HOUSING MIX ASSESSMENT

NORTH FAMBRI DGE, MALDON DISTR IC T

Prepared on behalf of Barratt David Wilson Homes Eastern Counties

09 March 2017
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1.0 INTRODUCTION

1.1 This report has been prepared by Barton Willmore on behalf of Barratt David Wilson Homes Eastern Counties. The report concerns two applications for outline planning permission approved by Maldon District Council (references OUT/MAL/14/01016 and OUT/MAL/14/01018). The two outline consents give combined permission for 105 new homes in the settlement of North Fambridge.

1.2 This report has been prepared prior to the submission of reserved matters applications for the two sites, in order to provide evidence to support the proposed housing mix of the two schemes set out in Table 1.1.

Table 1.1: Accommodation Schedule (OUT/ MAL/ 14/ 01016 & OUT/ MAL/ 14/ 01018)

<table>
<thead>
<tr>
<th></th>
<th>Affordable Housing</th>
<th>Private Market</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 bedroom</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2 bedroom</td>
<td>7 (7%)</td>
<td>19 (18%)</td>
<td>26 (25%)</td>
</tr>
<tr>
<td>3 bedroom</td>
<td>8 (8%)</td>
<td>23 (22%)</td>
<td>31 (30%)</td>
</tr>
<tr>
<td>4 bedroom</td>
<td>5 (5%)</td>
<td>32 (30%)</td>
<td>37 (35%)</td>
</tr>
<tr>
<td>5 bedroom</td>
<td>0</td>
<td>11 (10%)</td>
<td>11 (10%)</td>
</tr>
<tr>
<td>Total</td>
<td>20 (20%)</td>
<td>85 (80%)</td>
<td>105 (100%)</td>
</tr>
</tbody>
</table>

1.3 The purpose of this report is to demonstrate that the scheme provides an appropriate housing mix, in accordance with the requirements of the NPPF and local demographic and housing market derived evidence.

1.4 The report is structured as follows:

- Section 1 - Introduction
- Section 2 - Review of National and Local Planning Policy
- Section 3 - Review of Maldon District Strategic Housing Market Assessment
- Section 4 - Demographic Profile and Housing Stock
- Section 5 - Housing Market
- Section 6 - Mosaic Consumer Classification
- Section 7 - Conclusions
2.0 NATIONAL AND LOCAL PLANNING POLICY

National Planning Policy

i) National Planning Policy Framework (NPPF, 27 March 2012)

2.1 The National Planning Policy Framework (NPPF) sets out the Government’s planning policies for England and how these are expected to be applied. NPPF states that planning should proactively drive and support sustainable economic development to deliver the homes that the country needs, and that every effort should be made to objectively identify and then meet housing needs, taking account of market signals (paragraph 17).

2.2 In respect of delivering a wide choice of high quality homes, NPPF confirms the need for local authorities to boost significantly the supply of housing. To do so, it states that local authorities should use their evidence base to ensure that their Local Plan meets the full, objectively assessed needs for market and affordable housing in the housing market area (paragraph 47).

2.3 Furthermore paragraph 50 states that to deliver a wide choice of high quality homes, widen opportunities for homeownership and create sustainable, inclusive and mixed communities, local planning authorities should:

“To deliver a wide choice of high quality homes, widen opportunities for home ownership and create sustainable, inclusive and mixed communities, local planning authorities should:

plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community (such as, but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes); and

identify the size, type, tenure and range of housing that is required in particular locations, reflecting local demand.” (our emphasis)

2.4 Paragraph 159 states:

“To Local Planning authorities should have a clear understanding of housing needs in their area. They should:

Prepare a Strategic Housing Market Assessment to assess their housing needs, working with neighbouring authorities where housing market areas cross administrative boundaries. The Strategic Housing Market Assessment should identify the scale and range of housing and the range of tenures that the local population is likely to need over the plan period which:


Meets household and population projections, taking account of migration and demographic change;
Addresses the need for all types of housing, including affordable housing and the needs of different groups in the community (such as, but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes); and
Caters for housing demand and the scale of housing supply necessary to meet this demand” (our emphasis)

ii) Planning Practice Guidance

2.5 PPG supports the policies of the NPPF and provides detailed guidance on how to implement the policies in practice. Included within this is a section (PPG ID2a) relating to the Housing and Economic Development Needs Assessments (HEDNA).

2.6 The primary objective of the HEDNA is to identify the future quantity of housing needed, including a breakdown by type, tenure and need (PPG ID2a 002).

2.7 The HEDNA presents a methodology for assessing overall housing need and goes on to state:

“Once an overall housing figure has been identified, plan makers will need to break this down by tenure, household type (singles, couples and families) and household size. Plan makers should therefore examine current and future trends of:

- the proportion of the population of different age profile;
- the types of household (eg singles, couples, families by age group, numbers of children and dependents);
- the current housing stock size of dwellings (eg one, two+ bedrooms);
- the tenure composition of housing.

This information should be drawn together to understand how age profile and household mix relate to each other, and how this may change in the future. When considering future need for different types of housing, plan makers will need to consider whether they plan to attract a different age profile eg increasing the number of working age people.”¹ (our emphasis)

iii) Housing White Paper - ‘Fixing our broken housing market’ (February 2017)

2.8 The Housing White Paper was published in February 2017, and acknowledges a need for 225-275,000 new homes per annum to keep up with population growth and start to tackle years of under-supply in the country.² The Paper acknowledges that one of the main problems leading

¹ Paragraph: 021 Reference ID: 2a-021-20150326, How should the needs for all types of housing be addressed?, Planning Practice Guidance, 06 March 2014 (revised 26 March 2015)
² Paragraph 2, ‘Our housing market is broken’, page 9, ‘Fixing our broken housing market’, February 2017
to significant under-supply of housing has been the failure of local authorities to plan for the homes they need.\(^3\)

2.9 To solve the country’s housing shortage the White Paper states a ‘radical re-think of our whole approach to home building’ is required.\(^4\) Planning for the right homes in the right places is critical.

2.10 The White Paper seeks to support small and medium sized sites, and thriving rural communities stating:

“There are opportunities to go further to support a good mix of sites and meet rural housing needs, especially where scope exists to expand settlements in a way which is sustainable and helps provide homes for local people. This is especially important in those rural areas where a high demand for homes makes the cost of housing a particular challenge for local people. With these objectives in mind we are proposing a number of additional changes to the National Planning Policy Framework to:

• highlight the opportunities that neighbourhood plans present for identifying and allocating small sites that are suitable for housing, drawing on the knowledge of local communities;

• encourage local planning authorities to identify opportunities for villages to thrive, especially where this would support services and help meet the need to provide homes for local people who currently find it hard to live where they grew up; and

• give much stronger support for ‘rural exception’ sites that provide affordable homes for local people – by making clear that these should be considered positively where they can contribute to meeting identified local housing needs, even if this relies on an element of general market housing to ensure that homes are genuinely affordable for local people.”\(^5\)

Local Planning Policy

iv) Maldon District, Local Development Plan, 2014 – 2029

2.11 In April 2014, the Maldon District Local Development Plan (LDP) was submitted to the Secretary of State for examination. The spatial vision of the LDP aims to ensure that, over the Plan period, the District will grow sustainably to meet objectively assessed housing needs with an

\(^3\) Paragraph 4, ‘Our housing market is broken’, page 9, ‘Fixing our broken housing market’, February 2017
\(^4\) Paragraph 5, ‘Our housing market is broken’, page 14, ‘Fixing our broken housing market’, February 2017
\(^5\) Paragraph 1.29, ‘Our housing market is broken’, page 25, ‘Fixing our broken housing market’, February 2017
approach designed to maintain the quality of life for the community and ensure the delivery of new affordable homes and infrastructure.

2.12 **Policy S1 Sustainable Development** states that the Council will take a positive approach that reflects the presumption in favour of sustainable development contained in the NPPF and will apply key principles in policy and decision making including the delivery of a sustainable level of housing growth that will meet local needs and deliver a wide choice of high quality homes in the most sustainable locations.

2.13 **Policy S2 Strategic Growth** points out that the total number of households in the District has risen over recent decades and is predicted to rise continuously over the next 15 years and beyond. The spatial growth strategy aims to address the need to increase the delivery of housing to respond to the projected need. To this end, to meet the objectively assessed housing need for the District, the Council will plan for a minimum of 4,410 dwellings between 2014 and 2029 including provision for market housing and affordable housing.

2.14 **Policy S7 Prosperous Rural Communities** supports economic growth within the rural areas in order to create jobs and prosperity. Policy S7 refer to a Rural Allocations DPD that will allocate land for a minimum of 420 dwellings in and around the District’s villages. Specific reference is made to 75 of these dwellings at North Fambridge. The LDP goes on to state:

> “75 dwellings will be allocated in the village of North Fambridge is one of the more sustainable rural villages given its proximity to a higher level of services within the neighbouring settlement of South Woodham Ferrers, its accessibility by rail and its proximity to a variety of employment and retail markets in South Essex.”

2.15 Although the allocation of 75 dwellings specifically in North Fambridge has been removed from Policy S7 as part of a main modification, there remains a requirement for 420 additional dwellings within the District’s rural area of which North Fambridge is located. Furthermore, the principle of development is already accepted in North Fambridge evidenced by a main modification to the settlement boundary of North Fambridge.

2.16 **Policy S8 Settlement Boundaries and the Countryside** identifies a hierarchy of towns and villages across the District stating that sustainable development will be supported within the defined settlement boundaries. **North Fambridge is identified as a ‘smaller village’**.

2.16 **Policy H1 Affordable Housing** states that within the District there is a significant shortage in the availability of affordable housing and increasing the supply of affordable housing is one

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6 Maldon District Pre-submission Local Development Plan 2014-2029, paragraph 2.91, page 41
of the key priorities for the Council and for the District as identified within their Corporate Plan (2011) and the Sustainable Community Strategy (2011). Policy H1 sets affordable housing requirements for sub-areas within the District. **North Fambridge falls within the Rural South sub-area for which the affordable housing requirement is 40%**.

2.17 **Policy H2 Housing Mix** states that the delivery of future housing should meet the needs and aspirations of people requiring market and affordable housing and that providing an appropriate mix of housing types and tenures is a vital part of creating sustainable communities and meeting the diverse needs of all people within the District. The 2012 Strategic Housing Market Assessment (SHMA) identified Maldon to have a good existing supply of larger (3+ bedroom) dwellings and therefore to create a better balanced stock the Council will need to deliver a higher proportion of smaller (1 or 2 bedroom) units over the life of the Plan. The Council has since published an updates SHMA (2014 version) which is reviewed in the next section of this report.

2.18 Examination hearings of the submitted LDP took place in January 2015 with the Inspector publishing interim findings in May 2015. The LDP was found unsound on the basis of Policy H6 (Provision for Travellers). Re-examination of the Maldon LDP begun in January 2017, which included a number of main modifications.

2.19 **A main modification to Policy S2 was proposed increasing Maldon’s housing target from 4,410 to 4,650 dwellings** over the period 2014-2029, after updating the objective assessment of housing need.
3.0 MALDON STRATEGIC HOUSING MARKET ASSESSMENT

3.1 The NPPF (paragraph 159) requires local planning authorities to produce a Strategic Housing Market Assessment (SHMA) in order to identify the scale and mix of housing that the local population is likely to need over the plan period.

3.2 The most recent SHMA for Maldon District was undertaken by DCA, with the final report published in September 2014.

3.3 The SHMA suggests that the objective assessment of overall housing need (OAHN) shows a need for between 319 and 390 dwellings per annum depending on the treatment of the affordable backlog.

3.4 The Council’s explanatory note\(^7\) presents a requirement for 319 homes per annum over a 15-year period (2014-2029). However, a main modification to the LDP proposes a housing target of 310 dwellings per annum. The total housing requirement of 319 dwellings per annum (2014-2029) consists of 189 dwellings per annum for market housing and 130 dwellings per annum for affordable housing.\(^8\)

3.5 Table 3.1 summarises the size and tenure mix for housing in Maldon as identified in the 2014 SHMA.

<table>
<thead>
<tr>
<th></th>
<th>Market Housing</th>
<th>Intermediate Housing</th>
<th>Social and Affordable Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 bedroom</td>
<td>60</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>2 bedrooms</td>
<td></td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>3 bedrooms</td>
<td>40</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>4+ bedrooms</td>
<td></td>
<td></td>
<td>25</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Table 15-3, Maldon SHMA, September 2014

3.6 The SHMA identifies a greater need for small units, for single and couple households including first time buyers and older people. The need for larger units is smaller because the SHMA has identified an under-occupation of larger units. The SHMA bases much of its housing strategy on the need to free up existing, under-occupied three and four-bedroom properties.

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\(^7\) Maldon District Council. Strategic Housing Market Assessment (SHMA) September 2014 Explanatory Note

\(^8\) Maldon District Council. Strategic Housing Market Assessment (SHMA) September 2014 Explanatory Note
3.7 Whilst, in principle, inclusion of additional small dwellings or Extra Care facilities could be utilised to relocate elderly occupants from larger housing, freeing up housing stock for larger, younger families, it cannot be assumed that elderly residents will be willing to make that move, particularly if living in comfortable affluence. On the contrary, trends indicate that elderly occupants prefer to remain in their own homes and choose to retain their status as homeowners.

3.8 Notwithstanding the overall conclusions of the SHMA, it is very clear that for those who are planning to move into market housing within Maldon over the next 5 years, three-bedroom housing is in most demand (46.9%). This is followed by four-bedroom properties (24.8%)\(^9\) with one and two-bedroom in less demand.

3.9 The SHMA acknowledges that small units turnover more regularly in the existing stock than family units\(^10\) and identifies a shortage of four bedroom properties in the social sector in particular.\(^11\) Even if no new need arose the SHMA identifies that it would take:

- “Over 4 years to meet the requirements for 1-bed properties;
- Just over 2 years to address the 2-bedroom requirement;
- Around 2 years to address the 3-bedroom stock requirement;
- Around 17 years to meet the need for larger 4+ bedroom family units.”\(^12\)

3.10 The SHMA goes on to identify that those households requiring a 4-bedroom property are:

“...likely to be over-crowded in their current housing and are therefore a priority need group. With no units becoming available last year, despite the lower scale their needs are the most difficult to resolve.”\(^13\)

3.11 In identifying an appropriate size and tenure mix for Maldon, the SHMA states:

“Meeting the affordable accommodation requirements of families and those with priority needs should be as important as the larger scale numerical need for smaller units for single and couple households.”\(^14\)

3.12 Although the SHMA considers the need for family units can be met by achieving a better flow of households from under-occupied larger properties to smaller unit sizes, this cannot be guaranteed. Those in under-occupied larger properties cannot be forced out of their homes.

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\(^9\) DCA, Maldon District Council SHMA, Final Report September 2014, Table 11-3, page 122
\(^10\) DCA, Maldon District Council SHMA, Final Report September 2014, paragraph 12.7.4
\(^11\) DCA, Maldon District Council SHMA, Final Report September 2014, paragraph 12.8.3
\(^12\) DCA, Maldon District Council SHMA, Final Report September 2014, paragraph 12.6.8
\(^13\) DCA, Maldon District Council SHMA, Final Report September 2014, paragraph 12.8.4
\(^14\) DCA, Maldon District Council SHMA, Final Report September 2014, page 7, Executive Summary
3.13 To emphasise this, the SHMA presents the results of a survey in which those households with a person aged 60+ were asked if they would consider downsizing. The result showed that **82.9% of households would not consider downsizing.** In absolute numbers this equates to 12,618 households that would not consider downsizing (of 15,229 overall).  

3.13 The NPPF requires local planning authorities to ensure the provision of an adequate supply of appropriately sized family accommodation designed to:

- meet the NPPF aspiration of creating sustainable, inclusive and **mixed** communities; and

- in accordance with local planning policy (Policy H2 Housing Mix) meet the needs and aspirations of people requiring market and affordable housing that provides an appropriate mix of housing types and tenures vital to the creation of sustainable communities, meeting the diverse needs of all people within the District,

3.14 The Council should grant permission to schemes generating the balance of accommodation most in demand, as evidenced by demographic change (see Section 4) and local housing market activity (see Section 5).

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15 DCA, Maldon District Council SHMA, Final Report September 2014, Table 13-11, page 149


## 4.0 DEMOGRAPHIC PROFILE AND HOUSING STOCK

### i) Introduction

4.1 This section of the report sets out relevant demographic data of Purleigh ward, in which the settlement of North Fambridge is located. North Fambridge is located on the southern edge of the ward of Purleigh and at the southwestern corner of Maldon District. North Fambridge is classified as a ‘small village’, as are Cock Clarks, Purleigh, Cold Norton, and Stow Maries (see Figure 4.1).

**Figure 4.1: North Fambridge within Purleigh Ward**

![Map of Purleigh Ward showing North Fambridge](image)

4.2 As we have identified in the previous section of this report, a housing allocation was originally proposed for North Fambridge in the Maldon Local Plan. This was the only rural settlement to be specifically referred to in the Local Plan, whereas the remainder of rural allocations across the District were classified under one all-encompassing classification of ‘other villages’.
4.3 The allocation has been removed in the Main Modifications document; however, the reasoning outlined for the allocation in North Fambridge remains pertinent in providing strong reasoning for why housing development would be more favourable in North Fambridge than the other settlements of the Purleigh ward. The policy clarification for the allocation at North Fambridge read as follows:

“This is because North Fambridge is one of the more sustainable rural villages given its proximity to a higher level of services within the neighbouring settlement of South Woodham Ferrers, its accessibility by rail and its proximity to a variety of employment and retail markets in South Essex.” (Our emphasis)

4.4 Although we note that this text has been removed in the Main Modifications of the Local Plan, these factors remain and are pertinent to the demographic reasoning for why housing is required in the ward in its entirety.

ii) Population

4.5 The following table (Table 4.1) establishes the change in population between census years within the ward of Purleigh and shows that the local population has undergone a 7% increase over the 10-year period, resulting in an overall addition of 218 people.

<table>
<thead>
<tr>
<th>Age</th>
<th>2001 Census</th>
<th>2011 Census</th>
<th>Population Change</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 17</td>
<td>730</td>
<td>694</td>
<td>-36</td>
<td>-5%</td>
</tr>
<tr>
<td>18 to 44</td>
<td>965</td>
<td>868</td>
<td>-97</td>
<td>-10%</td>
</tr>
<tr>
<td>45 to 64</td>
<td>1,071</td>
<td>1,189</td>
<td>118</td>
<td>11%</td>
</tr>
<tr>
<td>65+</td>
<td>435</td>
<td>668</td>
<td>233</td>
<td>54%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,201</strong></td>
<td><strong>3,419</strong></td>
<td><strong>218</strong></td>
<td><strong>7%</strong></td>
</tr>
</tbody>
</table>

Source: ONS Census Data, Table QS103EW

4.6 However within this overall growth the table shows the contrast between population decline in child age (0-17) and the 18-44 age group, and increase in the 45-64 and 65+ age groups.

4.7 Whilst the changing age profile indicates that the older population is growing at a particularly rapid rate, there remain a high number of young people than older persons within the ward which indicates that the area is predominantly populated by families. However this is changing very quickly as the population change shows.

16 Maldon District Pre-submission Local Development Plan 2014-2029, paragraph 2.91, page 41
4.8 The strong evidence toward a predominance for family-oriented households in Purleigh is further demonstrated by a notably high average household size of 2.65 (at the time of the 2011 Census) compared to that of Maldon District overall (2.37).

4.9 However a trend towards a decline in the number of younger families in Purleigh is a concerning factor as this will impede the ability to maintain a mixed and balanced community, as the population becomes more polarised towards the elderly. To ensure that as many young families remain in North Fambridge and the wider ward, adequately sized housing for younger families is required.

4.10 Furthermore, as the Draft Plan stated, North Fambridge is well located in respect of its proximity to local employment markets in South Essex. A decreasing trend in working age population as shown in Table 4.1 would be of particular concern if the local area is to maintain a future of local economic stability and vitality as required by the NPPF.

iii) Demographic Projections

4.11 Analysis of the most up-to-date sub-national population projections, the ONS 2014-based series, establishes that Maldon District is expected to undergo a 13% increase in population over the projection period of 2014 to 2039. Such an increase will result in approximately 8,000 more people living in the District by 2039.

4.12 Within the District, the age profile change over the same 25-year period, indicates that the main growth will be amongst the older population (aged 65+) which is in keeping with known National trend.

4.13 There will also be an increase, albeit smaller, amongst the young population (those aged between 0 and 17 years) which demonstrates the fact that there will continue to be a strong family demographic within the District resulting either from expansion of existing families or through in-migration. This will remain the case, despite a minor decrease in the young adult to young middle-aged (aged 18-44 years) population over the period.
### Table 4.2: Population Projections by Age Band for Maldon District

<table>
<thead>
<tr>
<th>Age</th>
<th>2014</th>
<th>2039</th>
<th>Population Change</th>
<th>% change</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 17</td>
<td>12,037</td>
<td>12,611</td>
<td>574</td>
<td>5%</td>
</tr>
<tr>
<td>18 to 44</td>
<td>17,232</td>
<td>16,788</td>
<td>-444</td>
<td>-3%</td>
</tr>
<tr>
<td>45 to 64</td>
<td>18,995</td>
<td>17,217</td>
<td>-1,778</td>
<td>-9%</td>
</tr>
<tr>
<td>65+</td>
<td>14,503</td>
<td>24,135</td>
<td>9,632</td>
<td>66%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>62,767</strong></td>
<td><strong>70,750</strong></td>
<td><strong>7,983</strong></td>
<td><strong>13%</strong></td>
</tr>
</tbody>
</table>

Source: ONS, 2014-based SNPP by Single Year of Age

4.14 As the most significant increase will be amongst the older population, it is worth noting that it is less common for the older generation to migrate, more commonly choosing to remain in their own family homes. It is feasible, therefore, that the increase in elderly population will primarily be as a direct result of existing population living longer.

4.15 The decrease in the number of 18 to 44 year olds, whilst small, will represent a challenge to Maldon District. Retention and growth of a strong economically active, working age population is essential to the economic vitality and sustainability of any area; a mechanism for ensuring such retention and growth is the provision of additional supplies of high quality, family sized accommodation appropriate to attract in-migration of 18 to 44 year olds.

4.16 Further analysis of household projections (based on DCLG, 2014-based series), establishes that the Maldon District is expected to undergo an 18% increase in households between 2014 and 2039. Such an increase will result in approximately 4,800 additional households in the District by 2039.

4.17 It is important to note that the 2014-based ONS SNPP set out in Table 4.2 represents the very first stage in establishing objectively assessed housing need (OAHN) for the District. As part of the full OAHN process, adjustments have to be made for demographics, job growth, and market signals. This process is likely to result in a population projection that shows an increase in the working family age group, particularly in respect of supporting jobs. This will in turn require adequately sized housing to ensure working families are able to live in properties that are not overcrowded. A predominance for one-bedroom properties would not be adequate.

**iv) Housing Stock**

4.18 **Table 4.3** summarises the existing (2011 Census) housing stock within Purleigh ward, Maldon District and Essex County overall and demonstrates the overall accommodation mix by dwelling size. The table demonstrates that the application site is located within an area with a predominance of 3-bed and 4-bed dwellings. The nature of this housing stock profile is in...
keeping with the demographic profile of Purleigh ward which is one of large families, predominantly within young to middle-aged bandings, as determined by the 2011 Census.

Table 4.3: Housing Stock by Number of Bedrooms

<table>
<thead>
<tr>
<th></th>
<th>Purleigh Ward</th>
<th>Maldon District</th>
<th>Essex County</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Count (%)</td>
<td>Count (%)</td>
<td>Count (%)</td>
</tr>
<tr>
<td>1 bedroom</td>
<td>44 (3%)</td>
<td>2,093 (8%)</td>
<td>60,991 (10%)</td>
</tr>
<tr>
<td>2 bedroom</td>
<td>195 (15%)</td>
<td>5,893 (23%)</td>
<td>156,824 (27%)</td>
</tr>
<tr>
<td>3 bedroom</td>
<td>411 (32%)</td>
<td>9,743 (38%)</td>
<td>229,054 (39%)</td>
</tr>
<tr>
<td>4 bedroom</td>
<td>445 (34%)</td>
<td>6,250 (24%)</td>
<td>105,240 (18%)</td>
</tr>
<tr>
<td>5 bedroom</td>
<td>197 (15%)</td>
<td>1,838 (7%)</td>
<td>29,480 (5%)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,292</strong></td>
<td><strong>25,817</strong></td>
<td><strong>581,589</strong></td>
</tr>
</tbody>
</table>

Source: ONS Census Data, Table DC1402EW

4.19 Within Maldon District as a whole, there is a clear predominance for 3-bed properties, whilst in Purleigh ward, it is evident that it is 3-bed and 4-bed dwellings that are making the ward a preferred location.

*Over/Under-Occupancy – Ward Level*

4.20 Table 4.4 shows the number of people per dwelling (bedroom) size within the ward of Purleigh. Whilst the majority of 1-bedroom properties are inhabited by single occupants, there are a further 20% inhabited by couples, with the remaining 10% inhabited by 3 or 4 people. The fact that 10% of one bedroom properties are inhabited by 3 or 4 people shows a significant level of over-occupation in 1-bed properties, and who would benefit from a greater supply of 2+ bed properties within North Fambridge.

4.21 At the other end of the scale, there is also evidence of significant levels of under-occupancy, with high percentages of couples inhabiting 3-bed, 4-bed and 5+-bed properties. It is, therefore, probable that residents remain in their own family homes once their children have left home. Such incidences, if particularly prolific in an area, will inhibit housing churn and will hinder the ability for new families to move into an area where they may wish to live due to the lack of dwellings large enough to accommodate their existing or future family growth.
Table 4.4: Household Size within Purleigh Ward by Number of Bedrooms

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 bedroom</th>
<th>2 bedroom</th>
<th>3 bedroom</th>
<th>4 bedroom</th>
<th>5+ bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person in household</td>
<td>70%</td>
<td>24%</td>
<td>17%</td>
<td>10%</td>
<td>6%</td>
</tr>
<tr>
<td>2 people in household</td>
<td>20%</td>
<td>58%</td>
<td>46%</td>
<td>38%</td>
<td>27%</td>
</tr>
<tr>
<td>3 people in household</td>
<td>5%</td>
<td>11%</td>
<td>17%</td>
<td>18%</td>
<td>19%</td>
</tr>
<tr>
<td>4 people in household</td>
<td>5%</td>
<td>5%</td>
<td>15%</td>
<td>22%</td>
<td>28%</td>
</tr>
<tr>
<td>5 people in household</td>
<td>0%</td>
<td>1%</td>
<td>3%</td>
<td>8%</td>
<td>12%</td>
</tr>
<tr>
<td>6+ people in household</td>
<td>0%</td>
<td>1%</td>
<td>2%</td>
<td>3%</td>
<td>7%</td>
</tr>
</tbody>
</table>

Source: ONS 2011 Census, Table DC4405EW

Over/Under-Occupancy – District Level

4.22 A study of over and under-occupancy of dwellings within Maldon District (Table 4.5) establishes that 316 families are living in over-occupied homes (which includes 8 households where all residents are aged 65+). This means that 97.5% of over-occupied family households are therefore under 65. Conversely only 12 single-person households (6 of which are single-persons aged 65+) are over-occupied. This equates to a 50/50 split between under and over 65 year olds. This illustrates how there is a significantly higher overcrowding problem in family housing than in single person housing. There are a further 141 ‘other household types’ living in over-occupied homes bring the total to 469 overcrowded households in Maldon.

4.23 Conversely, there are significantly higher levels of under-occupancy within the District with 11,978 households with 2+ surplus bedrooms and 8,445 households with 1+ surplus bedrooms. Of this number, a high proportion are households where the occupants are all aged 65+ (see Table 4.5).

Table 4.5: Occupancy rating (bedrooms) by Household Composition (Maldon District)

<table>
<thead>
<tr>
<th>Household Type</th>
<th>All</th>
<th>+2 Bedrooms Occupancy</th>
<th>+1 Bedrooms Occupancy</th>
<th>0 Bedrooms Occupancy</th>
<th>-1 Bedroom Occupancy</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>25,817</td>
<td>11,978</td>
<td>8,445</td>
<td>4,925</td>
<td>469</td>
</tr>
<tr>
<td>1-person HH</td>
<td>6,923</td>
<td>2,989</td>
<td>2,386</td>
<td>1,536</td>
<td>12</td>
</tr>
<tr>
<td>1-family HH (65+)</td>
<td>3,451</td>
<td>1,489</td>
<td>1,222</td>
<td>734</td>
<td>6</td>
</tr>
<tr>
<td>1-family HH (65+)</td>
<td>17,718</td>
<td>8,734</td>
<td>5,667</td>
<td>3,001</td>
<td>316</td>
</tr>
<tr>
<td>Other HH Types</td>
<td>1,176</td>
<td>255</td>
<td>392</td>
<td>388</td>
<td>141</td>
</tr>
</tbody>
</table>

Source: ONS Census Data, DC4105EW1a

4.24 Within Purleigh Ward specifically, whilst the percentage of elderly households is very similar to the national average (i.e. 2% above that of England), the percentage of residents aged 65+
living in properties of all sizes (i.e. 1-bed to 5+bed) is higher than the national average (see Figure 4.2) - most notably in 1-bed, 2-bed and 3-bed dwellings. In the context of older people living longer generally, it is unlikely that these under-occupied properties will be empty soon, resulting in a lack of larger family sized housing in the near future unless the inhabitants make the decision to downsize. As the SHMA’s own survey suggests, this cannot be assumed to be the case (82.9% of over 60s stated they would not downsize).

**Figure 4.2: % of Purleigh Ward Households where all occupants are aged 65+**

![Chart showing % of Purleigh Ward Households where all occupants are aged 65+](chart.png)

Source: ONS Census Data, DC1402EW

**Demographic Profile and Housing Stock Summary**

4.25 In summary the main points are as follows:

- Changes in the population profile of Purleigh Ward between census years 2001 and 2011 has demonstrated a decline in children (0-17 years of age) and younger working age (18-44 years of age), but an increase in the older working age (45-64) and the 65+ age groups;

- To ensure the NPPF’s aim of ensuring a ‘mixed and balanced’ community, the declining younger age groups need to be attracted to the Purleigh ward; this will be done by providing adequately sized family housing for working families to move to;

- Within the ward of Purleigh, the settlement of North Fambridge is considered to be the most appropriate location to provide this housing, as it is the most sustainable location owing to its railways station and proximity to local businesses and services;
• The age profile for Purleigh Ward and the high average household size in comparison to Maldon District indicates a predominance for large, family oriented households;

• Baseline population projections establish that Maldon District is likely to experience a decline in the number of working age population over the emerging Local Plan period. This is a factor that will need addressing if the District is to meet with the NPPF requirement to build, strong and competitive local economies. The provision of family-sized housing will contribute to achieving this and supporting economic growth, one of the main priorities of the NPPF;

• Maldon District has a significantly higher proportion of over-occupied family households than single person households. Of the over-occupied family households, 97.5% are under 65. These households require adequately sized family housing rather than smaller, single bedroom properties.
5.0 HOUSING MARKET

5.1 This section provides housing market trend data for the postcode District of CM0. The settlement of North Fambridge is actually located approximately 2.5 miles west of the boundary of CM0; however, the market trends of CM0 are considered to better reflect the characteristics of North Fambridge than CM3 in which North Fambridge is located. This is for the following reasons:

- CM0 covers an area within a single local authority (Maldon District). North Fambridge is located within Maldon District. In contrast CM3 covers an area within four local authorities (Chelmsford, Braintree, Uttlesford, and Maldon). CM0 is considered to reflect North Fambridge’s characteristics more robustly than CM3;
- North Fambridge is located in the far southeastern corner of CM3, which incorporates urban areas that have significantly different characteristics to North Fambridge (i.e. Chelmsford). The area of CM0 reflects the needs of smaller settlements such as North Fambridge and the local centre of Southminster which is linked to North Fambridge by public transport.

i) Time on Market (number of bedrooms)

5.2 Figure 5.1 (below) shows the average time on the market of sale within postal district CM0.

5.3 The data shows how, over the last year, larger 3, 4 and 5-bedroom properties have been selling faster than the smaller 1 and 2 bed properties. In particular, the time that 1-bedroom properties remain on the market has increased threefold in the past 12 months, whereas the time that 4-bedroom properties remain on the market has declined, highlighting the demand for these larger properties.

5.4 This supports the predominance for larger family-sized properties proposed for the two sites in North Fambridge.
5.5 The next set of data (Figure 5.2, below) provides the median time on the market by the number of bedrooms.

5.6 The data shows again how 3, 4, and 5-bedroom properties not only spend a significantly lower amount of time on the market than larger properties; but also the change over the past year indicates significant demand for these larger properties.

5.7 The 4 and 5-bedroom properties have experienced a proportional decline in the number of days they spend on the market. Although showing an increase in their time on the market, 3-bed properties have only increased by 13% over the past year as opposed to 756% (2-bed) and 1,045% (1-bed).
Figure 5.2: Median Time on Market By Number of Bedrooms (days) – Postal Sector CM0

<table>
<thead>
<tr>
<th>Number of Bedrooms</th>
<th>Feb 2016</th>
<th>Feb 2017</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>5+ Bedrooms</td>
<td>103 days</td>
<td>70 days</td>
<td>-32%</td>
</tr>
<tr>
<td>4 Bedrooms</td>
<td>181 days</td>
<td>102 days</td>
<td>-44%</td>
</tr>
<tr>
<td>3 Bedrooms</td>
<td>91 days</td>
<td>103 days</td>
<td>+13%</td>
</tr>
<tr>
<td>2 Bedrooms</td>
<td>25 days</td>
<td>214 days</td>
<td>+756%</td>
</tr>
<tr>
<td>1 Bedroom</td>
<td>20 days</td>
<td>229 days</td>
<td>+1045%</td>
</tr>
<tr>
<td>All</td>
<td>80 days</td>
<td>115 days</td>
<td>+44%</td>
</tr>
</tbody>
</table>

Source: home.co.uk, @ February 2017

ii) Number of Properties for Sale (by number of bedrooms)

5.8 In respect of the number of properties advertised for sale in CM0, Figure 5.3 (below) shows an overall increase of 72% over the past year.

5.9 In respect of properties by bedroom size, the number of 2, 3, and 4-bedroom properties has increased the most, reflecting the demand for these dwellings. In contrast the number of 1-bedroom properties has actually declined, reflecting the lack of demand for these dwellings.

5.10 It is important to note how, notwithstanding the highest increases in delivery of larger properties over the past year, Figures 5.1 and 5.2 have shown how these larger properties are in most demand.
iii) Housing Market Summary

5.11 From market data sourced from home.co.uk, the main summary headlines are as follows:

- Larger three, four, and five bedroom properties remain on the market the least amount of time. This indicates more demand with the postcode District for this size of property. 1-bedroom properties significantly increased in respect of time on market, indicating a fall in demand;

- Notwithstanding a significant increase in two to five bedroom properties being for sale over the past year, the time on the market (as set out above) has remained low or even declined. This shows a continued demand for these larger properties.

5.12 In conclusion, this data supports the provision of the mix proposed, and provides no support for 1-bedroom properties.
6.0 Mosaic Consumer Classification

6.1 Experian derived, Mosaic UK provides an understanding of consumer behaviour through segmentation of the Country’s population. Customer segmentation gives a better understanding of locations and the people they serve, and aids the decision making process to ensure the right mix of development is considered for the right balance of people.

6.2 Based on specifically targeted demographic data, analysis of consumer behaviour, potential risk and investment opportunity is possible. In the case North Fambridge, Mosaic classifications can be used to identify the characteristics of the existing population and to assist in determining the size and type of development required in the future.

6.3 Figure 6.1 sets out the Mosaic classifications within the immediate North Fambridge area and the following table (Table 6.1) shows the rank of classifications.

Table 6.1: Mosaic Classification of North Fambridge

<table>
<thead>
<tr>
<th>Mosaic Classification</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>A03 Wealthy Landowners</td>
<td>66%</td>
</tr>
<tr>
<td>A04 Village Retirement</td>
<td>30%</td>
</tr>
<tr>
<td>A01 Rural Vogue</td>
<td>3%</td>
</tr>
<tr>
<td>H32 Flying Solo</td>
<td>1%</td>
</tr>
</tbody>
</table>

Source: Experian, Mosaic UK

6.4 North Fambridge is characterised by a high percentage (66%) of households classified as ‘Wealthy Landowners’. These households are typified by prosperous owners of country houses including the rural upper class, successful farmers and second-home owners. They fall into the overall Experian Group of ‘Country Living’, the characteristics of which include households who own their own home and often live in detached homes often bungalows or farm houses. Household composition is often families or extended family/households and, as households, will usually fit into the higher income brackets.

6.5 There is also a high percentage (30%) of households classified as ‘Village Retirement’. Once again, falling within the overall ‘Country Living’ group, these households will typically be retirees enjoying pleasant village locations with amenities to service their social and practical needs.
Figure 6.1: Mosaic Classifications: Purleigh Ward
6.6 A further 3% of the resident population of North Fambridge fit into the ‘Rural Vogue’ classification which encompasses country-loving families pursuing a rural idyll in comfortable village homes while commuting some distance to work. Such characteristics are facilitated by the close proximity to North Fambridge rail station, linking the village to Southminster and London, and the B1012, Lower Burnham Road linking to the large settlement of South Woodham Ferrers to the immediate west and then on to the A130, running north into the major city, and employment area, of Chelmsford.

6.7 This also reflects the text included in the Maldon Local Plan which identified North Fambridge as a settlement with good transport links and proximity to local services and employment, which together make it a sustainable location for housing.

6.8 There is also a small contingent of the classification Flying Solo which is typified by young singles on starter salaries choosing to rent homes in family suburbs.

6.9 Due to the relative affluence and home ownership levels to be found in many of North Fambridge’s household types, it is considered probable that owners of these properties are very unlikely to downsize as they age, leading to under-occupied properties as evidenced earlier in this report.

6.10 In this context, the provision of more family sized housing, rather than smaller one bed properties, would help to reduce the demand that will inevitably be created by these more established homeowners not wishing to downsize.
7.0 CONCLUSIONS

i) Introduction

7.1 The purpose of this report has been to provide robust evidence supporting the proposed combined housing mix of Barratt David Wilson Eastern Counties schemes at two separate sites in the settlement of North Fambridge. It responds to the NPPF requirement for local authorities to “plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community”.

7.2 The combined housing mix of the two sites is as follows:

<table>
<thead>
<tr>
<th>Table 7.1: Accommodation Schedule (OUT/MAL/14/01016 &amp; OUT/MAL/14/01018)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Housing</td>
</tr>
<tr>
<td>---------------------</td>
</tr>
<tr>
<td>1 bedroom</td>
</tr>
<tr>
<td>2 bedroom</td>
</tr>
<tr>
<td>3 bedroom</td>
</tr>
<tr>
<td>4 bedroom</td>
</tr>
<tr>
<td>5 bedroom</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

7.3 The evidence presented in this report to support the housing mix set out in Table 7.1 is required due to Maldon District Council’s (MDC) Strategic Housing Market Assessment (SHMA) seeking a housing mix made up predominantly of one and two bedroom properties. The SHMA justifies this mix largely in the hope of attracting elderly residents living in under-occupied larger family sized housing to move, in the process releasing existing 3-bedroom and 4-bedroom properties for newly forming younger families and satisfying that need.

7.4 However in contrast to this objective the evidence presented in this report shows this to be a strategy that risks maintaining the vibrancy of Maldon District and North Fambridge and its surrounds. There is clear evidence to support the provision of a housing mix with a predominance of two to four bedroom housing capable of sustaining newly forming and existing families of working age. Failure to provide such a mix risks polarising the community towards the elderly, many of whom don’t need or want to downsize.

7.5 In short the evidence shows how the NPPF’s requirement to provide ‘mixed and balanced’ communities is more likely to be met by the housing mix proposed in Table 7.1 than the requirements of the 2014 Maldon SHMA.
ii) Evidence Summary

7.6 The Maldon SHMA identifies how 82.9% of households in the 60+ age group in Maldon would not be willing to downsize. An increased provision of smaller properties will not therefore satisfy the existing demand for larger family sized housing in Maldon and in North Fambridge.

7.7 In this context, planning on the basis that the elderly population will downsize from their existing homes is an unpredictable strategy and if it fails (as the SHMA’s survey suggests) is likely to result in a significant shortfall of three and 4-bed housing in Maldon and in settlements within the District such as North Fambridge.

7.8 The difficulties facing first time buyers in the 25-34 age group has recently been identified by the Government’s Housing White Paper, and it is this age group that is most likely to be demanding properties of two, three and four bedrooms as they look to start a family. The SHMA identifies how 46.9% of those in existing households but planning to move into market housing in the next 5 years in Maldon require a 3-bedroom property. The mix proposed in Table 7.1 supports this. The requirement for 4-bed properties is the next size property in demand (24.8%), and significantly higher than one and two bed properties.

7.9 Furthermore if there is an insufficient supply of family sized housing, it follows that the household formation suppression in younger age groups (predominantly 25-34 in Maldon District) that has been seen in the most recent official 2014-based CLG household projections will be exacerbated. This will lead to families of this age being unable to afford family sized housing (as demand will increase and affordability will worsen), resulting in them living with older relatives or friends as ‘concealed’ families, or moving out of the area to find suitable housing.

7.10 Alternatively, in the event that delivery is skewed towards small one and two bed properties there is the very real prospect that these concealed families will have no choice but to live in overcrowded properties if they want to form their own household in Maldon District.

7.11 Mosaic consumer classification analysis presented in this report in respect of the existing population of North Fambridge, shows how the majority (96%) of homeowners are either classified as ‘Wealthy Landowners’ or ‘Village Retirement’. These consumer classifications are characterised by their wealth and as such are very unlikely to downsize to smaller properties as they age, due to a lack of financial constraint. This supports the provision of a housing mix more in line with Table 7.1 than the SHMA.
7.12 Official ONS population projections indicate that levels of working age population are anticipated to decrease in Maldon District, placing the economic vitality and sustainability of the District at risk. The mechanism to address this will be the increased provision of family accommodation of a suitable size. This will in turn attract a working age population, particularly the young to middle-aged demographic, and address the decline in 18 to 44 and 45 to 64 age groups anticipated between 2014 and 2039 across Maldon.

7.13 For North Fambridge specifically, the settlement is characterised by its status as a ‘smaller village’, of which there are a number in the ward of Purleigh in which it is located. However prior to main modifications of the Maldon Local Plan, the Council identified North Fambridge as “one of the more sustainable rural villages given its proximity to a higher level of services within the neighbouring settlement of South Woodham Ferrers, its accessibility by rail and its proximity to a variety of employment and retail markets in South Essex.” 17 Although the allocation in North Fambridge has now been removed in the Main Modifications to the Local Plan, these facts remain and set North Fambridge apart from other villages in Purleigh ward in terms of sustainability for new housing development.

7.14 In respect of North Fambridge’s population, between the 2001 and 2011 Census’ there has been a decline of child age (0-17) and young to middle working age (18-44) people. To ensure there remains support for the local services and amenities referred to in the Maldon Local Plan, the number of working families needs to be at the very least maintained. This will be enabled by housing which attracts and supports younger families, and those of working age who can make use of the nearby employment opportunities and rail links to other centres of employment. The housing mix in Table 7.1 supports this.

7.15 North Fambridge is one of only four settlements in Maldon District with a direct railway link to London, with a journey time of less than an hour. This is a sustainable means of transport which can support people working in London and other centres whilst residing in North Fambridge. This railway line also provides a 15-minute journey to Southminster. Between 2012/13 and 2015/16, usage of the station increased by 22%, supporting new housing in North Fambridge ahead of less sustainable settlements. The provision of adequate housing for working families in North Fambridge will provide a sustainable location for these people to live.

7.16 Failure to provide family-sized accommodation will exacerbate the decline in the 18 to 44 age group, polarising the population in favour of the elderly. This would wholly conflict with the NPPF requirement to establish mixed and balanced communities and will place further pressure

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17 Maldon District Pre-submission Local Development Plan 2014-2029, paragraph 2.91, page 41
on local health services while seeing local amenities aimed at those of working age come under greater financial pressure.

7.17 The needs of larger family households, although smaller in overall total, are as important as the needs of smaller households - a point which the SHMA itself acknowledges along with identifying such households as a ‘priority need group’. Furthermore, the SHMA acknowledges that the needs of such households are the most difficult to resolve.

7.18 Furthermore, the local market data for postcode District CM0 has shown how 1-bedroom properties remain on the housing market for a significantly longer period than all other sized properties. This indicates less demand for 1-bedroom housing than larger properties with more bedrooms. Of most demand are 4-bedroom properties followed closely by 3 and 5-bedrooms.

7.19 This demand for larger properties remains evident despite an increase in the number of properties for sale over the past year generally (72%). The biggest increases have been in respect of two, three and four bedroom properties respectively. Demand has been low in 1-bedroom properties despite 1-bedroom properties being the only type to have declined in terms of the number on sale.

iii) Conclusion

7.20 For the reasons summarised above and detailed within this report, it is considered that the housing mix proposed by Barratt David Wilson Homes Eastern Counties two reserved matters applications in North Fambridge (see Table 7.1 above) will help to meet the housing need required by the latest demographic, consumer, and housing market evidence.

7.21 The housing mix of the combined developments are more justified than the mix set out in the 2014 Maldon SHMA, and will help to achieve the following:

- resolve the existing need for larger, family-sized units within the District and in North Fambridge and the ward of Purleigh in which it is located;
- provide housing in North Fambridge capable of supporting working families using sustainable means of transport to neighbouring South Woodham Ferrers, Southminster, and further afield to London (1 hour) using the Crouch Valley Line;
- address the increase in concealed households in the 25-34 age group in Maldon District generally;
- meet the future housing needs of the ward of Purleigh and assist in continuing to ensure local services and businesses have a local labour force; and
- maintain the NPPF requirement to establish ‘mixed and balanced’ communities.