

2022 Housing Needs Survey

Clevedon and Nailsea

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Executive Summary: Clevedon

Introduction

The Clevedon 2022 housing needs survey provides an up-to-date evidence base of the need for affordable and specialist older persons housing in Clevedon North Somerset.

Dwelling stock and households

- The number of households in Clevedon is estimated to be 9,789.
- The majority of dwellings are houses (69%), flats 22.7% and bungalows/other types 8.3% Compared with North Somerset and the South West, Clevedon has proportionately more 1-3 bedroom houses and fewer bungalows.
- 70.2% of dwellings have three or more bedrooms according to the 2022 household survey, 20.6% have two bedrooms and 9.2% have one bedroom (including studios/bedsits).
- 91.7% of dwellings are in the private sector (with the 2011 Census reporting 75.5% owner occupied and 16.2% private renting) and 8.4% dwellings are affordable. Based on the 2011 Census, Clevedon had lower proportions of affordable dwellings compared with North Somerset and the South West.
- 31.3% of households have a household reference person (HRP) aged 65 and over and 68.7% a HRP aged under 65. The majority of all households were either singles (25.7%) or households with two adults (38%) or households with one or more dependent children (20.7%) and 15.6% are other types of household such as extended families.
- The population in Clevedon in 2020 was 21,141 and this is projected to increase to 22,182 by 2027. During this time, the number of people aged 75 and over is expected to increase by 599, which represents a 21.5% increase on the 75+ population in 2020.

Local house prices and rents

- Across Clevedon, lower quartile market prices are £256,000 which require a household income of £65,829 to be affordable. Median prices are £319,125 and require a household income of £82,061 to be affordable. A property is affordable if the cost is no more than 3.5x household income plus 10% deposit.
- Lower quartile rents cost £693 with an income of £33,264 needed to be affordable and median rents cost £823 with an income of £39,504 needed to be affordable. Affordability is based on rents costing no more than 25% of household income.

- Local Housing Allowance is unlikely to cover the cost of private renting, particularly for households living in properties with 2 or more bedrooms (Table ES1).

Table ES1 Local Housing Allowance rates compared with private rents in Clevedon

Local Housing Allowance Rate (Bristol Broad Rental Market Area)	Jan 22 Weekly	Monthly	Clevedon Actual Rent 2021 Lower Quartile	Actual Rent 2021 LHA Rate Minus LQ Rent
Shared room	£90.10	£390	£524	-£134
1 bedroom	£159.95	£693	£676	£17
2 bedroom	£189.86	£823	£823	-£0
3 bedroom	£218.63	£947	£975	-£28
4 bedroom	£304.93	£1,321	£975	£346

- Around 700 people have moved away from Clevedon in the past 5 years because they could not find a suitable home in the town.
- 8.1% of households had someone stay in their home for a short period. This was mainly to help people who were in the process of moving but there was some evidence of 'sofa surfing' because they had no home.

Affordable housing need

- There is an annual gross need for 285 affordable dwellings in Clevedon and after considering supply there is a net need of 244 each year.
- A range of affordable dwellings are needed, but in particular 1-bedroom social rented flats and bungalows/level access and 2- and 3-bedroom houses for renting and affordable home ownership.
- The local tenure split preference is 54% social/affordable rented and 46% affordable home ownership but the Local Plan split is 75% rented and 25% affordable home ownership and if First Homes is included the split is 67.5% rented and 32.5% affordable home ownership.
- Compared with the housing register, although the predominant need is for smaller 1- and 2-bedroom affordable dwellings, the household survey indicates a broader range of need including the need for 3- and 4-bedroom properties in Clevedon.
- The detailed need for affordable housing is set out in Table ES2.

Table ES2 Profile of annual affordable housing need (net number of dwellings) Clevedon

Number of bedrooms	House	Flat	Bungalow/ level access	Total
0/Studio/1	0	51	60	112
2	48	8	4	61
3	40	2	5	47
4 or more	16	0	8	24
Total	105	62	77	244

Older persons housing need

- Although a majority of households (53.7%) with a HRP aged 65 and want to remain in their home with help and support when needed, there is also interest in a range of options including open market, renting from a housing association/council, sheltered, co-housing and residential care.
- Of households planning to move, 62.2% want to 'rightsize' to a smaller dwelling.
- Overall, for 65+ households planning to move, strongest need is for bungalow/level access dwellings in addition to a need for 2-bedroom flats and 2- and 3-bedroom houses.

Currently there are around 838 specialist older person units of accommodation in Clevedon. Research by Housing LIN indicates a need for an additional 30 units of housing for older people by 2026 and 112 by 2038; and an additional need for 30 units of housing with care by 2026 and 90 by 2038.

Overall housing need

- Table ES3 presents the recommended profile of dwelling stock needed by tenure. It is based on a detailed analysis of housing need and includes an analysis of dwelling type and size expectations of households planning to move in the open market.
- Overall, the strongest need is for 3-bedroom houses followed by 2- and 4-bedroom houses and 2-bedroom level access dwellings.
- For market housing, 2,3- and 4-bedroom houses are most likely to be needed along with 2-bedroom level-access dwellings.
- For social/affordable rented, strongest need is for 1-bedroom flats, 1 bedroom level access and 2-bedroom houses.
- For affordable home ownership, strongest need is for 2- and 3-bedroom houses and 1- and 2-bedroom level access.

Table ES3 Overall dwelling mix by tenure (Clevedon)

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1-bedroom house	0-2%	0-2%	0-2%	0-2%
2-bedroom house	15-20%	20-25%	25-30%	15-20%
3-bedroom house	25-30%	10-15%	20-25%	25-20%
4 or more-bedroom house	15-20%	5-10%	10-15%	15-20%
1-bedroom flat	2-5%	20-25%	2-5%	5-10%
2 - bedroom flat	2-5%	2-5%	5-10%	2-5%
3 or more - bedroom flat	0-2%	0-2%	0-2%	0-2%
1-bedroom level-access	2-5%	25-30%	5-10%	5-10%
2-bedroom level-access	10-15%	2-5%	10-15%	15-20%
3 or more bedroom-level-access	5-10%	2-5%	2-5%	2-5%
Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
House	65-70%	40-45%	65-70%	60-65%
Flat	5-10%	25-30%	10-15%	10-14%
Bungalow/level-access	25-30%	30-35%	20-25%	25-30%
Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	5-10%	45-50%	10-15%	10-15%
2	30-35%	20-25%	45-50%	35-40%
3	35-40%	15-20%	25-30%	30-35%
4	15-20%	10-15%	10-15%	15-20%

Executive Summary: Nailsea

Introduction

The Nailsea 2022 housing needs survey provides an up-to-date evidence base of the need for affordable and specialist older persons housing in Nailsea, North Somerset.

Dwelling stock and households

- The number of households in Nailsea is estimated to be 7,039.
- The majority of dwellings are houses (75.2%), flats 9.6% and bungalows/other types 15.3%. Compared with North Somerset and the South West, Nailsea has proportionately more houses, bungalows and fewer flats.
- 84% of dwellings have three or more bedrooms according to the 2022 household survey, 11% have two bedrooms and 5% have one bedroom (including studios/bedsits).
- 92.5% of dwellings are in the private sector (with the 2011 Census reporting 82.9% owner occupied and 9.6% private renting) and 7.5% dwellings are affordable. Based on the 2011 Census, Nailsea had lower proportions of affordable dwellings compared with North Somerset and the South West.
- 35.9% of households have a household reference person (HRP) aged 65 and over and 64.1% a HRP aged under 65. The majority of all households were either singles (21.2%) or households with two adults (42.3%), households with one or more children (18.4%) and 18% other multi-person household (18%).
- The population in Nailsea in 2020 was 20,572 and this is projected to increase to 21,605 by 2027. During this time, the number of older people is expected to increase by 651, which represents a 21.5% increase on the 75+ population in 2020.

Local house prices and rents

- Across Nailsea, lower quartile market prices are £277,500 which require a household income of £71,357 to be affordable. Median prices are £338,000 and require a household income of £86,914 to be affordable. A property is affordable if the cost is no more than 3.5x household income plus 10% deposit.
- Lower quartile rents cost £834 with an income of £40,032 needed to be affordable and median rents cost £962 with an income of £46,176 needed to be affordable. Affordability is based on rents costing no more than 25% of household income.
- Local Housing Allowance is unlikely to cover the cost of private renting, particularly for households living in properties with 2 or more bedrooms (Table ES4).

Table ES4 Local Housing Allowance rates compared with private rents in Nailsea

Local Housing Allowance Rate (Bristol Broad Rental Market Area)	Jan 22 Weekly	Monthly	Nailsea Actual Rent 2021 Lower Quartile	Actual Rent 2021 LHA Rate Minus LQ Rent
Shared room	£90.10	£390	NA	NA
1 bedroom	£159.95	£693	£641	£52
2 bedroom	£189.86	£823	£875	-£52
3 bedroom	£218.63	£947	£997	-£50
4 bedroom	£304.93	£1,321	£1,395	-£74

- Around 540 people have moved away from Nailsea in the past 5 years because they could not find a suitable home in the town.
- 7.4% of households had someone stay in their home for a short period. This was mainly to help people who were in the process of moving but there was some evidence of 'sofa surfing' because they had no home.

Affordable housing need

- There is an annual gross need for 173 affordable dwellings in Nailsea and after considering supply there is a net need of 147 each year.
- A range of affordable dwellings are needed, but in particular 1-bedroom flats and bungalows/level access and 2-, 3- and 4-bedroom houses.
- The local tenure split preference is 49% social/affordable rented and 51% affordable home ownership but the Local Plan split is 75% rented and 25% affordable home ownership and if First Homes is included the split is 67.5% rented and 32.5% affordable home ownership.
- Compared with the housing register, although the predominant need is for smaller 1- and 2-bedroom affordable dwellings, the household survey indicates a broader range of need including the need for 3- and 4-bedroom properties in Nailsea.
- The detailed need for affordable housing is set out in Table ES5.

Table ES5 Profile of annual affordable housing need (net number of dwellings) Nailsea

Number of bedrooms	House	Flat	Bungalow/ level access	Total
0/Studio/1	0	31	32	63
2	34	6	2	41
3	16	0	3	20
4 or more	15	0	7	23
Total	66	37	45	147

Older persons housing need

- Although a majority of households (58.9%) with a HRP aged 65 and want to remain in their home with help and support when needed, there is also interest in a range of options including open market, renting from a housing association/council, sheltered, co-housing and residential care.
- Of households planning to move, 69.4% want to 'rightsize' to a smaller dwelling.
- Overall, for 65+ households planning to move, strongest need is for bungalow/level access dwellings in addition to a need for 3-bedroom houses.
- Currently there are around 526 specialist older person units of accommodation in Nailsea. Research by Housing LIN indicates a need for an additional 31 units of housing for older people by 2026 and 120 by 2038; and an additional need for 32 units of housing with care by 2026 and 96 by 2038.

Overall housing need

- Table ES6 presents the recommended profile of dwelling stock needed by tenure. It is based on a detailed analysis of housing need and includes an analysis of dwelling type and size expectations of households planning to move in the open market.
- Overall, the strongest need is for 3-bedroom houses followed by 4-bedroom houses, 2-bedroom houses and 2- and 3-bedroom bungalow/level access dwellings.
- For market housing, 2,3- and 4-bedroom houses are most likely to be needed along with 2- and 3 or more-bedroom bungalow/level-access dwellings.
- For social/affordable rented, strongest need is for 2-bedroom bungalows/level access and 2- and 3-bedroom houses
- For affordable home ownership, strongest need is for 2- and 3-bedroom houses followed by 4-bedroom houses and 2-bedroom bungalows/level access.

Table ES6 Overall dwelling mix by tenure (Nailsea)

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1-bedroom house	0-2%	0-2%	0-2%	0-2%
2-bedroom house	10-15%	20-25%	30-35%	15-20%
3-bedroom house	25-30%	10-15%	25-30%	25-20%
4 or more-bedroom house	20-25%	10-15%	20-25%	20-25%
1-bedroom flat	0-2%	20-25%	0-2%	0-2%
2 - bedroom flat	2-5%	2-5%	0-2%	2-5%
3 or more - bedroom flat	0-2%	0-2%	0-2%	0-2%
1-bedroom bungalow/level-access	0-2%	25-30%	0-2%	0-2%
2-bedroom bungalow/level-access	10-15%	0-2%	10-15%	15-20%
3 or more bedroom-bungalow/level-access	10-15%	5-10%	2-5%	10-14%
Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
House	60-65%	40-45%	80-85%	60-65%
Flat	2-5%	25-30%	2-5%	2-5%
Bungalow/level-access	30-35%	30-35%	15-20%	30-35%
Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	2-5%	40-45%	0-2%	2-5%
2	30-35%	25-30%	45-50%	35-40%
3	40-45%	10-15%	30-35%	35-40%
4	20-25%	15-20%	20-25%	20-25%

1. Introduction and study method

- 1.1 The aim of this study is to provide an up-to-date evidence base of the need for affordable and specialist older persons housing in the towns of Clevedon and Nailsea in North Somerset. This study has been commissioned by North Somerset Council.
- 1.2 Findings are based upon several sources of data all of which contribute to a balanced conclusion in order that the needs of local residents are met in the long term.
- 1.3 The HNS draws heavily on definitions of affordable housing defined in the National Planning Policy Framework (NPPF).

Method

- 1.4 A multi-method approach has been adopted which has comprised:
 - The assembly and review of existing (secondary) data including house price and rent data, housing register information, lettings data, income information.
 - A household survey. All households were sent a letter inviting them to participate in an online survey, with the option of being interviewed on the telephone.
 - For Clevedon, 9,789 households were contacted and 1,169 responses were achieved which represents a 11.9% response rate. This gives an indicative sample error of +/-2.69% which the Office for National Statistics (ONS) would describe as 'precise'.
 - For Nailsea, 7,030 households were contacted and 963 responses were achieved which represents a 13.7% response rate. This gives an indicative sample error of +/-2.93% which the Office for National Statistics (ONS) would describe as 'precise'.
- 1.5 In line with best practice, data have been weighted to take account of the overall tenure profile and age profile of household reference people within Clevedon and Nailsea. This minimises the impact of response bias to influence findings.

National Planning Policy Framework

- 1.6 The evidence base needs to take account of the requirements of the National Planning Policy Framework (NPPF). The latest version was published in July 2021 and is supported by Planning Practice Guidance (PPG). The NPPF 2021 sets out the government's planning policies for England and how these are expected to be applied. Paragraph 11 of the NPPF states that plans, and decisions should apply a **'presumption in favour of sustainable development'**. **As part of this, in relation to plan-making, it sets out that this means that 'strategic policies should, as a minimum, provide for objectively assessed needs for housing...'**

- 1.7 Paragraph 60 provides an important context to the policy for housing delivery, as follows:
- ‘To support the Government’s objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay’**
- 1.8 Paragraphs 61 to 63 relate to the evidence base requirements which underpin this study:
- Paragraph 61: **‘To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning guidance – unless exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.’**
- Paragraph 62: **‘Within this context, the size, type and tenure of housing need for different groups in the community, should be assessed and reflected in planning policies including but not limited to: those who require affordable housing; families with children; older people; students; people with disabilities; service families; travellers; people who rent their homes; and people wishing to commission or build their own homes.’**
- Paragraph 63: **‘where a need for affordable housing is identified, planning policies should specify the type of affordable housing required’.**
- 1.9 The Localism Act 2010 introduced the ‘Duty to Co-operate’ as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2019, Paragraphs 24-27). Section 110 requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority and the council will have to ensure that it is legally compliant with the Localism Act at Local Plan examination.
- 1.10 The NPPF 2021 sets out affordable housing definitions which are presented at Technical Appendix A.

Presentation of data

- 1.11 Data presented in this report is based on the 2022 household surveys carried unless otherwise stated.
- 1.12 It is important to note that survey responses have been weighted to correct for response bias and then grossed up to reflect the total number of households and this process is explained in Appendix B. All survey information presented in this report is for weighted and grossed responses which are rounded up where appropriate.

Time frame

- 1.13 The time frame for the study is the 5-year period 2022 to 2027.

Report structure

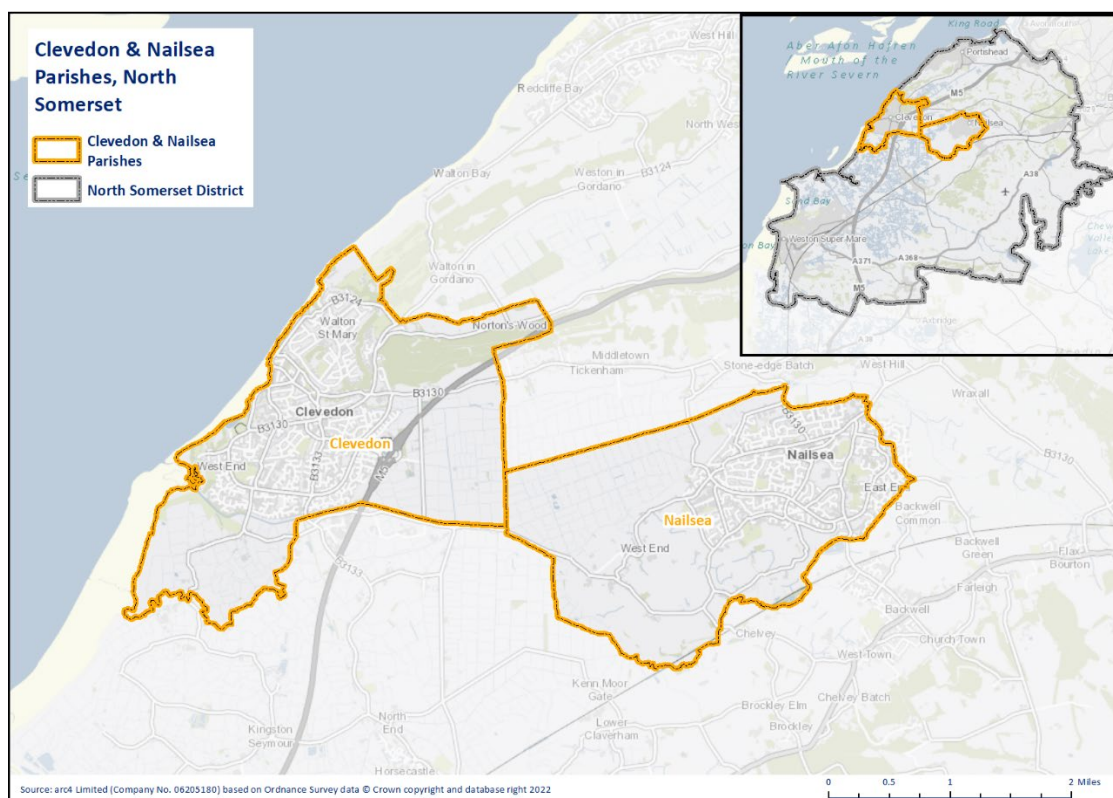
- 1.14 The Clevedon and Nailsea 2022 Housing Need Survey report is structured as follows:
- **Chapter 2** presents a profile of the dwelling stock and households in Clevedon and Nailsea;
 - **Chapter 3** considers local house prices, rents and affordability;
 - **Chapter 4** presents key outputs from the calculation of affordable housing need in Clevedon and Nailsea.
 - **Chapter 5** considers older persons housing need.
 - **Chapter 6** considers overall housing need and overall dwelling type and mix by tenure which is appropriate for Clevedon and Nailsea.
 - **Chapter 7** concludes the report with a summary of key findings.
- 1.15 The report includes the following technical appendices:
- Affordable housing definitions (Appendix A)
 - Method and sample error (Appendix B)
 - Housing need calculations (Appendix C);
 - Estate Agent review (Appendix D)

2. Profile of dwelling stock and households.

Introduction

- 2.1 This chapter provides a background to dwelling stock, households and population for Clevedon and Nailsea with analysis of data for comparator areas.
- 2.2 Nailsea is a town in North Somerset, England, 8 miles southwest of Bristol, and 11 miles northeast of Weston-Super-Mare. The nearest village is Backwell, which lies south of Nailsea on the opposite side of the Bristol to Exeter railway line. Nailsea has a population of 20,572. Clevedon lies toward the east of Nailsea on the coast and has a population of 21,141. Map 2.1 sets the towns in their geographical context.

Map 2.1 Map of Clevedon and Nailsea



- 2.3 The total number of occupied dwellings in Clevedon in 2022 is 9,789 and Nailsea is 7,039 based on the latest council tax data. For pragmatic purposes, the number of households is assumed to be 7,039 in Nailsea and 9,789 in Clevedon and this will be confirmed with the publication of small area 2021 Census data by the spring 2023. The 2011 Census had reported 9,359 households in Clevedon and 6,778 in Nailsea.

Tenure Profile and Dwelling Stock

- 2.4 The tenure profile (Table 2.1 and Chart 2.1) indicates three-quarters of households in Clevedon are owner occupiers, higher than in North Somerset

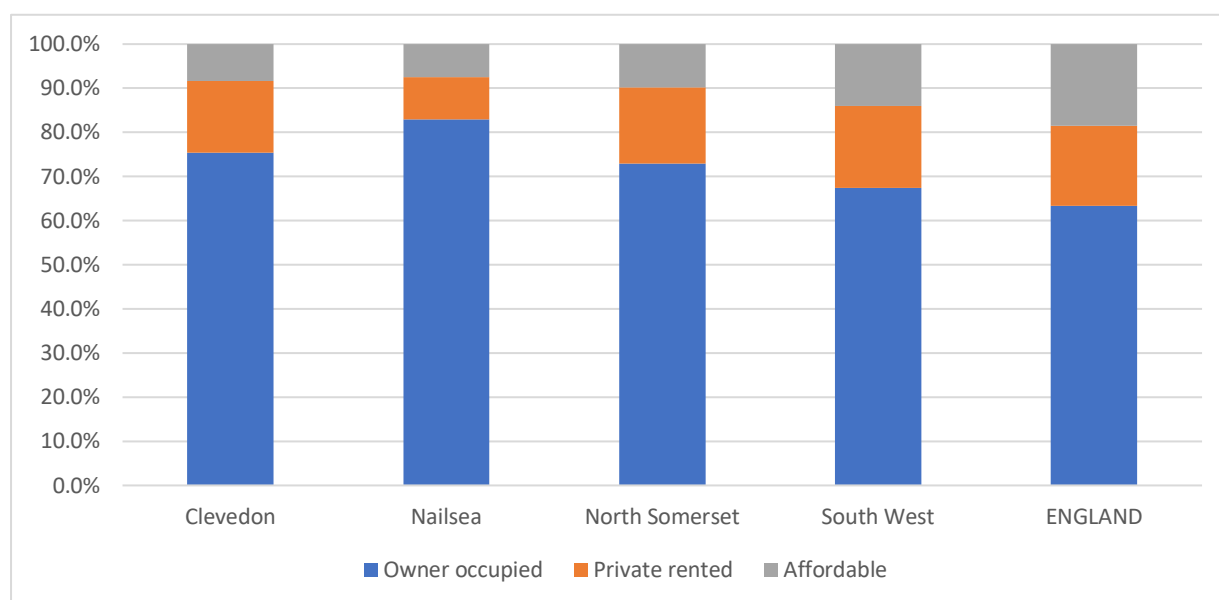
(73%), the South West (67.4), and England (63.3%). It is, however, lower than in Nailsea, where owner occupation is at 82.9%, leaving little room for other tenures. The provision of affordable housing is small compared to regional and national figures.

Table 2.1 Tenure profile

Area	Owner occupied	Private rented	Affordable	Total	Base
Clevedon	75.5%	16.2%	8.4%	100.0%	9,359
Nailsea	82.9%	9.6%	7.5%	100.0%	6,778
North Somerset	73.0%	17.2%	9.8%	100.0%	88,227
South West	67.4%	18.5%	14.1%	100.0%	2,264,641
ENGLAND	63.3%	18.2%	18.5%	100.0%	22,063,368

Source: 2011 Census

Chart 2.1 Tenure profile 2011

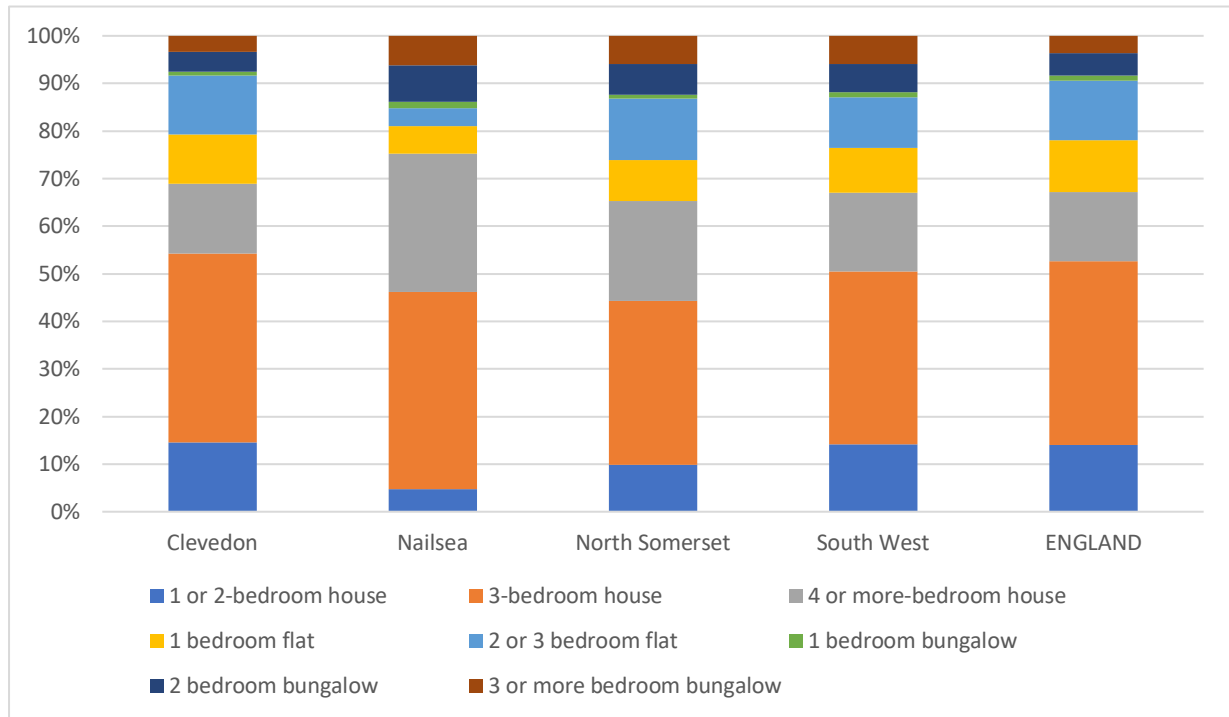


Source: 2011 Census

2.5 Chart 2.2 and Table 2.2 shows the profile of dwelling stock in North Somerset is different to regional and national figures, with higher proportions of larger stock. In Clevedon, the dwelling profile is more aligned to national figures but in Nailsea, there is a dominance of larger houses with far lower proportions of flats. Excluding bungalows, larger houses (3+) account for 70.5% of dwellings and 9.6% are flats. This compares to North Somerset’s figures of 55.4% and 27.4%, regional figures of 52.8% and 20%, and national figures of 53.1% and 23.4% respectively. Agents report a good range of properties for first-time buyers through to larger detached 4- and 5-bedroom houses. In Clevedon, agents confirmed there are not enough of any type of property to meet the demand of potential buyers and tenants in Clevedon.

2.6 The general consensus from local agents in Clevedon is that there are too many properties for the older generation. New developments also appear to focus on the retirees, however, there are a lack of bungalows in the area. One agent cited a social media campaign demanding no more retirement properties in the area, with one agent commenting, **‘there are so many available you can’t give them away at the moment.’**

Chart 2.2 Dwelling stock profile



Source: Valuation Office Agency 2021

Table 2.2 Dwelling stock summary of dwelling type and number of bedrooms

AREA	Dwelling type and number of bedrooms									Total	Base
	1 or 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 or 3-bedroom flat	1-bedroom bungalow	2-bedroom bungalow	3 or more-bedroom bungalow			
Clevedon	14.6%	39.7%	14.7%	10.3%	12.4%	0.7%	4.2%	3.4%	100.0%	9,480	
Nailsea	4.7%	41.4%	29.1%	5.8%	3.8%	1.3%	7.7%	6.2%	100.0%	6,780	
North Somerset	9.8%	34.4%	21.0%	8.7%	12.9%	0.8%	6.5%	5.9%	100.0%	95,580	
South West	14.2%	36.3%	16.5%	9.4%	10.6%	1.2%	5.9%	5.9%	100.0%	2,552,940	

Source: Valuation Office Agency 2021

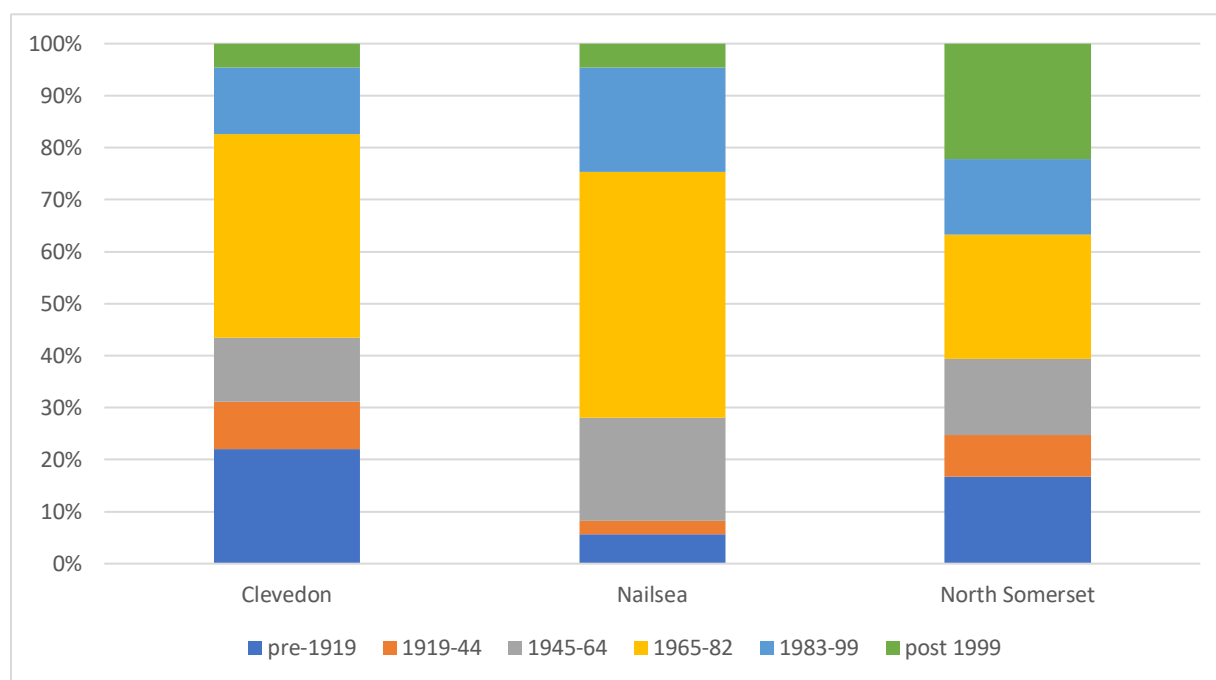
2.7 Table 2.3 and Chart 2.3 set out dwelling age. The wide variety of properties including a high proportion of older properties in Clevedon, some of which have been converted, was listed as a strength by all agents. In Nailsea, agents confirmed properties were mainly built in the 1960s and 1970s which aligns with the evidence.

Table 2.3 Dwelling age

Age of Dwelling	North Somerset		Clevedon		Nailsea	
Age	No	%	No	%	No	%
Pre 1919	17,360	16.8	2,190	22.1	400	5.6
1919-1944	8,300	8.0	900	9.1	180	2.5
1945-64	15,160	14.7	1,220	12.3	1,410	19.9
1965-82	24,690	23.9	3,890	39.2	3,350	47.2
1983-99	14,960	14.5	1,260	12.7	1,420	20.0
Post 1999	23,030	22.3	460	4.6	330	4.7
Total	103,500	100	9,920	100	7,090	100
Unknown	740	-	100	-	60	-
Grand total	104,240	-	10,020	-	7,150	-

Source: Valuation Office Agency 2021

Chart 2.3 Dwelling age



Tenure characteristics by area: Clevedon

Owner-occupied sector: Clevedon

- 2.8 Around 75.5% of households in Clevedon are owner-occupiers.
- 2.9 The 2022 household survey provides the following information on owner occupied stock:
- Most (83.9%) owner-occupied properties are houses, with 30.7% detached, 35.4% semi-detached and 17.8% terraced; a further 9.0% are flats/maisonettes, 6% are bungalows and 0.2% are other property types such as caravans;
 - 3.6% have one bedroom/bedsit, 16.8% have two bedrooms, 42% have three bedrooms and 37.5% of properties have four or more bedrooms.
- 2.10 A range of socio-economic and demographic information on residents has been obtained from the 2022 household survey. Some observations relating to owner-occupiers include:
- In terms of household type, 41.8% of owner occupiers are households with 2 or more adults, 21.8% are single person households, 20.5% are households with children (18.4% 1 or 2 children 2.1% 3 or more children) and 16% are other multi-person households.
 - 68.7% of Household Reference People (Heads of Household) living in owner occupied dwellings are aged under 65 and 31.9% are aged 65 or over.

Private rented sector: Clevedon

- 2.11 The 2022 household survey indicates that the private rented sector accommodates around 16.2% of households across Clevedon.
- 2.12 The 2022 household survey provides the following information on private rented stock:
- 56.7% of private rented properties are houses, with 6.4% detached, 30.9% semi-detached and 19.5% terraced; a further 39.2% are flats/maisonettes and 4.1% are bungalows;
 - 28.5% of properties have one bedroom, 37.6% two bedrooms, 26.8% three bedrooms and 7.1% four or more bedrooms.
- 2.13 A range of socio-economic and demographic information on residents has been obtained from the 2022 household survey. Some observations relating to private renters include:
- In terms of household type, 34.1% of private renters are single person households; 28.6% households with two or more adults, 24.9% are households with children (22.4% with one or two children and 2.5% with three or more children) and 12.5% are other multi-person households.
 - 79.8% of Household Reference People (Heads of Household) living in owner occupied dwellings are aged under 65 and 20.1% are aged 65 or over.

Affordable sector: Clevedon

- 2.14 The 2022 household survey indicates that the affordable sector accommodates around 8.4% of households across Clevedon. Of this number, an estimated 722 rent from a housing association and 97 live in shared ownership properties or discounted home ownership properties.
- 2.15 The 2022 household survey provides the following information on affordable housing stock:
- 37.2% of affordable properties are houses, with 2.8% detached, 17.6% semi-detached and 16.8% terraced; a further 52.6% are flats/maisonettes, 8.7% are bungalows and 1.6% are other for instance specialist housing units.
 - 35.3% of properties have one bedroom, 32.2% two bedrooms, 26.7% three bedrooms and 5.7% have four or more bedrooms.
- 2.16 A range of socio-economic and demographic information on residents has been obtained from the 2022 household survey. Some observations relating to households living in affordable housing include:
- In terms of household type, 51.4% are single people, 15.8% are households with 2 or more adults and 17.5% are households with children (14.3% 1 or 2 children and 3.2% 3 or more children) and 15.4% are other multi-person households.
 - 63.8% of Household Reference People (Heads of Household) living in owner occupied dwellings are aged under 65 and 36.2% are aged 65 or over.

Tenure characteristics by area: Nailsea

Owner-occupied sector: Nailsea

- 2.17 Around 82.9% of households in Nailsea are owner-occupiers.
- 2.18 The 2022 household survey provides the following information on owner occupied stock and households:
- Most (76.8%) owner-occupied properties are houses, with 25.5% detached, 33.4% semi-detached and 17.9% terraced; a further 16.9% are flats/maisonettes, 6% are bungalows and 0.3% are other property types such as caravans;
 - 9.2% have one bedroom/bedsit, 20.6% have two bedrooms, 38.9% have three bedrooms and 31.3% of properties have four or more bedrooms.
 - In terms of household type, 38% of owner occupiers are households with 2 or more adults, 25.7% are single person households and 20.7% are households with children (18.5% 1 or 2 children 2.2% 3 or more children) and 15.6% are other household types.
 - 62.4% of Household Reference People (Heads of Household) living in owner occupied dwellings are aged under 65 and 37.6% are aged 65 or over.

Private rented sector: Nailsea

- 2.19 The 2022 household survey indicates that the private rented sector accommodates around 9.6% of households across Nailsea.
- 2.20 The 2022 household survey provides the following information on private rented stock and households:
- 88.8% of private rented properties are houses, with 54.4% detached, 27% semi-detached and 7.4% terraced; a further 1.2% are flats/maisonettes, 9.9% are bungalows and 0.1% other property types such as caravans;
 - 1.3% of properties have one bedroom, 7.7% two bedrooms, 38.8% three bedrooms and 52.2% four or more bedrooms.
 - In terms of household type, 18.2% of private renters are single person households; 45.9% households with two or more adults, 18% are households with children (16.5% with one or two children and 1.5% with three or more children) and 17.9% are other multi-person households.
 - 89.8% of Household Reference People (Heads of Household) living in owner occupied dwellings are aged under 65 and 10.2% are aged 65 or over.

Affordable sector: Nailsea

- 2.21 The 2022 household survey indicates that the affordable sector accommodates around 7.5% of households across Nailsea. Of this number, an estimated 471 rent from a housing association and 54 live in shared ownership properties or discounted home ownership properties.
- 2.22 The 2022 household survey provides the following information on affordable housing stock and households:
- 73.5% of affordable properties are houses, with 13.2% detached, 28% semi-detached and 32.3% terraced; a further 20.8% are flats/maisonettes and 5.7% are bungalows.
 - 13.8% of properties have one bedroom, 28.3% two bedrooms, 50.7% three bedrooms and 7.2% have four or more bedrooms.
 - In terms of household type, 24.6% are single people, 27.5% are households with 2 or more adults and 33.7% are households with children (33.7% 1 or 2 children) and 14.3% are other multi-person households.
 - 54.7% of Household Reference People (Heads of Household) living in owner occupied dwellings are aged under 65 and 45.3% are aged 65 or over.

Household characteristics

- 2.23 The three largest household types in both Clevedon and Nailsea were older singles/couples over 65, couples under 65 with no dependents, and couples under 65 with children (Table 2.4). The proportion of older singles/couples was considerably higher than the district and English figures, particularly so in Nailsea. Additionally, in Nailsea, the proportion of singles under 65 was considerably lower than the district and English figures.

Table 2.4 Household type

Household type	% of households				
	Clevedon	Nailsea	North Somerset	South West	England
Older singles/couples 65 and over	26.0%	29.8%	25.2%	24.0%	20.5%
Single under 65	17.1%	11.7%	16.5%	16.5%	17.9%
Couple under 65 no dependent	20.1%	19.6%	19.7%	19.7%	17.6%
Couple under 65 with children (inc. non-dependent)	24.9%	27.9%	25.0%	24.2%	25.4%
Lone parent	8.0%	7.6%	8.8%	8.9%	10.6%
Other	3.9%	3.3%	4.8%	6.8%	8.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%
Base	9,359	6,778	88,227	2,264,641	22,063,368

Source: 2011 Census QS113EW

- 2.24 The 2022 household survey found that overall 67.1% of households have a household reference person aged under 65 and 32.9% aged 65 and over.
- 2.25 In both Clevedon and Nailsea, over half of households comprise two or more adults and around one-fifth of households include children (Table 2.5). Compared with other areas, Clevedon and Nailsea have lower proportions of singles, households with children and higher proportions of households with two more adults.

Table 2.5 Household type comparison with other areas

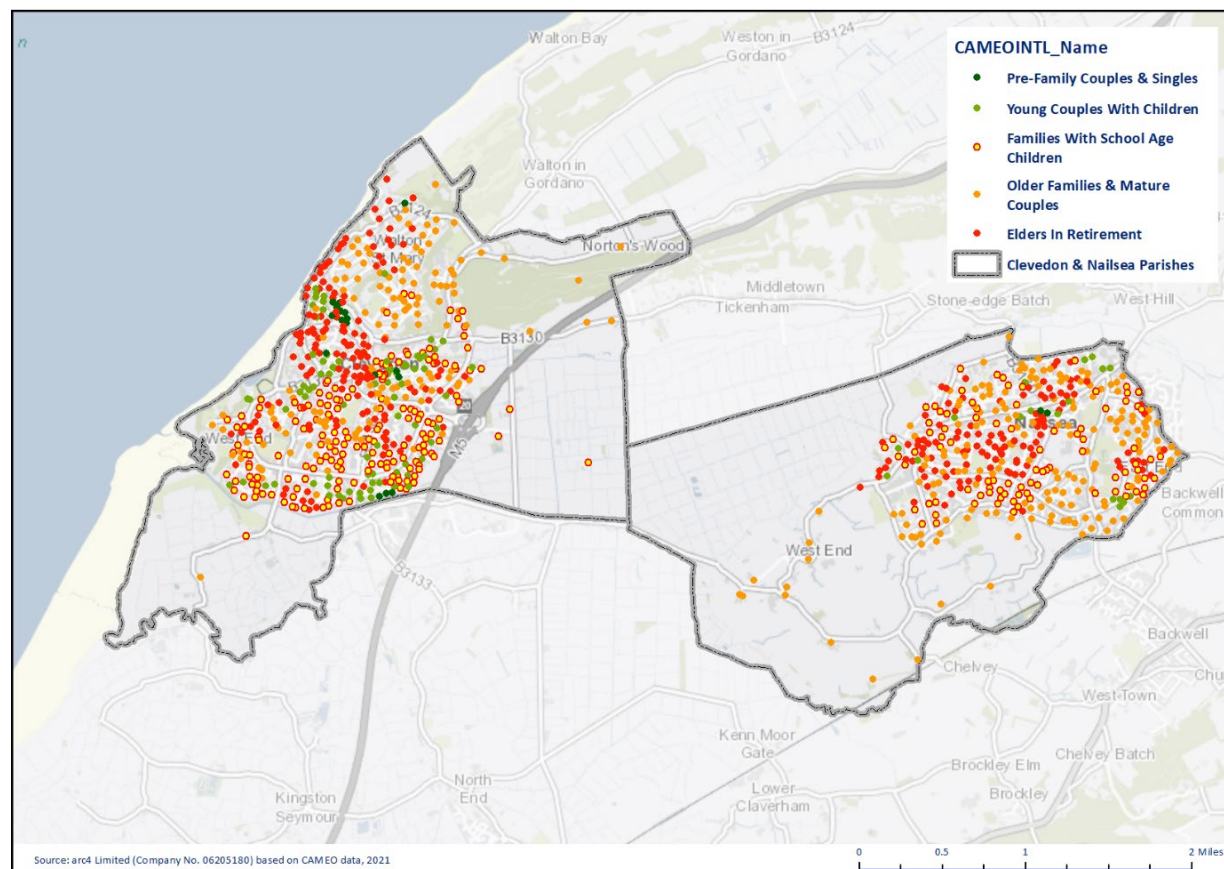
Household type	Clevedon %	Nailsea %	North Somerset %	South West %	England %
Single	25.7	21.2	32.4	31.7	31.2
Households with one or two dependent children	18.5	17.1	22.0	20.9	23.1
Households with three or more dependent children	2.2	1.3	3.5	3.6	4.4
Two or more adults	53.6	60.3	42.1	43.8	41.2
Total	100.0	100.0	100.0	100.0	100.0
Summary of households with children	21.1	18.4	25.5	24.5	27.5

Source: 2022 household survey; ONS 2018-based household projections

- 2.26 The CAMEO UK market segmentation database identifies the most common household type in a postcode. This does not mean that there are no other household types present. The relative proportions of life stages are not provided. Map 2.2 illustrates the distribution of key household typologies which shows a predominance of older families and mature couples. Pre-family and young couples are rarely the dominant household type and are very much

focused within the town centres. There are more postcodes where families with children dominate.

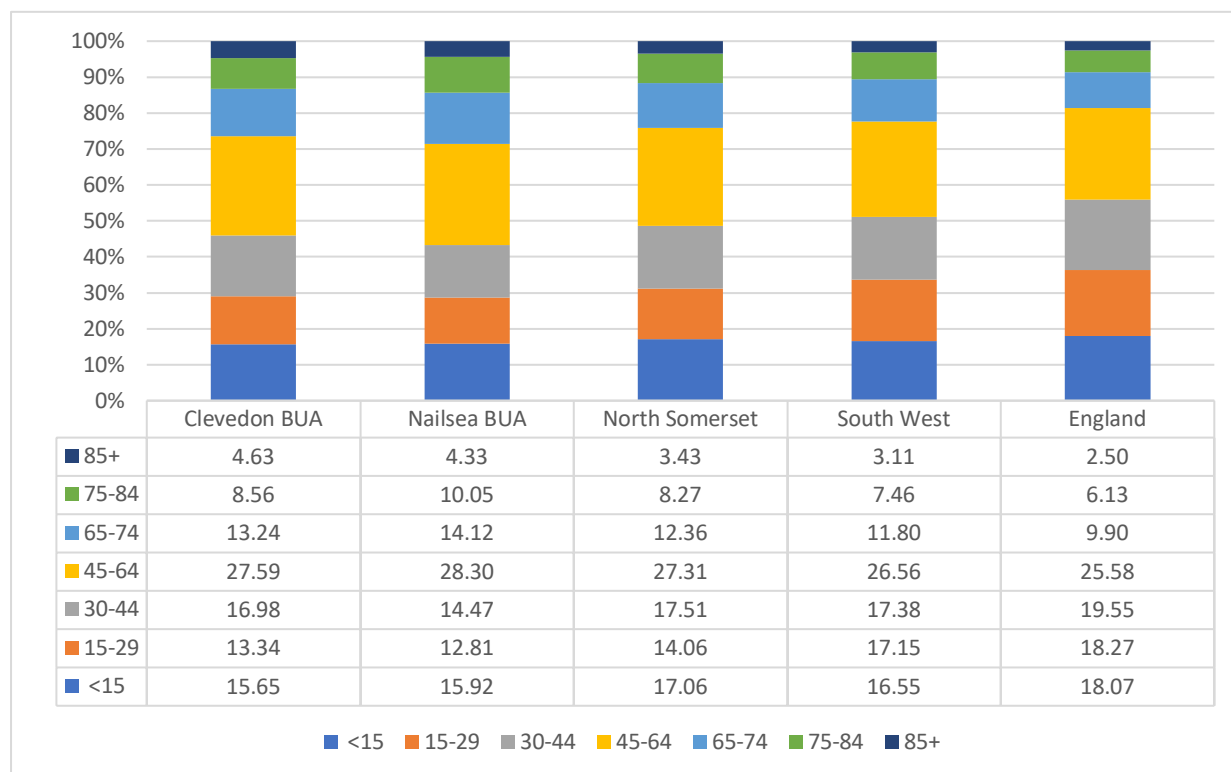
Map 2.2 Household characteristics: household type by LSOA, 2021



Population and age profile

- 2.27 The population in 2020 in North Somerset was 217,015. The age profile of Clevedon and Nailsea is compared to regional and national figures in Chart 2.4 and Table 2.6 shows percentage age group profiles.
- 2.28 Clevedon and Nailsea have an older age profile than North Somerset, regionally and nationally.
- 2.29 Table 2.7 shows how the population in Clevedon and Nailsea is projected to change based on population projections for North Somerset over the period 2020 to 2027.

Chart 2.4 Population profile %



Source: ONS, 2018-based Population Projections

Table 2.6 Age profile of Clevedon & Nailsea (2020)

Area	Age group							
Area	<15	15-29	30-44	45-64	65-74	75-84	85+	Total
Clevedon BUA	3,309	2,821	3,589	5,833	2,800	1,810	979	21,141
Nailsea BUA	3,275	2,636	2,977	5,821	2,905	2,067	891	20,572
South West	941,754	976,053	989,236	1,511,465	671,656	424,461	177,062	5,691,687
England	10,240,325	10,355,847	11,078,183	14,498,782	5,612,062	3,476,320	1,416,951	56,678,470

Source: ONS 2020 Small Area Population Data

Table 2.7 Projected Age profile of Clevedon & Nailsea 2027

Area	Age group							
Area	<15	15-29	30-44	45-64	65-74	75-84	85+	Total
Clevedon BUA	3,250	2,935	3,887	5,952	2,770	2,264	1,124	22,182
Nailsea BUA	3,217	2,742	3,224	5,940	2,873	2,585	1,023	21,605

Economic Activity

- 2.30 The 2011 Census Table KS601EW identifies 15,220 residents aged 16 to 74 in Clevedon. Of these, 73.1% were economically active and 26.9% were economically inactive, of whom 16.6% were retired. Of the 11,342 residents aged 16 to 74 identified in Nailsea, 70.1% were economically active and 29.9% were economically inactive, of whom 21.1% were retired (Table 2.8).

Table 2.8 Economic activity

Economic activity	% of population (aged 16-74)				
Economic activity	Clevedon	Nailsea	North Somerset	South West	England
Economically active	73.1%	70.1%	70.6%	70.3%	69.9%
Economically inactive	26.9%	29.9%	29.4%	29.7%	30.1%
<i>of whom retired</i>	16.6%	21.1%	17.5%	15.8%	13.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%
Base	15,220	11,342	145,352	3,856,715	38,881,374

Source: 2011 Census KS601EW

Income levels

- 2.31 The Cameo market segmentation database identifies the mid-point income level in each postcode. Map 2.3 illustrates this for Clevedon and Nailsea. These are both affluent locations, with income ranges generally above £35,000. There are core locations where incomes are lower, generally in more built-up locations. Table 4.2 illustrates this in more detail, providing the relative proportions in each income bracket.
- 2.32 Table 2.9 confirms that Nailsea has a more affluent population with 13.2% of the population above £50k compared to 9.3% in Clevedon. At lower income groups, 7.5% of the population in Clevedon have an income of less than £20k, compared to 5.9% in Nailsea.

Map 2.3 CAMEO UK income levels

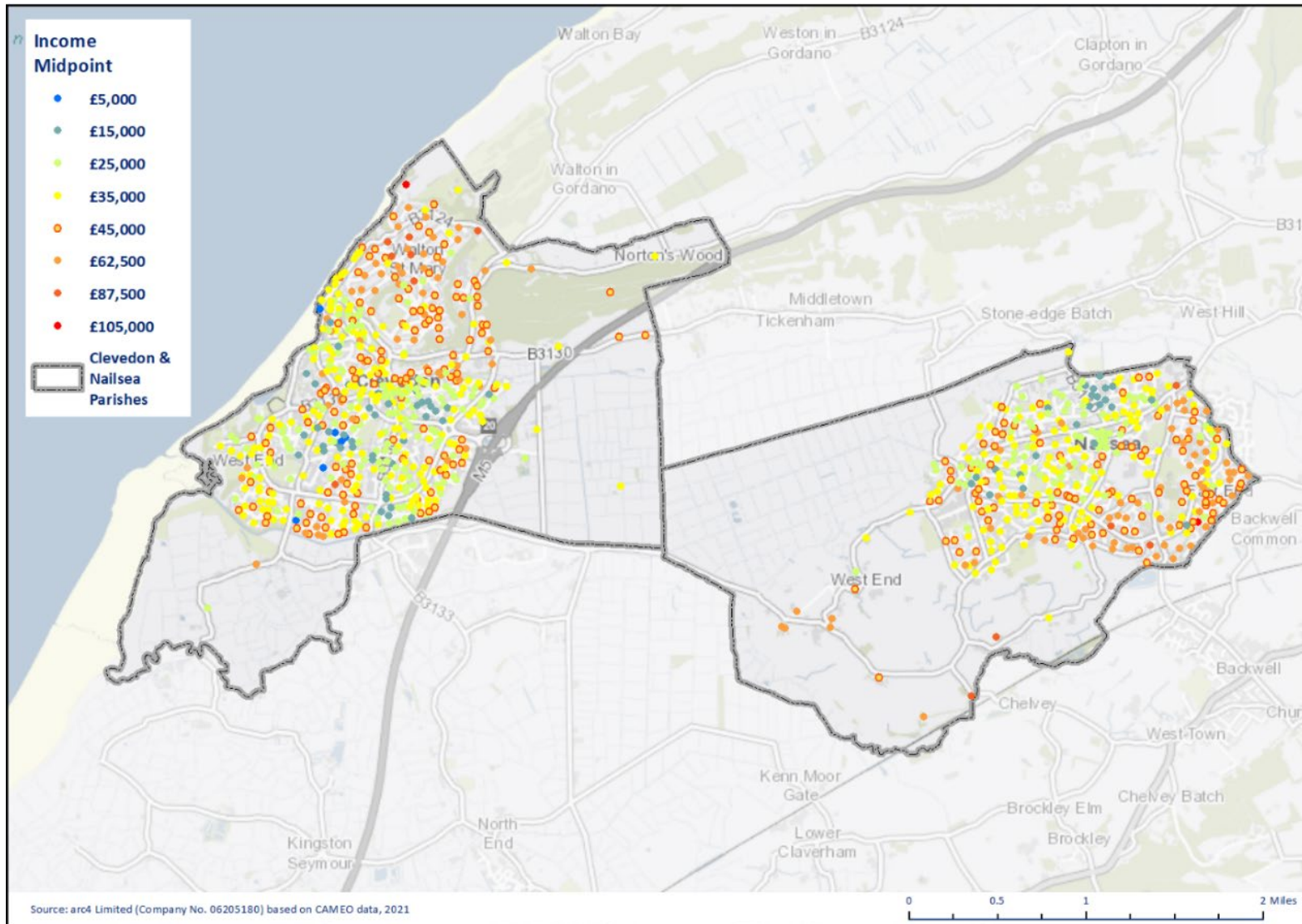


Table 2.9 % in CAMEO income groups

Area	Percentage of Households with an Income Less than £10k	Percentage of Households with an Income between £10 - £20k	Percentage of Households with an Income between £20 - £30k	Percentage of Households with an Income between £30 - £40k	Percentage of Households with an Income between £40 - £50k	Percentage of Households with an Income between £50 - £75k	Percentage of Households with an Income between £75 - £100k	Percentage of Households with an Income over £100k	Cameo Lower Quartile	Cameo Income Median	Cameo Income Mean
Clevedon	0.5%	7.0%	23.5%	36.1%	23.6%	8.3%	0.9%	0.1%	£25,000	£35,000	£36,580
Nailsea	0.0%	5.9%	18.3%	36.6%	25.6%	12.7%	0.5%	0.0%	£25,000	£35,000	£39,481
North Somerset	1.0%	15.4%	24.7%	25.2%	19.8%	12.4%	1.0%	0.1%	£25,000	£35,000	£37,244

Source: 2021 CAMEO

3. Local house prices and rents

Introduction

- 3.1 This section considers local house prices and the extent to which market housing is affordable to local residents. Data in this section also feeds into the detailed analysis of affordable housing.

Property prices

- 3.2 In Clevedon, agents confirmed the supply and demand for properties in the area is unbalanced. Agents report being desperately short of properties to sell across the spectrum, resulting in being unable to meet the demand from buyers. This is not quite the case in Nailsea, where agents report house prices just beginning to level out and pull back to pre-Covid prices. Some valuations are not being reached and, in some cases, buyers are more confident to make an offer resulting in some properties being reduced from the initial valuation by up to £15,000. One agent shared an example of a 3-bedroom detached bungalow which was initially valued at £450,000, reduced to £435,000, and eventually sold for £415,000. Nailsea is proving to be a highly sought-after location for the increasing number of people moving away from central Bristol to buy a large rural property in the area.
- 3.3 Land registry price paid data reports 4,711 property sales in Clevedon and 2,904 property sales in Nailsea over the period 2012 to the end of 2021. Table 3.1 sets out lower quartile, median, and average prices over the periods 2012 to 2016 and 2017 to 2021 by dwelling type. Given the relatively small number of sales, a year-by-year analysis of sales is not recommended. Two periods have been chosen to illustrate how prices have broadly changed by dwelling type (2012-16 and 2017-21).
- 3.4 Over the whole period 2012 to 2021 in Clevedon, detached properties accounted for 19.6% of sales, semi-detached 26.9%, terraced 28.4%, and flats 25.2%. Agents confirmed specific gaps identified by local agents include starter homes for first-time buyers and bungalows.
- 3.5 In Nailsea (Table 3.2), detached properties accounted for 36.1% of sales, semi-detached 36.6%, terraced 15.0%, and flats 12.3%. This reflects the underlying dwelling stocks of both Clevedon and Nailsea. Average property values are £331,697 in 2021 in Clevedon compared to £341,532 in Nailsea.
- 3.6 Charts 3.1 and 3.2 illustrate property values by type in 2017-2021.

Table 3.1(a) House prices by dwelling type 2012-16 (Clevedon)

Property Type	Lower Quartile Price (£)	Median Price (£)	Average Price (£)	Count
Detached	£270,000	£335,000	£374,052	453
Semi-detached	£188,500	£230,000	£255,334	565
Terraced	£158,000	£187,000	£201,020	683
Flat	£128,000	£165,000	£181,695	623
Total	£165,000	£211,250	£242,772	2,324

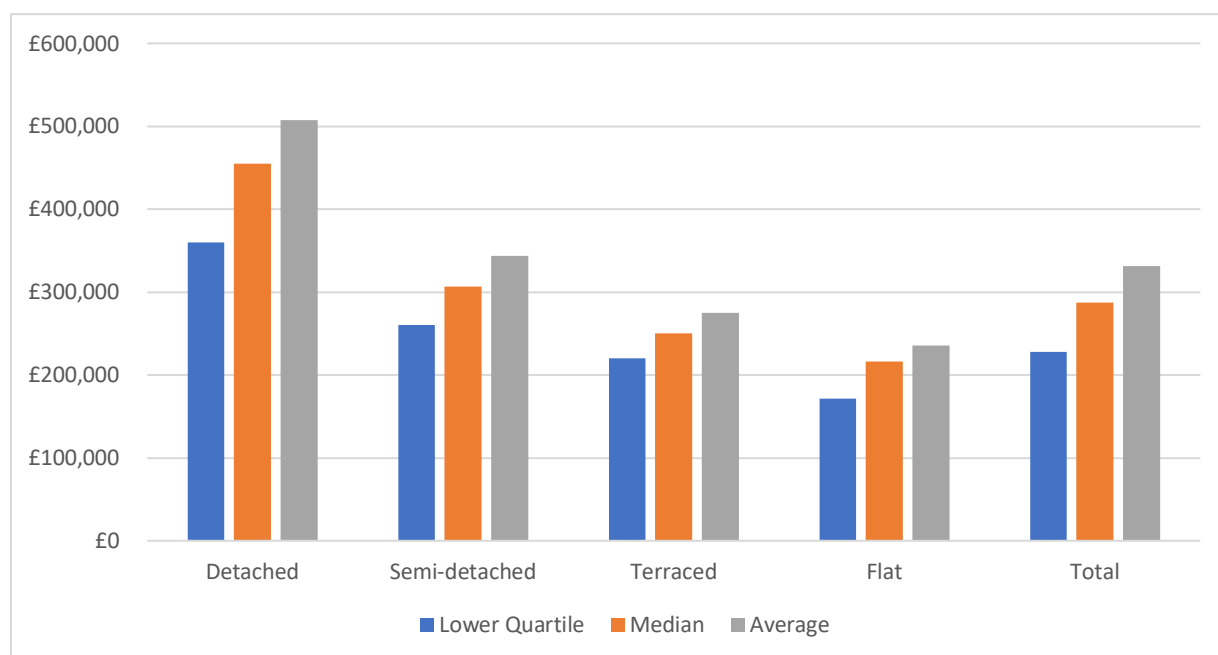
Table 3.1(b) House prices by dwelling type 2017-2021 (Clevedon)

Property Type	Lower Quartile Price (£)	Median Price (£)	Average Price (£)	Count
Detached	£360,000	£455,000	£507,802	469
Semi-detached	£260,000	£306,750	£343,555	702
Terraced	£220,000	£250,000	£274,613	653
Flat	£171,250	£216,500	£235,944	563
Total	£228,000	£287,000	£331,697	2,387

Total Sales 2012-2021 in Clevedon were 4,711

Source: Land Registry Price Paid Data

Chart 3.1 House prices by dwelling type 2017-2021 in Clevedon



Source: Land Registry Price Paid Data

Table 3.2(a) House prices by dwelling type 2012-16 (Nailsea)

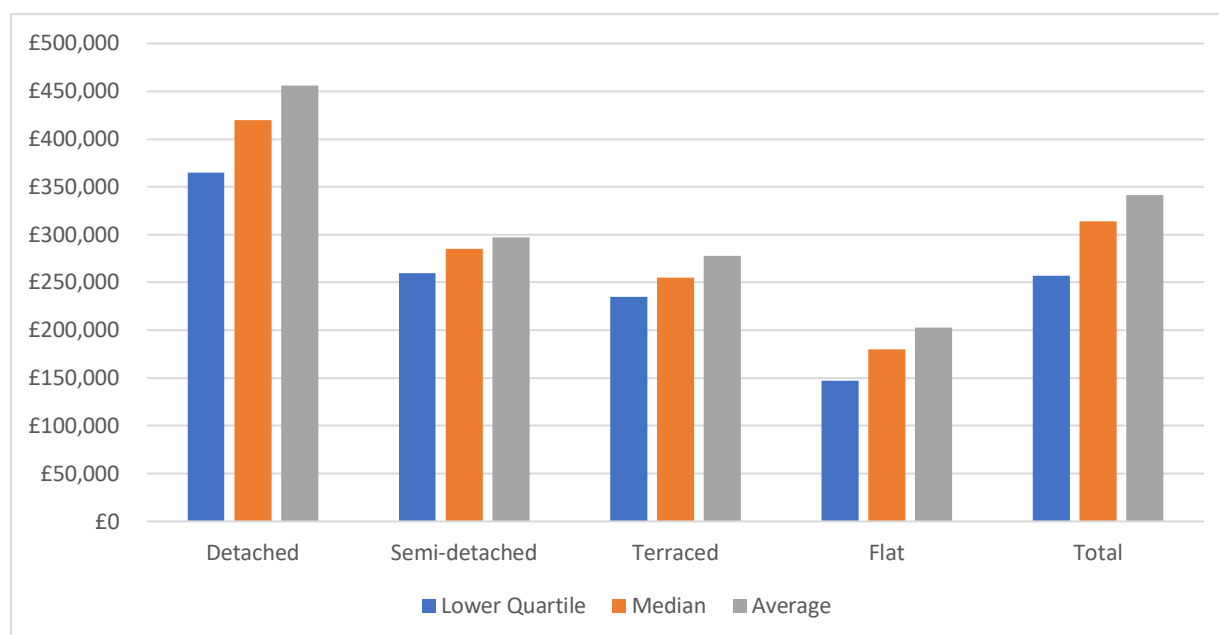
Property Type	Lower Quartile Price (£)	Median Price (£)	Average Price (£)	Count
Detached	£277,500	£332,500	£355,800	467
Semi-detached	£190,000	£221,500	£231,585	468
Terraced	£174,950	£197,000	£206,335	221
Flat	£108,000	£133,500	£164,300	169
Total	£189,500	£239,950	£262,572	1,325

Table 3.2(b) House prices by dwelling type 2017-2021 (Nailsea)

Property Type	Lower Quartile Price (£)	Median Price (£)	Average Price (£)	Count
Detached	£365,000	£420,000	£455,694	581
Semi-detached	£260,000	£285,000	£297,201	596
Terraced	£235,000	£255,000	£277,916	215
Flat	£147,500	£180,000	£202,924	187
Total	£257,000	£313,750	£341,532	1,579

Total Sales 2012-2021 in Nailsea were 2,904

Source: Land Registry Price Paid Data

Chart 3.2 House prices by dwelling type 2017-2021 in Nailsea

Source: Land Registry Price Paid Data

- 3.7 Additionally, analysis reveals a marked increase in property prices when comparing the two time periods. In Clevedon, the average price of a detached property was 35.76% higher in 2017-21 compared with 2012-16, and the average price of all properties was 36.6% higher. Likewise, in Nailsea the average price of a detached property was 28.1% higher in 2017-21 compared with 2012-16, and the average price of all properties was 30.1% higher (Table 3.3 and 3.4).

Table 3.3 House price change 2012-16 to 2017-21 (Clevedon)

Property Type	Lower Quartile %	Median %	Average %
Detached	33.3%	35.8%	35.8%
Semi-detached	37.9%	33.4%	34.6%
Terraced	39.2%	33.7%	36.6%
Flat	33.8%	31.2%	29.9%
Total	38.2%	35.9%	36.6%

Table 3.4 House price change 2012-16 to 2017-21 (Nailsea)

Property Type	Lower Quartile %	Median %	Average %
Detached	31.5%	26.3%	28.1%
Semi-detached	36.8%	28.7%	28.3%
Terraced	34.3%	29.4%	34.7%
Flat	36.6%	34.8%	23.5%
Total	35.6%	30.8%	30.1%

New Build

- 3.8 Table 3.5 sets out new build scale and values in Clevedon. Since 2012, there have been 190 new build units sold. 37.9% have been sold in the past 5 years. Lower quartile price change has increased by 53.8% from the period 2012-2016 and lower quartile prices are currently £306,500. Agents confirmed that affordability was listed as a key factor by all agents when setting future housing standards. First-time buyers are struggling to find a deposit and families are struggling to afford homes that are large enough to accommodate them.

Table 3.5 New build properties 2012-2021 (Clevedon)

Time Period	Property Type	Lower Quartile Price	Median Price	Average Price	Count
2012 to 2016	New Build	£200,000	£258,750	£287,669	118
2017 to 2021	New Build	£307,500	£440,000	£500,403	72
Total Sales	-	-	-	-	190

Source Land registry Price Paid data

- 3.9 Table 3.6 illustrates new build prices in Nailsea. Since 2012, there have been 100 new build units sold. 55% have been sold in the past 5 years. Lower

quartile price change has reduced by 29.7% from the period 2012-2016 and lower quartile prices are currently £175,000.

Table 3.6 New build properties 2012-2021 (Nailsea)

Time Period	Property Type	Lower Quartile Price	Median Price	Average Price	Count
2012 to 2016	New Build	£248,950	£334,950	£313,668	45
2017 to 2021	New Build	£175,000	£210,000	£231,504	55
Total Sales	-	-	-	-	100

Source: Land Registry Price Paid Data

The Private Rented Market

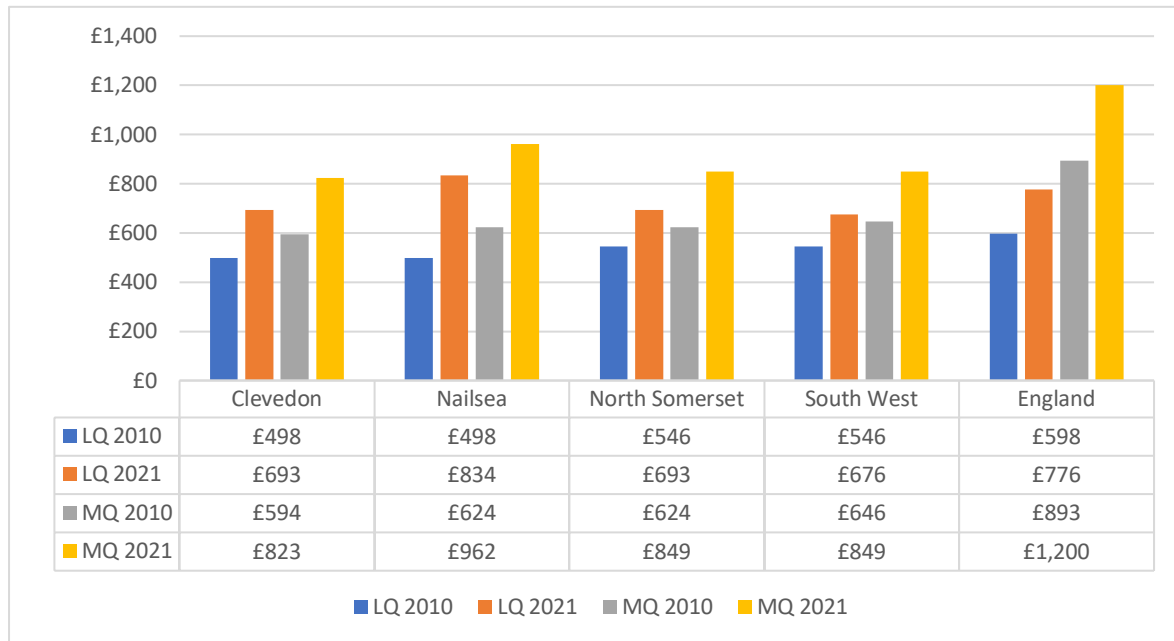
- 3.10 In both Clevedon and Nailsea, agents confirmed a buoyant and popular rental market. The lettings market is also very strong with agents describing properties as ‘flying off of the market’. The whole range of properties from 1-bedroom apartments through to a 5-bedroom houses are all moving from the market very quickly, and this is resulting in rental prices being at their highest for many years. In Nailsea, demand is exceeding supply and any properties that come onto the market are ‘snapped up very quickly.’
- 3.11 Table 3.7 sets out the private rent levels for lower and median quartile properties in Clevedon and Nailsea, and compares them to North Somerset, the South West, and England. It compares rent growth from 2010. Charts 3.3 and 3.4 illustrate this data.
- 3.12 Rent levels in Nailsea are higher than in Clevedon and have exhibited higher rates of growth over the past 11 years. This may be linked to the smaller scale of the market. The private rented sector in Nailsea is much smaller at 9.6% of the market compared to 16.2% in Clevedon. However, both have exhibited growth and this most likely linked to a lack of affordable property to buy in both locations.

Table 3.7 Comparative lower quartile and median rent change 2010-2021

Area	LQ Rental 2010 pcm	LQ Rental 2021 pcm	LQ Rental % change	Median 2010 pcm	Median 2021 pcm	Median % change
Clevedon	£498	£693	39.2%	£594	£823	38.6%
Nailsea	£498	£834	67.5%	£624	£962	54.2%
North Somerset	£546	£693	26.9%	£624	£849	36.1%
South West	£546	£676	23.8%	£646	£849	31.4%
England	£598	£776	29.8%	£893	£1,200	34.4%

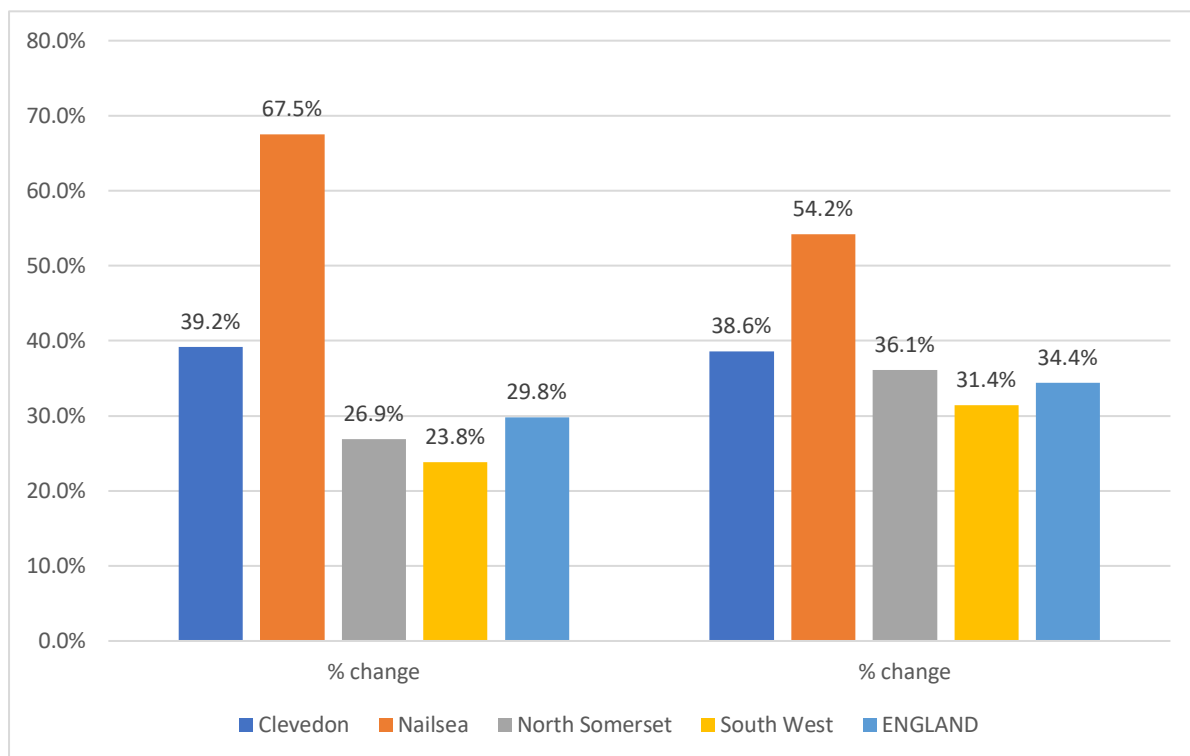
Source: Zoopla 2022

Chart 3.3 Comparative lower quartile and median rent levels 2010-2021



Source: Zoopla 2022

Chart 3.4 Comparative lower quartile and median rent change 2010-2021



Source: Zoopla 2022

3.13 Table 3.8 and 3.9 compares the rent levels pcm in 2021 for each property size in Clevedon and Nailsea, and the number of properties coming onto the market. Nailsea is more expensive for all property types.

Table 3.8 Size and cost of property coming onto the market 2021 (Clevedon)

Number of bedrooms	Lower Quartile Rent pcm	Median Rent pcm	Count
1	£676	£693	27
2	£836	£886	24
3	£975	£975	9
4+	£975	£1,136	2
All sizes	£693	£823	62

Table 3.9 Size and cost of property coming onto the market 2021 (Nailsea)

Number of bedrooms	Lower Quartile Rent pcm	Median Rent pcm	Count
1	£641	£659	9
2	£875	£901	11
3	£997	£1,096	15
4+	£1,395	£1,395	1
All sizes	£834	£962	36

3.14 Table 3.10 considers the affordability of rents in Clevedon for households that are dependent on Local Housing Allowance. In Clevedon, only 1 bed, 2-, and 4-bedroom properties are affordable. The challenge is the lack of properties.

Table 3.10 Private renting costs in Clevedon and local housing allowance rates

Local Housing Allowance Rate (Bristol Broad Rental Market Area)	Jan 22 Weekly	Monthly	Actual Rent 2021 Lower Quartile	Actual Rent 2021 LHA Rate Minus LQ Rent
Shared room	£90.10	£390	£524	-£134
1 bedroom	£159.95	£693	£676	£17
2 bedroom	£189.86	£823	£823	-£0
3 bedroom	£218.63	£947	£975	-£28
4 bedroom	£304.93	£1,321	£975	£346

Source; Zoopla, Valuation Office Agency

3.15 Table 3.11 considers the affordability of rents in Nailsea for households that are dependent on Local Housing Allowance. In Nailsea, only 1-bed properties are affordable. The challenge is the lack of properties with only 9 coming onto the market in 2021. Families dependent on benefits will not be able to access property.

Table 3.11 Private renting costs in Nailsea and local housing allowance rates

Local Housing Allowance Rate (Bristol Broad Rental Market Area)	Jan 22 Weekly	Monthly	Actual Rent 2021 Lower Quartile	Actual Rent 2021 LHA Rate Minus LQ Rent
Shared room	£90.10	£390	NA	NA
1 bedroom	£159.95	£693	£641	£52
2 bedroom	£189.86	£823	£875	-£52
3 bedroom	£218.63	£947	£997	-£50
4 bedroom	£304.93	£1,321	£1,395	-£74

Source; Zoopla, Valuation Office Agency

4. Affordability

Introduction and background

- 4.1 This section considers local house prices and the extent to which market housing is affordable to local residents. Data in this section also feeds into the detailed analysis of affordable housing. Affordability is a major issue in Nailsea and Clevedon. Affordability was listed as a key factor by all agents when setting future housing standards. First-time buyers are struggling to find a deposit and families are struggling to afford homes that are large enough to accommodate them. **‘A two-bedroom house which would have been suitable for first-time buyers in Clevedon has increased from £220,000 to £260,000 in the last few years. Buyers can get more for their money in Weston, Hutton, and Newport.’**
- 4.2 Affordability was also listed as a key factor with the rental market. There is a noticeable increase in rental prices across the board. Properties used to increase by increments of £25 to £50, but now increase by hundreds of pounds instead. One agent shared an insight into the two new rented developments in Nailsea which are being marketed as ‘affordable living.’ The agent was keen to point out that these developments do not provide an affordable living option for the local residents of Nailsea. A new build 2-bedroom property costs in the region of £350,000. First-time buyers, young professional couples, and young families are not able to afford this monthly outgoing while saving for a deposit to secure a mortgage. Agents in Nailsea confirmed first-time buyers are just about managing to get onto the housing market to invest in 2- and 3-bedroom properties, but they are tied in with longer mortgage deals to compensate for the increasing property prices.

Cost of alternative tenures

- 4.3 The income required to afford different types of property in 2021 in Clevedon and Nailsea is set out in Table 4.1. It assumes that 25% of income is spent on rent and that 3.5x income is required for a mortgage. The data is illustrated in chart 4.2.
- 4.4 The boxes shaded red indicates that a property tenure or product is not affordable for lower quartile income households (£25k). Only social rent is affordable for lower quartile households.
- 4.5 Table 4.2 illustrates the same data but considers affordability based on median income. In Clevedon, social rent, affordable rent, and lower quartile market rent are affordable. In Nailsea, only social rent is affordable and affordable rent close to being affordable.

Table 4.1 Income required for properties to be affordable (lower quartile income)

Tenure Option	North Somerset Price 2021	North Somerset Income Required	Clevedon Price 2021	Clevedon Income Required	Nailsea Price 2021	Nailsea Income Required
Social Rent (average)	£411	£19,752	£411	£19,752	£411	£19,752
Affordable Rent (monthly cost)	£679	£32,602	£658	£31,603	£770	£36,941
Market Rent - Lower Quartile	£693	£33,264	£693	£33,264	£834	£40,032
Market Rent – Median	£849	£40,752	£823	£39,504	£962	£46,176
Market Rent – Average	£938	£45,040	£842	£40,403	£944	£45,289
Market Sale - Lower Quartile	£222,000	£57,086	£256,000	£65,829	£277,500	£71,357
Market Sale – Median	£295,500	£75,986	£319,125	£82,061	£338,000	£86,914
Market Sale – Average	£339,584	£87,321	£359,038	£92,324	£370,705	£95,324
Shared ownership (50%)	£147,750	£55,685	£159,563	£60,022	£169,000	£63,487
Shared ownership (25%)	£73,875	£45,871	£79,781	£49,423	£84,500	£52,261
Help to buy	£206,850	£59,100	£239,344	£63,825	£253,500	£67,600
Discounted Home Ownership (30%)	£206,850	£56,145	£223,388	£60,634	£236,600	£64,220
Discounted Home Ownership (25%)	£221,625	£60,155	£239,344	£64,965	£253.50	£68,807
Discounted Home Ownership (20%)	£236,400	£64,166	£255,300	£69,296	£270,400	£73,394

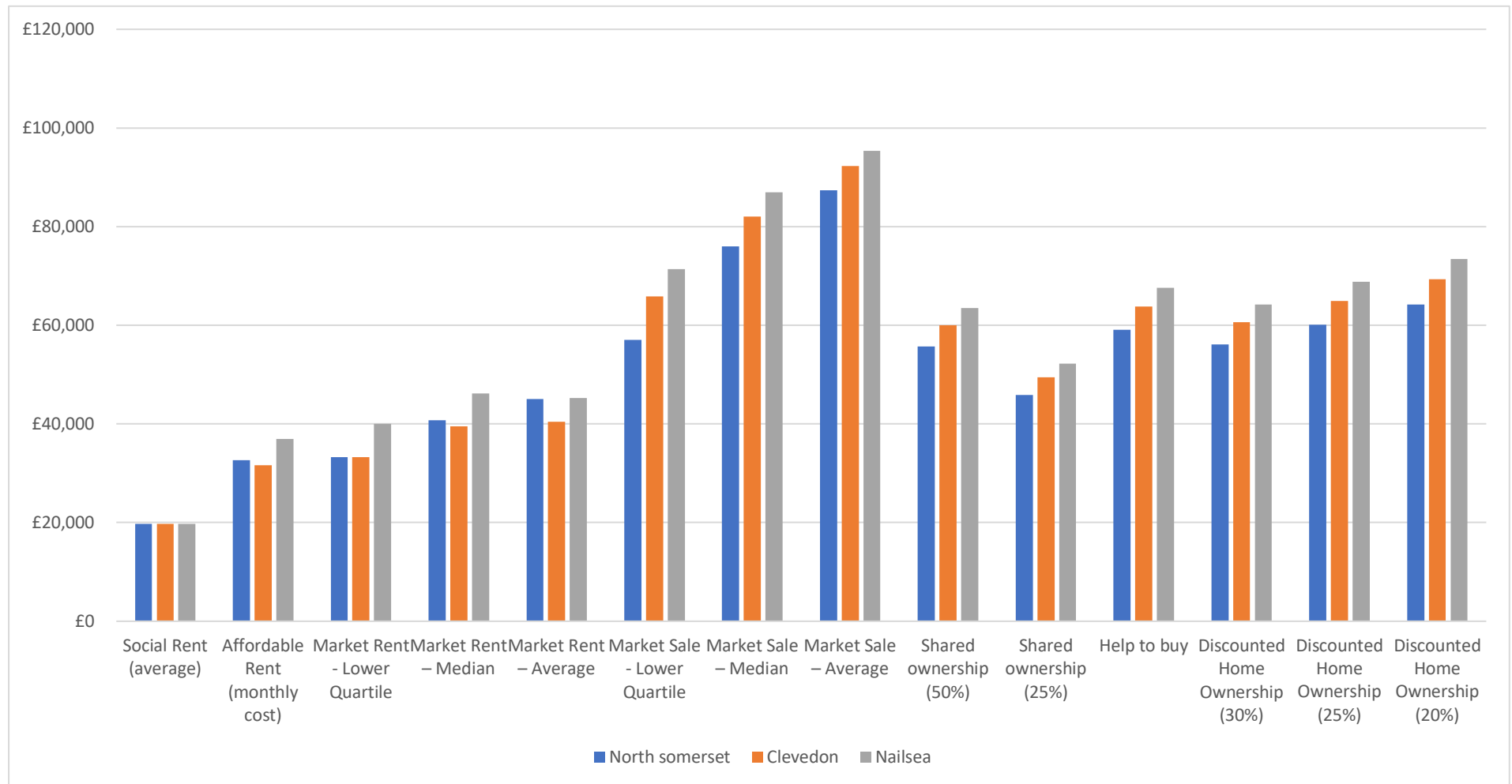
Source: Zoopla Price Paid (rents); Land Registry Price Paid Data, Regulator of Social Housing Statistical Data Return

Table 4.2 Income required for properties to be affordable (median quartile income)

Tenure Option	North Somerset Price 2021	North Somerset Income Required	Clevedon Price 2021	Clevedon Income Required	Nailsea Price 2021	Nailsea Income Required
Social Rent (average)	£411	£19,752	£411	£19,752	£411	£19,752
Affordable Rent (monthly cost)	£679	£32,602	£658	£31,603	£770	£36,941
Market Rent - Lower Quartile	£693	£33,264	£693	£33,264	£834	£40,032
Market Rent – Median	£849	£40,752	£823	£39,504	£962	£46,176
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Help to buy	£206,850	£59,100	£239,344	£63,825	£253,500	£67,600
Discounted Home Ownership (30%)	£206,850	£56,145	£223,388	£60,634	£236,600	£64,220
Discounted Home Ownership (25%)	£221,625	£60,155	£239,344	£64,965	£253.50	£68,807
Discounted Home Ownership (20%)	£236,400	£64,166	£255,300	£69,296	£270,400	£73,394

Source: Zoopla Price Paid (rents); Land Registry Price Paid Data, Regulator of Social Housing Statistical Data Return

Chart 4.1 Income required for different tenures and products 2021.



Affordability for Key Workers

- 4.6 It is important to recognise that affordable housing can provide accommodation for a range of household types – not just those in acute housing need. The National Planning Policy Framework Annex 2 sets out a broad range of affordable housing tenures for different income groups and covers rental and affordable home ownership options (see Appendix A).
- 4.7 Key workers and households on the minimum/living wage are important economic groups within any community. Tables 4.3, 4.4, and 4.5 consider the extent to which they could afford open market prices and rents in North Somerset compared to Clevedon and Nailsea based on single earner key workers and single/multiple earners on minimum/living wage.
- 4.8 The shading confirms whether a tenure is affordable. Red indicates it is not affordable, yellow close to being affordable, and green, affordable. This evidence clearly shows the challenge faced by key workers and those on minimum/living wage in accessing the open market within North Somerset. Income multiples well in excess of 3.5x are needed to access home ownership and at least 30% of income needs to be spent on private renting in most cases.
- 4.9 This further emphasises the need for affordable housing to support mixed-income communities.

Table 4.3 Relative affordability of different tenures – North Somerset

Occupation and household configuration	Gross Household Income 2021 (£)	LQ price 2021 (£)	BUYING		RENTING		
			Income multiple needed	Maximum price that could be afforded £	LQ rent 2021 (£)	% of income spent on rent	Maximum rent that could be afforded £
Police officer (single earner household)							
Pay Point 0	£21,402	£222,000	10.4	£74,907	£693	38.9	£446
Pay Point 2	£25,902	£222,000	8.6	£90,657	£693	32.1	£540
Pay Point 4	£28,158	£222,000	7.9	£98,553	£693	29.5	£587
Nurse (single earner household)							
Band 1	£18,546	£222,000	12.0	£64,911	£693	44.8	£386
Band 3	£20,330	£222,000	10.9	£71,155	£693	40.9	£424
Band 5	£25,655	£222,000	8.7	£89,793	£693	32.4	£534
Fire Officer (single earner household)							
Trainee	£24,191	£222,000	9.2	£84,669	£693	34.4	£504
Competent	£32,244	£222,000	6.9	£112,854	£693	25.8	£672
Teacher (single earner household)							
Unqualified (min)	£18,169	£222,000	12.2	£63,592	£693	45.8	£379
Main pay range (min)	£25,714	£222,000	8.6	£89,999	£693	32.3	£536
Minimum wage (21 and 22)/living wage (23 and over)							
Minimum wage (single person household)	£16,038	£222,000	13.8	£56,133	£693	51.9	£334
Minimum wage (1 full-time and 1 part-time)	£24,057	£222,000	9.2	£84,200	£693	34.6	£501
Minimum wage (two full-time working adults)	£32,076	£222,000	6.9	£112,266	£693	25.9	£668
Living wage (single person household)	£15,048	£222,000	14.8	£52,668	£693	55.3	£314
Living wage (1 full-time and 1 part-time)	£22,572	£222,000	9.8	£79,002	£693	36.8	£470
Living wage (two full-time working adults)	£30,096	£222,000	7.4	£105,336	£693	27.6	£627
ALL HOUSEHOLDS – Lower Quartile	£25,000	£222,000	8.9	£52,500	£693	33.3	£313
ALL HOUSEHOLDS - Median	£35,000	£222,000	6.3	£122,500	£693	23.8	£729

Table 4.4 Relative affordability of different tenures – Clevedon

Occupation and household configuration	Gross Household Income 2021 (£)	LQ price 2021 (£)	BUYING		RENTING		
			Income multiple needed	Maximum price that could be afforded £	LQ rent 2021 (£)	% of income spent on rent	Maximum rent that could be afforded £
Police officer (single earner household)							
Pay Point 0	£21,402	£256,000	12.0	£74,907	£693	38.9	£446
Pay Point 2	£25,902	£256,000	9.9	£90,657	£693	32.1	£540
Pay Point 4	£28,158	£256,000	9.1	£98,553	£693	29.5	£587
Nurse (single earner household)							
Band 1	£18,546	£256,000	13.8	£64,911	£693	44.8	£386
Band 3	£20,330	£256,000	12.6	£71,155	£693	40.9	£424
Band 5	£25,655	£256,000	10.0	£89,793	£693	32.4	£534
Fire Officer (single earner household)							
Trainee	£24,191	£256,000	10.6	£84,669	£693	34.4	£504
Competent	£32,244	£256,000	7.9	£112,854	£693	25.8	£672
Teacher (single earner household)							
Unqualified (min)	£18,169	£256,000	14.1	£63,592	£693	45.8	£379
Main pay range (min)	£25,714	£256,000	10.0	£89,999	£693	32.3	£536
Minimum wage (21 and 22)/living wage (23 and over)							
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ALL HOUSEHOLDS – Lower Quartile	£25,000	£256,000	10.2	£52,500	£693	33.3	£313
ALL HOUSEHOLDS - Median	£35,000	£256,000	7.3	£122,500	£693	23.8	£729
Affordable (up to 3.5x income; 25% renting)							
Moderately affordable (between 3.5x and 5x income for buying; between 25% and 35% for renting)							
Unaffordable (5x income for buying; more than 35% on rent)							

Table 4.5 Relative affordability of different tenures – Nailsea

Occupation and household configuration	Gross Household Income 2021 (£)	LQ price 2021 (£)	BUYING		RENTING		
			Income multiple needed	Maximum price that could be afforded £	LQ rent 2021 (£)	% of income spent on rent	Maximum rent that could be afforded £
Police officer (single earner household)							
Pay Point 0	£21,402	£277,500	13.0	£74,907	£834	46.8	£446
Pay Point 2	£25,902	£277,500	10.7	£90,657	£834	38.6	£540
Pay Point 4	£28,158	£277,500	9.9	£98,553	£834	35.5	£587
Nurse (single earner household)							
Band 1	£18,546	£277,500	15.0	£64,911	£834	54.0	£386
Band 3	£20,330	£277,500	13.6	£71,155	£834	49.2	£424
Band 5	£25,655	£277,500	10.8	£89,793	£834	39.0	£534
Fire Officer (single earner household)							
Trainee	£24,191	£277,500	11.5	£84,669	£834	41.4	£504
Competent	£32,244	£277,500	8.6	£112,854	£834	31.0	£672
Teacher (single earner household)							
Unqualified (min)	£18,169	£277,500	15.3	£63,592	£834	55.1	£379
Main pay range (min)	£25,714	£277,500	10.8	£89,999	£834	38.9	£536
Minimum wage (21 and 22)/living wage (23 and over)							
Minimum wage (single person household)	£16,038	£277,500	17.3	£56,133	£834	62.4	£334
Minimum wage (1 full-time and 1 part-time)	£24,057	£277,500	11.5	£84,200	£834	41.6	£501
Minimum wage (two full-time working adults)	£32,076	£277,500	8.7	£112,266	£834	31.2	£668
Living wage (single person household)	£15,048	£277,500	18.4	£52,668	£834	66.5	£314
Living wage (1 full-time and 1 part-time)	£22,572	£277,500	12.3	£79,002	£834	44.3	£470
Living wage (two full-time working adults)	£30,096	£277,500	9.2	£105,336	£834	33.3	£627
ALL HOUSEHOLDS – Lower Quartile	£25,000	£277,500	11.1	£52,500	£834	40.0	£313
ALL HOUSEHOLDS - Median	£35,000	£277,500	7.9	£122,500	£834	28.6	£729

Affordable (up to 3.5x income; 25% renting)	
Moderately affordable (between 3.5x and 5x income for buying; between 25% and 35% for renting)	
Unaffordable (5x income for buying; more than 35% on rent)	

5. Assessment of affordable housing need in Clevedon and Nailsea

Clevedon affordable housing need

- 5.1 A detailed calculation of affordable housing need is set out at Appendix B.
- 5.2 A careful analysis of the survey responses establishes the overall gross annual need for affordable dwellings within Clevedon of 285 dwellings each year and after considering annual supply through turnover a net need of 244 affordable dwellings each year. Table 5.1 provides a breakdown of affordable need by number of bedrooms and dwelling type.

Table 5.1 Profile of annual affordable housing need (net number of dwellings) (Clevedon)

Number of bedrooms	House	Flat	Bungalow/ level access	Total
0/Studio/1	0	51	60	112
2	48	8	4	61
3	40	2	5	47
4 or more	16	0	8	24
Total	105	62	77	244

Source: 2022 household survey

- 5.3 There is an estimated pipeline provision of 50 new affordable dwellings which will help meet the annual shortfall.

Affordable tenure preferences

- 5.4 Analysis of tenure preferences of existing households in need and newly forming households establishes a local tenure split preference of 54% social/affordable rented and 46% affordable home ownership. The most preferred affordable home ownership tenures are discounted market sale, rent to buy and First Homes. However, the North Somerset Local Plan 2038 Preferred options recommends a tenure split of 25% First Homes and of the remainder 90% social rent and 10% shared ownership. This translates to an overall split of 67.5% social rented and 32.5% affordable home ownership across North Somerset.

Accommodating households who need a home

- 5.5 The household survey asked, in the past two years, if the household has had someone stay for a short period because they had no permanent home (known as sofa surfing). 8.1% of households said they had accommodated someone, which reflects the scale of affordable housing need in Clevedon.

People moving away

- 5.6 The household survey asked if someone from your household has moved away in the past 5 years because they could not find a suitable home in Clevedon. A total of 7.5% of households said someone had moved away.

Nailsea affordable housing need

- 5.7 A detailed calculation of affordable housing need is set out at Appendix B.
- 5.8 A careful analysis of the survey responses establishes the overall gross annual need for affordable dwellings within Nailsea of 173 dwellings each year and after considering annual supply through turnover a net need of 147 affordable dwellings each year. Table 5.2 provides a breakdown of affordable need by number of bedrooms and dwelling type.

Table 5.2 Profile of annual affordable housing need (net number of dwellings) (Nailsea)

Number of bedrooms	House	Flat	Bungalow/ level access	Total
0/Studio/1	0	31	32	63
2	34	6	2	41
3	16	0	3	20
4 or more	15	0	7	23
Total	66	37	45	147

Source: 2022 household survey

- 5.9 There is an estimated pipeline provision of 192 new affordable dwellings which will help meet the annual shortfall.

Affordable tenure preferences

- 5.10 Analysis of tenure preferences of existing households in need and newly forming households establishes a local tenure split preference of 49% social/affordable rented and 51% affordable home ownership. The most preferred affordable home ownership tenures are discounted market sale, rent to buy and First Homes. However, the North Somerset Local Plan 2038 Preferred options recommends a tenure split of 25% First Homes and of the remainder 90% social rent and 10% shared ownership. This translates to an overall split of 67.5% social rented and 32.5% affordable home ownership across North Somerset.

Accommodating households who need a home

- 5.11 The household survey asked, in the past two years, if the household has had someone stay for a short period because they had no permanent home (known

as sofa surfing). 7.4% of households said they had accommodated someone, which reflects the scale of affordable housing need in Nailsea.

People moving away

- 5.12 The household survey asked if someone from your household has moved away in the past 5 years because they could not find a suitable home in Nailsea. A total of 7.9% of households said someone had moved away.

Comparison with housing register

- 5.13 The latest housing register data for Clevedon and Nailsea wards are presented in Table 5.3. In November 2022, there were 125 households from Clevedon parish who wanted a property in one of the Clevedon wards; and 91 households from Nailsea parish who wanted a property in one of the Nailsea wards. In both Clevedon and Nailsea register applicants are mainly needing 1- and 2-bedroom properties. Although the predominant need from the 2022 household survey is also for 1- and 2-bedroom properties, there is a broader range of need evidenced, with higher levels of need for larger 3- and 4 or more-bedroom properties compared with the housing register.

Table 5.3 Comparison between affordable need from housing register and household survey

Number of bedrooms	Clevedon		Nailsea	
	2022 housing register	2022 household survey	2022 housing register	2022 household survey
1	44.0	45.9	52.0	42.9
2	35.2	25.0	26.4	27.9
3	18.7	19.3	16.8	13.6
4+	2.2	9.8	4.8	15.6
Total	100.0	100.0	100.0	100.0
Base	125	244 (annual need)	91	147 (annual need)

Source: Homefinder data November 2022 provided by North Somerset Council

Summary

- 5.14 Key points from the chapter for Clevedon are:
- There is an annual gross need for 285 affordable dwellings in Clevedon and after considering supply there is a net need of 244 each year.
 - A range of affordable dwellings are needed, but in particular 1-bedroom flats and bungalows/level access and 2- and 3-bedroom houses.
 - The local preferred tenure split is 54% social/affordable rented and 46% affordable home ownership but the Local Plan split is 75% rented and 25%

affordable home ownership and if First Homes is included the split is 67.5% rented and 32.5% affordable home ownership.

5.15 Key points from the chapter for Nailsea are:

- There is an annual gross need for 173 affordable dwellings in Nailsea and after considering supply there is a net need of 147 each year.
- A range of affordable dwellings are needed, but in particular 1-bedroom flats and bungalows/level access and 2-, 3- and 4-bedroom houses.
- The local preferred tenure split is 49% social/affordable rented and 51% affordable home ownership but the Local Plan split is 75% rented and 25% affordable home ownership and if First Homes is included the split is 67.5% rented and 32.5% affordable home ownership

5.16 Compared with the housing register, although the predominant need is for smaller 1- and 2-bedroom affordable dwellings, the household survey indicates a broader range of need including the need for 3- and 4-bedroom properties in both Clevedon and Nailsea.

5.17 In both Clevedon and Nailsea, there is clear evidence of 'sofa surfing' whereby households provide temporary accommodation for someone without a home. There is also evidence that people have moved away from the towns because they could not find a suitable home.

6. Older persons housing need

Introduction

- 6.1 The NPPF Annex 2 defines older people as **‘people over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with care and support needs.’**
- 6.2 PPG recommends the following are considered in an assessment of older persons need:
- The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, Extra Care or housing with care), broken down by type and tenure.
 - The need for care in residential care and nursing homes (C2).
 - The need for co-housing communities.
 - The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.
- 6.3 PPG notes that **‘plan-making authorities will need to count housing provided for older people against their housing requirement’** (source: PPG Paragraph: 016 Reference ID: 63-016-20190626).

Older persons housing options and future need: Clevedon

- 6.4 The 2022 household survey indicates that 53.7% of older people want to remain in their current home with help and support when needed (Table 6.1). There is also interest in a range of options including open market, renting from a housing association/council, sheltered, co-housing and residential care.

Table 6.1 Clevedon older persons' housing preferences

Option	Numbers stating option	% of respondents stating option
Stay in current home with help and support when needed	1,648	53.7%
Buying on open market	406	13.2%
Private renting	89	2.9%
Renting from a Housing Association	172	5.6%
Renting from the council	156	5.1%
Sheltered – rent	335	10.9%
Sheltered – buy	375	12.2%
Sheltered – part rent/buy	125	4.1%
Extra Care – rent	130	4.2%
Extra Care – buy	139	4.5%
Extra Care – part rent/buy	42	1.4%
Supported housing for mental health	23	0.8%
Residential nursing/care	181	5.9%
Cohousing	200	6.5%
Total	4,021	-
Base	3,068	-

Source: 2022 household survey

Important note: respondents could tick more than one option and so the percentages relate to the proportion of respondents stating a particular option.

- 6.5 The 2022 household survey indicates 62.2% of older people planning to move would like to move to a property with fewer bedrooms, 25.9% would like to move to a property with the same number of bedrooms and 11.0% would like a larger property (Table 6.2). The general conclusion is that smaller dwellings are needed to accommodate older movers but there are households who would require the same or even an increase in the number of bedrooms in their properties.

Table 6.2 Future housing choices of older households (rightsizing) (Clevedon)

Housing choice	% considering
Downsizing (moving to a smaller property)	62.2%
Staying same	25.9%
Upsizing (moving to larger property)	11.9%
Total	100.0%
Base (households responding)	606

Source: 2022 household survey

- 6.6 As a general point, providing alternative properties for older people wanting to move has the potential to free up family homes in Clevedon.
- 6.7 Table 6.3 sets out the profile of dwellings needed by households with a HRP aged 65 and over who are planning to move in the next 5 years. Given the ageing profile of Clevedon's residents, this is an important consideration for any future development. Strongest need is for bungalow/level access dwellings in addition to a need for 2-bedroom flats and 2- and 3-bedroom houses.

Table 6.3 Dwelling type and size preferences of older people planning to move (Clevedon)

Dwelling type/size	Percentage
1-bedroom house	0-2%
2-bedroom house	5-10%
3-bedroom house	15-20%
4 or more-bedroom house	2-5%
1-bedroom flat	2-5%
2 – bedroom flat	5-10%
3 or more – bedroom flat	2-5%
1-bedroom bungalow/level-access	15-20%
2-bedroom bungalow/level-access	25-30%
3 or more bedroom- bungalow/level-access	10-15%
Dwelling type	Percentage
House	25-30%
Flat	10-15%
Bungalow/level access	55-60%
Number of bedrooms	Percentage
1	20-25%
2	40-45%
3 or more	30-35%

Source: 2022 household survey

Future need for specialist older person accommodation and residential care provision

- 6.8 Across Clevedon there are around 838 units of specialist older persons accommodation comprising 457 specialist older accommodation (C3 planning use class) and 381 units of residential care (C2 use class). Table 6.4 shows the current number of older persons units of accommodation across Clevedon using data provided by the Elderly Accommodation Counsel.

Table 6.4 Categories of older person accommodation (Clevedon)

Category (and planning use category)	Current number of units	Description
Age-exclusive housing (C3)	4 (Rented)	<p>EAC definition: Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people and may have communal facilities such as a residents' lounge, guest suite and shared garden, but do not provide any regular on-site support to residents.</p> <p>PPG definition: This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens but does not include support or care services.</p>
Care homes (C2)	269	<p>EAC definition: A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services. Since April 2002 all homes in England, Scotland and Wales are known as 'care homes', but are registered to provide different levels of care. A home registered simply as a care home will provide personal care only – help with washing, dressing and giving medication.</p> <p>PPG definition: These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.</p>
Care home with nursing (C2)	112	A home registered as a care home with nursing will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close care (C3)	0	Sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme.
Retirement/Sheltered housing (C3)	306 (rented) 87 (leasehold)	<p>EAC definition: Sheltered housing (S) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors.</p> <p>Retirement housing I means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis.</p>

Category (and planning use category)	Current number of units	Description
		<p>P The term sheltered housing is now largely superseded by retirement housing.</p> <p>PG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.</p>
Extra Care housing (C3)	60 (leasehold)	<p>EAC definition: Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as 'very sheltered housing', 'assisted living', or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home.</p> <p>PPG definition: This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.</p> <p>Note Extra Care can also provide accommodation for people with additional needs who are not older people</p>
Total	838	-

Source: EAC data 2022

Estimate of future need in Clevedon

- 6.9 Table 6.5 sets out an assessment of need for different types of older persons accommodation based on the findings of an older person and specialist housing needs assessment prepared by the Housing Learning and Information Exchange (Housing LIN).
- 6.10 This establishes a need by 2026 for 60 additional units of housing for older people and housing with care increasing to a total of 202 units by 2038.

Table 6.5 Estimate of need for older person accommodation to 2038 (Clevedon)

Housing for Older People - tenure	Estimated net need by 2026	Estimated net need by 2032	Estimated net need by 2038
For rent	6	16	22
For sale/shared ownership	24	62	90
Total	30	78	112
Housing with care - tenure	Estimated net need by 2026	Estimated net need by 2032	Estimated net need by 2038
For rent	15	28	45
For sale/shared ownership	15	28	45
Total	30	56	90
Grand Total	60	134	202

Source: Older people and specialist housing needs assessment. Housing LIN December 2022

Older persons housing options and future need: Nailsea

- 6.11 The 2022 household survey indicates that 58.9% of older people want to remain in their current home with help and support when needed (Table 6.6). There is also interest in a range of options including open market, renting from a housing association/council, sheltered, co-housing and residential care.

Table 6.6 Nailsea older persons' housing preferences

Option	Numbers stating option	% of respondents stating option
Stay in current home with help and support when needed	1,484	58.9%
Buying on open market	425	16.8%
Private renting	32	1.3%
Renting from a Housing Association	92	3.6%
Renting from the council	75	3.0%
Sheltered – rent	226	9.0%
Sheltered – buy	425	16.8%
Sheltered – part rent/buy	107	4.3%
Extra Care – rent	75	3.0%
Extra Care – buy	242	9.6%
Extra Care – part rent/buy	54	2.1%
Supported housing for mental health	43	1.7%
Residential nursing/care	258	10.2%
Cohousing	183	7.2%
Total	3,720	
Base	2,521	

Source: 2022 household survey

Important note: respondents could tick more than one option and so the percentages relate to the proportion of respondents stating a particular option.

- 6.12 The 2022 household survey indicates 69.4% of older people planning to move would like to move to a property with fewer bedrooms, 24.7% would like to move to a property with the same number of bedrooms and 5.9% would like a larger property (Table 6.7). The general conclusion is that smaller dwellings are needed to accommodate older movers but there are households who would require the same or even an increase in the number of bedrooms in their properties.

Table 6.7 Future housing choices of older households (rightsizing) (Nailsea)

Housing choice	% considering
Downsizing (moving to a smaller property)	69.4%
Staying same	24.7%
Upsizing (moving to larger property)	5.9%
Total	100.0%
Base (households responding)	457

Source: 2022 household survey

- 6.13 As a general point, providing alternative properties for older people wanting to move has the potential to free up family homes in Nailsea.
- 6.14 Table 6.8 sets out the profile of dwellings needed by households with a HRP aged 65 and over who are planning to move in the next 5 years. Given the ageing profile of Nailsea's residents, this is an important consideration for any future development. Strongest need is for bungalow/level access dwellings in addition to a need for 3-bedroom houses.

Table 6.8 Dwelling type and size preferences of older people planning to move (Nailsea)

Dwelling type/size	Percentage
1-bedroom house	0-2%
2-bedroom house	2-5%
3-bedroom house	10-15%
4 or more-bedroom house	2-5%
1-bedroom flat	0-2%
2 – bedroom flat	0-2%
3 or more – bedroom flat	0-2%
1-bedroom bungalow/level-access	2-5%
2-bedroom bungalow/level-access	40-45%
3 or more bedroom- bungalow/level-access	25-30%
Dwelling type	Percentage
House	20-25%
Flat	2-5%
Bungalow/level access	70-75%
Number of bedrooms	Percentage
1	2-5%
2	45-50%
3 or more	45-50%

Source: 2022 household survey

Future need for specialist older person accommodation and residential care provision

- 6.15 Across Nailsea there are around 526 units of specialist older persons accommodation comprising 330 specialist older accommodation (C3 planning use class) and 196 units of residential care (C2 use class). Table 6.9 shows the current number of older persons units of accommodation across Nailsea using data provided by the Elderly Accommodation Counsel.

Table 6.9 Categories of older person accommodation (Nailsea)

Category (and planning use category)	Current number of units	Description
Age-exclusive housing (C3)	0	<p>EAC definition: Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people and may have communal facilities such as a residents' lounge, guest suite and shared garden, but do not provide any regular on-site support to residents.</p> <p>PPG definition: This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens but does not include support or care services.</p>
Care homes (C2)	0	<p>EAC definition: A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services. Since April 2002 all homes in England, Scotland and Wales are known as 'care homes', but are registered to provide different levels of care. A home registered simply as a care home will provide personal care only – help with washing, dressing and giving medication.</p> <p>PPG definition: These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.</p>
Care home with nursing (C2)	196	A home registered as a care home with nursing will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close care (C3)	0	Sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme
Retirement/Sheltered housing (C3)	153 (rented) 177 (leasehold)	<p>EAC definition: Sheltered housing (S) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors.</p> <p>Retirement housing ® means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis. The term sheltered</p>

Category (and planning use category)	Current number of units	Description
		<p>housing is now largely superseded by retirement housing.</p> <p>PPG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.</p>
Extra Care housing (C3)	0	<p>EAC definition: Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as very sheltered housing, assisted living, or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home.</p> <p>PPG definition: This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages – the intention is for residents to benefit from varying levels of care as time progresses.</p> <p>Note Extra Care can also provide accommodation for people with additional needs who are not older people</p>
Total	526	-

Source: EAC data 2022

Estimate of future need in Nailsea

- 6.16 Table 6.10 sets out an assessment of need for different types of older persons accommodation based on the findings of an older person and specialist housing needs assessment prepared by the Housing Learning and Information Exchange (Housing LIN).

6.17 This establishes a need by 2026 for 63 additional; units of housing for older people and housing with care increasing to a total of 216 units by 2038.

Table 6.10 Estimate of need for older person accommodation to 2038 (Nailsea)

Housing for Older People - tenure	Estimated net need by 2026	Estimated net need by 2032	Estimated net need by 2038
For rent	6	17	24
For sale/shared ownership	25	64	96
Total	31	84	120
Housing with care - tenure	Estimated net need by 2026	Estimated net need by 2032	Estimated net need by 2038
For rent	16	30	48
For sale/shared ownership	16	30	48
Total	32	60	96
Grand Total	63	144	216

Source: Older people and specialist housing needs assessment. Housing LIN December 2022

Note: data relates to Nailsea and Backwell

Summary

6.18 Key points from the chapter for Clevedon are:

- Although a majority of households (53.7%) with a HRP aged 65 and want to remain in their home with help and support when needed, there is also an interest in a range of older person options including buying on the open market, moving to sheltered and Extra Care accommodation.
- Of households planning to move, 62.2% want to 'right size' to a smaller dwelling.
- Overall, for 65+ households planning to move, the strongest need is for 2-bedroom bungalow/level access dwellings, in addition is a need for 2-bedroom flats and 2- and 3-bedroom houses and other sizes of bungalows/level access properties.
- Currently there are 838 specialist older person units in Clevedon. Research by Housing LIN indicates a need for an additional 30 units of housing for older people by 2026 and 112 by 2038; and an additional need for 30 units of housing with care by 2026 and 90 by 2038.

6.19 Key points from the chapter for Nailsea are:

- Although a majority of households (58.9%) with a HRP aged 65 and want to remain in their home with help and support when needed, there is also an interest in a range of older person options including buying on the open market, moving to sheltered, Extra Care accommodation and residential care.
- Of households planning to move, 69.4% want to 'right size' to a smaller dwelling.

- Overall, for 65+ households planning to move, strongest need is for 2- and 3-bedroom bungalow/level access dwellings along with 2- and 3-bedroom houses.
- Currently there are 526 specialist older person units in Nailsea. Research by Housing LIN indicates a need for an additional 31 units of housing for older people by 2026 and 120 by 2038; and an additional need for 32 units of housing with care by 2026 and 96 by 2038.

7. Overall housing need, resident and stakeholder comments

Introduction

- 7.1 This chapter considers overall housing need, affordable need and establishes an overall dwelling type, size and tenure mix for Clevedon and Nailsea. The evidence relates to the specific needs arising from with the towns which should be addressed within them.

Overall housing need - Clevedon

Dwelling type and mix

- 7.2 The 2022 household survey provides a valuable insight into the range of dwellings being considered by households. Table 7.1 sets out overall need by dwelling type and size by tenure. Market demand is based on the expectations of households planning to move in the market; social/affordable rented need is based on the findings of the comprehensive assessment of affordable housing need; and the range of affordable home ownership dwellings is based on the expectations of households considering affordable home ownership.
- 7.3 Overall, the strongest need is for 3-bedroom houses followed by 2- and 4-bedroom houses and 2-bedroom level access dwellings.
- 7.4 For market housing, 2,3- and 4-bedroom houses are most likely to be needed along with 2-bedroom level-access dwellings.
- 7.5 For social/affordable rented, strongest need is for 1-bedroom flats, 1 bungalows/level access and 2-bedroom houses.
- 7.6 For affordable home ownership, strongest need is for 2- and 3-bedroom houses and 1- and 2-bedroom level access.

Table 7.1 Overall dwelling mix by tenure (Clevedon)

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1-bedroom house	0-2%	0-2%	0-2%	0-2%
2-bedroom house	15-20%	20-25%	25-30%	15-20%
3-bedroom house	25-30%	10-15%	20-25%	25-20%
4 or more-bedroom house	15-20%	5-10%	10-15%	15-20%
1-bedroom flat	2-5%	20-25%	2-5%	5-10%
2-bedroom flat	2-5%	2-5%	5-10%	2-5%
3 or more-bedroom flat	0-2%	0-2%	0-2%	0-2%
1-bedroom level-access	2-5%	25-30%	5-10%	5-10%
2-bedroom level-access	10-15%	2-5%	10-15%	15-20%
3 or more bedroom-level-access	5-10%	2-5%	2-5%	2-5%
Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
House	65-70%	40-45%	65-70%	60-65%
Flat	5-10%	25-30%	10-15%	10-14%
Bungalow/level-access	25-30%	30-35%	20-25%	25-30%
Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	5-10%	45-50%	10-15%	10-15%
2	30-35%	20-25%	45-50%	35-40%
3	35-40%	15-20%	25-30%	30-35%
4	15-20%	10-15%	10-15%	15-20%

Self/custom build

- 7.7 There was interest in self/custom build, with 11% of respondents stating an interest. However only 0.3% of households said they were on the council's self/custom build register.

General views on housing need in Clevedon

- 7.8 The 2022 household survey asked if respondents would support a small scheme of affordable homes that prioritised local people in Clevedon. There was overwhelming support, with 75.3% saying yes, 8.1% saying no and 16.5% did not know.
- 7.9 Respondents were also asked if they would you support the development of a small scheme of homes to help met the needs of older people from Clevedon 49.4% said yes, 27.4% no and 23.3% did not know.

Overall housing need - Nailsea

Dwelling type and mix

- 7.10 The 2022 household survey provides a valuable insight into the range of dwellings being considered by households. Table 7.2 sets out overall need by dwelling type and size by tenure. Market demand is based on the expectations of households planning to move in the market; social/affordable rented need is based on the findings of the comprehensive assessment of affordable housing need; and the range of affordable home ownership dwellings is based on the expectations of households considering affordable home ownership.
- 7.11 Overall, the strongest need is for 3-bedroom houses followed by 4-bedroom houses, 2-bedroom houses and 2- and 3-bedroom bungalow/level access dwellings.
- 7.12 For market housing, 2-, 3- and 4-bedroom houses are most likely to be needed along with 2- and 3 or more-bedroom bungalow/level-access dwellings.
- 7.13 For social/affordable rented, strongest need is for 2-bedroom bungalows/level access and 2- and 3-bedroom houses.
- 7.14 For affordable home ownership, strongest need is for 2- and 3-bedroom houses followed by 4-bedroom houses and 2-bedroom bungalows/level access.

Table 7.2 Overall dwelling mix by tenure (Nailsea)

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1-bedroom house	0-2%	0-2%	0-2%	0-2%
2-bedroom house	10-15%	20-25%	30-35%	15-20%
3-bedroom house	25-30%	10-15%	25-30%	25-20%
4 or more-bedroom house	20-25%	10-15%	20-25%	20-25%
2-bedroom flat	2-5%	2-5%	0-2%	2-5%
3 or more-bedroom flat	0-2%	0-2%	0-2%	0-2%
1-bedroom bungalow/level-access	0-2%	25-30%	0-2%	0-2%
2-bedroom bungalow/level-access	10-15%	0-2%	10-15%	15-20%
3 or more bedroom-bungalow/level-access	10-15%	5-10%	2-5%	10-14%
Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
House	60-65%	40-45%	80-85%	60-65%
Flat	2-5%	25-30%	2-5%	2-5%
Bungalow/level-access	30-35%	30-35%	15-20%	30-35%
Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	2-5%	40-45%	0-2%	2-5%
2	30-35%	25-30%	45-50%	35-40%
3	40-45%	10-15%	30-35%	35-40%
4	20-25%	15-20%	20-25%	20-25%

Self/custom build

- 7.15 There was interest in self/custom build, with 8.9% of respondents stating an interest. However only 0.4% of households said they were on the council's self/custom build register.

General views on housing need in Nailsea

- 7.16 The 2022 household survey asked if respondents would support a small scheme of affordable homes that prioritised local people in Nailsea. There was overwhelming support, with 76.3% saying yes, 8% saying no and 15.7% did not know.
- 7.17 Respondents were also asked if they would support the development of a small scheme of homes to help meet the needs of older people from Nailsea. 62.5% said yes, 20.4% no and 17.1% did not know.

8. Stakeholder and local resident views

8.1 This chapter sets out the views expressed by stakeholders and local residents regarding housing issues and housing need in Clevedon and Nailsea. A range of stakeholders were contacted to obtain feedback on the housing needs of residents in Clevedon and Nailsea.

Strengths and weaknesses of the local housing market

8.2 These include:

- High demand and limited supply of properties
- Great communities and a wide variety of services and retail.
- Good community spirit with activities and groups for social interaction.
- Proximity to countryside and coast.
- Good transport connections to Bristol, Weston-Super-Mare and beyond.
- Very high rents in the private rental sector and high house prices make properties difficult to access for those working in lower paid jobs within the area.
- Increase in older people living in large family sized homes.
- More suitable, sustainable, and high-quality accommodation needed to enable downsizing and increase the supply of affordable supported and family housing.
- Future accommodation is constrained by a lack of available land.

Current gaps in supply

8.3 These include:

- The towns are desirable locations, especially for families and older people.
- Gaps for all types of accommodation and tenures due to the strong unmet demand for these locations.
- An acute shortage of family sized new housing.
- Significant demand for all forms of affordable housing.
- 96 social units (including 25 sheltered) available to allocate in the Nailsea and Backwell area, and 47 (including 13 sheltered) in the Clevedon area since January 2021.
- The housing register typically has 2500-3000 households requiring rehousing at any one time – there is not a lot of supply in these two areas to help to meet the overall demand for social housing in North Somerset.
- Need to plan for more social rented housing in all areas in North Somerset due to it becoming increasingly challenging to source affordable properties in the private sector.

Nailsea

- Requires more starter and retirement homes.
- Imbalance in property types with a decline in the amount of people aged under 45 living in the town and a disproportionate increase in older age groups.
- Demand for specialist LD accommodation.

Clevedon

- Requires more family homes.
- No actual on-site affordable housing delivery for the past ten years, although this has been offset a little with commuted sums on small high specification schemes.
- Lack of suitable sites and limited opportunities to use commuted sums to deliver any affordable housing.
- Lack of affordable housing, and especially affordable specialist supported housing for older people such as Extra Care apartments to help downsize from larger properties.

Key areas to improve the housing market

8.4 These include:

- Greater supply of properties for sale and rent.
- Encourage older residents to downsize to free up family sized accommodation and help older residents remain independent in their homes for longer.
- Allocate sufficient land to meet both existing and future housing needs.
- Adoption of the emerging Local Plan to identify additional growth locations.
- Accelerate and increase the delivery of affordable housing (in line with the emerging Local Plan), particularly social rented as the most affordable tenure.
- Ensure homes are built that meet local needs including homes for larger families and those who require specific features.
- Sustainable housing with the development of energy efficient and carbon neutral dwellings should be encouraged, especially with social rented properties.
- Planning should only be given to properties that are carbon neutral in design.
- HE grant funding increase to reflect current build costs.
- Use modern methods of construction to speed up the build time.

- Enable key workers to access the housing market in the area in which they work.
- Pay rises lag behind the increase in house prices making it impossible for many to get on the housing ladder – wage increases would help to address this.
- Improvement in the private rented sector is needed to avoid mass evictions via a Renters Reform Bill.
- Revision of the Local Housing Allowance rates.
- Significant transport mitigations required to enable Nailsea to deliver the amount of new housing growth that is expected.
- Lack of staff at North Somerset Council (NSC) planning services result in limited resources to consider planning applications within a reasonable timescale - detailed planning permissions can take up to three years.

Setting future housing standards

8.5 Stakeholders commented:

- Housing standards should apply across NSC area and should be based upon national housing standards for size, accessibility, build quality and home safety.
- All housing should be of high quality, energy efficient, decent space standards, accessible outdoor space and affordable.
- Housing should be developed to meet the changing needs of households.
- Carbon neutral developments should be a requirement in the planning stage.
- Uplift of energy efficiency of new homes with low carbon heating.
- Vehicle charge points and bike stores should be a standard feature.
- Connected to public transport and services and within walking distance of basic amenities such as healthcare, schools and shops.
- Build in higher density areas so that access to services and transport links are in situ, ensuring local service needs are understood and capacity can be increased.
- Within sustainable locations at town centres and near transport hubs it may be appropriate to increase densities to maximise housing.
- Aim to reduce car dependency.
- Capital investment into social rented housing to give people access to good quality homes with secure tenancies.
- Quality and design of new builds should be attractive, spacious, safe, and green which would help to shape sustainable neighbourhoods.
- Community engagement to ensure housing is delivered in the right place.

- Local Housing Needs Survey to quantify local housing needs.
- Monitoring the HomeChoice register to identify people's needs by the bids of housing type, size and accessibility; thereby encouraging more people to register.

Challenges facing the delivery of new homes in Clevedon and Nailsea

8.6 Stakeholder commented

- Constrictions associated with the green belt, even though some land does not meet the five purposes of the green belt as defined in National Planning Policy Guidance.
- Lack of allocated land and complexity in obtaining planning consents.
- Finance for social rented properties.
- Residents' fears about impact on services, traffic and quality of life in the area they live can lead to protracted delays.
- Increasing housing targets.
- Long lasting impact of coronavirus.
- Lack of resources and pressures within planning service leading to planning delays.
- Long lead in times for large sites.
- Developers not delivering as quickly as anticipated.
- Risk from external factors leading to economic and market downturn and rent affordability.
- Political agenda and priorities may impact on plans for increased housing development in sensitive areas and locations.
- Increase in costs, land values, construction and materials, inflated fuel and energy plus higher interest rates for developers and residents all impact on the viability and the purchase value of properties.
- Responding to the challenges of climate change and potential for competing priorities highlight general viability issues in meeting housing targets.

Demand for housing and customer base

8.7 Typical customers buying or renting new homes recognised by stakeholders include;

- For all types of potential customers, the market remains strong.
- Greatest current demand is from first and second steppers plus a notable proportion of downsizers.
- Clevedon: specific demand from second stage movers looking to up-size.

- 8.8 Stakeholders identified the type and size of housing in the greatest demand;
- Currently unmet demand for all types and sizes of housing.
 - Greatest demand appears to be for 2-, 3- and 4-bedroom homes - with perhaps slightly more emphasis on 3- and 4-bedroom properties.
 - Demands can quickly change and it would be preferable to have policies that allow developers to respond to changes in demand.
- 8.9 Demand for intermediate housing tenures such as shared ownership and Rent to Buy highlighted by stakeholders:
- Demand due to gaps in affordability.
 - Strong demand for all tenures.

Challenges with existing stock

- 8.10 Stakeholders identified the main challenges with the existing housing stock and how challenges could be addressed as follows:
- Lobbying central government to address issues and provide meaningful advice and guidance to increase new home delivery and provide more affordable housing.
 - Approximately 20% of housing stock is for the over 60s but the highest demand is for family housing or one person accommodation.
 - Lack of larger properties result in larger families or those who require larger homes for medical reasons having a disproportionately longer wait.
 - Issue updating homes via retrofitting; the Bournville Regeneration proposals present a real challenge on what level of regeneration can be achieved to improve energy efficiency, aid staff productivity, reduce maintenance costs and provide better thermal comfort by reducing fuel bills.
 - Reliance on Registered Housing Providers making timely allocations from their register once a household is matched.
 - Maximise affordable housing opportunities.
 - Improve communication on affordable housing and in particular the positives of social rented.
- 8.11 Main concerns about existing and future affordable and specialist supply of housing shared by stakeholders included:
- Supply and cost.
 - Available appropriate sites in the right location.
 - Flooding and ground conditions.
 - Restrictive car parking policy.

Household survey – resident feedback Clevedon

- 8.12 A total of 105 respondents from Clevedon provided further comments and recommendations regarding housing matters which are now presented. Please note these are the views of households responding and not necessarily the view of arc4 or North Somerset Council.

Market Housing

- 8.13 Residents shared concerns with the high cost of housing in Clevedon. The market is very expensive and particularly difficult for first time buyers. Flats starting at £250,000 are not attainable for the target market. There is very little affordable housing for first time buyers especially if they are trying to purchase a property on one salary and too much of an emphasis on expensive and elderly accommodation.
- 8.14 Residents highlighted the need for more one-bedroom shared ownership flats for first time buyers as no affordable homes are currently being built. Bungalows in flat areas (with no hills to and from shops and doctors) with a small garden were also identified as a gap in the market.
- 8.15 The rental market is also very expensive, mainly due to the lack of supply. Section 21 has added further challenges with landlords selling their properties, leaving more people vying for less properties, resulting in rising costs. Young people are not able to afford the high rent and combine this with saving for a deposit.
- 8.16 Residents expressed concerns regarding private management companies and their fees which can be increased year on year. The original fees can increase within five years to be out of control depending on the efficiency of the management committee to manage the monies properly.
- 8.17 Residents identified Ukrainian refugees who are currently living with residents needing housing in the longer term which will put further pressure on the local housing market.
- 8.18 Clevedon has a shortage of all types of accommodation in both the lettings and sales market in addition to a lack of social housing to meet the needs of local people.

Affordable housing

- 8.19 The overriding consensus is that the town urgently needs more affordable housing, particularly for young adults to rent and buy. Properties and prices also need to be suitable to enable single people to access local housing. Clevedon needs affordable housing so young adults will stay and support the town to thrive.
- 8.20 The current provision is heavily weighted towards older, retired people. The town does not need any more retirement properties. However, strong consideration should be given to retired people wanting to downsize. Affordable bungalows would help older people to downsize and free up their larger homes.

- 8.21 Young families are struggling to afford family sized homes and are either living with parents, squeezing into smaller properties or moving out of the area. More affordable housing is needed for first time buyers starting on the property ladder and couples wanting to downsize – both demographics are currently competing for the same properties. Clevedon is also attracting people from out of the area who are putting additional pressures on the housing market.
- 8.22 The current housing options in Clevedon are very expensive, resulting in people moving away to places such as Weston. Residents shared stories of older children living with parents in multi-generational homes, helping children with sizeable deposits, ineligibility for the help to buy scheme due to the salary threshold and residents unable to save for a deposit, feeling at the mercy of private landlords who are able to give two months' notice. All will potentially move away from the area they have always lived in.
- 8.23 Many are wary of shared ownership schemes due to perceived poor value for money and profiteering from first time buyers by developers. Likewise, leaseholds have seen high increases each year. Young people tend to want to avoid these schemes but have little option due to the high cost of houses.
- 8.24 Noticeably, people who work in the town are unable to live near to their place of work. Clevedon is desperately short of private and local authority affordable housing for all age groups.

Older person housing

- 8.25 The demographics in the town currently show an aging population. This is not good for Clevedon's future growth and prosperity. There are too many residential homes in Clevedon putting severe pressure on the medical services in the town.
- 8.26 Residents identified excess housing for older people such as care homes, sheltered housing estates and retirement complexes and a shortage of bungalow accommodation which may be more practical in preserving dignity for older people.
- 8.27 Affordable homes for older people should be close to village locations due to limited public transport. Key standards for homes should include reasonable sized rooms. Purpose built, one bedroom accommodation for older people is deemed too small and unsuitable for the target market.
- 8.28 Concerns were shared regarding the location of older person housing on prime real estate land which has replaced town centre parking and seemingly does not meet the needs of the local community. New housing also appears to be for the wealthier elderly population who are already well catered for.
- 8.29 The housing provision in Clevedon is rapidly killing the town with everything geared towards older people and no provision for the people who will need to look after them.

Housing for young people

- 8.30 Affordable housing for young people is definitely needed in the town, particularly for younger people who are trying to take their first step onto the property ladder.
- 8.31 Residents made comparisons between the cost of retirement flats and the rising costs of market housing which is favouring the older population of Clevedon.
- 8.32 Young people, first time buyers and families were all identified as key groups effected by the limitations in the current housing market. No new affordable housing is driving this demographic away from Clevedon, leaving an ageing population.
- 8.33 Stories shared by residents include; children unable to afford to buy in Clevedon but want to remain in the area that they have always lived, a student who has no hope of buying in the town after graduating, young adults leaving the area once they finish their studies and people wanting to move out of their parents' house but cannot afford to. Many have had to leave Clevedon to realise their dream of buying a house.
- 8.34 More help is needed in the form of affordable housing as many young people do not meet the social housing criteria and there is a long waiting list for this type of housing for those in far greater need. More social housing is also needed to support all demographics in the town.
- 8.35 Starter homes / low-cost affordable housing for adults aged between 20 and 35 either as a single or couple occupancy would be welcomed to help this target group. This generation is leaving Clevedon because they cannot afford a home. Clevedon should encourage young people to stay in the area and is in desperate need of affordable homes for young families. For the town to prosper in the long term it needs new young blood to stay or move into the area as has been evidenced in Portishead.
- 8.36 Affordable homes should be prioritised for key workers such as nurses, care workers, childcare workers and teachers. Housing should also be prioritised for young adults who live and work in Clevedon.
- 8.37 The government help to buy boost does not kick in unless income or joint income is above £50,000 and seem to involve paying back a lot of money. The council 25% discounted scheme would be a massive help provided the property prices are kept low.
- 8.38 The town needs affordable, secure housing for all age groups in society.

Housing for people with additional needs

- 8.39 No specific comments were made with regards to housing for people with additional needs.

Planning

- 8.40 There are no planning ideas for anyone currently under the age of –0 - this demographic have little to no chance of ever being able to stay and live in the

- town. There are too many properties or developments geared towards the aging population in addition to many large houses being built which are not affordable for first time buyers.
- 8.41 Clevedon needs small developments of smaller homes that are affordable for younger people to rent or purchase with a mortgage. There are already developments for older people in Clevedon and surrounding areas such as Portishead that do not seem to have the high demand. Demand for small family homes is very high and young people are being priced out of the area. Smaller developments should ensure they give due care and attention to parking and garden space, particularly for family homes. Houses should also be built to high standards and should be both structurally and environmentally sound.
- 8.42 Business areas are being ripped down and replaced with flats. People do not want small flats in their town centre and would prefer homes with access to local shops, restaurants and bars without having to travel to the mall or the centre of Bristol.
- 8.43 Transport links are a huge concern. Residents commented on the lack of bus services which combined with limited local services and shops is causing the breakdown of local communities. Clevedon seems to be poorly provided for by First Bus in comparison to Portishead and Nailsea. Too many houses are being built without the infrastructure to support more residents in the town.
- 8.44 New housing schemes should have to provide a percentage of age restricted sheltered type accommodation, with communal gardens and shared facilities, as part of the overall family housing scheme. This would allow and encourage elderly family members to be closer to their relatives, which would not only free up their housing stock to the market but allow elderly family members to live independently for longer. It would also create an entire age group community where children, young and older adults look out for each other, rather than having care fall back to the local authority. This may mean less profit for the developers, but there is a real need to build real communities. If the elderly could live independently for longer even with some shared support, there would be less demand for care homes and so less costs falling back to the local authority.
- 8.45 Residents mentioned prioritising the development of brownfield sites or previously developed sites over green belt areas. For example, the brownfield site on Beach Avenue has remained unused for several years which is perceived as a wasted opportunity. The proposal to build on the green site of Penny Field which is dedicated as a play area for children is not supported by local residents.
- 8.46 Suggestions were made by residents to reconfigure and repurpose old buildings and waste land such as the old Kwik Save site. Empty properties should also be returned to the market for appropriate development.
- 8.47 Concerns were shared that Clevedon does not have the infrastructure or land to build more houses. Residents described the area as overcrowded with high volumes of traffic and a lack of public services due to the increasing population. Residents also highlighted the need for better crossing facilities on main roads.
- 8.48 Future developments should not be approved without parking plans in place, such as Campbell's Landing development on the beach in Clevedon. There

should be no more reduction in town centre parking as this is very problematic and a barrier to using town centre facilities.

- 8.49 Enforcing the payment of Section 106 money would add greater building controls preventing sales until the payment is made.

Household survey – resident feedback Nailsea

- 8.50 A total of 81 respondents from Nailsea provided further comments and recommendations regarding housing matters which are summarized below. Please note these are the views of households responding and not necessarily the view of arc4 or North Somerset Council.

Market Housing

- 8.51 House prices are excessive and family homes are in short supply. Retirement flats for older residents have been the emphasis for development in recent years.
- 8.52 While the emphasis now seems to be on younger people and affordability, the council is overlooking independent, healthy, contributing older people looking to downsize who still want their own home, garden/outside space and garage/driveway. Approval of planning requests to extend existing bungalows to two storey dwellings is reducing the availability of this type of property, and no new bungalows are being built. Preventing the redevelopment of bungalows and their plots would retain a reasonable balance in the housing stock and needs to be addressed.
- 8.53 Nailsea needs cheaper housing and more rental properties through housing associations or the council and not the private rental sector. There is perceived to be too many private landlords in the town. Private rent for a three-bedroom house starting at £1200pcm is excessive.
- 8.54 Nailsea has lots of housing for older people but very little affordable housing for the younger generation who want to move out of the family home and stay in the area to either rent or buy. Housing developments should have more affordable homes to keep young people in the town. The overpriced housing of the new Youngwood Lane development attracts people from out of the area and pushes out local residents. The new Barrett homes have two-bedroom houses at £325,000 which also does not meet the needs of the target market in Nailsea.
- 8.55 Younger generations have no option to rent or buy in Nailsea, the town centre is dead on its feet and the transport is at its worst state in thirty years; it is not even a reasonable commuter town anymore.

Affordable housing

- 8.56 Nailsea is not an affordable town to live in. Respondents shared concerns with the high cost of housing in the town and the lack of affordable housing for local people. Properties from £300,000 upwards are classified as 'affordable' but are

- unaffordable for potential local residents. Nailsea was promised affordable housing for first time buyers but a two-bedroom new build with no garage listed at £350,000, is not affordable for the intended target group. Houses are simply unaffordable, even those labelled 'affordable'.
- 8.57 Nailsea has been too slow in identifying and welcoming the need for affordable housing. Residents want homes from £150,000 as a more realistic starting point which would provide a closer correlation between salaries, sensible debt (mortgage) and house prices. The town needs realistic affordable housing for those on minimum wages with more flats and small houses for those starting out. Residents do not see the need for anymore executive homes.
- 8.58 There is no affordable housing such as one-bedroom properties being built for local people, even for those with a relatively good income. There is also no affordable houses or flats for young people in the town aged 20 – 30 years old to rent or buy. Private rents are described as 'crippling' in a town that does not have much to offer. Renting is no longer perceived as an attractive option for the younger generation as it does not provide them with longer tenure security including saving for a house deposit.
- 8.59 Affordable should not mean shared ownership and the option of social housing often has a stigma attached. However, residents would like to see more council properties with the right to buy.
- 8.60 Targeting housing for young people will help to regenerate the town. Residents are clear that they do not want to become a town full of pensioners and the associated drain this puts on resources.
- 8.61 There is a strong feeling that houses should be built for local people to live in and not as an investment opportunity. New builds are being snapped up by buy to let investors.
- 8.62 Many residents raised concerns that their grown-up children are still living with their parents as they cannot afford to stay in an area where they grew up. Families with children at university shared concerns they would not be able to return to live in the town after graduating due to the limited supply of properties and the associated costs. Many young adults are relocating to Weston to buy properties due to better value for money.
- 8.63 Residents highlighted the need for affordable housing for independent dwellers, first time buyers, couples and families in addition to pensioners on low incomes. Wealthy pensioners and families are deemed well catered for.
- 8.64 Allocating a small number of 'affordable' properties within every development is not good enough and a let-down for local residents. A proportion of a development of 400 luxury houses to include 10 affordable homes is not meeting the needs of the town. Hundreds of genuine first-time buyer homes are needed to fulfil the demand in the area. Nailsea is perceived to be for the rich and established with little chance for the youth.

Older person housing

- 8.65 The general consensus from residents is that supply outstrips demand, particularly for the purpose-built centres, care homes and social housing.

- 8.66 Residents made some significant suggestions to improve housing provision for the ageing population smaller homes including detached bungalows should be built which would enable those with substantial family homes to move into more appropriate properties without feeling that they are reducing their standard of living. There are many single occupant (elderly) properties in Nailsea, where the person struggles to look after their home and garden. Many are currently living in four-bedroom houses because they cannot find a decent quality, smaller, appropriate home to downsize to. Poor quality bungalows are selling for huge prices due to a lack of supply.
- 8.67 There are too many lone older people living in deteriorating homes. These properties could be rented or bought by younger people who are struggling to find accommodation. The younger population would add to the vibrancy of the town. As the Baby Boomer generation comes to an end, or residents move into care homes, many more large family homes bought years ago to raise families will return to the market.
- 8.68 One success story shared by a local older resident who had separated but welcomed lodgers into his house. The resident is able to live in a family sized house while the lodgers ensure the extra space is not being wasted. He is able to provide a safe, comfortable environment which can be easier than a house share and has all bills included. This is proving helpful for single people on low incomes.
- 8.69 In terms of the retirement complexes, accommodation is too small with residents preferring three bedrooms as opposed to two and also wanting more spacious rooms.
- 8.70 Residents asked for more warden-supported community developments where elderly individuals have their own front door. Facilities such as shared looked-after flower gardens and communal buildings for sharing meals and socialising would improve the quality of life and mental health and have needs met whilst maintaining as much independence as possible.

Housing for young people

- 8.71 There are no housing options for young adults who have grown up in Nailsea and want to continue living in the town unless they live at home or can afford the high levels of rent. There needs to be far more smaller properties which are affordable for first time buyers to rent or buy.
- 8.72 Many young people and multi-generational families live with parents in cramped conditions due to not being able to afford private rent or are unable to get on the property ladder. Trying to get a council house or housing association property is very difficult.
- 8.73 Supporting the younger generation to take their first step onto the property ladder needs to be prioritised over housing for older people - this is important to keep Nailsea thriving as a town. There is a generation who will seemingly never be able to leave home or afford their own property due to extortionate costs.
- 8.74 Nailsea needs affordable housing which would allow local young people to return to the area. Working young people have no other option other than to

- move into rented property away from Nailsea where they will get better value for money.
- 8.75 There are too many expensive four- and five-bedroom new homes being constructed that are out of reach for most local people. There is a need for more affordable starter homes for younger and / or single people.
- 8.76 Nailsea needs high density one- and two-bedroom flats for young people starting out and not large homes with countryside views on edge of town developments that are unaffordable. Clear targets should be set for builders and developers in terms of the proportion of affordable housing within each development.
- 8.77 Many residents shared stories of their children not being able to afford to live in a town in which they grew up; grown up children in their late 20s and 30s living with parents, extended families with living with grandparents, young person earning £36,000 in a good job who has been saving for 6 years and is still not able to afford a decent property in Nailsea, mother and her children have been forced to move away from Nailsea due to expensive housing and a family moving out of Nailsea having lived and grown up in the town for thirty years.
- 8.78 Youngsters are moving away from the town as they cannot afford to remain unless living with parents. This is leading to a shortage of people available for employment in some spheres. The bottom line is that young people have little or no housing choice and have no particular preferences about type or tenure—they just want a home of their own. Government intervention is needed to help resolve this housing crisis.

Housing for people with additional needs

- 8.79 Residents shared examples of challenges they are facing in terms of access to housing for people with additional needs.
- 8.80 One resident was not sure where to go for advice on securing housing for her son who has Asperger's syndrome and will need support in the future.
- 8.81 Another resident identified a need for more social housing. Supported living with a care package in place would enable her disabled young adult to move out of their rented accommodation.
- 8.82 Concerns were shared from residents in rented accommodation with the increase in rental costs and the long-term tenancy of the property within a supportive community. Affordable social rent property based on income would give longer term security for residents.

Planning

- 8.83 Numerous developments target older people moving into Nailsea at the expense of younger generations who have always lived in the town.
- 8.84 There is currently too much development for older residents and no interest in building truly affordable homes for the younger generation.

- 8.85 Homes are not being built with enough parking, regardless of green schemes. New housing needs room for at least one car and due regard needs to be given to the outside space and gardens. The wider environment should also be considered in compact estates. No parking incorporated into the flats in the centre of Nailsea has put further pressure on limited spaces in the town. Residents are reliant on cars as the town remains a dormitory town to Bristol. Reduced bus routes do not support the local residents with commuting.
- 8.86 An important issue in Nailsea is the location of new houses. The western side of the town is the furthest from shops, schools and services, the buses are very infrequent, the roads are poor for everyone including cyclists and pedestrians. There was a suggestion that the green belt land on the Wraxall side of Nailsea, nearest to the centre could be used for housing.
- 8.87 Planning permission given to housing developers must ensure that there is a substantial proportion of the development devoted to affordable homes for children of long term Nailsea residents. Penalties for failing to provide that proportion are not a sufficient deterrent to stop developers from breaking that permission. Cheaper high-density homes are needed.
- 8.88 Conversely, some residents commented that the area is being overdeveloped and the town is losing its sense of community. No more large-scale new houses should be built, especially not on the flood plain, or anywhere that causes flooding or other damage to existing houses. Housing needs should have already been considered within the current building projects.
- 8.89 The infrastructure needs vast improvements to support current and potential new developments. Lack of doctors and dentists, poor access roads and structure, reduced bus routes, limited school places, shop closures and parking restrictions all need to be considered as part of a holistic plan for the town. This is fundamental to any housing scheme but appears to have been totally ignored with the new developments to date. No new housing should be undertaken unless these factors are part and parcel of the same scheme.
- 8.90 Spaces used for leisure are being taken for housing. Small pockets of green land need to be protected for community activities and dog walking. Green space is important and new areas could be developed in the countryside whilst incorporating farms into the fabric of the area.
- 8.91 Nailsea town centre urgently needs regeneration. The centre is in an advanced state of decline with multiple closures of shop and business units. The town centre should be repurposed, and master planned with support from the local planning authority to deliver new, high-density housing. The local planning authority appear to have no ambition to work with the owners and also seem fearful of height increases due to objections from local residents.
- 8.92 A failure to sort out a plausible planning strategy for the town centre will perpetuate unfortunate development via appeal on the town outskirts and further undermine the centre. Sensible decisions need to be made urgently to allow the town to thrive before it becomes a wasteland which should include a plan for derelict buildings. A neighbourhood plan would be most beneficial.
- 8.93 North Somerset Council needs to listen to the needs of Nailsea people and spend the required amount of funds on the town rather than pouring the majority of money into Weston Super Mare.

9. Summary of Wider Housing Market Context

In Summary for Clevedon:

- The tenure profile is skewed towards owner occupation, with a private renting sector of around 16.2%, and a smaller affordable housing sector of 8.4%. This will limit access to affordable housing in Clevedon.
- In Clevedon, the dwelling profile is more aligned to national figures, although agents confirmed that there are too many developments for older/retired households.
- The wide variety of properties, including a high proportion of older properties in Clevedon, some of which have been converted, was listed as a strength by all agents. There is a new build market in Clevedon, albeit unaffordable for many households.
- Clevedon has an older age profile than North Somerset, regionally and nationally. The three largest household types were older singles/couples over 65, couples under 65 with no dependents, and couples under 65 with children. The proportion of older singles/couples was considerably higher than the district and English figures. Attracting economically active growing families will need to be supported by an affordable housing offer.
- These are both affluent locations. With income ranges generally above £35,000. There are core locations in where incomes are lower, generally in more built-up locations. 9.3% of the population have an income above £50k annually. At lower income groups, 7.5% of the population in Clevedon have an income of less than £20k. These are diverse income levels, and many households will face challenges in accessing the housing market.
- In Clevedon, agents confirmed the supply and demand for properties in the area is unbalanced. Agent's report being desperately short of properties to sell across the spectrum, resulting in being unable to meet the demand from buyers.
- Over the whole period 2012 to 2021 in Clevedon, detached properties accounted for 19.6% of sales, semi-detached 26.9%, terraced 28.4%, and flats 25.2%. Agents confirmed specific gaps identified by local agents include starter homes for first-time buyers and bungalows. Average property values were £331,697 in 2021.
- Analysis reveals a marked increase in property prices. In Clevedon, the average price of a detached property was 35.76% higher in 2017-21 compared with 2012-16, and the average price of all properties was 36.6% higher.
- Since 2012 there have been 190 new build units sold. 37.9% have been sold in the past 5 years. Lower quartile price change has increased by 53.8% from the period 2012-2016 and lower quartile prices are currently £256,000. Agents confirmed that affordability was listed as a key factor by all agents when setting future housing standards. First-time buyers are struggling to find a deposit and families are struggling to afford homes that are large enough to accommodate them.

- Agents confirmed a buoyant and popular rental market. The lettings market is also very strong with agents describing properties as 'flying off of the market'. The whole range of properties from 1-bedroom apartments through to a 5-bedroom houses are all moving from the market very quickly and this is resulting in rental prices being at their highest for many years.
- Lower quartile rent levels in Clevedon were £693pcm, and median quartile £823pcm in 2021, with growth rates of 38.6% over the past 11 years. Growth is potentially linked to a lack of affordable property to buy or rent. In Clevedon, only 1 bed, 2-, and 4-bedroom properties are affordable to households reliant on Local Housing Allowance. The challenge is the lack of properties.
- Affordability is a major factor in Clevedon. Affordability was listed as a key factor by all agents when setting future housing standards. First-time buyers are struggling to find a deposit and families are struggling to afford homes that are large enough to accommodate them.
- Assuming that 25% of income is spent on rent and that 3.5x income is required for a mortgage, only social rent, affordable rent, and lower quartile market rent are affordable. This significantly limits choice in the market.
- This evidence clearly shows the challenge faced by key workers and those on minimum/living wage in accessing the open market within North Somerset. Income multiples well in excess of 3.5x are needed to access home ownership and at least 30% of income needs to be spent on private renting in most cases.

Improving the Housing Market in Clevedon from Agents

- The evidence has confirmed that lack of choice of different tenure options across Clevedon and the challenges of affordability will limit young families and households trying to access the housing ladder or use the private rented sector as a stepping-stone into homeownership.
- Agents considered that first-time buyers need better options and that there are limited opportunities in Clevedon that support the next step up the ladder from starter to second home, and second to third home. The property market appears to be stalling with little movement in any direction.
- The elderly population of Clevedon are well catered for with retirement housing and sheltered accommodation and no further accommodation is required.
- Agents felt that the private rented sector needs to grow and there should be increased support for landlords to increase the number of properties, and lower rent would help first-time buyers to save for a deposit for their first home.

In Summary for Nailsea:

- Owner occupation in Nailsea is high at 82.9%, leaving little room for other tenures. The provision of affordable housing is small compared to regional and national figures.
- There is a dominance of larger houses with far lower proportions of flats. Excluding bungalows, larger houses (3+) account for 70.5% of dwellings and 9.6% are flats. This compares to North Somerset of 55.4% and 27.4%, regional figures of 52.8% and 20%, and national figures of 53.1% and 23.4% respectively. It will be difficult for households looking for starter/smaller homes to get on the housing ladder.
- In Nailsea, agents confirmed properties are mainly built in the 1960s and 1970s, which aligns with the evidence. There is a new build market in Nailsea, albeit unaffordable for many households.
- Nailsea has an older age profile than North Somerset, regionally and nationally, and has a smaller proportion of population of working aged people (30-64-year-olds) than North Somerset at 42.8% and 44.6% respectively. The three largest household types were older singles/couples over 65, couples under 65 with no dependents, and couples under 65 with children. The proportion of older singles/couples was considerably higher than the district and English figures. Attracting economically active growing families will need to be supported by an affordable housing offer.
- These are both affluent locations. With income ranges generally above £35,000. There are core locations in where incomes are lower, generally in more built-up locations. 13.23% of the population have an income above £50k annually. At lower income groups, 5.9% of the population in Nailsea have an income of less than £20k. These are diverse income levels and many households will face challenges in accessing the housing market.
- In Nailsea, agents report house prices just beginning to level out and pull back to pre-Covid prices (albeit prices are high). Some valuations are not being reached and, in some cases, buyers are more confident to make an offer resulting in some properties being reduced from the initial valuation by up to £15,000. One agent shared an example of a 3-bedroom detached bungalow which was initially valued at £450,000, reduced to £435,000, and eventually sold for £415,000. Nailsea is proving to be a highly sought after location for the increasing number of people moving away from central Bristol to buy a large rural property in the area.
- In Nailsea, detached properties accounted for 36.1% of sales, semi-detached 36.6%, terraced 15.0%, and flats 12.3%. This reflects the underlying dwelling stocks of both Clevedon and Nailsea. Average property values in 2021 were £341,532 in Nailsea.
- Analysis reveals a marked increase in property prices. In Nailsea, the average price of a detached property was 28.1% higher in 2017-21 compared with 2012-16, and the average price of all properties was 30.1% higher.

- Since 2012, there have been 100 new build units sold. 55% have been sold in the past 5 years. Lower quartile price change has reduced by 29.7% from the period 2012-2016 and lower quartile prices are currently £277,500.
- Agents confirmed a buoyant and popular rental market. In Nailsea, demand is exceeding supply and any properties that come onto the market are 'snapped up very quickly.'
- Lower quartile rent levels in Nailsea were £834pcm and median quartile £962pcm in 2021, with growth rates of 54.2% over the past 11 years. This may be linked to the smaller scale of the market. The private rented sector in Nailsea is 9.6% and growth is potentially linked to a lack of affordable property to buy or rent. In Nailsea, only 1 bed properties are affordable. The challenge is the lack of properties within only 9 coming onto the market in 2021. Families dependent on benefits will not be able to access property.
- Affordability is a major factor in Nailsea. Affordability was listed as a key factor by all agents when setting future housing standards. First-time buyers are struggling to find a deposit and families are struggling to afford homes that are large enough to accommodate them.
- Assuming that 25% of income is spent on rent and that 3.5x income is required for a mortgage, only social rent is affordable and affordable rent close to being affordable.
- This evidence clearly shows the challenge faced by key workers and those on minimum/living wage in accessing the open market within North Somerset. Income multiples well in excess of 3.5x are needed to access home ownership and at least 30% of income needs to be spent on private renting in most cases.

Ways to Improve the Housing Market in Nailsea from Agents

- Agents were keen to redress the balance between the supply and demand of properties in Nailsea. There is a need for more properties in both the sales and lettings market.
- A combination of building more properties and bringing more properties onto the market would help to increase the supply and reduce levels of competition.
- Providing more support for landlords such as better tax relief and additional payments would help to regenerate the lettings market, increase the number of properties available, and provide more housing options for local people.
- Agents also stated that it is important for developers to listen to local people to find out about their housing needs.

10. Conclusions

- 10.1 The purpose of this report has been to provide a comprehensive and robust evidence base of the need for different types, sizes and tenures across Clevedon and Nailsea.
- 10.2 There is a clear and pressing need to deliver more social/affordable rented, affordable home ownership, appropriate market housing and specialist older person housing to help meet the needs of the areas.
- 10.3 For Clevedon, there is an annual net shortfall of 244 affordable dwellings each year. A local tenure split preference is 54% social/affordable rented and 46% affordable home ownership but the Local Plan split is 75% rented and 25% affordable home ownership and if First Homes is included the split is 67.5% rented and 32.5% affordable home ownership. A range of affordable dwellings are needed, but in particular 1-bedroom flats and bungalows/level access and 2- and 3-bedroom houses.
- 10.4 For Nailsea, there is an annual net shortfall of 147 affordable dwellings each year. A local tenure split preference is 49% social/affordable rented and 51% affordable home ownership but the Local Plan split is 75% rented and 25% affordable home ownership and if First Homes is included the split is 67.5% rented and 32.5% affordable home ownership. A range of affordable dwellings are needed, but in particular 1-bedroom flats and bungalows/level access and 2-, 3- and 4-bedroom houses.
- 10.5 For both Clevedon and Nailsea, there is clear evidence of 'sofa surfing' whereby households provide temporary accommodation for someone without a home. There is also evidence that people have moved away from the towns because they could not find a suitable home. Both Clevedon and Nailsea are losing population because of the lack of appropriate housing and the delivery of more affordable housing will help to sustain the population, particularly by providing housing for younger people. This concern is also reflected in views of local residents providing comments on housing issues.
- 10.6 The ageing of the population in both towns is a key demographic trend. In Clevedon, there is a broad range of older persons accommodation but there is a specific need for housing for older people (6 units rented and 24 units for sale/shared ownership) and housing with care (15 units for rent and 15 for sale/shared ownership) by 2026.
- 10.7 In Nailsea, there is a general undersupply of older persons accommodation and there is a specific need for housing for older people (6 units rented and 25 units for sale/shared ownership) and housing with care (16 units for rent and 16 for sale/shared ownership) by 2026.
- 10.8 The need for older persons accommodation is appreciated by the local communities in Clevedon and Nailsea. In Clevedon, 49.4% would support a development to meet the needs of older people compared with 62.5% in Nailsea. In both towns, there was strong support for the development of affordable housing that prioritised local people (74.6% in Clevedon and 76.3% in Nailsea).
- 10.9 In addition, providing alternative properties for older people wanting to move has the potential to free up family homes in both areas.

Appendix A: Affordable housing definitions

Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2021 (Annex 2):

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

- a) **Affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the government's rent policy for social rent or affordable rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes, affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
- b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.
- c) **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
- d) **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and Rent to Buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to government or the relevant authority specified in the funding agreement.

First Homes

In May 2021, Planning Practice Guidance was issued which set out the concept of First Homes and their delivery (<https://www.gov.uk/guidance/first-homes#first-homes-definition-and-eligibility-requirements>). Key points are:

- First Homes are a discounted market sale housing and should be considered to meet the definition of 'affordable housing' for planning purposes.
- They must be discounted by a minimum of 30% against market value after the discount has been applied, the first sale must be at a price no higher than £250,000 outside London.
- They must be sold to people meeting eligibility criteria which includes first-time buyers and household incomes should not exceed £80,000.
- The discount is passed onto each subsequent purchaser.
- First Homes are the government's preferred discounted market tenure and should account for at least 25% of all affordable housing units delivered by developers.

Appendix B: Affordable housing need calculations

Introduction

- B.1 Identifying the scale of affordable housing need is a key consideration of planning practice guidance. This is a separate calculation to the overall housing need figure derived using the standard model and set out in PPG paragraphs 18 (Reference ID: 2a-018-20190220) to 24 (Reference ID: 2a-024-20190220). The affordable housing need analysis helps to establish the overall scale of affordable housing need by location, type, size and tenure and whether the council should plan for more dwellings to help meet the need for affordable housing.
- B.2 PPG states that **‘all households whose needs are not met by the market can be considered in affordable housing need’** (PPG Paragraph: 018 Reference ID: 2a-018-20190220). PPG then considers how affordable housing need should be calculated:
- ‘Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).’** (PPG Paragraph: 019 Reference ID: 2a-019-20190220).
- B.3 The PPG focuses on the use of existing (secondary data) but does not preclude the use of primary survey evidence. A housing needs survey is generally needed to support applications to build affordable housing in rural areas.
- B.4 There are four broad components to the needs assessment method. These have remained relatively unchanged through the different guidance issued by government and focus on:
- Step A. Existing households in need (current unmet gross need).
 - Step B. Future households in need.
 - Step C. Affordable supply.
 - Step D. Annual need for affordable housing.

Affordability assumptions

- B.5 As part of the affordable needs assessment, the extent to which households in need cannot afford open market prices or rents is considered. PPG does not specify what household income should be spent for a property to be affordable although does state the **‘need to identify the minimum household income required to access lower quartile (entry level) market housing’** PPG 2019 Paragraph 021 Reference ID 2a-021-20190220. The last guidance to consider affordable prices/rents was published in the 2007 DCLG Strategic Housing Market Assessments Practice Guidance Version 2 August 2007, which stated that gross household incomes should be used to assess affordability and:

- a household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and
 - a household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.
- B.6 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- B.7 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered This is the maximum single or joint household income multiple offered by First Direct. However, this should be set against the current cost of living crisis and it would be unhelpful to set an unrealistic threshold for testing affordability. Therefore, this report considers that to be affordable:
- the income multiple for buying is up to 3.5x gross household income; and
 - for renting up to 25% gross household income.

Affordability calculations: Clevedon

Step A: Current unmet gross need

- B.8 PPG Paragraph: 020 Reference ID: 2a-021-20190220 states that 'strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:
- the number of homeless households;
 - the number of those in priority need who are currently housed in temporary accommodation;
 - the number of households in over-crowded housing;
 - the number of concealed households;
 - the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and
 - the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.'
- B.9 PPG notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market. Table B1. Sets out the overall scale of current need before affordability of market housing is considered.

Table B1 Current gross unmet need (before affordability testing) (Clevedon)

Reason for need	Total in need	Comment	Source
A1 Homeless households	29	Number of households identified as homeless and relief duty owed	DULHC North Somerset data apportioned to Clevedon
A2 Priority need / temporary accommodation	190	Households identified as threatened with homelessness plus any households living in temporary accommodation	2022 household survey
A3 Overcrowded	163	2011 Census data households	2011 Census
-	471	-	2022 household survey
A4 Concealed household	40	Census definition refers to couples and lone parents living within another family unit.	2011 Census
-	154	Census definition applied to household survey	2022 household survey
A5 Existing affordable tenants in need	136	-	2022 household survey
A6 Other tenures in need	984	-	2022 household survey
A7 Sum of households in A1 to A6 with one or more needs	1,745	Sum of A3 to A6 BOLD figures	2022 household survey
A8 Total in A7 adjusted to remove any double counting	1,558	This is the total number of households with one or more needs	2022 household survey
A9. All households in need rounded	1,777	Represents 18.2% of all households.	2022 household survey

Note table subject to rounding

Further Notes to Table B1:

A3. Overcrowding

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

A4. Concealed households

The number of couples and lone parents living within a household.

A5. Existing affordable tenants in need and A6. Other tenures in need

Households in need based on the numbers who have one or more of the following needs: under notice, real threat of notice or lease coming to an end; too expensive; too difficult to maintain; sharing facilities; unsuitable due to age/mobility impairment; lacking facilities; major disrepair; harassment/threat of harassment from neighbours.

A7 and A8. Sum of households

A7 is the sum of households who are overcrowded, concealed, are existing tenants in need or other tenures in need. A8 adjusts this total to remove double counting to give a figure for the total number of households with one or more housing need. This final figure takes account of any duplicates (so if the household is overcrowded and has another need, it is only counted once as a household in need).

Affordability of open market options

B.10 Table B2 sets out lower quartile prices and rents for Clevedon.

Table B2 Lower quartile house prices and rents in Clevedon

Area	Lower Quartile Price 2021	Lower Quartile private rent 2021
Clevedon	£256,000	£693

Source: Data produced by Land Registry © Crown copyright 2021, Zoopla rental data

- B.11 Table B3 sets out the proportion of households in need who could not afford open market prices or rents. The affordability analysis assumes that a property is affordable if up to 25% of household income is spent on rent and buying costs up to 3.5x household income.
- B.12 The affordability of open market options is tested on all households in need (rows A1 to A6 in Table B1) based on 2022 household survey data.
- B.13 Analysis concludes that **740** households across Clevedon are in housing need and cannot afford to buy or rent at lower quartile market prices and want to live in Clevedon.

Table B3 Affordability of open market housing for households in need (Clevedon)

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
A. Sum of A1 and A2 households	219	100%	219
B. Sum of households in A3 to A6 with one or more needs	1,558	65.9%	1,026
C. % of households wanting to stay in Clevedon = 85.1%	-	-	873
D. Total cannot afford to buy or rent (A+C)	-	-	1,092

Step B: Future households in need

B.14 **PPG Paragraph 021 Reference ID: 2a-021029190220** states that ‘projections of affordable housing need will have to reflect new household formation, the proportion of newly-forming households unable to buy or rent in the market area, and an estimate of the number of existing households falling into need. The process will need to identify the minimum household income required to access lower quartile (entry level) market housing. It can then assess what proportion of newly-forming households will be unable to access market housing.’

New household formation

B.15 The most useful data sources for assessing the level of new household formation are:

- DLUHC/ONS household projections, from which an annual net increase in households can be derived (but projections are produced at district level only).
- The English Housing Survey, from which a national gross household formation rate can be derived (currently 1.435%) and referenced as a data source in the PPG.
- Estimates that can be derived from local household surveys.

B.16 Data are summarised in Table B4.

B.17 The household survey has established there are 2,602 households who expect to form in the next 5 years or 520 each year. Of these, 41.2% want to stay in Clevedon (1,072 households or 214 each year). The analysis therefore suggests that household formation rates are higher than the national average. The modelling takes an average of the local household survey results and the national formation rates to establish a need from 177 households planning to form and remain in Clevedon.

Table B4 Net and gross household formation 2022-2027 (Clevedon)

Scenario	Annual household formation	Notes	Source
A. MHCLG 2014-based household projections	See note	Not available at sub-district level	MHCLG 2014-based household projections
B. ONS 2018-based household projections	See note	Not available at sub-district level	ONS 2018-based household projections
C. Average annual gross household formation rate based on applying national rate to total households	140	Gross household formation rate of 1.435% x 9,789 households	English Housing Survey 3- year average 2017/18 to 2019/20
D. Annual household formation estimate from household survey	520	Local evidence of households expected to form	2022 household survey
E. Newly-forming households wanting to live in Clevedon	214	Local evidence of households expected to form and remain in the parish (41.2% of newly- forming households)	2022 household survey
F. Average of D and E	177	Included in model as average based on multiple sources	

New households likely to be in affordable housing need

- B.18 Analysis of the tenure options being considered by newly-forming households indicates that 30.2% would consider affordable tenures and 69.8% would consider open market dwellings. It is therefore reasonably assumed that 30.2% require affordable housing options. This results in a total annual need from 177 households of which 54 require affordable housing.

Existing households expected to fall into need

- B.19 The 2022 household survey did not specifically identify any households who had fallen into need in the past 5 years and required affordable housing.

Total newly arising affordable housing need (gross per year)

- B.20 Total newly arising need is therefore 66 each year as summarised in Table B5.

Table B5 Total newly-arising affordable housing need each year (Clevedon)

Households	Percentage	Number
A. Number of newly-forming households wanting to stay in Clevedon	-	177
B. Newly-forming households wanting to stay in Clevedon if suitable affordable accommodation was available	37.5%	66
C. Existing households falling into need	-	0
Total newly arising affordable need (B+C) each year	-	66

Step C: Affordable housing supply

B.21 PPG Paragraph 022 Reference ID: 2a-022-20190220 notes that 'there will be a current supply of housing stock that can be used to accommodate households in affordable housing need as well as future supply'. There are five aspects to affordable supply to be considered as set out in Table B6.

Table B6 Affordable housing supply (Clevedon)

Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	Assume rate of 5% each year	Assuming 722 rented dwellings and 5% turnover each year = 36 lettings each year
Suitable surplus stock (vacant properties)	DULHC vacant dwelling statistics	None assumed
The committed supply of new net affordable homes at the point of assessment	Council data	Data on planning permissions does not identify any specific affordable dwellings so zero supply is assumed.
Supply of affordable home ownership through <u>resale</u>	English Housing Survey Table FA4131	Assumes 97 affordable home ownership dwellings and 5% annual turnover = 5
Units taken out of management	Local authority data	None identified
Total annual supply	Calculation	41 in total. 36 lettings plus supply of 5 affordable home ownership

Note: stock losses through right to buy are not referenced in PPG and not included in this table. Any losses through right to buy would increase the shortfall.

B.22 Overall, the model assumes a total annual affordable housing stock supply of 41 each year and no pipeline affordable dwellings.

Step D: Total annual need and breakdown by size and tenure

- B.23 Table B7 summarises the total annual need for affordable housing across the Clevedon which establishes a gross annual need of 285 and after considering supply, a net need of 244 affordable dwellings each year assuming a clearance of gross unmet need over 5 years. This figure should be viewed as the overall scale of need but as set out in PPG councils are expected to meet a proportion of that need considering viability of delivery.

Table B7 Gross and net annual affordable need (Clevedon)

Model Stage	Factor	Number	Data source/assumption
A1	Current gross unmet need (before affordability test)	1,773	Table B1 row A9
A2	Current gross unmet need (after affordability test)	1,092	Table B3 Only includes households wanting to stay in Clevedon
A3	Annualised need	219	Assume unmet need is cleared over a 5-year period
B	Newly-arising annual need	66	Table B5
TGN	Total gross need	285	A3+B
C	Affordable annual housing supply	41	Table B6
	Total annual net need	244	TGN – C

Notes: Table subject to rounding errors

Dwelling type and size

- B.24 The dwelling size needs and type preferences of existing and newly-forming households have been analysed. Table B8 summarises the overall annual gross need by dwelling type and size.

Table B8 Profile of annual affordable housing need (%) (Clevedon)

Number of bedrooms	House	Flat	Bungalow/ level access	Total
0/Studio/1	0.0	21.7	25.0	46.7
2	20.6	3.8	1.6	26.0
3	14.8	0.5	2.0	17.3
4 or more	6.8	0.0	3.2	10.0
Total	40.4	27.1	32.5	100.0

- B.25 Once affordable supply through annual turnover is considered, the annual net need for affordable housing by type and size can be established (Table B9).

Table B9 Profile of annual affordable housing need (number of dwellings) (Clevedon)

Number of bedrooms	House	Flat	Bungalow/ level access	Total
0/Studio/1	0	51	60	112
2	48	8	4	61
3	40	2	5	47
4 or more	16	0	8	24
Total	105	62	77	244

Tenure mix

B.26 Analysis of the tenure preferences of households needing affordable housing indicates an overall local split preference of 54% social/affordable rented and 46% affordable home ownership (Table B10).

Table B10 Profile of affordable housing tenure (Clevedon)

Tenure option	Existing households in need (%)	Newly-forming households (%)	Total (%)
Social/affordable rented	62.8%	24.1	53.7
Affordable home ownership	37.2%	75.9	46.3
Total	100.0	100.0	100.0
Base (annual need)	219	66	285

B.27 Table B11 considers the affordable home ownership preferences of existing and newly-forming households. The most preferred tenures are discounted market sale, rent to buy and First Homes.

Table B11 Affordable home ownership preferences

Tenure option	Existing households in need (%)	Newly-forming households (%)	Total (%)
Discounted market sale	29.6	28.5	29.4
First Homes	22.7	36.3	25.4
Shared ownership	20.1	19.1	19.9
Rent to buy	27.6	16	25.3
Total	100.0	100	100.0

Affordability calculations: Nailsea

Step A: Current unmet gross need

- B.28 PPG Paragraph: 020 Reference ID: 2a-021-20190220 states that 'strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:
- the number of homeless households;
 - the number of those in priority need who are currently housed in temporary accommodation;
 - the number of households in over-crowded housing;
 - the number of concealed households;
 - the number of existing affordable housing tenants in need (i.e., householders currently housed in unsuitable dwellings); and
 - the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.'
- B.29 PPG notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market. Table B12. Sets out the overall scale of current need before affordability of market housing is considered.

Table B12 Current gross unmet need (before affordability testing) (Nailsea)

Reason for need	Total in need	Comment	Source
A1 Homeless households	20	Number of households identified as homeless	DULHC North Somerset data apportioned to Nailsea
A2 Priority need / temporary accommodation	135	Households identified as threatened with homelessness plus any households living in temporary accommodation	2022 household survey
A3 Overcrowded	103	2011 Census data households	2011 Census
-	198	-	2022 household survey
A4 Concealed household	55	Census definition refers to couples and lone parents living within another family unit.	2011 Census
-	104	Census definition applied to household survey	2022 household survey
A5 Existing affordable tenants in need	54	-	2022 household survey
A6 Other tenures in need	757	-	2022 household survey
A7 Sum of households in A1 to A6 with one or more needs	1,113	Sum of A3 to A6 BOLD figures	2022 household survey
A8 Total in A7 adjusted to remove any double counting	1,072	This is the total number of households with one or more needs	2022 household survey
A9. All households in need rounded	1,227	Represents 17.5% of all households.	2022 household survey

Note table subject to rounding

Further Notes to Table B12:

A3. Overcrowding

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

A4. Concealed households

The number of couples and lone parents living within a household.

A5. Existing affordable tenants in need and A6. Other tenures in need

Households in need based on the numbers who have one or more of the following needs: under notice, real threat of notice or lease coming to an end; too expensive; too difficult to maintain; sharing facilities; unsuitable due to age/mobility impairment; lacking facilities; major disrepair; harassment/threat of harassment from neighbours.

A7 and A8. Sum of households

A7 is the sum of households who are overcrowded, concealed, are existing tenants in need or other tenures in need. A8 adjusts this total to remove double counting to give a figure for the total number of households with one or more housing need. This final figure takes account of any duplicates (so if the household is overcrowded and has another need, it is only counted once as a household in need).

Affordability of open market options

B.30 Table B13 sets out lower quartile prices and rents for Nailsea.

Table B13 Lower quartile house prices and rents in Nailsea

Area	Lower Quartile Price 2021	Lower Quartile private rent 2021
Nailsea	£277,500	£834

Source: Data produced by Land Registry © Crown copyright 2021, Zoopla rental data

- B.31 Table B14 sets out the proportion of households in need who could not afford open market prices or rents. The affordability analysis assumes that a property is affordable if up to 25% of household income is spent on rent and buying costs up to 3.5x household income.
- B.32 The affordability of open market options is tested on all households in need (rows A1 to A6 in Table B12) based on 2022 household survey data.
- B.33 Analysis concludes that **676** households across Nailsea are in housing need and cannot afford to buy or rent at lower quartile market prices and want to live in Nailsea.

Table B14 Affordability of open market housing for households in need

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
A. Sum of A1 and A2 households	155	100%	155
B. Sum of households in A3 to A6 with one or more needs	1,072	63.9%	685
C. % of households wanting to stay in Nailsea = 76%	-	-	521
D. Total cannot afford to buy or rent (A+C)	-	-	676

Step B: Future households in need

B.34 **PPG Paragraph 021 Reference ID: 2a-021029190220** states that ‘projections of affordable housing need will have to reflect new household formation, the proportion of newly-forming households unable to buy or rent in the market area, and an estimate of the number of existing households falling into need. The process will need to identify the minimum household income required to access lower quartile (entry level) market housing. It can then assess what proportion of newly-forming households will be unable to access market housing.’

New household formation

B.35 The most useful data sources for assessing the level of new household formation are:

- DLUHC/ONS household projections, from which an annual net increase in households can be derived (but projections are produced at district level only).
- The English Housing Survey, from which a national gross household formation rate can be derived (currently 1.435%) and referenced as a data source in the PPG.
- Estimates that can be derived from local household surveys.

B.36 Data are summarised in Table B15.

B.37 The household survey has established there are 1,749 households who expect to form in the next 5 years or 350 each year. Of these, 43.9% want to stay in Nailsea (768 households or 154 each year). The analysis therefore suggests that household formation rates are higher than the national average. The modelling takes an average of the local household survey results and the national formation rates to establish a need from 127 households planning to form and remain in Nailsea.

Table B15 Net and gross household formation 2022-2027 (Nailsea)

Scenario	Annual household formation	Notes	Source
A. MHCLG 2014-based household projections	See note	Not available at sub-district level	MHCLG 2014-based household projections
B. ONS 2018-based household projections	See note	Not available at sub-district level	ONS 2018-based household projections
C. Average annual gross household formation rate based on applying national rate to total households	101	Gross household formation rate of 1.435% x 7,030 households	English Housing Survey 3- year average 2017/18 to 2019/20
D. Annual household formation estimate from household survey	350	Local evidence of households expected to form	2022 household survey
E. Newly-forming households wanting to live in Nailsea	154	Local evidence of households expected to form and remain in the parish (43.0% of newly- forming households)	2022 household survey
F. Average of C and E	127	Included in model as average based on multiple sources	

New households likely to be in affordable housing need

- B.38 Analysis of the tenure options being considered by newly-forming households indicates that 29.9% would consider affordable tenures and 70.1% would consider open market dwellings. It is therefore reasonably assumed that 29.9% require affordable housing options. This results in a total annual need from 127 households of which 38 require affordable housing.

Existing households expected to fall into need

- B.39 The 2022 household survey did not specifically identify any households who had fallen into need in the past 5 years and required affordable housing.

Total newly arising affordable housing need (gross per year)

- B.40 Total newly arising need is therefore 38 each year as summarised in Table B16.

Table B16 Total newly-arising affordable housing need each year (Nailsea)

Households	Percentage	Number
A. Number of newly-forming households wanting to stay in Nailsea	-	127
B. Newly-forming households wanting to stay in Nailsea if suitable affordable accommodation was available	29.90%	38
C. Existing households falling into need	-	0
Total newly arising affordable need (B+C) each year	-	38

Step C: Affordable housing supply

B.41 PPG Paragraph 022 Reference ID: 2a-022-20190220 notes that 'there will be a current supply of housing stock that can be used to accommodate households in affordable housing need as well as future supply'. There are five aspects to affordable supply to be considered as set out in Table B17.

Table B17 Affordable housing supply (Nailsea)

Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	Assume rate of 5% each year	Assuming 471 rented dwellings and 5% turnover each year = 24 lettings each year
Suitable surplus stock (vacant properties)	DULHC vacant dwelling statistics	None assumed
The committed supply of new net affordable homes at the point of assessment	Council data	Data on planning permissions does not identify any specific affordable dwellings so zero supply is assumed.
Supply of affordable home ownership through <u>resale</u>	English Housing Survey Table FA4131	Assumes 54 affordable home ownership dwellings and 5% annual turnover = 2
Units taken out of management	Local authority data	None identified
Total annual supply	Calculation	26 in total. 24 lettings plus supply of 2 affordable home ownership

Note: stock losses through right to buy are not referenced in PPG and not included in this table. Any losses through right to buy would increase the shortfall.

B.42 Overall, the model assumes a total annual affordable housing stock supply of 26 each year and no pipeline affordable dwellings.

Step D: Total annual need and breakdown by size and tenure

- B.43 Table B18 summarises the total annual need for affordable housing across the Nailsea which establishes a gross annual need of 173 and after considering supply, a net need of 147 affordable dwellings each year assuming a clearance of gross unmet need over 5 years. This figure should be viewed as the overall scale of need but as set out in PPG councils are expected to meet a proportion of that need considering viability of delivery.

Table B18 Gross and net annual affordable need (Nailsea)

Model Stage	Factor	Number	Data source/assumption
A1	Current gross unmet need (before affordability test)	1,227	Table B12 row A9
A2	Current gross unmet need (after affordability test)	676	Table B14 Only includes households wanting to stay in Nailsea
A3	Annualised need	135	Assume unmet need is cleared over a 5-year period
B	Newly-arising annual need	38	Table B16
TGN	Total gross need	173	A3+B
C	Affordable annual housing supply	26	Table B17
	Total annual net need	147	TGN – C

Notes: Table subject to rounding errors

Dwelling type and size

- B.44 The dwelling size needs and type preferences of existing and newly-forming households have been analysed. Table B19 summarises the overall gross need by dwelling type and size.

Table B19 Profile of annual affordable housing need (%) (Nailsea)

Number of bedrooms	House	Flat	Bungalow/ level access	Total
0/Studio/1	0.0	21.1	22.1	43.1
2	23.1	3.8	1.4	28.2
3	11.1	0.1	2.1	13.3
4 or more	10.4	0.0	5.0	15.4
Total	40.8	27.2	32.0	100.0

- B.45 Once affordable supply through annual turnover is considered, the annual net need for affordable housing by type and size can be established (Table B20).

Table B20 Profile of annual affordable housing need (number of dwellings) (Nailsea)

Number of bedrooms	House	Flat	Bungalow/ level access	Total
0/Studio/1	0	31	32	63
2	34	6	2	41
3	16	0	3	20
4 or more	15	0	7	23
Total	66	37	45	147

Tenure mix

B.46 Analysis of the tenure preferences of households needing affordable housing indicates an overall local split preference of 49% social/affordable rented and 51% affordable home ownership (Table B21).

Table B21 Profile of affordable housing tenure (Nailsea)

Tenure option	Existing households in need (%)	Newly-forming households (%)	Total (%)
Social/affordable rented	58.3	14.8	48.8
Affordable home ownership	41.7	85.2	51.2
Total	100.0	100.0	100.0
Base (annual need)	135	38	173

B.47 Table B22 considers the affordable home ownership preferences of existing and newly-forming households. The two most preferred tenures are discounted market sale followed by First Homes and Rent to Buy.

Table B22 Affordable home ownership preferences (Nailsea)

Tenure option	Existing households in need (%)	Newly-forming households (%)	Total (%)
Discounted market sale	39.6	31.6	37.4
First Homes	20.2	38.3	25.1
Shared ownership	13.7	16.3	14.4
Rent to buy	26.5	13.8	23.1
Total	100.0	100.0	100.0

Appendix C: Household survey sample errors

Table C1 sets out the response rates and sample errors associated with the 2022 household surveys.

Table C1 Response rates and sample errors

Town	Total Dwellings	Occupied	Sample required	Households contacted	Final response	Final response rate	Final sample error
Clevedon	9,789	9,789	370	9,789	1,169	0.119	2.69%
Nailsea	7,030	7,030	364	7,039	963	0.137	2.93%
Total	16,819	16,829	375	16,828	2,132	0.127	1.98%

Appendix D: Agent reviews

Clevedon Housing Market – Agent Review

Summary of Responses from Agents – July 2022

Introduction

- D.1 Agents were asked a number of questions to build up a detailed understanding of the housing market in Clevedon. Five agents were contacted via telephone to gain an insight into the local housing market. One agent had a specific focus on lettings and four agents were able to present an overview of both sales and lettings for the Clevedon area.

Response from Agents

Strengths of the housing market in Clevedon

- D.2 Agents reported a high level of interest and demand for all types of properties in this popular location on the outskirts of Bristol. Clevedon is proving to be a highly sought after location for the increasing number of people moving away from cities such as London and Bristol.
- D.3 The wide variety of properties, including a high proportion of older properties, some of which have been converted, was listed as a strength by all agents.
- D.4 All agents agreed the housing market in Clevedon is very buoyant.
- D.5 The lettings market is also very strong, with agents describing properties as ‘flying off of the market’. The whole range of properties from 1-bedroom apartments through to a 5-bedroom houses are all moving from the market very quickly, and this is resulting in rental prices being at their highest for many years.

Weaknesses of the housing market in Clevedon

- D.6 All agents agreed, there are not enough of any type of property to meet the demand of potential buyers and tenants in Clevedon.
- D.7 The general consensus from local agents reported too many properties appealing to the older generation. New developments also appear to focus on the retirees, however, there are a lack of bungalows in the area. One agent cited a social media campaign demanding no more retirement properties in the area.

Gaps in supply of housing

- D.8 Agents enjoy the wide variety of housing at every price range through to over £1 million in Clevedon.
- D.9 All agents confirmed the supply and demand for properties in the area is unbalanced. Agents report being desperately short of properties to sell across the spectrum, resulting in being unable to meet the demand from buyers.

- D.10 Specific gaps identified by local agents include starter homes for first-time buyers and bungalows, particularly on flat ground as opposed to at the top of hills, away from services.
- D.11 In terms of private renting, all properties are snapped up as quickly as they come onto the market. When asked which dwellings were in highest demand, one agent listed 1-, 2-, 3- and 4-bedroom properties. Another described the rental market in Clevedon as 'ruthless'.
- D.12 A typical example shared by one agent was of a property going live on Right Move on a Friday. The agents were inundated with calls and emails and the property was off of the market by Monday morning. Agents could easily conduct 20 to 30 viewings on each property. They try to pre-qualify tenants on the initial phone call and short list those in the strongest position, including the planned length of tenancy, to support the landlord with the final decision. Twelve months tends to be the minimum rental period and as a general rule, the bigger the property – the longer the rental period.
- D.13 Agents reported the potential for a huge lettings market in Clevedon but gaps across the board in terms of the supply of private rented housing are restricting growth. Quite simply – there are not enough properties and not enough landlords. Agents are working to identify new landlords to meet the high demand from the number of tenants.
- D.14 The change in tenants' rights have resulted in limited support for landlords, particularly when tenants do not pay their rent or landlords want them to vacate the property. Properties are no longer viewed as a good investment due to the increasing lack of support for landlords.
- D.15 Pet friendly rental properties are increasingly in demand.

Most popular dwellings

- D.16 The most highly sought-after properties in Clevedon are 2-to-3-bedroom terrace or semi-detached properties, and 3-to-4-bedroom family homes with a garden. The Victorian style housing on Hill Road, Linden Road, and Alexander Road are all very popular. The high value Victorian conversions on the seafront are also in high demand.
- D.17 Agents shared examples of recent property sales which include a large bungalow in Edge Hill which sold for £800,000, a 3-bedroom house on Alexander Road selling between £450,000 and £500,000 depending on the condition, and a 3-bedroom basement flat on Linden Road with a shared garden and parking which sold for £350,000.
- D.18 Away from these highly desirable areas, a modern 3-bedroom semi-detached house will currently sell in the region of £300,000 to £375,000. A 3-bedroom semi-detached house with character but needs some work will see a value up to £475,000.
- D.19 The ideal property would be a 3-bedroom house in the West End of Clevedon with room for a family to extend and grow into. Agents listed the seafront, the high street, and riverbank locations all in demand. Edge Hill was also identified as a particularly sought-after location. Agents noted that parking spaces are in

demand for all properties – especially seafront locations when competing with tourists.

- D.20 In terms of the most popular dwelling type for private rented housing, there are high levels of demand, with waiting lists for all types of properties.
- D.21 Studios apartments provide a popular cheap starter property or low-income alternative in the Stonebridge area. 2-bedroom properties are ideal for couples and families starting out and are upwards of £750pcm, and 3-bedroom properties from £950pcm. When combined with allocated parking, these figures increase to £975pcm and £1500pcm respectively. One agent commented 'the further up Clevedon you travel the higher the rental prices.'
- D.22 Clear exemplification of the strength of the rental market in Clevedon was provided by one agent who shared an example of a tenant who contacted the agent due to concerns about the increase in their rental price for their 2-bedroom house from £750 to £850pcm. The agent advised the tenants to remain in this property as there was nothing else in this price range anywhere else in Clevedon. Another agent reported they were unsure of the current rental value of 3- and 4-bedroom properties because they had not had one on their books for over 3 months.

Least popular dwellings

- D.23 When asked about the least popular dwellings, one agent summarised the housing situation in the town with 'anything and everything is popular in Clevedon'.
- D.24 1- and 2-bedroom flats are selling, but not quite as quickly as housing, particularly if there is no outdoor space, no parking, or is located on the top floor.
- D.25 Agents cited properties with no parking being less popular on certain roads in Clevedon. Properties with no parking or garden are proving to be increasingly prohibitive to viewings.
- D.26 In terms of location, one agent listed the Tynemouth Road as not as desirable to live in, but this was more of a perception in the local area. However, another agent stated: 'a good size house will still sell even if it is not in the best location.'
- D.27 Young professional couples are looking towards Weston and Portishead in terms of better value for money and also more for them to do in that area.
- D.28 The question regarding the least popular dwelling type and location for lettings in Clevedon was a bit of an anomaly as the market is so competitive. Larger properties tend to have less interest in terms of the number of viewings as higher rentals of £1000pcm and above are more prohibitive. At the other end of the scale, flats with no outdoor space are also slower to move from the market.

Types of new dwellings

- D.29 There were mixed responses from agents in terms of whether the right types of properties are being built in Clevedon.

- D.30 Two agents agreed that the right types of dwellings are being built. One agent cited the geographical constraints limiting the expansion of town boundaries and restricting future developments. A fourth agent reported limited new build and limited space to infill.
- D.31 Infill does occasionally take place on large garden plots. Old buildings are also converted to increase housing stock. There is potentially infill planned for a light industrial area of the town.

Impact of 'help to buy' and stamp duty changes

- D.32 Stamp duty in particular fuelled a 'very manic housing market' with one agent reporting being the busiest they had ever been with a 20% increase in business. This product encouraged people to want to move within an already buoyant housing market in the town.
- D.33 The housing market remains strong however a high number of potential buyers are all clambering to buy a limited number of properties, which is resulting in at least five or six best and final offers on each property.
- D.34 Agents are not aware of any new build properties for the help to buy scheme.

Conveyancing chains – completion

- D.35 Agents described conveyancing chains as an increasingly slow process with backlog in the system. Surveyors and solicitors are struggling to keep up with the recent high volume of sales. One agent reported solicitors not able to open files for up to two weeks after instruction due to their high volume of work, even when there is a short chain involved.
- D.36 Longer chains can often slow down or break when vendors are not able to find somewhere to buy due to the lack of properties coming onto the market.

Setting future housing standards in Clevedon

- D.37 Affordability was listed as a key factor by all agents when setting future housing standards. First-time buyers are struggling to find a deposit and families are struggling to afford homes that are large enough to accommodate them.
- D.38 A 2-bedroom house which would have been suitable for first-time buyers in Clevedon has increased from £220,000 to £260,000 in the last few years. Buyers can get more for their money in Weston, Hutton, and Newport.
- D.39 Affordability was also listed as a key factor with the rental market. There is a noticeable increase in rental prices across the board. Properties used to increase by increments of £25 to £50, but now increase by hundreds of pounds instead.

Ways to improve the housing market in Clevedon

- D.40 Agents were very forthcoming with suggestions to improve the housing market in Clevedon. They are keen to maintain the variety of properties in Clevedon

which in theory provides something for everyone – old houses converted into apartments, housing estates, large Victorian houses etc. However, the number of buyers far outstrips the number of sellers resulting in a highly competitive market with increasing prices.

- D.41 First-time buyers struggle to find housing they can afford in the area and Portishead is proving to be attractive to this demographic in terms of house prices and services.
- D.42 There are limited opportunities in Clevedon that support the next step up the ladder from starter to second home, and second to third home. The property market appears to be stalling with little movement in any direction. This is a particular struggle for families who are often in accommodation that is too small for their growing family.
- D.43 The elderly population of Clevedon are well catered for with retirement housing and sheltered accommodation.
- D.44 Increased support for landlords would potentially increase the number of properties, and lower rent would help first-time buyers to save for a deposit for their first home.

Nailsea Housing Market – Agent Review

Summary of Responses from Agents – July 2022

Introduction

- D.45 Agents were asked a number of questions to build up a detailed understanding of the housing market in Nailsea. Four agents responded to telephone questionnaires to gain an insight into the local housing market. All four agents have an overview of both sales and lettings in the Nailsea area.

Response from Agents

Strengths of the housing market in Nailsea

- D.46 Nailsea has a very busy housing market with strong house prices across the board which have seen an increase from 2020 onwards. Agents report a good range of properties for first-time buyers through to larger detached 4- and 5-bedroom houses.
- D.47 Agents report house prices just beginning to level out and pull back to pre-Covid prices. Some valuations are not being reached and, in some cases, buyers are more confident to make an offer resulting in some properties being reduced from the initial valuation by up to £15,000. One agent shared an example of a 3-bedroom detached bungalow which was initially valued at £450,000, reduced to £435,000, and eventually sold for £415,000.
- D.48 Agents are becoming more confident to advise sellers according to the changing market. One agent was able to advise the vendor to reduce the price from £465,000 to £450,000 when viewings slowed on their 4-bedroom semi-detached property.

Weaknesses of the housing market in Nailsea

- D.49 Properties in Nailsea are mainly built in the 1960s and 1970s. Although values tend to be lower than the surrounding areas such as Backwell, the area has become very expensive in the last few years.
- D.50 Agents are having to limit the number of viewings on each property due to the number of people who want to move to the area. Apartments and retirement flats are the only types of properties that are not moving as quickly off of the market, with one agent commenting, 'there are so many available you can't give them away at the moment.'
- D.51 Nailsea is proving to be a highly sought-after location for the increasing number of people moving away from central Bristol to buy a large rural property in the area.
- D.52 In terms of lettings, demand is exceeding supply, and any properties that come onto the market are snapped up very quickly. One example of the demand in this market was shared by an agent who reported a 2-bedroom flat marketed for £875pcm. The agent received 7 email enquiries and 10 phone calls by lunchtime the following day. Agents are supporting landlords by vetting

prospective tenants before presenting the landlord with a short list for their final decision.

Gaps in supply of housing

- D.53 Agents identified lots of new builds taking place in the area which will help to shake up the market. However, there was concern that the new builds will command a premium price due to such little housing stock.
- D.54 Agents also shared concerns with having no properties in the price bracket of £400,000 to £650,000.
- D.55 One agent reported bungalows as being very saleable, especially when in a good condition or have been 'flipped' by a developer. However, these types of properties which suit downsizers do not tie in with plans for new developments.
- D.56 In terms of gaps in the supply of private rented housing, there is a huge supply issue. Properties ranging from 1 bedroom to 5-bedroom houses are all in demand and 'flying off of the shelf.' Such is the demand, a full day of viewings from a shortlist of potential tenants is guaranteed for each new property that comes onto the market.
- D.57 3- and 4-bedroom houses appealing to families are the biggest gap. A 3-bedroom semi-detached property will receive numerous enquiries and over 20 viewings with a rental value from £1,100pcm to £1,400pcm. A 4-bedroom detached property costs in the region of £1,800pcm and is also a popular option. Agents noted that the high demand for properties is increasing rental costs.
- D.58 The West End and East Side are both popular locations in Nailsea due to good schools.

Most popular dwellings

- D.59 The most popular request from potential buyers is 3- and 4-bedroom properties with a generous plot. These properties are being sought-after by both young couples to grow into and young families.
- D.60 A 3-bedroom semi-detached property will sell in the region of £325,000 to £400,000. Larger 4-bedroom detached properties can range from £550,000 to £800,000.
- D.61 Bungalows are popular with the town's aging population.
- D.62 In terms of location, Trendlewood, Perrings, and the Elms Estate in Wraxall are all popular as they are in close proximity to both Backwell train station and the open countryside. Trendlewood in particular is a very popular family focused area while various estates across the town provide easy access to the town centre.
- D.63 One example shared by an agent highlighted the powerful combination of the right property in the right location, resulting in premium prices. A property with 4 bedrooms, 2 bathrooms, and 2 reception rooms plus a double garage was on the market for £685,000. The initial sale fell through and when placed back onto

the market, the market price had increased to £700,000 and eventually sold for a best and final offer of £760,000 to a couple moving from out of the area.

- D.64 In terms of lettings, the highest number of enquires is always for 3-bedroom semi-detached properties. Studio flats have a high turnover of tenants with shorter rentals which suits those on contract work in the area.

Least popular dwellings

- D.65 When asked the question regarding the least popular dwellings in the town, one agent summed up the property market in the area by saying, 'you can't go far wrong with the property market in Nailsea.'
- D.66 Bedsits, flats, and retirement flats all sell well but are slower to move from the market.
- D.67 Mid-terrace 1970s style properties with a garage at the back and rear access are now perceived as quite dated but do still sell.
- D.68 In terms of location, the southern end and Wraxall area are perceived as slightly less desirable. Properties are currently being built in this area as the land is cheaper and new builds are in demand.
- D.69 The higher end of the market with rentals above £2,000pcm are slower to move with higher monthly costs being the prohibiting factor.

Types of new dwellings

- D.70 There was a mixed response from agents when asked whether the right types of dwellings are being built in Nailsea.
- D.71 One agent reported that the new dwellings on the outskirts of Nailsea tend to sell particularly well and another stated the new development of flats planned for near to the town centre will be highly desirable. Another had concerns that new dwellings are too small and overpriced.
- D.72 However, all agreed that there are not enough properties, affordability is a major factor, and the town did not need any more retirement properties.

Impact of 'help to buy' and stamp duty changes

- D.73 Agents were unsure of the impact of 'help to buy' on the housing market. One small new build developer explored the help to buy option but there were 'too many hoops' to jump through and decided not to pursue the scheme.
- D.74 In terms of stamp duty, agents perceived this as 'unnecessary' and brought 'chaos' to an already busy market. One agent summarised stamp duty as being nice for people to have an extra £15,000 in their pocket, which was more often put towards a new kitchen or bathroom rather than changing the price bracket on the house they were buying.
- D.75 One agent concluded 'the products didn't really change the market as we were busy anyway.'

Build to rent

- D.76 One agent shared an insight into the two new developments which are being marketed as 'affordable living.' The agent was keen to point out that these developments do not provide an affordable living option for the local residents of Nailsea. A new build 2-bedroom property costs in the region of £350,000. First-time buyers, young professional couples, and young families are not able to afford this monthly outgoing while saving for a deposit to secure a mortgage. This particular agent has been approached to value some of these houses for the rental market and is unsure if this is due to them not selling to the intended market.
- D.77 Not all agents had a working knowledge of this product.

Conveyancing chains – completion

- D.78 Agents agree that conveyancing chains have always been slow across the board but are very fragile at present. The average wait time for a property with no chain is 16 weeks compared to pre-Covid where the wait time was 8 to 10 weeks. Surveyors were at fault for the initial delays but do not seem as busy now. Although there are some very good solicitors, they are always busy.
- D.79 Larger properties with chains can be very slow and take as long as 4 to 5 months to complete. One agent has a sales progression team to try to alleviate the pressure and keep sales moving along.

Setting future housing standards in Nailsea

- D.80 Affordability and size of property were cited as key factors when setting future housing standards.
- D.81 2-bedroom houses are currently starting from £285,000, 3 bedroom from £320,000 (pre-Covid £285,000), 4-bedroom semi-detached properties upwards from £400,000-, and 4-bedroom detached properties £460,000 (pre-Covid £325,000).
- D.82 First-time buyers are just about managing to get onto the housing market to invest in 2- and 3-bedroom properties, but they are tied in with longer mortgage deals to compensate for the increasing property prices.
- D.83 New build properties tend to be very small and unsuitable for families to have the space to live in and the room to grow into. Agents agreed it would be better to develop larger 3-bedroom houses than cramped 4. bedroom properties. The size of the outdoor space is also a big factor – this should be in proportion with the size of the house for the property to be a viable family home.
- D.84 The older estates in Nailsea do not have adequate parking provision especially with multiple cars per household, resulting in cars spilling onto the roads. Lack of parking can be a prohibitive factor with potential buyers.
- D.85 Nailsea's rental market is becoming increasingly unaffordable for local people. High rentals combined with the increasing cost of living are impacting on young couples and families being unable to save for the high deposit needed to get

onto the property ladder. Weston is providing a cheaper option and drawing people away from the town.

- D.86 Concern was also shared that council estates and social housing has been sold off which has further reduced housing options.

Ways to improve the housing market in Nailsea

- D.87 Agents are keen to redress the balance between the supply and demand of properties in Nailsea. There is a need for more properties in both the sales and lettings market.
- D.88 A combination of building more properties and enticing more properties onto the market would help to increase the supply and reduce levels of competition.
- D.89 Each rental property has up to 30 applicants. Providing more support for landlords such as better tax relief and additional payments would help to regenerate the lettings market, increase the number of properties available, and provide more housing options for local people.
- D.90 Agents also stated, 'it is important for developers to listen to local people to find out about their housing needs.'