

Havant Borough Council **Housing SPD**



SUPPLEMENTARY
PLANNING
DOCUMENT

July 2011

Cleaner, Safer,
More Prosperous



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Executive Summary

The provision of sufficient housing is one of the biggest challenges facing the borough between now and 2026. The borough needs new homes to house the projected increase in population but most importantly to meet the changing needs of existing households. The existing average household size is about 2.3 persons. This is projected by Hampshire County Council (HCC) to fall to 2.1 persons by 2026 owing to the ageing population, the increasing divorce rate and other changes in lifestyle leading to an increase in single person households.

Hampshire County Council Small Area Population Forecasts (2010)¹ state that the borough has 52,315 dwellings and a population of 116,512. The population is projected (HCC data) against the current trend to grow to 119,558 by 2026. The additional 6,300 homes planned for the borough between 2006 and 2026 will accommodate this population growth, the requirements of the ageing population and changes in lifestyle. Of the total 6,300 homes required across the plan period, more than 1,000 have already been built as of April 2011.

It is important to plan for the right type, size and tenure of housing to provide for and meet the needs of residents. Housing affordability, the perception of affordable housing and housing which meets the needs of the ageing population are challenges that need to be addressed.

Local housing need is made up of open market housing need and affordable housing need. As of 31 October 2010 there were 4,200 people on the Hampshire Home Choice Housing Register (the social rented housing register for the borough) and 299 on the HomesInHants Housing Register (buy and part-buy social housing register). This identified demand for affordable homes would take up nearly 75% of the total 6,300 new homes that are planned to be built by 2026. This needs to be balanced against the need for open market housing. It is recognised that this level of affordable housing provision is unlikely so Core Strategy Policy CS9 aims to provide the mechanism to meet a portion of this demand.

There is also a need to challenge the perception of affordable housing: a perception that affordable housing is affordable rented housing or ex-council housing. This is inaccurate. In its broadest sense, affordable housing is housing that meets the needs of those people who are unable to afford the open market prices in the area. It is housing that is provided with some form of financial support to address affordability gaps and increases in rents: such issues which often lead to increased pressure on the benefits system and an increase in homelessness. In the borough the income required to purchase/mortgage an average home is approximately £51,000, whilst the average income is only £27,392². The issue of affordability therefore affects the majority of residents in the borough. The income gap with open market rents, although not as stark, is also significant. Affordable housing is therefore something that many working people in the borough need.

In line with the core strategy, Figure 1 (on page 12) shows the distribution of affordable housing within each of the wards in the borough. These wards fall within the five main areas in the borough as set out in the core strategy. The housing characteristics of each of these areas are summarised below, with more detailed analysis provided later in this SPD.

¹ See Hampshire County Council website <http://www3.hants.gov.uk/planning/factsandfigures/population-statistics/pop-estimates/small-area-pop-stats.htm>

² Havant Borough data

Emsworth

Emsworth is a town with a single ward located to the east of the borough with a population of 9,559 within 4,458 dwellings (Hampshire County Council, Small Area Population Forecasts (HCC SAPF) 2010). Of these, 3,567 (80%) are in private ownership, 401 (9%) are privately rented and 490 (11%) provide affordable housing. The average income in this area is £29,952.

Havant and Bedhampton

Havant town is located in the centre of the borough and consists of two wards; St Faith's and Bedhampton. There is a population of 17,006 residing in 7,899 dwellings (HCC SAPF 2010). Of these, 6,556 (83%) are in private ownership 553 (7%) are privately rented and 790 (10%) classified as being affordable housing. The average income in this area is £29,666.

Hayling Island

Hayling Island lies to the south of Havant, with Chichester Harbour to the east and Langstone Harbour to the west. Hayling Island is divided into two wards; Hayling East and Hayling West, with a population of 16,832 including 35% over 60 years of age (HCC SAPF 2010). The proportion of elderly people in this area is expected to rise, presenting new housing challenges. Development on Hayling Island is limited by a number of constraints, including flooding, nature designations and accessibility.

Hayling Island has 8,537 dwellings (HCC SAPF 2010) of which 7,000 (82%) are privately owned, 854 (10%) are privately rented and 683 (8%) are classified as affordable housing. The average income in this area is £29,354.

Leigh Park

Leigh Park lies in the north central area of the borough. The land comprises an area formerly known as Leigh which was purchased and developed by Portsmouth City Council to provide replacement and additional housing for its population following the wartime devastation of Portsmouth. Leigh Park was developed on the 'garden city' planning principle and comprises the four wards of Warren Park, Battins, Barncroft and Bondfields and a population of 26,978 (HCC SAPF 2010), which has a relatively young age structure. There are 11,076 dwellings in Leigh Park (HCC SAPF 2010). Of these, 5,538 (50%) are in private ownership, 554 (5%) are privately rented and 4,984 (45%) are classified as affordable housing. The Indices of Multiple Deprivation show that Leigh Park has some of the most deprived wards in England. The average income in this area is £22,019.

Waterlooville

Waterlooville town is located to the west of the borough. It comprises the five wards of Cowplain, Hart Plain, Waterloo, Stakes and Purbrook. Construction of a Major Development Area has begun to the west of Waterlooville and this lies predominantly in the Winchester City Council area. Waterlooville has a population of 46,137 with a mixed age structure and a total 20,345 dwellings (HCC SAPF 2010). Of these, 16,072 (79%) are in private ownership, 814 (4%) are privately rented and 3,459 (17%) are affordable housing. The average income in this area is £29,481.

This SPD sets out current policy and explores alternative flexible approaches that could enable the supply of affordable homes to meet local needs, as part of the Havant Housing Development Action Plan.

This SPD's priorities are:

1. To meet the housing needs of the borough and to plan for everyone to have access to a decent home, with particular regard to those in need of affordable housing in addition to meeting the needs of the ageing population
2. To provide additional affordable housing in line with Core Strategy Policy CS9, other local development framework documents and changing national guidance in an innovative and flexible manner.
3. To promote the provision of high-quality and sustainable affordable housing that provides a suitable range of housing types and sizes for a range of income levels; to help create mixed and balanced communities; and to enable the perception of affordable housing to be better understood.
4. To plan for and encourage the provision of homes for people in need through Hampshire Home Choice and HomesInHants and for meeting the principles of the Homes and Communities Agency (HCA) or subsequent authority.

Havant Borough Council's affordable housing supply priorities are:

1. To meet the housing needs of the borough's population by addressing the challenges of undersupply through conventional and innovative solutions;
2. To promote the supply of affordable housing in an innovative and flexible manner, in compliance with the adopted Core Strategy Policy CS9, other local development framework documents and changing national guidance;
3. To promote sustainability; to provide a suitable range of housing types and sizes for a range of income levels that provides balanced community accommodation; and to change the historic perception of poor social rented accommodation which provided little incentive for advancement towards housing ownership;
4. To promote provision of accommodation for people in need through Hampshire Home Choice and HomesInHants, in compliance with the principles of the Homes and Communities Agency (HCA) or subsequent authority.

Developers and landowners are advised to discuss potential schemes with the council at a very early stage so that open negotiations can take place in order to plan for homes which meet local need and give consideration to issues such as the ageing population.

This document was adopted by the council on 27 July 2011.

SECTION 1 HOUSING NEED AND THIS SUPPLEMENTARY PLANNING DOCUMENT

Status of this Document

- 1.01 This SPD is based on policies contained within the core strategy which itself was subject to a sustainability appraisal (SA). This SPD therefore is not considered to require a specific SA. It will be used in the consideration of planning applications in conjunction with Policy CS9 and other policies and documents in the Local Development Framework (LDF). It should therefore be taken into consideration when undertaking feasibility reviews and site negotiations; and when drawing up plans for new housing schemes. By following the guidance and discussing proposals with the council, the time it takes to determine a planning application will be minimised and the probability of success increased.

National Policy Context

- 1.02 Planning Policy Statement 3 'Housing' (PPS3) (2010) and 'Delivering Affordable Housing' (2006) set out the national policy framework for delivering the government's key housing goal that everyone has the opportunity of living in a decent home, which they can afford, in a community where they want to live. The guidance advises that local authorities should:
- Plan for housing that is developed in suitable locations, making effective use of land and re-using land that has been previously developed
 - Develop policies and implementation strategies to plan for sufficient, suitable land which is available to achieve their housing and previously developed land delivery objectives, reflecting the principles of 'Plan, Monitor, Manage'
 - Set an overall target for the amount of affordable housing to be provided, aimed at meeting the housing needs of current and future occupiers
 - Set out an approach to negotiate developer contributions, where the presumption is that affordable housing will be provided on the application site so that it contributes towards the creation of a mix of housing.
- 1.03 PPS3 also includes a definition of affordable housing which includes social rented housing and intermediate housing. This definition is currently under review. The revised definition is likely to introduce 'affordable rented housing'. This SPD will use the current definition of affordable housing or any subsequent emerging definitions adopted at a national level.
- 1.04 A series of housing documents have also emerged recently with the aim of planning for more houses to be built throughout the country and to shift the control over house building from central government to local authorities and the community, in line with the overarching aims of localism. Changes in policy direction include:
- The introduction of the New Homes Bonus
 - The Community Right to Build new homes
 - Measures to bring empty homes back into use
 - Reforming council housing, including the introduction of self-financing
 - Introduction of fixed-term tenancies
 - Introduction of affordable rents at 80% of the open market rate
 - Improving social housing mobility
 - Changing the way social housing is regulated.
- 1.05 This range of new or revised products alters how both open market and affordable housing is expected to be delivered throughout the country. This SPD aims to be flexible enough to accommodate these changes and other emerging changes as and when they happen.

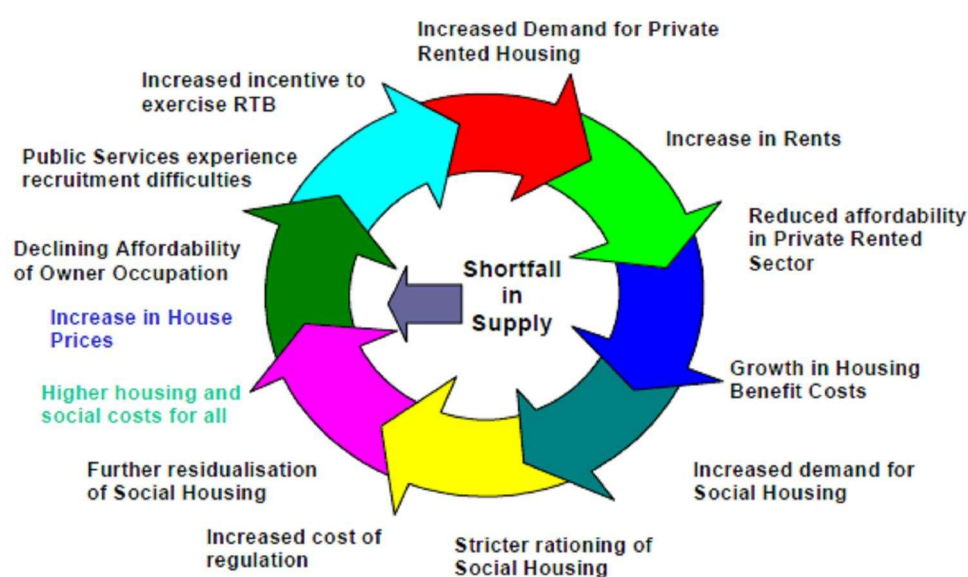
Local Policy Context

Development Plan Policies and the Core Strategy

- 1.06 The Havant Borough Core Strategy sets out how the borough is expected to evolve over the period up to 2026. The role of the core strategy is to set out a vision for the borough and guide the type, level and location of future development. This SPD provides guidance on the implementation of Policy CS9 Housing as set out in the core strategy. The following section discusses the varying housing need throughout the borough to be addressed over the core strategy plan period. Section 2 discusses the delivery of affordable housing.

Havant Housing Strategy 2005-2010

- 1.07 The council's housing strategy aims to address the issue of housing supply and to create a more balanced housing market, providing opportunities for people to secure a home of their own which is affordable. The strategy identifies that the affordability of housing, or rather the lack of it, is the biggest issue facing the council, resulting in unsuitable family accommodation and homelessness. The high cost of housing is also limiting economic growth, encouraging long distance commuting and undermining the social and economic wellbeing of the area. The diagram below illustrates the impact of limited housing supply and declining affordability.



- 1.08 The council's housing strategy (2005-2010) is based on three themes which are as follows:

- **Providing the homes we need:** Making sure that housing supply is maintained and that affordable housing needs are addressed as part of this
- **A suitable home for everyone:** Recognises the role local policies have in addressing the housing needs of people with specific needs
- **Building stronger communities:** Addresses the critical importance of ensuring that housing policy and practice contributes to creating communities where people will want to live; now and in the future.

Havant Housing Delivery Action Plan

- 1.09 The council is developing a housing delivery action plan that will explore innovative ways of bringing forward all types and tenures of housing within the borough. This will include reviewing

all the extant planning permissions in the borough and looking at opportunities for the council to use any of its particular powers to help bring forward development. The government's New Homes Bonus could help sustain dwindling council finances and could be used to invest in housing opportunities in the borough. The council will consider taking an equity stake in developments that will provide income and fulfill other council objectives.

Housing Background and Need

- 1.10 As highlighted, the provision of sufficient housing to meet the growing needs of local residents, and to manage existing homes more efficiently, are two of the biggest challenges facing the borough. There is currently a large gap between the supply of, and demand for, new homes. The main drivers of this change are the growing ageing population, smaller household formations and the changing economy. Each of these drivers is addressed below.

Population

- 1.11 The population of the borough is expected to increase to 119,558 by 2026 which is close to the 1991 level (Hampshire County Council Long Term Projections data). The key projected changes by 2026 include:

- Over one quarter of the borough's population will be aged 65 and over
- A large increase in the oldest age group of people aged 85 plus, particularly in the borough's coastal locations
- Average household size will be reduced from 2.2 people in 2011 to 2.1 by 2026 (HCC data)
- An increase in the number of one-person households to over 33% of all households by 2026.

- 1.12 Changing social trends and the shifting age profile of the borough will mean that the overall number of homes is projected to increase to nearly 57,609 (Hampshire County Council Long Term Projects data). There are currently 52,315 dwellings in the borough (HCC SAPF 2010). The ageing population will in particular require consideration. The need for transitional forms of housing will need to be considered for those individuals in society who may wish to downsize from their larger property but may not feel ready to move into retirement flats or rest homes, as life expectancy rates increase and people wish to lead active lifestyles for longer.

The Local Economy

- 1.13 The borough has traditionally been manufacturing-based and has a high concentration of advanced manufacturing and marine businesses. Unemployment rates rose significantly in the borough during 2008, reaching 3.1% in 2011. There are high levels of commuting in and out of the borough with lower skilled residents commuting out and higher skilled people commuting in. The core strategy addresses this issue through Policy CS2 Employment; and there is expected to be an additional 162,000 square metres of new employment floorspace by 2026. This additional employment space will require additional homes to accommodate these employees.

Indices of Multiple Deprivation

- 1.14 A further major issue for the borough is to address the areas most in need of regeneration. The Index of Multiple Deprivation (IMD) 2007 ranks the borough as the 142nd most deprived local authority out of the 354 local authorities in England. In 2007 there were 18 Lower Super Output Areas (LSOAs) in the borough within the 20% most deprived areas in England. Four of those 18 LSOAs were within the 10% most deprived areas in England. The 18 areas were in Leigh Park, Wecock and one in the south of Hayling Island. At the other end of the scale there were 14

LSOAs in the 20% least deprived areas with three in the 10% least deprived. The 14 areas were spread throughout the borough, with the three least deprived in Hart Plain, Emsworth and Cowplain. This shows some stark contrasts of deprivation and wealth in the borough. This issue needs to be addressed in order to create more mixed and balanced communities.

The Housing Market and Tenure Type throughout the Borough

- 1.15 The borough's housing stock is predominantly modern with 80% of homes built post-war. Currently, according to Hampshire County Council data³, 74% of all housing in the borough is owner-occupied. This is higher than the national average of 68% but is similar to that for the south east region. By comparison, the amount of affordable housing in the borough is similar to the average for England, at 20%, but is proportionately higher than most other Hampshire districts, except in the two cities of Portsmouth and Southampton which have higher levels than Havant (ONS, Census 2001). Portsmouth City Council is the borough's largest landlord with 5,289 homes. Most of these are in the four Leigh Park wards but the city council also owns the Wecock Farm estate, with 900 properties on the northern edge of Hart Plain Ward and the smaller Crookhorn estate in Purbrook. Shared ownership (0.4% in the borough) is lower than the national average 0.7%.
- 1.16 The private rented sector accounts for only 6% of the total dwellings within the Borough, compared to the national level of 12%, perhaps reflecting the fact that there are few larger, old properties that lend themselves to sub-division for renting by private landlords.
- 1.17 The distribution of various tenures throughout the borough is disproportionate. As can be seen from Figure 1, areas such as Warren Park and Battins have the highest levels of affordable housing at over 45%, while other areas such as Hayling West, Cowplain and Bedhampton have less than 10%. This reflects the IMD figures regarding the distribution of wealth in the borough.
- 1.18 A range of homes and tenures must be provided to meet the different needs of people on varying income levels and have regard to the ageing population. Mixed tenure development is important in order to plan for mixed communities and to facilitate movement within the housing market. The current distribution of tenures must be considered in any planning application. This includes providing for an appropriate proportion of open market housing in communities where there is already a large presence of affordable housing and vice versa.

³ 2010 Hampshire County Council Small Area Population Forecasts

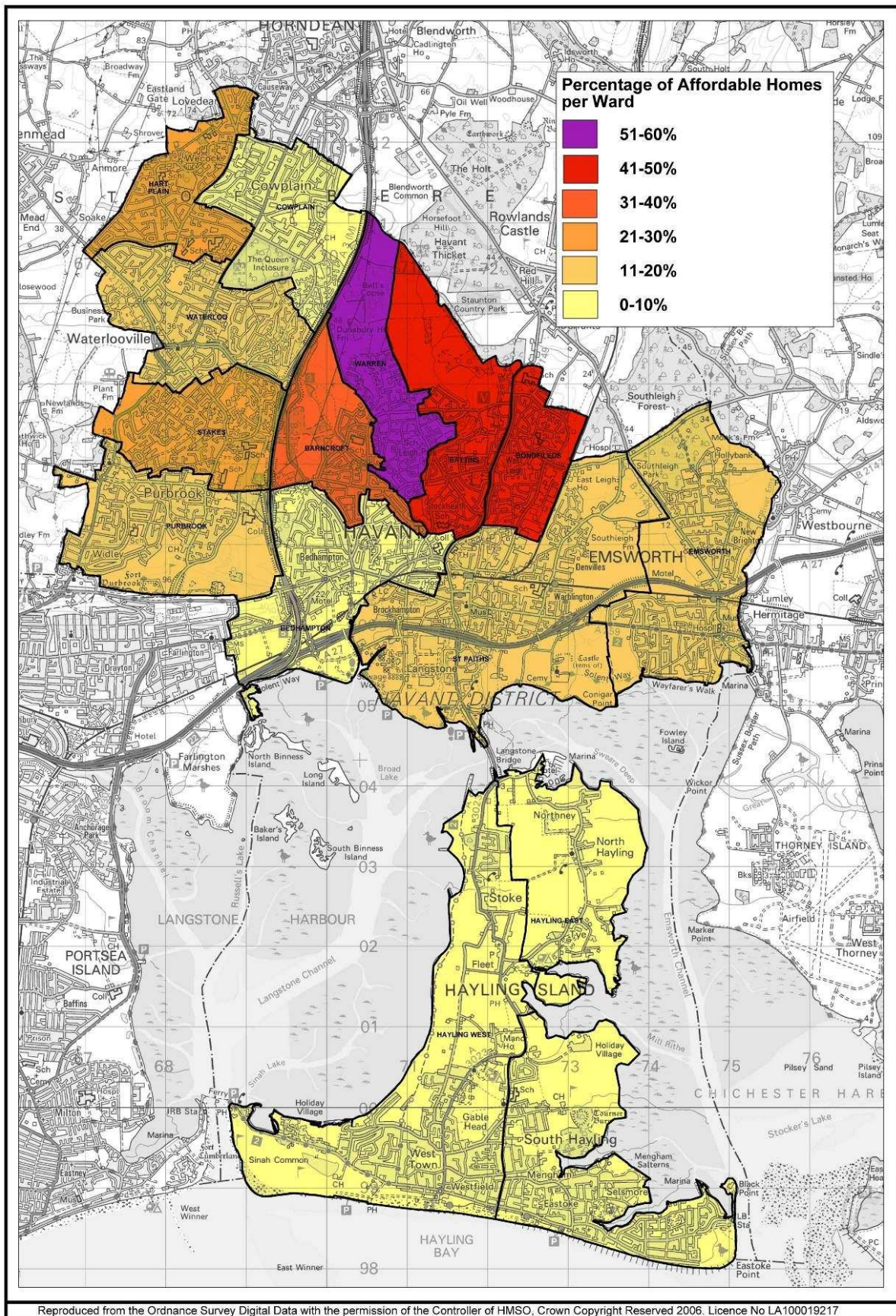


Figure 1: Distribution of affordable housing throughout the borough on a ward basis

Housing Size and Mix

- 1.19 The council, together with other Hampshire local authorities in the Partnership of Urban South Hampshire (PUSH) sub-region, commissioned DTZ to undertake a Strategic Housing Market Assessment (SHMA) to update the need for affordable housing in the sub-region. The SHMA was first published in 2005 and has been revised and updated annually up to December 2010. The SHMA identified a significant and unmet need in the PUSH area for both open market and affordable housing.
- 1.20 The assessment also identified the number of bedrooms new housing should have, regardless of tenure. It indicates that the greatest need in the borough across all tenure types is for 3 bedroom units. However, at an affordable housing level the greatest need identified by Hampshire Home Choice is for 1 bedroom homes, and two bedroom homes in HomesInHants. The table below compares these figures, relating all housing to affordable housing need in the borough.

Table 1: Housing size mix for different tenure types

Bedroom	PUSH (all housing)	Hampshire Home Choice 2010 (Social rented)	HomesInHants 2010 (Intermediate)
1	25%	60%	24%
2	30%	31%	54%
3	33%	8%	21%
4+	12%	1%	1%

- 1.21 Overall, taking account of the information in Table 1, the greatest demand is for smaller households. However, there is a need for some larger homes particularly as families with children often have to wait longer for larger homes. This need has to be balanced with changing housing policies which are encouraging 'empty nesters' to move out of their larger units into smaller units. Site location and design/layout of development are important in encouraging such individuals to make the decision to downsize. This would free up some larger units but may not meet all of the need. Development in line with the Lifetime Homes Standards could also help achieve the flexibility of such units.
- 1.22 The PUSH SHMA study warned against over delivery of one bedroom properties as these are the least flexible dwellings. Building in extra space in the form of larger dwellings would have benefits in terms of providing better living spaces i.e. accommodation for shared responsibility for a child, starting a business, study or caring for a relative. The costs of providing an extra bedroom can be marginal, the properties can be occupied by a wider range of households and the benefits in terms of flexibility of two or more bedroom homes can contribute to the stability of communities.
- 1.23 Exact proportions of housing size will vary from site to site, although an indication of the size of units that will be sought is given in Table 3 (on page 22). Generally the aim will always be to increase the amount and proportion of dwellings with two or more bedrooms for all housing tenures as this is the greatest housing need irrespective of tenure types. This will enable the council to meet the general housing need and provide the most flexible housing stock. There will, therefore, be a preference for a range of housing sizes and types with increased provision of two bedroom or more properties i.e. with three or more bed spaces, for all properties.

House Prices, Incomes and Affordability

- 1.24 In common with the rest of the region, house prices in the borough have increased over the past ten years. Havant's housing market is cheaper than the surrounding areas of East Hampshire, Chichester or the M27 corridor towards Southampton and tends to attract commuters accordingly. At the same time, the borough also attracts more affluent households from Portsmouth who want to 'trade up' to larger semi-detached or detached homes in a more suburban environment. Traditionally the large number of former council homes available for re-sale in the borough has provided a more accessible route into home ownership than in other areas. This has become much less marked as rising values of ex-council houses have matched and in some cases outstripped the average rate of increase.
- 1.25 Incomes in the borough are generally lower than in the rest of Hampshire and the South East. Using the PUSH 2010 SHMA report, the borough's residents have an average total income of £27,392. This is slightly higher than, although close to, the national average of £27,186 but less than the average for Hampshire of £29,061.
- 1.26 The average cost of a property in the borough in 2010 was £206,077. Assuming a mortgage of three times household income plus a deposit of 25% of the property value (the loan to value ratio required to access reasonable interest rates) there remains a gap equating to around 35% of the property value (on top of the 25% deposit). To put it another way, households on average incomes in the borough need to first acquire 60% of the value of a home to be able to access home ownership. This results in the affordability gap for residents in the borough being even greater.

Figure 2: Illustration of the affordability gap in the Borough of Havant in 2010

£206,077	Average property price
£72,381	Gap between average property price and the price average household can afford
£133,696	Total price that the average household could afford
£51,519	Deposit (25% of the value of the house - the deposit now required to access reasonable interest rates)
+	
£82,177	Amount the average PUSH household could afford based on a mortgage loan of 3 x household income (£27,392)

- 1.27 As a result of high property prices and the high cost of private renting, for many people affordable housing is considered to be the only option. There are 3,176 households in private rented accommodation in the borough. This has led to a high number of households applying to the council's housing register for affordable housing. In addition to this, interest in low-cost home ownership and other intermediate tenure types has increased with around 300 households from the borough actively considering these options. This 'intermediate sector' of shared ownership and sub-market renting has been affected by the economic downturn and potential buyers are delaying purchasing as a result of the housing market uncertainties. The revised PPS3 definition (see Paragraph 1.03 above) aims to accommodate this. Potential

buyers are also affected by the lack of availability and higher cost of mortgages reflected in unsold new build 'HomeBuy' properties in the sub-region. This points to a need for a wider variety of affordable housing choices including low-cost market housing.

Affordable Housing Need

- 1.28 The level of housing need within the borough for affordable housing (as defined in PPS3) has been identified through the Hampshire Home Choice Housing Register and the HomesInHants Register. As of 31 October 2010, there were 4,200 people on the Hampshire Home Choice Housing Register for the borough and 299 on the HomesInHants Register. This includes homeless registrations of approximately 100 per year. This demand is likely to continue and grow into the future. The supply of affordable housing in the borough, if new build additions are not included, is around 220 lettings each year. Nearly 40% of these are for sheltered housing with the remainder concentrated in two bedroomed re-lets and an average of only 25 three bedroom homes being let each year. The most recent assessment indicates that the waiting time for a three bedroom home is around 10 years.
- 1.29 In order to meet the current affordable housing need through building new homes it would be necessary for almost three quarters of the 6,300 new homes that are projected to be built in the borough up to 2026, to be affordable. It is recognised that this level of affordable housing is unrealistic in terms of its impact on the viability of many schemes. Therefore, a significant element of affordable housing need is unlikely to be met over the plan period. Nevertheless the Core Strategy Policy CS9 requires an average of 30-40% of new homes to be affordable which goes some way to meeting this need. This is in line with the advice in the PUSH Housing Market Assessment and the Havant Viability Assessment (DTZ 2010).
- 1.30 These figures do not take into account any need to accommodate Gypsies, Travellers and Travelling Showpeople. If any need is identified, the Partial Review of the South East Plan will be taken forward and any necessary sites will be established as part of the Development Delivery (Allocations) Plan. This will involve consultation with the public, relevant landowners and other stakeholders.

Housing Distribution and Area Characteristics

- 1.31 Table 2 below indicates the broad distribution, tenure split, affordability gaps and increase in the number of units to 2026 and how these are dispersed within each of the five areas.

Table 2: Indication of the broad distribution, tenure split and affordability gaps

Area	No. of dwellings	% Private ownership	% Affordable-intermediate	% Affordable - social rented	% Private rented (& other)	Affordability gap	% Demand for affordable housing	% Increase in all housing to 2026 (From 2006)
Emsworth	4,458	80%	0.1%	11%	8.9%	£150,292	17%	12%
Havant and Bedhampton	7,899	83%	1%	9%	7%	£88,173	27%	28%
Hayling Island	8,537	82%	1%	7%	10%	£108,620	14%	10%
Leigh Park	11,076	50%	1%	44%	5%	£34,410	21%	19%
Waterlooville	20,345	79%	1%	16%	4%	£66,377	21%	31%
Whole Borough	52,315	74%	1%	19%	6%	£72,381	100%= 4,500	100%= 6,300

1.32 The following points are highlighted from the table above:

- Leigh Park has the highest level of affordable housing and also the smallest affordability gap for getting onto the housing ladder
- Havant and Bedhampton has the highest level of private housing in the borough and is in the middle in terms of the affordability gap for purchasing a house. It is worth noting that Havant also has the highest demand for affordable housing. It is also expected to have the second highest amount of housing built in the period up to 2026
- Emsworth has the biggest affordability gap in the whole borough and the second lowest demand for affordable housing
- Hayling Island will see the least development in the borough and also has the lowest demand for affordable housing. It has the highest level of private rented accommodation in the borough
- Waterlooville is the opposite of Hayling Island as it will have the highest level of homes being built in the borough up to 2026 and has the lowest level of private rented accommodation in the borough.

1.33 A more detailed analysis of the characteristics of each of the five areas and their wards is discussed in greater detail in Appendix B using census, county and Mosaic data (see Glossary).

1.34 The analysis in Appendix B shows that even within each of the five areas, there can be considerable variation between each ward in terms of who lives there, the levels of open market and affordable housing and what the needs of the residents are. The needs of residents can vary from street to street as well as by ward or area. This can be seen in areas such as Waterlooville where there is a considerable difference in the level of affordable housing in Cowplain and Stakes; or in Hayling Island where there are a large number of elderly people who may make greater demands on the health care system than elsewhere in the borough.

1.35 For this reason 'a one size fits all' approach to the provision of decent housing throughout the borough is not appropriate. In order to achieve the overall aims of planning for more housing in the borough, any planning application should be in line with the housing requirements set out in Policy CS9 of the Core Strategy and this SPD. It should also take into account the area and ward profiles in Appendix B and the context of the site in order to plan for the delivery of high-quality and sustainable housing for a mixed and balanced community. This is particularly important with regard to negotiations on the level of affordable housing provision and tenure mix on a site. This will enable the council to plan for the housing needs of the residents of the borough.

1.36 Considerations for proposed development should also pay regard to the housing needs of the ageing population. It should be noted that such provision does not only relate to the need for retirement properties and rest/care homes but also the need for properties in sustainable locations, which provide a flexible form of accommodation, which may for example provide for an entrance level bed space in accordance with Lifetime Homes standards. This form of housing provision will be supported by the council in the right locations where it is felt such development could contribute to the identified 'empty nesters' issue by providing transitional forms of housing for such individuals.

1.37 The information in Table 2 and the detailed area and ward data in Appendix B will be taken into account in negotiating the housing mix in new schemes. Where it is considered appropriate, the tenure mix can be varied or an off-site or in lieu financial contribution may be required in order to achieve a mixed and balanced community.

SECTION 2 PLANNING AND AFFORDABLE HOUSING GUIDANCE

Introduction

- 2.01 This section supplements Core Strategy Policy CS9 Housing. The principles below set out a framework for the delivery of affordable housing in residential and mixed use developments. Developers, planning agents and landowners are advised to discuss potential schemes with the council at a very early stage so that open negotiations can take place.

Aims

- 2.02 The aims of Policy CS9 and Havant Borough Council's affordable housing supply are:
- To improve the supply of homes that are affordable, meet local needs and address the challenges of undersupply through conventional and pioneering solutions
 - To meet the housing needs of the borough and plan for everyone to have access to a decent home
 - To promote the supply of additional affordable housing in an innovative and flexible manner, in compliance with the adopted Core Strategy Policy CS9, other local development framework documents and changing national guidance
 - To promote the provision of high-quality affordable housing that contributes towards sustainability, provides a suitable range of housing types and sizes for a range of income levels and helps create mixed and balanced communities
 - To improve the public perception and understanding of the term 'affordable housing'
 - To promote the provision of affordable homes for people in need through Hampshire Home Choice and HomesInHants, in compliance with the principles of the Homes and Communities Agency (HCA) or subsequent authority.
- 2.03 Core Strategy Policy CS9 Housing, states the following:

Planning permission will be granted for housing proposals that will:

1. **Contribute to achieving a net total of 6,300 new dwellings between 2006 and 2026.**
2. **Deliver on average 30-40% affordable housing on sites of 15 dwellings (gross) or more, and secure a suitable contribution or on-site provision, equivalent to on average 30-40% on smaller housing developments between 5 and 14 dwellings (gross), unless a lesser requirement has been transparently justified on viability grounds.**
3. **Ensure mixed communities are created through the planned distribution and avoidance of a concentration of affordable housing.**
4. **Achieve a suitable density of development for the location, taking into account accessibility to public transport and proximity to employment, shops and services in addition to respecting the surrounding landscape, character and built form.**
5. **Provide a mix of dwelling types, sizes and tenures which help meet identified local housing need and contribute to the development of mixed and sustainable communities.**
6. **Provide accommodation for the ageing population in sustainable locations, taking account of the need to provide for a variety of care needs and flexibility to accommodate differing requirements of ageing care.**
7. **Contribute to achieving 450 extra-care dwellings between 2006 and 2026.**
8. **Ensure housing development is delivered in a phased manner with an appropriate proportion of previously developed land so as to avoid unnecessary development on greenfield urban extension sites.**

2.04 The key points are as follows:

- In order to achieve a net total of 6,300 new dwellings (from 2006) by 2026, any proposal which will result in the loss of existing housing will be resisted
- CS9 allows for part-units negotiated as a proportion of the total units on a site to be provided as an equivalent financial contribution
- In phased developments, each phase of development should provide an average of 30-40% affordable housing
- Where only 30% affordable housing can be provided on-site, and the site could viably achieve a higher level of affordable housing, the council will seek developers to make up the gap to 40% in the form of a financial contribution.

Where Affordable Housing is, and is not, Required

2.05 The requirement for affordable housing to be provided extends to all types of residential development (Use Class C3), for five (gross) or more residential units, including retirement homes (sheltered accommodation), special needs housing and Extra Care Schemes. Care homes and nursing homes (Use Class C2) which generally provide non self-contained accommodation are not required to provide affordable housing.

2.06 The requirement for affordable housing to be provided will be applied to the conversion and change of use of any building, whether or not it is already in residential use, where five (gross) or more units are being provided. The policy will not however, apply to residential accommodation which is to be used incidental to the main dwelling, or to staff/student accommodation.

The Principles

Principle 1: A variety of affordable dwelling types and sizes should be provided to meet the wide range of identified housing needs

- Developments will be expected to provide a range of housing sizes and/or types in line with the guidance contained in Table 3, including a significant proportion of affordable family homes. The mix of affordable housing sizes and types required on individual sites should reflect the mix of the open market housing on the site, unless identified housing needs indicate alternative dwelling types are required. It should avoid providing a disproportionately large proportion of one type of housing such as affordable 1 bedroom (2 person) dwellings on a site
- Exact proportions of housing size will vary from site to site but generally the aim will always be to increase the amount, and proportion, of dwellings with two or more bedrooms (4 person or more).

Principle 2: Priority is given to the provision of affordable housing for those in need. The tenure mix between social rented, affordable rented, intermediate housing and other tenure types (either existing or emerging) will vary in order to meet the real needs of the borough

- Where affordable housing is provided, a mix of dwelling tenures, types and sizes must be incorporated which reflect the site's characteristics and those of the surrounding area; the development as a whole; and the type of need identified in the council's most up-to-date housing needs survey and strategic housing market assessment. The council will negotiate the exact tenure, type and size split on each site through pre-application discussions and during the life of an application
- Intermediate affordable housing will normally take the form of shared ownership, shared equity homes, intermediate rent or alternative emerging flexible tenures

- Affordable housing will be provided in a variety of manners including traditional and more innovative ways as they emerge. Alternative, innovative tenures may also be appropriate and can be negotiated with the council
- On some sites where local need can be demonstrated, the provision of specialist or supported housing tenures may be required i.e. for wheelchair users, older people, people with learning disabilities etc. These facilities should be well located in an area of high accessibility.

Principle 3: Affordable housing should be made available clean and serviced and at nil cost.

- Affordable housing will be transferred to a registered provider to be managed
- The site area should be based on the amount of land required for affordable homes
- Where flats are to be transferred as part of a mixed tenure block, the cost of transfer should reflect the subsidy that would have been provided by the application of the council's nil value land transfer approach. Servicing should be up to the front door of each dwelling. A lease of a minimum 125 years is required for the transfer of flats or houses.

Principle 4: The affordable housing that is provided must remain available for as long as the need exists

- If affordable housing is sold on the open market any of the subsidy used to fund the housing must be recycled by the registered provider to provide alternative affordable housing in the borough. This requirement is included in the council's S106 Agreement.

Principle 5: On developments of 15 or more dwellings affordable housing should normally be provided on site. On developments of between 5 and 14 dwellings affordable housing should be provided on site or a suitable alternative contribution provided. Independent valuations will be sought that do not undermine viability.

- Affordable housing should be provided at a rate of 30-40% in accordance with Policy CS9 unless negotiation results in a different level of provision; and will be secured by a legal agreement
- The council will expect on-site provision of affordable housing for schemes of 15 or more units. On sites of between five and 14 units, on-site provision or an alternative suitable in lieu contribution, including off-site provision, financial or other emerging approaches, will be required
- In certain circumstances on sites of 15 units and over, off-site provision or a financial contribution may be appropriate dependent on the suitability and availability of alternative sites.

Negotiating the Affordable Housing

- The council adopts a flexible negotiated approach to affordable housing delivery
- Each site is different and the council will take into account specific circumstances in its negotiations to optimise the affordable housing contribution and will consider any innovative solutions for the provision of affordable housing in the borough
- Affordable housing provision, whether on-site, off-site or in the form of a financial contribution or in a combination of provisions, will be secured through planning obligations under S106 of the Town and Country Planning Act.

Principle 6: Affordable housing will be secured through planning obligations

On-Site Provision

- Providing affordable housing on-site as part of open market housing developments will help promote socially inclusive and sustainable communities and minimise the delay in making affordable housing available
- Where a phased development is proposed on any site, the council will seek a proportion of the affordable housing element to be provided at each phase
- Where the affordable percentage sought would result in a part of a dwelling being required (i.e. 10.2) then a financial contribution will be sought in lieu of that part (i.e. 0.2)
- Where on-site provision is only 30%, the council may seek a further 10% (to be provided through a financial contribution by the developer) to close the gap to 40%
- In certain exceptional circumstances, the council may consider an alternative to on-site provision for sites of 15 or more gross units by means of a financial contribution, provision on an alternative site or the introduction of other forms of affordable housing than the traditional tenure mix. Circumstances where the council may consider the exception and acceptance of an alternative to an on-site provision contribution may include the following:
 - Where housing need priorities, including a better social mix and wider housing choice, could be secured through the provision of off-site housing or a financial contribution or alternative emerging form of affordable housing
 - Where it can be proven that on-site provision would not be feasible, supported by evidence of an independent financial viability assessment for the development
 - Where there is a disproportionate amount of a particular type of affordable housing provision in the immediate area
 - Where the integrity (overall planning objectives) or viability of the particular form of development might be compromised by the integration of affordable housing for reasons that can be clearly set out and justified.

Off-Site Provision

- Where off-site provision is agreed, the council may consider the acceptance of suitable completed units within Havant Borough of suitable design and quality standards that have been transferred to a registered provider
- The affordable housing should be provided at the same time as the facilitating development and prior to its effective completion. Where the alternative site would also generate a requirement for affordable housing, either via a financial contribution or the provision of affordable units on-site, the provision of completed units will be in addition to the requirement arising from the alternative site. For example Site A, the applicant site, is required to provide 3 affordable units. It has been agreed to provide them off-site on Site B. However Site B is also required to provide 3 affordable units. Therefore the total provision of affordable units on site B should be 6 units
- Proposals including the provision of existing housing stock in a developers' ownership could be accepted as appropriate alternative affordable housing provision for new developments if arrangements are put in place to comply with the council's and the affordable housing provider's standards for the development of new affordable housing
- Where off-site provision is accepted, a developer should transfer the clean serviced land with the necessary planning permission at nil cost to the registered provider
- It is important that off-site provision does not compromise the aim of achieving mixed and balanced communities. It will not normally be acceptable to provide alternative land in areas where there is already a high concentration, or perceived high concentration, of affordable housing.

Financial Contributions

- This applies to sites of less than 15 units and only in certain exceptional circumstances on sites of 15 units or more where on-site provision is not feasible
- The financial contribution will be equal to the cost of providing affordable housing on-site i.e. the value of the serviced land for the affordable housing units had they been provided on-site
- Where a developer believes that affordable housing requirements make a scheme unviable, an open book approach must be adopted and the claim substantiated by detailed evidence that allows viability to be tested
- The detailed evidence required must be verified by an independent valuer and that assessment paid for by the developer
- Developers should consider fully the financial implications of affordable housing provision before acquiring land. Failure to do so will not be accepted as justification for departing from Core Strategy Policy CS9
- Payments will be held by the council and used to provide affordable housing in the borough. This will be done either directly by the council or in partnership with an appropriate registered provider.

Summary Methodology for calculating a financial contribution equivalent to providing affordable housing on-site (examples of how this works are set out in Appendix A)

For each property type:

Step 1: Open market value (OMV) of the relevant or comparative market property divided by the size of that property and multiplied by the affordable housing property size equivalent (to assess the market value of a suitably sized affordable home).

Step 2: Multiply by the residual land value percentage (30%) – to get to the base plot value for that home.

Step 3: Add 15% to the step 2 figure, to reflect site acquisition and servicing costs. This gives the per unit sum (approximate value of the serviced plot for that property type) -free serviced land basis.

Then to obtain the total contribution:

Step 4: Apply the resulting per unit sum(s) to the relevant site number and proportion (i.e. Step 3 per unit sum x number of dwellings x 30% - 40%).

Note on Room Sizes

The affordable housing property size equivalents that the council will apply have been based on the Housing Quality Indicators (HQI) set by the HCA. These minimum areas are considered to be appropriate for the borough and will continue to be used unless replaced by higher national standards or other such standards. These have been outlined in the following table:

Table 3: Indication of dwelling size and mix that will be sought

Housing type	Bed spaces/ occupancy	Area sqm	Overall housing mix
1 bedroom flat	1 - 2	50	25%
2 bedroom flat	3 - 4	67	30%
2 bedroom house	4	75	
3 bedroom house	5	85	33%
4 bedroom house	6	100	12%
5 bedroom house	7	115	
6+ bedroom house	8	115 sqm + 10 sqm per bed space	

Space standards should meet the HCA or successor body space standards. Generally, one bedroom properties should have two bed spaces; two bedroom four bed spaces (other than those permitted at the expense of one bedroom properties which may be permitted to have three bed spaces); three bedroom five bed spaces; four bedroom a minimum of six bed spaces. The table above also provides the required housing mix for the borough (as derived from the PUSH SHMA December 2010) which will be sought by the council in respect of all housing schemes.

Financial Contributions – The Council's Strategy

- Financial contributions that are secured through Section 106 negotiations in lieu of the on-site provision of affordable housing will be ring-fenced and used to meet the council's affordable housing objectives in partnership with a registered provider by:
 1. Supporting any affordable housing schemes in developments that have the benefit of planning permission elsewhere within the borough where funding would contribute to lower affordable rents and/or an increased number of affordable homes.
 2. Market acquisition of former right-to-buy properties within the borough.
 3. Market acquisition of other property within the borough that would meet the affordable housing needs of the borough.
 4. Refurbishment of affordable housing, including supported housing schemes in the borough that focus on improving housing to make the homes more suitable for future housing needs.
 5. The funding of initiatives in affordable housing leading to a reduction in fuel poverty and CO2 emissions e.g. loft, cavity wall, water tank/pipe insulation, draught exclusion, boiler replacement, double glazing and the generation of renewable and low-carbon energy exchangers, where it proves it will make the use of homes more

affordable.

6. Where investment is not possible in the borough the council will support schemes, in line with points 1 - 5 outlined above, in neighbouring authority areas but only where the homes are accessible to Havant Borough applicants through the Hampshire Home Choice Scheme.
- The council will invest any financial contributions in affordable housing through existing registered providers operating in the borough. The council will also consider other innovative means of investment in the provision of affordable housing, such as taking an equity stake and further prudential borrowing to provide an investment sum that could have a major impact on the provision of affordable housing in the borough
 - The council will record affordable housing contributions which have been collected, where they have been allocated and where they have been spent. This information will be made available on request
 - The affordable housing contribution will be payable on commencement of the development. However, in recognition of the need to generate investment and changing economic circumstances such as housing market downturns, the council may agree an alternative trigger or phasing for payment. This will be for a clearly-defined time period. Where this time period is exceeded, and a reduced level of affordable housing or contribution has been negotiated, this may be renegotiated to the full policy requirement.

The Practical Application of the Policy

- Some sites can incur abnormal development costs, which might affect the provision of affordable housing. This is acknowledged in Criterion (2) of Policy CS9 and Paragraph 6.16 of the core strategy. The policy provides flexibility to enable negotiation regarding the specific proportion of affordable housing to be provided by a particular site to take account of several factors, including: the particular costs of the development and its viability; any constraints imposed by other planning objectives that need to be given priority in the development of the site; and the need to achieve a successful housing development in terms of the location and mix of affordable homes
- Development costs are usually reflected in the residual land value and therefore the purchase price of a particular site will not, on its own, be accepted as a reason for reducing the affordable housing requirement. Where adjustments to normal requirements on the grounds of viability are sought, information needs to be transparent and fully justified. The council will expect developers to provide a full open book residual valuation to be assessed by independent valuers paid for by the developer
- Any reports, surveys, valuations, advice or information behind the assumptions in the open book residual valuation made will need to be provided. Using this information the council will require an independent viability assessment of the scheme's viability. Any independent valuer used by the council will be subject to entering a confidentiality agreement relating to information provided by the developer. The developer will be required to pay the costs of obtaining the independent advice and report
- 'Other costs and receipts'. Applicants can itemise allowances for other contributions or costs associated with the development including planning obligation contributions.

If Non-Viability is Demonstrated

- Following the appraisal process, if the developer has demonstrated genuine significant economic constraints in providing the required level of affordable housing provision, the

- council will require the developer to fully explore the options available to achieve economic viability and provide an agreed level of affordable housing provision
- The options which the council will require the developer to explore include taking measures to provide the affordable housing on-site and achieving economic viability by varying the tenure; size, type and number of units to be provided (in that order), or if appropriate, examining the level of other contributions.

Principle 7: Affordable housing should be delivered free of public subsidy, unless the use of subsidy would improve the numbers or mix of dwellings, in which case the level of subsidy needed should be minimised

Council Subsidy (from Financial Contributions Collected)

- The council will have, as a result of Policy CS9, a limited amount of capital funding to complement or provide in place of the HCA grant funding. Subject to availability, funding will be made on a site-by-site basis in accordance with the priorities of Policy CS9 and the advice of the council's housing service. Before council subsidy is provided it must be demonstrated that this will provide additional affordable housing on-site in line with housing need and that the scheme is not viable without this subsidy
- The council may consider prudential borrowing or other innovative funding to enable the provision of new homes, as well as taking a longer-term equity stake in such housing
- The council is looking to implement innovative ways of planning for the homes that are needed in the challenging economic circumstances that the nation faces.

Cross-Subsidy (between tenure)

- It is recognised that the subsidy requirement for intermediate housing may be less than that required for social rented or affordable rented housing. This may therefore, in certain circumstances, create an opportunity for an element of cross-subsidy between the intermediate housing and the social or affordable rented housing on a planning application.

Management and Monitoring

- 2.07 The management of any on- or off-site contributions for affordable housing will be monitored in the Annual Monitoring Report. The success of this SPD will be reviewed in the Annual Monitoring Report and any revisions that are required will be developed through the evolving Local Development Framework.

Appendices

Appendix A: Examples of how Financial Contribution in Lieu of On-Site Affordable Housing is Calculated

Calculating the 30-40% Financial Contribution from Sites, Current Open Market Values and Property Size Equivalents		Example A:	Example B:
The following two examples show the methodology for calculating a 30-40% financial contribution from sites, and would be applied to a proposed development. These are for illustrative purposes only and are not to be relied upon for calculation purposes. For each property type: Step 1: Open Market Value (OMV) of the relevant or comparative market property divided by the size of that property and multiplied by the affordable housing property size equivalent (to assess the market value of a suitably sized affordable home). Step 2: Multiply by the residual land value percentage (30%) – to get to the base plot value for that home. Base land/plot value Step 3: Add 15% to the step 2 figure, to reflect site acquisition and servicing costs (this gives the per unit sum – approximate value of the serviced plot for that property type – free serviced land basis). Per unit sum Then to get to the total contribution: Step 4: Apply the resulting per unit sum(s) to the relevant site number and proportion (i.e. Step 3 per unit sum x number of dwellings x 30-40%). Contribution required per unit	5 x 4-bedroom house (in Emsworth for example) Open Market Value (OMV) - £495,000. It is 173 sqm (m²). The HCA guide size for a suitable affordable home is 100 m². There is a requirement for 30% affordable housing. 4 bedroom house Step 1: Open market value (OMV) of a relevant or comparative property divided by the size of the property and multiplied by the appropriate affordable housing size that would have been required on site. £495,000/173 m² = £2,861 per m² £2,861 per m² x 100m² £286,127 Step 2: Multiply the OMV (completed sale value, or GDV) by the residual land value percentage (30%). £286,127 x 30% £85,838.10 Step 3: Add 15% to the step 2 result to reflect site acquisition and servicing costs (this gives the per unit sum for that property type). £85,838.10 + 15% £12,875.72 £98,713.82 Step 4: Apply to the relevant site number and proportion (i.e. 30%) £98,714 x 30% £29,614.14	12 unit scheme. This is made up of six 2 bedroom bungalows (108m²) and six 4 bedroom houses (177m²) in Waterloo. The Open Market Value for the bungalows is £175,000 and for the 4 bedroom house is £300,000. The guide size for a suitable 2 bedroom affordable home is 75m² and for a four bedroom house is 100m² in line with the HCA. Affordable housing contribution is 35%. 2 bedroom bungalow Step 1: Open market value (OMV) of a relevant or comparative property divided by the size of the property and multiplied by the affordable housing size that would have been required on site. Bungalow - £175,000 /108m² = £1,620.37 per m² £1,620.37 per m² x 75m² £121,527.75 Step 2: Multiply the OMV (completed sale value, or GDV) by the residual land value percentage (30%). £121,527.75 x 30% £36,458.33 £50,847.30 Step 3: Add 15% to step 2 result to reflect site acquisition and servicing costs (this gives the per unit sum for that property type). £36,458.33 +15% £5,468.75 £41,927.07 Step 4: Apply to the relevant site number and proportion (i.e. 35%) £41,927.07 x 35% £58,474.40 £20,466.04	12 unit scheme. This is made up of six 2 bedroom bungalows (108m²) and six 4 bedroom houses (177m²) in Waterloo. The Open Market Value for the bungalows is £175,000 and for the 4 bedroom house is £300,000. The guide size for a suitable 2 bedroom affordable home is 75m² and for a four bedroom house is 100m² in line with the HCA. Affordable housing contribution is 35%. 2 bedroom bungalow Step 1: Open market value (OMV) of a relevant or comparative property divided by the size of the property and multiplied by the affordable housing size that would have been required on site. Bungalow - £175,000 /108m² = £1,620.37 per m² £1,620.37 per m² x 75m² £121,527.75 Step 2: Multiply the OMV (completed sale value, or GDV) by the residual land value percentage (30%). £121,527.75 x 30% £36,458.33 £50,847.30 Step 3: Add 15% to step 2 result to reflect site acquisition and servicing costs (this gives the per unit sum for that property type). £36,458.33 +15% £5,468.75 £41,927.07 Step 4: Apply to the relevant site number and proportion (i.e. 35%) £41,927.07 x 35% £58,474.40 £20,466.04

Calculating the 30-40% Financial Contribution from Sites, Current Open Market Values and Property Size Equivalents		Example A:	Example B:
	Contribution required for property type	The contribution per unit x the number of units (5)	The contribution per unit by the relevant number of units (6)
	Contribution required for the scheme	£148,070.72	£210,843.08

NB ALL OF THESE VALUATIONS/ CALCULATIONS ARE MADE UP AND ARE FOR USE AS WORKED EXAMPLES ONLY

Appendix B: Area Profiles - Demographic Categories follow the Mosaic System

Emsworth

Emsworth is a single ward located on the east side of the borough. It has a population of 9,559, of which 35% are over the age of 60 and a total of 4,458 dwellings (HCC SAPF 2010). Of the total dwellings 80% are private owner-occupied, 11% are affordable housing and 9% are private rented or other. Within the affordable housing tenure mix less than 1% is intermediate housing tenure.

Since 2001, 176 new dwellings have been completed in this ward, 94% of which were private and only 6% were affordable housing. This tenure mix does not reflect the mix within the borough as a whole as this ward is predominantly private housing and has very little affordable housing. The majority of homes (79%⁴) in this ward of the borough are 5+ rooms.

The average house price in this ward is £320,197 while the average individual income is £29,952⁵. This means that the majority of houses in this ward are not within reach of Emsworth residents with an affordability gap equating to £150,292⁶, making it the least affordable place to live in the borough.

It is expected that the number of dwellings in this area will increase, with the Havant Borough Core Strategy proposing that 12% of its total housing requirement of 6,300 is delivered within this area in the period up to 2026. This equates to around an additional 826 dwellings between 2006 and 2026. The Development Delivery (Allocations) Plan Development Plan Document will establish suitable locations for this additional housing. In order to address the significant affordability gap it is recommended that in this ward there should be a greater amount of affordable housing provided at a rate of 40% on each site to balance the high levels of private housing and create a mixed and balanced community. The DTZ Study showed that the higher (40%) threshold was most viable in Emsworth.

The Mosaic system, which provides demographic profiling information, shows that the majority of residents (28%) have strong roots to the ward. They are likely to be from mixed communities with many single people living in the town centre. There is also a high proportion of 'better-off' 'empty nesters' living in the town fringes. The second largest category in this ward is successful professionals (22%). The majority of Emsworth residents in this category will be older people living in large houses within mature suburbs. There is also a high proportion of 'well-off' commuters living in spacious houses in semi-rural settings. Wealthy people living in the most sought-after neighborhoods make up 2% of the population.

In Emsworth 17% of residents are active elderly people. These elderly people have a mixed income level, ranging from wealthy to those living by modest means. Typically, those that are more 'well-off' live in large houses or own or lease flats in purpose-built blocks.

There are very few people who are living in council accommodation or have low incomes. A very small proportion (1%) of residents are young childless tenants with modest social needs living in council houses.

Emsworth Demographic Categories:

- Residents of small and mid-sized towns with strong local roots (28%)
- Successful professionals living in suburban or semi-rural homes (22%)
- Active elderly people living in pleasant retirement locations (17%)

⁴ 2001 census

⁵ ONS 2002

⁶ Affordability gap calculated in line with the PUSH methodology

- Middle-income families living in moderate suburban semis (7%)
- Couples with young children in comfortable modern housing (6%)
- Elderly people reliant on state support (5%)
- Owner-occupiers in older-style housing in ex-industrial areas (5%)
- Residents with sufficient incomes in right-to-buy council houses (4%)
- Couples and young singles in small modern starter homes (3%)
- Wealthy people living in the most sought after neighbourhoods (2%)
- Young people renting in high-density social housing (1%).

Havant and Bedhampton

Havant and Bedhampton is located in the centre of the borough and is made up of two wards, Bedhampton and St Faith's. It has a population of 17,006 and a total of 7,899 dwellings (HCC SAPF 2010). Of these, 83% are private owner-occupied, which is higher than average for the borough. Of the total number of homes 10% are affordable housing, which is lower than the average for the borough, while 7% are private rented or other, which is slightly higher than the borough average. The majority of affordable housing units are located within St Faith's; however Bedhampton has only slightly less.

The average house prices vary greatly in these wards from £200,606 to £271,850. However the average net weekly income does not vary as greatly, ranging from £541 to £600. The average income per year in this area is £29,666. The affordability gap equates to approximately £88,173.

It is expected that the number of dwellings in this area will increase, with the Havant Borough Core Strategy proposing that 31% of its total housing requirement of 6,300 is delivered within this area in the period up to 2026. This equates to around an additional 2,126 dwellings between 2006 and 2026. The Development Delivery (Allocations) Plan Development Plan Document will establish suitable locations for this additional housing.

As can be seen from the list of Mosaic demographic categories below, this is a diverse community, with no overly dominant grouping. Many people living in Havant have strong local roots (17%). There are also a large number of successful professionals (15%), owner-occupiers living in older-style housing (15%) and middle-income families living in moderate suburban semis (12%).

Of the total number of residents, 5% are elderly people reliant on state support. Most of these live on ex-council estates and typically reside in a combination of flats and social accommodation designed for elderly people. Additionally, a further 8% of the total number of residents is active elderly people living in pleasant retirement locations.

Havant Demographic Categories:

- Residents of small and mid-sized towns with strong local roots (17%)
- Successful professionals living in suburban or semi-rural homes (15%)
- Owner-occupiers in older-style housing in ex-industrial areas (15%)
- Middle-income families living in moderate suburban semis (12%)
- Active elderly people living in pleasant retirement locations (8%)
- Residents with sufficient incomes in right-to-buy council houses (7%)
- Couples with young children in comfortable modern housing (6%)
- Couples and young singles in small modern starter homes (5%)
- Elderly people reliant on state support (5%)
- Wealthy people living in the most sought-after neighbourhoods (3%)
- Young, well-educated city dwellers (2%)
- Lower-income workers in urban terraces in often diverse areas (2%)
- Families in low-rise council housing with high levels of benefit need (2%)
- Young people renting flats in high-density social housing (1%).

Bedhampton Ward

The two wards of Havant and Bedhampton are quite different in character. Bedhampton has approximately 3,745 dwellings of which 85% are owner-occupied (higher than the borough average); 9% are affordable housing (0.4% is shared ownership); and 6% is private rented or other (both of which are lower than the borough average). In the last 10 years only 85 units have been completed

(net) in this area, all of which were on small sites. The majority of units in this area are 5+ rooms. The affordability gap in this ward is approximately £66,159. This is based on a deposit of 25% of the average house price, £200,606, and an average household income of £28,132.

As can be seen from the list of Mosaic demographic categories below, the area is very mixed, without one type of housing being more unduly prevalent than any other type. The majority of residents (22%) are successful professionals living in suburban or semi-rural homes. The second largest category (15%) is residents who have strong local roots.

The majority of Bedhampton's residents are moderately 'well-off' and there is a small proportion of wealthy people living in the ward. This is reflected by 4% of Bedhampton residents being categorised as wealthy people living with sufficient incomes in the most sought after neighbourhoods. A total of 9% of the population within Bedhampton are middle-income families. These are typically self-reliant middle-aged people and older families living in suburbs.

The data also show that 5% of residents have sufficient incomes and live in right-to-buy council houses. People in this category are of middle age and older families living in low-value housing.

On this basis more affordable housing and private rented housing may be required in the ward to provide a more mixed and balanced community.

Bedhampton Demographic Categories:

- Successful professionals living in suburban or semi-rural homes (22%)
- Residents of small and mid-sized towns with strong local roots (15%)
- Middle-income families living in moderate suburban semis (9%)
- Couples with young children in comfortable modern housing (8%)
- Owner-occupiers in older-style housing in ex-industrial areas (8%)
- Active elderly people living in pleasant retirement locations (8%)
- Couples and young singles in small modern starter homes (7%)
- Elderly people reliant on state support (7%)
- Residents with sufficient incomes in right-to-buy council houses (5%)
- Wealthy people living in the most sought-after neighbourhoods (4%)
- Young, well-educated city dwellers (3%)
- Families in low-rise council housing with high levels of benefit need (2%)
- Lower-income workers in urban terraces in often diverse areas (1%)
- Young people renting flats in high-density social housing (1%).

St Faith's Ward

St Faith's has approximately 4,154 dwellings of which 81% are owner-occupied (higher than the borough average), 11% are affordable housing (0.4% is shared ownership) and 8% is private rented or other (both lower than the borough average). In the last 10 years 293 units have been completed (net) in this area, one of which was on a large site (15+ units) and the others being on a further 25 small sites. The majority of units in this ward are 5+ rooms.

The affordability gap is much greater in this ward than in Bedhampton. It is approximately £110,288. This is based on a 25% of the average house price, £271,850 and an average household income of £31,200.

As can be seen from the list of Mosaic demographic categories below, the ward is slightly more diverse than Bedhampton, without one type of housing being unduly prevalent over any other type. The largest group (22%) is owner occupiers in order style housing in ex-industrial areas.

The second largest category in the ward (20%) is residents who have strong local roots. These are typically 'better-off' 'empty nesters' living in low density areas on the edge of towns. They have strong

interest in their local community. The third largest group (16%) are middle-income families living in moderate suburban semis.

St Faith's Demographic Categories:

- Owner-occupiers in older-style housing in ex-industrial areas (22%)
- Residents of small and mid-sized towns with strong local roots (20%)
- Middle-income families living in moderate suburban semis (16%)
- Residents with sufficient incomes in right-to-buy council houses (9%)
- Active elderly people living in pleasant retirement locations (8%)
- Successful professionals living in suburban or semi-rural homes (7%)
- Elderly people reliant on state support (4%)
- Couples with young children in comfortable modern housing (3%)
- Couples and young singles in small modern starter homes (3%)
- Lower-income workers in urban terraces in often diverse areas (3%)
- Families in low-rise council housing with high levels of benefit need (2%)
- Wealthy people living in the most sought after neighbourhoods (1%)
- Young, well-educated city dwellers (1%)
- Young people renting flats in high-density social housing (1%).

Hayling Island

Hayling Island lies to the south of Havant with Chichester Harbour to the east and Langstone Harbour to the west. The only vehicular access route to Hayling Island is via a single lane road bridge. It comprises two wards, Hayling East and Hayling West. It has a population of 16,832 of which over 35% are over 60 years of age (HCC SAPF 2010). The proportion of elderly people in these wards are expected to rise, presenting new challenges in terms of housing. There are 8,537 dwellings in the wards of which 82% are private, 8% are affordable housing (0.2% are intermediate) and 10% are private rented housing or other. This level of private rented housing is the highest in the borough. The majority of rented affordable housing is located in Hayling East. The average income in Hayling Island is £29,354.

Average house prices vary from £254,713 to £269,772 depending on the ward. However the average net weekly income does not vary as greatly, ranging from £529 to £600. The average income per year in this area is £29,354. The affordability gap equates to approximately £108,602.

It is expected that the number of dwellings in this area will increase, with the Havant Borough Core Strategy proposing that 10% of its total housing requirement of 6,300 is delivered within this area in the period up to 2026. This equates to around an additional 727 dwellings between 2006 and 2026. The Development Delivery (Allocations) Plan Development Plan Document will establish suitable locations for this additional housing.

The Mosaic system, which provides demographic profiling information, shows that the majority of Hayling Island's residents (39%) are people with strong local roots, who are likely to come from families that have lived in the area for many years (which may be a contributing factor in the low housing turnover in the area). Unemployment is low in this area and benefits claimants are more likely to receive income support than unemployment benefits.

A total of 20% of Hayling Island's residents are successful professionals living in fairly large suburban or semi-rural homes. They are likely to be aged in their 40s to 60s and married with older children living away from home. They have little to no requirement for public services. Generally unemployment levels are low. Very few of them are unable to find work or rely on sickness or unemployment benefits or child benefits.

Another 20% of Hayling Island's residents are active elderly people living in pleasant retirement locations. These are mostly people aged over 65 who have decided to uproot themselves from their original family surroundings and live in retirement communities amongst others of similar ages, incomes and social attitudes. Heavy demands will be made on the social and health services in these neighbourhoods to keep elderly people in their own homes.

Of the total number of residents on Hayling Island 3% belong to the more isolated rural communities. They mostly belong to families that have been established in the local area for generations. Gaining access to public and commercial services is a serious issue for most of these residents, especially older people and school age children, owing to inadequate public transport.

Hayling Island Demographic Categories:

- Residents of small and mid-sized towns with strong local roots (39%)
- Successful professionals living in suburban or semi-rural homes (20%)
- Active elderly people living in pleasant retirement locations (20%)
- Elderly people reliant on state support (5%)
- Residents with sufficient incomes in right-to-buy council houses (4%)
- Residents of more isolated rural communities (3%)
- Owner occupiers in older-style housing in ex-industrial areas (2%)
- Couples with young children in comfortable modern housing (2%)

- Wealthy people living in the most sought after neighbourhoods (2%)
- Middle income families living in moderate suburban semis (1%)
- Young people renting flats in high density social housing (1%)
- Couples and young singles in small modern starter homes (1%)

Hayling East Ward

The wards of Hayling Island are quite different in character. Hayling East has approximately 4,458 dwellings of which 82% are owner-occupied (higher than the borough average); 8% are affordable housing (0.3% is shared ownership) which is lower than the borough average; and 10% is private rented or other which is higher than the borough average. In the last 10 years 65 units have been completed (net) in this ward, all of which were on small sites (less than 5 units). The majority of units in this ward are 4+ rooms.

The affordability gap is approximately £108,511. This is based on a 25% deposit of the average house price, £254,713, and an average household income of £27,508.

As can be seen from the list of Mosaic demographic categories below, the ward has a prevalence, 43%, of residents who have strong local roots. The second largest group, 22%, is active elderly people living in pleasant retirement conditions. They typically live in large houses or bungalows near the seaside in retirement, second home and tourist communities. They have strong interest in their local area and lean more towards using public services.

A total of 14% of residents in Hayling East are successful professionals living in suburban or semi-rural homes. There are few couples, young people or young educated city dwellers in this ward.

Hayling East Demographic Categories:

- Residents of small and mid-sized towns with strong local roots (43%)
- Active elderly people living in pleasant retirement locations (22%)
- Successful professionals living in suburban or semi-rural homes (14%)
- Residents with sufficient incomes in right-to-buy council houses (7%)
- Elderly people reliant on state support (3%)
- Residents of isolated rural communities (2%)
- Middle-income families living in moderate suburban semis (2%)
- Couples with young children in comfortable modern housing (2%)
- Wealthy people living in the most sought after neighbourhoods (1%)
- Couples and young singles in small modern starter homes (1%)
- Owner-occupiers in older-style housing in ex-industrial areas (1%)
- Young people renting flats in high-density social housing (1%)
- Families in low-rise council housing with high levels of benefit need (1%).

Hayling West Ward

Hayling West has approximately 4,079 dwellings of which 83% are owner-occupied (higher than the borough average); 7% are affordable housing (0.2% is shared ownership) which is lower than the borough average; and 10% are private rented or other which is higher than the borough average. In the last 10 years 178 units have been completed (net) in this area, two of which were on large sites (15 units or more). The majority of units in this ward are 4+ rooms.

The affordability gap is approximately £108,729. This is based on a deposit of 25% of the average house price, £269,772 and an average household income of £31,200.

As can be seen from the list of Mosaic demographic categories below, Hayling West has some similarities in the demographic profile to Hayling East, with 33% of residents with strong local roots.

However, in comparison to Hayling East, Hayling West has a much larger proportion of successful professionals living in suburban or semi-rural homes (28%). The third largest group is active elderly people (17%). Only 7% of residents are elderly people reliant on state support and only 1% are young people renting flats in high-density affordable housing. Overall there is slightly less reliance on state support in this ward.

Hayling West Demographic Categories:

- Residents of small and mid-sized towns with strong local roots (33%)
- Successful professionals living in suburban or semi-rural homes (28%)
- Active elderly people living in pleasant retirement locations (17%)
- Elderly people reliant on state support (7%)
- Residents of isolated rural communities (4%)
- Wealthy people living in the most sought after neighbourhoods (3%)
- Owner-occupiers in older-style housing in ex-industrial areas (2%)
- Middle-income families living in moderate suburban semis (1%)
- Couples with young children in comfortable modern housing (1%)
- Young, well-educated city dwellers (1%)
- Couples and young singles in small modern starter homes (1%)
- Residents with sufficient incomes in right-to-buy council houses (1%)
- Young people renting flats in high-density social housing (1%).

Leigh Park

Leigh Park is located in the north central area of the Borough of Havant. It was built post-war to accommodate the overspill population from Portsmouth. As a result, much of this land is still within Portsmouth City Council's ownership. Leigh Park consists of four wards: Warren Park, Battins, Barncroft and Bondfields. Leigh Park has a population of 26,978 with a relatively young age structure (HCC SAPF 2010). There are 11,076 dwellings in Leigh Park of which 50% are private (lower than the borough average); 45% are affordable housing (higher than the borough average); and 5% are private rented or other (just above the borough average). The majority of affordable rented housing is located in Warren Park with 1,538 units, while Battins has 1,319 units, Barncroft has 821 units and there are 1,203 units in Bondfields. The Indices of Multiple Deprivation show that Leigh Park has some of the most deprived wards in England. This indicates that more private houses are required within Leigh Park in order to create a more mixed and balanced community.

The average house prices vary in Leigh Park from £126,702 to £140,880 depending on the ward. The average net weekly income ranges from £412 to £447. The average income per year in Leigh Park is £22,019. The affordability gap is the lowest in the borough at approximately £34,410.

It is expected that the number of dwellings in this area will increase, with the Havant Borough Core Strategy proposing that 19% of its total housing requirement of 6,300 is delivered within this area in the period up to 2026. This equates to around an additional 1351 dwellings between 2006 and 2026. The Development Delivery (Allocations) Plan Development Plan Document will establish suitable locations for this additional housing.

As can be seen from the list of Mosaic demographic categories below, the majority of residents in Leigh Park are residents with sufficient incomes for right-to-buy homes. The next two largest categories are young people in high-rise affordable rented flats (15%) and families in low-rise council housing with high levels of benefit need (14%). There is also a significant portion of elderly people reliant on state support (10%) and lower income workers (8%). There are few young, well educated city dwellers or families on middle incomes. There are a limited number of successful professionals living in this area.

Leigh Park residents typically have lower disposable incomes and there is high dependence on state support and public services. Residents here live in a combination of moderate to low-value housing and densely populated council estates. Many residents are likely to be vulnerable such as young parents or elderly people who are less mobile and require a degree of care.

Leigh Park Demographic Categories:

- Residents with sufficient incomes in right-to-buy council houses (35%)
- Young people renting flats in high-density social housing (15%)
- Families in low-rise council housing with high levels of benefit need (14%)
- Owner-occupiers in older-style housing in ex-industrial areas (13%)
- Elderly people reliant on state support (10%)
- Lower-income workers in urban terraces in often diverse areas (8%)
- Couples and young singles in small modern starter homes (3%)
- Young, well-educated city dwellers (1%)
- Middle-income families living in moderate suburban semis (1%).

Barncroft Ward

The four wards in Leigh Park are quite varied. Barncroft has approximately 2,424 dwellings of which 59% are owner-occupied; 35% are affordable housing (1% is shared ownership); and 6% is private rented or other. In the last 10 years only 95 units have been completed in the ward primarily on small sites. The majority of units in this area are 5+ rooms. The affordability gap in Barncroft ward is approximately £35,934 as the average house price is £140,880 while income is £23,242.

As can be seen from the list of Mosaic demographic categories below, the majority of residents (42%) are residents with sufficient incomes living in right-to-buy council properties. This group will generally comprise middle-aged to older families living in low-value housing. Some residents may be long established in former council estates. The second largest category (26%) is owner occupiers in older-style ex- industrial areas. Only 6% of residents are elderly people reliant on state support. Barncroft as a community is less diverse than other wards in the borough.

Barncroft Demographic Categories:

- Residents with sufficient incomes in right-to-buy council houses (42%)
- Owner-occupiers in older-style housing in ex-industrial areas (26%)
- Lower-income workers in urban terraces in often diverse areas (13%)
- Elderly people reliant on state support (6%)
- Families in low-rise council housing with high levels of benefit need (6%)
- Young people renting flats in high-density social housing (4%)
- Young, well-educated city dwellers (1%)
- Middle-income families living in moderate suburban semis (1%)
- Couples and young singles in small modern starter homes (1%).

Battins Ward

Battins has approximately 2,888 dwellings of which 47% are owner-occupied, 48% are affordable housing (1% is shared ownership) and 5% is private rented or other. In the last 10 years only 43 units have been completed with the majority of these being built on a single large (15+ units) site. The majority of houses in this ward have 5+ rooms. The affordability gap in this ward is approximately £30,805 as the average house price is £126,702 and the average household income is only £21,407.

As can be seen from the list of Mosaic demographic categories below, the majority of residents (37%) are residents with sufficient incomes living in right-to-buy council properties. The second largest category (20%) is young people renting flats in high-density affordable housing. As in Barncroft there are limited numbers of successful professionals or middle-income families in this ward.

Battins Demographic Categories:

- Residents with sufficient incomes in right-to-buy council houses (37%)
- Young people renting flats in high-density social housing (20%)
- Elderly people reliant on state support (13%)
- Families in low-rise council housing with high levels of benefit need (13%)
- Owner-occupiers in older-style housing in ex-industrial areas (8%)
- Lower income workers in urban terraces in often diverse areas (6%)
- Young, well-educated city dwellers (2%)
- Middle-income families living in moderate suburban semis (1%).

Bondfields Ward

Bondfields has approximately 2,876 dwellings of which 52% are owner-occupied; 43% are affordable housing (1% is shared ownership); and 5% are private rented or other. In the last 10 years only 45 units have been completed, none of which were built on large sites. The majority of houses in this ward have 4+ rooms. The affordability gap in this ward is the largest within Leigh Park at approximately £36,533, although still significantly lower than elsewhere in the borough, as the average house price is £136,786 while the average income is only £22,019.

As can be seen from the list of Mosaic demographic categories below, the majority of residents (32%) are residents with sufficient incomes living in right-to-buy council properties.

The two second largest categories (15%) are young people renting flats in high-density affordable housing and owner-occupiers in older ex-industrial housing. Much like other wards in Leigh Park, Bondfields has high numbers of residents on low incomes and there is a high level of state dependence.

The third largest demographic group in the area is elderly people reliant on state support (12%).

Bondfields Demographic Categories:

- Residents with sufficient incomes in right-to-buy council houses (32%)
- Owner-occupiers in older-style housing in ex-industrial areas (15%)
- Young people renting flats in high-density social housing (15%)
- Elderly people reliant on state support (12%)
- Lower-income workers in urban terraces in often diverse areas (11%)
- Families in low-rise council housing with high levels of benefit need (10%)
- Couples and young singles in small modern starter homes (4%)
- Middle-income families living in moderate suburban semis (1%).

Warren Park Ward

Warren Park has approximately 2,888 dwellings of which 42% are owner-occupied, 54% are affordable housing (1% is shared ownership) and 4% are private rented or other. In the last 10 years this ward has seen the majority of development with 421 units being completed, seven of which were on large sites (15+ units). The majority of houses in this ward have 6+ rooms. The affordability gap in this ward is approximately £34,366 as the average house price is £131,449 while the average household income is only £21,407.

As can be seen from the list of Mosaic demographic categories below, the majority of residents (30%) are residents with sufficient incomes living in right-to-buy council properties. They are mostly middle-aged and older families with low incomes and living in low value housing. Most will have low disposable incomes and are likely to receive benefits and use public services.

A quarter (25%) of Warren Park's resident population is families living in low-rise council housing with high levels of benefit need. They range from older council tenants to vulnerable young parents. Jobs are scarce in these communities and there is heavy reliance on state support and public services.

The third largest category (19%) is young people renting flats in high-density affordable housing.

Warren Park Demographic Categories:

- Residents with sufficient incomes in right-to-buy council houses (30%)
- Families in low-rise council housing with high levels of benefit need (25%)
- Young people renting flats in high-density social housing (19%)
- Elderly people reliant on state support (8%)
- Couples and young singles in small modern starter homes (7%)
- Owner-occupiers in older-style housing in ex-industrial areas (5%)
- Lower income workers in urban terraces in often diverse areas (4%)
- Middle-income families living in moderate suburban semis (2%).

Waterlooville

Waterlooville is located to the west of the A3 (M) and comprises five wards: Cowplain, Hart Plain, Waterloo, Stakes and Purbrook; and is subject to planned major development in the Waterlooville Major Development Area (MDA) some of which is within Havant Borough, but the majority being in Winchester City Council area. This area has a population of 46,137 and the age structure is mixed (HCC SAPF 2010). There are 20,345 dwellings in the area, of which 79% are private or other; 17% are affordable housing; and 4% are private rented. Approximately 0.35% of the affordable houses in this area are shared ownership.

The average house prices vary in this area from £195,407 to £222,130 depending on the ward. The average net weekly income ranges from £518 to £623 per week. The average income per year in this area is £29,481. The affordability gap is approximately £66,377.

It is expected that the number of dwellings in this area will increase, with the Havant Borough Core Strategy proposing that 31% of its total housing requirement of 6,300 is delivered within this area in the period up to 2026. This equates to around an additional 2,126 dwellings between 2006 and 2026. The Development Delivery (Allocations) Plan Development Plan Document will establish suitable locations for this additional housing.

The majority of the affordable rented accommodation is located in Stakes Ward at 30%. Hart Plain has 22% affordable rented housing, Waterloo and Purbrook each have 12% and Cowplain has the least with 6% affordable rented housing. The average income in this area is £29,481.

As can be seen from the list of Mosaic demographic categories below, this area has quite a diverse and segmented community. The largest portion of residents here are middle-income families living in moderate housing (19%). These are mostly people from middle-age and older families of moderate incomes. They typically occupy semi-detached homes.

The second largest demographic group in Waterlooville is residents who have strong local roots (17%).

Three of the demographic groups in Waterlooville comprise 9% of the total Waterlooville residents. These groups are successful professionals, couples and young singles in small modern starter homes and residents with sufficient incomes in right-to-buy council houses.

Waterlooville Demographic Categories:

- Middle-income families living in moderate suburban semis (19%)
- Residents of small and mid-sized towns with strong local roots (17%)
- Successful professionals living in suburban or semi-rural homes (9%)
- Couples and young singles in small modern starter homes (9%)
- Residents with sufficient incomes in right-to-buy council houses (9%)
- Owner-occupiers in older-style housing in ex-industrial areas (8%)
- Active elderly people living in pleasant retirement locations (8%)
- Elderly people reliant on state support (8%)
- Young people renting flats in high-density social housing (6%)
- Couples with young children in comfortable modern housing (3%)
- Families in low-rise council housing with high levels of benefit need (2%)
- Young, well-educated city dwellers (1%)
- Lower-income workers in urban terraces in often diverse areas (1%).

Cowplain Ward

Cowplain has a total of 4022 dwellings. This ward is predominantly owner-occupied with 90% of units which is higher than average, while both affordable housing (6%) and private rented or other (4%) are below average when compared to the borough. In the last 10 years only 49 units have been completed (net), all of which were on small sites (14 units or less). The majority of units in this area are 5+ rooms.

There is an affordability gap of £49,306 in this ward. This is based on a 25% of the average house price, £195,407, and an average household income of £32,416.

The following list of Mosaic demographic categories below, shows that the largest proportion (27%) of people in this ward are residents with strong local roots. They are likely to be a mixture of 'well-off' 'empty nesters' living in low density estates on town fringes and 'empty nester' owner- occupiers making little use of public services.

The second largest group (22%) is middle income families living in moderate suburban semis. People in this group are likely to be comfortably-off suburban families who are weakly tied to the local community.

The third largest group (13%) is couples and young singles living in small modern starter homes. People in this group are likely to be young singles and sharers renting small purpose built flats or young owners and people renting developments of mixed tenure.

Young people renting flats in high-density affordable housing make up 1% of the population in this ward. There are also 3% of the population who are elderly people reliant on state support and 4% are residents with sufficient incomes in right-to-buy council houses. Ward residents in this group may be middle aged couples or families in right-to-buy homes or low-income older couples long established in former council estates.

According to the Mosaic data, no households in Cowplain are categorised as wealthy people living in the most sought-after neighbourhoods or as young, well educated city dwellers.

Cowplain Demographic Categories:

- Residents of small and mid-sized towns with strong local roots (27%)
- Middle-income families living in moderate suburban semis (22%)
- Couples and young singles in small modern starter homes (13%)
- Successful professionals living in suburban or semi-rural homes (10%)
- Owner-occupiers in older-style housing in ex-industrial areas (10%)
- Couples with young children in comfortable modern housing (5%)
- Active elderly people living in pleasant retirement locations (5%)
- Residents with sufficient incomes in right-to-buy council houses (4%)
- Elderly people reliant on state support (3%)
- Young people renting flats in high-density social housing (1%)

Hart Plain Ward

Hart Plain has a total of 4,149 dwellings. This ward is similar to the overall picture for the borough. There is 75% of private housing; 22% is affordable housing (0.5% is shared ownership); and only 3% is private rented or other. In the last 10 years 161 units have been completed (net) in this area, none of which were on large sites (14 units or less). The majority of units in this ward are 5+ rooms.

The affordability gap is approximately £72,142. This is based on a deposit of 25% of the average house price, £203,836, and an average household income of £26,912.

As can be seen from the list of Mosaic demographic categories below, Hart Plain has a fairly diverse community with a high proportion of residents with strong local roots (22%).

Within this ward 16% of residents are from middle-income families living comfortably in owner-occupied semis. A further 14% are young people renting flats in high-density affordable housing.

A total of 10% of residents are active retired people, likely to be of modest means and living in bungalows or purpose-built blocks of flats. An additional 5% are elderly people living on council estates who are reliant on state support or have limited budgets. Some of them may be less mobile and require a degree of care and others will live in social accommodation designed for older people.

A low proportion (2%) are couples with young children living in comfortable modern housing and a further 2% are lower income workers living in urban terraces in often diverse areas. These are likely to be low income families occupying poor quality older terraces or renters of older terraces in ethnically diverse communities. No households in this ward are categorised as young, well educated city dwellers. The diversity identified in the Mosaic data relates to the fact that part of the ward is taken up by Wecock Farm which is a Portsmouth City Council-owned estate on the edge of the borough adjacent to a large area of post war detached bungalows.

Hart Plain Demographic Categories:

- Residents of small and mid-sized towns with strong local roots (22%)
- Middle-income families living in moderate suburban semis (16%)
- Young people renting flats in high-density social housing (14%)
- Active elderly people living in pleasant retirement locations (10%)
- Families in low-rise council housing with high levels of benefit need (9%)
- Owner-occupiers in older-style housing in ex-industrial areas (7%)
- Successful professionals living in suburban or semi-rural homes (5%)
- Elderly people reliant on state support (5%)
- Residents with sufficient incomes in right-to-buy council houses (5%)
- Couples and young singles in small modern starter homes (3%)
- Couples with young children in comfortable modern housing (2%)
- Lower-income workers in urban terraces in often diverse areas (2%).

Purbrook Ward

Purbrook has a total of 3,923 dwellings. Of this 83% are private homes (above the borough average); 12% are affordable (only 0.3% are shared ownership); and 5% are private rented or other, both of which are below the borough average. In the last 10 years only 68 units have been completed (net) in this area, all of which have been on small sites (14 units or less). The majority of units in this area are 5+ rooms.

The affordability gap is approximately £71,723. This is based on a deposit of 25% of the average house price, £210,617, and an average household income of £28,747.

As can be seen from the list of Mosaic demographic categories below, the overwhelming majority of households (31%) are middle-income families living in moderate suburban semis. Purbrook residents in this category are most likely to be a mix of comfortably-off suburban families weakly tied to their local community and self-reliant older families in suburban semis.

The second largest group (17%) are residents with strong local roots, such as 'empty nester' owner-occupiers making little use of public services and 'better-off' 'empty nesters' in low density estates. There is also a small proportion of self-employed trades people living in smaller communities (a sub-group of residents of small and mid-sized towns with strong local roots).

The third largest group (11%) is owner-occupiers in older-style housing in ex-industrial areas. Residents in this category are most likely to belong to low-income communities reliant on low-skilled jobs or blue-collar communities revitalised by commuters. A smaller proportion is comfortably-off industrial workers owning their own homes.

Purbrook Demographic Categories:

- Middle-income families living in moderate suburban semis (31%)
- Residents of small and mid-sized towns with strong local roots (17%)
- Owner-occupiers in older-style housing in ex-industrial areas (11%)
- Elderly people reliant on state support (9%)
- Couples and young singles in small modern starter homes (7%)
- Residents with sufficient incomes in right-to-buy council houses (7%)
- Successful professionals living in suburban or semi-rural homes (6%)
- Active elderly people living in pleasant retirement locations (5%)
- Young people renting flats in high-density social housing (4%)
- Couples with young children in comfortable modern housing (2%)
- Lower-income workers in urban terraces in often diverse areas (1%).

Stakes Ward

Stakes has a total of 4,085 dwellings. Only 64% of this is private housing, which is below the borough average, with the remaining 30% being affordable housing (less than 1% is shared ownership), which is above the borough average; and 6% is private rented or other. In the last 10 years only 120 units have been completed (net) in this ward, three of which were on large sites (15 units or more). The majority of units in this ward are 5+ rooms.

The affordability gap in this area is £63,863. This is based on a deposit of 25% of the average house price, £200,136, and an average household income of £28,747.

The following list of Mosaic demographic categories shows that the largest demographic grouping (27%) of residents in this ward have sufficient incomes and live in right-to-buy council houses.

The second largest group (14%) are owner-occupiers in older style housing in ex-industrial areas.

The third largest demographic group in this ward are people from middle income families living in modern suburban semis.

Stakes Demographic Categories:

- Residents with sufficient incomes in right-to-buy council houses (27%)
- Owner-occupiers in older-style housing in ex-industrial areas (14%)
- Middle-income families living in moderate suburban semis (13%)
- Elderly people reliant on state support (12%)
- Young people renting flats in high-density social housing (7%)
- Couples and young singles in small modern starter homes (8%)
- Successful professionals living in suburban or semi-rural homes (6%)
- Families in low-rise council housing with high levels of benefit need (5%)
- Residents of small and mid-sized towns with strong local roots (3%)
- Lower-income workers in urban terraces in often diverse areas (2%)
- Active elderly people living in pleasant retirement locations (2%)
- Couples with young children in comfortable modern housing (1%).

Waterloo Ward

Waterloo has a total of 4,166 dwellings. Of the total 83% are private (which is above the borough average); 12% are affordable; and only 5% is private rented or other (both of which are below the borough average). In the last 10 years only 181 units have been completed (net) in this area, none of which was on large sites (15 units or more). The majority of units in this ward are 6+ rooms.

The affordability gap in this ward is £74,853. This is based on a 25% deposit of the average house price, £222,130, and an average household income of £30,581.

As can be seen from the following list of demographic categories, this ward has a fairly mixed community. As is the case with most of the borough wards, residents with strong local roots make up the largest group (19%).

The ward has relatively small proportions of wealthy people and successful professionals and only 1% are young, well-educated city dwellers.

A total of 9% of residents are elderly people reliant on state support and 5% are young people renting flats in high-density affordable housing. These two groups are the lowest consumers and are the most reliant on support and public services.

Waterloo Demographic Categories:

- Residents of small and mid-sized towns with strong local roots (19%)
- Successful professionals living in suburban or semi-rural homes (15%)
- Middle-income families living in moderate suburban semis (14%)
- Active elderly people living in pleasant retirement locations (12%)
- Couples and young singles in small modern starter homes (10%)
- Elderly people reliant on state support (9%)
- Couples with young children in comfortable modern housing (5%)
- Residents with sufficient incomes in right-to-buy council houses (5%)
- Young people renting flats in high-density social housing (5%)
- Owner-occupiers in older-style housing in ex-industrial areas (4%)
- Wealthy people living in the most sought-after neighbourhoods (1%)
- Young, well-educated city dwellers (1%).

Appendix C: Glossary

Abnormal Development Costs: Costs that are not allowed for specifically within normal development costs. These can include costs associated with unusual ground conditions i.e. contamination.

Affordable Housing: PPS3 states: 'Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should:

- meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices
- include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.

Affordable Housing – Revised PPS3 definition (currently out to consultation): Affordable housing includes social rented, affordable rented and intermediate housing provided to eligible households whose needs are not met by the open market. Affordable housing should:

- meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices
- include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.

Affordable homes: Housing built (usually by a Housing Association) for sale or rent at a price level below open market rate and kept in this use. It is provided to eligible households whose needs cannot be met by the open market.

Affordable Rented housing: Rented housing provided by registered providers of social housing, which has the same characteristics as social rented housing except that it is outside the national rent regime, but is subject to other rent controls that require it to be offered to eligible households at a rent of up to 80 per cent of local open market rents.

Annual Monitoring Report: Part of the Local Development Framework, which assesses the implementation of planning policies in the borough.

Balanced Housing Markets: A housing market where the majority of people have, or are able to obtain, a home which meets their housing needs in terms of type, size and tenure of dwelling required. Supply and demand of the type, size and tenure of dwellings should therefore be equilibrium.

Code for Sustainable Homes: In April 2007 the Code for Sustainable Homes replaced Ecohomes for the assessment of new housing in England. The code is an environmental assessment method and sets a new national standard for sustainable design and construction of new homes.

Core Strategy: The core strategy sets out how the borough is expected to evolve until 2026. The role of the core strategy is to set out a vision for the borough and guide the type, level and location of future development.

Development Cost: This is the cost associated with the development of a scheme and includes professional fees (engineering, design and project management), contingencies, sale agency fees, legal fees on unit sales and build costs (materials, labour etc).

Development Viability: The viability of the development (in this case market-led housing scheme) in financial terms. A viable development would normally be one which proceeds (or at least there is no financial reason for it not to proceed), it will show the correct relationship between gross development value (GDV) and development cost. There would be a sufficient gap between the GDV and development cost to support a sufficient return (developer profit) for the risk taken by the developer in pursuing the scheme; and a sufficiently attractive land value for the land owner. An unviable scheme is one where a poor relationship exists between GDV and development cost, so that insufficient rewards and/or land value can be generated.

Economic Appraisal Toolkit: A tool which can be used by local planning authorities and developers to help establish the viability of proposed levels of affordable housing requirements within a development scheme. A widely-used toolkit is that developed by the Homes and Communities Agency (HCA).

Eligible Households: Households who are registered with the council as in need of affordable housing and unable to buy or rent suitable housing unassisted.

Financial Contribution: A financial contribution made payable by a developer or landowner instead of providing the planning-led affordable housing requirement on the site of the market (private sale) housing scheme.

Free Serviced Land: The approach to operating the free serviced land principle means securing a level of subsidy which is equivalent to the value of nil cost, clean (or decontaminated) land ready for development, that has access and all appropriate services provided to the site boundaries – based on the land area for the required number of affordable homes. Normally, this land will not be provided as a vacant site; however its value should be reflected in the price paid by the registered provider to the developer for completed homes which will then be constructed by the developer within and as part of their overall scheme.

Gross Development Value: The amount the developer ultimately receives on completion or sale of the scheme whether through open market sales alone or a combination of these and the receipt from a Registered Provider for completed affordable housing units, before all costs are subtracted.

Homes and Communities Agency: The Homes and Communities Agency (HCA) is the national housing and regeneration agency for England. It is a non-departmental public body and is sponsored by the government department, Communities and Local Government (CLG). Its role is to create opportunity for people to live in high-quality, sustainable places by providing funding for affordable housing.

Housing Quality Index: All the housing schemes funded through the National Affordable Housing Programme (NAHP) have to meet the Homes and Communities Agency (HCA) standards on level of unit size, unit layout, unit services and sustainability and Building for Life standards. These levels and standards are measured through the Housing Quality Indicators (HQIs).

Home Choice Register: A register of people waiting for affordable housing.

HomesinHants: Offers different schemes for low-cost home ownership. It is the authority with whom you register if you want to benefit from an intermediate housing scheme.

Intermediate Affordable Housing: Housing at prices and rents above those of social rent, but below open market price or rents, and which meet the criteria set out above. This can include shared equity products (e.g. HomeBuy), other low-cost homes for sale and intermediate rent, but does not include affordable rented housing.

Land Registry House Price Index: The Land Registry's House Price Index is the most accurate independent house price index available. Using data sets of completed sales, it is the only index based on repeat sales. It includes figures at national, regional, county and London borough level. The Index can generate lists of average house prices in any area of England and Wales for any range of months since January 1995.

Local Development Framework: The Local Development Framework (LDF) is a new system of preparing development plans, introduced under the Planning and Compulsory Purchase Act 2004, which replaces the Havant Borough District-wide Local Plan. The LDF is a suite of local development documents (LDDs) which collectively deliver the spatial planning strategy for the borough.

Mosaic: This is a data analysis tool that is designed for use by the public sector and focuses on the needs of citizens. It provides a detailed understanding of each citizen's location, demographics, lifestyles and behaviours. <http://www.experian.co.uk/business-strategies/mosaic-uk-2009.html>

National Affordable Housing Programme: Social Housing Grant is allocated on behalf of central government by the Homes and Communities Agency, through the National Affordable Housing Programme (NAHP). NAHP allocations are carried out on a regional basis and determined with regard to priorities set out in the regional housing strategy.

National Rent Regime: For social rented accommodation, guideline target rents are determined through the national rent regime.

Newbuild Homebuy: Is also known as shared ownership. This allows applicants to purchase a share in a home (normally 50%) with rent for the remainder paid to the landlord.

Nil Value Land Transfer Approach: The council will expect those homes to be transferred to an affordable housing provider at a price which reflects free (nil cost) cost serviced land.

Planning Policy Statement 3 'Housing' (PPS3) (2006): Sets out the national policy framework for delivering the government's key housing goal of ensuring that everyone has the opportunity of living in a decent home, which they can afford, in a community where they want to live.

Private Rented (& Other): Private rented housing is that which is rented through a private landlord or letting agency. 'Other' rented is accommodation which is rented from someone other than the Council, Housing Association, Registered Social Landlord, Private Landlord or Letting Agency. It includes renting from an employer of a household member, relative or friend of a household member or living rent free.

Registered Providers of Social Housing (Registered Providers): Registered Providers (RPs) are organisations, usually housing associations, registered by the Tenants Services Authority to provide affordable housing. Registered Providers were formally known as Registered Social Landlords (RSLs).

Residual Land Value: The amount left for land purchase once all development, finance and land costs have been deducted from the Gross Development Value (GDV), normally expressed in monetary terms (£). This acknowledges the sum subtracted for affordable housing and other infrastructure payments/requirements where applicable. It is relevant to calculate land value in this way as land value is a direct result of the scheme type that can be created on a site; the issues that have to be dealt with to create it; and costs associated with these.

S106 Agreement: A legal document binding developers and the council and/or county council into carrying out specific works or payments of money that are necessary to allow the development to go ahead. Legal agreements are made with a planning permission.

Social Rented Housing: Rented housing owned and managed by local authorities and registered social landlords, for which guideline target rents are determined through the national rent regime. The proposals set out in the Three Year Review of Rent Restructuring (July 2004) were implemented as policy in April 2006. It may also include rented housing owned or managed by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency as a condition of grant.

Staircasing: A process whereby the purchaser of a shared ownership property may buy additional shares (staircasing). In most cases, a purchaser may buy the final share (staircase out) and own the whole home, though this may be restricted in some rural areas.

Strategic Housing Market Assessment: A survey carried out across the Partnership of Urban South Hampshire (PUSH) area reflecting the housing market area i.e. patterns of travel; work etc., to determine a range of housing need information across all housing tenures, open market and affordable housing.

Supplementary Planning Document: Supplementary Planning Documents (SPDs) sit within the LDF and can be seen as an implementation tool for a policy within a Development Plan Document. A SPD sets out detailed guidance on a specific topic e.g. affordable housing. SPDs are not subject to independent examination.

Sustainability Appraisal (SA): Tool for appraising policies to ensure they reflect sustainable development objectives including social, environmental and economic factors and required in the Planning and Compulsory Purchase Act 2004 to be undertaken for all local development documents.

Transfer Prices: The amount paid to the developer from a Registered Provider for the completed affordable units on a site.

Windfall: Windfall sites are those which have not been specifically identified as being available in the local plan process