support requirements and property adaptations

E.6 The household survey indicates that most residents aged 60 or over are owner-occupiers (80.1%). Of residents aged 75 and over, 72% are owner-occupiers, mostly outright owners. There are considerable policy implications resulting from the number of older people living in the private sector. They are increasingly going to require a wide range of support at home. Evidence from the household survey (Table E2) clearly demonstrates the need for support across Selby District which includes help with home improvements, gardening and domestic tasks.

<sup>21</sup> Needs and aspirations of older people living in general housing, Joseph Rowntree Foundation Findings Nov 02

**Table E2** Older persons' support requirements

Type of support required either now or in the next 5 years	% of households
Help with repair and maintenance of home	21.3
Help with gardening	29.2
Help with cleaning home	16.5
Help with other practical tasks (e.g. changing lightbulbs, collecting prescriptions)	12.4
Help with personal care	5.9
Want company / friendship	4.4
Want a Social Alarm (call for help alarm)	8.8
Base (older households)	8,558

Source: 2008 Household Survey

- E.7 Table E3 summarises the range of aid and adaptation requirements identified by older person households. Particularly noted is the need for better insulation and adaptations to bathrooms.

**Table E3** Older persons' requirements for aids and adaptations

Adaptation to property	% requiring either now or likely to need in next 5 years
Better heating	15.2
Better insulation	19.8
Double glazing	7.8
Adaptations to Kitchen	5.3
Adaptations to Bathroom	14.4
Internal handrails	8.3
External handrails	4.6
Downstairs WC	4.8
Stairlift	5.5
Improvements to access	3.3
Wheelchair adaptations	3.1
Lever door handles	1.3
Room for a carer	2.6
Community alarm	4.9
Security alarm	5.5
Increase the size of property e.g. extension	2.4
Base	8558

Source: 2008 Household Survey

E.8 Resources for aids and adaptations remain tight, particularly for households in the private sector. Alternative sources of funding, such as equity loans, should be seriously considered to finance remedial measures required by older person households.

### Household aspirations

E.9 That the aspirations and preferences of older people need to be carefully considered in developing appropriate policy responses. A range of options and solutions to address the needs of older people are available in addition to traditional sheltered accommodation, for instance apartments specifically marketed at older people. Table E4 shows the housing options that are being considered by older people in Selby District in the next five years. The vast majority of older people (78.7%) want to continue to live in their current home with support when needed. A further 26% would consider sheltered accommodation. In terms of other housing options, a minority would consider other forms of housing such as properties in a retirement/care village (13.1%) and apartments in a specific development for older people (5.1%). It is also important to note that most older people who own a property will have equity in their current home. This should give them access to buy an alternative property on the open market appropriate to their requirements (with the potential to free up properties for other types of household).

**Table E4** Housing options that older people in Selby District may consider over the next five years.

Housing option	%*
Continue to live in current home with support when needed	78.7
Sheltered accommodation	26.0
Residential Care Home/Extra Care scheme	3.0
Buying an apartment in a specific development for older people	5.1
Buying a property in a Retirement/Care Village	13.1
Base (number of respondents)	9644

\*Percentages don't add up to 100 as respondents could select more than one option



## Supporting people strategy

- E.10 North Yorkshire Supporting People have adopted a policy of directing support on the basis of need, regardless of the nature or tenure of accommodation. In partnership with the main providers of sheltered accommodation they are aiming to remodel services by targeting very sheltered accommodation (Category II) at the frail elderly and developing telecare services as appropriate for other older or vulnerable people, regardless of tenure. This aim is reflected in the Housing Corporation National Affordable Homes Programme strategic priorities for North Yorkshire.

## Property adaptations required

- E.11 The household survey provides evidence on the need for particular adaptations by sub-area, tenure and household type. Insulation, better heating and double glazing are the most mentioned adaptations required by households (Table E5).

**Table E5** Property adaptations required either now or over the next 5 years

Adaptation Required	% Households
Insulation	22.3
Better heating	16.2
Double Glazing	10.7
Adaptations to Bathroom	8.0
Increase the size of property	7.9
Adaptations to Kitchen	7.1
Security alarm	5.6
Internal handrails	4.5
Downstairs WC	3.1
External handrails	2.7
Stairlift	2.3
Community alarm service	2.1
Improvements to access	1.6
Wheelchair adaptations	1.5
Room for a carer	1.4
Lever door handles	1.1
Base (total households)	34,246

Note: household could tick more than one option

## Disabled facilities grants

- E.12 Table E6 summarises the number of mandatory disabled facilities grants completed and their total cost for the period 2004/05 to 2007/08, with planned numbers and expenditure up to 2009/10.

**Table E6** Disabled Facilities Grants

Year	Total grants	
	Completed/proposed	Cost (£ thousand)
2004/5	41	195
2005/6	36	169
2006/7	37	185
2007/8	47	282
2008/9 (planned)	40	300
2009/10 (proposed)	40	300

Source: Housing Strategy Statistical Appendix 2008

- E.13 The household survey clearly evidences a need for physical adaptations to properties, as summarised in Table E8. However, demand far exceeds likely resources and therefore most adaptations are likely to be funded by householders themselves or through, for instance, equity loan arrangements.

### Other forms of assistance

- E.14 The household survey provides useful information on the need for other forms of assistance, such as assistance with cleaning, other practical tasks etc. Obviously, there will be a strong correlation with the need for assistance by age. Table E7 summarises the types of assistance required by households either now or over the next 5 years. This provides valuable evidence to support interventions such as Home Improvement Agencies, assistance through the Supporting People initiative and Handyperson schemes.

**Table E7** Assistance required

Support required	% Households
Help with gardening	15.1
Help with repair and maintenance of home	14.3
Help with cleaning home	11.6
Help with other practical tasks (e.g. changing lightbulbs, collecting prescriptions)	6.9
Want a Social Alarm (call for help alarm)	4.2
Help with personal care	4.1
Want company / friendship	2.9
Base (total households)	34,246

Note: household could tick more than one option

## Specialist support requirements

- E.15 The Supporting People team have a particular responsibility to ensure that there is adequate accommodation and support provision for a range of specialist client requirements e.g. domestic violence, HIV/Aids, Offending/Ex-Offending and Teenage Pregnancy. North Yorkshire's Supporting People Strategy provides detailed information on the characteristics of current provision and future requirements.
- E.16 As these are sensitive issues and it would be inappropriate to ask direct questions on the household survey used in this research. However, information on the scale of need being met can be derived from an analysis of available RSL lettings data (Table E8). These data suggest that RSL specialist provision particularly focuses on the frail elderly and young people at risk/leaving care.

**Table E8** RSL lettings to specialist client groups

Client Group	No. RSL Supported Tenancies		
	2005/06	2006/07	2007/08
Learning difficulties	5	4	0
Young people at risk/leaving care	3	7	8
Frail elderly	11	13	15
<b>Total RSL Supported Lettings</b>	<b>19</b>	<b>24</b>	<b>23</b>

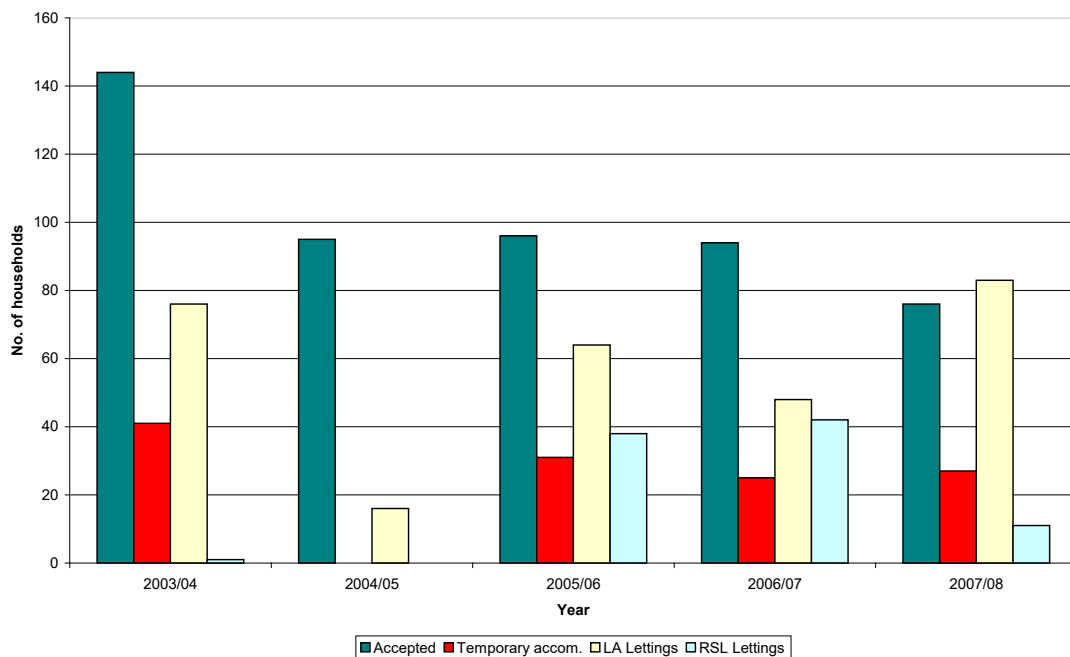
Source: RSL Supported Core lettings data

## Homelessness issues

### Homeless acceptances

- E.17 Figure E.1 summarises the number of households accepted as homeless, total social rented dwellings let to homeless people in priority need and number of homeless households in temporary accommodation for the period 2003/04 to 2007/08. The number of homeless acceptances has generally declined over this period.
- E.18 The number of households living in temporary accommodation has varied between 27 and 41 each year.
- E.19 There has been a consistent allocation of social rented properties to homeless households which has averaged 76 each year. Overall, 75% of households accepted as homeless have been allocated a social rented property.

**Figure E1** Homeless acceptances (in priority need) and nos. in temporary accommodation in the District 2003/4 to 2007/08



### Key

Accepted = Households accepted as homeless and in priority need during the year\*

\*Households accepted as unintentionally homeless, eligible for assistance and in priority need from 2005/06

Temporary accom = Homeless households in priority need in temporary accommodation at 31st March

LA Lettings = Total LA dwellings let to homeless households in priority need

RSL Lettings = Homeless households in priority need taking up LA nominations to RSL dwellings

Source: CLG HIP/HSSA data

- E.20 The Supporting People five year Strategy (2005 – 2010) for North Yorkshire identifies gaps in the provision of temporary accommodation for homeless people, especially single vulnerable people. Supporting People have commissioned the delivery of floating support to allow vulnerable people to sustain tenancies but the shortage of affordable accommodation options in the District complicates the delivery of these services.

### Hidden homelessness

- E.21 The 2008 household survey provided a valuable opportunity to assess the extent of 'hidden homelessness' across Selby District. Respondents were asked if they had provided temporary accommodation for someone in the previous year. Overall:

**9.3%** of all households (3,169) across the District had provided some form of temporary accommodation for a total of **3,005 people**.

E.22 Table E9 illustrates the proportion of households by sub-area who have provided temporary accommodation in the past year; and the number of people accommodated. Selby Town emerges as the area with the highest proportion of households providing temporary accommodation (accommodating the equivalent of 5.2% of residents), along with the South East sub-area (9.6% of households accommodating the equivalent of 5.5% of residents).

**Table E9** Households providing temporary accommodation in Selby District and number of people accommodated – year to December 2008

Sub-area	H'holds who have provided temporary accommodation in last year		Number of people accommodated	
	Total	As % all households	Total no.	Total no. as % all residents
Central	339	8.0	350	3.4
East	314	9.9	287	3.7
North East	351	9.9	424	4.7
Northern	193	9.0	223	4.2
Selby	859	12.7	764	5.2
Sherburn in Elmet	222	8.5	225	3.4
South East	211	9.6	291	5.5
Southern	266	8.9	125	1.7
Tadcaster	112	4.3	91	1.6
Western	302	7.6	225	2.3
<b>District Total</b>	<b>3169</b>	<b>9.3</b>	<b>3005</b>	<b>3.7</b>

### Households previously homeless

E.23 The household survey identified 368 households who had been previously homeless or living in temporary accommodation and had moved to their present accommodation in the past 5 years. Table E10 illustrates that 35.6% had found a home by contacting the Council in addition to a broader range of methods including direct contact with organisations and through family and friends.

**Table E10** Households previously homeless or living in temporary accommodation in the District: How present accommodation found

Method of finding accommodation	
	%
Contacted Council	35.6
Contacted other housing organisation	12.7
Contacted Social Services	10.4
Contacted voluntary organisation	2.1
Through family and friends	12.2
Other	27.1
Total	100.0
Base	368

E.24 Table E11 presents a range of information relating to the characteristics of previously homeless households and the dwelling choices that they have made. Households previously homeless have generally moved into rented accommodation, particularly private and Council rented. Additionally, around one-third have moved into owner occupied dwellings. They have also been more likely to occupy two and three bedroom dwellings. The incomes of previously homeless households have tended to be low and more than half have formed single person households.

**Table E11** Characteristics of households previously homeless (five years to December 2008)

Current tenure	%	Household type	%	Origin	%
Owner-occupied	16.9	Single Person <60	48.1	Within District	82.8
Council	27.1	Single Person 60 or over	2.7	From outside District	17.2
RSL	44.7	Couple only <60	3.1	Total	100.0
Private Rented	11.2	Couple only over 60	7.8		
Other		Couple with 1 or 2 child(ren)	12.0		
Total	100.0	Lone Parent with 1 or 2 child(ren)	15.8		
		Lone Parent with 3 or more child(ren)	3.7		
		Other type of household	6.9		
		Total	100.0		
Property type	%	Property size	%	Current Income (pw) %	
House	25.8	0/1 Bed	26.8	Under £300	59.2
Flat	70.9	2 Bed	56.1	£300 to <£500	24.8
Bungalow	2.7	3 or more Beds	17.1	£500+	16.0
Other	0.7	Total	100.0	Total	100.0
Total	100.0				
Base	368				

## Black and Minority Ethnic issues

- E.25 Issues relating to black and minority ethnic populations in Selby District have been discussed in Appendix B.
- E.26 A North Yorkshire-wide study into the accommodation requirements of Gypsies and Travellers identified a current shortfall of 26 pitches and projected need to 2015 of 9 pitches.

## Appendix F: Monitoring and updating

### A framework for updating the housing needs model and assessment of affordable housing requirements

#### Introduction

- F.1 Having invested considerable resources in obtaining an excellent range of primary and secondary data, it is vital that this information used to the maximum effect and updated on a regular basis. The purpose of this appendix is to establish a framework for updating the housing needs model and affordable housing requirements. In addition, it recommends the regular monitoring and review of housing market activity and regular reflections on the wider strategic context.

#### Updating of baseline housing needs and affordable housing requirements

- F.2 A baseline assessment of housing need across Selby District has been derived from the household survey. This information should be taken as a baseline from which annual reviews of key aspects of the model proceed. It is recommended that the baseline information has a shelf-life of three to five years (with a recommended refresh of household information around 2012 through primary surveying).
- F.3 Key elements of the needs assessment model can be readily updated on an annual basis to reflect:
- changes in house prices and rental costs;
  - capacity of the social rented sector;
  - availability of intermediate tenure housing.

#### Changes in house prices and rental costs

- F.4 It is recommended that the annual purchase of address-level house prices to complement the existing dataset continues. This will result in an annual refresh of house price data by sub-area and provide an indication of changing lower quartile prices. In turn, these can be applied to **Step 1.4** of the needs assessment model which considers the extent to which households in need can afford open market prices. As part of this analysis, updated information on private rented sector rents needs to be secured. Several websites can provide a snapshot of private rents and help inform this element of the update.



- F.5 Lower quartile prices and private sector rents should also be compared with the income profile of newly-forming households at **Step 2.2** of the needs assessment model.

#### Capacity of the social rented sector

- F.6 The capacity of the social rented sector needs to be reviewed annually using LA and RSL CORE lettings data (**Step 3.6**).
- F.7 A dataset has been prepared for LA and RSL CORE data for 2005/6, 2006/7 and 2007/8 as part of this research. This includes some additional variables identifying the characteristics of households (by designation i.e. under 60 or over 60) and previous housing circumstances (from out of area, previously social renter, previously other tenure and from supported/specialist accommodation). The capacity of the social rented sector is based on the number of lettings to households from within a Local Authority District who were previously living in another (non social rented or intermediate) tenure.

#### Availability of intermediate tenure housing

- F.8 CORE Sales data can identify the availability of intermediate tenure housing (**Step 3.7**). Data has been assembled for 2005/6, 2006/7 and 2007/8.

#### Annual adjustments to affordable requirements

- F.9 Datasets can be provided from which annual reviews of affordable requirements can proceed. This will point to any adjustment in net and gross requirements by sub-area, designation and property size.

#### Updating of contextual information

- F.10 This report has presented a range of contextual information relating to the economy, demography (including population projections and migration) and dwelling stock. This information should be updated where possible and in particular progression with economic growth and diversification should be carefully monitored.

#### Reflections on the general strategic context and emerging issues

- F.11 As part of its strategic housing function, all local authorities need to understand the general strategic housing market context and respond to emerging issues. Given the dynamic nature of housing markets, the Central and Local Government policy agenda and bidding for resources, any update of housing needs must be positioned within a wider strategic context.

- F.12 Ongoing stakeholder consultation and engagement with local communities is also vital to maintain up-to-date intelligence on housing market issues.

## Concluding comments

- F.13 It is vital that mechanisms are in place to derive robust, credible and defensible estimates of housing need and affordable requirements across Selby District. We believe that this study provides a robust evidence base which has the capacity to be updated.
- F.14 Having established a baseline position on affordable housing and advice on open market provision to reflect aspirations, it is essential that housing market activity is regularly monitored. This is highly relevant given current housing market uncertainty. A range of methods have been suggested to ensure that housing need and affordability modelling is revised on an annual basis. Annual reviews should also take into account the changing strategic context and impact on housing market activity.

## Appendix G: Statement of conformity to SHMA guidance

- G.1 In order for a Strategic Housing Market Assessment to be deemed robust and credible, it needs to provide, as a minimum, all of the core outputs and meets the requirements of all of the process criteria (these were presented in Tables 1.1 and 1.2 of this report).
- G.2 This Statement of Conformity confirms that in delivering the eight core SHMA outputs, the process criteria outlined in the SHMA guidance has been adhered to. Further details are now provided.

### Approach to identifying housing market area(s) is consistent with other approaches to identifying housing market areas within the region

- G.3 In considering housing market areas, the starting point of the SHMA was existing research carried out by DTZ for the Regional Spatial Strategy review and by Ecotech. The 2008 SHMA has used migration, travel to work and house price analysis (in accordance with CLG advice note on defining market areas). The approach to define market areas has therefore been consistent with other approaches to identifying markets and follows national best practice.

### Housing market conditions are assessed within the context of the housing market area

- G.4 Although specific focus of this research has been Selby District, research has considered inter-relationships with other areas, notably Leeds and York. This has been achieved through a review of migration, travel-to-work, house prices, shopping patterns and household aspirations.

### Involves key stakeholders, including house builders

- G.5 From the outset of the research process, a Housing Market Partnership was established comprising Council housing and planning officers, Housing Association representatives, builders/developers and the Homes and Communities Agency. During the course of the research, stakeholder events have been held and attended by a wide-range of interest groups including house builders and private lettings agents. The research has therefore ensured that the views of a range of key stakeholders are represented in the study.

### Contains a full technical justification of the methods employed, with any limitations noted

- G.6 The research has been multi-method and involved secondary data analysis, a major household survey and stakeholder consultation. The study methodology was summarised in Chapter 1. The range of data assembled is in accordance with the SHMA guidance. In order to understand housing market dynamics more fully, the research has placed a particular emphasis on primary fieldwork to

enhance and supplement the review of secondary data sources. Within the text of the report, any particular observations relating to data including limitations and interpretation have been presented.

Assumptions, judgements and findings are fully justified and presented in an open and transparent manner.

- G.7 Given our expertise and understanding of housing research, the strategic housing agenda and affordability issues, we believe that any assumptions, judgements and findings are fully justified and have been presented in an open and transparent manner. In particular, we have ensured that robust data has been presented and interpreted based on our understanding of general market drivers and the wider sub-regional, regional and national strategic context.

Uses and reports upon effective quality control mechanisms

- G.8 Throughout the research process, we have ensured that the most up-to-date and robust data sources have been used. Most notably, data from 4,132 households was secured through primary fieldwork. This data was appropriately weighted (to address response bias) and grossed (to reflect total households). We have a series of internal quality control mechanisms relating to data analysis and interpretation; project management; and client liaison. By having these quality control mechanisms in place, we trust that this is evidenced in the quality of research and output we produce.

Explains how the assessment findings can be monitored and updated since it was originally undertaken.

- G.9 A series of recommendations for updating the study have been presented at Appendix F.

## Appendix H: Affordable housing policy considerations

### Introduction

- H.1 When developing their affordable housing policy the Council should be mindful of the housing requirements set out in Chapter 6 of this report, and the regional and sub-regional priorities and context.
- H.2 This research has identified that, based on CLG modelling, there is an imbalance between supply and requirement for affordable housing. Modelling suggests a net shortfall of 378 affordable homes each year across and a gross shortfall of 409 for the five year period 2008/2009 to 2012/2013. Note that this should be seen as a measure of the degree of imbalance between supply and demand for affordable housing and not a specific target.
- H.3 When drafting an affordable housing policy in its Core Strategy, the Council will need to reflect upon: the regional and sub-regional policy context; past trends in delivery; proposed RSS housing targets, future development opportunities and the economic viability of delivery.

### Regional and Sub-regional Policy Context

- H.4 There is a comprehensive summary of the policy context relating to Selby District set out Chapter 2. It is evident that addressing affordable housing shortfalls is not only a national priority, but also a regional, and North Yorkshire sub-regional priority. Additionally, the Leeds City-Region Development Plan states the need to deliver more affordable homes in rural areas. Selby District Council is currently reviewing its affordable housing policy position as part of work on its LDF, and this assessment forms a key part of this process.
- H.5 Policy H4 of the Regional Spatial Strategy states that:
- A. The region needs to increase its provision of affordable housing. Plans, strategies and programmes and investment decisions should ensure the provision of affordable housing to address the needs of local communities.
- B. LDFs should set targets for the amount of affordable housing to be provided. Provisional estimates of the proportion of new housing that may need to be affordable are as follows:
- Over 40% in the North Yorkshire districts and the East Riding of Yorkshire
- H.6 This is an important starting point for affordable housing policy development. Additionally, any affordable policies need to consider past trends and take account of economic viability issues to ensure affordable housing policies are realistic and deliverable.

## Past trends in delivery

- H.7 Table H1 summarises past trends in delivering affordable housing across Selby District by sub-area over the four years 2004/5 to 2007/8. A total of 2,545 dwellings have been built of which 15.2% have been affordable. Out of a total of 387 affordable dwellings built, over half (215 or 55.5%) were built in Selby Town.
- H.8 The proportion of dwellings built as affordable was highest in Selby Town (25.1%) and the Central sub-area (20.5%). In two sub-areas, the proportion has been around 10-15%; in three sub-areas between 1 and 10% and in two sub-areas (Northern and Tadcaster) no affordable housing has been built.

**Table H1** New dwellings built 2004/5 to 2007/8

Sub-Area	Total (4 years)			
	Private	Affordable	ALL	% Affordable
Central	245	63	308	20.5
East	200	8	208	3.8
North East	162	14	176	8.0
Northern	87	0	87	0.0
Selby	640	215	855	25.1
Sherburn in Elmet	105	6	111	5.4
South East	116	0	116	0.0
Southern	201	26	227	11.5
Tadcaster	51	0	51	0.0
Western	351	55	406	13.5
<b>TOTAL</b>	<b>2158</b>	<b>387</b>	<b>2545</b>	<b>15.2</b>

Source: Selby District Council Planning Department

- H.9 Table H2 indicates that a diversity of affordable housing has been delivered in the past four years: 65% of new affordable housing has been for rent and 35% has been intermediate tenure.

**Table H2** Tenure of affordable housing built 2004/5 to 2007/8

Tenure	No.	%
RSL	252	65.1
Discounted for Sale	36	9.3
Shared Ownership	91	23.5
Other - Shared Equity	8	2.1
<b>Total</b>	<b>387</b>	<b>100.0</b>
Summary	No.	%
Social Rent	252	65.1
Intermediate	135	34.9
<b>TOTAL</b>	<b>387</b>	<b>100.0</b>

Source: Selby District Council Planning Department

## Targets and Thresholds

- H.10 The Council is seeking to deliver RSS housing provision commitments of 440 homes each year over the period up to 2026. There is both a clearly identified need for additional affordable housing and supply side opportunities through which this can be addressed. It is therefore important that the Council establish an affordable housing target within its LDF policies.
- H.11 When setting its affordable housing target the Council needs to consider past trends in delivery, proposed RSS housing targets, future development opportunities and the economic viability of delivery.
- H.12 Past trends in delivery indicate that 15% of new housing is affordable. Applying this to the 440 annual RSS target would result in 66 additional affordable dwellings each year.
- H.13 According to the 2008 Housing Strategy Statistical Appendix, 141 affordable dwellings are planned to be built in 2008/9 (32% of the 440 RSS provision) and 67 are proposed for 2009/10 (equating to 15.2% of RSS provision).
- H.14 The target for delivering affordable housing needs to be realistic. Increasing the percentage of affordable housing to be provided to upwards of 30% would require a considerable step-change in delivery, particularly in the urban areas of Tadcaster and Sherburn-in-Elmet and rural sub-areas in general. Given the low level of affordable housing being delivered in rural areas, site thresholds may need to be reduced to maximise development opportunities in the future.

## Tenure and type

- H.15 LDF policies need to be explicit about the tenure of affordable housing sought. Analysis of the research suggests that, in terms of affordable housing tenure, there is a requirement for both affordable homes for rent and intermediate housing options; analysis suggests a split in the range 30-50% intermediate and 50-70% social rent across the District is appropriate. This is based on the stated preferences of households and an analysis of the relative affordability of intermediate tenure products. Delivery over the past four years has been within these ranges: 35% intermediate and 65% social rent. The Council is therefore delivering a range of affordable tenures to help offset affordable housing requirements.
- H.16 Good practice in respect of delivering affordable housing for rent is to deliver it in partnership with an RSL. This guarantees that the homes will be affordable in perpetuity (RSLs are legally bound by the Homes and Communities Agency's rent regime). It also guarantees the Council nomination rights to future lettings, as well as ensuring a consistent approach towards housing management issues

(such as resolving neighbour disputes and delivering environmental improvements).

- H.17 In terms of intermediate tenures there are a range of products and options available for the Council to consider, these include shared ownership, discounted sale and fixed equity products, as well as intermediate rented options (including rent to mortgage models). Affordable housing for sale should be delivered with a range of out turn sales values. Analysis of income, equity and savings would suggest that 52% of existing and newly-forming households in need could afford products with an equity share of £50,000 and 32.8% could afford an equity share of £80,000.
- H.18 Intermediate rented housing (sometimes referred to as sub market rented housing) falls within the PPS3 definition of affordable housing. Rent levels of intermediate or sub market rented housing fall between genuine affordable rented housing and open market rented housing. Specifying rent levels in a Section 106 agreement is crucial when securing intermediate rented housing as part of an affordable housing contribution.
- H.19 Should it consider this type of provision, the Council should specify within its policies the percentage discount off open market rent it considers acceptable in terms of delivering affordable sub market rented housing. It is notoriously difficult to control access to this type of housing, and therefore ensure that it meets a specific housing need. If this type of provision is sought, it is recommended that an RSL is used to secure and manage the homes in perpetuity to ensure that they meet an identified housing need into the future.
- H.20 In terms of property type, the requirements identified indicate a range of needs. A sensible approach for the Council to consider could be to seek a pro-rata match of private housing on all new developments. This would help ensure a mix of affordable units in any given locality, reflecting that of the open market.

## Location and design

- H.21 The Core Strategy will need to consider distribution of new housing across the District. This will be informed by the Strategic Housing Land Availability Assessment (SHLAA).
- H.22 Consideration also needs to be given to the location of affordable housing within individual development sites. Whilst on smaller sites dispersal of affordable housing is such not an issue, it can become so on larger-scale developments. Guidance should be provided by the Council in its policy on its preferred approach to pepper-potting affordable housing. It is now generally accepted that integrating tenures in this way is both more sustainable and desirable for residents.
- H.23 In the interests of delivering sustainable and integrated communities the affordable homes should be similar to the private homes in terms of style, quality of specification and finish, and materials.



## Phasing

H.24 Consideration needs to be given to the phasing of the affordable homes, and the Council's policy should stipulate what it expects in this regard. Not securing delivery of the affordable housing at an early point within a development risks it not being provided in its entirety. An appropriate clause within Section 106 agreements, preventing occupation of all the private homes before the affordable housing requirements have been satisfied, would counter this risk. However, where there are high levels of pepper-potting, it would be unreasonable to require a high number of affordable homes to be made available in the early stages of a development.

## Ensuring affordability

- H.25 Ensuring that affordable housing, once delivered, is genuinely affordable requires a robust policy stance in respect of:
- Out turn affordable rent levels on completion.
  - Out turn affordable sales prices on completion.
- H.26 Securing affordable rents in the long term is best done by involving an RSL to own, manage and maintain the affordable housing for rent.
- H.27 If this is not possible, the Council needs to ensure robust clauses within their Section 106 agreements, tying the affordable housing provider to the Homes and Communities Agency's affordable rent regime. Failure to do this could result, not only in disparity of affordable housing provision (which would be prejudicial to some residents), but unaffordable housing.
- H.28 In terms of intermediate tenure homes for sale, it is advisable that initial sale prices are fixed within the Section 106 agreement and not percentage discounts, which can become unaffordable upon completion.
- H.29 Key to establishing both out turn rents and sales prices is a mechanism for calculating the price of the affordable homes. In terms of rented provision, the out turn rent dictates the price an RSL can pay a developer for a home; this is governed by the size of mortgage serviceable from the out turn rent over a 30 year period.
- H.30 In terms of affordable homes for sale, out turn prices need to reflect the needs identified. Ideally, prices should cover a range of requirements identified and presented in Appendix D. This will mean negotiating out turn sales prices on a site by site basis; the Council will need to monitor progress in terms of delivering an overall spread of out turn affordable sales values.
- H.31 It is important that the Council continues to develop its policy approach whereby affordable housing is delivered without public subsidy; its policies therefore needs to be explicit about how affordable housing will be funded (i.e. through RSL mortgages (rents) and developer contributions). However, given that the HCA is now seeking to invest in Section 106 affordable housing where

additionality can be demonstrated, the Council needs to liaise with the HCA to explore options around funding availability and use of the cascades approach (which allows options for varying the quantity, tenure and mix of affordable homes over the lifetime of a large scheme).

## Securing affordability in perpetuity

- H.32 Securing affordable housing in perpetuity is critical; key to this process is the use of comprehensive Section 106 agreements.
- H.33 The Golden Triangle Good Practice Manual on securing affordable housing through the planning process details a list of affordable housing Heads of Terms (HOTs) for Section 106 agreements, where there is an affordable housing requirement. In order to ensure that it has in place a robust practice the Council should refer to the draft HOTs and consider incorporating them into its SPD.
- H.34 RSLs represent the most effective mechanism for securing the affordable housing in perpetuity.

## Commutated provision

- H.35 Within its policies the Council needs to be explicit about its position in respect of commuted sums. If it accepts that there may be instances when delivering affordable housing is not possible, the policy should state specifically what these might be.
- H.36 Furthermore, policy should detail what would be considered acceptable in terms of commuted provision. If an in lieu payment is sought, a mechanism for calculating it should be detailed within the policy; any mechanism needs to ensure that the in lieu payment will actually deliver the affordable housing in an alternative location.
- H.37 The policy needs to specify where affordable housing contributions can be commuted too. Affordable housing is sought on the basis of need in a given locality, when provision is commuted it should still address the housing needs of the locality. In practice a staged approach may be adopted, whereby provision is sought first within the existing, and then neighbouring, ward(s) or sub areas. Similarly, practice in respect of using commuted sum monies for investment in existing affordable stock within the locality (for example, to bring up to decent homes standards) should be made explicit.

## Economic viability

H.38 In the light of the PPS3 requirements and the focus on the Economic Viability Assessment in recent Core Strategy examinations, especially the Blyth Valley case, any affordable housing targets need to be made in the context of the economic viability of site development.

## Policy recommendations

H.39 This research has identified affordable housing shortfalls across Selby District. This needs to be addressed if the Council is to deliver balanced and sustainable communities. Developing an appropriate affordable housing planning policy within the LDF, followed up with consistent and accountable practice, is essential if affordable housing issues are to be strategically addressed.

H.40 The Council needs to use the evidence base provided by this research to help it deliver an on-going supply of affordable housing. Resources should focus on completion and implementation of LDF policies in respect of affordable housing, taking into account the points raised above.

H.41 In addition to this it is recommended that the Council:

- Work closely with neighbouring councils to develop a consistent approach to affordable housing provision across the sub-region and in particular the role of affordable housing in the context of the Leeds City-Region Development Plan;
- Work with the Homes and Communities Agency and RSL partners to establish and develop good practice in respect of delivering affordable housing through Section 106 agreements;
- Consult key stakeholders on the LDF affordable housing proposals (including developers, RSLs, the Homes and Communities Agency, and Government Office); and
- Explore with the Homes and Communities Agency the extent of opportunity for using grant to fund Section 106 affordable housing contributions using the cascades approach.

H.42 In summary, implementation of a robust affordable housing policy will be essential if affordable housing requirements are to be addressed. On this basis it is important that on-going performance against affordable housing targets and thresholds is monitored and regularly reviewed.