



UTTLESFORD AND BRAINTREE DISTRICT COUNCILS

Housing for New Communities in Uttlesford and
Braintree

30 June 2020

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1. INTRODUCTION AND OVERVIEW

This Study was commissioned by Uttlesford and Braintree District Councils in 2019. At that time the councils were planning four new Garden Communities and were committed to the TCPA Garden City principles. They wanted to make sure that the new homes on these strategic developments would help to create mixed and balanced communities where people could choose to live and work locally and take an active role in their community. This means creating places that are not 'dormitory towns', and where the homes are available and affordable for people who live and work nearby.

The councils wanted the new communities to have the types of homes that would support strong vibrant local economies and sustainable lifestyles. They set out an approach that would focus on the range of job opportunities that would arise in and near the new communities, and the housing needs of local residents. The councils wanted this study to recommend appropriate housing options and delivery approaches, including the construction of new council homes and community-led housing. The councils also asked for this study to consider the implications of new technology, and for their Allocations Policies and the proposed new Uttlesford Housing Strategy. This study, based on substantial research and experience, aims to give clear and practical recommendations and case studies.

Uttlesford and Braintree District Councils have responsibility for planning and housing amongst other services. Essex County Council has lead responsibility for transport, education and social services. Other parties will also play a valuable part in the creation of vibrant and successful new communities including the parish and town councils; landowners, developers and housebuilders; housing associations and other landlords; voluntary agencies and community groups; and residents of all ages.

When this Study was commissioned, the councils expected to have spatial frameworks in place for the delivery of new homes and employment sites in the winter of 2019/20. By May 2020, it became known that none of the proposed Garden Communities in Braintree and Uttlesford would come forward at this time. Therefore, we have written this Study for New Communities and other strategic scale developments. We believe that many of the core principles for Garden Communities can be applied to all strategic scale developments, and to a lesser extent smaller scale schemes. The recommendations fall into two broad categories. We make recommendations that can be taken forward immediately and others which only relate to the delivery of large-scale housing schemes.

1.1 LOCAL CONTEXT

Uttlesford and Braintree are neighbouring authorities in Essex. Both districts are well-connected by road and rail, and many residents commute to work outside the district particularly to London.

The two districts are in separate housing sub-regions and, as a consequence, are part of separate Choice Based Lettings Schemes. They have separate Strategic Housing Market Assessments (SHMA's) and Allocations Policies.

The two areas have many similarities, and to give a flavour of the two districts, some of the key social and economic figures are:

- Uttlesford and Braintree are the two largest districts in Essex, and both are predominantly rural.

- Almost 90,000 people live in Uttlesford, compared to just over 150,000 in Braintree. The population of Uttlesford is predicted to increase to 102,000 by 2034, and for Braintree it is estimated that the population will grow to 157,000. (ONS 2018)
Uttlesford and Braintree have less ethnic diversity than most areas with around 7% BAME residents including white non-British.
- The split of age groups in Uttlesford and Braintree is similar with around 19.5% aged 0-19 years, 60.6% aged 16-64 years, and 19.5% aged over 65 years. The county-wide split is similar although the county average for those aged over 65 is 1% higher. Comparing the County to the average for England, the Working Age group is 2% lower than the national average, whilst the 65+ age group is 2% higher.
- Uttlesford was ranked in the top 10% of least deprived district councils, whilst Braintree is in the top 40% nationally. In accordance with this, there is higher than average life expectancy in Uttlesford, with slightly lower life expectancy in Braintree.
- 6.6% of children and young people are recorded as being in low income households in Uttlesford, which is the lowest rate in Essex and below average for England. In Braintree, the number is higher with 11.7% children and young people recorded as being in low income households.
- Uttlesford has high levels of educational attainment amongst adults, with almost a third of residents achieving higher education or degree level qualifications (31.9%). Less than a fifth of residents aged over 16 had no formal qualifications (17.7%) (Census 2011).
- The levels of educational attainment in Braintree are lower where 22.8% of residents aged 16 and over had had no formal qualifications at the time of the 2011 Census, and 22.2% had higher education or degree level qualifications.
- This pattern is repeated in school leaver achievement with children in Uttlesford achieving higher exam success than children in Braintree.
- In 2018, the average weekly income for an Uttlesford resident working full-time was £639 which is higher than the average for Essex and England. Braintree also has higher than average incomes with a weekly average income of £630.
- There is lower than average unemployment in Uttlesford and Braintree.
- 8.8% of households in Uttlesford and Braintree are classed as fuel poor, which is slightly higher than the average for Essex. This might relate to the number of homes which are not heated by gas central heating.
- The birth rate in Uttlesford is relatively low compared to other areas, and slightly higher in Braintree.

1.2 GARDEN COMMUNITIES

The Garden City movement was formed around the turn of the twentieth century when the Town and Country Planning Association (TCPA) was founded. The early garden towns and villages, such as Letchworth and Welwyn, were based on a foundation of industry and employment, with their developers seeking to create well designed, healthy places and affordable homes.

Over the last five years, the TCPA has reviewed and updated the original principles to apply to the 21st century context.

A Garden City is defined as a holistically planned new settlement which enhances the natural environment and offers high-quality affordable housing and locally accessible work in beautiful, healthy and sociable communities.

‘Without providing the right employment, community facilities and range of housing, new garden villages risk becoming dormitory commuter suburbs

– the antithesis of the Garden City idea.’

The Garden City Principles describe an indivisible and interlocking framework for delivery, and include:

- Land value capture for the benefit of the community
- Strong vision, leadership and community engagement
- Community ownership of land and long-term stewardship of assets
- Mixed-tenure homes and housing types that are genuinely affordable
- A wide range of local jobs in the Garden City within easy commuting distance of homes
- Beautifully and imaginatively designed homes with gardens, combining the best of town and country to create healthy communities, and including opportunities to grow food
- Development that enhances the natural environment, providing a comprehensive green infrastructure network and net biodiversity gains, and that uses zero-carbon and energy-positive technology to ensure climate resilience
- Strong cultural, recreational and shopping facilities in walkable, vibrant, sociable neighbourhoods
- Integrated and accessible transport systems, with walking, cycling and public transport designed to be the most attractive forms of local transport.

1.3 UTTLESFORD AND BRAINTREE SUBMITTED LOCAL PLANS AND GARDEN COMMUNITIES

When this Study was conceived, there were three new Garden Communities proposed in Uttlesford including one in partnership with Braintree. The three Communities were located roughly in the north, centre and south of Uttlesford, each close to major employment areas. The landowners and developers for each site proposed the new communities to the Councils as they prepared new Local Plans. All three sites were included in the Councils' new proposed Local Plans and following public consultation the plans were submitted to the Planning Inspector.

Braintree District Council submitted its Local Plan in October 2017. It developed its Local Plan in partnership with Colchester Borough Council and Tendring District Council. Working together, the three councils produced joint documents to cover shared strategic approaches and policies and also each council produced its own documents with specific matters applicable just to their district. The West of Braintree Garden Community is one of three Garden Communities proposed across Braintree, Colchester and Tendring. In May 2020, the Inspector found the Local Plan sound with modifications but the proposals for two out of the three Garden Communities were deemed unviable, including West of Braintree which was deemed marginally viable. This requires the deletion of the unviable Garden Communities from this Local Plan. The Section 1 Local Plan is awaiting adoption by the Councils in autumn 2020.

Uttlesford District Council submitted its Local Plan in January 2019. In January 2020, the Planning Inspector suggested significant additional work was required. The Council has agreed to withdraw its plan and start work on a new document.

The promoters or developers for the three proposed Garden Communities were interviewed as part of the research for this Strategy. Each promoter/developer had their own approach, but they were all committed to working collaboratively and creating high-quality places. As would be expected with schemes of this size, each promoter/developer had a track record of successfully delivering major developments, and was committed to delivering a wide range of housing and tenure types. The position of each promoter/developer is summarised in Appendix 1, together with a brief outline of each proposed community. These outlines are a good overview of New Communities that may come forward in both districts.

2. EXECUTIVE SUMMARY AND KEY RECOMMENDATIONS

2.1 INTRODUCTION

This Study was commissioned by Uttlesford and Braintree District Councils in 2019. At that time the councils were planning four new Garden Communities and it was intended that an employment Study would be commissioned to sit alongside this Housing Study and together inform a new Development Plan Document. The situation is now different, and therefore the Study has a new dual purpose:

- To recommend strategic and operational changes that both councils can make in the short to medium term
- To recommend approaches to be applied when planning, determining and developing new communities and other strategic scale developments.

In this Study, the term strategic scale development refers to sites that will deliver more than 1,000 new homes. This is roughly the number of new homes required for a new primary school, and a development of this size would also be expected to provide other resources such as local shops and community centre. There is no upper limit for the size of a strategic scale development, but it is rare for any single development site to provide more than 10,000 homes, which is the size of a market town.

Strategic scale developments need to be designed to fit within the local context and may be built on the edge of an existing settlement or as a new community. Whatever the setting, it is important that there is a comprehensive plan for the whole site that covers housing, employment, community and connectivity, and other aspects such as character and addressing climate change, both within the site and in the wider area.

This Study has been informed by two Listening Events that were held in October 2019 and takes account of evidence provided the councils and others. Interviews were conducted with the promoters of North Uttlesford Garden Community, Easton Park and West of Braintree; and with the operators of Chesterford Research Park, Stansted Airport and Stansted Chamber of Commerce. We would like to thank everyone for sharing their views and exploring ideas so positively.

2.2 NEW HOMES

Housing is expensive in Braintree and Uttlesford, both to buy and rent. This picture is the same in surrounding areas, and therefore we have used some employee feedback from South Cambridgeshire to supplement the evidence and information about Braintree and Uttlesford. It is important that any strategy or policy for new homes should encompass the housing needs and preferences of everyone. We provide some examples of households and their preferred housing options in the Housing Need and Demand chapter. Many factors influence people's choices including age, income and whether the person or family want a short- or long-term accommodation option, and how flexible they might want tenure to be.

At the beginning of the housing ladder are households with low incomes who do not have suitable accommodation. The option for these households is generally an affordable, social or private rented home, perhaps financed in part or whole by Universal Credit. Most of these households will qualify for Affordable Housing in Braintree but may not meet the eligibility criteria for the Uttlesford Housing Register which has more restrictive rules. There is an ongoing need for Rented Affordable Housing, and this should be part of all new housing

schemes, unless there are sound reasons for a departure from policy. We suggest that the Councils encourage community-led housing schemes to come forward to provide Rented Affordable Housing as part of locally based solutions but anticipate that this will meet only an element of the overall need. As a stock-holding council, Uttlesford can play a significant part in the delivery of new Rented Affordable Housing. Both councils have enabling roles to play in working with housing associations and developers to bring forward new Rented Affordable Homes.

Those with higher incomes who are at the other end of the housing ladder are households who can afford to rent or buy a home paying open market prices. Many people opt to move into homeownership when their finances permit. They may purchase a home outright or with a mortgage funded through their income and with a deposit that they have raised. Often homeowners gradually move into larger homes as their income and family size grows, and then may opt to downsize as they age perhaps releasing equity to help their own children buy their first home. We recommend that diversity is encouraged in this sector: diversity of provider and design in order to provide greater choice to home buyers. We also advise that the councils play a stronger role in bringing forward custom and self-build housing including co-housing in order to meet identified demand and also to stimulate more diversity in new and existing communities.

There is considerable debate about whether more people would opt for long term market rented options if there was a better rental offer. We have been told that there is a shortage of market rented housing in Uttlesford, including for families and for single people who want to share with others. We therefore think that market rented accommodation should be part of the overall mix.

There is growing interest in Build to Rent which includes both apartments and family housing, funded by Institutional Investors, and with designs that particularly suit the rental market. Build to Rent provides more security than traditional private rented homes as the investors are looking for long term returns. Build to Rent housing can be an option for households with a wide range of incomes as schemes can include market rented and discount market rented homes, which is a form of Affordable Housing. It can meet both short- and long-term accommodation needs. We advise that the councils approach this sector either directly or with interested developers, in order to seriously test the market. It is likely that demand will be highest near the largest employment sites.

Between those who need Affordable Housing and those who can afford market housing are people on 'intermediate' incomes who do not have the need or vulnerability required for priority access to Social housing (such as dependent children, overcrowded housing, physical impairment or medical need). As with other income groups, there are a wide range of people in this category and they will have a range of housing preferences. Some would like a rented offer and may be interested in an intermediate rental product. Others will aspire to home ownership and be interested in shared ownership, equity share or Rent to Buy. This group might benefit most from a Local Living Rent. A Local Living Rent would be approximately 70% of the Average Market Rent and would be a policy change to be developed over time through discussion with Homes England, Government and housing providers. A Local Living Rent reduces the need for public subsidy through Housing Benefit and is affordable to everyone on average incomes. Affordable local rent levels allow people, to save for a deposit to buy into shared ownership or equity, if their circumstances permit and if they want to become homeowners. Shared ownership is the most common form of low-cost home ownership, and is accessible with deposit as low as £5,000. Equity share is an alternative and this has been a

very attractive option for all those who have taken advantage of the Government's Help to Buy Scheme. The study outlines a range of options, and we advise that the councils carefully encourage a wider range of intermediate housing options in order to test the market for new products and to better match the offer with people's diverse preferences.

People with specialist housing needs generally have low incomes and will access social rented options, but this is not always the case particularly with regard to retirement housing and housing with care options. Essex County Council is producing a new Housing Strategy that will include provision for people with specialist housing needs, and we recommend that the development of this Strategy is accompanied by engagement with these needs groups to better understand their housing preferences.

Accommodation for Gypsies and Travellers can be provided in different ways. Some opt for sites managed by the Local Authority or a Housing Association, and others would prefer to have the opportunity to buy land to privately own and manage their sites. Braintree and Uttlesford both have some additional need for Gypsy and Traveller provision, and we recommend that local Gypsies and Travellers are consulted on any proposals at an early stage.

2.3 HOUSING NEED AND DEMAND

There is much in common between Uttlesford and Braintree, however Braintree is a little poorer than Uttlesford across a range of socio-economic factors, including household income, educational attainment and health outcomes. Housing is expensive in both districts, with the cost of an average house being 10 times the average income in Braintree and 12 times the average income in Uttlesford.

In both districts, there is a need for Affordable Housing including rented homes. The market for shared ownership and intermediate housing products is smaller in Braintree, but this may not hold true in the future. In terms of affordable rented accommodation, the highest need in both districts is for homes with one or two bedrooms. The delivery of new homes, particularly the Affordable Housing, should be aligned to the delivery of community infrastructure, public transport and new jobs.

Reflecting the national picture, the number of older people is increasing in Braintree and Uttlesford. Many older people want to remain living in their own community, but some will choose to move into more suitable accommodation or to live near family members. Strategic sites can be good places for older people to live because new housing can be designed to be adaptable, and the wider environment will be designed so that it is easy to move around by foot, cycle or mobility scooter.

There is strong value in early engagement between the councils and the site promoters to discuss housing mix in order to develop shared approaches and ensure that any particular needs are incorporated early in the design process.

2.4 EMPLOYMENT

In both Uttlesford and Braintree, a high number of people who live in the district, commute out of the district for work. In both districts, there are a significant number of small and medium sized businesses, and people who work in local services including health, education and retail.

Uttlesford has two large employment sites, Stansted Airport and Chesterford Research Park, which are both projected to create hundreds of new jobs. There is a demand for private rented accommodation from people working at these sites who do not want a long-term housing option.

Several employers including Cambridge University Hospitals (CUH) and the Wellcome Institute have recently consulted employees on their housing needs and preferences. They found that there is demand from younger people for private rented housing, and that many younger people are comfortable to have shared accommodation. As young people want to form settled households, they will want access to more secure housing, and many are interested in low cost home ownership if their annual household earnings are £32,000 – £50,000. The Government's proposals for First Homes are expected to be attractive, but other low-cost home ownership options may also be popular.

CUH and the Wellcome Institute found interest in innovative tenures and we advise that these are tested on strategic sites, perhaps with a cascade mechanism so that the tenure can be changed if necessary. CUH found that some people who are eligible for Affordable Housing are not aware of this and may falsely believe that they would be part of a very long waiting list. We suggest that a new Housing Advice and Options service be developed that promotes and explains the full range of housing options available to everyone. This should include information about the new homes available in the districts, and the range of tenures.

The planning of new communities and strategic developments should include clear employment strategies that consider the job opportunities and housing needs of people who will live and work locally. This should include 'key workers' working in vital services including education, health, social care and emergency services, and food retail.

2.5 ACCELERATING DELIVERY

Developments should build out at pace in order to create sustainable new communities and meet demand for new homes. The Letwin review found that diversity is the key to delivery and therefore new planning and housing policies should encourage innovation in tenure and construction, whilst being clear about the expectations for Affordable Housing.

New housing models are being delivered in different parts of the country. Braintree and Uttlesford will be attractive locations because they are areas with high housing demand. Examples of more varied housing include: Net Zero Carbon schemes, mixed tenure retirement living, Rent to Buy, Build to Rent including family housing, and self or custom build housing. A further way to create diversity is to sell smaller plots to small and medium sized local builders, as well as larger plots to the major housebuilders. Small builders often struggle to find land, and therefore would probably keen to take advantage of opportunities in New Communities. The wider choice provides an element of competition between providers and this can also help to drive the market.

There is growing interest in Modern Methods of Construction (MMC) generated by concern about shortages of skilled labour and interest in ways to speed up construction whilst ensuring quality. The term MMC covers a range of products from components and sub-components to modular housing. Quality can be assured as each item can be checked before leaving the factory. There is local expertise and interest, including from housing associations such as Greenfields and Swan Housing, and it is recommended that the councils deepen their understanding through some site visits, and through discussions with interested housing associations and developers. Uttlesford should consider the value of using MMC in its council-house building programme.

2.6 SELF AND CUSTOM BUILD HOUSING

There is significant demand for self and custom build housing in Braintree and Uttlesford, as identified by the Self and Custom Build Registers. The councils have taken a relatively passive approach towards this sector, and there is potential for Braintree and Uttlesford to work together to identify and bring forward schemes to meet and stimulate demand, engaging with developers, landowners and those on the Self and Custom Build Register.

2.7 DELIVERY OF NEW COUNCIL HOMES

Uttlesford District Council has completed an investment programme that has seen a comprehensive refurbishment and redevelopment programme of its sheltered housing schemes, and the development of new council homes on a number of small council-owned sites. To date, the majority of schemes have been planned and tendered separately. The Council is now ready to plan a new investment programme and wants to deliver around 200 homes over the next three years. We believe that target is achievable and could be exceeded. The Study sets out a route-map that includes renewing the business plan to ensure maximum benefits are achieved, reviewing the council's objectives to be clear about priorities, developing strategic partnerships to secure land and deliver new council homes. The council is also asked to consider 'strip lease arrangements' and the creation of a dedicated housing company to either increase the provision of affordable rented homes or deliver market rented homes that generate a long term revenue stream for the council.

2.8 UTTLESFORD AND BRAINTREE HOUSING REGISTERS AND ALLOCATIONS POLICIES

Uttlesford has its own Allocations Policy whilst Braintree has a shared Allocations Policy with a group of seven councils in Essex and Suffolk.

Uttlesford and Braintree have similar approaches towards assessing 'reasonable preference' based upon national legislation and guidance regarding priority needs, and more varied approaches when assessing eligibility in terms of 'local connection'. Uttlesford requires applicants to have lived or worked in the district for at least three years, whilst Braintree has no such requirement. Having assessed the impact of different criteria upon demand, we suggest that Uttlesford reviews its current eligibility criteria in order to widen access to Affordable Housing.

Local Authorities have powers to use Local Lettings Policies in certain circumstances, and we advise the Councils to develop shared Local Lettings Policy for any new community that straddles their boundaries. This is so that there will be a single, joined-up approach towards the letting of affordable homes in these communities.

2.9 IMPLICATIONS FOR NEW UTTLESFORD HOUSING STRATEGY

Uttlesford's current Housing Strategy was published in 2016 for the period to 2021. We have considered the implications for the proposed new Strategy arising from our Study. We recommend three key themes for the new Strategy:

- (i) **Choice** – pro-active housing options and advice service, new allocations policy and local lettings plans, innovation and variety in tenure and design
- (ii) **Engagement, collaboration and partnership** – early engagement with promoters/applicants of major developments, ongoing engagement with

communities and residents, engagement with employers to promote and understand housing preferences, and effective partnership working

- (iii) **Delivery** – of high-quality new homes to include a new, expanded council-house programme, pro-active facilitation of custom/self and community housing and new joint ventures.

2.10 HOUSING AND TECHNOLOGY

The study includes a section on housing and technology which draws from two major reports that considered future working patterns. Digital infrastructure is also fundamental for children and young people to study at home, and for older people and others to live independently with the help of assistive technology.

Over recent months during the Coronavirus pandemic, there has been a huge increase in home-working and in the use of communications platforms such as Zoom, Microsoft Teams and WhatsApp. For many people, their homes have become their offices and also the place for their social lives. People have used the same communications platforms for work and leisure, whether to keep in touch with family, participate in community activities or do exercise classes. At the same time, the vast majority of children have been home-schooled, communicating with their teachers through their laptops or phones. There is a sense that this will create lasting change. Therefore, it is very clear that all New Communities should have digital infrastructure strategies. Homes should be designed to provide space for work and study, by adults and children.

People enjoy working for short periods in coffee shops or similar as a break from working at home, or to make use of time between other commitments. There is also an expansion of co-working spaces offering flexible tenancies, hot-desking and meeting space. The delivery of these sorts of facilities should be planned as part of the phasing strategies for New Communities.

2.11 LEADERSHIP AND COLLABORATION

New Communities are long-term projects. Milton Keynes was started in 1967 and achieved its original goal of 250,000 residents around 2011. Smaller new communities of 2,000 or 3,000 homes usually take 10 -15 years to build out. These timescales do not include the time needed to design the new developments and take them through the planning process. The creation of these communities requires civic leadership and long-term relationships between councils, promoters and housebuilders, and others. The councils should create formal and informal working arrangements to ensure effective engagement between key parties. This could include a New Communities Strategic Development Board, perhaps within the framework of North Essex Garden Communities, to develop and co-ordinate place-shaping and community-building for all ages. The agendas should have two parts: one for internal public sector discussions and one with the developer(s) for the sites under discussion. The Board could be supported by a multi-disciplinary team whose members may combine their work on strategic sites with other duties. The purpose would be to ensure an organisational approach that encourages creativity, rounded debate and active learning.

Effective engagement with local people, including new residents, is a key element of successful community-building. It enables local people to help shape the new development, and they will bring a unique perspective rooted in their local knowledge. It is important to listen and develop mutual understanding, and also to nurture connections between new and existing

communities. Local ward councillors, parish councillors and other community leaders can play a very constructive role in facilitating two-way communication if they are kept up to date with technical discussions.

2.12 KEY RECOMMENDATIONS

Key recommendations are noted here and included in the Executive Summary. There is further detail in the body of the Study. The recommended actions fall into two categories:

- Operational changes for the short to medium term
- Approaches to be applied when planning, determining and delivering New Communities and other strategic scale developments.

The councils should develop an Action Plan with monitoring arrangements for the recommendations that they adopt. Braintree and Uttlesford could work together to deliver projects or operate independently.

Operational Changes

1. Create a one-stop shop housing options service to promote the full range of housing choices and tenures, alongside homelessness prevention
2. Review housing partnership working arrangements in order to deliver greater choice of homes and include developers and housebuilders in strategic housing conversations.
3. Engage with 'target customers' to understand their housing preferences including older residents and people working in Braintree and Uttlesford
4. Publish a Prospectus that sets out your priorities for mainstream and specialist housing.
5. Create a custom/self-build and community housing service with a dedicated officer or commissioned service to develop and bring forward schemes. A business case could be developed by the Council or third parties for the service to be self-financing with income through management fees for delivering each project.
6. Develop an Innovation Demonstrator Project through purchasing land on a large site. The project should be shaped by a local working group but, as an example, could include serviced plots for self-build or custom build, plots for local builders and land for affordable homes all to be built to Zero Carbon standards. The intention would be to generate a return whilst taking a patient approach to payments in order to facilitate flow for self/customer builders and local builders.

For Uttlesford Council Only

- a. Ensure the new Housing Strategy considers the housing needs and preferences of all those who live and work in the district, including a framework for Affordable, Sub-Market and Market Housing Options based on the Homes outlined in the Executive Summary
- b. Develop a Business and Delivery Plan for New Council Homes based on the steps outlined in this study
- c. Develop your approach towards the use of Modern Methods of Construction, through site visits and discussion with Swan and other local housing associations
- d. Assess the monetary and non-monetary value of a long-term lease arrangement with an institutional investor for delivery of social rented homes
- e. Evaluate direct delivery or management of market rented homes by the council through a wholly owned company
- f. Amend the Allocations Policy to widen access to affordable housing, through easing the local connection requirements.
- g. Adopt the themes of choice, engagement, collaboration, partnership and delivery for the new Housing Strategy, lifting work from this study as appropriate.

Planning, determining, and delivering new communities

7. Ensure the governance structures for New Communities enable both internal public sector discussion and strategic dialogue with the promoter or developer
8. Ensure planning policies encourage diversity of tenure and welcome innovation
9. Set aspirational goals for accessibility, adaptability and connectivity to ensure your homes are fit for people of all ages and abilities; and enable home working and study
10. Encourage very early engagement to share information on the identified needs of particular groups including those with specialist housing needs, and Gypsies and Travellers
11. Agree Local Lettings Policies for New Communities in order to create balanced communities
12. Ensure a monitoring and review system is in place for each New Community in order to collect the evidence to underpin future planning decisions

3. HOUSING NEEDS AND DEMANDS

3.1 INTRODUCTION

This section of the Study focusses on housing needs across Uttlesford and Braintree. It also looks at questions of housing demand and supply, and the cost of housing.

This chapter considers:

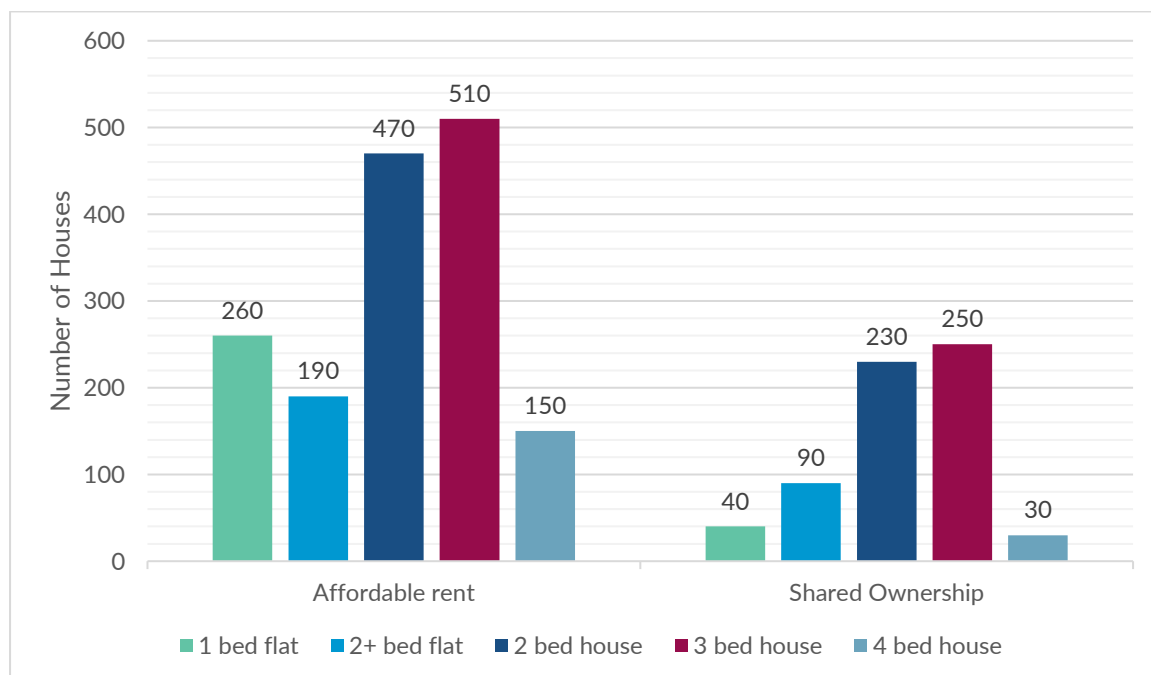
- Housing analysis and forecasts of Uttlesford and Braintree Local Plans
- Feedback provided at the two Listening Events in October 2019
- The current housing needs of applicants on the Housing Registers
- The current homelessness situation
- The requirements for specialist housing
- The current supply of homes including affordable and social rented
- Local market housing prices and affordability issues
- Analysis and Recommendations

3.2 ASSESSMENT OF HOUSING NEED AND HOUSING TARGETS

As part of the preparation of their new Local Plan, Braintree and Uttlesford both commissioned Strategic Housing Market Assessments (SHMA) with their neighbouring authorities. The two SHMA's were completed in 2016 and 2017.

For Uttlesford, the SHMA estimated that the district required 13,300 new homes during the period 2011-33, which is an annual target of 606. For Braintree, the total estimated requirement was 14,320, an annual average of 716. Within the overall figure, there was an estimated requirement for Affordable Housing which was 2,200 for Uttlesford and 3,600 for Braintree (annually 127 and 212 Affordable Homes).

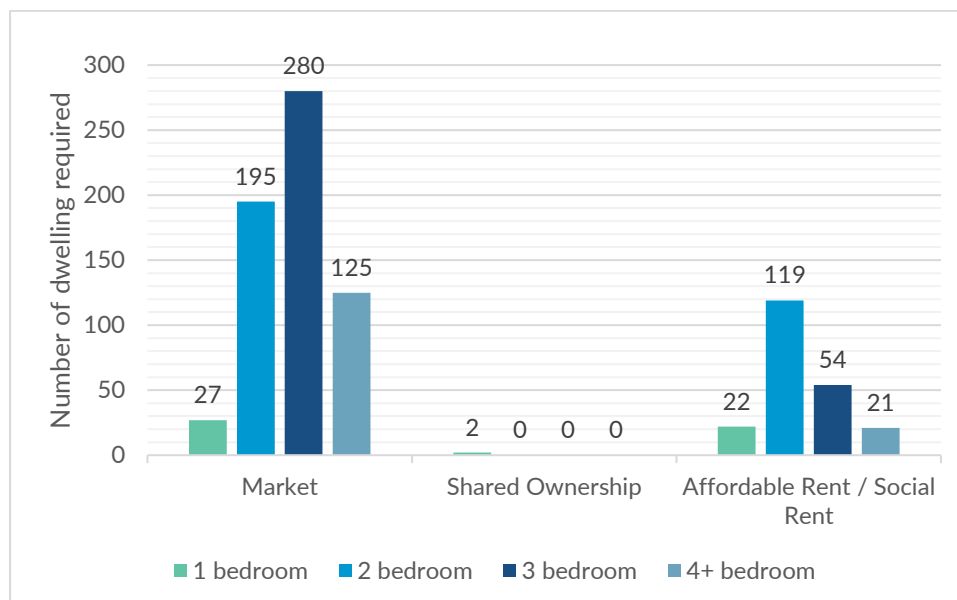
The SHMA's provided a district-wide summary of the type of Affordable Housing that is required, based on projections linked to current occupancy. For Uttlesford the estimated need is shown below:



	No. of bedrooms	Affordable rent	Shared ownership
Flat	1 bedroom	260	40
	2+ bedrooms	190	90
House	2 bedrooms	470	230
	3 bedrooms	510	250
	4+ bedrooms	150	30
Sub - Total		1,580	640
Total		2,220	

It should be noted that this assessment uses a standard methodology that is not linked to live demand, which is covered later in this section.

For Braintree, the estimated requirement based on the standard methodology is:



The conclusions of the SHMA's underpinned the housing policies of the submitted Local Plans for the two districts. In Braintree, the submitted Plan set out a need for 14,320 new homes with 30% affordable housing on schemes with more than 15 homes in the main towns and 40% affordable housing in all other areas for schemes with 11 or more homes. The submitted Plan for Uttlesford set out a need for 14,000 new homes with 40% affordable housing on sites of more than 11 homes. For the affordable housing that is provided, both councils normally seek 70% affordable rented and 30% shared ownership.

3.3 FEEDBACK FROM THE LISTENING EVENTS HELD ON 24 AND 28 OCTOBER 2019

The workshops were attended by councillors and officers from Uttlesford, Braintree and Essex councils. Representatives from local housing associations and the voluntary sector were also involved. Key points relevant to Housing Needs are set out below:

- Intermediate tenures should reflect local salaries
- Should focus on local families
- Should look at the criteria for the Housing Register. Some people badly need accommodation but are not eligible
- The waiting list for Affordable Housing does not go down

- Should use powers to target affordable housing to local needs
- There is hidden housing need – adult children living with their parents
- There is a perception that Affordable Housing is ‘not for us’ – need to encourage people to apply to the Register
- Affordable Housing should be for people who want to live and work in the district
- We should consider achieving a lower percentage of Affordable Housing with lower rent levels
- Should there be lower rents for younger people?
- Need to recognise there is poverty in Uttlesford, especially in Saffron Walden
- Low running costs of environmentally sustainable homes helps those on low incomes
- Any service charges need to be affordable and equitable
- Most families have two incomes
- Need to help key workers – teachers, nurses, police and ‘modern key workers’ - care workers
- Need for private rented- allows choice- flexibility for those without deposit
- Need to consider inter-relationships with adjacent authorities
- Who do members want to prioritise?

3.4 HOUSING REGISTERS ANALYSIS

The Uttlesford Housing Register has about 1,145 households of which around 350 have ‘reasonable preference’ priorities such as homelessness or overcrowding. The Register has residence and employment criteria of three years for eligibility and households are assessed in the usual way for relative housing need and placed into one of 5 Bands of priority. Bands A and B contain those households with high housing needs.

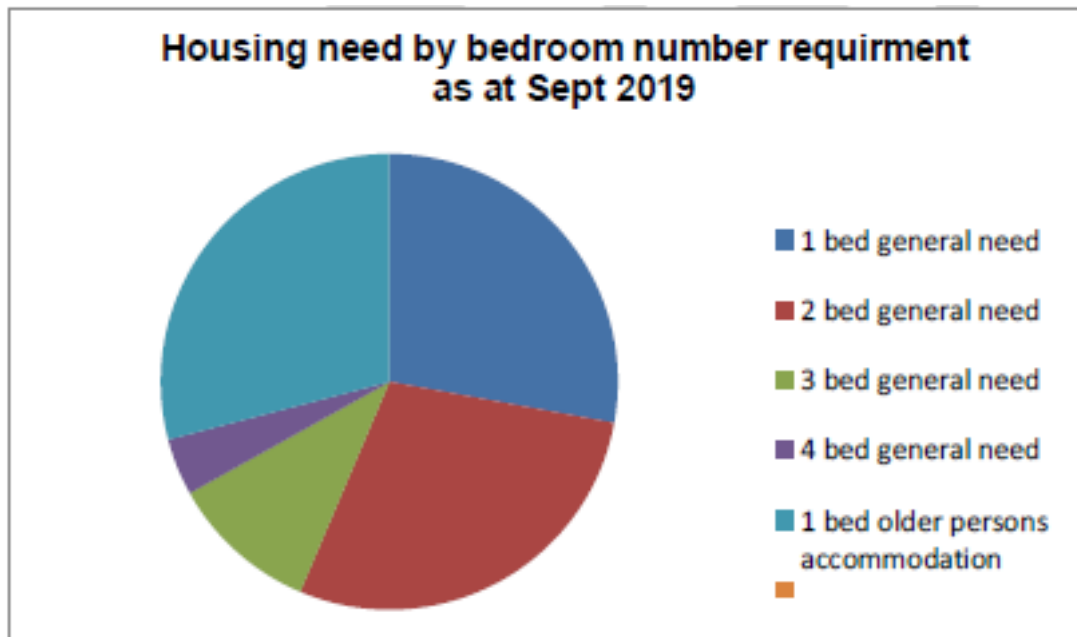
The Braintree Register has no minimum time requirement for the residence and employment ‘local connection’. The Braintree Register has about 1600 households of which around 660 have ‘reasonable preference’ priorities (Bands A to C) (at April 2020).

The recent figures for Uttlesford and Braintree are:

		2017	2018	2019
UDC	Total	808	1112	1090
	R Pref	284	379	361
BDC	Total	2466	2749	1745
	R Pref	990	1070	750

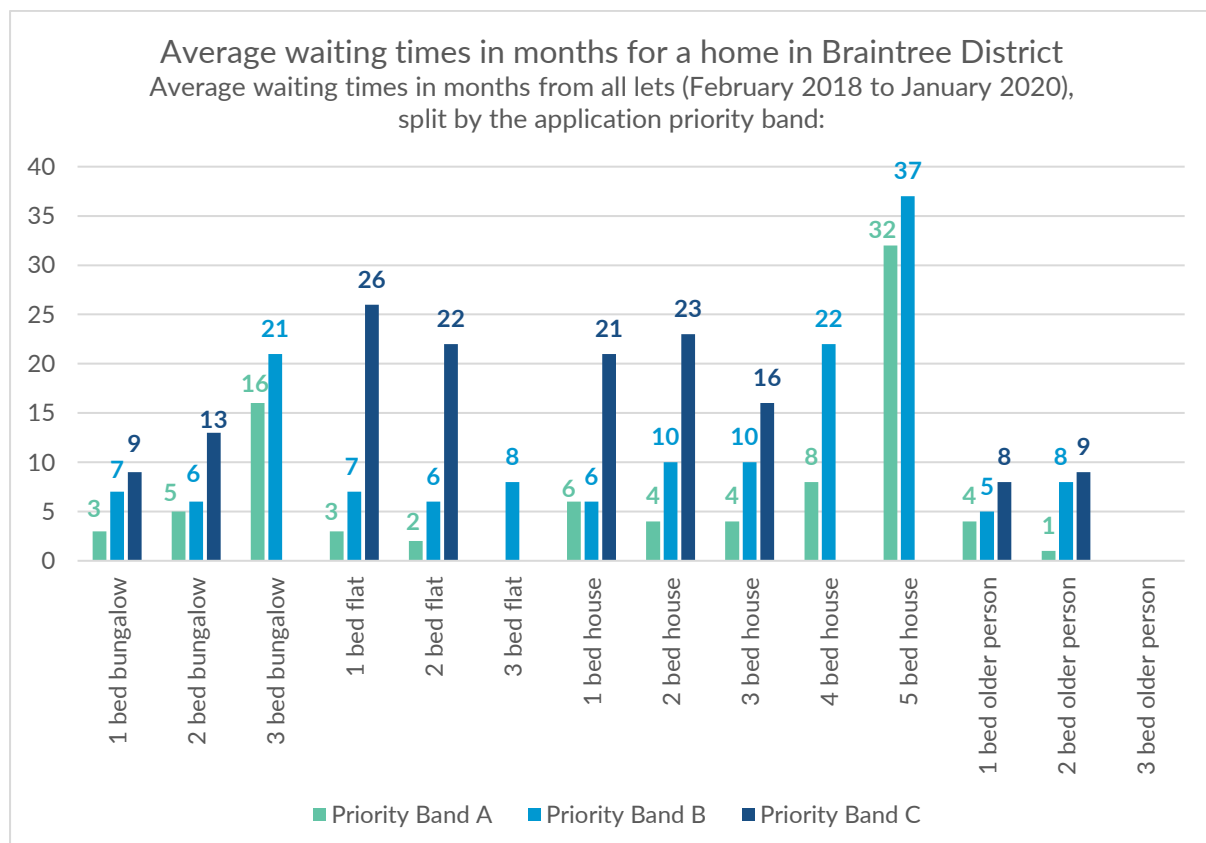
The figure below¹ shows the size of accommodation required by households on the Uttlesford housing register in September 2019. It is clear that the demand is for smaller units of accommodation.

¹ Uttlesford DC Homelessness and Rough Sleeping Strategy 2020-2025, Housing Board, Nov 2019



Council Housing Register data Sept 2019

Braintree's Register also shows a relatively high requirement for small homes. Some 80% of all applicants (1290) require 1- or 2-bedroom homes. Notwithstanding, the waiting times across the 3 priority bands, A, B and C are broadly similar for all dwelling sizes except 4- and 5-bedroom homes. In practice it is the relative shortage of 4- and 5-bedroom homes which causes long waiting times. The detailed picture is as follows;



3.5 HOMELESSNESS

Like all councils, Braintree and Uttlesford provide housing advice and homelessness prevention services seeking to help people find alternative accommodation before they become homeless.

The most recent figures homelessness are set out below:

	No. of homeless acceptances			No. in temporary accommodation
	2017-18	2018-19	2019-20 (1 st quarter only)	As at end June 2019
Uttlesford	49	24	5	16
Braintree	55	45	10	28

It is worth noting that only families with children and other potentially vulnerable people will be included in the figures above.

For a long time, the main causes of homelessness have been family and friends no longer willing to accommodate (around 30% of cases); loss of private rented home (around 25% of cases) and relationship breakdown (around 20% of cases).

There are indications that the loss of private rented homes is growing as a cause. Inevitably this particularly affects high price areas such as Uttlesford and Braintree where local Housing Allowances fall far short of even lower quartile rent levels. This affordability gap severely limits local people's housing options. As the Uttlesford Homelessness and Rough Sleeping Strategy plainly states:

"This is why it is also difficult for the council to prevent homelessness by using the private sector. For many of the clients seen by the Housing Options service, an affordable rented property from either the council or partner RSL is their only realistic affordable housing option."

3.6 OVERVIEW OF THE IMPACT OF WELFARE REFORMS

There have been a number of significant changes to the welfare benefit systems over recent years. These include:

- a Benefits Cap which meant that larger family homes are unaffordable for some larger households
- People aged under 35 are limited to claiming Housing Benefit for a room in a shared house (unless they have children)
- Tenants can only claim Housing Benefit for the number of bedrooms assessed as required by the household, with most children needing to share a bedroom

This means that new applicants for social housing are likely to face affordability checks, even if they are considered to have the highest needs for housing, because the councils and housing associations want to help their tenants avoid financial issues.

3.7 AFFORDABLE RENTED HOMES: SUPPLY AND LETTINGS

Uttlesford Council is a stock holding council with 2,850 homes across the district. As well as the council housing, Housing Associations have around 2,000 properties meaning that there are just under 5,000 affordable rented homes in the Uttlesford.

In Braintree there are 10,600 affordable rented homes owned by Housing Associations, of which some 8,000 are owned by Greenfields Community Housing, the stock transfer association.

The table below provides the total lettings data for the three years to 2018/19.

SOCIAL AND AFFORDABLE RENT LETTINGS ²									
	2016-17			2017-18			2018-19		
	General Needs	Supported housing	Total	General Needs	Supported housing	Total	General Needs	Supported housing	Total
Uttlesford	374	61	435	382	58	440	464	61	551
Braintree	499	271 ³	770	559	250	809	592	249	841

In Braintree, the pattern of lettings over 2017/18 showed 53% were to households new to the social sector, 31% to existing tenants and 16% to homeless households. The pattern of lettings in Uttlesford shows 55% were made to households new to the social sector, 35% to existing tenants moving home and 10% to homeless households. The relatively low proportion of homeless people is partly because the council is often able to arrange housing before the applicant is defined as statutorily homeless. In both districts, there is a steady flow of lettings to meet much of the demand from those in greatest housing need.

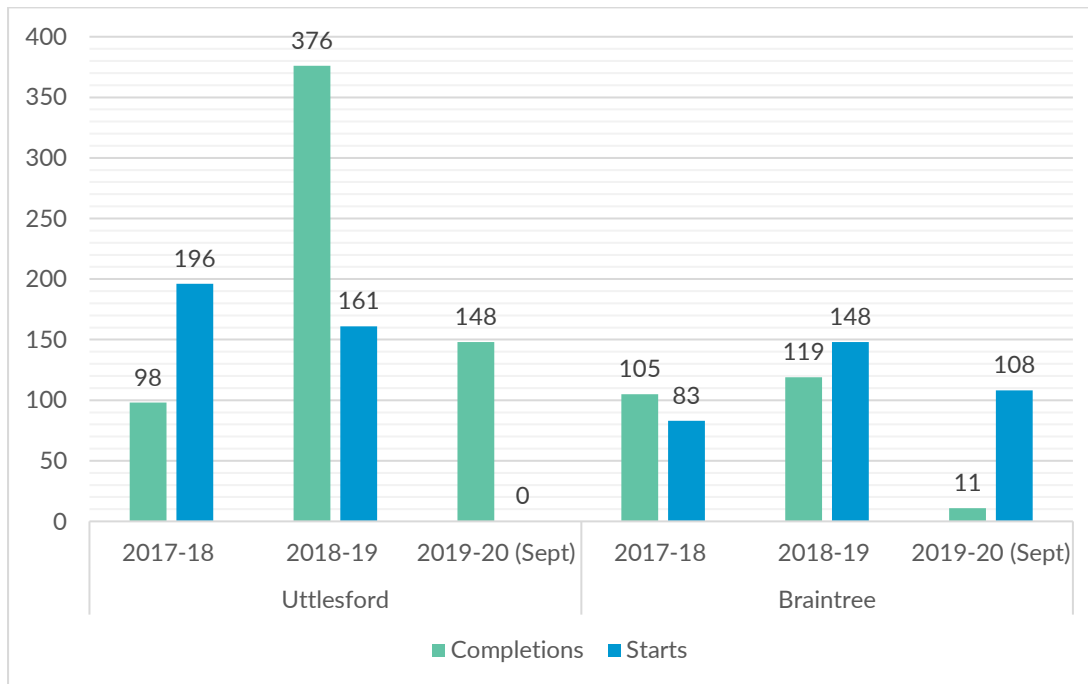
Both districts have also achieved significant levels of delivery of new affordable homes, with the majority being rented.

The recent new supply figures for affordable housing⁴ are set out in the table below. This includes about 25-30 new council homes delivered directly by Uttlesford District Council each year.

² MHCLG Housing Statistics

³ Braintree has access to a Foyer, direct hostels and rooms in shared houses. These lettings and licences are included in the above table.

⁴ Homes England Programme Statistics excl Help to Buy

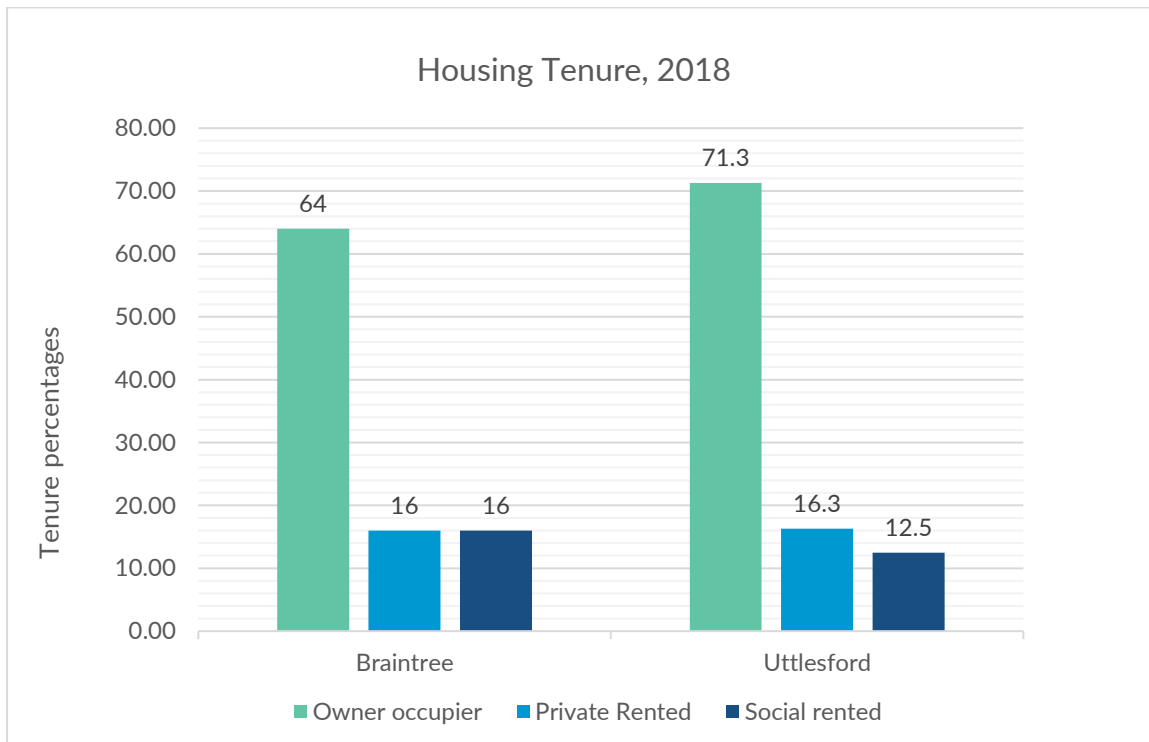


The figures above combine affordable rented homes and affordable home ownership, principally shared ownership. The detailed numbers are as follows:

	2017-18			2018-19			2019-20 (SEPT 19)		
	AR	A HO	Total	AR	A HO	Total	AR	A HO	Total
BRAINTREE									
Housing Completions	101	4	105	104	15	119	11	0	11
Housing Starts	68	15	83	119	29	148	62	46	108
UTTLESFORD									
Housing Completions	70	28	98	264	112	376	120	28	148
Housing Starts	138	58	196	86	75	161	0	0	0

3.8 AFFORDABLE HOUSING AS PART OF THE OVERALL PICTURE

In 2018, the Office for National Statistics estimated that there was a total of 65,140 homes in Braintree and 37,000 in Uttlesford. The relevant percentages on tenure are as follows:



3.9 AFFORDABLE HOME OWNERSHIP

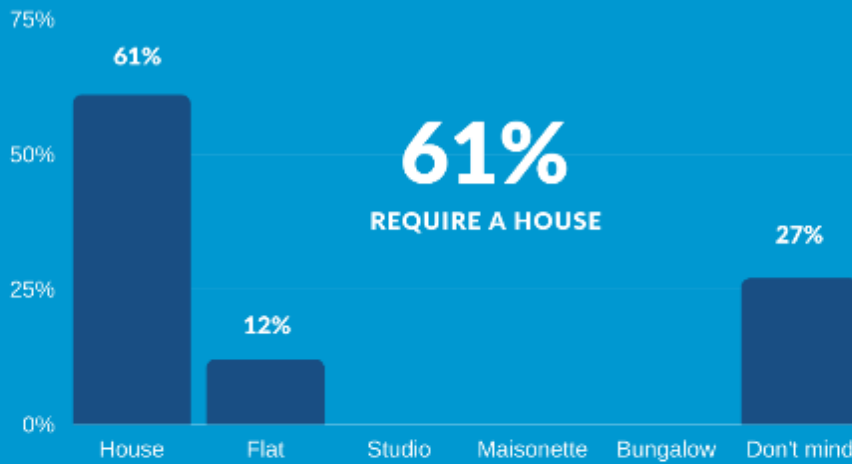
There is a steady demand for affordable home ownership in the two districts, which has been met through shared ownership. Registrations with the Help to Buy Agent show some 200 households in Braintree seeking a shared ownership home, and 118 in Uttlesford.

Notwithstanding the different overall estimated requirements for new shared ownership homes, the characteristics of eligible registered applicants are consistent across South England (excluding London) irrespective of district geography.

Data made available by the Agent shows that the income levels, savings levels, household composition and preferred house sizes and types are broadly the same for Braintree applicants compared with the nearly 3,000 shared ownership purchasers in 2019-20 across South England. For Uttlesford, the average household incomes and levels of savings are higher.

The key statistics are as follows:

BRAINTREE CUSTOMER PROFILE



£
£32,341
AVERAGE HOUSEHOLD INCOME

34
AVERAGE AGE

£18,395
AVERAGE HOUSEHOLD SAVINGS



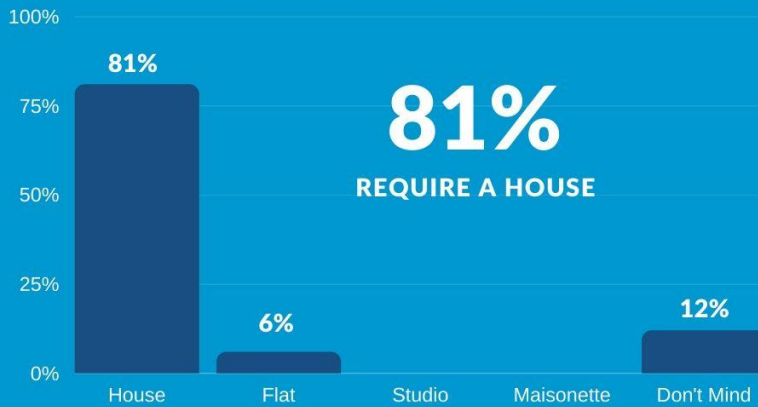
57%
REQUIRE 2 BEDS

1 bed	20.3%
2 bed	57.2%
3 bed	20.9%
4 bed or more bed	1.6%



39%
PRIVATE RENT

UTTLESFORD CUSTOMER PROFILE



50%

REQUIRE 2 BEDS

1 bed	11.0%
2 bed	50.0%
3 bed	35.6%
4 bed or more bed	3.4%

81%
REQUIRE A HOUSE

£
£38,283
AVERAGE HOUSEHOLD INCOME

14%
BME ETHNICITY

5%
HAVE A DIABILITY

£26,325
AVERAGE HOUSEHOLD SAVINGS

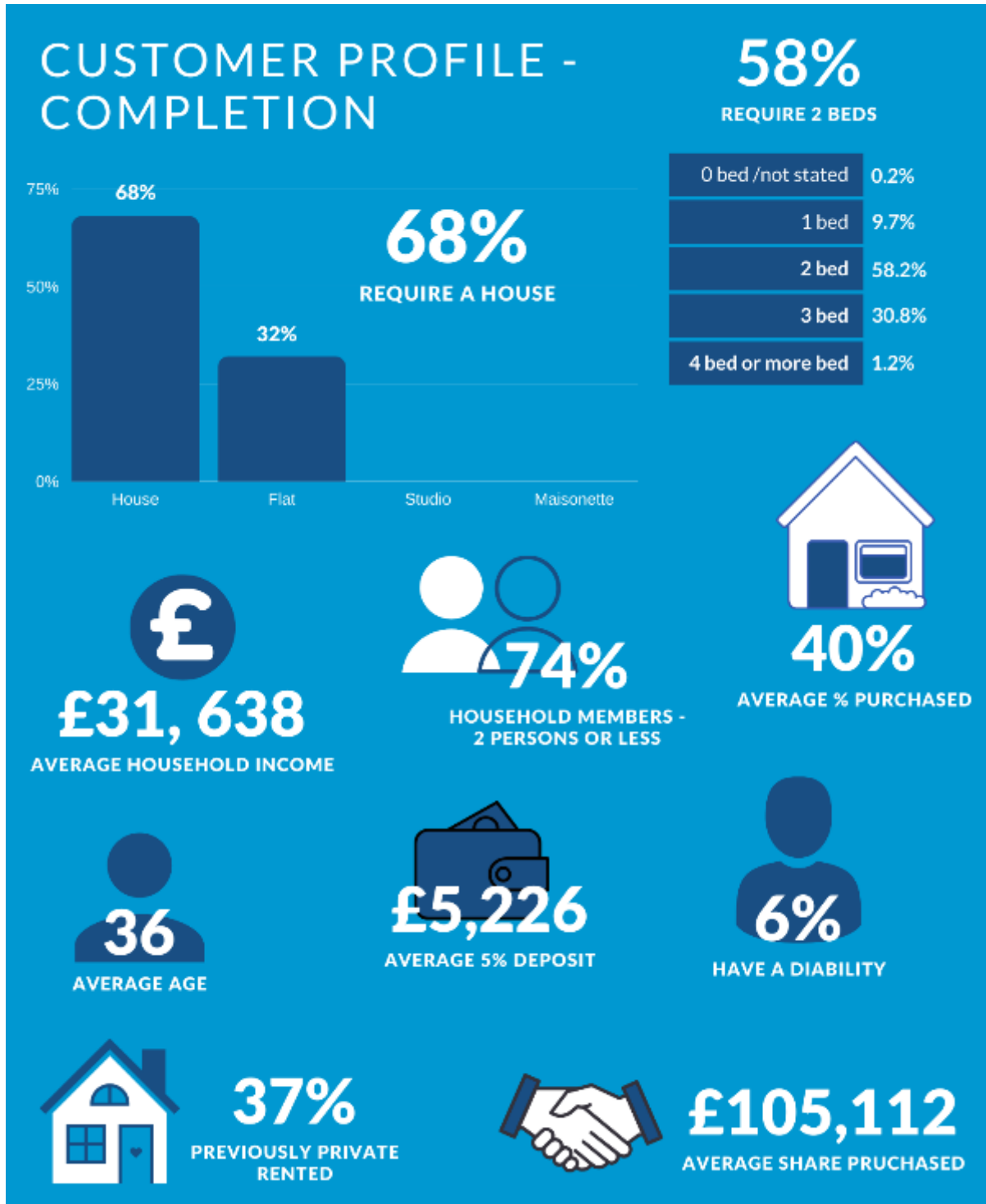
60%
HOUSEHOLD MEMBERS -
2 PERSONS OR LESS

35
AVERAGE AGE

40%
PRIVATE RENT

There were nearly 2,800 shared ownership sales last year across South England. Key statistics are below:

South England 2019-20 Completions Customer Profile



Very few existing social rented tenants are registered for shared ownership. The great majority of registered households (more than 80%) are/were either living with parents or friends (44%) or are/were renting privately (37%). Clearly shared ownership provides a suitable route for households seeking a first secure home and who neither qualify for affordable/social rented homes nor are able to access market priced homes.

The published data on registered households provides a snapshot of demand. Examination of trend data and 'waiting time' would help in understanding the extent to which supply and demand were broadly in balance. This would require some primary research. As the Addenbrookes study shows, tenure attitudes and preferences influence demand.

3.10 MARKET HOUSING

The populations of both districts are growing and there is a strong demand for new market homes. The government's figures for housing growth show around 300 new market-sale homes per year over the last two years in Braintree, and 495 in Uttlesford.

The private rented sector makes up an important part of the housing market in Braintree and Uttlesford. In Braintree 16% of all households are privately rented and in Uttlesford the figure is 13%. The proportion of privately rented housing has increased and there are significant concerns about the standards of privately rented housing in both districts.

Feedback from interviews is that there is high demand arising from major employment sites and that households seeking private rented homes in Uttlesford need to look further afield to neighbouring areas including Bishops Stortford, Chelmsford, Harlow and Haverhill.

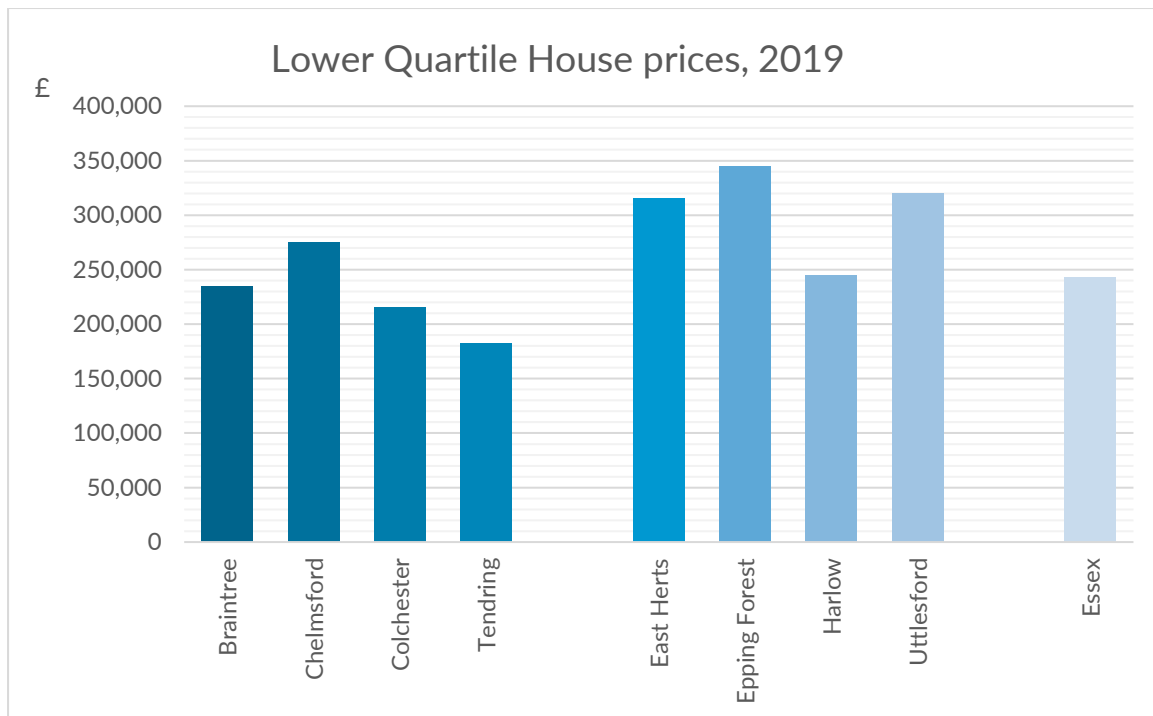
The prospects and incentives for a significantly expanded private rented sector are explored in the Housing Framework and Tenure Options sections.

3.11 HOUSING PRICES AND AFFORDABILITY

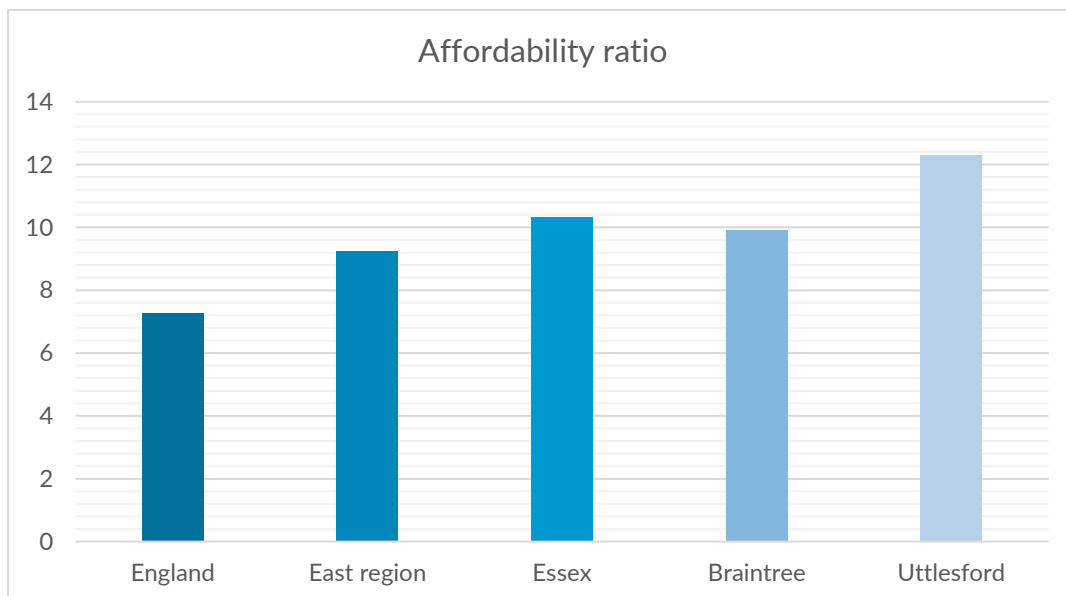
Braintree and Uttlesford whilst sharing a district boundary are part of quite different Strategic Market Areas. Uttlesford sits at the eastern side of its SMA which largely is an attractive and expensive area extending towards Cambridge and with transports links to London. Braintree sits to the western edge of its area which includes some larger urban areas. The eastern parts have less easy connections to major employment areas including London in particular. The resultant average house values reflect these differences. Maps of the two areas are included as an appendix 2.

The standard measure of housing affordability is the ratio of house prices to earnings. The government publishes these ratios utilising median and lower quartile house prices and residents' earnings as well as local employee earnings. The approach for market entry is to use lower quartile prices and earnings.

The lower quartile prices for each district are set out below:



Applying lower quartile residents' earnings results in the following affordability ratios:



It can be seen that both Braintree and Uttlesford have high house prices. In Braintree, houses are 10 times the average annual earnings of residents, and in Uttlesford the cost is more than 12 times average annual earnings. The affordability ratio has worsened considerably over the last ten years.

The affordability ratio provides a broad district wide assessment of housing affordability. In practice there are large price differences within the districts reflecting size, quality, age of property and location and the averages do not reveal actual housing costs or actual earnings required to buy or rent a suitable home.

The illustrations below show how much one needs to earn to buy or rent a range of homes in Uttlesford and Braintree. Each Affordability Ladder uses local prices and rents for different tenures and property types. Given the significant price difference between new homes and older housing, the ladders include both.

The working definition of 'affordable' adopted here is that no more than 35% of gross income is spent on rent or mortgage payments.

The assumptions for home purchase underlying the figures are 15% deposit and 85% mortgage on a 25-year repayment term at an assumed interest rate of 4%.

House prices are set at the median market price. Market rented homes are also the median figure. Intermediate rents are defined as 80% of the median market rent.

The average cost of shared ownership (averaging a 40% share and 10% deposit) closely follows the average cost of buying a lower quartile re-sale home. The published data on shared ownership sales confirms an average share of 40% but with a lower deposit, however the difference in weekly costs is minimal.

The affordability ladders adopt the approach used by the Housing Board for Cambridgeshire, Peterborough and West Suffolk.

3.12 KEY TO THE AFFORDABILITY LADDER

- First column: income required to access the home at an 'affordable' level of 35% gross income spent on housing costs
- Second column: housing costs per week in relation to the property shown (mortgage payment or rent)
- Third column: description of each property type and size, for example,
 - ① Average new build = 1-bedroom market sale new property
 - ② HA Affordable rent = 2-bedroom housing association property let at Affordable Rent
 - ③ LQ resale/SHARED OWNERSHIP = 3-bedroom lower quarter re-sale or shared ownership

UTTLESFORD		
£60-65k	£430	
	£420	
	£410	③ Average new build
£55-60k	£400	
	£390	
	£380	
£50-55k	£370	③ Average resale
	£360	② Average new build
	£350	
	£340	③ LQ new build
£45-50k	£330	③ LQ resale/SO
		② LQ new build
	£320	
£40-45k	£310	
	£300	
	£290	
	£280	
	£270	② Average resale
£35-40k	£260	③ Private rent
	£250	① Average new build
	£240	
£30-35k	£230	
	£220	
	£210	③ Intermediate rent
£25-30k	£200	① Average resale
		① LQ new build
		② Private rent
	£190	② LQ resale/SO
	£180	③ HA Affordable rent
	£170	
£20-25k	£160	① Private rent
	£150	② Intermediate rent
	£140	② HA Affordable rent
£15-20k	£130	① Intermediate rent
	£120	① LQ resale/SO
	£110	① HA Affordable rent
£10-15k	£110	③ LA rent
	£100	② LA rent
	£90	
Income required	£80	① LA rent
	<£80 £/wk	

BRAINTREE		
£55-60k	£400	
	£390	
	£380	③ Ave new build
£50-55k	£370	
	£360	
	£350	③ LQ new build
	£340	
£45-50k	£330	
	£320	
	£310	
£40-45k	£300	
	£290	
	£280	
£35-40k	£270	③ Average resale
		② Ave new build
	£260	
£30-35k	£260	③ LQ resale/SO
	£250	
	£240	② LQ new build
£25-30k	£230	② Average resale
	£220	③ Private rent
	£210	② LQ resale/SO
£20-25k	£200	
	£190	
	£180	① Average new build
	£170	② Private rent
	£160	③ Intermediate rent
	£150	① Average resale
£15-20k	£150	① LQ new build
	£140	③ HA Affordable rent
	£130	① Private rent
£10-15k	£130	② Intermediate rent
	£120	① LQ resale/SO
	£110	② HA Affordable rent
Income required	£110	① Intermediate rent
	£100	① HA Affordable rent
	£90	③ HA social rent
Income required	£80	② HA social rent
	<£80 £/wk	① HA social rent

In summary, in Braintree

- £27,000 household income needed to privately rent a 2-bedroom home
- £31,000 household income needed to buy a lower quartile or shared ownership 2-bedroom home (with a deposit)
- £33,000 household income needed to privately rent a 3-bedroom home
- £40,000 household income needed to buy a lower quartile or shared ownership 3-bedroom home, or a 2-bedroom new-build
- Social and affordable rented homes with 2 or 3 bedrooms can be rented, without recourse to welfare benefits, with household incomes from £15,000 - £24,500


The published figures for Braintree show that 60% of residents earn below £30,700 and 40% earn below £21,800 each year.

In summary, in Uttlesford

- £30,000 household income needed to privately rent a 2-bedroom home or buy a lower quartile or shared ownership 2-bedroom home (with a deposit)
- £39,000 household income needed to privately rent a 3-bedroom home
- £50,000 household income needed to buy a lower quartile or re-sale 3-bedroom home, or a new-build 2-bedroom home
- Social and affordable rented homes with 2 or 3 bedrooms can be rented, without recourse to welfare benefits, with household incomes of £15,000 - £27,500

The published figures for Uttlesford show that 60% of residents earn below £34,000 and 40% earn below £25,000 each year.

The ladder also shows the linkages between 'intermediate' and market prices. In relatively expensive areas such as Braintree and Uttlesford the difference between market and intermediate prices (at 80% of market) is large. The relevant household incomes - £26,000 pa to £32,000 pa - relate to a large number of people across a wide range of occupations in Uttlesford. For Braintree, the picture is similar and the relevant household incomes are just slightly less at £25,000 - £30,000.



Simon

Type of household: Single person, sharing a rental with others


Job role: 23, care worker

Salary: Just under £14,000 per year

Current housing: Rents a room in a shared house in Braintree. Shared kitchen & living room.

Preferred housing: Would prefer not to share, especially as people frequently change and he has no control over this. Wishes to rent.

Location: Enjoys short commute, works well with shift patterns.



Sarah

Type of household: Single person, living with family

Job role: Administrator

Salary: Approx. £22,500 per year

Current housing: Lives at home with parents in Thaxted. Cannot afford to rent alone, and parents depend on the rent she pays.

Preferred housing: Rent

Location: Needs to commute by car.

Shabir and Manjit



Type of household: Couple with young child renting in shared house with 3 others

Job role: Shabir Research Assistant, Manjit Shop Assistant

Salary: Approx. £38,000

Current housing: Renting in a shared house and working extra hours to save money for a deposit which is difficult. Buying a house more a dream than a reality.

Preferred housing: They wish to buy their own home close to Saffron Walden.

Location: They both wish to develop their careers in the area but are considering relocation to a more affordable location.

John and Sophia



Type of household: Couple with 2 young children, aged 3 and 1.

Job role: It is uneconomical for Sophia to work due to childcare costs. John is an engineer at Stansted Airport.

Salary: Approx. £32,000 per year

Current housing: Own a 2-bedroom house in Great Dunmow but outgrowing it.

Preferred housing: Wish to buy a 3 or 4 bedroom house to suit their family needs. Unable to afford a 3-bedroom property and no intention to rent. Considering relocation.

Location: John currently gets the bus to work.

Jane and Louise



Type of household: Couple, renting their own flat

Job role: Teacher and Admin Support

Salary: £40,000 per year

Current housing: Share a 1 bedroom flat in Saffron Walden.

Preferred housing: Buy or rent

Location: Wish to buy or rent a 2/3-bedroom property, near to work . Proximity to the school is important.

Nicky



Type of household: Single mother with 2 primary school aged children.

Job role: Team Leader

Salary: £45,000

Current housing: Rents a 3-bedroom house

Preferred housing: Wishes to buy a similar sized property.

Location: Considering moving closer to parents for support with childcare arrangements. Nicky has a limited deposit and finds it difficult to save. Interested in rent to buy options but has not found anything yet. Would prefer to live in small town or village with local services.

A more detailed look at local affordability is considered in the section on the Housing Framework.

In summary, house prices and affordability ratios are very high. Local residents and workers are mostly unable to afford local prices and rents for a suitable home and very often look to move away to cheaper districts. This suggests there is strong continuing need for affordable rented housing and also for 'intermediate' and sub-market solutions to meet current and future demand in both districts. In the home ownership market the evidence shows that mortgages are unaffordable for a large percentage of the population, and this means many young people, families and those providing key services are moving out to be able to buy their first home.

3.13 THE REQUIREMENTS FOR SPECIALIST HOUSING

The Uttlesford Housing Strategy set out an ambitious set of outcomes for the delivery of new specialist housing provision including: new mental health facility; new learning disability scheme, a new supported housing scheme for vulnerable adults and provision for people fleeing domestic violence. These were all planned for established towns where there is a good network of services and facilities.

The Braintree Housing Strategy included measures around the delivery of wheelchair standard homes and establishing a clear process for housing people with disabilities who need support or specialist housing to live independently. Braintree has had success in delivering wheelchair standard affordable homes as part of the mix on new developments [any further progress to be included in final draft].

Essex County Council is responsible for social care services. It is at an early stage of developing a new Housing Strategy which will cover:

- Housing for people who need support
- Specialist Housing
- Embedded support delivered within communities to people who need support, and their carers.

The County Council's strategy will look at the needs of different care groups including children in 'out of county' placements, people with learning disabilities or severe mental health conditions or with a history of drug and alcohol misuse. As the County Council develops its Housing Strategy it should be possible for more information on housing requirements of particular care groups to become available.

The Joint Strategic Needs Assessments include some estimates of the number of people with learning disabilities, impaired mobility and sensory impairment. This gives some indication of the need for support and care but cannot be used to identify unmet need for specialist housing. Indeed, the County Council is aware that there are a range of broad factors that drive a move to specialist accommodation. These include age, living alone and limiting illness/ill-health combined with deprivation or poor housing.

Discussions with the County Council and district councils have not identified specific needs for new specialist housing schemes, apart from extra care for older people, which is covered elsewhere in this study. The policy focus in both districts and from the County Council is on the delivery of new homes that have step-free access, are wheelchair accessible or adaptable, and have digital connectivity so that people can use technology to help them independently. These features should now be standard in new homes on large new developments as a result of current Building Regulations including for 'fibre to the home'. Wheelchair standard homes can be bungalows, apartments or houses with through-floor lifts. They should include homes with different numbers of bedrooms and be located within easy access of community hubs and accessible transport. Some show homes could show options for people with limited mobility, such as a wet room with shower seat.

The districts and county council should work together to agree a system that will encourage the developers and promoters of major sites to engage early to understand the identified needs for particular care groups. This will enable the master planners and architects to incorporate 'special needs' alongside mainstream provision.

3.14 GYPSIES AND TRAVELLERS

Braintree and Uttlesford both have an identified need for additional pitches for Gypsies and Travellers. Braintree has an estimated need for an additional 26 pitches, and Uttlesford has an estimated need for 11 new pitches. (These figures are taken from the latest Essex Gypsy and Traveller Accommodation Assessment (GTAA) carried out in 2018 and include the identified need for both households who meet the planning definition and those who do not meet the definition.) There is no identified need for additional provision for Travelling Show people.

In Braintree, at present, there are ten authorised sites for Gypsies and Travellers that provide a total of 59 pitches, and two yards with six plots for Travelling Show people. In Uttlesford there are 19 authorised sites with a total of 61 pitches, and 1 yard with one plot for Travelling

Show people. These figures include sites managed by Essex County Council, across the county, 31 of 105 Essex County Council manages 12 sites for Gypsies and Travellers, including two in Braintree with a total of 26 plots, and one in Uttlesford with 17 plots. The County Council is currently reviewing its role in relation to both managing sites and improving outcomes for the wider Gypsy and Traveller population, and is in discussion with the district councils.

Braintree is seeking to allocate up to 26 pitches for Gypsy and Traveller accommodation at New Communities or through the planning application process. The draft policy for the Colchester/Braintree Garden Community included provision for Gypsies and Travellers. The Local Plan that was submitted by Uttlesford said that the council would work with relevant stakeholders to address the identified need for additional provision for Gypsies and Travellers.

Strategic housing sites can be good locations for Gypsy and Traveller sites. The overall development can be designed so that people living on the site can easily access local facilities, whilst ensuring it is easy to for caravans and commercial vehicles to enter and leave the site, without causing disturbance to nearby homes. Large Strategic sites would have the opportunity to provide additional land for horses, which are an integral part of the lives of many Gypsies and Travellers.

The Chartered Institute of Housing with the Joseph Rowntree Trust and De Montfort University published a report in 2016 on 'Managing and delivering Gypsy and Traveller sites. The report found there is no 'quick fix' solution but it is possible to deliver new well-managed Gypsy and Traveller sites, and where that is achieved, there is a reduction in encampments and associated problems. The overriding message from the report is that sites can be well-managed, sustainable and vital elements of a diverse community; and challenges can be overcome.

The CIH/JRF report set out some recommendations and included case studies with examples of good practice in terms of design, delivery and management. One of the case studies is an example from Bedfordshire of six pitches for older and disabled people, where all the pitches are DDA compliant with level access, large plots, lower level windows and wide doorways. The manager was proposing a BBQ for site residents and local neighbours.

The report found some key ingredients for success:

- i) Robust and defensible evidence of accommodation need
- ii) Strategic local decision-making on plans
- iii) Political will and leadership
- iv) Good communication, accompanied by Gypsy and Traveller will and leadership
- v) Good site design with appropriate facilities
- vi) Effective financial and project management
- vii) Adaptable and agile approaches, with consideration of alternatives
- viii) Strategies in plan for sustainable lettings and long-term management of new sites.

The report also highlighted that local authorities should consult with Gypsies, Travellers and other residents on the location of sites and that, as with general housing stock, there should be a mix of tenure, size and location for new sites and plots.

Sites can be delivered and managed by local authorities and housing associations, as well as brought forward through independent arrangements. A well-run site will not cost councils money in the long term because the income will cover the costs, but capital outlay will be required initially.

4. EMPLOYMENT OPPORTUNITIES

4.1 INTRODUCTION

Strategic developments including the New Communities should provide homes that support the local economy as well as meet local housing needs. This section of the Study focusses on what homes will meet the needs of working people and thereby support economic vibrancy in Braintree and Uttlesford. One ethos of Garden Communities is that there will be sustainable transport solutions that will enable residents to commute easily to their places of work. This is critical for all New Communities.

This chapter comprises:

- Employment analysis and forecasts of Uttlesford and Braintree Local Plans
- Feedback provided at two Listening Events on Housing arranged by the Councils
- The current situation regarding employment and major local employers
- Growth plans of large local employers and future employment within the proposed Garden Communities
- Information about housing needs provided by major employers to the north of Uttlesford
- Analysis and Recommendations

4.2 EMPLOYMENT ANALYSIS AND FORECASTS OF UTTLESFORD AND BRAINTREE LOCAL PLANS AND ASSOCIATED REPORTS

Employment Projections and the location of new homes

All of the proposed Garden Communities were strategically located to be accessible for employment. For instance, North Uttlesford Garden Community (NUGC) would have been close to Chesterford Research Park and other science parks on the south of Cambridge. Easton Park would be situated about five miles from Stansted Airport. There were Rapid Transit Systems proposed to link Easton Park to Stansted, and also to the other Garden Communities in North Essex including West of Braintree. People living at Easton Park and West of Braintree would have been able to travel easily to work at Stansted, to new employment areas in Braintree, or to commute to London and into Essex and Hertfordshire, by rail and road.

There was an expectation of at least one new job for each home in the Garden Communities. In Uttlesford as a whole, each household has an average of 1.2 jobs and this pattern is usually higher in new settlements. The Garden Communities each included initial allocations of employment land.

The employment projections for the submitted Uttlesford Local Plan (Policy SP4) estimated that 8,600 new jobs would be created in the district from 2016-33. There were 38 allocated employment sites, with strategic employment sites at Chesterford, Stansted, Saffron Walden and Great Dunmow. These sites were convenient for the three Garden Communities and these broad locations would be relevant for other strategic developments as they include the largest market towns and largest employers. Uttlesford expected the majority of new jobs in the district to be in sectors such as retail, education and other services. It also expected almost 30% of new jobs to be in offices, industrial and warehouse buildings.

The Uttlesford Economic Development Strategy aims to deliver sustainable business growth, such as, more business start-ups, more companies moving into the district, expansion of existing businesses and more local employment for local residents. The Economic Development Strategy focuses on four areas that are relevant to this Study:

- Expansion and promotion of key sectors including life sciences, research and innovation; and the visitor economy
- Local and regional opportunities that arise from Stansted Airport
- Local economic strategies for each of the three proposed new garden communities
- The delivery and exploitation of high levels of connectivity including superfast broadband.

In Uttlesford, it was assessed that there was potential to deliver one job per household while West of Braintree was considered well-placed *'to take advantage of employment opportunities in new technology-based businesses, construction of the Garden Communities, ... in Colchester and Braintree town centres, meeting the growing need for local services, and accommodating elements of the logistics supply chain.'* It was also recognised that there is a growth of home working enabled by enhanced digital connectivity and the prevalence of 'hot desking'.

4.3 FEEDBACK FROM THE LISTENING EVENTS HELD ON 24 AND 28 OCTOBER 2019

The workshops were attended by councillors and officers from Uttlesford, Braintree and Essex councils, and there was also representation from local housing associations and the voluntary sector. At both workshops, there was lively and engaged discussion about employment and housing. Key points relevant to this Study are set out below.

- Many people working in Uttlesford cannot afford to live in the district, including teachers and people working in the emergency services.
- The science parks struggle to recruit technicians because they cannot find affordable homes.
- Key employment sectors include the airport and warehousing
- Emerging requirements for care workers and others supporting an ageing population.
- There will be jobs created in the construction industry through the development of the Garden Communities
- Many people are self-employed. (In Essex 18% of men are self-employed.)
- Digital infrastructure is vital for homeworking and entrepreneurship including start-up businesses
- The Garden Communities should deliver a range of homes, affordable for everyone
- Will jobs be created at the same time as the homes?
- How do we encourage our young people to aspire to work in Uttlesford?
- The new communities need a sense of community and population mass to attract commercial investment in employment and services. These will take time to develop. Can this be accelerated?
- The Garden Communities should apply lessons learnt from other developments such as Milton Keynes.

4.4 HOUSING AND EMPLOYMENT

Employment Patterns in Uttlesford and Braintree

The largest employment sites in Uttlesford are Stansted Airport and Chesterford Research Park. In Braintree, there are few major employers but there are a lot of Small and Medium Sized companies operating in manufacturing and construction. Braintree is well located for the logistics industry and there has been a growth of storage and distribution on the A120.

Health, education and retail each provide over 10% of employee jobs in Braintree and collectively contribute 42% of total employment. These sectors also provide significant employment in Uttlesford.

The Census in 2011 recorded 12% home-working, and it is thought that this has increased to around 15%. It is not clear how many people use their home as their main place of work or only spend a few days per week working from home.

There are significant levels of out-commuting from Uttlesford and Braintree. From Uttlesford, people tend to travel to work in Cambridge and London whilst, from Braintree, people tend to travel to work in Chelmsford and London, with a significant number working at Stansted. The out-commuting levels are similar with about 45% of local residents commuting to jobs outside both districts. This is higher than the average in Essex but similar to Southend and Thurrock where around 45% and 50% of local residents commute to work outside the district. London is the major destination. (2011 Census) On average, those who work in the districts earn less than those living in the districts.

The Essex Joint Strategic Needs Assessment published in 2019 reported that around half of Braintree and Uttlesford residents, who were employed, were managers and directors, in professional occupations or in associate and technical roles. Braintree had a comparatively high level of people working in elementary occupations (12.9%).

A recent report on the local companies registered in Uttlesford found that the largest sectors by turnover were life science and healthcare, transport and travel, wholesale and retail distribution, IT and telecoms, and hi-tech manufacturing. (University of Cambridge Centre for Business Research) The companies were based around two clusters: North Uttlesford and Saffron Walden; and the A120, Stansted Airport and Dunmow. The report did not take account of national and international companies nor the public sector.

London Stansted Airport

Stansted Airport is the largest employment site in Uttlesford with around 12,000 people. Currently, over 70% of the workers live in Uttlesford or East Hertfordshire, with the majority living in East Hertfordshire with a high number renting privately in Bishops Stortford.

The airport offers a wide range of jobs including aircrew, security, baggage handlers, hotels and retail. There are typically around 300 vacancies each week, and recruitment is a constant activity. As a long-term response to the recruitment demands, the airport worked with Harlow FE College to open Stansted Airport Employment and Skills Academy in 2018. The Academy is under the airport's direct management and delivered in partnership with Harlow College. The new college currently takes 250 students per year. Its courses are focussed on the aviation industry and include aviation engineering, hospitality, retail and management. The Academy offers on-the-job training and supports apprenticeships. Most of the students live at home as it is an FE college, but there may be increasing demand for housing as the students graduate, get jobs at the airport and look to leave home.

Research into current pay rates indicates the following typical incomes, based on working 40 hours per week for 48 weeks per year:

- Coffee Shop Baristas £15-20,000
- Baggage Handlers £17-19,000
- Cabin Crew £17-25,000
- Warehouse Worker around £15-16,000

The airport conducts a Travel Survey of its staff every two years and has just completed its latest survey. The survey includes questions on travel patterns and housing. The 2017 survey has been provided.

The 2017 Employee Travel Survey captured 31% of the workforce, with 167 of the 180 companies at the airport taking part in the survey. The major demographic trend from 2015 to 2017 was an increase in the number of 16-24-year olds working at the airport. This age group accounted for virtually all of the net growth in the number of employees. The survey found that 16-24-year olds had the lowest rates of pay, and the lowest access to cars for commuting.

The main types of work showing increased employee numbers were air cabin crew, ground operations and management and professional staff. The largest group of employees remained passenger services, sales and clerical.

Almost half of employees lived in Essex, but only a small number of these lived in Uttlesford with others travelling from Braintree, for instance. More than a third of employees lived in Hertfordshire, particularly East Hertfordshire including Bishop's Stortford. Fewer than 10% lived in London and only around 3% each in Cambridgeshire and Suffolk.

The household make-up is interesting. 27.9% of respondents lived in two-person households, with three and four-person households also constituting a large proportion of employees. Since 2015, there were more single person households, and also more six and seven person households.

Overall, over 70% households contained no children under the age of 16. Around a quarter of households had 1 or 2 children under the age of 16. The average number of airport employees per household was 1.59.

The distribution of salaries remained very consistent with 2015, suggesting that average pay per employee had not increased very much. Using the midpoint of salary bands, average pay was £23,504 in 2017, a rise of 2.7% from 2015, which was below the inflation rate of the two-year period. More than 13% of employees were on short term contracts.

In terms of working hours, 6 a.m. is now the starting time for nearly 1 in 4 staff, with 3.7% starting before 4 a.m.

Stansted Airport Chamber of Commerce

Through discussion, Stansted Airport Chamber of Commerce (SACC) reported that a lot of crews and cabin staff house-share in private lets in the villages. There is a high number of Buy to Let properties around the airport. The SACC representative thought that a 'good Build to Rent offer with rents at the right level might be an attractive option for some of these people'. There are staff who need flexible short-term accommodation as well as longer term lets. For instance, crew might come for training and want temporary accommodation until they find somewhere more permanent to stay.

Stansted Chamber of Commerce (SACC) agreed to survey its members, and a survey was produced and distributed. Unfortunately, there were no responses.

Chesterford Research Park

Chesterford Research Park is the second largest employment site in Uttlesford. The park was opened sixteen years ago and comprises 250 acres. It is owned by Aviva and Uttlesford District Council which bought a 50% stake in 2016.

The companies operating at the Park include large companies, such as Astra Zeneca, and small start-ups. There are currently 24 tenants with a total of 650 employees.

To support small businesses, the Science Building has 16 laboratories, with 5-12 people working in each suite. There are 9 tenants occupying the 16 suites, and the park is constructing another similar building. All the science buildings need to be top-notch and completely reliable in order to be fit-for-purpose for the bio-tech companies. Leases are usually for 15 years and the Park needs to manage the fact that the first tenants moved in 15-16 years ago when the Park opened, and science buildings need to be re-fitted every 15 years or so. A new building is about a two-year process from inception to completion, and the park is expanding gradually. The large hall, the original building on the estate, is let as offices. The Park has a restaurant, bar and gym that are well-used by people working on the park.

The demography of employees is young, with most aged 24-32 years. Many live in Cambridge, with others commuting from Linton and Haverhill. Chesterford Research Park runs two buses a day to and from Cambridge Rail Station and Addenbrookes for seventy people. The Park also provides a shuttle to Chesterford Rail Station for 12 people.

Feedback is that housing is not a particular issue. It is thought that managers and staff working in the laboratories on the different science parks want to be able to move between different employers on different parks for promotion or a change of environment.

Research into pay indicates that typical annual salaries for Laboratory Technicians are £26-30,000.

Public and Community Services

Feedback from the Police and other emergency services is that their employees find it difficult to find homes that they can afford to buy or rent in Uttlesford. The position is similar for others working in education, health, social care and service industries. Typical salaries will be in the same range as people working at Stansted and Chesterford. The average salary for a primary school teacher is around £25,000, which is similar to the starting salary for a police constable. Care staff will have similar earnings to people working in warehouses and distribution with typical incomes of approximately £16,000 per annum for full-time hours, and less for people working part-time. The emergency services in Essex were invited to provide information to this study.

4.5 FUTURE GROWTH PLANS AND FUTURE EMPLOYMENT WITHIN NEW COMMUNITIES

The strategic employment sites have ambitious growth plans, and the projections for Stansted Airport and Chesterford Research Park are summarised below.

At New Communities, there will be jobs in retail, leisure, health and education as services are developed for new residents. In addition, thousands of construction-related jobs will be created during the development of the sites.

It is worth noting that Public Health England intends to move into new laboratories in Harlow. There are plans for 2,750 staff to be based at the new site by 2024, with scope for further expansion.

To the north of Uttlesford, jobs growth is projected at the Wellcome Genome Campus (see below), and also at the other science parks and CUH/Biomedical Campus as they continue to develop.

Stansted Airport

The airport has expansion plans that would see 4,000 additional jobs by 2028-30, dependent upon the planning application submitted in 2018.

Chesterford Research Park

Over the Local Plan period to 2033, the park expects to create 850 new jobs. Ultimately, the park plans to provide 4,000 jobs in total. The park expected to submit an application for the Phase 2 development once the Local Plan was adopted.

4.6 INFORMATION ABOUT HOUSING NEEDS PROVIDED BY MAJOR EMPLOYERS TO THE NORTH OF UTTLESFORD.

Two major employers provided information on housing issues and needs during the development of this study: Cambridge University Hospitals and the Wellcome Trust Genome Campus. Their findings are considered a good proxy for this study.

Cambridge University Hospitals, Cambridge

In March 2020, CUH issued a report on the housing needs of its employees, targeted at the local authorities, housing associations and developers. Some of the results are striking. The analysis highlights that whilst staff may be able to afford accommodation by living with family, or sharing with friends, affordability of a family home is prohibitive, creating a real retention issue for CUH.

CUH has over 1,000 beds and 11,000 members of staff and expects to grow to more than 12,000 by 2025. 81% of staff earn less than £50,000 annually, and 50% earn less than £30,000. The income bracket with the largest proportion of CUH staff is £20,000 – 24,999. Three quarters of staff are female (74%) and more than half are aged under 40 (57%).

The research shows that there is an ‘affordability gap’ especially for those on incomes of between £25,000 and £45,000, where more than 30% of income is spent on housing costs. The hospital surveyed its workers and the key findings were:

- A real dependency on ‘living with family’ and ‘private renting’ among staff aged 25 and below
- Low rates of home ownership below the age of 30, progressively increasing with age.
- Home ownership only available to those on higher incomes of £40,000 to £60,000 or more
- 81% have a household income below £50,000
- Over 50% of respondents living in a rented home consider that their household is either stretched or very stretched financially. Single parent households are the most stretched group.

The key findings were:

- A need for high quality housing with security of tenure for staff with household incomes below £50,000
- The greatest problems are likely to be faced by those earning less than £40,000 and aged under 40.
- The most desirable form of tenure is owner occupation, but this is not realistic for many.
- CUH staff need more affordable rent levels and more innovative routes to home ownership as levels of deposit and income required for mortgages are prohibitive. There is clear interest in rent to buy models.

- For all the priority groups, a significant discount to market rents is required in order for homes to be affordable and to avoid sharing poorer quality, private managed properties, or commuting long distances.
- Common home locations include adjoining areas.
- The highest need is 1-bedroom discount market/affordable rent, and also for 2- and 3-bedroom homes for people with household incomes below £50,000.

The survey asked staff what type of housing tenure they would consider and found that:

- 54% would consider Rent to Buy
- 40% would consider renting from a Local Authority or Housing Association
- 32% would consider Shared Ownership
- 28% would consider Private Rented

The hospital is keen to work with local authorities and others to meet their housing needs. It believes the needs could be met by more innovative approaches to affordable housing for working people in the 'affordability gap' identified, which may require a fresh look at how affordable housing policies are derived and applied, and how lettings plans are used to prioritise and allocate housing as it comes forward. In the longer term, the hospital hopes to establish a pipeline of housing choices including in Uttlesford; to work with partners to develop a 'staff accommodation service' and promote all housing opportunities to their workforce through a range of means.

The Wellcome Genome Campus, Hinxton

The Genome Campus developed its own housing proposals as a response to the housing issues identified by its employees – issues of both affordability and availability. This led to a planning application for 1,500 new homes which was approved by South Cambridgeshire District Council in November 2019. The Planning Application and Report to Planning Committee explain the issues and describe an innovative range of housing options with an interesting approach towards sales and lettings.

Wellcome found that a household income of £23-45,000 was required to access rental homes. For home ownership, there were limited opportunities for households earning £40-50,000, and a household income of £55,000 or more was required to have greater choice. The lack of available homes and cost of housing was found to be a very significant issue for employees and employers who were considering locating in the area.

The Genome Campus has around 2,500 employees, which will increase to about 6,800 through the expansion of employment which was also part of the planning application. 70% of employees are aged under 45 years. The surveys found that more than one third of respondents said they would like to live on campus, which has a range of amenities including a children's nursery, sports and other facilities, and beautiful parkland.

Incomes on the Campus are comparable to Chesterford Research Park and Stansted Airport. In general, the youngest workers earn the least. 75% of respondents aged 24 and under earned less than £25,000 and a small proportion of respondents aged over 25 earned £25,000 or less. This cohort needs the lowest cost homes and requires housing with the greatest flexibility. At the Campus, many of these individuals arrive from outside the area, including overseas, and welcome having ready access to quality housing within close proximity of the Campus and the potential to share accommodation with likeminded individuals.

At the Campus, incomes increase with age. For workers aged 25-30, more than three-quarters earned £25 - £40,000 annually, and 45% of respondents aged over 36 earned more than £60,000. Those earning more than £60,000 could afford a wide range of housing but the lack

of available homes means many were forced to commute. The survey found that a significant number of people were part of a dual income household.

In response to being asked whether there is interest in rent or sale, the greatest interest in rental tenure was from the youngest respondents, 24's and under, with over 80% expressing favour for renting. This diminished with age and within the over 55's interest in renting reduced to 28%.

The planning application describes three housing models to meet the identified housing needs and preferences, with options to have furnishing packages:

- **'Landing Pad'**: Housing for new recruits, from overseas and elsewhere in the country. Rental tenures would enable short term lettings, without significant deposits. The target group was younger people but could include families. Some units would have provision for sharing.
- **'Flexible Rental'**: Good quality, well maintained rental homes provided on terms that allow relatively easy in/easy out along with longer rental terms. The target groups were younger people, newly forming households and those on time limited contracts, those looking to save for deposits to purchase or who are not ready to make the commitment to be a homeowner.
- **'Homeowners'**: A range of sizes and types of homes prioritised for Campus workers. Small to medium sized family homes were seen to be a gap in the local market.

All homes will be subject to restrictions ensuring occupation by Campus Linked Workers, including both permanent and part time staff, those on fixed term contracts and sub-contractors.

Sales and lettings will be on a first come first served basis, apart from the Campus Affordable Housing. The s106 Agreement will include a Sales and Lettings Policy and there will be a cascade mechanism covering first sales, re-sales, first lettings and re-lets, and ensure home buyers will be able to secure a mortgage.

The s106 Heads of Terms include provision for annual housing monitoring reports. This would allow a wide spectrum of information regarding the housing (consented / constructed / occupied / sold / rented / household income profile) to be analysed and fed into subsequent reserved matters applications.

Following negotiations with the Council, it was agreed that there would be 30% Campus Affordable housing comprising:

- 10% of homes provided as Sharer Accommodation i.e. 2 bedroom or larger units let on individual tenancies specially designed with shared amenity space where rents are capped to be affordable to individuals earning up to £25,000.
- 10% of homes to be provided at a minimum 30% discount to market rents with the Sales and Lettings Policy prioritising lettings of these homes to households earning less than £40,000.
- 10% of homes to be provided at a minimum 25% discount to market sale with the Sales and Lettings Policy prioritising sales of these homes to households earning less than £60,000.
- A minimum of 40% of homes proposed to be provided as rent tenure comprising Sharer Accommodation and Discount Market Rent as well as traditional Build to Rent.

It has been agreed that delivery of the homes should be aligned with the delivery of employment in order to achieve the desired objectives and enable the homes to relate positively to the growth of the Campus.

4.7 ANALYSIS

The two largest employers in Uttlesford are Stansted Airport and Chesterford Research Park. Most of the people working at these sites live outside Uttlesford and commute into the district. For instance, the Stansted Airport Travel to Work survey found only 16% of people working at the airport lived in Uttlesford. There are a variety of reasons, but key issues are the availability and affordability of housing.

Stansted Airport and Chesterford Research Park both have plans to significantly increase the number of people working at their sites. Strategic scale developments could be attractive housing choices if they are located close to these major employers.

Many people working in the public and community services sectors in Uttlesford, including teachers, nurses, care assistants and police officers, cannot afford to live in the district. The typical salaries of these workers are similar to the incomes of people working at Stansted Airport, Chesterford Research Park and CUH, and therefore it is likely that the same range of housing options will meet their needs and preferences. It is estimated that 20% of employees work in 'local services' such as schools and shops.

In summary, many people working in Uttlesford travel into the district for work. They live where there is more housing available and the housing is more affordable. New Communities have great potential to attract people who are looking to move house and who currently work in Uttlesford, or who take up new employment in Uttlesford. The picture is slightly different in Braintree where there is more housing available and it is more affordable, but West of Braintree will be an additional housing option for people who already work in the district or come to work there.

Many people who live in Uttlesford and Braintree travel outside the districts for work, with significant numbers travelling to London. This is expected to continue, although the level may vary. Many people are attracted to live in market towns and more rural communities, especially as they mature. People working in Uttlesford and Braintree face issues of housing affordability, but for people working in London the districts are relatively affordable. The recent growth in home working, as a requirement during the COVID-19 crisis, may accelerate homeworking trends. This means more people splitting their time between working at home for part of the week and going to the office.

5. LATER LIVING HOUSING OPTIONS

5.1 INTRODUCTION

New Communities have great potential to be ‘age friendly’ places. The NHS Healthy New Towns programme consists of major developments that are designing neighbourhoods, homes and services that encourage healthy lifestyles for people of all ages and enable older people to stay in their own homes and live well for as long as possible.

This section considers the range of accommodation options for older people including general housing, later living and extra care schemes, and residential care homes. The section looks at the local context including relevant policies, feedback from the listening events in October 2019, research and analysis including examples of good practice, and considers recommendations.

5.2 OLDER PEOPLE'S HOUSING: POLICY CONTEXT IN ESSEX, UTTLESFORD AND BRAINTREE

Demography: The number of residents aged 65 and over is expected to increase in Uttlesford and Braintree, both in terms of absolute numbers and as a proportion of the overall population. In Uttlesford the proportion of people aged over 65 is estimated to increase from 19.5% in 2019 to 23.5% by 2034. In Braintree the estimated increase is from 20.1% in 2019 to 24.1%. In addition, the number of people living with dementia is expected to increase. The Uttlesford Housing Strategy estimated that the number of people with dementia will almost double from 2014 to 2030 (rising to 1,920) with a consequential impact on the need for appropriate housing and services.

The proportion of older people who are owner occupiers is fairly similar to the population as a whole. Older homeowners are mostly outright owners of their property which, in many cases leaves them asset-rich but cash-poor.

Housing Strategy Priorities: Uttlesford Housing Strategy includes a new extra care scheme in Saffron Walden and a dementia care scheme in Dunmow. The extra-care scheme in Saffron Walden, Cornell Court, has 73 units and is due for handover in the autumn. There is also an extra-care scheme under construction in Braintree that will have 99 units.

Essex County Council sees extra-care as part of a wider accommodation pathway to enable older people to remain as independent as possible with the right housing and support to meet their needs. Its approach to specialist accommodation is expected to reduce demand for residential/nursing home care.

The County Council has reviewed its approach based on experience and learning from best practice, and has updated its demand forecasting. It expects extra-care schemes to comply with the Essex Independent Living Design Guide. Using the Housing LIN @SHOP tool, a tool used by many local authorities, there is currently a need for an additional 92 units of Extra Care in Uttlesford to meet ‘whole population’ demand. The County Council has supplemented this with further information and identified Great Dunmow as the strongest location for an additional extra-care scheme. The County Council intends to review demand regularly including as new schemes become operational.

The Preface to the Uttlesford Housing Strategy acknowledges ‘a lack of availability in both the privately owned and rental market of bungalows and other types of suitable accommodation for our more mature residents. This is a problem in both our towns and villages making it difficult for people to move from properties that are too big and not suitable for their changing needs to something more appropriate’. The Strategy includes an objective to seek to deliver 5% bungalows on market-led sites.

One aim of the Braintree Housing Strategy is to help vulnerable and older people to live independently for longer and improve housing conditions including for older and vulnerable people. The actions include a project group to plan sheltered housing and working with Essex County Council to plan locations and lettings policies for extra care housing schemes. Braintree also identified a small but steady need for full wheelchair standard accommodation including for older people. Braintree has consistently provided new affordable homes to ‘lifetime home’ standard, with accessible downstairs toilet facilities, level access and thresholds and wide doorways. The council continues to focus on the meeting the needs of people who have mobility problems. Building Regulations have now incorporated many of the Lifetime Homes standards for accessible and adaptable housing.

Braintree has recognised that people will only be able to take full advantage of the housing options available to them if they are more aware of the full range of options and if there is ‘significant cultural shift in the approach of professionals working with them’.

The councils all want a shared approach to identify sites and delivery, and to avoid duplication of effort and abortive discussions with developers.

5.3 ESSEX DESIGN GUIDE

The latest edition of the Essex Design Guide makes specific reference to planning and designing new developments with regard to the needs of an ageing population. Key principles have been integrated into the wider text, and the Guide highlights that identifying minor changes at the outset of the design process can support and meet the needs of an ageing population, creating the conditions that allow older people to remain living independently. Such changes benefit all people with disabilities, both permanent and temporary. The design of open spaces and streets is just as important as the design of homes. For homes, the Guide advises that all new homes should meet the standards of Building Regulations Part M4 Category 2 (Accessible and Adaptable Dwellings) and consider designing to accommodate digital healthcare.

Landscape can play a key part in improving the physical and mental health of the elderly as well as the security and stability of dementia patients. The presence of mixed age groups within a community helps to address issues such as fear and safety by offering enhanced natural surveillance. Older people are an integral part of the community and should not be separated from other age groups.

It is also worth noting that Essex County Council published an Independent Living Design Guide in 2016 which sets out design standards for Extra Care housing.

5.4 PROVISION OF OLDER PEOPLE’S HOUSING IN UTTLESFORD AND BRAINTREE

There are 29 sheltered/retirement housing schemes in Uttlesford, with the vast majority owned and managed by the Council. The majority of the Council’s provision is in Saffron

Walden, with three schemes in Dunmow and four in other smaller towns. All council properties are let at social rents. There is one sheltered housing scheme provided by a housing association in the district and one leasehold scheme provided by the private sector.

The Council has almost completed a major refurbishment and redevelopment programme of its sheltered housing, which will now include some general needs accommodation designated for older people.

In Braintree, there are 52 sheltered/retirement housing schemes. This includes eleven schemes owned and managed by Greenfields as well as schemes owned by other housing associations and let at social rents. There are also 3 schemes owned by private sector providers such as McCarthy and Stone, providing leasehold flats.

Braintree has a comparatively good supply of social sector bungalows. 18% of the social stock is bungalows, compared to the national average of 9% reported in the English Housing Survey 2013/14.

Uttlesford and Braintree each have extra care housing schemes where residents live in their own flats, and there is a dining room providing at least one meal each day and an on-site care team. There are three extra care schemes in Uttlesford and four in Braintree. One of the extra care schemes in Saffron Walden provides 81 flats and cottages for leasehold, shared ownership and market rent. This site also has a 40-bed care home. The other extra care schemes are owned by housing associations and let at social rents. The picture is similar in Braintree with one private sector scheme providing 104 leasehold flats, and the other extra care schemes owned by housing associations and let at social rents.

There are also residential care and nursing homes for older people. Uttlesford has 13 care homes and 3 nursing homes; whilst Braintree has 24 care homes and 5 nursing homes.

In terms of choice, the housing choices for older people in both Uttlesford and Braintree are currently focussed on sheltered housing provided by social landlords. The leasehold options in Uttlesford are both in Saffron Walden. It is positive that one new scheme in Saffron Walden provides market rent, shared ownership and full-market leasehold, and that Cornell Court provides apartments at market and affordable rents. In Braintree, there are several schemes offering leasehold sheltered apartments, and one of the four extra care schemes is market rented. In Braintree, the Abbeyfield Society has recently started construction of a new 99 unit scheme, that will provide 37 rented extra care units together with a mixture of outright sale and shared ownership for the balance of the homes. It is expected to open in 2021.

The table below shows the level of provision in Uttlesford and Braintree (data from the Elderly Accommodation Counsel)

	Sheltered Schemes	Extra Care/Very Sheltered Scheme	Residential Care Homes	Nursing Homes
Uttlesford	29	3	13	3
Braintree	52	4	24	5

Interviews were conducted with senior staff in both councils and also with Greenfields, a significant social housing provider in Braintree. There was a shared view that there is sufficient supply of affordable sheltered housing, and that further extra care schemes should be developed only in consultation with Essex County Council, and where additional need has been identified. In There was support for well-designed general needs homes that will be easily adaptable for older households.

5.5 FEEDBACK FROM THE LISTENING EVENTS HELD ON 24 AND 28 OCTOBER 2019

The workshops were attended by councillors and officers from Uttlesford, Braintree and Essex councils, and there was representation from local housing associations and the voluntary sector. Key points relevant to Older People are set out below.

- There is a need for additional extra care housing in all five districts in Essex, now and in the future.
- There will be an increasing number of people aged 65 years and older
- The Garden Communities should 'build for life', with properties that will suit people as they age, and could include specialist housing for older people.
- Social interaction has positive effects.
- There are needs for specialist housing for all ages and family types, not just the elderly.
- Older people are moving from London to Braintree and Uttlesford.
- Are there opportunities to provide homes through different channels such as alms houses/charities?
- Co-housing might be an attractive option for some older people
- What is the impact of the 'bank of mum and dad' on the finances of people as they grow older?

5.6 WHAT OLDER PEOPLE WANT: WHAT THE RESEARCH SAYS

The government identified four priorities in its national Strategy for Housing in an Ageing Society (2008). These priorities remain relevant today and are widely referenced. The priorities which are relevant for strategic developments are:

- (i) New housing should promote independent living by providing opportunities for older people to move to more appropriate accommodation as their needs change in later life. This might involve building to accessibility and liveability standards, developing a mix of dwelling types and creating age-friendly neighbourhoods.
- (ii) Specialist housing can assist older people with their housing and support needs in later life. A move into specialist housing can improve quality of life and delay or reduce the need for social care.
- (iii) Information and advice for older people, their families and carers promotes informed choices, and planned moves support independent living in later life.

Shining a Spotlight on the Hidden Housing Market, a report published by Shakespeare, Martineau and the Housing LIN in June 2019, identified a chronic shortage of housing choices available to older people. The report refers to a survey of local authorities that found over 90% respondents think the popularity of 'rightsizing' is set to increase and almost three quarters think demand for later living accommodation will significantly increase in the next five years.

JLL has produced several reports on Retirement Living. The 2015 report estimated that almost 80% of over 65's will be 'mid-high affluence by 2025, largely as a result of house price growth'. The report highlighted that most Housing with Care and Retirement Housing is affordable, and there was a significant gap in the market for new, purpose-built stock aimed towards self-funded customers. The 2017 report concluded, 'The underlying fundamentals behind the retirement living sector are undoubtedly strong. With over 65s accounting for such a large

share of the population and existing housing wealth, it makes sense that a larger proportion of housing development should be aimed at this age group.’ The report concluded that there is room for a variety of tenure types that span the affordable, mid-market and prime tiers of retirement housing, which is described as a managed serviced residential product. Many older people own homes with lower values and may be attracted to housing options such as intermediate rental and shared ownership. These tenures are often a gap because provision has focussed on affordable and market leasehold housing. In addition, it has been projected that a third of all retirees will be living in private rented homes by 2040. This indicates a need to include private rent as an option within retirement housing. Concerns over ‘mono-culture’ have been raised in a number of surveys of older people, suggesting that mixed communities might be a more suitable alternative

The majority of older people want to remain living independently in their own communities, but around a quarter indicate that they would consider downsizing if there was an attractive housing option. The proportion of people, interested in downsizing or ‘rightsizing’, increases with age. A recent survey of older people living in Bedfordshire found over 60% were planning or prepared to move home as they aged. The survey found that 17% respondents wanted to move to general needs housing, and a further 12.5% were prepared to move in order to maintain their independence. 6% were likely to move to specialist accommodation. A recent poll by McCarthy & Stone found people aged 75 and over were the most likely to move. Of those, 35% downsized to a smaller property and 61% moved to a specialist retirement options.

The Bedfordshire report found that the cost of purchasing specialist housing and paying charges for communal space, services and support can be a disincentive, and this was raised by some in the needs survey. There is some evidence that people make earlier moves if there are housing options that facilitate independence with services (and charges) that only reflect what people need. For instance, a newly opened Lifestyle scheme by ENGIE (See Appendix 7) in Wakefield, found the average age of purchaser was 69 years old, younger than the average age of people moving into specialist housing for older people. The Lifestyle proposition offered spacious homes with a club house, targeting the downsizer and “right-sizer” market and significantly, included a low service charge, with additional housekeeping, gardening and support services ‘on tap’ and purchased only when required.



The Bedfordshire survey found bungalows were the preferred housing type for the majority of older people considering a move. The DWELL research project, led by the University of Sheffield, developed bungalow designs that made optimum use of land.

Evidence suggests that older people who move into housing more suited to their needs are less likely to enter institutional accommodation. The challenge is to make retirement housing more desirable to a larger number of people. Factors such as quality and design are important. This does not mean everyone should move home. They may be happiest growing old in their existing

home adapted to their health and care needs and that choice should be respected. What is important is they are provided with a choice because, too often, there is none.

The English Housing Survey found that half of all home moves made by people aged over 55 years are within five miles, but at the same time older households tend to move longer distances than younger households with many moving over 50 miles. This indicates that older people have a strong attachment to the place where they live, but also that a significant number move to live closer to other family members, who can offer support. For those who want to stay where they live, even if their home is unsuitable to their needs, many older people are unlikely to even consider moving if more suitable options are not available locally. These findings highlight two points: the need for local authorities to plan for retirement housing within communities and also to deliver homes on strategic sites that will be appropriate and attractive to older people. National housing policy has focussed on promoting new supply to meet the needs of first-time buyers, and house builders have prioritised new family homes. In order to encourage change, it is important to provide evidence.

The Housing Learning Improvement Network (Housing LIN) is a well-regarded and very valuable source of information and research. Its website contains links to numerous publications, including much of the information summarised in this section.

5.7 ANALYSIS

Retirement housing makes up just 5-6% of all older people's housing. In new housing developments, there are opportunities to provide accessible general needs homes in an environment that has been designed for ease of mobility. Large scale development can also offer opportunities to innovate and develop innovative housing options for older people. These should include the full range of tenures including private rented and shared ownership choices, co-housing and intergenerational developments.

When people downsize, they release larger homes into the market. In 2015, RICS estimated that the introduction of a viable retirement living market could release as many as 2.6 million houses back into the mainstream housing market – equivalent to a decade of above target house building. 'Rightsizing' should not imply a loss of independence, it means moving into a home that is adaptable and fit for the challenges of later life, yet still personal. It also means spacious rooms and storage spaces that allow people to keep the belongings they have acquired, and to continue to follow interests and hobbies. Moving at the 'right time' allows people to live independently for longer, and also frees up family housing for younger people allowing villages and towns to remain lively, vibrant communities.

Strategic developments should be designed so that the public environment is a safe space for people of all ages to walk, cycle, play and rest. This can make them ideal places for young families, people with disabilities or impairments, and older people. For instance, pavements and paths should be wide enough for buggies and wheelchairs, streets should be designed to encourage car-drivers to travel slowly and carefully, and the layout of streets and public open spaces should facilitate orientation. The usual demographic of new communities is young with a high proportion of newly forming households and young families. However, over time, the demographic changes to match the surrounding area, and the design features will stand the test of time.

Strategic developments are usually of sufficient size to justify a range of local amenities and public transport. These services are beneficial for people of all ages, but particularly important for older people. For many years, housing providers have applied a set of criteria to select good sites for older people's housing including proximity to a local post office, convenience store,

and bus stops. These criteria remain relevant and would place any specialist housing at the heart of the community – encouraging independence and interdependence.

Bedfordshire collected the views of local older people on future housing options and used this to inform a Prospectus with priorities for mainstream and specialist housing. This type of exercise would enable the Essex councils to confidently advise landowners, developers, house builders, architects, landlords and care providers.

6. HOUSING FRAMEWORK

6.1 INTRODUCTION

New Communities require a strategy which seeks to balance the demand for homes from principally, applicants on Housing Register accompanied by any urgent needs arising from threatened and actual homelessness, against the actual and projected housing requirements of local and nearby workforces who make up much of the local economy but are unable to afford market housing.

At the same time, the new settlements must consider and include both specialist housing needs, particularly reflecting the projected elderly demographic and other specialist interest groups able to make a significant contribution such as community led and self-build housing.

This chapter brings together the analysis of both housing needs and workforce housing requirements as set out in the preceding chapters. It sets out the affordability issues across the expected district demographic and considers the potential role of a range of tenures and housing types in meeting the affordability and sustainability challenges within the setting of New Communities. The aim is to reach a policy position that drives a balanced and sustainable community.

The Strategic Housing Market Assessments (SMHA) inform the forward requirement for market homes, affordable homes, intermediate tenures and the associated dwelling sizes and types, and thus provides the base position for this Study. Planning for New Communities provides an opportunity to consider a more granular approach.

Our analysis of the projected need for affordable housing – based on the current allocations policies, housing registers and information on lettings and waiting times – shows that both councils have a good track record of delivering affordable homes, people in need (known as reasonable preference) are usually housed within 7-9 months. It is considered viable to deliver good proportions of affordable housing on each large development – 30% in Braintree and 40% in Uttlesford – with a combination of rented and shared ownership homes.

Housing affordability issues are not just confined to high need households. Many moderate-income households face difficulties transitioning from private rental to home ownership and for that reason we have concentrated on affordability and what a 'Living Rent' level might be.

It is expensive to buy and rent homes in the open market. An average priced home is more than 8 times the annual average income in Braintree and more than 11 times the annual average income in Uttlesford.

The State of the Nation report published by the Government in 2019 expressed serious concern about social mobility and stressed the issues of child poverty and educational attainment. There has been a significant increase in childhood poverty in working households since 2010. A TUC study, in 2019, found that the East of England had one of the highest increases, with an increase of 56%. These figures are not broken down by district but highlight the value of affordable secure homes for low-income families. Modern working practices, with the 'gig' economy and zero-hours contracts, mean that many households have variable incomes that make it difficult to budget. This has led us to recommend the delivery of social rents, where possible, and to consider flexible rental approaches.

6.2 HOUSING NEEDS SUMMARY, WORKFORCE HOUSING REQUIREMENTS, LINKAGES AND ASSOCIATED AFFORDABILITY ISSUES

The affordability gap in Uttlesford and to a lesser extent in Braintree effectively excludes low wage earners from suitable market housing. The SMHA projections provide a targeted overall new supply and suggest the estimated proportion needed as affordable homes is 40% in Uttlesford and 30% in Braintree.

The SHMA suggests that in Uttlesford the affordable housing requirement divides 71% as affordable rented and 29% as 'intermediate', principally shared ownership. The proportion of newly forming households projected to be able to afford 'intermediate' priced homes is unusually high when compared across the housing market area and more widely. This may reflect earnings levels as new households emerge. It may also reflect the socioeconomic status of net in-migration households, for example, the employment 'pulls' of the globally prominent Cambridge biotech cluster.

It is the case that Uttlesford's social housing demand is lower than for neighbouring authorities, which may reflect its restrictive approach towards eligibility. The council has adopted a 40% overall affordable housing requirement, and this provides the opportunity at strategic settlement scale to make provision for quite flexible tenures and prices to meet a wider range of housing needs and aspirations.

6.3 SOCIAL HOUSING ELEMENT OF THE FRAMEWORK

In this chapter 'Social Housing' includes both social rent (typically around 50% of market rent) and affordable rent (typically up to 80% market rent). The Affordability Table shows the link between social rents and affordable rents and incomes. Social rents cater for households earning up to £16,000 pa. Affordable rents are considerably higher and cater for those earning around £19,000- £22,000 (1 and 2 bed homes) and up to £27,000 for 3 bed homes. Some eligible households would be able to access help with housing costs, but some would be restricted by the benefits cap.

Future affordable rented provision in Uttlesford needs to continue to reflect the local earnings levels of its tenants. It is important that suitable locations be selected, where there is demand for affordable housing, and in general there should be local services and facilities nearby as well as public transport.

Nearly one half of heads of households below retirement age living in Uttlesford's social rented homes work full time. More than half of these require housing benefits/Universal Credit to help meet the cost of renting. Very similar proportions apply to those living in Uttlesford's affordable rented homes.

This social housing cost/income relationship – which is consistent across the SMHA, the region and nationally – confirms the essential requirement to sustain affordable rented supply and to keep rental prices within reasonable reach of local low wage earners.

The socioeconomic characteristics of households needing access to this supply are dominated by low waged occupations and include low wage 'essential workers' providing key public and community services such as those working in the social care industry. Emerging from COVID, this is likely to become a more pressing policy need. Access to housing also includes employees in 'key' services industries including services for example at Stansted Airport and at the Cambridge Hospitals Trust where over 20% of the 11,000 employees earn less than £20,000.

The Council has already invested in social rented housing within its recent new build programme and the affordability data suggest that any revised policy position should continue with an element of social rent within the overall mix of affordable homes both for the Council and other RP's.

6.4 LOW COST HOME OWNERSHIP ELEMENT OF THE FRAMEWORK

The Affordability Table indicates the range of incomes which correlate with intermediate housing products and prices. Broadly, intermediate housing products cater for households earning £25,000-£35,000pa. This income range captures a great many occupations and jobs in and near Uttlesford. It includes most associate professions and technician occupations as well as first line managers and supervisors in services industries. It also captures many self-employed professionals across varied media and associated occupations. Home ownership increases as individuals form couples, and the 'Bank of Mum and Dad' is a significant contributor to first time buyers. Data from Legal & General showed that total lending from family members was £6.3bn in 2019 up 10 per cent on the previous year making the 'bank of mum and dad' the equivalent of the eleventh largest mortgage lender in the UK. L&G polled 1,745 borrowers and 2,061 lending adults in April 2019 and found that on average, parents, who were in a position to help, would contribute about £24,100 to housing costs.

The Employment and Housing chapter identifies the range of occupations and average wages. Information provided by Stansted Airport, Chesterford Research Park and the Wellcome Trust employee surveys shows that younger people, aged under 24, typically earn below £25,000 pa. The information confirms a wide range of lower wage levels with the minimum wage as the starting point. The survey also shows that younger people are more likely to favour renting and seek more flexible arrangements.

The Wellcome Trust found that people aged 25-30 were likely to earn £25-40,000. Many people on these wage levels will continue to require rented accommodation.

The recent, comprehensive Cambridge University Hospitals NHS Foundation Trust study by Savills explores incomes, affordability and housing preferences of its 11,000 employees. Over 40% of the Trust's employees earn less than £25,000. 20% of employees, some 2,200 staff, earn £25,000-£35,000 placing them in the 'intermediate housing product' market.

At present the main intermediate priced housing product is shared ownership and the local expressed demand is light with some indication of demand not always quickly taking up supply. There is local (and wider) evidence that Shared Ownership as a product is still not well understood or as desirable as routes to full home ownership. This is confirmed in the CUH study.

This suggests that although a shared ownership or rent to buy product should form part of an affordable housing policy mix the quantum should reflect the known demand and should form a lower percentage of the overall mix. Developing a home ownership product also puts some risk in the development portfolio which again suggests that numbers should be fewer until a market is proven. Also, when looking at New Communities shared ownership might be the focus of an initial affordable offer until the infrastructure is in place to support social or affordable rent whose residents tend to have lower car ownership/access to independent transport and be more reliant on public transport infrastructure which may not be fully mature in early years. This reinforces the importance of early delivery of public transport.

Where shared ownership products are developed a sales exit should be considered in advance with one of the national shared ownership agencies for example the 'Shared Ownership Shop' or similar.

6.5 THE MARKET RENTED HOUSING ELEMENT OF THE FRAMEWORK

Examination of the employment and housing relationship suggests a need for Private Rented Sector (PRS) Housing which the Council might be able to encourage through institutional investment. In the Housing Delivery chapter, the notion of income strip financed development is explored. This could give the Council a stake in PRS and is increasingly popular with Councils that have a commercial appetite. The offer would be a range of housing types including furnished and unfurnished properties, suitable for single people, sharers and families. PRS schemes should offer flexible tenures that suit the requirements of people on short term and permanent contracts.

6.6 POLICY CONSIDERATIONS

The current requirement for affordable housing on strategic sites remains realistic but the councils might consider the phasing on standalone new communities differently from urban extensions. Given the impact that lack of access to infrastructure, schools, healthcare, and family support can have on poorer families, consideration should be given to how the 40%/30% affordable and tenure mix might be rolled out over the life of a development.

In policy terms, on standalone sites, 40% affordable homes delivery would still be the overriding policy position but with higher levels of low-cost home ownership in early phases. Further phases would bring the overall tenure mix into balance and seek to include a proportion of social rented homes once the infrastructure is in place to support the less well-off families.

Density is an important consideration but used in isolation, can encourage particular archetypes over others and may not fully address the range of local housing needs. A recent study in South Oxfordshire (South Oxfordshire District Council Local Plan 2034 Topic Paper: Housing need, housing supply, & housing densities - January 2019) tested the Council's density policy's ability to achieve a mix of housing at high density.

All the proposals they examined included a mix of house sizes, ranging from one-bedroom bedsits and flats, up to 4-bedroom properties. Taken collectively, the evidence demonstrated that even on developments of up to 80 dwellings per hectare an appropriate mix could still be delivered with good design. This is not an argument for high density in New Communities, simply an acknowledgement that good design principles as laid out in the garden communities' principles can still produce a mix of homes including larger family homes.

7. STIMULATING DELIVERY: INNOVATION AND OPPORTUNITIES

7.1 INTRODUCTION

This section considers opportunities and innovative approaches that are relevant to Uttlesford and Braintree. It includes a summary of the Letwin Review which sets out ways to accelerate the pace of delivery on large scale housing sites. Pace is important because it enables housing need to be met more quickly and enables new communities to form more quickly. This has huge benefit in terms of place-making. Pace is achieved through variety, and by delivering homes that are genuinely affordable. The use of Modern Methods of Construction is one way of speeding up construction.

Major developments should be high quality to attract people to move to them. This section of the Study focusses on the 'what and how' of new homes delivery and how a vibrant and sustainable mix of homes will be delivered. It builds on work that is already taking place in the two district councils.

This chapter considers:

- The Letwin Review and Policy Context
- Feedback provided at two Listening Events on Housing
- Local Living Rent
- Tenure Options
- Custom, Self-Build and Community- led Housing
- Modern Methods of Construction
- Quality Standards
- Analysis and Recommendations

7.2 THE LETWIN REVIEW AND POLICY CONTEXT

Successive governments have been keen to increase delivery of new homes in order to address the housing crisis. In 2017, the Government published a white paper 'Fixing our Broken Housing Market' which identified three problems:

- Not enough local authorities planning for the homes they need
- House building that was too slow
- A construction industry that was too reliant on a small number of big players.

Following this, the Chancellor asked Sir Oliver Letwin MP to look at the build out rate of new homes on large sites, with full planning consent. The Letwin Review: 'An Independent Review of Build Out' was published in October 2018.

The Letwin Review looked at a number of large sites in London, and its key conclusion was that they offered a limited range of homes, in terms of design and tenure, and the market demand for these homes caused slow build-out. The report recommended:

- Increase variety
- Raise the proportion of affordable housing
- Raise the rate of build out.

The report suggested that stronger intervention by the public sector would help, and made a number of recommendations for sites of more than 1,500 homes:

- Adopt a new set of planning rules for future large sites (initially those over 1,500 units) in areas of high housing demand, require the sites to offer diversity and establish a National Expert Committee to advise local authorities and, where necessary, arbitrate between the local authority and developer
- Link future government funding for large sites to the developer agreeing to follow new national planning policy for large sites
- Consider a large sites viability fund to enable existing builders to meet the new diversity provisions
- In places with high housing demand, give local authorities the power to require particular areas be developed as single large sites, and to create masterplans and design codes that will ensure a high degree of diversity and good design
- Give local authorities clear statutory powers to purchase the land for such large sites compulsorily at prices which reflect the value of those sites once they have planning permission and a master plan that reflect the new diversity requirements
- Enable local authorities to set up Local Development Companies or establish a Local Authority Master Planner to bring forward the site.

As part of its response, the Government consulted on the creation of new Development Corporations in 2019 and the outcome is awaited.

The key findings of the Letwin Report are relevant to all strategic scale developments and should inform the work of all parties as site proposals are developed. The Letwin Report advised promoters, developers and local authorities that:

- All large housing sites must strive to achieve sufficient housing diversity to support timely build out of the site. Housing should include different types of homes, with different sizes, styles, designs and tenures.
- Every phase of a development should seek to achieve diversity. Each phase should include a meaningful range of house types, sizes and styles, and deliver a range of housing to serve local needs including affordable rented housing and affordable home ownership. There is an expectation that there will be a high proportion of affordable housing overall because the report applies to high demand sites.
- Developments should be high quality with good design of housing, streetscape and landscape. Large sites should deliver varying design styles, in accordance with local design codes.
- Build to rent developments should be considered as part of the tenure mix, as well as housing for specified groups, such as older people and students, and plots sold for self or custom build.
- If the developer (applicant) cannot take market risk on differing types of housing, it should sell parts of the site to others who can deliver the diversity and are more able to take the market risk.

The report recognises issues around skills and supply chains, and the contribution that Modern Methods of Construction can make in enabling pace.

Diversity and quality are key factors for delivering pace. They also create resilience which is critical in these uncertain times. A more varied pattern of tenure and house design means a more complex pattern of investment and delivery. The housing market is becoming more specialised. Many local authorities are playing a stronger role in housebuilding than they have done for a generation, and institutional investors play an increasing role in the delivery of Build to Rent houses and apartments. There are new partnerships between housing associations and developers that sometimes enable longer-term objectives to be agreed and achieved.

Braintree and Uttlesford have encouraged a mix of housing types, sizes and tenures including affordable housing and self or custom build in their proposed new planning policies. All councils have been encouraged to use planning conditions to ensure timely housing delivery, in the most recent version of the National Planning Policy Framework (2019).

7.3 FEEDBACK PROVIDED AT TWO LISTENING EVENTS HELD ON 24 AND 28 OCTOBER

The workshops were attended by councillors and officers from Uttlesford, Braintree and Essex councils, and there was representation from local housing associations and the voluntary sector. At both workshops, there was lively and engaged discussion. The main points on innovation and quality are:

- The housing mix should enable delivery through market slumps
- Environmental standards are important. Net carbon zero homes should be built, and there should be large scale construction of homes to Passivhaus standards.
- Learn from other developments
- Concern about the character of existing settlements and how they may be impacted
- Include long term private rent so tenants have security.
- Make sure that shared ownership options remain affordable, and that people aren't 'trapped in homes they can't sell'
- Homes should be sustainable, affordable and highly energy efficient
- MMC can make it easier and cheaper to be environmentally sustainable
- Engage local communities about how to give young people the chance to stay in the local community (find out what they need).
- Create mixed tenure communities with 'pepper-potting' and tenure-blind design. You should not be able to spot the Affordable Housing on a development
- Internal space standards are important across tenures
- There should be a place for the Council in provision
- Good design is important
- Be innovative, seek to use land value capture
- Accelerate the rate of delivery
- Custom build can add to the diversity
- Essential to have a balance and mix of house size, mix of tenures avoiding large areas of one type and learn from organic growth of settlements

7.4 SOME TENURE OPTIONS

The tenures described below offer additional options and should be considered as part of the mix alongside affordable and social rented, shared ownership and market sale. We recommend that both councils continue to encourage some delivery of homes at Social Rent levels.

7.5 LOCAL LIVING RENT

The Joseph Rowntree Foundation define a living rent as affordable for a household with someone in full-time employment, working the average number of hours worked per week (including overtime) and earning around the average wage. A Local Living Rent is a local affordable rent that reflects the local average wage.

Consideration should be given to a 'submarket' rental product that aims to provide a New Communities Living Rent targeted at a level of 30% of net annual income. For Uttlesford for example that would typically support a 'Living Rent' of £625 per calendar month for an average 2-bed home or approximately 70% of the current median market rent.

7.6 BUILD TO RENT

The private rented sector has been dominated by individual landlords letting small portfolios of one or more homes. In the context of strategic developments, private landlords do little to help build a sustainable community. They probably do not live within the community, and so are not part of the system that helps new residents feel welcome, such as delivering new welcome packs. Their tenants may be less inclined to get involved in community life as they do not have security of tenure.

Build to Rent is different from traditional private rented housing. It is backed by institutional investors, such as pension schemes and insurance companies, who want to invest in high quality developments that offer a return over the long term. Therefore, they are inclined to seek longer term relationships with their tenants. The properties are usually managed through managing agents, who may be local, regional or national specialists. The homes are designed for the rental market so the houses may have small private gardens for easy maintenance with access to communal garden areas that are maintained through a service charge. Apartments will usually have shared outdoor space, with ground floor storage for bicycles and other bulky items.

Build to Rent developments usually comprise at least 50 homes and include a proportion of Discount Market Rent (DMR). DMR is the affordable housing element of Build to Rent. It offers tenure blind provision within a market rent development and allows for the single management of all the homes. DMR homes do not have to be owned and managed by a Registered Provider. Build to Rent has the potential to accommodate people across a range of income levels, ages and household types. It is well suited to mobile professionals but can also meet the needs of local workers, families and older people.

Build to Rent is a good way to incorporate private rented homes in strategic developments and has the following features:

- The developer identifies the investor early in the development process and will have a sales agreement for a block of properties. This gives certainty over cashflow and increases viability.
- Developments are usually underpinned by a covenant to be held as Build to Rent for at least 15 years.
- Build to Rent homes can be marketed before completion and tenants can move in quickly, in the same way as affordable rented homes.
- Build to Rent homes operate under unified ownership and management. The managing agents can be part of the local network of agencies working together to build a sense of community and resolve issues.
- The environment and garden spaces are maintained to high standard.
- There is certainty about the rent levels for the length of the tenancy, because any increases will have an agreed formula.

Some councils are taking a direct role in the delivery of new build market rented and social rented accommodation through 'income strip' arrangements with pension funds, based upon long term lease agreements. One example is Newcastle City Council in a partnership with Legal and General. These mechanisms enable councils to ensure the quality of management, share risk and generate a revenue income stream over 35-40 years. Uttlesford has expressed interest in using one or more housing companies, and this is one option that we recommend as worthy of further exploration.

7.7 LOW COST HOME OWNERSHIP OPTIONS AND RENT TO BUY

Shared Ownership

Shared Ownership housing is a well-established model delivered by Housing Associations. There are eligibility criteria for Shared Ownership including that the annual household income must be below £80,000. The house-purchaser can buy a share of a house with a minimum deposit of 5% and must buy a share of 25% or more. The purchaser has a mortgage for the share of the home that they own and pays rent on the remainder. The purchaser can increase their share of the property through a process known as 'staircasing'. As an example, for a two-bedroom house costing £300,000, the purchaser would need a deposit of £7,500 if they were buying a 50% share, would have a mortgage of £142,500 and pay rent on the remaining 50% of the house. An indicative monthly cost would be £1,101, based on mortgage interest rate of 3.5% and rent at 2.75%.

There is a variant of Shared Ownership for older people on eligible schemes, where the purchaser can buy up to 75% of the property and does not pay rent on the balance. This is an attractive option for older people who want to move into retirement housing and whose home is worth less than the new property, or who wish to release some equity from the value of their home.

Equity Share/Loan

The Government's Help to Buy Scheme has been very popular equity loan scheme. Under this scheme, the Government lends the house-purchaser up to 20% of the cost, so they only need a 5% cash deposit and a 75% mortgage to make up the rest. The house-purchaser is not charged loan fees for the first five years. The loans have been available for newly built homes costing up to £600,000. The scheme has been attractive to house-purchasers and also gave a significant boost to the house-building industry. Purchasers can pay back the loan at any time, or when the property is sold. The scheme is due to end in 2020, and the Government has announced a new scheme to run from April 2021. Consultation on the new Government scheme, First Homes, has recently concluded. Uttlesford and Braintree responded to the consultation and highlighted local issues such as the requirement for a higher discount in Uttlesford due to the cost of housing, and that demand should be checked before the scheme is rolled out. There are concerns that, if the First Homes scheme requires a deposit of 10% this will be outreach of many people. Looking at the circumstances of people currently registered on the Homebuy system, 80% could afford a deposit of 5% but only 25% could afford 10% deposit.

The final scheme may be different, but as proposed, the First Homes scheme is for first-time buyers only. The proposal is that homes will be sold with a minimum discount of 30% off the market price, but local areas will be able to set a larger discount to ensure the homes are affordable to local people. Buyers will purchase First Homes in the usual way and will have access to conventional mortgage products. When owners of First Homes decide to move, their home will be independently valued. When they sell the home, the discount will be passed to the new owner with a discount (of at least 30%). This means the home will always be sold below market price and local authorities will be able to allocate these homes to first-time buyers over the long term. The proposals allow local authorities to prioritise local residents and people working in the area. The intention is that First Homes are for people to live in, not for 'buy to let'.

As an example of how First Homes would work: Market Price £300k generates First Homes discount of 30% so First Home buyer pays £210,000. When the owner is looking to sell, the new value of their home is £350k. This is allocated to a new first-time buyer or prioritised worker and is sold with a 30% discount at £245,000.

The First Homes scheme is likely to be attractive in both Uttlesford and Braintree. It is recommended that both councils incorporate and promote First Homes, when the new scheme is launched on the basis that it will be good way for people on average incomes to buy their first home. The policies in both districts could be framed to provide priority to certain groups such as public sector employees and those working in the health and care sector.

Discounted market sale

Discounted market sale homes are another low-cost home ownership product, targeted at local people. They are often referred to as discounted sale properties and are offered for sale to eligible purchasers at a discount of at least 20% below local market value. In higher value areas this discount may be up to 40% to make them more affordable. For example, a £200,000 house with a 25% discount would be offered to eligible applicants for £150,000. Eligibility is determined with regard to local incomes and local house prices, and frequently households with a local connection to the area are given priority. This is not a shared ownership scheme and even though there is a discount on the sale price, the purchaser owns 100% of the property, with no additional rent to pay. York, Cheshire and Cheshire West, and South Lakeland are examples of local authorities who use this scheme.

Each local authority sets its own criteria for discounted market sale, and sometimes the discount only applies to the first purchaser. However, this is not usually the case, for instance, Barnet ensures its discounted market sale properties remain as affordable homes with no option to convert to a market home. When the owner wants to sell the property, they must contact the council and sell with the same level of discount to someone who meets the criteria for affordable housing.

All models of low-cost home ownership are most suited to working households, with the exception of shared ownership for older people.

Rent to Buy

Rent to Buy is aimed at people who can afford private rented housing and who would like to own their own home, but do not earn enough to save for a deposit. The monthly rental costs are approximately 20% less than privately renting, with the discount put towards a deposit. There are different schemes but typically, the tenant pays the full market rent amount for their home for up to 7 years. At some point between Year 2 and 7, the tenant applies to buy their home, and receives 25% of the rent they have paid plus a share of any increase in the property value since they moved in and takes that money as a deposit to buy the home. With some schemes, the tenant can take the cash to use as a deposit towards another property.

Rent Plus is a model of Rent to Buy targeted at people who qualify for affordable housing, are committed to the area and want to own their own home. Through partnerships with local housing associations, Rent Plus lets its properties at affordable rents set at 80% of market rent (that is, Local Housing Allowance level). There are around 20 Rent Plus schemes completed or under development across the country including one in Cambridgeshire with King Street Housing Society. The scheme offers a new home at an affordable rent, over a period of between five and 20 years. Rent Plus provides free support and guidance to achieve home

ownership. When the tenant is ready to purchase the property, they are gifted a deposit of 10% of the property's market value at the time of purchase. The homes are built with ownership in mind, and offer a range of property sizes, from one to four bedrooms; high quality design and a commitment to environmental sustainability with reduced fuel bills. The funding model involves all Rent Plus properties being sold after 20 years. If the tenant is unable to purchase the property, it will be offered to the Housing Association or sold on the open market with an understanding that the tenant will be offered an alternative affordable home.

Pocket Living

Pocket Living is another low-cost housing product that builds one- and two-bedroom homes targeted at first time buyers and offers an economical means to purchase their first home outright. For instance, a Pocket Living scheme in Barking and Dagenham is marketing a one-bedroom flat for £192,000. This price is around two-thirds the price of other new one-bedroom flats in the borough, and the purchaser would purchase the property outright.

Pocket Living achieves its savings through clever design and build programmes that are up to 40% shorter than standard construction. The properties involve modular construction, but externally are designed to suit their location. The properties are space compliant, all bedrooms are double bedrooms, and the open plan living/dining/kitchen areas are a reasonable size but there is minimal circulation space. The units include generous storage with high ceilings and windows in order to create a sense of space. There are around twenty schemes across London, and Pocket Living is interested in developing in other high-value areas where it is difficult for young people to 'get on the housing ladder'.

Pocket Living schemes have eligibility criteria agreed with the local authority that typically require the first-time buyer to either live or work in the area. There are agreements in place so that Pocket Living properties must be sold to another first-time buyer.

7.8 CUSTOM AND SELF-BUILD AND COMMUNITY LED HOUSING

Over the last five years, the Government has put a range of measures in place to stimulate this sector. The Self-build and Custom Housebuilding Act 2015 (as amended by the Housing and Planning Act 2016) required local authorities to maintain a register of people interested in custom and self-build homes, and to support the delivery of sufficient serviced plots. The act covers people working individually or as a group. People may be involved in building their home themselves or engage others to do the work. Self and custom build projects account for 7-10% of new housing in England each year (around 12,000 homes) and research shows that many people would like to build their own home at some stage in their lives. Housing delivered through custom and self-build can be at least 10% cheaper than standard market housing and affordability is a significant factor for many people as well as the opportunity to have a home with bespoke design. Local authorities vary in the way they deal with their Custom and Self Build Registers.

Some councils have chosen to actively support the sector, for instance, Cornwall Council have encouraged the development of Community Land Trusts. At Graven Hill, part of the Bicester development in Oxfordshire, Cherwell has approved plans for 1,900 new custom and self-build homes, including market sale, shared ownership and Affordable Rented. Part of the site has featured on Grand Designs to show how self-build can be within the reach of many people.

Community-led housing is where people and communities play a leading role in addressing their own needs. This might be through a local parish council or other community-based organisation or be a group of people coming together as a co-housing group or to form a housing co-operative. The national organisations representing the sector have agreed that schemes require:

- Meaningful community engagement and consent throughout the process
- The local community group or organisation owns, manages or stewards the homes
- The benefits must be clearly defined and legally protected in perpetuity, for instance, through an asset lock.

Most community-led housing:

- Is small scale
- Is set up and run by local people in their own communities (often with support from housing associations, local authorities or regional organisations)
- Provides affordable homes for rent, shared ownership or sale
- Meets long-term local housing needs
- Is not for profit.



But some community-led housing schemes are based around groups of people coming together to foster community living and these may not require subsidy, meet local housing needs or be not-for-profit.

In this document, we shall use the following definitions:

Community-led Housing involves a local group or organisation coming together to create a housing project. This might be through the creation of a Community Land Trust. As a very different example, Doorstep in Grimsby is a charity that provides a range of housing-related services to young people. It has used Community Housing funding provided through Homes England programmes to buy houses and flats to be shared by young people aged 16-25 years, offering both independent living and floating support.

Community Land Trusts provide affordable homes for local people in need by acquiring land and holding it as a community asset in perpetuity. CLT's may also own other resources such as allotments, community enterprise space or workspaces. There are several Community Land Trusts delivering new homes in East Cambridgeshire, where the council has set up Palace Green Homes, a council-owned development company focussing on community-led housing schemes.

Co-Housing is a planned community of individual homes clustered around a shared space. Each private home has the usual amenities, including a private kitchen. Shared spaces typically feature a common house, which may sometimes include a larger kitchen and dining area, laundry, and recreational spaces. Marmalade Lane is the first co-housing scheme in South Cambridgeshire, and is an example of an innovative project on a strategic scale development (see Appendix 8)



Custom Build involves a local developer who usually owns the site and manages construction offering customers significant choice over the design of their home. The site may have planning consent with a 'passport' so that the detailed design of each home does not require any further planning application. Thirty custom-build plots are included in the proposed development Wyton Hill Gardens, Huntingdonshire (see appendix 6).

Self-Build are projects where someone directly organises the design and construction of their new home and takes an active role in sourcing and arranging contractors. Many self-builders opt to build environmentally sustainable homes, and self-build plots can be provided within a strategic site, as at Graven Hill.

There are a range of information sources for these housing models, and some of the main ones are:

- National Custom and Self Build Association (NaCSBA) <https://nacsba.org.uk/>
- National Community Land Trust Network (has regional offices) www.communitylandtrusts.org.uk/
- Community-led Homes www.communityledhomes.org.uk/
- Community Led Housing Toolkit <https://clhtoolkit.org/>
- The Planning Portal www.planningportal.co.uk/

Custom and Self Build in Uttlesford and Braintree

Uttlesford and Braintree both have a significant number of households on their Custom and Self-Build Registers. In Uttlesford, there are 227 households on the register, of whom 102 live in the district. The majority of people have not selected any particular area, although some would like to stay near to where they currently live. Most people on the register want a detached or semi-detached house with three or four bedrooms, with a few wanting a home with two or five bedrooms. In Braintree, there are 166 households on the register. The majority

are owner-occupiers, but some people on the register live in social housing, shared ownership or with family. 115 of the households want a home with two bedrooms, with smaller numbers wanting a home with one, three or four bedrooms.

There are some planning applications for self-build in both districts, but in all these cases, the applicants have found the land and brought their project forward by themselves. There is one custom build project in Uttlesford that would provide 22 homes in Great Dunmow, and which has been the subject of planning applications over the last five years. The process has not been straightforward, and the current scheme sets out proposals for the design of each home to be subject to detailed planning consent.

Uttlesford District Council has promoted community-led housing to its town and parish councils and has information on its website. We understand there is a group in Thaxted that is interested in a community-led scheme.

People interested in custom and self-build or community-led housing often say they welcome assistance with project management and value short or longer-term financial support. For people seeking to own their home, a mortgage is usually only granted against a completed property and therefore it is difficult for people to self-finance their project unless they have ready access to the capital. The government made feasibility and capital funding available through the Community Housing Fund, administered by Homes England. The second phase of the Fund ran until 2020. For this sector to grow, the councils may wish to consider how they create a facilitative environment. For instance, the councils could develop a deeper understanding of the wishes of those on the register, work with community organisations to develop potential projects, and identify suitable sites, working with the developer to bring forward schemes. These services could be provided directly by the councils or a third party and a business case could be developed for the service to be self-financing, by costs being factored into the prices of serviced plots.

Palace Green Homes was set up by East Cambridgeshire District Council in 2016 to bring forward a range of homes including Community Land Trusts in villages such as Haddenham which has plans for 54 new homes.



Modern Methods of Construction (MMC)

MMC is a wide term, covering a range of offsite manufacturing and on site techniques that provide alternatives to traditional house-building methods. Many of the systems that now fall under the MMC banner have been used to deliver housing in the UK for many years. The notable difference today is how these systems are being integrated into projects at an early stage and in some cases, they are being integrated into developers' pipelines.



It is well-known that housing growth faces issues regarding labour supply and the supply chain of materials. The use of MMC is one way of mitigating these

issues and it enables houses to be completed more quickly. MMC can also improve quality, for instance, energy performance because the unit or component is built off-site in controlled conditions.

At its simplest, MMC is the use of Component systems and Sub-Assemblies. These are small parts of the building, which are produced in a factory for use on-site. Examples include door locks, pre-engineered roof trusses, and preassembled doorframes complete with the door (known as door sets). Most housebuilders will use some of these elements in their construction process.



The next level is the use of panelised construction. Timber frames are the most common type of panelised construction. The main structural wall panels are timber, replacing the traditional inner masonry leaf (block) and become the main structural shell of the building. Next steps are to finish internally with insulation and dry lining. Properties can be watertight much quicker than traditional construction. The brick exterior can be built at the same time as the internal works. Properties use conventional drainage and vented air cavity. Windows and doors can be fitted onsite or in the factory, and insulated panels can be built off site. Alternative claddings can be applied, and roofs completed. The construction process onsite is reduced, making installation easier, reducing the need for trades and enhancing the long-term performance of the project. In the UK, timber frame is the largest method of offsite construction, with one in four homes built this way. In Scotland, 70% of houses are built in timber frame. Timber frame also enjoys an unlimited, sustainable material supply chain, giving the potential to manufacture thousands of homes a year with considerably shorter call-off periods.



At its most complete, MMC involves complete modular homes and apartments that are delivered to site, and just need the services connected and finishing touches applied in order

to be ready for occupation. Interest is growing and housing providers are often including just a few modular homes on their developments in order to 'test them'. For instance, they may use them in 'awkward corners' where it is difficult to use more traditional methods. Ilke Homes are one manufacturer. Their homes are net zero-carbon and have fully customisable layouts and external finishes so that they can match local needs and preferences.

In 2018, the NHBC Foundation published 'Modern methods of construction: Who's doing what?' This report highlighted the interest in MMC and showcased the work of a number of companies. From the 36 companies who took part, there was a common desire for improved predictability in terms of cost, time and quality. The developers with projects showcased in the report included Barratts Developments, Crest Nicholson, Click Properties, Pocket Living, Swan Housing Association, TEAM and Urban Splash. Some of these developers operate locally.

Swan Housing Association operates throughout Essex and East London. Swan's in-house delivery arm, NU Living, is responsible for delivering their offsite construction programme. Their factory in Basildon has capacity to build 300-400 cross-laminated timber homes per year, either as volumetric modules or as panelised systems. „ The NU homes design platform allows each buyer to customise their home from a number of interior and exterior material palettes to create a bespoke home for manufacture. Swan Housing plans to grow its manufacturing capacity, potentially through a second factory and has plans to sell its products to other developers/contractors.

TOWN is a developer and custom-build enabler working across the south and east of England since 2016. TOWN was selected to deliver Marmalade Lane, the co-housing scheme mentioned above. The project was delivered in a joint venture with investor-supplier Trivselhus which supplied the panelised systems. The townhouses were built from a closed-panel timber frame system and the apartments used a cross-laminated timber structural frame. (see Case Study 3, Appendix 8)

Urban Splash is a specialist design-led regeneration developer working in cities across England since 1993. Having originally made its name transforming former industrial buildings, Urban Splash now also builds new homes as part of regeneration schemes. Urban Splash is working with Homes England at Northstowe where it is delivering volumetric module townhouses and panelised apartment developments, and for which it recently won a design award. To secure future manufacturing capability, Urban Splash acquired SIG Building Systems and their 70,000 sq. ft East Midlands factory in 2018 and formed Urban Splash Modular.

MMC can provide a range of benefits including pace, reduced maintenance costs due to higher build quality, lower energy bills and, as a result, a reduced likelihood of rent/mortgage arrears. Depending on the type of MMC, the construction systems may be accompanied by quality assurance or sustainability certification. It is always important to carefully assess and contrast the range of products on offer.

Delivering New Homes through Joint Ventures (Investment or Construction)

Many local authorities are entering into joint public-private ventures to deliver homes and other services. They enable the parties to come together to benefit from each other's expertise, share risk and build skills. They allow joint investment strategies and/or construction partnerships to be developed, creating efficiencies and increasing the level of return.

There are many forms of Joint Venture and it is recommended that Braintree and Uttlesford undertake further work on their objectives and needs in order to assess the need and benefit of new partnerships.

Ensuring Quality

Braintree and Uttlesford are committed to high quality strategic scale developments. The Garden City Principles form a good foundation for quality, but the question is how to measure success at each stage of the development. This section describes some of the methodologies that could be used.

Many local authorities use expert panels to assess proposals at the master-planning and planning application stages. These panels allow the planning authority and the developer to benefit from an impartial advice service. Panels usually draw on a range of professionals each able to bring particular expertise, for instance on landscape, architecture or sustainability. Locally the Essex Quality Review Panel was created last year. Its purpose is to assist the creation of good design, sustainability and improved quality. The Panel is managed by Place Services, a traded service of Essex County Council. There is also a national Design Review Panel that can be used by all local authorities and other options such as CABI reviews. The Cambridgeshire Quality Panel was established in 2010, and assesses major schemes against character, community, connectivity and climate.

The Building for Life standard is highly regarded and has been used by many local authorities to assess the overall quality of large-scale developments including in Ebbsfleet, Bicester, Letchworth and Basingstoke. The assessment has twelve measures that include: connections, facilities and services, public transport, meeting local housing requirements, creating well defined streets, and spaces and character. It is managed by Design for Homes, a social enterprise based in Saffron Walden (www.builtforlifehomes.org).

The Passivhaus standard relates to a particular methodology for designing and building low energy buildings. The Passivhaus Trust is an independent, non-profit organisation that provides leadership in the UK for the adoption of the standard and methodology. Passivhaus principles were developed by the Passivhaus Institute in Germany. The standard is highly regarded but not widely followed due to its exacting standards.

The Building Research Establishment (BRE) provides the world's longest established method of rating and certifying the sustainability of buildings. The BREEAM scheme is a well-regarded means of testing the sustainability of non-domestic buildings, and the BRE has also introduced the Home Quality Mark (HQM) as a benchmark for housebuilders on quality and sustainability.

There are also a number of standards that are being introduced nationally both in terms of design and sustainability. In October, the National Design Guide was published as part of National Planning Practice Guidance. The government is developing a new National Model Design Code which aims to set out a clear model for promoting better design and the 'style of homes across the country, shaped by what local people actually want' (Robert Jenrick MP, Housing Secretary – January 2020) In January the government published the 'Building Better, Building Beautiful' report which set out three aims: Ask for Beauty, Refuse Ugliness and Promote Stewardship.

In February, government ended its consultation on the Future Homes Standard. The proposals were for a 75-80% reduction on current building regulations carbon standards by 2025. The consultation suggested that new homes will not be connected to the gas grid from this date. Major developers are changing their approaches, and some are already building to Net Zero Carbon standards.

Finally, there is the question of space standards. England has the smallest homes by area of any country in Europe. This is a particular issue for households fully occupying some designs of family homes, and also when considering the space needed for home-working and studying. In 2015, the government introduced new Nationally Described Space Standards, which set out detailed guidance on the minimum size of new homes. The rules were intended to rationalise and simplify the planning system, but they are optional, and must be introduced by including a policy in a Local Plan.

Given the current position in Braintree and Uttlesford, it is recommended that the two districts commit to use the Essex Quality Review Panel, explore the use of the Building for Life standard as a way of demonstrating their commitment to quality, and engage in the government's consultations on national guidance.

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8. OPPORTUNITIES FOR NEW COUNCIL HOMES IN UTTLESFORD

8.1 BACKGROUND TO THE HRA BUSINESS PLAN

The UDC Housing Revenue Account (HRA) Business Plan covers the 30-year period 2016 to 2046. The plan contains an investment programme, formulated on a 5 year and a 30-year basis, reflecting the Government's requirement for a longer-term planning cycle. The Council's current 5-year capital programme has nominal £2 million spend per annum and financing from Right to Buy (RTB) receipts at £600,000 per annum reflects the 30% useable sums from predicted levels of sales.

The existing plan has yet to be updated to consider the Government lifting the HRA borrowing cap in November 2018. This now allows Councils to borrow to build new council homes, additionally, from April 2020 the four-year period of rent reduction legislation ended, and the Council will be able to increase rents by CPI plus 1% for a period of 5 years to 2025 again increasing capacity in the HRA for new build housing.

Evidence gathered through discussion at the Garden Community listening events and discussion with officers subsequently, suggests that UDC Elected Members' are open to new HRA borrowing 'to capacity' to grow the capital programme for new build homes. The Council, in supporting a revised programme has other capital receipts which could be applied, and some reserves are available which could be applied internally to smooth borrowing costs.

8.2 DELIVERING INCREASED HRA CAPACITY IN SUPPORT OF GARDEN COMMUNITIES

HRA capacity, in part, is based upon the assumptions used. Assumptions such as capital programme cost, day to day spend, voids, RTB receipts and management costs and the ratio between fixed and variable costs. For some Council HRA's the assumptions have not been changed in some time, in part, since capacity was limited by a fixed headroom there was no historical driver to do shared ownership. Now that the HRA is in a new development phase as a result of the lifting of the cap, the UDC assumptions used should be rigorously assessed and revised where appropriate to match the ambition. Recommendations on how this might be achieved are laid out later in this section.

The Council is already using structures for commercial investment 'off balance sheet'. Borrowing other than Public Works Loan Board (PWLB) is already proving advantageous as PWLB rates rise and funding such as pension fund finance becomes more competitive.

Private rented sector (PRS) properties are being delivered increasingly through the setting up of subsidiaries to take advantage of the opportunity for the delivery of the new build market rented accommodation through an '*income strip*' arrangement based upon a long term (often 35-40 year) Full Repairing and Insuring non-assignable lease agreement. The leases in some cases have required an annual payment of approximately 70% to 75% of LHA rent to be adjusted annually by RPI, with the property freehold reversion at lease end. Pension funds in particular are attracted to support such arrangement. Although these are commercial opportunities generally operated through wholly owned Council subsidiaries, as private developments they have section 106 obligations which can then be picked up by the Council's HRA.

To lower the risk in the arrangement such deals are being achieved through wholly owned Council subsidiaries. The advantage of these arrangements is that recently, with the right funder, the value for money assessment shows strong correlation with PWLB borrowing and in some cases provides better value for money over a 40-year term.

Such arrangements generally succeed where there is a sufficient difference between the agreed 70% or 75% Local Housing Allowance (LHA) and market rent levels to not only absorb the operational costs of the FRI Lease but still make a return on investment.

8.3 NEW COUNCIL HOMES FOR UTTLESFORD – ACTIVITY TO DATE

UDC has been active in the delivery of new homes and HRA Self-financing has allowed a total of 120 new council homes to be built over past five years. The primary focus was to implement the findings of a Sheltered Housing Review resulting in the regeneration, upgrading and remodelling of schemes. Aside from this, indications are that useable HRA land has been exhausted for new build, some general fund land has been appropriated although some further redevelopment of sheltered schemes is planned for general needs use.

Subsidy for new affordable homes has followed a traditional route of using Right to Buy (RTB) receipts and s106 commuted sums and where possible, separate from this internal subsidy, capital grant from Homes England to enable social rent levels. The viability modelling for these schemes has been based upon a positive Net Present Value (NPV) that is to say, the value of cash coming in is greater than that going out over the life of the scheme, which in UDC's case is currently 30 years. The programme has been successful in delivery and supported by an internal dedicated development resource.

Construction procurement has been undertaken on a scheme by scheme basis with two small schemes as a 'bundle'. Delivery pace being slowed by the ad hoc nature of procurement. Contractors will often be reluctant to enter into full procurement processes for small schemes since often, for an SME, the input required can easily outweigh the benefit. Future delivery might better be served by a new strategic arrangement, therefore although this would only be attractive if the size of the programme grew. There has been some s106 new homes acquisition as a last resort where hand back of RTB receipts was the alternative.

8.4 NEW COUNCIL HOMES FOR UTTLESFORD – CURRENT AMBITION

There is currently (May 2020) scope for over 100 new homes and work has been done in-house on how this might be achieved. To meet this delivery, sites for 51 new homes have been identified as deliverable including a General Fund site, a site acquired from a Private Registered provider (RP) and 2 HRA sites.

There is a Political aspiration for 200 new homes over the next three years targeted at two larger sites rather than smaller infill sites. Officers have previously advised the larger sites should be mixed tenure and delivery might involve partnership with development company subsidiary Aspire. Investigation continues to research 'stalled sites' with planning consent as a solution to land supply for an augmented programme. This work is ongoing between the housing and planning teams.

8.5 NEW COUNCIL HOMES FOR UTTLESFORD – EXPANDING THE AMBITION

The HRA business plans demonstrate that there is financial capacity to build and (acquire) homes and the first step in expanding the current 200 homes ambition is to assess fully the capacity of the HRA which might be masked by over-prudent assumptions. Suggestions on how this might be achieved are:

- Review the assumptions used in the HRA business plan to ensure they provide 'capacity rather than comfort'. Since the removal of the headroom cap in 2019 the HRA assumptions should be challenged to increase development capacity. Assumptions

used on annual repairs cost per unit per annum (PUPA) should reflect the reality. So for example, the new JV with Norse is designed to reduce the PUPA cost of delivery. This should be reflected in assumptions to ensure capacity is raised to complement the work that has been done in reducing cost. All business case assumptions should be reviewed, and variable cost applied where appropriate rather than fixed. i.e. as unit numbers fall through RTB sales then staffing costs for example should be variable rather than fixed. the same would be true of say the capital programme.

- A set of strategic hurdles be developed including return on investment, NPV, payback period and subsidy levels. This will enable development viability appraisals to be undertaken on potential development schemes specific to the garden communities project and may be different to existing hurdles for wider development.
- Stress testing the HRA business plan with a range of development programme scenarios to confirm impact and therefore ability to repay debt and confirm total debt outstanding as a percentage of cash revenues and asset value over 30 - year life of plan to confirm new borrowing limits.
- Systematic and forensic grading of HRA stock be undertaken before they are 'void' to assess assets 'contributing' and those assets that are a 'drain' on the HRA. Where such exercises have been undertaken nationally by both Council and private RP's up to 20% of existing stock is found to be making a loss on a day to day basis draining capacity for growth and new homes development.
- Continue to undertake a 3rd party review of general fund land use to challenge the current assumptions on future use and assess where co-located land might open existing owned land to new opportunities.

Where a developer has an obligation to provide affordable homes under a Section 106 planning obligation the Council should still look to bid for such opportunities even where partner housing associations might also bid. It should be noted though that this competition might result in higher value being paid.

The revised assumptions will not only inform the HRA business plan over 30 years but also act as appraisal input assumptions which help specify 'Garden Communities Viability Hurdles' outcomes for viability assessment. To inform what this might look like, the typical assumptions used for viability input purposes might be;

INPUTS	
Assumption	Detail
Appraisal Interest Rate on borrowing (from Treasury advisor assumptions)	This is the rate applied to all borrowing for the scheme
Appraisal Interest Rate on positive balances (from Treasury advisor assumptions)	This is the rate applied where at any time there are positive balances in the cash flow. Effectively a rate that can be earned if that positive balance was deposited elsewhere.
Repayment Term	This is the maximum term over which viability for the scheme is required. UDC currently has 30-year term in its assessment of viability although some RP's are expanding this to 35 or 40 years given the usable life of modern homes.
Base inflation rate (from revised assumptions HRA Business plan)	This is the rate at which annual inflation is applied to the scheme costs and receipts. Including build costs, voids, rents, management and maintenance costs.
Unit Maintenance Cost (from revised assumptions HRA Business plan)	This is the assumed cost of maintenance per unit per annum over the life of the scheme at year 1 (then inflated thereafter).
Unit Management cost (from revised assumptions HRA Business plan)	This is the assumed cost of management where responsibility for this is maintained after development at year 1 (then inflated thereafter).
Garden Communities Viability Hurdles	
Net Present Value (NPV)	Positive after 30 Years (this could be extended to 35 years and still offer the Council comfort). Where an NPV is positive, this shows that the value of cash coming in is greater than that going out over the life of the investment.
Internal Rate of Return (IRR)	IRR Exceeds the cost of capital - In general, any opportunity where an IRR exceeds the cost of capital is deemed to be a profitable investment opportunity. The indicative cost of capital for appraisal purposes in this case will be as per the appraisal interest rate on borrowing in the inputs above.

8.6 SITE SUPPLY

Affordable homes development will almost always provide better value for money and more likely be viable if it takes place on Council owned land whether held within the HRA or the General Fund. Although it is possible that many of the opportunities will be on land which is already held for housing purposes, it continues to be important to also explore the potential of other land to contribute towards improving supply. Many sites held by the General Fund elsewhere have been seen to be 'off limits' for housing supply having been earmarked historically for another purpose which has never and is unlikely to materialise. UDC may benefit from a 3rd party review of land to challenge the current assumptions. The Council is acquiring land on the open market or by negotiation in order to ensure that homes can be provided within the Garden Communities where they are needed.

In any event, the delivery mechanism is central to the decision on how land might both be funded and acquired.

8.7 PIPELINE AND DELIVERY STRATEGY

The Council should identify a pipeline of sites looking forward at least three years. In considering a new development of affordable rented homes, regard will be given to the long-term housing management implications. This might include the accessibility of the development and its proximity to existing stock.

Although the ambition for 200 homes over the next 3 years is a significant one to achieve the delivery mechanism must be commensurate with the ambition. Careful consideration should therefore be given to how new homes might be delivered. For UDC this might be categorised thus and explored in more detail below;

- 'On balance sheet' with spot procurement of construction contract (as now)
- 'On balance sheet' with a procured strategic development partner upfront for the delivery of a pre-agreed programme.
- 'Joint venture' with a commercial construction partner to deliver pre-agreed programme
- The setting up of a Local Authority Trading Company (LATC) for direct or indirect delivery.

8.8 'ON BALANCE SHEET' WITH SPOT PROCUREMENT OF CONSTRUCTION CONTRACT (AS NOW)

Although commensurate with the scale of the potential programme, the delivery mechanism can be slow and cumbersome. Control is maintained with the Council at all items but as the scale of the programme grows the internal resource requirement will grow with it. This approach is appropriate for small scale ad-hoc development when medium term commitment to a third part for delivery would be not be attractive nor viable.

8.9 'ON BALANCE SHEET' WITH A PROCURED STRATEGIC DEVELOPMENT PARTNER UPFRONT FOR THE DELIVERY OF A PRE-AGREED PROGRAMME.

With a future enlarged programme, the Council might consider entering into a medium-term arrangement which will increase the pace of delivery. This will require the Council to commit to a programme and work actively with Strategic Development Partner (SDP) to deliver land opportunities to meet the pipeline. A partner could include an existing developing RP such as Greenfields locally, who at engagement events expressed an interest in discussion, or a consortium developer such as 'Iceni Homes' an eastern region JV between three RP's.

The Council's SDP acts as developer on behalf of the 'client' UDC Council. The SDP acts in all development matters from site identification where necessary through to handover of completed projects. The SDP will carry out its activity in line with a UDC 'Development Manual' which would contain all policies and protocols required to complete a successful UDC development. The manual will also lay out the most appropriate procurement methods and in particular provide clear evidence that the method of procurement used for the selection of a particular consultant, contractor or developer demonstrates value for money and quality benefits and meet the Council's policies in all respects.

8.10 'JOINT VENTURE' (JV) WITH A COMMERCIAL CONSTRUCTION PARTNER TO DELIVER PRE-AGREED PROGRAMME

This is a significant undertaking that would require the setting up of structures including a JV Board and delivery governance. Such structures are time consuming and expensive and are

most usually applied to major regeneration schemes. A typical example is at the Royal Borough of Kingston where 2000 homes will replace, through regeneration, a 900 home 1960's housing estate over 3 phases in 10-15 years. The project is predetermined and the commercial opportunity for the commercial partner well known in advance. The Council puts in land, the commercial partner cash equivalent and any profit shared at completion.

Babergh and Mid Suffolk district Councils have used their incorporated commercial structure to enter into JV new build homes arrangements with Norse (owned by Norfolk County Council). In this scenario, Norse has provided a shared risk and reward model for new homes delivery on strategic and smaller sites through a 'Teckal' compliant arrangement. Such arrangements have the advantage of being able to be set up at pace without complex procurement arrangements and are often seen as Politically more acceptable, given the Local Authority to Local Authority commercial arrangement.

8.11 THE SETTING UP OF A LOCAL AUTHORITY TRADING COMPANY (LATC) FOR DIRECT OR INDIRECT DELIVERY

Many Councils have set up trading companies for the development of housing and few have developed homes to any great volume. The structure is best suited to off balance trading in private development either inside or outside the district for profit rather than the pursuit of new Council home delivery at pace. The structures are not as tax efficient as Council direct delivery and have the capacity to slow the pace of delivery where the ambition is not politically clear.

9. SOCIAL HOUSING ALLOCATIONS POLICY

9.1 OVERVIEW

Local authorities have allocation schemes to manage access to social housing. They must abide by government guidance but also have a reasonable level of discretion on how to meet local needs. Local authorities are required to give ‘reasonable preference’ to people in housing need, such as those who are homeless or living in overcrowded accommodation. They should seek to meet the needs of local residents whilst ensuring that people moving for work are not disadvantaged. The banding systems in each Allocations Policy ensures that those in greatest need have priority for lettings. It is important to recognise that many households in greatest need include adults who are economically active (employed or self-employed).

The State of the Nation report published by the Government in 2019 expressed serious concern about social mobility and stressed the issues of child poverty and educational attainment. There has been a significant increase in childhood poverty in working households since 2010. A TUC study, in 2019, found that the East of England had one of the highest increases, with an increase of 56%. These figures are not broken down by district but highlight the value of affordable secure homes for low-income families.

Braintree and Uttlesford have separate allocations policies and are part of two separate Choice Based Lettings (CBL) Schemes. Braintree is part of the Gateway to HomeChoice scheme with Babergh, Colchester, Ipswich, Maldon, Mid Suffolk and East Suffolk councils, and together they have a shared Allocations Policy. The Gateway to HomeChoice scheme is very unusual in that it allows free movement between the seven districts in the scheme. Once you are registered in one district, you can move anywhere in the area of the scheme’s operation. The main exclusion is homeless households, where the legal duty to find housing lies with the local authority that has the duty.

Uttlesford is part of the Home Option CBL scheme with Brentwood, Broxbourne, Chelmsford, East Hertfordshire and Epping Forest. Each of these councils has its own Allocations Policy.

Braintree and Uttlesford have similar approaches towards assessing ‘reasonable preference’ based upon national legislation and guidance, and also on making provision for ex-service personnel and people fleeing domestic violence. However, there are more varied approaches when the councils assess eligibility in terms of ‘local connection’. This is summarised in the table below.

Local Authority	Local Residence	Connection:	Local Connection: Employment	Total Number of households on Housing Register at March 2019
Braintree	Main or principal home is in Braintree or has a close relative who has lived in Braintree for at least 5 years		Has permanent paid work in the district	1,745
Uttlesford	Has lived in Uttlesford for 3 or more years or has a family member who has lived in the district for 5 or more years and from whom they are giving or receiving ongoing support		Has permanent employment in Uttlesford for at least 3 years, working 24 hours per week or more	1,090
Harlow	Has lived in Harlow for 5 years or more, or has close relative who has lived in Harlow for at least 5 years		Has permanent employment in Harlow for at least 12 months, working 24 hours per week or more	3,120
East Hertfordshire	Anyone can apply		Anyone can apply	2,119
South Cambridgeshire	Has lived in the district for 6 of the last 12 months, or at least 3 of the last 5 years; or has close relative who has lived in the district for at least 5 years Note: Individual circumstances are taken into account.		Works in the area for 16 hours or more per week.	1,315

There are local factors that affect the number of people on the Housing Register in each district, so we are cautious about making assumptions about the relationship between the eligibility criteria and the number of people on each register. However, we think that the experience of those districts with the least restrictive criteria demonstrates that their more open approach has not 'opened the floodgates'.

There are key factors that drive people to seek social housing such as:

- Acute housing need including homelessness or overcrowding
- Household income that is below the threshold required to privately rent a home
- Security of tenure because social housing offers long term tenancies
- Quality because social housing is a regulated sector
- Particular needs such as a requirement for a wheelchair standard home or sheltered accommodation.

The position regarding Housing Allocations policies is moderately complex. Some people who would be eligible for social housing do not apply because they are not in a priority group and

think they would have a low chance of getting a home. The CUH staff survey found some people who were eligible for social housing but did not know they would meet the criteria. We recommend that there is a strong and pro-active housing options approach with information on waiting times, the availability of homes and eligibility criteria publicised through easily understood media.

We recommend that the Allocations Policies make it clear that each case will be considered on its own merits, and that the overarching aim is to enable as many people as possible to have a secure home.

For both Braintree and Uttlesford, it is important that the employment requirements take account of the fact that many people work in the gig economy, on a series of short term contracts or have contracts with a low number of guaranteed hours.

For Uttlesford, taking into account its objectives for new housing and new employment, we recommend that the Local Connection requirements in terms of residence and employment be relaxed. We think that Uttlesford should align its requirements with Braintree or South Cambridgeshire.

When Braintree and Uttlesford review and update their Allocations Policies, they may wish to incorporate provision for strategic sites within their general policy. For instance, the South Cambridgeshire approach to lettings provides that:

'90% of properties advertised through the Home-Link scheme will be labelled as available to applicants with a local connection to SCDC. 10% of advertised properties will be open to bidding from applicants with a local connection to any of the Home-Link partner organisations. 25% of new growth homes will be made available for cross boundary moves. The relevant local connection requirement will be clearly labelled on the property advert.'

Local authorities are able to use Local Lettings policies to achieve a variety of housing management and policy objectives. The Allocations Policies for Braintree and Uttlesford have provision for Local Lettings Policies, for instance, for people who live locally to a particular development or to create balanced and sustainable communities. They can be used to ensure that specific properties or a specified proportion of properties are allocated to households in particular types of employment where skills are in short supply. Both councils already operate Local Lettings policies for specific schemes already. This may be to offer priority to people living locally but can also balance out the age ranges of people on a scheme. Officers at Braintree have indicated they would be happy to explore a Local Lettings policy for a strategic scheme on the border of the two districts.

There may be occasions when the councils want to devise and adopt Local Lettings Policies to enable low-paid keyworkers to live locally, for instance so that care staff can live near to a new extra care scheme. This type of arrangement could also assist recruitment which is often challenging for social care services. This can be limited by applying target percentages for lettings and can be dovetailed to the particular circumstances of new communities and other developments.

The early phases of strategic developments require a pioneering spirit. Much of the area will continue to be a building site for a substantial period of time, and local services and facilities will take time to come forward. Therefore, it is important to try to make sure that new residents are able to cope in these settings. It is recommended that Braintree and Uttlesford create Local

Lettings plans for each strategic development including Garden Communities. This recommendation draws on long-established practice in Greater Cambridge where South Cambridgeshire and Cambridge City councils signed a formal Local Lettings scheme for Cambourne in 2008. The scheme has worked well over the long term, and the approach was repeated for each successive strategic development including Northstowe. The plans have a set of criteria that are intended to create a sustainable living environment, with the objective to build social capital and, as part of that, ensure that a significant percentage of affordable rented households have chosen to move to that new community. The targets are subject to ongoing monitoring and discussion between all signatories. (The most recent strategic lettings policy is appended.)

10. IMPLICATIONS FOR UTTLESFORD HOUSING STRATEGY

Uttlesford's current Housing Strategy was published in 2016 for the period to 2021. This section considers implications for the proposed new Strategy.

The new Strategy should reflect a wider view of housing requirements for Uttlesford, but also demonstrate collaboration with neighbouring authorities, particularly for West of Braintree which is providing homes to serve more than one district. Joint approaches are required in order to create high-quality developments that have their own identity and sense of place. This study and the proposed district-wide Housing Strategy will be important documents to guide development until the new Local Plan is adopted.

Our recommendations naturally arise from our focus on strategic sites. We recommend three key themes for the new Strategy:

- (iv) **Choice** – pro-active housing options and advice service, new allocations policy and local lettings plans, innovation and variety in tenure and design
- (v) **Engagement, collaboration and partnership** - early engagement with promoters/applicants of major developments, ongoing engagement with communities and residents, engagement with employers to promote and understand housing preferences, and effective partnership working
- (vi) **Delivery** - of high-quality new homes to include a new, expanded council-house programme, structured facilitation of custom/self and community housing and joint ventures.

10.1 CHOICE

- Strengthen the profile and role of the housing options and advice service to create a one-stop shop housing options service that will promote the full range of housing choices. The enhanced service should be the 'shop front' with customers provided with personal advice, for instance to prevent homelessness, and also more general information on market housing to buy and rent, low cost home ownership and custom or self-build options. The service would also provide information and advice on accessible housing or retirement schemes. There is an opportunity for this service to be part-funded through developer contributions.
- Review and develop the Allocations Policy in order to soften the residence and employment eligibility criteria and provide a path to affordable housing for local lower waged key workers.
- Work with Braintree and the housing associations that become involved at West of Braintree to agree a Local Lettings Policy to set the framework for a mixed and sustainable new community, using the Cambridge and South Cambridge approach as a template.
- Create a reputation for welcoming innovation through a multi-disciplinary team for strategic sites. Team members may combine their work on strategic sites with other duties, but the purpose is to ensure the organisational approach encourages creativity and active learning.

10.2 ENGAGEMENT, COLLABORATION AND PARTNERSHIP

- Actively encourage early pre-application discussion for strategic developments in order to informally share local intelligence including information about any particular housing needs and priorities identified in that area; and explore the vision and character of the proposed development
- Create streamlined working practices that enable ongoing engagement on housing-related matters with parish and town councils and their communities. We would like to discuss how this would work (could involve briefings for councillors, or PC chairs)
- Introduce a Key Account Management system for major employers to collect and share information about job opportunities and housing needs. Job opportunities could be advertised in the Housing Options Service and housing needs would feed into pre-application discussions.
- Review housing partnership working arrangements to ensure they are fit-for-purpose if the potential of strategic sites is to be fulfilled.

10.3 DELIVERY OF HIGH-QUALITY NEW HOMES

- Through the strategic sites team, set out aspirations for quality in terms of design, sustainability and housing/tenure mix.
- Produce a new council-house delivery strategy based on the section in this study. The strategy should set out the council's objectives so that they are clearly understood by landowners and prospective partners; include a specification for new council homes and the council's investment approach; set the framework for appointing an investment / development partner to work with the council to create a forward supply of schemes, and then design and construct the new homes.
- Create a business-case for a new post/service to facilitate custom/self-build and community housing. This post/service would work with people registered with the council for custom/self-build and community-based groups creating a range of projects as part of strategic developments and also on smaller sites.

10.4 PRODUCTION OF THE STRATEGY

The evidence base for the district-wide strategy should reference this Study and include data about housing supply and demand as well as needs; and should describe housing in the broader economic and demographic context of the district.

Consultation on the emerging strategy should engage with local employers and their employees, and developers and housebuilders as well as social housing tenants and providers, specific needs groups and partner agencies. This would give a more comprehensive and cross-tenure understanding of needs, aspirations and opportunities.

11. NEW TECHNOLOGY AND HOUSING AS PART OF CREATING SUSTAINABLE NEW COMMUNITIES

11.1 INTRODUCTION

1. Since the mid-1960s, computing power has roughly doubled every two years (a trend known as Moore's Law) that has continued to push the frontiers of information technology and provided the power behind the information revolution. The range of technologies which impact on jobs and employment typologies is wide and their impacts often are considered to be both radical and profound – even leading some analysts to predict the end of work as we know it, or at least the dawn of the 'fourth industrial revolution'.
2. In practice the deployment of new technologies is highly varied and the forecasts for impacts on jobs, workers and employers are difficult by nature. In addition, the economic forces at play in advanced economies and their prospects, including impacts on jobs and workforces, are also highly varied and impossible to accurately forecast. These forces include globalisation, net migration to the UK, the strength of trade unions, investment in education and skills, economic disparity the power of the global technology hubs of Silicon Valley and Shenzhen, climate change, and lasting effects of the coronavirus pandemic.
3. This chapter summarises the various forms of technology development and their potential impacts on jobs and employment, drawing principally on the Work Foundation at Lancaster University together with the emerging findings of the 'Future Work Centre', an initiative of the RSA (Royal Society for the encouragement of Arts, Manufacturers and Commerce) and partners based at the RSA Action and Research Centre. It also draws on Ark's professional knowledge and experience across enterprise, entrepreneurship education, business incubation and co-working spaces.
4. The two principal reports relied upon are 'Working Anywhere' published in 2016 by the Work Foundation and 'The Four Futures of Work' a major report published by the RSA in March 2019.

2.13 WORKING THE WIDE RANGE OF TECHNOLOGIES

5. The technologies mostly impacting or expected to impact on jobs and employment patterns are Artificial Intelligence (AI); Robotics; Autonomous Vehicles; Distributed Ledgers (e.g. blockchain); Additive Manufacturing (or '3D Printing'); The Internet of Things (IoT); and Immersive Technologies (including augmented and virtual reality).
6. The RSA report categorises how these technologies affect work as

Automation: Where technology completes tasks or changes who is responsible for undertaking them (e.g. autonomous vehicles and self-service checkouts).

Brokerage: Where technology mediates between buyers and sellers, sometimes replacing multiple brokers via a single platform (e.g. eBay, Etsy and Uber).

Management: Where technology aids the recruitment, monitoring and organisation of workers (e.g. video surveillance tools and scheduling software).

Digitisation: Where technology turns physical goods and knowledge into data that can be captured, shared and replicated at low cost (for example Ted Talks and Microsoft Office).

7. It is evident that technology advancement is a global phenomenon with employment impacts determined by economic and social forces mostly beyond the control of regional and national authorities and markets let alone within local functional economic areas. But this is not to say that the former are without influence and, as technology advances, there are parallel calls for new safeguards as well as better understanding of what lies ahead for job security, job automation, mobile and remote working and levels of pay in the so called 'gig economy'.

11.2 IMPACTS ON JOBS AND WAYS OF WORKING

8. The nature of work in the UK has changed dramatically over recent decades reflecting change to a 24/7 demand culture flowing from a service-based economy. This has led to the prevalence of mobile, flexible and remote working. In addition, people often have demanding and complex family lives and caring responsibilities. Together with the rise, power and availability of digital technology this has seen a growth in flexible working arrangements and mobile working.
9. The 'tipping point' for mobile working in the UK has already been reached so that it is now the norm across many industries and sectors. High speed internet, online meeting platforms, social networks for interoffice communications, cloud computing and mobile devices are all contributing to the rise of remote working and the increase in potential for flexible working arrangements.
10. The rapid adoption of mobile and remote working practices means that the effective demand for traditional B1 office space largely already reflects these changes. It doesn't appear necessary to factor in further significant reductions in office space demand as a proportion of the total employment demand for 'workspace' arising from remote working alone. However, the current Covid 19 pandemic crisis has disrupted effective demand, supply chains and markets across multiple sectors of the economy creating an unprecedented threat to many businesses, jobs and employees. It is not possible at this stage of the crisis to forecast the future shape of a post-virus economy or the prospects for aggregate demand including changes to the underlying demand for B1 space. Many expect co-working, shared space, remote and home working trends to significantly accelerate - Working from home for several days a week could become the norm for many more employees. Forecasts of demand for employment land will have to be kept under review.
11. It also remains the case that most leading employers and analysts presently accept that 'face-to-face' communication (the 'water-cooler culture') remains as a necessary and best/key way of doing business whether within firms, in teams or across firms and networks. It is generally accepted that medium size and larger firms will routinely deploy remote and mobile working arrangements as a necessary and efficient form but this essentially will provide productivity gains as well as potential cost savings. It will not disturb the core 'face-to-face' meeting(s) of doing business. As one study puts it:

"...working remotely all the time is no way to grow a company. Personal connections cement team working..."

12. The “water-cooler culture” remains valued and this suggests both that personal contact remains important. The question is whether the rapid extension of home-working and virtual meetings driven by the current pandemic will lead to lasting changes in working patterns. Many people already work from home one day a week, as a norm, and we think this may well increase perhaps to 2-3 days per week.
13. The Garden Communities and other strategic settlements aspire to sustainability goals which include reduced commuting so the widespread adoption of flexible and remote working clearly will make a positive contribution.

2.14 TECHNOLOGY CHANGE AND JOB AUTOMATION

14. Technology advancement whilst rapid in some areas has very variable impacts on jobs and employment and in some areas has, and is likely to continue to have, a long and slow implementation trajectory especially in relation to the more radical changes claimed for Artificial Intelligence impacts.
15. Job automation on the other hand, is well underway with very visible impacts on job roles and, to a lesser extent, job numbers (e.g. automatic checkouts in supermarkets).
16. McKinsey Global Institute (MGI) research on the [automation potential](#) of the global economy examined more than 2,000 work activities and quantified the technical feasibility of automating each of them. The proportion of occupations that can be fully automated using currently demonstrated technology is actually small -less than 5 percent. However, even if whole occupations are not automated, partial automation (where only some activities that make up an occupation are automated) will affect almost all occupations to a greater or lesser degree. The impact will be felt not just by factory workers and clerks but also by landscape gardeners and dental lab technicians, fashion designers, insurance sales representatives, and even CEOs.
17. MGI found that about 60 percent of all occupations have at least 30 percent of activities that are [technically automatable](#), based on currently demonstrated technologies. This means that most occupations will change, and more people will have to work with technology.
18. ONS has carried out an extensive analysis of jobs/occupations and job holder characteristics to identify jobs ‘at risk’ of automation (defined as any job having a probability score below 70% using the ONS methodology). This identifies as ‘at risk’ the lower skilled jobs often filled currently by young people, women and part time workers, e.g. waiting staff; shelf fillers and sales staff.
19. Employment typologies at New Communities and strategic sites will reflect the ongoing substitution and augmentation effects of job automation across local labour markets but it is not possible to infer significantly different wages/income scenarios or levels of economically active residents. As the RSA Report suggests, these latter aspects will be driven by much wider, including global, economic and social forces.

11.3 TECHNOLOGY SUPPORT

20. Technology support both technical and developmental (the specifications and usability of software and hardware) is critical to the adoption and business efficiency of mobile and remote working. In-firm technology development/adoption and deployment relies on sufficiently resourced internal IT resources. It remains the case that such technology advancement and deployment is concentrated in medium size and larger firms. Smaller

and micro size firms outside the technology sector itself mostly do not have the resources and/or ambition to adopt leading edge technologies.

21. The provision of suitable in-firm technology support is not to be confused with third party technology educators/solution providers. There is a broad spectrum of technology educators across the mainstream of education services including Adult Education and FE and HE providers. Most delivery is via standard length accredited courses though the HE sectors in particular provides a wide range of short courses for professional updating etc. across a wide professional range. Remote and online HE course provision is expanding but, in common with most educator agencies, is not designed for fast/convenient responses to technology problems occurring in real time.
22. The advance of technology development and its adoption beyond medium size and larger firms poses challenges for educators and skills providers. Sole traders, 'start-ups', freelance, self-employed, other economically active individuals and micro businesses require access from time to time to technology training and support.
23. In addition, all resident communities including New Communities have a range of technology support needs. But these will be intermittent and may often require 'on demand' and bespoke responses. This need could be met by generic business support facilities provided alongside co-working space, business clubs and other flexible space, that could be part of a wider community facility or not-for-profit enterprise.

THE DESK CLUB

The Desk Club, a recently opened office space in St Ives, Huntingdonshire, shows how this might be done. This is a co-working space, located in the heart of the town, which offers flexible tenancies, hotdesking, and access to meeting room and kitchen facilities for its occupants. The style is deliberately distinctive, designed to attract entrepreneurs, and those who do not wish to be based in a corporate office environment, yet want a work space away from their home and opportunities to socialise and collaborate with workers in other sectors. St Ives is also considering an Innovation Quarter to attract more businesses and entrepreneurs to this historic market town that is already seeing significant housing growth and has good transport links to Cambridge with the Guided Busway.

24. Stansted Airport College also offers opportunities. No discussion has taken place, but the College may be interested in working with the local authorities to develop services and a skills offer to micro firms, start-up businesses and freelancers. Start-up and micro firms often seek external professional services such as web design, ecommerce strategies and social media presence. These services might be a part of a College technology support service.

11.4 SUPPORTING THE LOCAL ENTERPRISE ECONOMY: HOMEWORKING, DEMAND FOR OFFICE SPACES, CO-WORKING SPACES AND ASSOCIATED SUPPORT

25. The published data, together with anecdotal evidence, shows significant numbers of 'homeworkers' among the economically active. This employment use class classification of premises (as 'none/homeworking'), includes 'itinerant' workers who work in different premises and places, such as construction workers or cleaners. Employment forecasts

are that around 35% of new jobs will be occupied by people either working from home or working in spaces other than those covered by the use classes and requiring designated employment land. These forecasts are not precise. The pattern of homeworking and itinerant labour is not regularly counted or surveyed. The census provides a broad estimate of homeworkers which for Uttlesford in 2011 was 12%. Anecdotal evidence suggests that homeworking may be increasing. But it may still be as low, relatively, as 15% with the balance, around 20%, of workers working in itinerant jobs.

26. The demand for B1 office space from those categorized as homeworkers, freelancers, sole-traders, business start-ups and micro firms is largely unaffected by the foreseeable major technology advances. Most do not require 'permanent' office space nor do their business models afford it. Technology advancement of itself is not currently a driver of additional demand for office spaces including at the Garden Communities and strategic sites. The advance of flexible working arrangements which, as noted above, has passed the 'tipping point' and so is largely the norm across medium and larger firms, means that many employees of such firms work for one or more days a week from home. Such employees are not categorised as homeworkers but their technology infrastructure requirements in the new homes at the Garden Communities and elsewhere need to be recognised. They also significantly contribute to reductions in out-commuting which we would expect to be sustained and gradually increase.
27. There is demand across the local economy for flexible and shared office space/facilities. This largely derives from existing small businesses, but there is also demand from freelancers' sole traders and others starting out in business. These spaces can also suit established firms who want to have a local base, such as companies and public authorities who are reconfiguring their use of office space or working on major projects nearby. It is worth noting the valuable role of cafes, that are used across the country as spaces to work for short periods. It is critical that every new settlement of scale must be provided with appropriate IT/communications infrastructure. The recently announced Cambridge 'Light Blue Fibre' investments is an example that may offer opportunities to neighbouring areas, perhaps working with Superfast Essex which is delivering broadband to rural communities.
28. These very variable demands for 'office space' do not suggest that 'home workers' or employees working from home on some days have a *requirement* for additional 'bespoke' space in new homes. Desirable, yes, but not essential. The 'self-containment' ambition for GCs and therefore for their residents will not rely principally on design changes for the new homes. Indeed, the suggested dwelling mix which largely provides 2, 3- and 4-bedroom houses should provide an opportunity for 'office space' in spare bedrooms or gardens. On the other hand, many households accessing affordable housing at the GCs will fully occupy all the space in the home and innovative dwelling design to accommodate the need for home working and quiet study for such households would be highly desirable.
29. The Employment Study by SQW and Cambridge Econometrics for the North Essex Garden Communities makes a case for innovative house design to accommodate a 'live/work' dimension. This might provide a comparative advantage in the demand for new homes and would facilitate homeworking perhaps especially for the residents of affordable housing.
30. The ambition of the Garden Communities for 'self-containment' including the employment dimension will rely mostly on a diverse and flexible approach to building the new communities thus encompassing varied tenures and affordability, and diverse

approaches to the building, governance and stewardship of new homes and new community facilities and assets. Technology advances will create new opportunities and their capture and exploitation will rely on the capabilities, and foresight of all parties including the community .

11.5 CONCLUSIONS

31. The global advance of technology will continue to shape future job and employment typologies but these economic forces are global and largely beyond the control of national and regional bodies let alone local functional economic areas.
32. The impacts on job content, automation, security, reward and so on similarly will be driven mostly by global forces. Most forecasters expect many occupations to be affected but relatively slowly and often as part effects not wholesale replacement. This has major implications for technology training and education and for regional/national investments in sector/technology specialists. But it is unlikely that these changes will offer comparative advantage opportunities for very local economies such as those at the planned Garden Communities.
33. The 'tipping point' for flexible and remote working arrangements has been passed and future technology developments are unlikely to disturb current assessments of the demand for B1 office space. Similarly, home working (as distinct from itinerant workers) whilst likely to rise slowly as a proportion of new jobs, is unlikely to accelerate sharply as a result of technology development. However, the current COVID 19 pandemic has disrupted markets across multiple sectors of the economy causing temporary, possibly permanent changes to remote and home working. It is not possible at this stage of the crisis to forecast changes to the underlying demand for B1 space. Remote and home working might be expected to significantly increase. Forecasts of demand for employment land will have to be kept under review. In any event innovative dwelling design to accommodate the need for home working and quiet study would be highly desirable and might provide new settlements with a comparative advantage.
34. Sole traders, 'start-ups', freelance, self-employed, other economically active individuals and micro businesses will require access to technology training and support and to enterprise support.
35. The new FE College at Stansted Airport might achieve a scale of learning, skills development and business education focused on the aviation sector which could link to and support a sector focussed co-working space in the area attracting entrepreneurs and start-up firms in the sector. It is likely that UDC/ECC would need to promote such linkages and possibly seek external investment. New Communities elsewhere in Uttlesford could explore linkages to the South Cambridgeshire biosciences cluster of research parks and campuses.
36. Every new settlement of scale must be provided with IT/communications infrastructure so that social and community spaces such as cafes and community meeting spaces can provide freelancers, self-employed, start up and micro firms with the business networking and wider business support opportunities and facilities which they will need.
37. Technology advances will create new opportunities, but their capture and exploitation will rely on the capabilities, diversity and foresight of each new community.

13.

APPENDICES



1. APPENDIX 1 - THE PROPOSED GARDEN COMMUNITIES: NORTH UTTLESFORD, EASTON PARK AND WEST OF BRAINTREE

These summaries are based on published documents and interviews with the promoters for each site. The promoters have each commented on the summaries.

WEST OF BRAINTREE

West of Braintree was expected to have 7,000 – 13,000 new homes in all, with the first 2,500 homes delivered by 2033. Within the overall numbers, it was expected that about 3,500 homes will be in Uttlesford. The site is adjacent to the A120, and a rapid transit system was proposed linking it to nearby Braintree town centre with its access to rail services, and Stansted Airport.



Braintree and Uttlesford adopted slightly different housing requirements in their submitted Local Plans. Braintree set out that the new community should include a mix of housing types and tenures including self and custom-build and starter homes, and with a minimum of 30% affordable housing. Uttlesford set out that a mix of housing sizes



and types of housing should be delivered in accordance with housing needs including 40% affordable homes and homes for older people, including residential care and nursing home accommodation. Uttlesford also said that specific provision would be made for self and custom build housing. Both Braintree and Uttlesford stated that affordable housing would be phased through the development; and there would be a range of densities to reflect context and place-making aspirations. There could be higher levels of development around neighbourhood centres and transport hubs. The development was expected to include provision for Gypsies and Travellers, and also provide an employment site close to the A120, as well as other locations throughout the development.

Braintree, Colchester, Tendring and Essex Councils have formed North Essex Garden Communities Ltd, a possible local delivery vehicle for the three new Garden Communities proposed in these districts. They are also considering other delivery options. The Councils set out a number of principles in their submitted Local Plans including community and stakeholder empowerment in the design and delivery of each garden community from the outset, and the public sector working pro-actively and collaboratively with the private sector to design and bring forward these garden communities. It was expected that the delivery of the Garden Communities would involve some degree of private/public partnership with landowners and promoters bearing much of the cost of ensuring the development and place-making was of the highest quality. Braintree District Council had an agreement with Uttlesford District Council to work together to jointly masterplan and deliver the new community. Uttlesford attends the board meetings of North Essex Garden Communities Ltd, along with the other involved Councils. Furthermore, the two Councils had jointly published the first draft of the West of Braintree Strategic Framework DPD, to which Galliard and

Countryside contributed. This document set out more detailed parameters for development that would have sat below the broader policies of the Local Plans.

West of Braintree was promoted by Galliard Homes and Countryside Properties/Andrewsfield New Settlement Consortium. Galliard and Countryside/ANSC produced complementary Vision Documents in 2019 which sought to demonstrate how the nine Garden City principles could be built upon to develop a successful new community. The key themes could be summarised as:

- **Community Core with**
 - A dynamic, energetic town centre at the heart of the Garden Town, with flexible workspace, local shops and leisure facilities
 - Three complementary neighbourhoods
 - A Community Trust or Community Benefit Society
 - Health and education facilities integrated well into the town
 - A community designed for all ages
- **Strong Character and Design Quality with**
 - Strong sense of identity and belonging
 - Co-operation in place-making and design
 - Art and culture at the centre of design philosophy
 - Exceptionally well-designed homes, well-related to the local context
 - Landscape integral to sense of place
- **Healthy**
 - Range of community facilities and spaces that will bring wellbeing
 - Vibrant social community including inter-generational living
 - Active design
 - Primary care/Extra Care facility
- **Connected**
 - Schools and facilities within easy walking distance of all houses
 - Sustainable travel including walking and cycling routes
 - Rapid Transport System
 - Future proofed information technology
- **Sustainable and Innovative**
 - Beacon of best practice in renewable energy generation
 - Zero carbon, energy positive
 - Low energy, high performance
 - Designing for climate resilience
- **Connected to the landscape**
 - Landscape-led approach with 'green and blue' infrastructure
 - Marrying town and country
 - Retain and plant trees

Galliard Homes and Countryside Properties are both housebuilders and Master Developers, and therefore would have had a high level of control over quality and delivery. They planned to bring the site forward, deliver the infrastructure, and then construct and sell the homes. Galliard has a strong track record of delivering large, high profile schemes in London and the south. Countryside specialises in large scale development across the country. For instance, Countryside is working with L&Q to deliver a scheme near Chelmsford and also has

developments in Cambridge and South Cambridgeshire. Both Galliard and Countryside are used to working in partnership arrangements.

Galliard and Countryside said they are open to delivering different tenures, committed to quality, and open to 'thinking outside the box'. They believe 'good design does not necessarily cost more.'

Galliard and Countryside said they would like a clear sense of the Councils' priorities within the overall framework of the Garden City Principles. This could inform the development of the proposals. They would like meaningful dialogue with the local Councils, other service agencies, and the local communities, and believed their site could come forward at pace.

EASTON PARK

Easton Park was expected to have 10,000 new homes, and a range of local employment opportunities, services and facilities including schools, health, retail and leisure. Uttlesford District Council wanted the community to take advantage of its proximity to London Stansted Airport, both for employment and as a transport hub in the A120 corridor.

In its submitted Local Plan, Uttlesford set out the same requirements for housing as for West of Braintree that is: a mix of housing sizes and types of housing delivered in accordance with housing needs including 40% affordable homes and homes for older people, including residential care and nursing home accommodation; and specific provision for self and custom build housing.

Easton Park was promoted by Landsec (formerly known as Land Securities) who expected to play a master developer role. Landsec is a large promoter and developer with experience of working across the country. Their vision for Easton Park was to create a sustainable, locally led community with people, the environment, and health and wellbeing at its heart. Landsec was committed to the principles for Garden Communities. Landsec sought more explanation from the Council of how the land value capture principle is expected to operate. A sufficiently detailed common understanding and acceptance had yet to be fully worked through. Landsec's proposals for Easton Park were envisioned to deliver:

- 10,000 new homes, with an appropriate level of affordable housing and associated community infrastructure being delivered at the point of need
- 5 individual character neighbourhoods
- Employment and business space
- The required primary schools generated by the new settlement
- A suitably sized new secondary school to meet the need generated by the new community
- An appropriately sized new Town Centre to include healthcare, shops and services
- Appropriately sized neighbourhood centres with shops and community space
- Formal and informal open space, to include:
 - a country park,
 - woodlands,
 - wetlands
 - meadows
 - Town parks
 - Neighbourhood parks
 - Sports pitches and changing facilities,
 - allotments
 - a variety of children's play areas for different age groups

- A bus rapid transport (BRT) route linking EP with the transport node at Stansted airport and westwards
- Provision of an enhanced setting for the Registered Park and Garden and the incorporation of historic landscape elements into the layout of the new community

Through the Uttlesford Local Plan process, Landsec committed to fund a bus rapid transit scheme between Great Dunmow and Stansted.

When interviewed for this study, Landsec expressed a desire for stronger strategic engagement with Uttlesford and Essex County Councils, and a deeper understanding about the councils' top priorities.

Landsec formed a multi-disciplinary team for Easton Park, and would have liked early engagement so that local views could help shape the masterplan. They foresaw a varied development, as the site is large and has different characters requiring different responses. It was anticipated that varied densities, ranging from 10-100+ dwellings per hectare would be suitable to reflect the different circumstances across the new settlement.

Landsec was committed to effective delivery and had a team that included a specialist on delivery and markets. They had undertaken considerable work on financial viability and delivery. For instance, Landsec thought it may self-deliver Build to Rent, to speed up the creation of a new community and generate revenue that would also facilitate delivery. (This is similar to the approach adopted by Urban and Civic at Waterbeach in Cambridgeshire.) They also proposed to sell smaller plots to more housebuilders in order to keep up the pace of delivery, which is another practice that has been successfully applied elsewhere in the region. They were considering Joint Venture mechanisms and stated they would deliver 40% affordable housing. They were also thinking about involving SME builders as well as national housebuilders and including a proportion of retirement housing and self/custom build. They understood that the council was keen to see community housing (self-build housing) but were not confident of local interest in community housing at Easton Park, nor that community housing would build at scale. All of these options were subject to more detailed work including viability testing.

The site had relatively low 'abnormal costs'. Early delivery of commercial land across the A120 would have generated an early financial return that would help fund the required infrastructure and enable accelerated delivery of new homes. Landsec is committed to, but cautious about how to successfully and viably deliver zero/low carbon approaches because it is at the cutting edge of technological invention and place making. Landsec wanted to deliver zero/low carbon development in tandem with and not at the exclusion of all other requirements of the new community at the point of need. Landsec was actively investigating this topic area as they recognised it as critical to delivering a new settlement that reflects society's changing approach to the environment.

Landsec saw the Easton Park new settlement as being a rare opportunity to encapsulate the knowledge gained by the industry to date to deliver a new town that both the public and private sectors could be proud to have been involved in.

NORTH UTTLESFORD GARDEN COMMUNITY

North Uttlesford Garden Community (NUGC) was expected to have 5,000 homes with a range of local employment opportunities, and services and facilities including schools, health, retail and leisure. NUGC would have been near Great Chesterford, on the border with South Cambridgeshire District Council, where a number of science parks are situated close to the site,

including the Wellcome Genome Campus and Granta Park. Both science parks are set to expand. Uttlesford Council was keen to develop walking and cycle routes, and fast public transport services to Saffron Walden and Cambridge; as well as local railway stations and employment parks. The council wanted the same range of housing with 40% affordable homes, as Easton Park and West of Braintree.

Grosvenor Britain and Ireland were acting as the promoter and master developer for NUGC. Grosvenor acted as master developer to deliver 1,200 homes at Trumpington Meadows on the southern edge of Cambridge alongside Barratts Homes. In a Joint Venture with Oxford City Council, Grosvenor has also acted as master developer for 885 homes at Barton Park, alongside several housebuilders including Hill and Redrow Homes. The Grosvenor team wanted to apply some of the lessons from Trumpington and wanted early delivery of schools and shops to help create a sense of community as quickly as possible. (The school opened early at Trumpington, but the local shops came later because there was an existing Waitrose quite close to the site).

Grosvenor conducted some early consultation to help develop a vision for NUGC which had the headline: contemporary village living at the heart of a thriving life sciences cluster. Grosvenor's corporate strategy is guided by a philosophy entitled 'Living Cities' through which it aims to make a long-term contribution to the future success of the places and communities where it works. It believes that there is close synergy between Grosvenor's philosophy and the Garden City principles and sees the Garden City principles as fundamental components of its vision for NUGC, including land value capture for the benefit of the community, and community ownership of land and long-term stewardship of assets. The vision for NUGC sought to embody the Garden City Principles, creating walkable, vibrant, sociable neighbourhoods that lay within easy reach of facilities and employment opportunities, promoting sustainable transport connections to existing villages and employment hubs, all set within a rich variety of open spaces. Grosvenor wanted NUGC to be a forward thinking, vibrant and sustainable place that would delight those who live, work and visit, and to promote the uses of zero-carbon and energy-positive technology to ensure climate resilience.

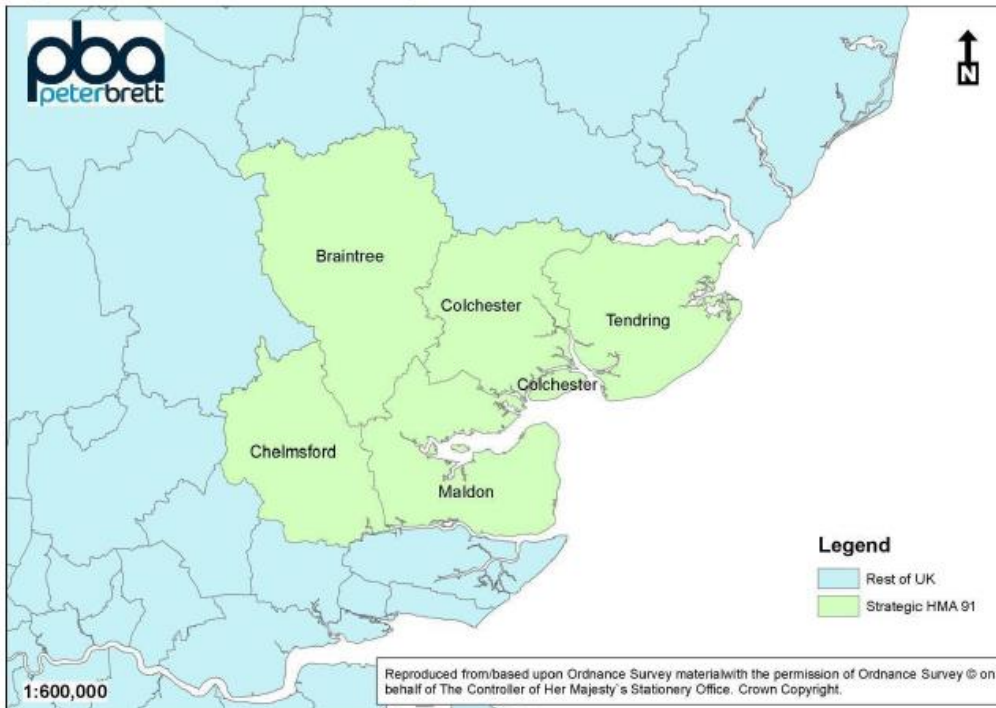
The outline masterplan was based around three 'villages' that together would include 4 primary schools and a secondary school, a local centre and three smaller neighbourhood centres. There would have been shops, cafes/restaurants and other facilities including GP/Health Centre, dentist, library and community halls. There were also proposed sports facilities, with a large amount of open and recreation space, including play spaces, allotments, orchards and park land. The scheme would have provided 12ha of employment land which was anticipated to complement the local science parks through the provision of start-up and grow on spaces including offices, labs and light industrial uses.

Grosvenor was open to different options in terms of delivering housing and would have supported a range of house types and tenures to create a mixed and balanced community. This would have included traditional private market sale and affordable homes, as well as rental and discounted market value products. Grosvenor delivered 40% Affordable Housing at Trumpington Meadows. At NUGC, Grosvenor planned to retain control over the vision, design and quality of NUGC as master developer, and to work with a number of housebuilders and Registered Providers to deliver a wide range of homes. These could have included some Build to Rent homes such as some apartments in the higher density areas of the scheme, such as the local centre. They were also open to including retirement housing and wondered if that would best be brought forward when the community was more established and the main local centre and secondary school were being delivered. At Barton Park in Oxford, Grosvenor are including some self-build, and they were open to delivering 5% self/custom build in Uttlesford.

2. APPENDIX 2 - SHMA MAPS

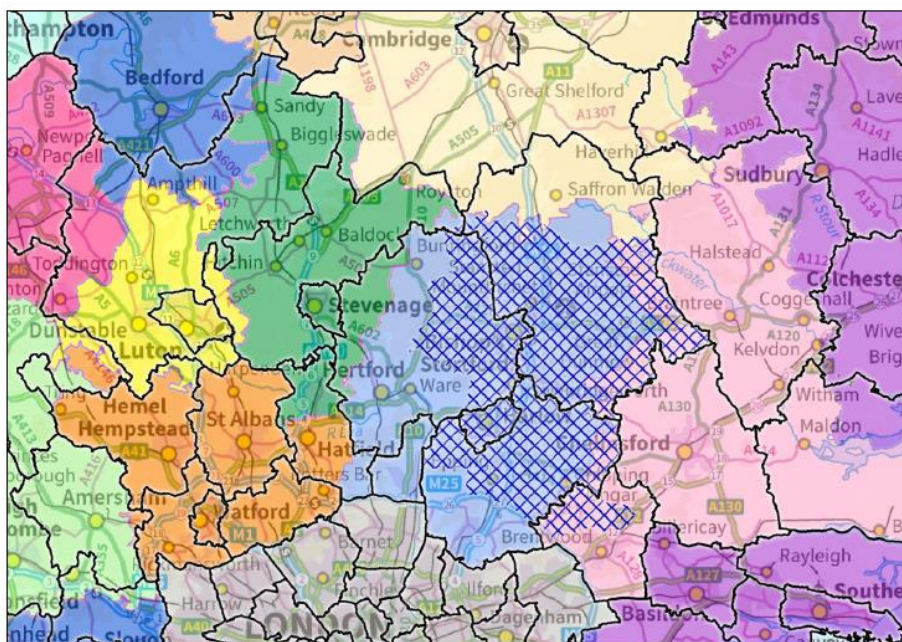
The maps below taken from the two SMHA studies show council boundaries, although Maldon was not included in the final SHMA.

Figure 2.1 The NHPAU strategic HMA



Source: PBA

Figure 24: Final Commuting Zones and Harlow & Stortford BRMA with Local Authority Boundaries (Note: Coloured areas show commuting zones; hatched area denotes Harlow & Stortford BRMA)



3. APPENDIX 3 - SUMMARY HOUSING STATISTICS

SUMMARY HOUSING STATISTICS	BRAINTREE	UTTLESFORD
Population	151,600	89,200
No. of dwellings	65,140	37,000
No. on Register	1,745	1,090
No. Reasonable Pref.	750	361
Homeless acceptance*	45	24
No. GN Lettings	592	464
No. Supported Housing Lettings	249	61
Register Ave waiting time, months, Priority A & B*	7	9
No. new build AR & SR 2018-19	104	264
No. new build SO 2018-19	15	112
New build market houses 2018-19	300	560
Total net additional dwellings (incl conversions/chge of use) 2018-19	534	983
Total social housing stock	10,600	4,800
Total social housing stock Tenure %	16	12.5
Lower Quartile House Price, 2019, £	235,000	320,000
Housing Affordability ratio, median, 2019	10.25	13.54
Housing Affordability ratio, Lower Quartile 2019	9.93	12.31

4. APPENDIX 4 - THE ECONOMIC ARGUMENT FOR PROVIDING HOMES FOR LOCAL WORKERS

The economic argument: Evidence of how affordable housing can support and attract new employees to support the local economy and the provision of key services within the community in line with the analysis of expected employment opportunities

To the best of our knowledge there are no known studies which have set out explicitly to examine and measure impacts on the local economy and employment of variable housing markets whether pre-existing or 'interventionist' through bespoke major new developments and settlements.

In any event such studies are likely to struggle to define causation given the many counterfactuals inherent in the operation of a local housing market operating in a largely free market setting.

Nonetheless it is possible to identify direct and indirect economic and socioeconomic benefits which would arise from housing policies and diverse tenure development which provide access to affordable homes for local 'key workers'.

The Employment chapter identifies the sectors and the range of occupations and their associated incomes which make up most of the future expected growth in jobs within the local economy. There are three distinct growth sectors identified: growth associated with Stansted Airport; that associated with the Cambridge Biosciences cluster and that associated with the services required to support and provide for major new settlements such as New Communities. In addition, there are economic growth opportunities associated with established sectors across North Essex particularly logistics and distribution which arises from the transport linkages across the sub region from Felixstowe on the Essex coast through to Stansted and beyond.

The present COVID 19 pandemic threatens to seriously disturb the structure and scale of key parts of the economy, in particular the leisure, travel and hospitality sectors upon which the growth of Stansted Airport relies. This is a global crisis with global impacts on key parts of many modern economies. It is far too early to forecast the extent of the recession and the longer-term structural change impact on particular sectors. Much may depend on medical advances but there is the possibility of significant consumer and employer/employee behavioural change. Airport growth prospects are clearly vulnerable to these changes as business models attempt to adapt. Other sectors will be much less affected, and some will thrive. In these circumstances the inferences we draw from the available data as to the local economic benefits of this Housing Study will need to be kept under review by the Councils. Nonetheless, we think that an approach which directly addresses and responds to the housing needs and preferences of 'key sector' future employees is justified by the evidence and, importantly, would provide a competitive advantage for those major settlements which adopt such an approach.

The characteristics of the three dominant growth sectors are quite different. Stansted Airport growth will create jobs right across the standard occupational classifications. All 9 major occupation groups are represented by airport operations from elementary jobs through sales and customer services, skilled trades, associate professional and technical jobs, professional occupations and managers.

For Stansted's operations the local housing affordability gap creates wide travel to work patterns together with very significant job churn – every week the Airport posts some 300 vacancies. It is clear that some access to local affordable homes whether at social/affordable rates, at sub-market private sector rents or discounted home ownership would ease the Airport's long-standing recruitment and job churn problems. There would be business efficiencies and productivity gains. There would be reduced travel to work impacts on the environment.

None of these economic benefits represent sophisticated challenges. They are straightforward characteristics of these labour markets and the local housing market.

In addition, the councils already recognise the socioeconomic benefits which would arise from well managed new settlement development which builds social capital in new neighbourhoods. Local residents working locally are an opportunity for growing such social capital. Local workers living locally need the same opportunity to join that social capital.

The Cambridge Biosciences cluster continues to grow. Arguably the Covid 19 pandemic will accelerate that growth. Uttlesford is connected to that sector and growth. The research and analyses carried out by the Wellcome Trust at its Genome campus provide the council with all the necessary evidence to understand the housing needs and preferences of these particular workforces. The business objectives of Wellcome, AstraZeneca et al together with their collaborating universities all require responsive local housing markets for their employees. The evidence set out in the Employment chapter in relation to the Genome campus expansion is sufficient to justify and understand the role which access to local affordable sub-market homes plays in the economic prosperity of this world class global cluster. The demand for housing is most likely to be from households earning middle incomes and seeking intermediate sub-market priced homes whether for rent or ownership.

The jobs and earnings patterns across the public sector, such as those at Addenbrookes, are well known and their housing needs and preferences well-rehearsed. The public and community services jobs needed at the new settlements require associated housing options and opportunities. Similar to Stansted, these occupations will be across the board and the associated housing requirements will include social rented homes as well as affordable tenures and intermediate priced homes. The challenge will be to develop diverse tenures and devise allocations and lettings policies which balance the various housing needs and demands. Utilising housing policies to facilitate recruitment and retention of new jobs across the public and community services sectors also leads to economic and socioeconomic benefits.

Whilst the planned West of Braintree Garden Community isn't immediately identified with a specific growth sector it is sufficiently well connected and close to Stansted and sits along a key strategic logistics and distribution route from Felixstowe. The study by SQW and Cambridge Econometrics identifies job growth prospects for business services supporting the key growth sectors: management consultancies, IT, financial, business and other professional services. New homes which address the intermediate market for such local workers would complement the provision of full market homes. The consultants also emphasised the expected growth in home working which undoubtedly would apply to many of these professional services workers. Suitable space for home working would provide a potential competitive advantage for new settlements. Cumulatively, these approaches would maximise the local economic benefits which would arise from vibrant local 'clusters' of professional services.

The evidence and analyses in this report around housing and employment needs indicates that the councils have the resources and expertise to meet not only 'traditional' housing needs represented on their Registers but also the opportunity to address some of the housing needs and preferences of local 'key workers'. The evidence suggests that there would not be significant displacement effects on other households in the affordable housing market should such diverse tenure and sub-market development take place across strategic settlements.

5. APPENDIX 5 - LOCAL LETTINGS POLICY EXAMPLE

NORTHSTOWE PHASE 2 - LOCAL LETTINGS POLICY

The objective of the Local Lettings Policy is to ensure that Phase 2 at Northstowe has a balanced and sustainable community – a place where people want to live, not just now, but in the future. It also aims to build high levels of social capital on the development. Social capital can be enhanced when residents see their neighbourhood as a destination – a place where they are prepared to invest time and effort in developing neighbourly relations. One way of achieving this is by putting in place a flexible and sensitive lettings policy for the Affordable Rented Units, ensuring that prospective residents have chosen to move to Northstowe is fundamental to this process.

Housing need will be a major factor governing the selection of nominees, but other factors will also be taken into account as set out in the criteria below. Where targets are given these will act as a guide and will be subject to ongoing monitoring and discussion between the relevant Registered Provider or Registered Providers and the Council.

Affordable Rented Dwellings

For all initial lets of the Affordable Rented Dwellings, in order to enable Tenants Choice, 80% of homes will be advertised through Home-Link at least 4 months in advance of the anticipated letting date. The balance will be advertised one month prior to letting in order that those in acute need have an opportunity to express their interest.

- **Underletting** – Generally Affordable Rented Dwellings will be let to households who meet the bedroom requirements determined by the Local Housing Allowance regulations. No more than 20% of the Affordable Rented Dwellings to be under-occupied and only where the relevant Registered Provider has carried out a financial assessment and is satisfied that the household would be able to afford the rent.
- **Single Person Households** – No more than 50% of the Affordable Rented one bedroom properties should be allocated to single people.
- **Diversity** – the allocation of the Affordable Rented Dwellings should broadly reflect the needs from the housing register in terms of age and ethnicity. No more than 30% should specifically be targeted at older people aged 60+.
- **Economic Activity** – a target applies of at least 30% of households shortlisted from within the reasonable preference categories to include a member who is economically active (i.e. member of household either in full or part time work).
- **Transfers** – transfer bid opportunities for those holding existing successful social housing tenancies will comprise no more than 30% of lettings.

6. APPENDIX 6 - CASE STUDY 1: WYTON HILL GARDEN



WYTON HILL GARDENS

ENGIE is focussed on regeneration, production and supply of energy and facilities management. The former Wyton Airfield has been identified as location for housing and employment growth. ENGIE is working with Crest Nicholson to bring forward a sustainable, low carbon mixed use development. RAF Wyton borders the site, and employs around 2,500 civilian and military staff, with plans to increase to 3,300 by 2023. The parish of Wyton on the Hill includes former military accommodation and a primary school.

Wyton Hill Gardens will create over 700 new homes that have been planned to meet particular local housing needs. There will be range of housing types and tenures providing 40% affordable housing and including:

- Build to Rent targeted at families working on the RAF Base or TechPark Zero
- Retirement Housing with Lifestyle homes and Extra Care apartments
- Self and Custom Build serviced plots, prioritised for local people

Many of the homes will be clusters of around 20 homes forming a Homestead. Every home will have a small private garden overlooking a larger shared garden.

The neighbourhood centre will serve Wyton on the Hill and the RAF base as well as the new development. It will include local shops, café, community building, primary school and health centre.

Wyton Hill Gardens will be a low carbon, smart, sustainable garden village; that, with ENGIE's Later Living and Care facilities, combined with family housing, employment and retail will be 'a place for all ages' to enjoy.

7. APPENDIX 7 - CASE STUDY 2: LIFESTYLE BY ENGIE



LIFESTYLE BY ENGIE

Lifestyle by ENGIE is a housing offer designed for older people. The first project in Wakefield comprised 129 bungalows, dormer bungalows, houses and some apartments. On the surface they look like a quality home designed to have plenty of circulation space and storage, but there are hidden capabilities which guarantee that the home can easily change to meet individual needs through later life. For instance, customers can choose a bathroom or wet room, and all 2-storey properties can accommodate various models of a through floor lift. The Innovation show home demonstrates the options for kitchens, bathrooms and assistive technology.

Each scheme has a community hub, designed to suit the local community. For instance, at Wakefield there is a community library, run by volunteers previously located within the local school. The LIFEstyle Co-ordinator helps and supports customers to access any help or advice that they need to support independent living, and also arranges activities such as Pilates and social events. The service package can be adapted whenever individual needs change, either for a temporary period of ill health or permanently.

A bespoke approach to services is offered, so additional support services do not impact on the nominal property related service charge and can be added or removed as required. Customers pay only for what they need and the choice is individual to them.

8. APPENDIX 8 - CASE STUDY 3: MARMALADE LANE CO-HOUSING



MARMALADE LANE CO- HOUSING

Marmalade Lane is a multi-award winning scheme in Orchard Park, a development of around 900 new homes. Construction of the early phases of the wider site halted during the credit crunch in 2008. During this time South Cambridgeshire District Council (the planning authority) and Cambridge City Council (the landowner) agreed to test the feasibility of custom-self build on the site.

The feasibility study recommended custom build would work better on a site in the middle of a larger development, and a local co-housing group came forward to work with the City Council. The City Council facilitated the scheme through various means including accepting deferred payments for the land. The co-housing group selected TOWN as its developer partner and used the Trivelhus building system which produces highly energy efficient homes.

Marmalade Lane is laid out in terraces of townhouses and low-rise apartments. The residents include original members of the K1 Cohousing group as well as people drawn to the properties and lifestyle. There are families with young children, retired couples and young professionals. They include longstanding Cambridge residents and people relocating from elsewhere.

The common house provides a place for residents to socialise, host guests and eat together. It includes a large kitchen, lounge with wood-burning stove, laundry facilities, children's play room and flexible spaces for meetings and wellbeing classes. It also includes guest rooms bookable by residents. A workshop provides a space for hobbies.

The shared garden includes areas for relaxation, play and food growing. Car parking is kept to the periphery, and the residents have agreed to have two electric pool cars.

9. APPENDIX 9 - CONSULTATION AND BIBLIOGRAPHY

Consultation and Engagement

- Workshops with councillors and officers from Uttlesford, Braintree and Essex County Councils and representatives from Housing Associations and the voluntary sector were held on 24 and 28 October 2019
- Interviews with
 - Officers from Braintree, Uttlesford and Essex councils
 - Chesterford Research Park
 - London Stansted Cambridge Consortium
 - Manchester Airports Group
 - Stansted Airport Chamber of Commerce
 - Chesterford Research Park
 - Consultant managing Addenbrookes Housing Research Project
 - Greenfields Housing Association
 - Chelmer Housing Partnership (CHP)
 - South Cambridgeshire District Council Housing Strategy Manager
 - Grosvenor
 - Landsec
 - Galliard Homes
 - Countryside Properties

References and Source Material

- Uttlesford and Braintree Policies and Strategies including Reg 19 Local Plans, Housing Strategies, Strategic Housing Market Assessments
- Essex Joint Strategic Needs Assessments 2019
- National Planning Policy Framework and Planning Policy Guidance

Housing Needs

- Uttlesford DC Homelessness and Rough Sleeping Strategy 2020-2025
- Braintree Housing StatNav
- Braintree DC Homelessness and Rough Sleeping Strategy 2018-23
- Homes England Programme Statistics
- ONS Alternative Estimates, 2018, extrapolated from a range of data sources
- MHCLG Housing Statistics
- 'Affordability Ladders' adopted from Housing Bulletins published by the Housing Board for Cambridgeshire, Peterborough and West Suffolk - <https://cambridgeshireinsight.org.uk/housing-market-bulletins/>

Later Living Housing Options

- Lifestyle by ENGIE brochure
- Wyton Hill Gardens Planning Application October 2019
- JLL Retirement Living Report 2017
- How to Develop a Community-Led Approach to Age Friendly Housing in Central Bedfordshire March 2019
- Central Bedfordshire Building a Future for Older People 'Launching our Investment Prospectus 2016-20'
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- Frank Knight Senior Living Annual Performance Review 2019
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- 'Innovation@Home: Approaches to Successful Aging in Community from 25 Countries', produced in association with the WHO – pub July 19
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- Building for the Baby Boomers – Policy Exchange and Housing LIN December 2018
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Employment

- Uttlesford Economic Development Strategy
- HJA Study
- SQW/Cambridge Econometrics Study
- Presentation on the Uttlesford Economy by University of Cambridge Centre for Business Research (October 2019)
- Travel to Work reports provided by Manchester Airports Group, and information provided as part of the Stansted Airport planning application
- Wellcome Trust planning application for 1500 new homes at the Genome Campus in Hinxton, and South Cambridgeshire Planning Committee report outlining key aspects of the Heads of Terms for the S106 Agreement
- Assessing the Housing Need of Hospital Workers: A report for Cambridge University Hospitals NHS Foundation Trust (CUH) (Savills 2020)

Innovation and Opportunities in Housing Delivery

- 'Fixing our Broken Housing Market' White Paper (2017)
- The Letwin Review: 'An Independent Review of Build Out' (2018) (<https://www.gov.uk/government/publications/independent-review-of-build-out-final-report>)
- NHBC Foundation 'Modern methods of construction: Who's doing what?' (2018)
- Building for Life (www.builtforlifehomes.org).
- Living with Beauty: report of the Building Better Building Beautiful Commission (January 2020) (<https://www.gov.uk/government/publications/living-with-beauty-report-of-the-building-better-building-beautiful-commission>)
- Web-based research on housing options including:
 - National Custom and Self Build Association (NaCSBA) <https://nacsba.org.uk/>
 - National Community Land Trust Network (has regional offices) www.communitylandtrusts.org.uk/
 - Community-led Homes www.communityledhomes.org.uk/
 - Community Led Housing Toolkit <https://clhtoolkit.org/>
 - The Planning Portal www.planningportal.co.uk/
 - Rent Plus website www.rentplus-uk.com
 - Pocket Living website www.pocketliving.com
 - Graven Hill, Bicester website www.gravenhill.co.uk
 - Doorstep, Grimsby www.mydoorstep.org.uk
 - Palace Green Homes www.palacegreenhomes.co.uk
 - Passivhaus www.passivhaustrust.org.uk
 - BREEAM www.breeam.com

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Housing and New Technology

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10. APPENDIX 10 - GLOSSARY

Affordable Housing is social rented, affordable rented and [intermediate housing](#), provided to those whose needs are not met by the market

Affordable Rent is social housing led by local authorities and councils where the rent is no more than 80% of the local market rent (including service charges, where applicable)

BAME – Black and Minority Ethnic

BDC – Braintree District Council

Choice Based Lettings is a way of allocating social housing. It gives people seeking accommodation with a social landlord the choice of the type of property and area of the city they would like to live.

Co-Housing Communities are intentional communities, created and run by their residents. Each household has a self-contained, private home as well as shared community space. Residents come together to manage their community, share activities, and regularly eat together.

Community-led Housing is where people and communities play a leading role in addressing their own housing needs

Custom-build Homes are where people work with a developer as an individual or a group to help deliver their own home. The developer may help to find a plot, manage the construction and arrange the finance. The home will be tailored to match individual requirements.

Discount Market Rent (or DMR for short) is a new type of affordable rented housing. It allows build-to-rent developers to offer affordable homes at 20% discount to the market price.

ECC – Essex County Council

Garden Community is a purpose built new settlement, or large extension to an existing town, with a clear identity and attractive environment that provides a mix of homes, including affordable and self-build and is planned by local authorities or the private sector in consultation with the local community. As well as building new homes, the communities develop: job opportunities; attractive green space and public realm areas; transport infrastructure, including roads, buses and cycle routes; community infrastructure, schools, community and health centres; a plan for long-term stewardship of community assets.

Housing Association is a non-profit organization that rents houses and flats to people on low incomes or with particular needs.

Housing Market Area is a geographical area intended to support joint planning across adjoining areas within which jobs are created, people search for work or housing, and where they shop and play.

Housing Revenue Account is a local authority an Income and Expenditure Account ring-fenced for uses related to council housing

IND – Index of National Deprivation

LDC - Local Development Company is described in the Letwin Review, and its role is to establish a master plan and design code for the site, and then bring in private capital through a special purpose vehicle to pay for the land and invest in the infrastructure, before “parcelling up” the site and selling individual parcels to particular types of builders/providers offering housing of different types and different tenures

LAMP - Local Authority Master Planner is described in the Letwin Review, and its role is to develop a master plan and full design code for the site, and then enable a privately financed Infrastructure Development Company (IDC) to purchase the land from the local authority, develop the infrastructure of the site, and promote the same variety of housing as in the LDC model.

Living Rent is defined by The Joseph Rowntree Foundation as affordable for a household with someone in full-time employment, working the average number of hours worked per week (including overtime) and earning around the minimum wage.

Local Living Rent is a local affordable rent that reflects the local average wage, as defined by The Joseph Rowntree Foundation

Local Plans set out a framework for the future development of an area on a 15-year horizon.

Master Developer brings forward a development, usually with outline consent, and provides enabling infrastructure. Serviced plots are sold to house-builders who will normally apply for detailed planning consent, and then construct and sell the homes on that plot.

MMC – Modern Methods of Construction

ONS – Office of National Statistics

Pocket Living is a model of low-cost home ownership

Reasonable Preference is the term used to describe how applicants are prioritised for affordable housing and includes household circumstances such as homelessness, medical need and overcrowding

Registered Provider is a term used to describe Housing Associations that are registered with the Regulator of Social Housing

Rent Plus is a Rent to Buy provider

Rent to Buy is a housing model where part of the rent is used to accumulate a deposit. With some schemes, the tenant buys the home they have been renting or alternatively they use the deposit on another property.

Self-Build is an individual house that has been commissioned by an individual homeowner, who may be physically involved in the process.

SHMA – Strategic Housing Market Assessment

Shared Ownership is a form of Affordable Housing. The purchaser buys a percentage and pays rent on the rest to the housing association which owns the remaining share. Shared ownership properties are always leasehold homes.

SME means Small or Medium Sized Enterprise

Social Housing is Affordable and Social Rented Housing and Low-Cost Home Ownership provided by Housing Associations and Councils.

Social Rents are rents determined through the national rent regime for homes owned by local authorities and housing associations, and are lower than Affordable Rents

TCPA – Town and Country Planning Association

UDC – Uttlesford District Council

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CONTACTS

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