

Housing Needs Assessment

Hackbridge and Beddington Corner Neighbourhood Forum

London Borough of Sutton

May 2016
Draft Report

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Glossary of terms used in text

BME	Black and Minority Ethnic
CIC	Community Interest Company
CLT	Community Land Trust
DCLG	Department for Communities and Local Government
ECH	Extra Care Housing
FALP	Further Alterations to the London Plan
FCA	Financial Conduct Authority
GLA	Greater London Authority
HABC	Hackbridge and Beddington Corner
LB	London Borough
LQ	Lower Quartile
LSOA	Lower Super Output Area
MSOA	Middle Super Output Area
NPPF	National Planning Policy Framework
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RSL	Registered Social Landlord
SHMA	Strategic Housing Market Assessment

Executive Summary

1. The 2011 Localism Act introduced neighbourhood planning, allowing neighbourhood forums and parish or town councils across England to develop and adopt legally binding development plans for their neighbourhood area.
2. As more and more parishes and forums seek to address housing growth, including tenure and type of new housing, it has become evident that developing policies need to be underpinned by robust, objectively assessed housing data.
3. In the words of the National Planning Practice Guidance (PPG), establishing future need for housing is not an exact science, and no single approach will provide a definitive answer. The process involves making balanced judgments, as well as gathering numbers and facts. At a neighbourhood planning level, one important consideration is determining the extent to which the neighbourhood diverges from the local authority average, reflecting the fact that a single town or neighbourhood almost never constitutes a housing market on its own and must therefore be assessed in its wider context.
4. The guidance quoted above on housing needs assessment is primarily aimed at local planning authorities preparing Strategic Housing Market Assessments (SHMAs), which are used to determine housing need at a local authority level. However, it helpfully states that those preparing neighbourhood plans can use the guidance to identify specific local needs that may be relevant to a neighbourhood, but that any assessment at such a local level should be proportionate.
5. Our brief was to advise on data at this more local level to help Hackbridge and Beddington Corner Neighbourhood Forum understand, among other matters, the type, tenure and quantity of housing needed to inform neighbourhood plan policies.
6. This objective and independent housing needs advice note follows the PPG approach where relevant. This ensures our findings are appropriately evidenced. The PPG advises that assessment of development needs should be thorough but proportionate and does not require planners to consider purely hypothetical future scenarios, only future scenarios that could be reasonably expected to occur.
7. Housing Needs Assessment at neighbourhood plan level can be focused either on quantity of housing needed, type of housing need, or both. In most cases, there is a need to focus on quantity where the housing projection for the settlement being assessed is unclear, for example where the local authority has not set a specific target for the settlement, or where there is no local plan in place.
8. This report focuses both on quantity and type of housing needed. In order to understand both topics, we have gathered a wide range of local evidence and summarised it into policy recommendations designed to inform decisions on housing quantity and characteristics.
9. The planning period of neighbourhood plans, where possible, should always be aligned with the relevant local plan. In the case of Hackbridge and Beddington Corner, this would mean aligning with the emerging Sutton Local Plan period, which extends from 2016 to 2031.
10. The PPG states that:

'no single source of information on needs will be comprehensive in identifying the appropriate assessment area; careful consideration should be given to the appropriateness of each source

of information and how they relate to one another. For example, for housing, where there are issues of affordability or low demand, house price or rental level analyses will be particularly important in identifying the assessment area. Where there are relatively high or volatile rates of household movement, migration data will be particularly important. Plan makers will need to consider the usefulness of each source of information and approach for their purposes’.

11. It continues: *‘Plan makers should avoid expending significant resources on primary research (information that is collected through surveys, focus groups or interviews etc. and analysed to produce a new set of findings) as this will in many cases be a disproportionate way of establishing an evidence base. They should instead look to rely predominantly on secondary data (e.g. Census, national surveys) to inform their assessment which are identified within the guidance’.*
12. Compared with the 2001 Census, the 2011 Census gathered data in a number of new categories and across a range of geographies that are highly relevant to planning at the neighbourhood level and helpful if a PPG-based approach is being used.
13. Like much of the data forming the housing policy evidence base, the Census information is quantitative. However, at a local level, qualitative and anecdotal data, if used judiciously, also has an important role to play, to a perhaps greater extent than at local authority level. We have gathered data from as wide a range of sources as practicable in order to ensure robustness of conclusions and recommendations arising from the analysis of that data.
14. Our approach is to provide advice on the housing required based on need and/or demand rather than supply. This is in line with the PPG, which states that *‘the assessment of development needs should be an objective assessment of need based on facts and unbiased evidence. Plan makers should not apply constraints to the overall assessment of need, such as limitations imposed by the supply of land for new development, historic under performance, viability, infrastructure or environmental constraints.’*
15. For this reason, we advise that the conclusions of this report should be assessed against supply-side considerations (including, for example, factors such as transport infrastructure, landscape constraints, flood risk and so on) as a separate and follow-on study¹.
16. Our conclusions on the most appropriate dwelling figure to use for the neighbourhood plan based on currently available information comprise an estimated total dwelling need for Hackbridge and Beddington Corner (HABC) of 289 dwellings in the period 2015 to 2031, comprising 114 to be delivered 2015-2025 and then a further 175 between 2026 and 2031.
17. Once a new Local Plan housing target for Sutton for the years after 2025 is available, this figure can be updated. As noted previously, all figures are minimum, as the London SHMA acknowledges that the true need figure is likely to be significantly higher.
18. Having confirmed the quantity of housing required in Hackbridge and Beddington Corner through review of appropriate London and LB Sutton evidence and policy documents, the remainder of our assessment focused on the characteristics and/or type of the housing needed. We have summarised our conclusions by topic area below.

¹ Such an approach, clearly separating housing need assessment (demand-side) from dwelling capacity assessment (supply side), was recently endorsed by the Government for calculating housing need at local authority level in the ministerial statement and press release ‘Councils must protect our precious green belt land’ (DCLG, 4 October 2014, available at <https://www.gov.uk/government/news/councils-must-protect-our-precious-green-belt-land>)

Affordable housing need, tenure and type

19. The imminent introduction of Starter Homes (see below) means there is uncertainty surrounding the future delivery of other affordable housing tenures, particularly affordable housing to rent.
20. LB Sutton is responding by returning to the council house model, where the Council itself develops and rents social housing, on the basis that there will continue to be a large sector of the population whose needs cannot be met by the market, and with the future role of Registered Social Landlords uncertain at the time of writing as we await the Government's forthcoming Starter Homes regulations.
21. Whatever the delivery model, we recommend the Neighbourhood Plan seeks to deliver a marked increase in housing provision in HABC, including, but not limited to, social housing. This would be an appropriate response to the low level of housing delivery (also recognised by LB Sutton) locally in recent years across both market and affordable tenures, and would help reduce affordability pressures that have built up as a result of this low supply.
22. New affordable housing could, as described above, be delivered by the Council itself, through a willing RSL or by the Neighbourhood Forum itself through a community land trust or co-housing model, if possible.
23. Any policy seeking higher rates of housing delivery across both affordable and market tenures should reference the importance of working closely with relevant local partners in this aim, including LB Sutton.

Ageing population

24. If the neighbourhood plan is adopted ahead of the emerging Sutton Local Plan, we recommend that it notes and supports the Sutton SHMA conclusion that four per cent of overall housing provision should be Extra Care housing.
25. However, if the first or subsequent drafts of the emerging Local Plan carries the four per cent requirement through from the SHMA, and these appear before the neighbourhood plan is adopted, then there is no need to include this policy as it will simply be restating Local Plan policy.
26. As HABC has a younger than average population, there is otherwise no specific policy required in the neighbourhood plan on housing provision for older people over and above what is likely to be stated in the Sutton Local Plan, with the possible exception of identifying and supporting Hackbridge station and local centre as a particularly suitable, accessible location for the provision of Extra Care homes.
27. Although the recent increase in single person households headed by over-65s is noted, our recommendations elsewhere to provide a range of smaller dwellings to meet the needs of smaller households, including flats, should be sufficient to meet the needs of one person households over the age of 65, although it would be useful for the neighbourhood plan to acknowledge this trend and reference the appropriate emerging Sutton policy and/or London Plan Annex Five: Specialist Housing for Older People in so doing

Dwelling size

28. Compared with other parts of Sutton, HABC appears to have smaller than average households and this trend has been increasing in recent years.

29. In line with Sutton and London policy to provide a mix of dwelling types, the neighbourhood plan should provide support for a range of dwelling sizes. However, it would also be appropriate for it to respond to the local evidence of need by seeking a specific increase in dwellings towards the smaller end of the scale (i.e. of one to five rooms), given that these appear to be in most demand at present.
30. Ensuring support for one and two room units in particular will enable the delivery of new apartments for sale and rent that can meet the needs of the lower-income section of the population not looking for and/or not qualifying for affordable housing.
31. Dwellings of two to five rooms will help to meet the needs of other sections of the local population, including young families, and help to mitigate what seems to be a polarising trend in the market, with little in the middle between very small and very large homes.
32. A proportion of the smaller (1-5 room) dwellings could and should be Starter Homes (see below), which has the potential to maximise affordability (at least compared with the market rate). Others could be delivered through a Community Land Trust or similar mechanism.
33. Otherwise, Sutton's proposal to provide at least 50% three or more bedroom housing will apply to HABC in any case and need not be reinforced by or replicated within the neighbourhood plan.

Dwelling tenure

34. HABC's split of and trends in housing tenures underline a lack of affordable local housing. Decreasing owner-occupation, increasing private rentals and increasing social rented and shared ownership (i.e. where two or more owners pool funds so as to be able to afford to buy) are all indicative of unaffordability.
35. The only realistic short-term solution for many households who do not want or do not qualify for affordable housing is the private rented sector, although for wealthier households shared ownership is an alternative.
36. As such, the neighbourhood plan should offer strong, explicit support for both the private rented sector and for shared ownership as solutions for those people wishing to live locally but who cannot afford market housing or Starter Homes.
37. As noted above, this could include supporting the provision of new private-sector built housing explicitly designed as rented properties or specifically marketed to those seeking to share ownership.
38. Patterns and trends in housing tenures underline the need for a range of smaller dwellings to ensure affordability (see also below), including smaller houses as well as flats to meet the need from families.

Dwelling type

39. Local concerns about affordability, the evidenced need for smaller dwellings, and the local character and context all suggest that the majority of new dwellings to be provided should be flats, which can also make best use of the limited number and size of opportunity sites likely to be available.
40. However, there is also a need for houses, and in the interests of avoiding concentrations of a single type of dwelling in one location, on larger sites in particular houses should be provided and indeed will be required through Sutton policy.

41. Again, recognising local affordability need, the limited land available and the demand for smaller dwellings, where houses are provided, they should in general be terraced rather than semi-detached or detached.
42. With appropriate design, even smaller terraced housing can offer three or four bedrooms. We recommend that the neighbourhood plan provide policy support in particular to terraced dwellings of 3-4 bedrooms, a proportion of which could be Starter Homes (see below).

Market housing prices/costs

43. As noted previously and below, providing strong policy support for a range of solutions will help ensure a robust, multi-faceted approach to HABC's evidenced shortage of affordable housing. This should include new social and intermediate housing, a proportion of Starter Homes for younger people on higher than median incomes, and for lower quartile market housing, including new flats and houses that could add stock to the private rented sector or that are suitable for shared ownership,

Over-crowding and concealed families

44. High levels of overcrowding are again indicative of a need to provide new, but smaller, dwellings, to ensure they provide an affordable option for those looking to move out of overcrowded accommodation.
45. Previously, it was noted that the estimated housing need of 289 dwellings for HABC to 2031 was only a minimum figure, and the high level of overcrowding indicates that demand would likely be present for extra dwellings above this indicative minimum.
46. In line with our other conclusions, the most appropriate policy response to the high levels of overcrowding and concealed families is, in our view, strong policy support for new social and intermediate housing, as well as for new flats and small houses that could add stock to the private rented sector or that can be marketed for shared ownership. These have the potential to be provided through a community land trust or co-housing model.

Starter Homes

47. At the time of writing, the Starter Homes model has been announced but the Government has yet to spell out the details of how Starter Homes will complement and/or replace existing models of affordable housing.²
48. However, it is clear that as in many parts of London, Starter Homes will be unaffordable for many HABC residents.
49. Nevertheless, they could be an effective part of the housing mix at least for those local residents earning above median incomes but who at present cannot afford homes at the market rate. As such, the neighbourhood plan could offer support for a small proportion of Starter Homes of between 1-3 bedrooms to meet the needs of some smaller households and young families.
50. Crucially, the evidence gathered suggests that affordable, in particular social, housing, will continue to be a valuable tool to meet the needs of HABC residents. As it is still unclear what impact Starter Homes will have on current affordable models of housing, it is too early to provide a definite policy conclusion.

² At the time of this report, the Government was consulting on the Starter Homes Regulations to ensure that the resulting regulations are 'feasible, proportionate and effective' (<https://www.gov.uk/government/consultations/starter-homes-regulations-technical-consultation>)

51. In the interim period, we recommend close working with Sutton to assess the impact of Starter Homes on the existing model of affordable housing provision, making the Council aware of the fact that for many of HABC's households, the affordable rented model (delivered either by the Council, RSLs or a community land trust) is likely to have an important role to play , alongside the private rented sector, even after the introduction of Starter Homes.

1 Introduction

Housing Needs Assessment in Neighbourhood Planning

52. The 2011 Localism Act introduced neighbourhood planning, allowing parishes or Neighbourhood Forums across England to develop and adopt legally binding development plans for their neighbourhood area.
53. As more and more parishes and forums seek to address housing growth, including tenure and type of new housing, it has become evident that developing policies need to be underpinned by robust, objectively assessed housing data.
54. In the words of the National Planning Practice Guidance (PPG), establishing future need for housing is not an exact science, and no single approach will provide a definitive answer. The process involves making balanced judgments, as well as gathering numbers and facts. At a neighbourhood planning level, one important consideration is determining the extent to which the neighbourhood diverges from the local authority average, reflecting the fact that a single town or neighbourhood almost never constitutes a housing market on its own and must therefore be assessed in its wider context.
55. The guidance quoted above on housing needs assessment is primarily aimed at local planning authorities preparing Strategic Housing Market Assessments (SHMAs), which are used to determine housing need at a local authority level. However, it helpfully states that those preparing neighbourhood plans can use the guidance to identify specific local needs that may be relevant to a neighbourhood, but that any assessment at such a local level should be proportionate.
56. Our brief was to advise on data at this more local level to help Hackbridge and Beddington Corner Neighbourhood Forum understand, among other matters, the type, tenure and quantity of housing needed to inform neighbourhood plan policies.

Local Study Context

57. Hackbridge and Beddington Corner is a suburban town centre in the London Borough of Sutton. Within its boundaries is a population of around 6,400. It is located at the north-eastern edge of the Borough and is around 2 miles north-east of Sutton town centre, 3 miles north-west of Croydon town centre and around nine miles south-west of Central London.
58. The neighbourhood plan area is centred on Hackbridge railway station, which offers direct connections to London Victoria, as well as to Clapham Junction, London Blackfriars and even as far as St Albans.
59. The Neighbourhood Plan area does not correspond with existing ward boundaries, and hence we have used two types of statistical division, known as Lower Super Output Areas (LSOAs) and Output Areas (OAs, which are smaller than LSOAs) to act as the best available proxy fit for the neighbourhood plan area boundary. The data thus generated should be a reasonably accurate demographic portrait of the neighbourhood plan area characteristics.
60. The Local Plan for Hackbridge and Beddington Corner comprises the adopted and emerging Local Plans for the London Borough of Sutton, as well as the Mayor of London's London Plan.

61. This means that it is part of the Greater London Housing Market Area, and as such, the 2013 London Strategic Housing Market Assessment³ is relevant to this housing needs analysis and will be interrogated as appropriate.

³ Available online at <https://www.london.gov.uk/file/15571/download?token=q4aeX4gP>

2 Approach

PPG-Based Assessment

62. This objective and independent housing needs advice note follows the PPG approach where relevant. This ensures our findings are appropriately evidenced. The PPG advises that assessment of development needs should be thorough but proportionate and does not require planners to consider purely hypothetical future scenarios, only future scenarios that could be reasonably expected to occur.

Summary of Methodology

63. Housing Needs Assessment at neighbourhood plan level can be focused either on quantity of housing needed, type of housing need, or both. In most cases, there is a need to focus on quantity where the housing requirement for the settlement being assessed is unclear, for example where the local authority has not set a specific target for the settlement, or where there is no local plan in place.

64. In the case of Hackbridge and Beddington Corner, neither the adopted nor the emerging Local Plan for Sutton gives a specific target for the neighbourhood plan area. However, a calculation of the inferred target is simple and straightforward, and is set out in Chapter 3 of this assessment.

65. Our recommendation for the purposes of this Housing Needs Assessment is to use the London SHMA-derived figure as a 'given' that is not subject to change and instead focus in more detail on the type of housing to be provided rather than the quantity. This approach was endorsed by the group at project inception.

66. The rationale for this recommended approach is that neighbourhood plans need to pass a number of Basic Conditions to be adopted. One of these, Basic Condition E, requires the Neighbourhood Plan to be in 'general conformity with the strategic policies' of the Local Plan, in this case the London Plan and the Sutton Local Plans. The Government's Planning Practice Guidance indicates that the level of housing development is likely to count as a strategic policy⁴.

67. In terms of the types of housing needed, there is generally more flexibility on what neighbourhood plans can cover. In order to understand the types of housing needed in Hackbridge and Beddington Corner, we have gathered a wide range of local evidence and summarised it into policy recommendations designed to inform decisions on housing characteristics. At the request of the group, we have focused in particular on affordability pressures, and the extent to which neighbourhood plan housing policy can play a role in mitigating those pressures.

68. The planning period of neighbourhood plans, where possible, should always be aligned with the relevant local plan. In the case of Hackbridge and Beddington Corner, this would mean aligning with the emerging Sutton Local Plan period, which extends from 2016 to 2031.

Gathering and Using a Range of Data

69. The PPG states that:

'no single source of information on needs will be comprehensive in identifying the appropriate assessment area; careful consideration should be given to the appropriateness of each source

⁴ See Planning Practice Guidance Paragraph: 006 Reference ID: 2a-006-20140306

of information and how they relate to one another. For example, for housing, where there are issues of affordability or low demand, house price or rental level analyses will be particularly important in identifying the assessment area. Where there are relatively high or volatile rates of household movement, migration data will be particularly important. Plan makers will need to consider the usefulness of each source of information and approach for their purposes’.

70. It continues: *‘Plan makers should avoid expending significant resources on primary research (information that is collected through surveys, focus groups or interviews etc. and analysed to produce a new set of findings) as this will in many cases be a disproportionate way of establishing an evidence base. They should instead look to rely predominantly on secondary data (e.g. Census, national surveys) to inform their assessment which are identified within the guidance’.*

71. Compared with the 2001 Census, the 2011 Census gathered data in a number of new categories and across a range of geographies that are highly relevant to planning at the neighbourhood level and helpful if a PPG-based approach is being used.

72. Like much of the data forming the housing policy evidence base, the Census information is quantitative. However, at a local level, qualitative and anecdotal data, if used judiciously, also has an important role to play, to a perhaps greater extent than at local authority level. We have gathered data from as wide a range of sources as practicable in order to ensure robustness of conclusions and recommendations arising from the analysis of that data.

Focus On Demand Rather Than Supply

73. Our approach is to provide advice on the housing required based on need and/or demand rather than supply. This is in line with the PPG, which states that *‘the assessment of development needs should be an objective assessment of need based on facts and unbiased evidence. Plan makers should not apply constraints to the overall assessment of need, such as limitations imposed by the supply of land for new development, historic under performance, viability, infrastructure or environmental constraints.’*

74. For this reason, we advise that the conclusions of this report should be assessed against supply-side considerations (including, for example, factors such as transport infrastructure, landscape constraints, flood risk and so on) as a separate and follow-on study⁵.

Study Objectives

75. The objectives of this report can be summarised as:

- Collation of a range of data with relevance to housing need in Hackbridge and Beddington Corner relative to the rest of the Borough and the wider Greater London area;
- Analysis of that data to determine patterns of housing need and demand;
- Setting out recommendations based on our data analysis that can be used to inform the Neighbourhood Plan’s housing policies.

⁵ Such an approach, clearly separating housing need assessment from dwelling capacity assessment, was recently endorsed by the Government for calculating housing need at local authority level in the ministerial statement and press release ‘Councils must protect our precious green belt land’ (DCLG, 4 October 2014, available at <https://www.gov.uk/government/news/councils-must-protect-our-precious-green-belt-land>)

76. The remainder of this report is structured around the objectives set out above:

- Chapter 3 sets out the data gathered from all sources; and
- Chapter 4 sets out our conclusions and recommendations based on our data analysis that can be used to inform the Neighbourhood Plan's housing policies.

3 Relevant Data

Local Planning Context

*2013 London SHMA (GLA, 2014) and Greater London Plan (2015)*⁶

77. The PPG states that neighbourhood planners can refer to existing needs assessment prepared by the local planning authority as a starting point. As Hackbridge and Beddington Corner is located within the Greater London Housing Market Area, we therefore turned first to the 2013 London Strategic Housing Market Assessment (2014, henceforth London SHMA) which covers the housing market area and informs housing policies at the London Plan level, including affordable housing policy⁷. London Borough of Sutton's housing policies then have to be in conformity with those of the London Plan.
78. The London SHMA sets out estimates of London's current and future housing requirements. It estimates the number of new homes needed in London by tenure and type, and also includes detailed analysis of the housing requirements of important sub-groups of the population. It notes that in recent decades, London has consistently failed to build enough housing to keep up with demand, which has driven growth in the private rental sector, as housing becomes less affordable and people choose to rent rather than buy houses. As such, a significant housing need backlog has developed.
79. Demand in London is driven by a population increasing very rapidly (by around 100,000 people per year), and is projected to continue doing so, though at a slower pace in coming decades. However, earnings are falling in real terms and poverty has increased slightly, driven in part by rising housing costs. The London SHMA notes an average house price in Greater London of £434,000 in September 2013, being 80% higher than the England average, but at the time of AECOM's review of the London SHMA (March 2016), this had risen to over £573,000⁸. Private rents have also been on an upward trajectory, and as of 2013, lower quartile house prices (i.e. the most affordable market homes for sale) were nine times lower quartile earnings (i.e. the lowest incomes). Looking across tenures, affordability problems are concentrated in private rental tenures.
80. The London SHMA notes the emergence of new tools designed to combat unaffordable housing, one of which is the Affordable Rent model, first introduced in 2011/12 and which are properties for rent that can be let at rates no higher than 80% of the equivalent market rent (or up to the Local Housing Allowance caps if they are lower). Data presented by the London SHMA suggests that, at least up to 2013, they were being set at an average of 69% the equivalent market rent.
81. Additionally, affordable housing (i.e. social, Affordable Rent or intermediate⁹ housing according to its strict definition for town planning purposes) comprised an average of 35% of all new housing in London between 2007 and 2013.
82. For the purposes of accurately estimating affordable housing need, the London SHMA sets some (complex but important) affordability tests, presented in Table 9 of the SHMA (reproduced as our Figure 1 below).

⁶ Available online at <https://www.london.gov.uk/what-we-do/planning/london-plan/current-london-plan>

⁷ Here and throughout this report, we have defined affordable housing according **only** to the standard definition found in Annex 2 of the National Planning Policy Framework (NPPF), namely: 'Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market.' We have avoided the definition of affordable housing in its colloquial sense of 'relatively cheaper market housing'.

⁸ <http://www.zoopla.co.uk/house-prices/>

⁹ Affordable Rent housing is a model of housing provision whereby registered housing providers charge no more than 80% of local market rent (including service charges where applicable) for new affordable homes. Intermediate housing refers to housing which falls between 'social housing' (such as traditional rented council housing) and 'open market' housing; it is intended to sit below open market prices but above social housing rents.

Figure 1: London SHMA assumptions for the purpose of determining affordable housing need

Tenure	Details of test
Owner occupation	Existing outright owner occupiers are assumed to be able to afford to continue to own. Other households can afford owner occupation if (1) the sum of (a) 3.5 times the income of single earner or 2.9 times the income of joint earners and (b) available savings plus equity exceeds the lower quartile price, and (2) savings plus equity exceeds 10% of the purchase price.
Private rent	Households can afford private rent if the lower quartile private rent does not exceed 25% of gross household income for households with incomes of less than £40,000 and 30% for households with incomes of more than £40,000.
Intermediate	Households are allocated to this category if they cannot afford owner occupation or private rent but can afford more than social rent levels, i.e. if the target rent for the size of property they require does not exceed 25% of gross household income for households with incomes of less than £40,000 and 30% for households with incomes of £40,000 or more ⁶⁹ .
Social rent / Affordable Rent	Households are allocated to this category if they are unable to afford market housing or intermediate housing.

Source: London SHMA (GLA, 2014)

83. In terms of the tenure mix projected, the London SHMA notes that the intermediate sector is forecast to see the greatest level of under-supply in the coming years relative to its requirements, with 11% of supply, but 20% of the requirement.

84. When it turns to the issue of housing for older people, the London SHMA notes a demographic forecast for an ageing population, and that based on GLA-commissioned research, it can be assumed that 2.5% of households headed by someone aged 65 to 74 and 15% of households headed by someone aged 75 or more would require specialist accommodation in the future.

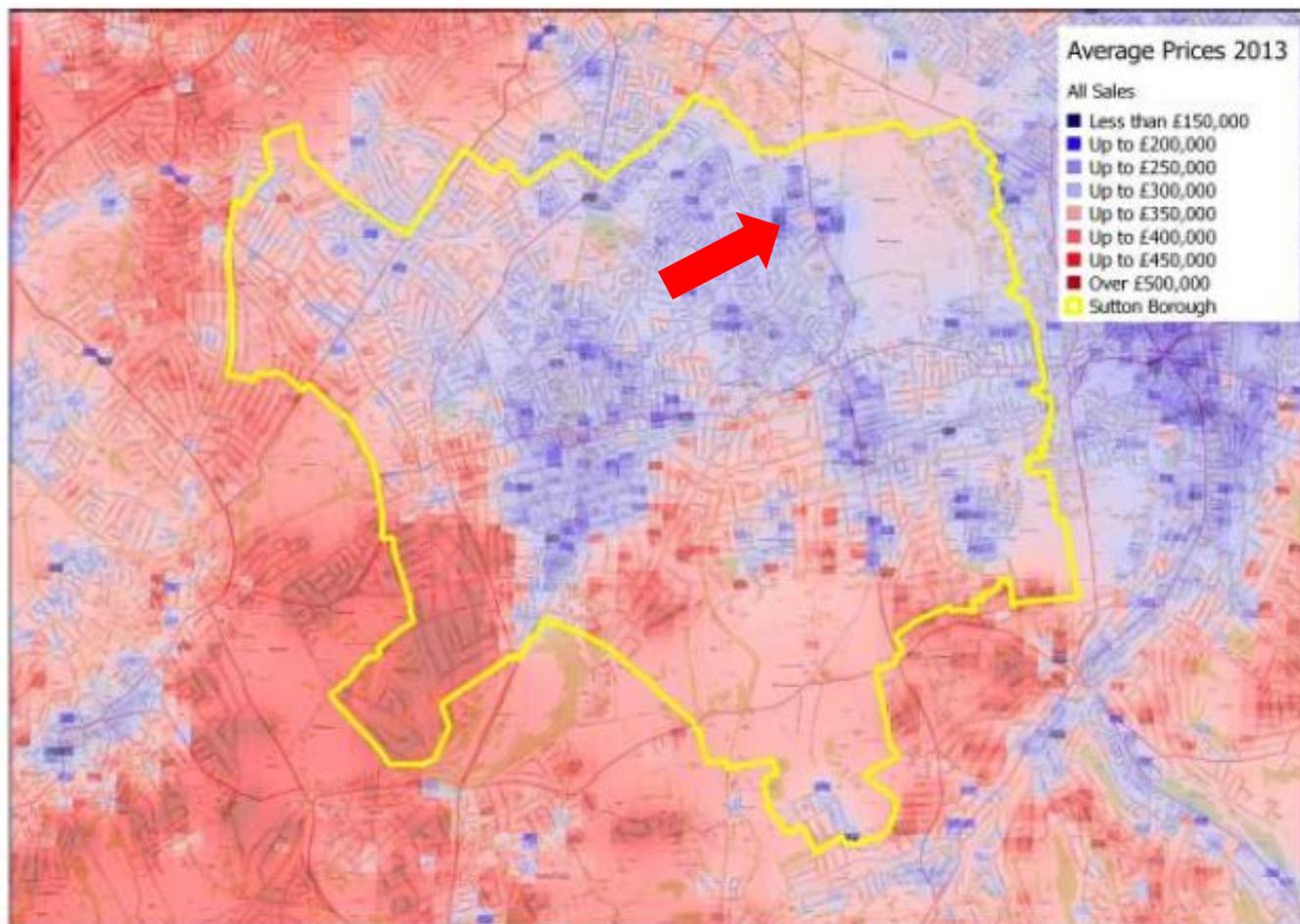
London Borough of Sutton Strategic Housing Market Assessment (GL Hearn, 2015)

85. The Sutton SHMA (2015) adds helpful Sutton-specific detail to the London SHMA reviewed above. Its overall conclusion is that LB Sutton requires 1,100 homes annually in the period to 2031.

86. For the purposes of this study, it is particularly helpful to interrogate the data it presents that is specifically relevant to the Hackbridge and Beddington Corner neighbourhood plan area.

87. The first example of such data is Figure 17 of the SHMA, which is reproduced as Figure 2 below, showing weighted average house price in the neighbourhood plan area relative to the rest of Sutton as of 2013. Figure 2 shows that house prices in the neighbourhood plan area are relatively low compared to the Sutton average.

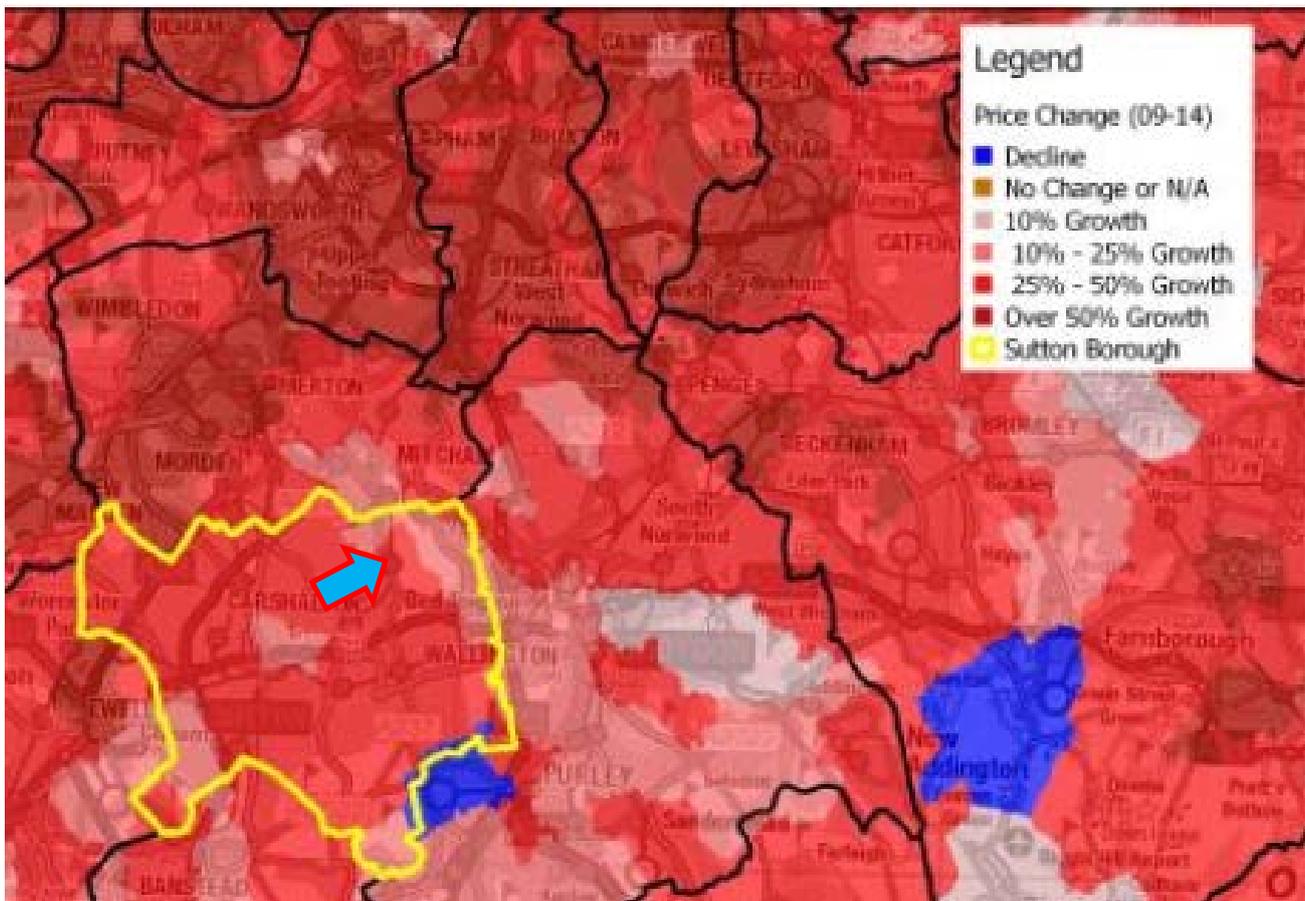
Figure 2: Weighted Average House Price in Sutton, 2013 (red arrow indicates neighbourhood plan area)



Source: Sutton SHMA (GL Hearn, 2015)

88. Figure 3 below replicates Figure 18 of the SHMA and shows that Hackbridge and Beddington Corner's house prices have increased significantly between 2009 and 2014, albeit perhaps at a slightly lower rate than the Borough average.

Figure 3: Average House Price Change by Postal Sector in Sutton (2009-2014) (blue arrow indicates neighbourhood plan area)

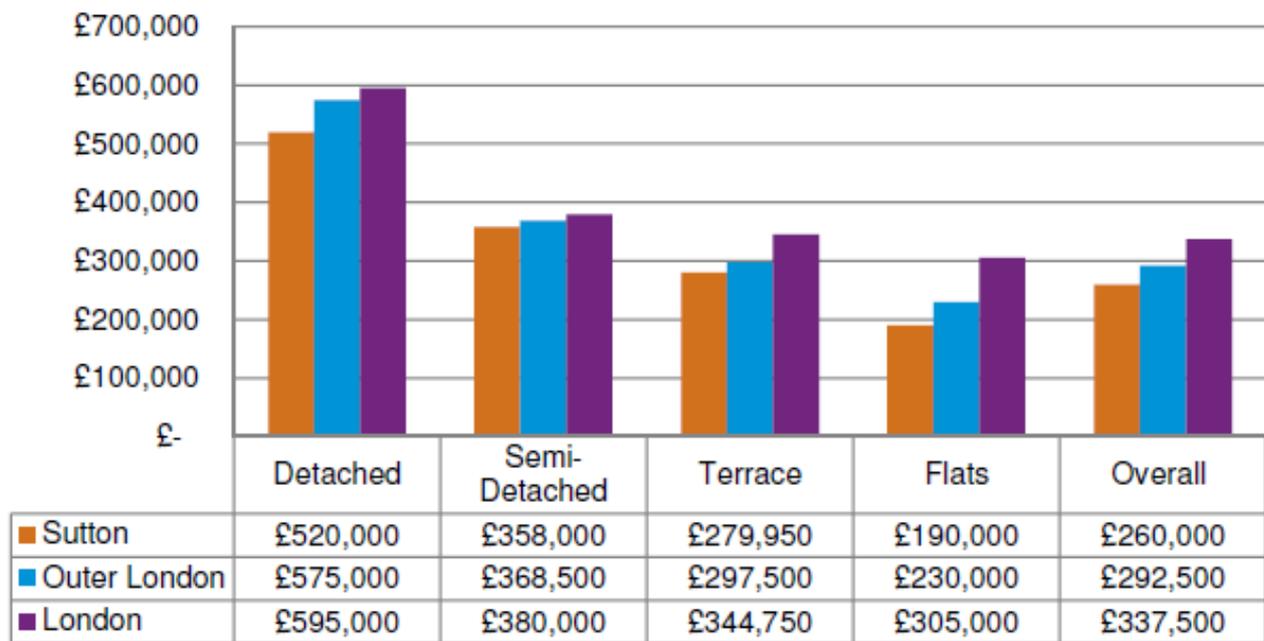


Source: Sutton SHMA (GL Hearn, 2015)

89. The SHMA concludes (page 37) that a key driver of movement to the Borough is the demand for larger family homes from people ‘trading up’ from areas of higher house prices nearby, particularly in Inner London. However, there is also significant commuting to Central London.
90. Turning to local earnings, the SHMA notes (page 46) that the average gross weekly pay for full time workers living in Sutton¹⁰ is £582 (equivalent to slightly over £30,250 per annum), which is lower than the London average (£618) but above the England (£524) average.
91. The population of Sutton has been getting older, with a growth in population aged between 40-74 in particular (page 53). Overall the Borough’s population structure is focused on middle aged households, with adults aged 30-49, with children. Additionally, more children are living with parents for longer – most likely as a result of declining affordability and access to housing.
92. Figure 60 of the Sutton SHMA, reproduced as Figure 4 below, indicates median house prices (Jan 2013-June 2014) by house type across Sutton compared with the wider area.

¹⁰ As distinct from those only working in Sutton, who are outside the scope of this housing needs assessment.

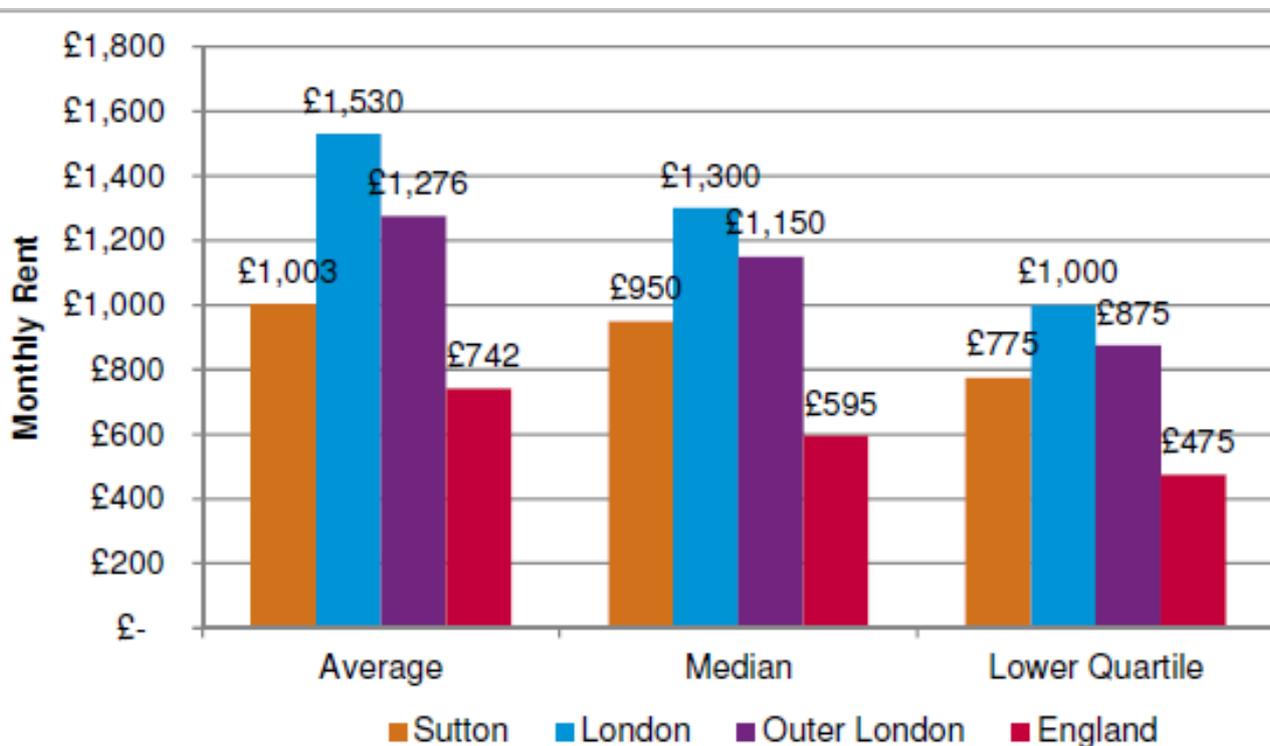
Figure 4: Median house prices in Sutton (Jan 2013-Jun 2014)



Source: Sutton SHMA (GL Hearn, 2015)

93. Figure 5 below replicates Figure 63 of the Sutton SHMA and shows rental costs.

Figure 5: Average, Median and Lower Quartile Rental Costs (2014)¹¹



Source: Sutton SHMA (GL Hearn, 2015)

¹¹ 'Median' is not the same as 'mean' or 'average'- here, it means the middle rental cost in a list of all rental costs across each area being assessed.

94. On the issue of affordability, the Sutton SHMA notes that it is an issue across the whole market in the Borough. As noted in our analysis of the London SHMA, affordability is typically measured as the relationship between lower quartile house prices and lower quartile earnings, but the Sutton SHMA states that in London the problem has become so severe that there is little point any more in measuring this relationship, on the assumption that anyone in the lowest quartile of earnings simply won't be able to be a homeowner; a more meaningful measure has therefore become the ratio of median earnings to lower quartile house prices. In Sutton, as of 2013, this ratio was measured at 6.03, compared to an Outer London average of 6.66 and a London average of 7.23. The net result has been strong growth in the private rental sector.
95. Figure 6 below replicates SHMA Figure 78, which comprises an estimate of how current prices and rents in Sutton might equate to income levels required to afford such housing on the basis of data interrogated by the SHMA.

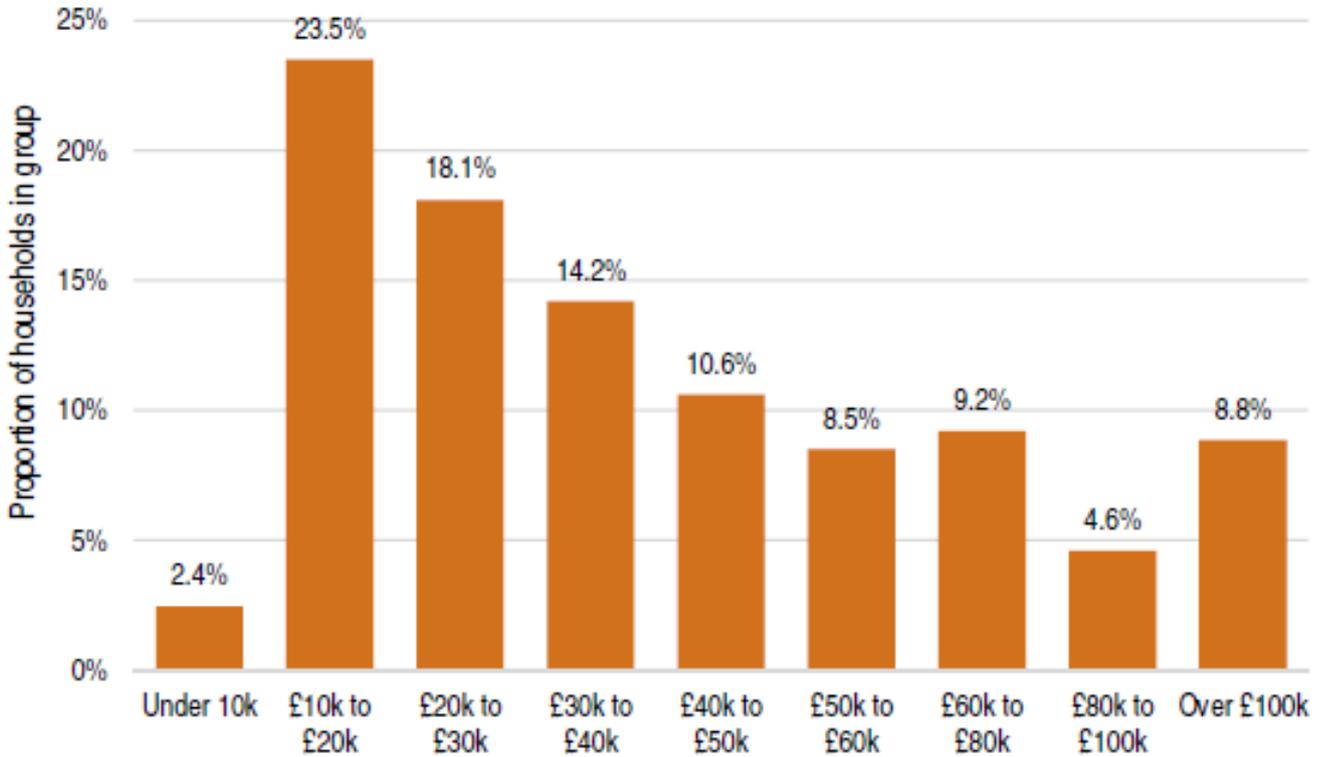
Figure 6: Indicative income required to purchase or rent in Sutton without additional subsidy



Source: Sutton SHMA (GL Hearn, 2015)

96. Figure 7 below replicates Figure 79 of the Sutton SHMA and complements Figure 6 by showing Sutton's income distribution:

Figure 7: Distribution of Household Income in Sutton



Source: Sutton SHMA (GL Hearn, 2015)

97. Page 88 of the Sutton SHMA notes that the supply of new housing in Sutton has been lower than the Outer and Greater London averages between 2001 and 2013. A symptom of this low level of supply has been a 27% increase in over-occupied properties across Sutton between 2001 and 2011, and the same level of increase in multi-family households. At the same time, the number of under-occupied properties has dropped.
98. Chapter 8 of the SHMA presents the key findings for market and affordable housing. These are shown in Figure 8 below, which replicates Figure 99 of the SHMA. The highest level of market need is for 3 bedroom houses. By contrast, most of the need in affordable housing is for smaller units.

Figure 8: Estimated size of dwellings required 2013 to 2031- market and affordable housing

	1-bed	2-bed	3-bed	4+ bed
Market	5-10%	25-30%	40-45%	20-25%
Affordable	30-35%	30-35%	25-30%	5-10%
All dwellings	20%	30%	35%	15%

Source: Sutton SHMA (GL Hearn, 2015)

99. However, the SHMA also notes, quite rightly, (page 121) that the need for affordable housing of different sizes will vary by area across the Council area and over time. In considering the mix of homes to be provided within specific development schemes, the information from the SHMA should be brought together with details of households currently on the Housing Register in the local area and the stock and turnover of existing properties.

100. Chapter 9 of the Sutton SHMA covers housing needs for specific groups of the population. It notes that there is likely to be an increased requirement for specialist housing options moving forward.
101. Such housing can broadly be split into three categories; sheltered, extra-care and residential care (in addition, there is older persons general needs accommodation available in the current stock). The SHMA notes that over the past few years there has generally been a move away from providing sheltered and residential care housing towards extra-care housing (ECH).
102. In Sutton, the SHMA notes that data from the Housing Learning and Improvement Network (Housing LIN) website indicates that there is currently a significant supply of sheltered housing (particularly in the affordable sector) and also of Registered Care (Residential and Nursing Homes). Hence, the SHMA conclusion is that the only form of additional housing for older people that is required would be ECH.
103. Its overall conclusion on housing need for the elderly population is summarised in Figure 108, replicated as Figure 9 below, which concludes that of the overall annual housing requirement of 1,098 homes, 42 units, or 4%, should be Extra Care Housing.¹²

Figure 9: Annual Extra-Care Housing Requirements in Sutton by tenure

Area	Market	Affordable	Total	% affordable	Housing requirement	% ECH
Sutton	34	8	42	19%	1,098	4%

Source: Sutton SHMA (GL Hearn, 2015)

SHMA Caveats

104. It is important to remember that there is no single definitive method available to attribute need for new market housing to specific geographical areas within Sutton. The precise geographic distribution of future housing was therefore left as a policy choice for the Borough.
105. This caveat applies equally for neighbourhood planners in Hackbridge and Beddington Corner. As we recommend an approach based on the assessment of need at a local authority level, the Neighbourhood Forum should monitor any updates to the assessment of housing need at that level, as well as the release of any relevant new statistics.

¹² 'Extra Care' means housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as very sheltered housing, assisted living, or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home (Source: <http://www.housingcare.org/jargon-extra-care-housing.aspx>)

106. The London SHMA informed the most recent iteration of the London Plan. Text and policies of the London Plan relevant to housing quantity and type in Hackbridge and Beddington Corner comprise the following:

- Table 3.1, which sets a minimum ten-year target for LB Sutton 2015-2025 of 3,626 units, or 363 units per year across the Borough;
- Policy 3.8 (Housing Choice), which states that:
 - Boroughs should ensure new developments offer a range of housing choices, in terms of the mix of housing sizes and types, taking account of the housing requirements of different groups and the changing roles of different sectors in meeting these;
 - the planning system should provide positive and practical support to sustain the contribution of the Private Rented Sector (PRS) in addressing housing needs and increasing housing delivery;
 - ten per cent of new housing should be designed to be wheelchair accessible, or easily adaptable for residents who are wheelchair users;
 - account should be taken of the changing age structure of London's population and, in particular, the varied needs of older Londoners, including for supported and affordable provision; and
 - other supported housing needs should be identified authoritatively and coordinated action taken to address them in LDF and other relevant plans and strategies.
- The supporting text to Policy 3.8 states that in the affordable sector, a more diverse range of intermediate housing products should be provided to ensure greater flexibility for movement between tenures and the affordable rent product to address the same housing needs as social rented housing;
- Policy 3.9- Mixed and Balanced Communities requires a more balanced mix of tenures in all parts of London, particularly in some neighbourhoods where social renting predominates and there are concentrations of deprivation; in supporting text to the same policy, it states that London's legacy of mono-tenure estates has in some cases contributed to concentrations of deprivation and worklessness. Coupled with some housing trends and management practices, these have been exacerbated by the tendency for new social housing to be built in the areas where it is already concentrated. Conversely, market homes have tended to be developed in areas with very little social housing.
- The supporting text to Policy 3.10: Definition of Affordable Housing notes that intermediate housing should meet the criteria outlined in Policy 3.10, and comprise homes available for sale or rent at a cost above social rent, but below market levels. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rent. Households whose annual income is in the range £18,100–£66,000 should be eligible for new intermediate homes. For homes with more than two bedrooms, which are particularly suitable for families, the upper end of this eligibility range will be extended to £80,000. These figures will be updated annually in the London Plan Annual Monitoring Report¹³;

¹³ Available at <https://www.london.gov.uk/what-we-do/planning/implementing-london-plan/monitoring-london-plan>

- Policy 3.11 Affordable Housing Targets states that in order to give impetus to a strong and diverse intermediate housing sector, 60% of the affordable housing provision should be for social and affordable rent and 40% for intermediate rent or sale. Priority should be accorded to provision of affordable family housing;
- Finally, Table A5.1 suggests that Sutton should be providing a minimum of 105 units annually of specialist housing for older people, of which 70 should be for private sale, 35 for intermediate sale and 0 for affordable rent. This conflicts with the Sutton SHMA conclusion, but only because the latter took into account existing supply.

London Borough of Sutton Core Planning Strategy (adopted 2009)

107. The Core Planning Strategy is the adopted borough-wide plan for Sutton, including Hackbridge and Beddington Corner. It contains a number of key points relevant for our analysis, including the following:

- Hackbridge is an existing local centre identified as a 'Centre for Growth and Regeneration', involving a comprehensive redevelopment of the wider Hackbridge area, to provide a district centre and a sustainable mix of homes, businesses, shops and community and leisure facilities (para 4.9);
- Within the Hackbridge area, established industrial areas such as the Felnex and the Wandle Trading Estate and land north of Hackbridge Station all provide opportunities for mixed-use development including housing (para 4.10);
- Core Policy PMP1 (Housing Provision) provides a housing target (in excess of 3,450 dwellings, including 1,000-1,100 at Hackbridge), but this is now out-of-date, having been superseded by the London SHMA and London Plan 2015¹⁴;
- Core Policy PMP7 (Hackbridge), which promotes the development of Hackbridge as a district centre and sustainable neighbourhood along the lines of paras 4.9 and 4.10 quoted above. It does not cover the types of housing to be delivered, however;
- Core Policy BP2- Affordable Housing, which seeks 50% affordable housing on sites of 10 units or more, comprising a 70:30 split between social rent and intermediate provision- however, again, this policy has been largely superseded by subsequent revision of the London Plan.

London Borough of Sutton Local Plan Issues and Options Consultation (emerging, as of 2016)

108. Though at a relatively early stage, this document is the emerging borough-wide plan for Sutton, and is up-to-date enough to take account of changes since the adoption of the Core Planning Strategy, including the adoption of the 2015 London Plan. Its key points of relevance for this study include:

- An ageing, increasing population occupying more households (Key Trends in the London Borough of Sutton)
- Falls in the number of single-person households and in the rate of affordable housing completions (Key Trends in the London Borough of Sutton)
- Residents' weekly pay is low, but increasing slowly (Key Trends in the London Borough of Sutton)

¹⁴ The Neighbourhood Forum advises that around 900 dwellings within this allocated housing target have now been granted permission at the Corbet Close, Felnex and Wandle Valley Estate sites.

- Three housing growth scenarios are proposed; a low (363 homes per year), medium (423 homes per year) and high (more than 500 homes per year) (Table 2: Strategies for Growth)
- Three spatial strategy options are proposed; a Sutton Town Centre-focussed (which provides for a lesser degree of development at Hackbridge), a multi-centred (which allows for significant development at Hackbridge) and a dispersed (which also allows for significant development at Hackbridge) (Table 4: Options for the Spatial Strategy)
- Family housing in Hackbridge and Beddington Corner, including at the Wandle Valley Trading Estate, the Felnex site and some of the industrial estate north of Hackbridge Station
- Affordable housing is defined, in contrast to the NPPF definition but with an eye on forthcoming changes to affordable housing policy at national level, as 'housing available below the market rate' (paragraph 18.1)
- Affordable housing will be provided by registered providers, private developers or the Council, which is re-starting the building of council homes through its newly-created development company (para. 18.3);
- The Council notes that the social-rented model is being replaced by the affordable-rented model, and that this is unfortunate (para 18.4);
- It seems likely that the Council's existing aspiration for 50% affordable housing could be reduced in future to 40%, and that there is the possibility of amending the current 70:30 split between social and intermediate housing to a 75:25 split, but that this could have viability implications (paras 18.6-18.8);
- The Housing and Planning Act is proposing to introduce Starter Homes, providing a discount of up to 20% on properties valued at £450,000 after discount for people under the age of 40), which are to be prioritised ahead of current affordable housing types (para 18.9);
- The draft policy on housing mix and housing standards (pp 64-65) seeks:
 - a minimum of 50% of dwellings on all sites of three bedrooms or more
 - 90% of all new dwellings on a scheme to be accessible and adaptable;
 - 10% of all new dwellings to be wheelchair user dwellings.
- There is currently an oversupply of care home bedspaces across the Borough and there is in any case now a much greater emphasis on providing care in a person's home rather than a care home; this translates into a possible need to restrict new care home provision, carried forward into a draft policy on communal accommodation and specialist housing (page 69);
- The same draft policy supports, by contrast, the provision of housing with care for older people, sheltered housing and retirement housing¹⁵ in locations within

¹⁵ These three categories of housing for older people are defined in the emerging Plan as follows: housing with care provides occupiers with the elements of a private dwelling, such as a front door and possibly a small garden, but occupiers are visited by the necessary care professionals. There may also be some shared facilities. Sheltered housing has less intervention and there is usually a visiting warden. Retirement housing is housing aimed exclusively at older people and a care package can be bought or not as needs require.

reasonable walking distance of shops and services, and that the proposal does not lead to an over-concentration of older people's housing in a specific vicinity.

Calculating the housing need for Hackbridge and Beddington Corner

109. Based on the housing requirement of the London Plan, it is relatively straightforward to calculate what Hackbridge and Beddington Corner's 'fair share' of LB Sutton's dwelling target within the London Plan period (2015-2025).
110. The London Plan allocates 363 dwellings annually to LB Sutton. Based on its 10-year plan period, this would equate to a total of (363 x 10=) 3,630 dwellings.
111. In the 2011 Census, Hackbridge and Beddington Corner included 2,506 of Sutton's 79,696 dwellings, in other words 3.14%. Therefore, its nominal fair share of the London Plan dwelling target is 3.14% of 3,630, which is 114 dwellings, although this is a minimum 'at least' figure, with the true need significantly higher.
112. It is also only the figure to 2025. To understand the need beyond 2025, we have to return to the LB Sutton SHMA. However, compared with the London Plan, this shows unconstrained need only- in other words, unlike the London Plan, it does not take into account supply-side constraints. As such, the SHMA figure should be considered provisional for the moment until the emerging Sutton Local Plan's housing target, which will be informed by both the SHMA figure and the applicable supply-side considerations, is finalised.
113. With this caveat in mind, Hackbridge and Beddington Corner's annual provision for the years 2026-2031 would be 3.14% of the LB Sutton SHMA annual target of 1,100 for these years- in other words, about 35 dwellings. Our conclusions on the most appropriate dwelling figure to use for the neighbourhood plan area based on currently available information are summarised in Table 1 below.
114. Text that has been italicised is provisional in nature at the time of writing. Once a new Local Plan housing target for Sutton for the years after 2025 is available, this table can be updated.

Table 1: Provisional Hackbridge and Beddington Corner Neighbourhood Plan Housing Requirement, 2015-2037

Years	Current best source for housing requirement (April 2016)	HABC annual housing requirement (derived)	HABC total housing requirement for period (derived)
2015-2025	London Plan	11	114
2026-2031	<i>Sutton SHMA</i>	<i>35</i>	<i>175</i>
TOTAL 2015-2031			289

Sources: London Plan (GLA, 2015), LB Sutton SHMA (GL Hearn, 2015), AECOM calculations

115. We understand from conversations with the neighbourhood planning forum that land availability is in fact not a problem within the neighbourhood plan area- rather, the opposite is the case, with significant opportunity sites within the plan area, including close to Hackbridge station, earmarked to meet need from other parts of Sutton.
116. As such, meeting the 289 homes needed by local people in the period 2015-2031 within the boundaries of the neighbourhood plan area is unlikely to be problematic. What needs to

happen, rather, is that the needs of Hackbridge and Beddington Corner specifically, as evidenced by this report, should not be lost within the larger supply of dwellings.

117. Nevertheless, this situation offers potential opportunities. For example, the provision of housing at market cost to meet the needs of wealthier parts of the borough could cross-subsidise lower-cost homes for those HABC residents unable to afford homes on the open market. This possibility is covered in greater detail in Chapter 4: Delivering Low-Cost Housing, below.

Local housing waiting list (LB Sutton, April 2016)

- 118. We contacted Sutton Council for an assessment of the number of households currently on the Borough waiting list. This provides a useful indication of whether the Council's affordable housing target of 50% is sufficient to meet present affordable need.
- 119. The waiting list is divided into eight categories in total, including five bands according to urgency of need: A, B, C, C+ and D, with A being the most urgent. A further three categories are 'Decant' (for those temporarily seeking housing during redevelopment of existing housing) OPEX (older people) and TNN (people already in affordable housing, but seeking a transfer).
- 120. The Council advises that the waiting list is a choice-based lettings system where households can bid for housing opportunities as they arise: as such, it is not possible to determine how many of the households on the waiting list comprise either households already in Hackbridge and Beddington Corner; or households seeking affordable housing in HABC.
- 121. There are at present 1,162 households on the Borough waiting list, as illustrated in Table 2 below.

Table 2: LB Sutton affordable housing waiting list as at April 2016

	1 bed	2 bed	3 bed	4 bed	5+ bed	Grand Total
Band A	84	31	5	1		121
Band B	22	177	43	1		243
Band C	44	148	173	7	1	373
Band C+	12	14	20	2		48
Band D	25	68	13			106
Decant	2					2
OPEX	169	3				172
TNN	36	40	20	1		97
Grand Total	394	481	274	12	1	1162

Source: London Borough of Sutton

- 122. As it is not possible to determine specifically affordable housing need for Hackbridge and Beddington Corner itself, the only feasible alternative is to do a pro-rata breakdown of HABC's share of the total, while accepting that this 'fair share' figure should be considered a minimum.
- 123. In the 2011 Census, the neighbourhood plan area included 2,468 households, comprising 3.16% of the Sutton total of 78,174. It can therefore be assumed as a minimum 'fair share' figure that 3.16% of the 1,162 households on the waiting list, which equates to 37 households, require an affordable home in HABC at present.
- 124. Extrapolating this HABC need into number of bedrooms required gives us:

- 12 households in need of affordable 1-bed units;
- 15 households in need of affordable 2-bed units;
- 9 households in need of affordable 3-bed units;
- 1 household in need of affordable units of 4 bedrooms or more.

125. Although the waiting list is only a snapshot in time, it does seem apparent that, with 37 households in immediate need of affordable housing, which comprises only 13% of the 289 dwellings estimated as required in HABC to 2031, the prevailing policy of 50% affordable housing provision (and even its proposed replacement percentage of 40%) should be adequate to meet affordable need over the period, even allowing for a significant future increase in affordable need.

126. As such, on the basis of this evidence, there does not appear to be a requirement for the Neighbourhood Plan to set its own affordable housing target higher than 40% or 50%, although it may wish to reference the need to work closely with LB Sutton to ensure the needs of those on the housing waiting list continue to be met.

127. Note that even after the Neighbourhood Plan is adopted, LB Sutton's affordable housing policies will continue to apply within Hackbridge and Beddington Corner, and it will still be the Council that controls the housing waiting list and negotiates affordable housing commitments with developers as part of the development management process.

Characteristics of Population

128. Through analysis of Census 2011 data, we have investigated how the population of the neighbourhood plan area (referred to as HABC throughout) differs from that of the averages for Sutton and Greater London (referred to for brevity as 'London' throughout).

129. Table 3 gives the population and number of households in HABC, Sutton and London, as recorded in the 2011 census. In 2011, HABC had a population of 5,748, and an average household size of 2.3 persons. This is below the Sutton and London averages.

Table 3: Population and household size in HABC, 2011¹⁶

	HABC	Sutton	London
Population	5,748	190,146	8,173,941
Households	2,468	78,174	3,266,173
Household size	2.3	2.4	2.5
Dwellings	2,506	79,696	3,358,163

Source: ONS, Census 2011. AECOM calculations

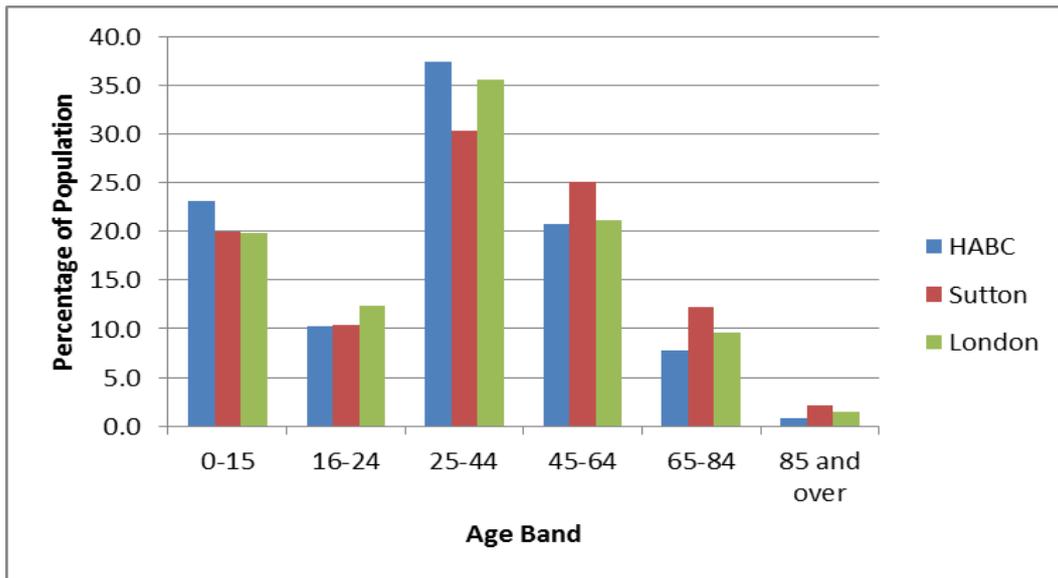
130. As illustrated in Figure 10 below, the largest age group in HABC is ages 25-44, at 37.4%. This is higher than the figure for Sutton (30.3%) and London (35.5%). The proportion of children aged 0-15 is slightly higher than the local and regional average, at 23.1% in HABC compared with 20.0% across Sutton and 19.9% across London. In the 16-24 age group, the proportion of

¹⁶ ONS, Census 2011, Population Density (QS102EW); Household Size, 2011 (QS406EW).

people in HABC is similar to the Sutton average. For all ages over 45, there are fewer in the plan area than the local and London averages.

131. Table 4 shows the rate of change of the population by age band. It shows that the proportion of people in the 45-64 and 85 and over age groups have increased rapidly in HABC between 2001 and 2011, with slight growth in the 65-84 age group. All these increases are at a higher rate than in Sutton and London.

Figure 10: Age structure in HABC¹⁷



Source: ONS, Census 2011. AECOM calculations

Table 4: Rate of change in the age structure of the population of HABC, 2001-2011¹⁸

Age group	HABC	Sutton	London
0-15	-2.0%	0.9%	12.2%
16-24	-8.4%	9.2%	16.5%
25-44	-9.1%	-1.1%	14.6%
45-64	24.3%	20.0%	20.8%
65-84	4.9%	3.5%	0.4%
85 and over	18.9%	8.3%	8.9%

Source: ONS, Census 2001 and 2011. AECOM calculations

132. There was a decrease across the 0-15, 16-24 and 25-44 age bands in HABC, which contrasts with both the local and regional figures.

¹⁷ ONS, Census 2011, Age Structure (KS102EW)

¹⁸ ONS, Census 2011, Age Structure (KS102EW); ONS, Census 2001, Age Structure (KS02)

133. Table 5 shows that HABC is home to a proportion of people born outside the UK (19.9%), in line with the Sutton average but significantly less than London as a whole (36.7%).

Table 5: Country of birth and length of residence

Place of birth	Population breakdown		HABC	Sutton	London
Born in the UK	Total		80.1%	80.1%	63.3%
Born outside the UK	Total		19.9%	19.9%	36.7%
	EU		6.1%	5.0%	10.6%
	Other		13.8%	14.9%	26.1%
	Length of residence	Less than 2 years	1.3%	1.3%	4.5%
		2-5 years	2.7%	2.7%	5.6%
5-10 years		5.7%	4.7%	7.6%	
10 years or more		10.3%	11.2%	19.0%	

Source: ONS, Census 2011. AECOM calculations

134. Of the 19.9% of HABC residents who were born overseas, the majority have lived in the UK for ten years or more, indicating no significant increase in the proportion of the overseas-born population in recent years.

Household Type

135. Table 6 shows that although the number of rooms per household¹⁹ in HABC has shown a generally upward trend, in line with the local and regional picture, there has been a particularly significant increase in one room households within the plan area. There is also a significant increase in residents living in 7 and 8 room households.

136. The trends in 3 to 6 room households differ from the local and regional rates. There has been a significant decrease in three room households, which contrasts with the increases in Sutton and London.

¹⁹ Number of rooms' as defined for Census purposes is not the same as 'number of bedrooms'. The Census definition of 'number of rooms' is as follows: 'Number of rooms does not include bathrooms, toilets, halls or landings, or rooms that can only be used for storage. All other rooms, for example, kitchens, living rooms, bedrooms, utility rooms, studies and conservatories are counted. If two rooms have been converted into one they are counted as one room. Rooms shared between a number of households, for example a shared kitchen, are not counted'.

Table 6: Rates of change in number of rooms per household in HABC, 2001-2011²⁰

Number of Rooms	HABC	Sutton	London
1 Room	51.6%	-16.5%	2.6%
2 Rooms	3.2%	7.1%	22.2%
3 Rooms	-15.1%	10.2%	16.1%
4 Rooms	-3.4%	1.1%	9.2%
5 Rooms	-2.4%	-3.4%	0.6%
6 Rooms	-13.4%	-6.6%	-2.7%
7 Rooms	40.0%	10.7%	12.6%
8 Rooms or more	19.6%	21.2%	22.9%

Source: ONS, Census 2001 and 2011. AECOM calculations

137. The PPG states that factors such as overcrowding, concealed and shared households, homelessness and the numbers in temporary accommodation demonstrate un-met need for housing. Increases in the number of such households may be a signal to consider increasing planned housing numbers.
138. Table 7 shows that HABC is becoming significantly more over-crowded. This is because the rate of over 1.0 and up to 1.5 persons per room has significantly increased in HABC (61.4%) and over 1.5 persons per room (37.5%) has increased as well. These increases are higher than the local and London averages.

Table 7: Trends in number of persons per room in HABC, 2001-2011²¹

Persons per room	HABC	Sutton	London
Up to 0.5 persons per room	-10.0%	-2.4%	-0.2%
Over 0.5 and up to 1.0 persons per room	3.3%	11.8%	22.1%
Over 1.0 and up to 1.5 persons per room	61.4%	36.0%	44.0%
Over 1.5 persons per room	37.5%	6.6%	2.7%

Source: ONS, Census 2001 and 2011. AECOM calculations

²⁰ ONS, Census 2011, Number of Rooms (QS407EW); ONS, Census 2001, Number of Rooms (UV57)

²¹ ONS, Census 2011, Persons Per Room - Households (QS409EW); ONS, Census 2001, Persons per Room - Households (UV58)

Household Tenure

139. The PPG states that housing needs studies should investigate household tenure in the current stock and in recent supply, and assess whether continuation of these trends would meet future needs. Plan makers should therefore examine current and future trends in tenure.

Table 8: Tenure (households) in HABC, 2011²²

Tenure	HABC	Sutton	London
Owned; total	60.7%	68.0%	48.3%
Shared ownership	1.7%	0.8%	1.3%
Social rented; total	16.9%	14.6%	24.1%
Private rented; total	20.1%	15.9%	25.1%

Source: ONS, Census 2011. AECOM calculations

140. Table 8 shows that the level of owner occupation in HABC is lower than the Sutton average but significantly higher than the London average. However, the proportion of socially rented housing (rented from the Council or a Registered Social Landlord) is higher than the local average but lower than the London average. There is also a slightly higher proportion of privately rented units in HABC compared to Sutton, but this is lower than the regional average.
141. Table 9 shows how tenure has changed in HABC between the 2001 and 2011 Censuses. Home ownership in the area has fallen at a faster rate than in Sutton or London. At the same time, there was a significant increase in private rented tenures in the plan area which was similar to the Sutton and London trends. The socially rented sector has significantly decreased, especially compared to the local and regional trends.
142. HABC has experienced an increase in shared ownership from 2001 to 2011, but the increase was lower than in Sutton and London as a whole.

Table 9: Rate of tenure change in HABC, 2001-2011

Tenure	HABC	Sutton	London
Owned; total	-14.2%	-6.4%	-7.5%
Shared ownership	23.5%	51.6%	45.1%
Social rented; total	-23.9%	-2.8%	-0.6%
Private rented; total	82.4%	73.8%	75.4%

Source: ONS, Census 2001 and 2011, AECOM calculations.

Local Household Composition

143. Table 10 shows that the proportion of single person households in HABC is higher than the Sutton and London averages. However, the proportion of households with a single family occupancy is lower than the Sutton average, but higher than the London average.

²² ONS, Census 2011, Tenure - Households (QS405EW)

Table 10: Household composition (by household) in HABC, 2011²³

		HABC	Sutton	London
One person household	Total	34.3%	30.4%	31.6%
	Aged 65 and over	7.4%	11.8%	9.6%
	Other	26.9%	18.6%	22.0%
One family only ²⁴	Total	59.7%	62.0%	53.5%
	All aged 65 and over	3.1%	6.4%	4.1%
	With no children	16.7%	15.7%	13.8%
	With dependent children	31.8%	29.5%	26.4%
	All children Non-Dependent	8.1%	10.5%	9.3%
Other household types	Total	7.3%	7.6%	15.0%

Source: ONS, Census 2011. AECOM calculations

144. The proportion of single person and family households aged 65 and over in HABC is lower than both the Sutton and London averages in both categories.
145. The plan area is home to a higher than average proportion of families with no children. The proportion of households with dependent children is also higher than the local and regional averages. The proportion of households where all children are non-dependent is lower than the local and Greater London average. The proportion of other household types is low.
146. Table 11 shows how household composition changed in the 10 years between the 2001 and 2011 Censuses. Overall, there was a decrease in single person households in the plan area, which was similar to the local and regional average decreases. There was an increase in the proportion of people aged 65 and over living alone.

²³ ONS, Census 2011, Household Composition - Households (QS113EW)

²⁴ This includes: married couples, cohabiting couples, same-sex civil partnership couples and lone parents.

Table 11: Rates of change in household composition in HABC, 2001-2011²⁵

Household type		Percentage change, 2001-2011		
		HABC	Sutton	London
One person household	Total	-6.8%	-6.0%	-1.6%
	Aged 65 and over	6.4%	-12.7%	-18.3%
	Other	-9.9%	-1.2%	8.1%
One family only	Total	-3.1%	4.5%	9.0%
	All aged 65 and over	-28.0%	-10.4%	-17.2%
	With no children	-17.9%	-2.2%	8.0%
	With dependent children	7.1%	7.8%	12.8%
	All children non-dependent	11.8%	18.5%	15.8%
Other household types	Total	18.3%	25.1%	33.2%

Source: ONS, Census 2001 and 2011. AECOM calculations.

147. There was a small increase in HABC of one family households with both dependent and non-dependent children, and a decrease in one family households aged 65 and over, but at a higher rate than local and regional trends. There was a large decrease in one family households with no children, similar to the small decrease locally, but contrasting with the increase regionally.
148. As noted previously, HABC's household size is lower than the Sutton and London averages. However, Table 12 shows that the plan area in fact experienced a decrease in its population and households over the period 2001-2011, but that at the same time there was an increase in household size. The increase in household size at the same time as a decrease in population is indicative of a growing number of over-occupied dwellings.

²⁵ ONS, Census 2011, Household Composition - Households (QS113EW); ONS, Census 2001, Household Composition - Households (UV65)

Table 12: Change in household numbers and size, 2001-2011

Key indicator	Percentage change, 2001-2011		
	HABC	Sutton	London
Population	-0.7%	5.8%	14.0%
Households	-4.2%	2.3%	8.3%
Household size	3.7%	0%	5.2%

Source: ONS, Census 2001 and 2011. AECOM calculations.

149. Table 13 shows that the proportion of dwellings in HABC that are detached houses or bungalows is extremely low and much lower than the local and regional average. However, the proportion of semi-detached and terraced dwellings is higher than the regional average but lower than the local average. The proportion of flats is significantly above the local and regional averages.

Table 13: Accommodation type (households), 2011

Dwelling type		HABC	Sutton	London
Whole house or bungalow	Detached	3.0%	10.7%	6.3%
	Semi-detached	19.5%	28.4%	18.9%
	Terraced	25.2%	25.9%	23.2%
Flat, maisonette or apartment	Purpose-built block of flats or tenement	49.2%	29.4%	37.1%
	Parts of a converted or shared house	2.4%	3.8%	11.7%
	In commercial building	0.4%	1.5%	1.7%

Source: ONS, Census 2001 and 2011. AECOM calculations

150. A 'concealed family' means any group of people who want to form a new household but are unable to do so, typically for economic reasons such as high house prices or a lack of suitable property. Table 14, perhaps surprisingly given evidence of over-occupation elsewhere, shows a low level of concealed families in the plan area, which is lower than the Sutton and London levels.

Table 14: Concealed families in HABC, 2011²⁶

Concealed families	HABC	Sutton	London
All families: total	1,509	53,473	2,064,263
Concealed families: total	20	1,047	68,600
Concealed families as % of total	1.3%	2.0%	3.3%

Source: ONS, Census 2001 and 2011. AECOM calculations

151. Official statistics do not clarify the overlap, if any, between the Sutton housing waiting list and the stated number of concealed families locally.

Economic activity

152. Table 15 shows that HABC has a slightly higher proportion of economically active residents than both the Sutton and London averages. HABC also has a higher proportion of economically active residents that work full-time compared to Sutton and London. The proportion of part time economically active people is lower than the Sutton average but higher than the London average. The level of self-employment and full time students is lower than both the local and regional averages. The proportion of people unemployed is greater than Sutton but slightly less than London as a whole.

²⁶ NOMIS, LC1110EW - Concealed family status by family type by dependent children by age of Family Reference Person (FRP)

Table 15: Economic activity in HABC, 2011²⁷

Economic category		HABC	Sutton	London
Economically active	Total	78.8%	75.0%	71.7%
	Employee: Full-time	48.8%	43.3%	39.8%
	Employee: Part-time	12.3%	13.3%	10.9%
	Self-employed	9.9%	11.4%	11.7%
	Unemployed	5.0%	3.9%	5.2%
	Full-time student	2.7%	3.0%	4.1%
Economically inactive	Total	21.2%	25.0%	28.3%
	Retired	7.4%	11.1%	8.4%
	Student	4.2%	4.7%	7.8%
	Looking after home or family	5.0%	4.5%	5.2%
	Long-term sick or disabled	2.5%	2.8%	3.7%
	Other	2.1%	1.9%	3.2%

Source: ONS, Census 2001 and 2011. AECOM calculations

153. Among economically inactive categories, the proportion of residents who look after home or family is slightly higher than the local average but lower than the regional average. The proportion of residents that are students or long-term sick or disabled is lower than both the local and regional averages. The proportion of residents who are retired is also lower than the local and regional averages.

Table 16: Rates of long-term health problems or disability in HABC 2011²⁸

Extent of activity limitation	HABC	Sutton	London
Day-to-day activities limited a lot	5.0%	6.4%	6.7%
Day-to-day activities limited a little	6.5%	7.9%	7.4%
Day-to-day activities not limited	88.5%	85.7%	85.8%

Source: ONS, Census 2001 and 2011. AECOM calculations

154. The PPG advises taking account in housing need assessments of the number of people with long-term limiting illness. Table 16 shows that the proportion of working-age residents of

²⁷ ONS, Census 2011, Economic Activity (QS601EW)

²⁸ ONS, Census 2011, Long-Term Health Problem or Disability (QS303EW)

HABC who are long-term sick or disabled is lower than the Sutton and London averages. The proportion of residents who stated that their day-to-day activities are limited a lot or a little are both also slightly lower than local and regional levels.

155. Table 17 shows that HABC residents travel further to work than both the Sutton and London averages. The average distance travelled to work is 13.0 kilometres, with 30.4% of residents travelling between 10k and 30km to work, compared with 28.1% of Sutton residents. This indicates HABC residents are most likely to be employed either in Central London or to a lesser extent in Sutton or Croydon town centres.

Table 17: Distance travelled to work, 2011²⁹

Location of work	HABC	Sutton	London
Less than 10km	49.8%	49.6%	52.9%
10km to less than 30km	30.4%	28.1%	23.8%
30km and over	2.8%	2.8%	3.0%
Work mainly at or from home	6.3%	8.9%	9.5%
Other	10.8%	10.5%	10.8%
Average distance travelled to work	13.0 km	11.6 km	11.2 km

Source: ONS, Census 2011, AECOM calculations

²⁹ NOMIS, QS702EW - Distance travelled to work

4 Delivering Low-cost Housing

156. A key aim of the neighbourhood forum, as expressed at project inception, is to secure the delivery of homes affordable for people on local salaries. In particular, the group is concerned that the Government's Starter Homes initiative risks exacerbating the problem of affordability in the neighbourhood plan area due to the disparity between local incomes and the average income for Greater London.
157. This situation arises because the Starter Homes initiative proposes a new definition of affordable housing; extending it from its current definition of social and intermediate properties to rent (typically, with a Council or a Registered Social Landlord as the freeholder) to encompass also properties built for sale or (private sector) rent and offered to buyers under the age of forty at a price no higher than 80% of the market value.
158. The aim of Starter Homes is to provide a product bridging the gap between the local authority social housing model and open market housing, which has become out of the reach of many first-time buyers, particularly in London. The Government states that '*a Starter Home is not expected to be priced after the discount significantly more than the average price paid by a first time buyer. This would mean the discounted price should be no more than £250,000 outside London and £450,000 in [Greater] London*'³⁰.
159. Homes offered at £450,000 in the neighbourhood plan area would be beyond the reach of many, if not most, local people, as demonstrated by the most recent data on incomes at the GLA's London Datastore website.³¹ The GLA Household Income Estimates available here show that, for the most recent period for which data was collected (2012/13) the average London annual household income was £51,770.
160. This compares with a far lower average of £43,827 for the neighbourhood plan area. This gives an affordability ratio of 10.27 against the £450,000 price. This is much higher than the threshold of local affordability, on the standard assumption that in most cases the largest available mortgage is usually about five times joint household income³². This would mean the absolute maximum mortgage available to an average household of two people in the neighbourhood plan area would be in the region of £154,000, based on a standard online mortgage calculator.³³
161. Even in the more realistic scenario of Starter Homes being offered at 80% of the market value locally, the average household would not be able to afford one. At the time of writing (March 2016), the average market price for housing in postcode area CR4, including the neighbourhood plan area, is £343,064³⁴. If Starter Homes at 80% of this average were to be offered, that would entail a median starter home price of £274,451. As such, even with the absolute maximum mortgage of around £154,000 these properties would be inaccessible to the vast majority of people.

³⁰ See <http://planningguidance.communities.gov.uk/blog/guidance/starter-homes/starter-homes-guidance/>

³¹ <http://data.london.gov.uk/apps/gla-household-income-estimates/>

³² This figure is frequently quoted: see, for example

<http://www.telegraph.co.uk/finance/personalfinance/borrowing/mortgages/10927748/QandA-How-the-new-mortgage-lending-caps-could-affect-you.html>

³³ <http://www.moneysavingexpert.com/mortgages/how-much-mortgage-borrowing>

³⁴ Source: Zoopla.co.uk

162. Having checked the evidence to verify the group's assumptions, it therefore does appear that Starter Homes are unlikely to be of much benefit even to average income households in Hackbridge and Beddington Corner, let alone for lower-income households.
163. If those average and lower-income households do not wish to enter the social housing sector (and in many cases, they would not in any case qualify), there are few alternatives to the private rented sector currently.
164. The Forum has indicated an interest in alternative solutions that could provide housing more affordable than Starter Homes and complement the existing social housing offer. This could include community housing and/or co-housing³⁵.

Community Land Trusts

165. The option of setting up a community land trust (CLT) to deliver housing entails the Neighbourhood Forum forming an organisation that can own or lease land, and then deliver low-cost housing on that land. The land, once purchased by the CLT, can be kept in community ownership in perpetuity and, via the head-lease³⁶, some or all of the homes can be kept at sub-market prices or rents. There is also the possibility of working with LB Sutton or another landowner to deliver low-cost housing alongside market housing, with the latter subsidising the provision of the former.
166. The CLT model is becoming increasingly popular as a response to increasingly unaffordable housing in urban areas³⁷, as they enable the sale or lease of housing at prices linked to local median incomes. Historically, London has lagged behind the rest of England in terms of CLT formation (London's first CLT was only formed in 2014³⁸), but this is likely to change as a result of the capital's ever-increasing house prices.
167. In forming a trust, clear aims and objectives will need to be formulated. This could entail the drafting of a constitution setting out the rationale for the trust and the sector of the population it is seeking to assist (including any eligibility criteria for the occupation of housing). The constitution would provide an appropriate legal basis for interactions between the trust and other key actors, including other landowners and the local planning authority.
168. Unlike a company, CLTs are not a legal form in themselves. Nevertheless, they are defined in law to have a certain structure and obligations. A CLT must be set up to benefit a defined community (normally, they are open to anyone who lives, works or has strong ties to the CLT area) and must set up as a non-profit organisation. Local people living and working in the community must have the opportunity to join the CLT as members controlling it (usually through an elected board). Figure 11 illustrates graphically the process of establishing a Community Land Trust.

³⁵ Parts of this chapter have been adapted from online advice at <http://self-help-housing.org/how-is-it-done/setting-up/>

³⁶ The head-lease is the original lease between a tenant and a landlord.

³⁷ <http://www.communitylandtrusts.org.uk/what-is-a-clt/why-clts>

³⁸ <http://www.theguardian.com/society/2014/jun/25/community-land-trusts-uk-housing-crisis-east-london-mile-end>. This particular CLT enabled houses to be sold for between £140,000 and £285,000, and was funded by adjacent home sales at the full market rate.

Figure 11: The process of establishing a Community Land Trust



Source: National Community Land Trust Network

Housing co-operatives and co-housing

169. Some community housing organisations can be classified as co-operatives. These are housing schemes controlled by members and run for their benefit, so those running the co-operative are the same people who live in the properties.
170. The activities and running of housing co-operatives are determined by the Co-operative and Community Benefit Societies Act, and the Financial Conduct Authority (FCA) is responsible for the registration process. Once registered with the FCA, the co-operative becomes a legal entity and is able to enter into contracts and leases, with member's liability limited to their stake in the organisation.

Possible business models for affordable housing delivery

171. There is a wide range of business and funding models for delivering low-cost housing. This include the following options:
 - A Community Benefit Society. Also set up under the Co-operative and Community Benefit Societies Act via the FCA, a benefit society is different from a housing co-operative in that the society's administrative element is more separate from the

housing occupants, hence its legal definition as ‘a society for the benefit of the community’. This model is used by many housing associations.

- A company limited by guarantee is another legal model for an organisation where those employed by and responsible for the company are not the same people as the occupants of the housing.
- A further option is a Community Interest Company (CIC), a relatively new form of legal entity introduced under the Companies (Audit, Investigations and Community Enterprise) Act 2004. This model is aimed at groups who want to establish a company with a social purpose and allows the development of an ‘asset lock’, making it impossible for any members or shareholders to take over the company and dispose of its assets. CICs are regulated by, and need to be registered with, the Office of the Regulator of Community Interest Companies. More information is available on the relevant section of the UK Government website.³⁹
- Registering as a charity can help with fundraising and brings certain benefits such as relief from paying property rates. To become one, you will have to demonstrate to the Charity Commission that you have charitable objectives. Providing housing for people on low incomes is likely to be considered a charitable objective. A charity also needs to demonstrate that it works as a not-for-profit organisation- in other words, surplus funds are used to further the objectives of the organisation rather than being distributed to shareholders or members. Companies limited by guarantee and community benefit societies can qualify as charities. However, for an organisation to qualify as a charity, the administrators are not legally able to benefit from the services it provides, so it would not be possible for a housing co-operative to achieve charitable status.

Local case studies of low-cost housing

172. It is recommended that the Neighbourhood Forum discuss options for delivering low-cost housing with existing local low-cost housing providers, as well as the London Borough of Sutton. As well as building an understanding of the most appropriate business and funding model to pursue, the conversation with the Borough could help identify land available within the plan area where low-cost housing cheaper than Starter Homes could be delivered.
173. BedZed, which is within the neighbourhood plan area, is nationally famous as a workable example of zero-carbon housing, and remains popular among visitors and residents. LB Sutton created a precedent by selling the land below market price to enable the development to be viable. Then, the developers entered into partnership with Peabody, one of London’s largest social housing providers, to create a model mixing affordable rent with a mixture of other tenures including private ownership, transitional housing and private rent.⁴⁰ It could be in the Borough’s interest to demonstrate, fifteen years after BedZed, that sustainable technology has developed sufficiently in the meantime to expand the concept viably to a larger development (the original BedZed comprises 82 houses).
174. Another example of low-cost housing delivery in South London is Coin Street Community Builders, who have provided 220 homes at affordable rent on the co-operative model on the South Bank, and are now expanding into homes to buy on a new site at Doon Street nearby⁴¹. The Confederation of Co-Operative Housing⁴² is a membership organisation for housing co-operatives, and can provide a wealth of more detailed information on the co-operative housing model, including how to start a co-operative.

³⁹ <https://www.gov.uk/government/organisations/office-of-the-regulator-of-community-interest-companies>

⁴⁰ ‘The Environmental Brief: Pathways for Green Design’ (Hyde, Watson, Cheshire and Thomson, 2007)

⁴¹ <http://coinstreet.org/what-we-do/co-operative-housing/introduction/>

⁴² <http://www.cch.coop/>

175. The Confederation's counterpart for the community land trust model is The National Community Land Trust Network. The Network's website⁴³ shows the CLTs offering affordable homes within ten miles of the neighbourhood plan area, including West Kensington and Gibbs Green Community Homes⁴⁴, Brixton Green⁴⁵ and the Rural Urban Synthesis Society⁴⁶, some of which were established as an alternative to Council-led proposed development in their area.
176. For example, West Kensington and Gibbs Green was founded in opposition to the planned redevelopment of Earl's Court, and Brixton Green was established as a reaction against local housing becoming unaffordable for longer-term residents as a result of gentrification. Many other useful case studies from London and beyond are provided on the National Community Land Trust Network website.
177. Experience elsewhere in London suggests that the most significant barrier to setting up a CLT is the lack of suitable land. Realistically, the best prospect initially for securing the land needed would be for it to be in Council or other public sector ownership. This would help ensure the CLT could purchase it at a reduced price to ensure viability, although this does not rule out the possibility of the low-cost housing being delivered by a private sector developer as a planning obligation for a larger development.
178. However, this is likely to be more difficult as LB Sutton will be under a degree of pressure to demonstrate that housing delivered through planning obligation within the Borough comprises either Starter Homes or social housing. This underlines the importance of approaching the London Borough of Sutton in the first instance, and in particular building a relationship with the borough's housing and property departments.
179. If the neighbourhood forum wishes to proceed down the route of providing low-cost housing on a specific site, this will be an important consideration within the neighbourhood plan's site allocations process, which normally is the next stage after a housing needs assessment and identifies land with the potential for housing development. However, if it is not possible to identify a specific site in or near the neighbourhood plan area at present, this may need to be stated within the neighbourhood plan as an aspiration for the future.

Custom and Self-build⁴⁷

180. Self-build provides an alternative route into home ownership for individuals and groups. It is a model whereby a prospective resident directly organizes the design and construction of their new home. The most obvious example is a traditional 'DIY self-build' home, where the self-builder designs and constructs much of the home themselves.
181. However self-build can also include the self-builder hiring an architect/contractor to build their home, or those projects that are delivered by kit home companies (where the self-builder still has to find the plot, arrange for the slab to be installed and then has to organize the kit home company to build the property for them).
182. There are seven main ways of undertaking a self-build project:
- Contractor-built one-off home: The process of managing the design and selecting a contractor is looked after by the self-builder. The contractor takes care of the construction work. The vast majority of self-build homes are created this way. This method includes the self-builder locating a suitable plot of land, hiring an architect,

⁴³ <http://www.communitylandtrusts.org.uk/>

⁴⁴ <https://westkengibbsgreen.wordpress.com/about/>

⁴⁵ <http://brixtongreen.org/>

⁴⁶ <http://www.theruss.org/>

⁴⁷ Text in this section is adapted from the NABSA report 'Self build as a Volume Housing Solution', available online at http://www.brightgreenfutures.co.uk/files/2212/7720/0817/NaSBA%20Self_Build_report.pdf

achieving planning and building regulation approval and hiring a suitable main contractor to do majority of the building work.

- Self-built one-off home: Again, the management of the design and construction process is undertaken by the self-builder, along with a significant proportion of the actual building work. This is the classic DIY route, but is suitable for only a small proportion of people. The self-builder locates a suitable site and secures planning and building regulations approval on it. The self-builder also takes on the responsibility for the detailed project management of the construction work, and frequently works full time on the site assisting wherever they can. The savings are much larger here.
- Kit or package home: In this instant, the self-builder again locates the parcel of land, but they work alongside a specialist kit home provider to finalise the design and to plan its construction. These kits range from traditional oak beam barn-like homes to modern modular structures made to precision standards in a factory environment. The self-builder and manufacturer will work up the designs for the home together and submit them for planning and building regulation approvals. The kit home company will then produce the supplies for the house and erect it. The internal fitting out work can be done by the manufacturer or the self-builder.
- Developer-built one-off homes: This is where the self-builder hires a developer with a site and a design that the self-builder likes. The developer manages the rest of the construction. This approach is very simple and risk free for the self-builder. However, it is generally a more expensive option.
- Supported community self-build group: This approach involves a group of people pooling their skills so a number of self-build houses can be built collectively. Every member of the group will work on each other's houses until all are completed. This is often completed by working 25-30 hours a week each in the evenings and weekends. Homes are generally completed in about 12-18 months. Groups can either form themselves, are coordinated by housing associations, or by an agency that helps people run projects like this. Normally about 10 to 20 people come together to build as many new homes. This method is very effective in reducing cost.
- Independent community collaboration: A group of self-builders buy a large site together to split into individual plots. They organise the design and construction of their own homes. Through 'bulk buying' the land, they can get their land significantly cheaper. Through working together and sharing some common costs, for example the cost of tools, the houses can be delivered in a more cost effective way.
- Developer/Contractor led group project: This is where a developer or contractor organizes a group and builds the basic structure of the homes themselves. However, to save costs, the self-builders will finish off the construction.

183. Neighbourhood planning groups can develop site specific policies which can encourage the forms of development described above to emerge. Some land-owners are willing to sell at sub-market rates due to their strong affiliation with a given community and with a guarantee (written into the lease arrangements) that a proportion of homes would go to local people.

184. The National Supporting Communities Programme 2015-18 managed by Locality in partnership with AECOM also provides support for Community Right to Build initiatives via Locality. Up to £50,000 is available for feasibility and detailed design of community led schemes.

185. The use of Neighbourhood Development Orders (NDOs) (NDOs grant planning permission for specific development in a particular area) which are also examined and voted upon, often on the same day as a neighbourhood plan, can both speed up and de-risk the development of a specific site, helping both the land-owner and a community housing group or CLT.⁴⁸ Again there is support via the national programme to progress these.
186. The Government has been focusing on self-build in recent years due to its potential contribution to increasing housing delivery and its relative cost-effectiveness. There is a growing public demand for this type of housing, which, if met, will enable the sector to grow significantly. Self-build housing has the potential to offer more local choice and in most locations can offer better value for money, bringing with it the option to make housing more affordable for a new generation of home owners.

⁴⁸Locality's Neighbourhood Development Orders (NDOs) (including Community Right to Build Orders (CRtBOs) toolkit has been prepared to guide organisations on the use of NDOs and CRtBOs. It sets out the reasons why such orders should be considered, their possible uses, the process involved and good practice. http://mycommunity.org.uk/wp-content/uploads/2016/02/NDO-Guide_FINAL_260216.pdf

5 Conclusions

Overview

187. This neighbourhood plan housing needs advice has interrogated a wide range of data sources, which, taken together, can inform key trends and messages relevant to Hackbridge and Beddington Corner Neighbourhood Plan's housing policies.
188. After briefly recapping our conclusions on the quantity of housing needed, the majority of this concluding chapter covers the type of housing required and the options available to the neighbourhood forum to help secure affordable housing for local people.

Quantity of Housing Needed

189. To recap, the planning context for Hackbridge and Beddington Corner is the adopted Sutton Core Strategy that has been effectively superseded by the London SHMA, Sutton's own SHMA, and the most recent iteration of the London Plan. As the most up-to-date policy document within the Local Plan, it is therefore most appropriate to derive HABC's 'fair share' housing requirement from the London Plan. However, this covers only the period 2015-2025, and thus to understand the neighbourhood plan area's fair share beyond 2025, we must use the Sutton SHMA.⁴⁹
190. Based on the housing requirement of the London Plan to 2025, it is relatively straightforward to calculate HABC's 'fair share' of LB Sutton's dwelling target within the London Plan.
191. The London Plan allocates 363 dwellings annually to LB Sutton. Based on its 10-year plan period, this would equate to a total of (363 x 10=) 3,630 dwellings.
192. HABC's nominal fair share of the ten-year LB Sutton dwelling target is 114 dwellings, although this should be thought of as a minimum figure.
193. To understand the need beyond 2025, however, we have to turn to the LB Sutton SHMA. Compared with the London Plan, this shows unconstrained need only- in other words, unlike the London Plan, it does not take into account supply-side constraints. As such, the SHMA figure should be considered provisional for the moment until the emerging Sutton Local Plan is available, which will be informed by both the SHMA figure and the applicable supply-side considerations.
194. With this caveat in mind, and as previously outlined above, HABC's annual requirement for the years 2026-2031 would be 3.14% of the LB Sutton SHMA annual requirement of 1,100 for these years- in other words, about 35 dwellings annually. Our conclusions on the most appropriate dwelling figure to use for the neighbourhood plan based on currently available information were summarised in Table 1 and comprise an estimated total dwelling need for HABC of 289 dwellings in the period 2015 to 2031, comprising 114 to be delivered 2015-2025 and then a further 175 between 2026 and 2031.
195. Once a new Local Plan housing target for Sutton for the years after 2025 is available, this figure can be updated. As noted previously, all figures are minimum, as the London SHMA acknowledges that the true need figure is likely to be significantly higher.

Characteristics of housing needed

196. Having confirmed the quantity of housing required in Hackbridge and Beddington Corner through review of appropriate London and LB Sutton evidence and policy documents, the

⁴⁹ The Sutton SHMA appears to have been commissioned as part of the evidence base for a new Local Plan for Sutton, but the Local Plan itself is only at Issues and Options stage (normally the first stage of Local Plan development).

remainder of our assessment focused on the characteristics and/or type of the housing needed. We have summarised our conclusions from all sources in Table 18 below. Factors in the table are in alphabetical but no other order. Note that there is potential for overlap between some factors but an inclusive approach has been taken to ensure all relevant factors are covered.

Table 18: Summary of local factors specific to Hackbridge and Beddington Corner with a potential impact on housing characteristics

Factor	Source(s) (see Chapter 3)	Data uncovered	Conclusion for neighbourhood plan housing policy
<p>Affordable housing need, tenure and type</p>	<p>London SHMA, Sutton SHMA, emerging Sutton Local Plan</p>	<p>Across London, earnings are falling in real terms and poverty has increased slightly partly due to rising housing costs.</p> <p>In Sutton itself, children are living with their parents for longer, over-crowding is increasing and the private rental sector is booming- all sure indicators of affordability pressures, and indeed the SHMA concludes that affordability is an issue across the whole borough.</p> <p>The affordability ratio for LB Sutton (where a higher figure indicates worse affordability) is 6.03, compared to an outer London average of 6.66.</p> <p>The SHMA points out that for lower quartile (LQ) housing, an annual household income of £58K is required, and to rent LQ housing, one of £31K. For an affordable rent unit, income needs to be £24.8K and for social housing £17.8K. Together, these tenures meet the need of 97.6% of the Sutton population.</p> <p>However, the supply of new homes in Sutton in recent years (both market and affordable) is lower than the London average, which acts to increase local affordability pressures.</p>	<p>The imminent introduction of Starter Homes (see below) means there is uncertainty surrounding the future delivery of other affordable housing tenures, particularly affordable housing to rent.</p> <p>LB Sutton is responding by returning to the council house model, where the Council itself develops and rents social housing, on the basis that there will continue to be a large sector of the population whose needs cannot be met by the market, and with the future role of Registered Social Landlords uncertain.</p> <p>Whatever the delivery model, we recommend the Neighbourhood Plan seeks to deliver a marked increase in housing provision in HABC, including, but not limited to, social housing. This would be an appropriate response to the low level of housing delivery (also recognised by LB Sutton) locally in recent years across both market and affordable tenures, and would help reduce affordability pressures that have built up as a result of this low supply.</p> <p>New affordable housing could, as described above, be delivered by the Council itself, through a willing RSL or by the Neighbourhood Forum itself through a community land trust or co-housing model, if possible.</p> <p>Any policy seeking higher rates of housing delivery across both affordable and market tenures should reference the importance of working closely with relevant local partners in this aim, including LB Sutton.</p>

Factor	Source(s) (see Chapter 3)	Data uncovered	Conclusion for neighbourhood plan housing policy
Ageing population	Sutton SHMA, emerging Sutton Local Plan, Census	<p>The SHMA notes that Sutton’s population is ageing, with age bands between 40 and 74 forecast in particular to increase rapidly in number. This conclusion is supported by the Census.</p> <p>However, the existing supply of sheltered housing and care homes is considered broadly sufficient to meet the needs of the older population.</p> <p>Nevertheless, the SHMA considers it would be prudent for 4% of the annual requirement for Sutton to be Extra Care Homes.</p> <p>These Extra Care homes should be provided in accessible locations.</p> <p>The Census suggests, however, that the population of HABC is younger than the Borough average, and with correspondingly lower than average levels of day-to-day activity limitation, sick and disabled people- though the trend of a younger population is forecast to lessen over time- and already there is a modest increase in the number of single person households over 65 in HABC itself.</p>	<p>If the neighbourhood plan is adopted ahead of the emerging Sutton Local Plan, we recommend that it notes and supports the Sutton SHMA conclusion that four per cent of overall housing provision should be Extra Care housing.</p> <p>However, if the first or subsequent drafts of the emerging Local Plan carries the four per cent requirement through from the SHMA, and these appear before the neighbourhood plan is adopted, then there is no need to include this policy as it will simply be restating Local Plan policy.</p> <p>As HABC has a younger than average population, there is otherwise no specific policy required in the neighbourhood plan on housing provision for older people over and above what is likely to be stated in the Sutton Local Plan, with the possible exception of identifying and supporting Hackbridge station and local centre as a particularly suitable, accessible location for the provision of Extra Care homes.</p> <p>Although the recent increase in single person households headed by over-65s is noted, our recommendations elsewhere to provide a range of smaller dwellings to meet the needs of smaller households, including flats, should be sufficient to meet the needs of one person households over the age of 65, although it would be useful for the neighbourhood plan to acknowledge this trend and reference the appropriate emerging Sutton policy and/or London Plan Annex Five: Specialist Housing for Older People in so doing.</p>

Factor	Source(s) (see Chapter 3)	Data uncovered	Conclusion for neighbourhood plan housing policy
Dwelling size	Sutton SHMA, London Plan, emerging Sutton Local Plan, Census	<p>The London Plan seeks to avoid over-concentrations of one type of housing (including housing of the same size) in a single location.</p> <p>There is continuous demand for larger, family-sized dwellings across Sutton as a whole from less affordable boroughs to the north closer to inner London- and across the Borough as a whole, middle-aged households with children are prevalent.</p> <p>The Sutton SHMA notes the highest level of market need is 3 bed homes and the emerging Sutton Local Plan specifically supports new family housing at HABC, as part of its proposed target of 50% of all new housing to be three or more bedroom. HABC has a higher than Borough average proportion of households with dependent children, and family households are forecast to increase in number in future.</p> <p>There have been high levels of recent growth in HABC of households of 7 rooms and over. 3-6 bedroom households have declined, suggesting a polarising market and/or a 'squeezed middle'.</p> <p>However, as per Census data for HABC in particular, there is also strong demand from smaller households for smaller, more affordable dwellings, thus explaining strong recent growth in the number of one-room and high levels of one person households (although the emerging Local Plan suggests a future fall in the number of single person households).</p> <p>The Sutton SHMA shows that most affordable need is for 1 and 2 bed units.</p> <p>Low levels of self-employed people will constrain demand for larger dwellings.</p>	<p>Compared with other parts of Sutton, HABC appears to have smaller than average households and this trend has been increasing in recent years.</p> <p>In line with Sutton and London policy to provide a mix of dwelling types, the neighbourhood plan should provide support for a range of dwelling sizes. However, it would also be appropriate for it to respond to the local evidence of need by seeking a specific increase in dwellings towards the smaller end of the scale (i.e. of one to five rooms), given that these appear to be in most demand at present.</p> <p>Ensuring support for one and two room units in particular will enable the delivery of new apartments for sale and rent that can meet the needs of the lower-income section of the population not looking for and/or not qualifying for affordable housing.</p> <p>Dwellings of two to five rooms will help to meet the needs of other sections of the local population, including young families, and help to mitigate what seems to be a polarising trend in the market, with little in the middle between very small and very large homes.</p> <p>A proportion of the smaller (1-5 room) dwellings could and should be Starter Homes (see below), which has the potential to maximise affordability (at least compared with the market rate). Others could be delivered through a Community Land Trust or similar mechanism.</p> <p>Otherwise, Sutton's proposal to provide at least 50% three or more bedroom housing will apply to HABC in any case and need not be reinforced by or replicated within the neighbourhood plan.</p>

Factor	Source(s) (see Chapter 3)	Data uncovered	Conclusion for neighbourhood plan housing policy
Dwelling tenures	London SHMA, Sutton SHMA, London Plan, Census	<p>The London Plan seeks to avoid over-concentrations of one type of housing (including housing with the same kind of tenure) in a single location.</p> <p>Private rents have increased rapidly across London and within Sutton.</p> <p>Owner occupation in HABC is lower than the Sutton average and decreasing. Shared ownership and socially-rented housing are both higher than average and increasing, as is private renting.</p> <p>This underlines the affordability pressures in HABC and the strong demand for smaller, more affordable units both noted above.</p>	<p>HABC's split of and trends in housing tenures underline a lack of affordable local housing. Decreasing owner-occupation, increasing private rentals and increasing social rented and shared ownership are all indicative of unaffordability.</p> <p>The only realistic short-term solution for many households who do not want or do not qualify for affordable housing is the private rented sector, although for wealthier households shared ownership is an alternative.</p> <p>As such, the neighbourhood plan should offer strong, explicit support for both the private rented sector and for shared ownership as solutions for those people wishing to live locally but who cannot afford market housing or Starter Homes.</p> <p>As noted above, this could include supporting the provision of new private-sector built housing explicitly designed as rented properties or specifically marketed to those seeking to share ownership.</p> <p>Patterns and trends in housing tenures underline the need for a range of smaller dwellings to ensure affordability (see also below), including smaller houses as well as flats to meet the need from families.</p>

Factor	Source(s) (see Chapter 3)	Data uncovered	Conclusion for neighbourhood plan housing policy
Dwelling type	London Plan, Census	<p>The London Plan seeks to avoid over-concentrations of one type of housing (including housing of the same type) in a single location.</p> <p>The Census shows that the previously- noted high levels of smaller houses in HABC translate into very few detached properties, a low level of semi-detached, an average level of terraced houses and a very high level of flats (all compared with the Borough average).</p>	<p>Local concerns about affordability, the evidenced need for smaller dwellings, and the local character and context all suggest that the majority of new dwellings to be provided should be flats, which can also make best use of the limited number and size of opportunity sites likely to be available.</p> <p>However, there is also a need for houses, and in the interests of avoiding concentrations of a single type of dwellings in one location, on larger sites in particular houses should be provided and indeed will be required through Sutton policy.</p> <p>Again, recognising local affordability need, the limited land available and the demand for smaller dwellings, where houses are provided, they should in general be terraced rather than semi-detached or detached.</p> <p>With appropriate design, even smaller terraced housing can offer three or four bedrooms. We recommend that the neighbourhood plan provide policy support in particular to terraced dwellings of 3-4 bedrooms, a proportion of which could be Starter Homes (see below).</p>
Market housing prices/ costs	Sutton SHMA, Zoopla	<p>Sutton SHMA points to house prices in HABC that are relatively lower than the Borough average.</p> <p>However, it also notes a moderate rate of increase in those prices.</p> <p>Across the Borough, the median price for a flat is just below £200K and for a terraced house just below £300K.</p> <p>The median rent for LB Sutton is around £950 per month and the lower quartile rent for the borough around £775 per month (as of 2014).</p>	<p>As noted previously and below, providing strong policy support for a range of solutions, including new social and intermediate housing, a proportion of Starter Homes for younger people on higher than median incomes, and for lower quartile market housing, including new flats and houses that could add stock to the private rented sector or that are suitable for shared ownership, will help ensure a robust, multi-faceted approach to HABC's evidenced shortage of affordable housing.</p>

Factor	Source(s) (see Chapter 3)	Data uncovered	Conclusion for neighbourhood plan housing policy
<p>Over-crowding and concealed families</p>	<p>Sutton SHMA, Census</p>	<p>There was a 27% increase in over-occupation of housing in Sutton between 2001 and 2011, and a similar level of increase in multi-family households.</p> <p>Unsurprisingly, at the same time, the number of under-occupied properties has dropped</p> <p>The Census confirms that HABC played a significant role in this Borough-wide trend. However, despite this, there is a low level of concealed families locally.</p>	<p>High levels of overcrowding are again indicative of a need to provide new, but smaller, dwellings, to ensure they provide an affordable option for those looking to move out of overcrowded accommodation.</p> <p>Earlier in the conclusion, it was noted that the estimated housing need of 289 dwellings for HABC to 2031 was only a minimum figure, and the high level of overcrowding indicates that demand would likely be present for extra dwellings above this indicative minimum.</p> <p>In line with our other conclusions, the most appropriate policy response to the high levels of overcrowding is, in our view, strong policy support for new social and intermediate housing, as well as for new flats and small houses that could add stock to the private rented sector or that are can be marketed for shared ownership. These have the potential to be provided through a community land trust or co-housing model.</p>

Factor	Source(s) (see Chapter 3)	Data uncovered	Conclusion for neighbourhood plan housing policy
Starter Homes	London SHMA, emerging Sutton Local Plan, GLA London datastore	<p>Across London as a whole, affordable rented homes are average of 69% market rent, compared with the Starter Homes at 80% of market rent.</p> <p>LB Sutton incomes are lower than the London average and are increasing only slowly.</p> <p>The emerging Sutton Local Plan is preparing for the introduction of Starter Homes by seeking to redefine affordable housing away from just social and intermediate tenures, but as ‘housing available below the market rate’.</p> <p>It also indicates a future affordable housing target of 40% rather than 50%.</p> <p>The GLA’s own income data suggests Starter Homes are likely to be unaffordable for a majority of local people.</p> <p>As a result (but depending on the future role of affordable housing after the launch of Starter Homes), the intermediate sector could have an important role to play in LB Sutton in future, as noted by the London SHMA for Greater London more generally.</p>	<p>At the time of writing, the Starter Homes model has been announced but the Government has yet to spell out the details of how Starter Homes will complement and/or replace existing models of affordable housing.⁵⁰</p> <p>However, it is clear that as in many parts of London, Starter Homes will be unaffordable for a majority of HABC residents.</p> <p>Nevertheless, they could be an effective part of the housing mix at least for those local residents earning above median incomes but who at present cannot afford homes at the market rate. As such, the neighbourhood plan could offer support for a small proportion of Starter Homes of between 1-3 bedrooms to meet the needs of some smaller households and young families.</p> <p>Crucially, the evidence gathered suggests that affordable, in particular social, housing, will continue to be a valuable tool to meet the needs of HABC residents. As it is still unclear what impact Starter Homes will have on current affordable models of housing, it is too early to provide a definite policy conclusion.</p> <p>In the interim period, we recommend close working with Sutton to assess the impact of Starter Homes on the existing model of affordable housing provision, making the Council aware of the fact that for many of HABC’s households, the affordable rented model (delivered either by the Council, RSLs or a community land trust) is likely to have an important role to play , alongside the private rented sector, even after the introduction of Starter Homes.</p>

⁵⁰ At the time of this report, the Government was consulting on the Starter Homes Regulations to ensure that the resulting regulations are ‘feasible, proportionate and effective’ (<https://www.gov.uk/government/consultations/starter-homes-regulations-technical-consultation>)

Recommendations for next steps

197. This neighbourhood plan housing needs advice has aimed to provide Hackbridge and Beddington Corner Neighbourhood Forum with evidence on housing trends from a range of sources. We recommend that the Neighbourhood Forum should, as a next step, discuss the contents and conclusions with LB Sutton with a view to agreeing and formulating draft housing policies, taking the following into account during the process:
- the contents of this report, including but not limited to Table 18;
 - Neighbourhood Planning Basic Condition E, which is the need for the neighbourhood plan to be in general conformity with the strategic development plan (here, the London Plan as well as the adopted and emerging LB Sutton Local Plans);
 - the types (detached, semi-detached, terraced etc.) and sizes (1 bedroom, 2 bedroom etc.) of recent and existing dwelling permissions and completions, and cross-referencing the findings of this assessment with Table 18, as what has already been provided will have an impact on the types and sizes of the remaining homes to be provided over the rest of the plan period;
 - the views of LB Sutton;
 - the views of local residents;
 - the views of other relevant local stakeholders, including housing developers; and
 - the numerous supply-side considerations, including local development opportunities and constraints, the location and characteristics of suitable land, and any capacity work carried out by the Council, including but not limited to the SHLAA.
198. As noted previously, recent changes to the planning system, most importantly the introduction of Starter Homes, as well as forthcoming changes to the National Planning Policy Framework, will continue to affect housing policies at a local authority and, by extension, a neighbourhood level.
199. This advice note has been provided in good faith by AECOM consultants on the basis of housing data current at the time of writing (alongside other relevant and available information).
200. Bearing this in mind, we recommend that the steering group should monitor carefully strategies and documents with an impact on housing policy produced by LB Sutton, the GLA or any other relevant body and review the neighbourhood plan accordingly to ensure that general conformity is maintained.
201. Most obviously, this includes monitoring the status of the emerging Sutton Local Plan.
202. At the same time, monitoring ongoing demographic or other trends in the factors summarised in Table 18 would be particularly valuable.

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