Strategic Housing Market Assessment 2024 update

Yorkshire Dales National Park

Final Report

July 2024

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Executive Summary

Introduction

The Yorkshire Dales National Park (YDNP) Strategic Housing Market Assessment (SHMA) 2024 provides the Planning Authority (YDNPPA) with up-to-date evidence on housing need across all sections of the community over the period 2025 to 2040. This report updates the 2019 SHMA. The evidence will inform the update of the preparation of planning policy, other strategies, policies and decisions of the YDNPPA and its partners.

The SHMA has been prepared in accordance with the National Planning Policy Framework (NPPF) and associated Planning Practice Guidance (PPG).

Data have been produced at parish level where possible.

Dwelling stock

There are 13,094 dwellings across YDNP in 2023 and 10,272 households (2021 census) . This implies that 2,822 dwellings (21.6%) are either vacant, holiday lets or second homes. Most dwellings are houses (82%), 12.2% are bungalows and 5.9% are flats. 73.7% of households are owner occupiers, 19.6% privately rent and 6.7% live in affordable housing.

Trends in population and households

Over the period 2001 to 2021, the total number of dwellings and households has increased but population reduced slightly. The age profile has become skewed towards older people, with a 50% increase in people aged 65 or over living in the YDNP and a 14.4% decrease in the under 65 population. Edge Analytics' SNPP-2018 (HH-14) projection estimates a population in 2025 of 23,901 and this is projected to remain virtually unchanged to 23,907 by 2040, with a particular increase in the proportion of people aged 75 and over.

House prices and rents

In 2023, lower quartile prices were £262,500 (Yorkshire and the Humber £137,500, North West £140,000 and England £190,000) and median prices were £365,000 (Yorkshire and the Humber £192,500, North West £200,000 and England £290,000).

In 2023, lower quartile private rents were £849 each month (Yorkshire and the Humber £576, North West £624 and England £802) and median rents were £1,101 (Yorkshire and the Humber £724, North West £802 and England £1,248).

Future housing need

The 2024 SHMA identifies a need for around 50 dwellings each year over the plan period 2025 to 2040. Updated demographic scenario modelling has indicated that with the exception of the SNPP-2014 scenario, all other scenarios point to an increase in

the number of households. This recommendation takes into account past trends in delivery; and provides a reasonable and aspirational target for delivery over the plan period, which carefully balances the social and demographic challenges of the YDNP against the need to conserve and enhance the natural environment.

An updated target of 50 dpa is both realistic judged against past rates of release of sites and completion of dwellings, and would also appear sufficient to stabilise population and help address some of the specific shortfall.

Future dwelling mix and development priorities

The HNA has carefully considered the future population and household projections over the period 2025 to 2040, the range of dwellings lived in by different households and their dwelling aspirations (likes) and expectations. This helps to determine an appropriate mix of dwellings to inform future development priorities to better reflect the housing needs of communities across the YDNP.

The recommended annual dwelling need is 50 dwellings each year.

Regarding affordable housing need, the SHMA has used an innovative method to establish the overall scale of affordable need by parish using the Rural Affordable Housing Model (RAHM), supplemented with evidence from the housing register.

The RAHM identifies an annual need for around 157 affordable dwellings. The scale of need is also reflected in the number of households on the housing register which has increased dramatically since the 2019 SHMA with 611 households currently on the register for a property in a parish within the National Park. However, Planning practice is clear that not all of this need has to be met as delivery of affordable housing can be challenging, not least in rural areas.

Based on the overall need for 50 dwellings each year and the acute need for affordable housing, the recommended split is 20 affordable/social rented, 10 affordable home ownership and 20 unrestricted open market, with a recommendation to continue seek to develop build-to-rent as part of open market development.

The YDNPPA affordable housing policy will continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs. The overall dwelling mix recommendations by tenure are set out in Table ES1.

Table ES1 Summary of overall dwelling mix by tenure: YDNP

Number of bedrooms	Unrestricted Market	Affordable Rented	Affordable home ownership	Total
1	2	4	1	7
2	6	9	4	19
3	8	5	4	17
4	4	2	1	7
Annual need	20	20	10	50
Of which: overall need for level-access dwellings	4	6	2	12

The needs of other groups

Particular needs which have been identified in the SHMA are:

- Increasing and diversifying the supply of specialist housing for older people. There is a current supply of around 307 units of accommodation across the YDNP but HousingLIN estimates would suggest the current need is much higher at 1,258 and this is set to increase to 1,628 by 2045 or a 1,321 increase on current levels of provision. This includes sheltered/retirement, Extra Care, co-housing and residential care. However, it is anticipated that much of this need will largely be met through provision outside of the National Park.
- Based on an assessment of additional needs and longer-term demographics, 4% of new dwellings (2 each year) should be built to M4(3) wheelchair accessible standard; and all other new dwellings should be built to M4(2) accessible and adaptable standard which would include bungalows/level access accommodation.

The main report provides further details of the additional groups referenced in the NPPF and PPG.

Note that there is overlap between affordable, specialist older person and M4(3) need, so for instance the development of an older person's level access, wheelchair accessible affordable dwelling would help address three aspects of housing need.

Summary of policy recommendations

Theme	Data	Action
Overall housing need	Housing need of 50 dwellings each year	Housing need figure to be noted with a recommended tenure mix of 60% affordable and 40% open market subject to financial viability and national policy, with 20 open market/unrestricted, 20 social/affordable rented and 10 affordable home ownership
Affordable housing need	Significant rural affordable housing need, with an annual need of 167 based on the Rural Affordable Needs Model and 611 households currently on the housing register.	Affordable housing policies to maximise delivery. A recognition that need considerably outweighs the likely level of affordable housing delivery
	Broad mix of affordable dwelling sizes is required (14% 1-bedroom, 38% 2-bedroom, 33% 3-bedroom and 14% 4 or more bedroom)	Range of dwelling sizes to be delivered to meet the needs identified
	Affordable tenure mix of 67% rented and 33% affordable home ownership	Development needs to focus on social/affordable rented with some affordable home ownership which would include First Homes.
Needs of different groups	4% of new dwellings (2 each year) to be M4(3) wheelchair accessible All new affordable and market dwellings to be built to M4(2) standard	Update relevant policies.
	Current supply of 307 units of older persons accommodation (compared with a HousingLIN modelled need of 1,258. Overall additional need to 2045 for 873 x C3 dwellings for older people, 194 x C2 extra care and 253 x C2 residential care bedspaces. However, it is expected that most of the need will be met through provision outside the National Park.	Where possible diversify range of older persons accommodation including sheltered/retirement and Extra Care leasehold and cohousing. Continue to review need for residential care. Strengthen policies to enable people to live in their own homes for longer with appropriate support and adaptation.
	Other needs groups	Ongoing review of need for specialist housing and build upon the needs evidenced in this SHMA.

1. Introduction

Background, aims and objectives

1.1 The Yorkshire Dales Strategic Housing Market Assessment provides the Yorkshire Dales National Park Planning Authority (YDNPPA) with up-to-date evidence on housing need across all sections of the community over the period 2025 to 2040. The evidence will inform the update of the preparation of planning, housing and other strategies and decisions of the YDNPPA and its partners.

National Planning Policy Framework

1.2 The evidence base needs to take account of the requirements of the National Planning Policy Framework (NPPF). The latest version was published in September 2023 and is supported by Planning Practice Guidance (PPG). The NPPF 2023 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…'*.

1.3 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'

1.4 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.'**

Note that the YDNPPA area falls in to the category of exception circumstance because there are no standard method figures for the National Park local plan areas.

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'.**

1.5 Paragraph 65 requires that: **'strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.'**

1.6 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 Authority will have to ensure that it is legally compliant with the Localism Act at Local Plan examination.

1.7 The NPPF 2023 sets out affordable housing definitions which are presented at Technical Appendix A.

Yorkshire Dales Corporate Plan 2024 - 2025

1.8 The Yorkshire Dale Corporate Plan sets out a vision for the Yorkshire Dales National Park.

1.9 Local people and businesses will keep the Yorkshire Dales National Park a thriving area. Its unique cultural landscape will be treasured for its stunning scenery, exceptional heritage and wonderful wildlife, and every year millions of people will be inspired to be a part of it.

1.10 By 2040 it will be:

- a distinctive living, working cultural landscape that tells the story of generations of people interacting with their environment;
- a friendly open and welcoming place with outstanding opportunities to enjoy its special qualities;
- home to the finest variety of wildlife in England resilient and responsive to the impacts of climate change, storing more carbon each year than it produces;
- providing an outstanding range of benefits for the nation based on its natural resources, landscape and cultural heritage, which underpin a flourishing local economy; and
- home to strong, self-reliant and balanced communities with good access to the services they need.

1.11 The Corporate Plan sets out the specific objectives that the National Park Authority will work towards over the next three years. Most of these come directly from the National Park Management Plan but are supplemented with a number of objectives that centre on being an effective organisation providing an excellent level of service.

1.12 Work is organised into 17 'work programmes', which are resourced according to their level of priority.

1.13 Work programmes specifically relating to housing and working toward ensuring the park is home to strong, self-reliant and balanced communities with good access to the services they need include;

- encourage and facilitate high quality proposals for new housing in a range of tenures, sizes, types and prices, such that around 85 new dwellings are approved each year including identifying measures to reduce the proportion of under-occupied properties. Progress by March 2025: 85 dwellings approved; and
- Provide an efficient development management service that supports appropriate opportunities for economic and community development whilst helping to conserve and enhance the special qualities of the National Park, including ensuring that 65% of minor and 80% of 'other' planning applications are being determined within eight weeks and at least 80% of applicants are satisfied with the service provided.

Yorkshire Dales Management Plan 2019 - 2024

1.14 The National Park Management Plan is the most important document for the Yorkshire Dales National Park. It is a five-year work programme which is produced and monitored by a partnership of local organisations that operate across the area.

1.15 The Plan contains 49 specific objectives that the YDNP Authority are working to achieve now. An ambitious vision for what the National Park will be like by 2040, together with setting out what they are going to do to help encourage local people to achieve the Plan's ambitions.

1.16 There are six objectives that are very ambitious and do not yet have sufficient funding to implement them.

1.17 Housing comes under the vision for Communities (F1).

- The main objective is to support the completion of 400 dwellings in a range of tenures, sizes, types and prices, by 2024.
- Progress against this objective includes new permissions granted for 62 dwellings in 2022/23, taking the total to 430. 55 dwellings were completed in 2022/23 taking the cumulative total to 262.

1.18 Objective F2 - Younger, working-age households.

- Focusing on younger, working age households (F2), the Plan outlines a 5-year programme of measures to promote the National Park as a place to

live for younger, working age households (18-44 years) to help halt the decline in their numbers.

- Progress against this objective outlines that the fourth year of programme has been completed. The new draft Local Plan for the National Park will include permanent residency conditions which will prevent new housing from becoming second homes or holiday letting properties.

1.19 Retain access to services (F3) – like primary schools and GP surgeries – that are essential to the long-term viability of local communities, using the four main service 'hubs' (Grassington, Hawes, Reeth and Sedbergh) and their surrounding 'spoke' settlements to create economies of scale is another objective outlines in the Plan.

- Progress includes a public consultation on future housing land allocation focused on hub settlements.

1.20 Additional objectives also outline plans to improve mobile phone coverage, deliver a programme of research and investment in local culture, arts and heritage so as to retain and attract younger people and businesses to the rural corridor linking Skipton to Grasmere, use the Sustainable Development Fund and other funding sources, to support 20 new local projects each year that bring economic, social and environmental benefits to the National Park and improve bus services.

Yorkshire Dales Management Plan 2025 - 2030

1.21 National Park Authorities are under a statutory duty to review National Park Management Plans at intervals of not more than 5 years.

1.22 The aim of the Yorkshire Dales National Park Management Plan Partnership is to produce an updated Plan by March 2025.

Yorkshire Dales National Park Local Plan 2025 - 2040

1.23 The Yorkshire Dales National Park Authority is preparing a new Local Plan to cover the development period 2025 – 2040.

1.24 At the root of the Plan are decisions about where the Park is heading, in terms of its environment, its economy and its communities.

1.25 To date, six different consultations have taken place to help determine what issues the Local Plan needs to address and how it should address them.

1.26 One specific consultation focused on land for housing development and sought views on possible sites for future housing development, the location of housing development boundaries around towns and villages, and, linked to this; the areas of important open spaces within towns and villages which should be protected from development.

1.27 A modest level of housing growth is needed to provide a range of new affordable and market homes which will help to stabilise the population and meet local housing need. For this development to take place a sufficient supply

of housing land will need to be made available. It is the role of the Local Plan to identify and help facilitate the development of this land.

1.28 The new Local Plan includes a target to deliver 50 new homes every year between 2025-2040 (750 in total). Evidence shows that this level of housing growth is needed to address the trends towards a shrinking population and a significant contraction in younger age groups living in the National Park.

1.29 These trends would have a range of negative impacts, for example, on local services (e.g. schools, demands on health and care services) and the economy (e.g. the ability of local businesses to find labour).

Geography

1.30 The YDNP is in Northern England and is spread over 2,179 square kilometres. The majority of the Park is situated within the County of North Yorkshire (71%), but its boundary also includes parts of Cumbria (28%) and Lancashire (1%).

1.31 Map 1.1 sets out the geographical context of the YDNP. The Park straddles three local authority districts; North Yorkshire; Westmorland and Furness and Lancaster. It is bounded to the north by County Durham.

1.32 The resident population of the Yorkshire Dales was 22,798 according to the 2021 census.

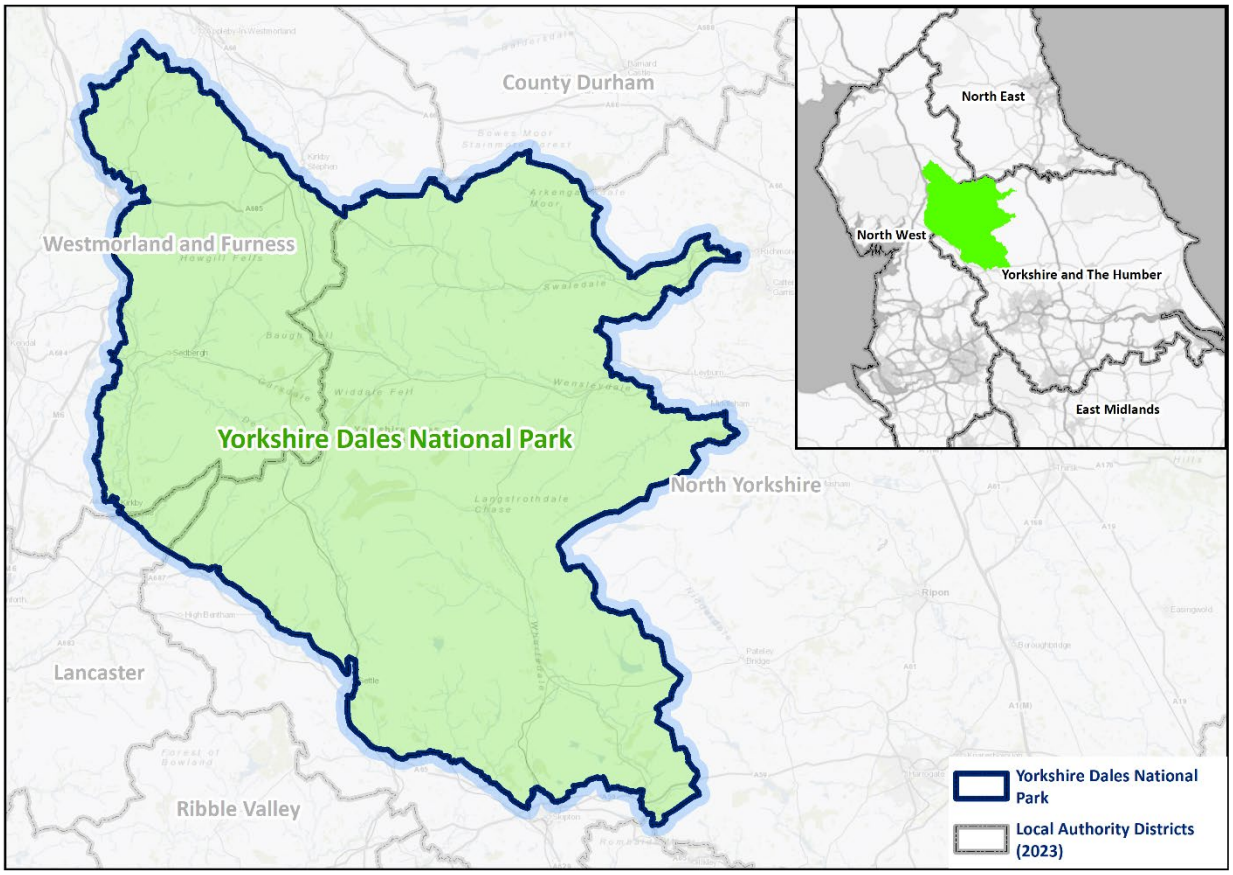
Research methodology

1.33 A multi-method approach has been used to prepare the 2024 SHMA including:

- A review of relevant secondary data including the 2021 Census, house price trends, ONS sub-national population projections and MHCLH/ONS household projections, CORE lettings data, MHCLG statistics and housing register information.
- An online survey of stakeholders which included 21 representatives from strategic and local organisations.
- Interviews with estate and letting agents operating within the National Park.
- Modelling of demographic data.
- Modelling of rural affordable need based on the Rural Affordable Housing Need (RAHM) model. This has recently been developed by arc4 to identify the relative need for affordable housing at parish level drawing upon house price and census data.

1.34 Where possible, data are ‘triangulated’ which means several sources are drawn upon to establish robust output.

Map 1.1 Yorkshire Dales National Park



Presentation of data

1.35 Data are clearly sourced throughout the SHMA report.

Report structure

1.36 The Yorkshire Dales National Park SHMA 2024 report follows a similar structure to the 2019 SHMA but has been restructured around a series of themes presented in the following chapters:

- Chapter 2 considers the housing market key drivers focusing on dwelling stock, demographic drivers, household characteristics including income, economic drivers and migration.
- Chapter 3 provides analysis of prices, rents and affordability.
- Chapter 4 considers overall housing need based on a detailed analysis of the demography of the YDNP and provides a future housing number based on the Standard Method.
- Chapter 4 considers the needs of different groups as referenced in the NPPF.
- Chapter 5 considers overall dwelling type, mix and affordable housing need

- Chapter 6 concludes the report with a summary of key findings and a consideration of strategic and policy issues.

1.37 The main report is accompanied by a separate technical appendix which provides detailed material that underpins the core outputs of the HNA. The technical appendix material includes:

- Affordable housing tenure definitions (Appendix A)
- Housing Register Data (Appendix B)
- Rural Affordable Housing Model (Appendix C)
- Dwelling mix analysis (Appendix D)
- Stakeholder consultation (Appendix E)
- Agent review (Appendix F)

1.38 Please note that any references to data from the government department responsible for housing and planning matters has been standardised to the Department for Levelling Up, Housing and Communities (DLUHC).

2. Housing market and key drivers

Introduction

2.1 This chapter provides a detailed background to dwelling stock and tenure and the underlying economic, demographic and household drivers across YDNP.

Dwelling type and size

2.2 The 2023 Valuation Office Agency data provides details on overall dwelling stock by type, number of bedrooms and council tax band. Table 2.1 presents the overall dwelling stock profile of the National Park compared with Yorkshire and The Humber, and England. Table 2.2 summarises dwelling type and size data for YDNP.

2.3 In summary, Tables 2.1 and Table 2.2 show:

- 21.4% of dwellings in YDNP are council tax band A or B properties and 78.5% are band C or above;
- 82.0% of dwellings are houses (26.9% terraced, 22.5% semi-detached and 32.6% detached), 5.9% are flats and 12.2% are bungalows; and
- 4.4% of dwellings have one bedroom, 27.2% two bedrooms, 44.9% three bedrooms and 23.6% four or more bedrooms.

2.4 Map 2.1 illustrates the predominant dwelling type and size by LSOA based on 2023 Valuation Office Agency data.

Table 2.1 Dwelling type, number of bedrooms and council tax band for YDNP and comparator areas

	Council Tax band				Dwelling stock totals		
Dwelling type and number of bedrooms	A	B	C-E	F+	YDNP	Yorkshire & The Humber	England
Bungalow 1-bedroom	0.6%	0.4%	0.0%	0.0%	1.0%	1.4%	1.1%
Bungalow 2-bedrooms	0.4%	0.9%	3.9%	0.0%	5.4%	5.5%	4.6%
Bungalow 3-bedrooms	0.0%	0.1%	4.4%	0.7%	5.2%	3.4%	3.0%
Bungalow 4 or more -bedrooms	0.0%	0.0%	0.6%	0.1%	0.7%	0.6%	0.6%
Flat 1-bedroom	2.0%	0.4%	0.0%	0.0%	2.3%	8.0%	11.0%
Flat 2-bedrooms	1.3%	1.1%	0.9%	0.0%	3.2%	6.7%	10.7%
Flat 3-bedrooms	0.0%	0.2%	0.1%	0.0%	0.4%	0.7%	1.8%
Flat 4 or more-bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.5%
Terraced house 1-bedroom	0.4%	0.6%	0.0%	0.0%	1.0%	1.0%	0.5%
Terraced house 2-bedrooms	0.9%	4.3%	5.3%	0.0%	10.5%	10.8%	8.7%
Terraced house 3-bedrooms	1.0%	2.9%	8.6%	0.2%	12.7%	14.5%	14.8%
Terraced house 4 or more-bedrooms	0.0%	0.1%	2.2%	0.3%	2.6%	2.8%	2.4%
Semi-detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Semi-detached house 2-bedrooms	0.0%	1.4%	3.6%	0.0%	5.0%	5.2%	3.8%
Semi-detached house 3-bedrooms	0.1%	1.9%	11.1%	0.7%	13.9%	21.7%	17.6%
Semi-detached house 4 or more-bedrooms	0.0%	0.0%	2.6%	0.9%	3.6%	2.6%	2.7%
Detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Detached house 2-bedrooms	0.0%	0.2%	2.8%	0.0%	3.1%	0.5%	0.7%
Detached house 3-bedrooms	0.0%	0.1%	9.7%	3.0%	12.8%	5.3%	5.9%
Detached house 4 or more-bedrooms	0.0%	0.0%	7.3%	9.4%	16.7%	8.7%	9.5%
YDNP Total	6.8%	14.6%	63.1%	15.4%	100.0%		
Yorkshire & The Humber Total	42.3%	20.3%	32.7%	4.7%		100.0%	
England Total	23.5%	19.7%	47.6%	9.2%			100.0%

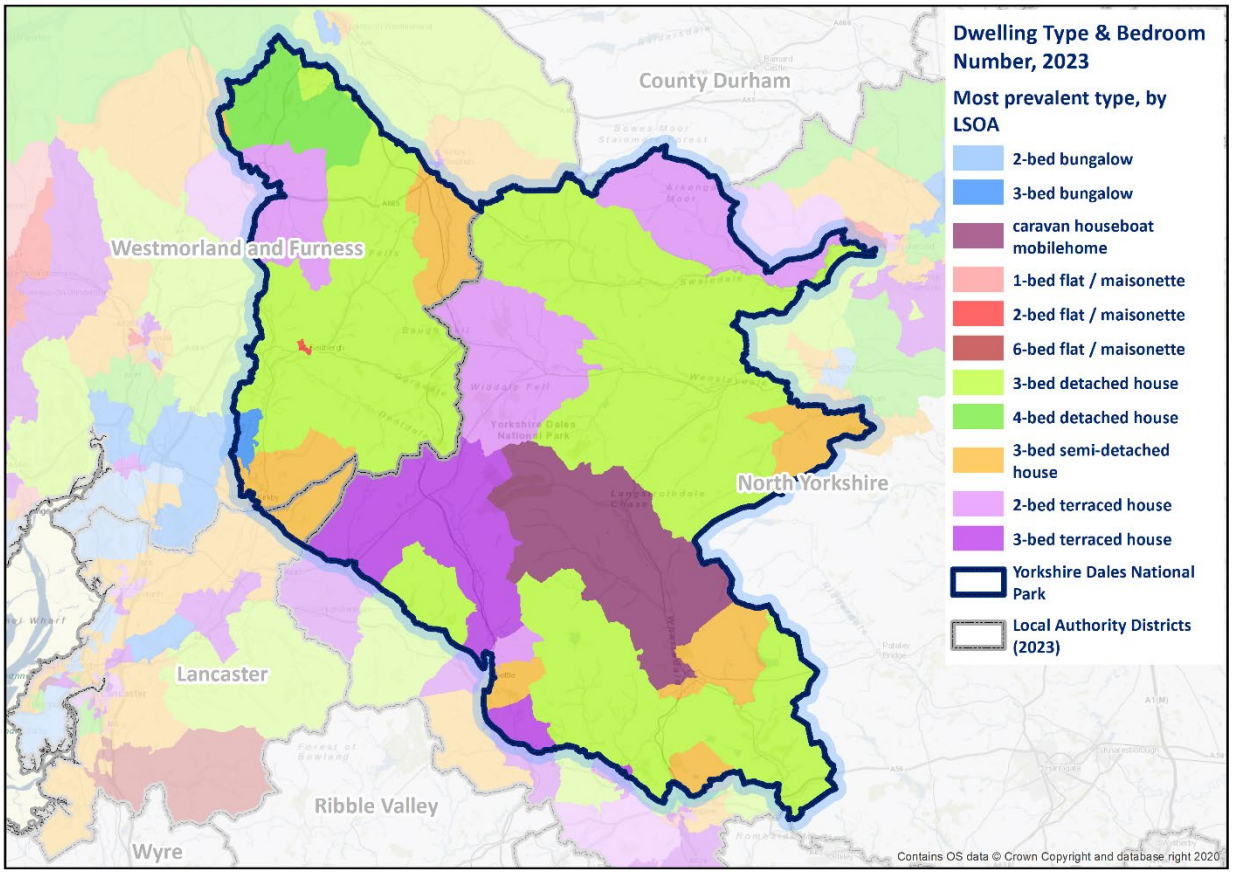
Base: YDNP 22,790 (est. but based on LSOA data which may include areas outside the National Park); Yorks. & The Humber 2,452,500; England 24,596,090 (excludes annex, other and missing)
Source: VOA 2023

Table 2.2 Dwelling type, number of bedrooms and council tax band summary

Dwelling type	Council Tax Band A	Council Tax Band B	Council Tax Band C-E	Council Tax Band F+	YDNP Total
Bungalow	1.0%	1.4%	9.0%	0.9%	12.2%
Flat	3.3%	1.6%	1.0%	0.0%	5.9%
Terraced	2.4%	7.9%	16.1%	0.5%	26.9%
Semi-detached	0.2%	3.4%	17.3%	1.6%	22.5%
Detached	0.0%	0.4%	19.7%	12.5%	32.6%
Total	6.8%	14.6%	63.1%	15.4%	100.0%
Number of bedrooms	**Council Tax Band A**	**Council Tax Band B**	**Council Tax Band C-E**	**Council Tax Band F+**	**YDNP Total**
1-bedroom	3.0%	1.4%	0.0%	0.0%	4.4%
2-bedrooms	2.6%	7.9%	16.5%	0.1%	27.2%
3-bedrooms	1.2%	5.1%	33.9%	4.7%	44.9%
4-bedrooms	0.0%	0.2%	12.7%	10.7%	23.6%
Total	6.8%	14.6%	63.1%	15.4%	100.0%

Source: VOA 2023

Map 2.1 Predominant dwelling type and size by LSOAs: YDNP



Source: Valuation Office Agency 2023

Property age and condition

The age and condition of YDNP's housing

2.5 The age profile of the dwelling stock in YDNP is summarised in Table 2.3 and based on a total number of 13,094. 52.6% of dwellings were built before 1945, 19.2% between 1945 and 1982 and 28.1% since 1983.

Table 2.3 Age of dwelling

Age of Dwellings	%
pre-1919	47.3%
1919-44	5.3%
1945-64	7.8%
1965-82	11.4%
1983-99	13.5%
post 1999	14.6%
Total	100.0%
Total dwelling stock	13,094

Source: VOA 2023

2.6 The English Housing Survey (EHS) produces national data on dwelling condition. Applying national trends to the stock profile of YDNP (Table 2.4) would suggest that around 20.7% of dwelling stock is non-decent, which is in line with the national average of 17.0%. The number of dwellings likely to fail the minimum standard of decent homes criteria is estimated to be 13.1% (compared with 9.9% nationally).

2.7 A full definition of what constitutes a decent home is available from DLUHC (source: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/7812/138355.pdf) but in summary a decent home meets the following four criteria:

a. it meets the current statutory minimum for housing;

b. it is in a reasonable state of repair;

c. it has reasonably modern facilities and services; and

d. it provides a reasonable degree of thermal comfort.

Table 2.4a Dwelling stock condition in England – percentage of dwellings failing decent homes criteria estimate

England Dwelling age (ehs)	% fail Non-decent	% fail Minimum Standard	% fail Repair	% fail Modern facilities and services	% fail Thermal Comfort	All dwellings in group (000s)	% dwellings
pre-1919	32.0%	21.7%	7.3%	4.6%	7.8%	4,906	20.1%
1919-44	19.3%	11.0%	4.5%	3.4%	6.2%	3,738	15.3%
1945-64	16.1%	8.9%	4.7%	1.5%	4.2%	4,369	17.9%
1965-80	15.1%	8.1%	1.1%	1.1%	6.9%	4,872	20.0%
1981-90	16.5%	3.8%	1.0%	2.1%	12.1%	1,959	8.0%
post 1990	2.0%	1.8%	u	0.2%	0.0%	4,570	18.7%
Total	17.0%	9.9%	3.3%	2.1%	5.6%	24,414	100.0%

Table 2.4b Dwelling stock condition in YDNP – number of dwellings failing decent homes criteria estimate

Dwelling age (ehs)	Dwelling age (voa)	Fail Non-decent	fail Minimum Standard	fail Repair	fail Modern facilities and services	fail Thermal Comfort	All dwellings in group	Percentage of dwellings in group
pre-1919	pre-1919	3,734	2,532	852	537	910	11,670	23.4%
1919-44	1919-44	251	143	59	44	81	1,300	11.4%
1945-64	1945-64	309	171	90	29	81	1,920	16.6%
1965-80	1965-82	424	228	31	31	194	2,810	16.0%
1981-90	1983-1992	289	67	18	37	212	1,750	9.7%
post 1990	Post 1992	104	94	*	10	0	5,200	22.8%
Total	-	5,111	3,234	1,049	688	1,477	24,650	100.0%
% of all stock	-	20.7%	13.1%	4.3%	2.8%	6.0%		
National %	-	17.0%	9.9%	3.3%	2.1%	5.6%		

Source: English Housing Survey 2019 data applied to 2023 Valuation Office Agency dwelling stock age

Note '*' indicates sample size too small for reliable estimate

Housing tenure

2.8 The tenure profile is presented in Table 2.5 and is based on the 2021 Census. Overall, 73.7% of occupied dwellings are owner-occupied, 19.6% are private rented (including tied accommodation and student housing) and 6.7% are affordable (including social rented from a council or housing association and shared ownership).

Table 2.5 Tenure profile

Area	Owner occupied	Private rented	Social/ Affordable rented	Total	Total households
YDNP	73.7%	19.6%	6.7%	100.0%	10,272
Yorkshire & The Humber	62.6%	19.6%	17.8%	100.0%	2,330,658
ENGLAND	61.3%	20.6%	18.1%	100.0%	23,436,085

Source: 2021 Census

Variations in dwelling types and households by tenure

2.9 The 2021 Census provides a useful insight into the characteristics of dwellings and households by tenure which are now presented.

Past trends in delivery

2.10 Table 2.6 shows the breakdown of dwelling completions across the YDNP by occupancy type over the period 2007/08 to 2023/24. Over the past 5 years, since the adoption of the Local Plan and extension of the Park, an annual average of 56.8 completions have been achieved which is in line with the annual plan target of 55.

Table 2.6 Dwelling completions (net) by occupancy type, 2007/08 to 2023/24Y

Year	Total	Affordable	Local Occupancy/ Agricultural/ Rural Worker	Unrestricted	Other type of occupancy	Policy target
2007/08	79	15	17	44	3	
2008/09	93	19	17	57	0	
2009/10	30	0	9	19	2	
2010/11	21	0	12	8	1	
2011/12	39	4	10	16	9	
2012/13	30	2	17	10	1	
2013/14	33	14	5	11	3	
2014/15	31	7	11	11	2	
2015/16	33	0	16	15	2	55
2016/17	38	22	8	7	1	55
2017/18	21	5	8	5	3	55
2018/19	13	0	12	0	1	55
Extended National Park area						
2019/20	42	0	12	25	5	55
2020/21	47	3	21	9	14	55
2021/22	90	24	20	22	24	55
2022/23	56	1	17	16	22	55
2023/24	49	5	19	8	17	55
Total (last 5 years)	284	33	89	80	82	275
Annual average (5 years)*	56.8	6.6	17.8	16	16.4	55

***since adoption of Local Plan**

Source: Yorkshire Dales National Park Authority, 2024

Note: The Yorkshire Dales Local Plan 2006 contained no specific housing targets

Holiday homes/second homes and empty homes

2.11 According to the 2021 census, 21.6% of dwellings across the YDNP are not permanently occupied and comprise second homes, holiday homes and vacant dwellings. This calculation is derived by comparing dwellings to resident households using the 2021 census (Table 2.7). An estimated 9.7% of all dwellings are second homes and 11.9% are either holiday lets or vacant.

Table 2.7 2021 dwelling and occupancy rates

Dwellings	Households	Non-residential dwellings	Of which: second homes	Of which: holiday lets and vacant (estimate)
13,094	10,270	2,824	1,263	1,561

Source: Council Tax data; 2021 census

The owner-occupied sector

2.12 An analysis of house prices and trends over time is presented in Chapter 3.

Stakeholder views on the owner-occupied sector

2.13 A full analysis of the findings of the online stakeholder survey and from discussions with estate agents is set out in Technical Appendices E and F. Key points raised by stakeholders include:

- The main weakness is the lack of housing overall. This can be broken down into types of housing needed but overall more is needed. There are insufficient new homes, particularly market homes coming forward. Demand outstrips supply driving increased rent and sale value. Part of the solution is to use existing stock better and reduce vacancies.
- Median house prices are not affordable for key workers who find themselves priced out of the ownership market. There are very high house prices to local incomes ratios and therefore owner occupation for younger people and others on average earnings is very challenging to achieve.
- The expansion of new builds has been constrained to certain areas which has helped to keep the unique look and feel of the Dales and its unique landscape.
- Following the pandemic, more rural locations (with lower population density) are considered desirable, which makes areas within the YDNP more attractive. The rise of home working and better technology for hybrid meetings mean 'commuting distance to the office' becomes less of a consideration. This is great for attracting working age families to the area but may result in local residents who are on lower, local salaries being 'priced out'.

- More broadly, stakeholders identified the following weaknesses with the housing market: the age of housing stock and energy efficiency/ratings with predominantly older stock; the lack of bus services leading to older population moving out of rural to urban area; lack of available local services and amenities and insufficient properties with local occupancy restrictions.

2.14 Appendix F provides a summary of market activity evidenced through discussions with estate and lettings agents.

The private rented sector

2.15 The private rented sector has become an important tenure in both meeting people's housing needs and providing flexible housing options for those moving for employment, to respond to changing circumstances and provides a housing option for those on low incomes. Across YDNP, the proportion of households renting stands at 19.6% in the 2021 Census compared with 16.7% in the 2011 Census. During this period, there has been growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting affordable housing need, as well as providing an alternative to homeownership.

2.16 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector helps to meet housing need. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.

Stakeholder views on the private rented sector

2.17 A full analysis of the findings of the online stakeholder survey is set out in Technical Appendix E. A short summary for the private rented sector is provided here.

2.18 Stakeholders commented that:

- There are insufficient market new homes being delivered in comparison with twenty years ago. The gaps are housing for sale and homes for rent at a price that people on an average income can afford.
- Rent rises are outstripping income rises and so the ability to build personal equity reduces, people are denied the chance to save leading to economic insecurity.
- Stakeholders also identified perceived housing quality issues in elements of the private rented sector and gaps in the supply of certain specialist provision.
- YDNP has a temporary and seasonal market leading to vacant properties for half of the year. A balance is needed between having enough

accommodation for a thriving tourist market which can drive a local economy, whilst ensuring sufficient permanent accommodation for the local community once the tourist season ends. The growing short-term rental market is reducing long-term rental options.

- Rent controls are needed so that tenants feel confident to ask landlords to do any work that is needed on their home without the risk of significant rent increases.
- There needs to be a policy that supports the delivery of shared accommodation, like halls of residence, which would support single people, renting couples and/or temporary accommodation needs. This type of accommodation would help the local employers in the area and could help to provide a start for young people in the area who may not be able to afford a large rent or deposit.

Affordable housing

2.19 There are 687 affordable dwellings across the YDNP according to the 2021 census of which 634 are social rent and 53 are shared ownership.

Stakeholder views on affordable housing

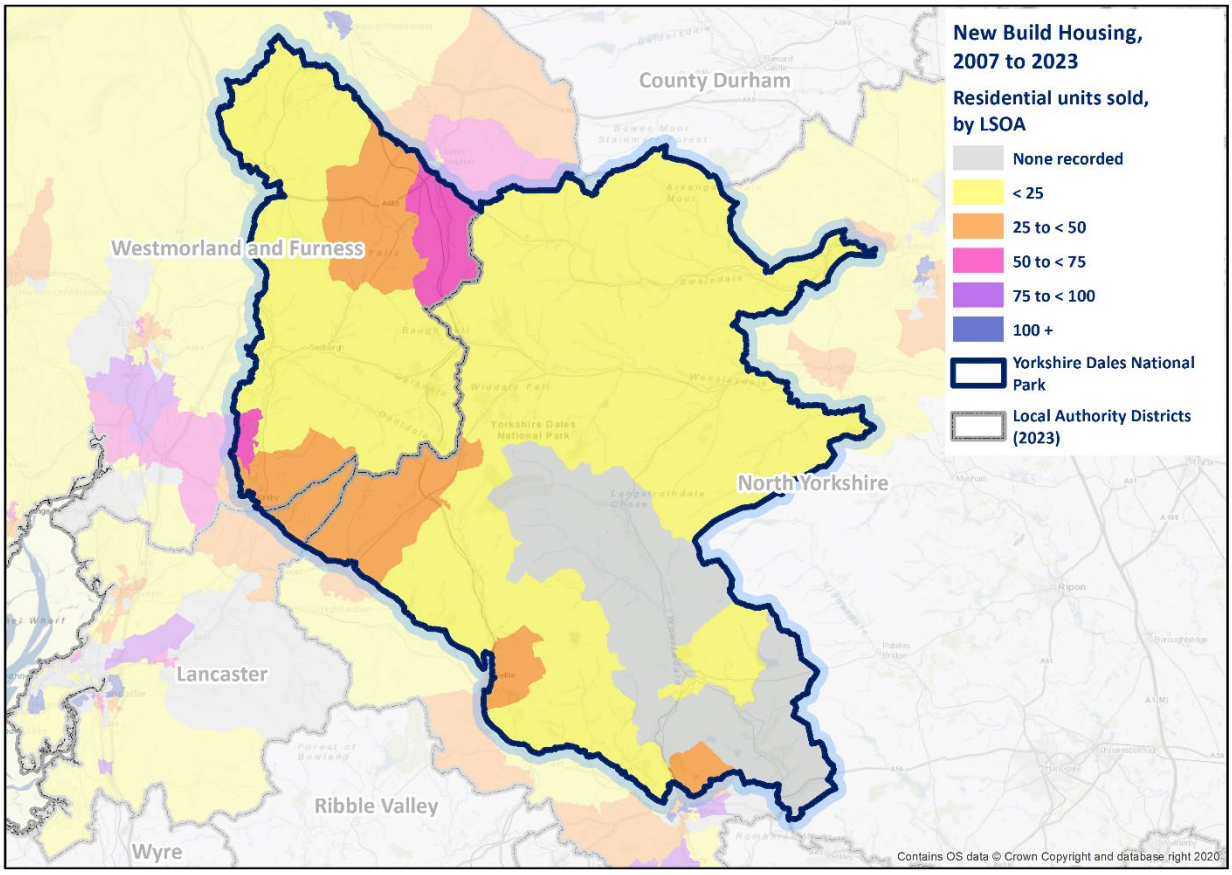
2.20 A full analysis of the findings of the online stakeholder survey is set out in Technical Appendix E. A short summary for the affordable sector is provided here.

2.21 Stakeholders commented that:

- Over recent years there have been more developments within the YDNP that offer affordable home ownership products, such as Discounted Sale, which is a strength.
- Stakeholders shared concerns that there is insufficient affordable housing of all sizes and types, particularly in view of the wider housing market pressures and impact on affordability for local people. There is an acute shortage of affordable family housing which is having a detrimental impact on the demography of many villages, which are becoming dominated by second and holiday homes.
- The housing market has a shortage of social and affordable housing of all types and sizes, for sale and rent and in particular long term rental, presenting real problems for lower income families to live, and often to work in the National Park.
- Newbuild affordable housing needs to be located where there are employment opportunities or where reliable public transport exists to enable people to use it to travel to work.
- The protected environment of a National Park is a strength in itself but the constraints of delivering, maintaining and managing housing within that environment can lead to challenges around viability, particularly when delivering affordable housing.

- Overall supply needs to be increased, with a particular emphasis on affordable housing to buy and rent. It is not affordable where the definition bears no resemblance to the income residents actually earn in the local area.

Map 2.2 New build dwellings by LSOA over period 2007-2023



Source: Land Registry © Crown copyright 2007 to 2023

Barn conversions

2.22 Over the period 2002 to March 2024, a total of 326 barns were converted within the YDNP, a further 133 were started and 126 were not started. Table 2.8 sets out the profile of the 585 conversions permitted since 2002: 19.8% were for local occupancy/affordable/agricultural/rural worker occupancy, 30.8% had unrestricted occupancy, 31.6% were mixed holiday/local occupancy, 17.4% were holiday only and 0.3% were other (not specified).

2.23 In terms of conversions completed up to March 2024, at least 62 have provided local occupancy housing, affordable housing or housing for agricultural/rural workers and a further 61 have been a mix of local occupancy/holiday accommodation (although the precise numbers cannot be determined from the data collected). Assuming a 22-year period 2002 to 2024, an annual average of 14.8 have been converted of which an annual average of 2.8 have been for local occupancy or agricultural/rural workers, with 1 converted for affordable housing or an annual average of 0.05.

2.24 Barn conversions are playing a role in diversifying housing stock within the YDNP. The Planning policy role of residential conversion of traditional buildings in the National park is to achieve conservation of heritage assets rather than expand the housing supply. Barn conversions can provide self-build homes of character for their owners but they do not provide affordable housing on resale.

2.25 Data on barn conversions (Table 2.8) would indicate that only a minority of conversions (19.8%) have contributed to residential supply for affordable, local occupancy and agricultural/rural workers.

Table 2.8 Barn conversions 2002 to March 2024 by tenure

Status	Unrestricted	Affordable	Local occupancy	Agricultural/ Rural worker	Other (e.g. live work)	Holiday only	Mixed (local occ/ holiday)	Total
Completed up to March 2024	133	1	52	8	1	70	61	326
Started	36	0	30	3	1	13	50	133
Not started/ awaiting s106	11	0	18	4	0	19	74	126
Total	**180**	**1**	**100**	**15**	**2**	**102**	**185**	**585**

Source: YDNPPA

Population and households

Past trends

2.26 Table 2.9 summarises the overall change in population, households and dwellings for the extended National Park boundary over the period 2001 to 2021 and based on ONS census data.

Table 2.9 Population, household and dwelling change 2001 to 2021

INDICATOR	YEAR			CHANGE	
	2001	2011	2021	2001-2011	2011-2021
Dwellings	15,171	16,743	16,868	10.4%	0.7%
Households	12,804	13,547	13,631	5.8%	0.6%
Unoccupied (dwellings - households)	2,367	3,196	3,237	35.0%	1.3%
Population	30,609	31,004	30,253	1.3%	-2.4%
< 15	5,080	4,321	3,715	-14.9%	-14.0%
15-29	3,962	4,086	3,653	3.1%	-10.6%
30-44	5,894	4,560	3,583	-22.6%	-21.4%
45-64	9,405	10,284	9,877	9.3%	-4.0%
65-74	3,409	4,345	5,173	27.5%	19.1%
75-84	2,079	2,479	3,118	19.2%	25.8%
85+	780	929	1,134	19.1%	22.1%

Source: ONS Census

2.27 Over the period 2001 to 2021, the total number of dwellings has increased by 1,697; the number of households by 827; the number of dwellings not occupied by a household by 870 and the overall population has declined by 356. Most of the increase in dwellings, households and dwellings not occupied by households was in the 2001 to 2011 period. There was some population increase 2001 to 2011 but a slight decline in the 2011 to 2021 period.

2.28 Over the 2001 to 2021 period, there has been a notable change in the population profile of the YDNP. The total number of people aged under 45 has reduced from 14,936 in 2001 to 10,951 in 2021 period, a reduction of 26.7%. In contrast, the numbers aged 45 to 64 have increased from 9,405 to 9,877 over the same period, an increase of 5%. The largest change has been in the 65 and over age group, increasing from 6,268 in 2001 to 9,425 in 2021, an increase of 50.3%.

Future projections

2.29 Against this backdrop of longer-term population change, analysis carried out by Edge Analytics and set out in Table 2.10 reports a 2025 population of 23,901 for YDNP which is expected to increase by 6 to 23,907 by 2040. There is a continued decrease across younger age groups and a significant increase in the 75 – 84 and 85+ age groups. Previous 2014- and 2016-based projections had indicated a declining population for the YDNP. Edge Analytics have used standard Government forecasting models to project changes in population over the local plan period. The 2018-based subnational population projections for England provide an indication of the possible size and structure of the future population based on the continuation of recent demographic trends. The 2025 estimate figure is around 1,200 higher than that reported in the 2021 census. This is partly due to the 2018-projections using pre-2021 data to estimate population. The ONS is due to publish 2021 interim projections during 2024 and followed by 2022-based projections in 2025 which will align population projections with 2021 census data. The key point of this analysis is that the population is projected to remain relatively unchanged, with a growth in older people, particularly 75 and over, and a reduction in younger age groups. This is a continuation of longer-term demographic change in the YDNP.

Table 2.10 Change in population 2025 – 2040 by age group

SNPP-2018 (HH-14) population projections

Age groups	2025	2040	Number change 2025-2040	% change 2025-2040
0-4	664	691	27	4.1%
5-10	1,060	944	-116	-10.9%
11-15	1,348	1,130	-218	-16.2%
16-17	562	522	-41	-7.2%
18-59 (F), 18-64 (M)	10,947	10,032	-915	-8.4%
60-74 (F), 65-74 (M)	5,263	5,336	73	1.4%
75-84	3,024	3,611	587	19.4%
85+	1,033	1,641	608	58.9%
Total	23,901	23,907	6	0.0%

Source: Edge Analytics

2.30 Table 2.11 provides a detailed breakdown of household type. Currently available data shows that the overall household type profile is not expected to change over the 2025 to 2040 period, with the dominant household types being 'other households with two or more adults and 'one person' households.

Table 2.11 Household types and change 2025 - 2040

Year and household type	TOTAL	%
2025		
One Person	3,278	30.6%
Household with 1 dependent child	895	8.4%
Household with 2 dependent children	871	8.1%
Household with 3 or more dependent children	279	2.6%
Other households with two or more adults	5,374	50.2%
Total	10,698	100.0%
2040		
One Person	3,505	31.0%
Household with 1 dependent child	964	8.5%
Household with 2 dependent children	885	7.8%
Household with 3 or more dependent children	264	2.3%
Other households with two or more adults	5,675	50.3%
Total	11,292	100.0%
Change 2025-2040		
One Person	226	38%
Household with 1 dependent child	69	12%
Household with 2 dependent children	14	2%
Household with 3 or more dependent children	-15	-3%
Other households with two or more adults	301	51%
Total	594	100%

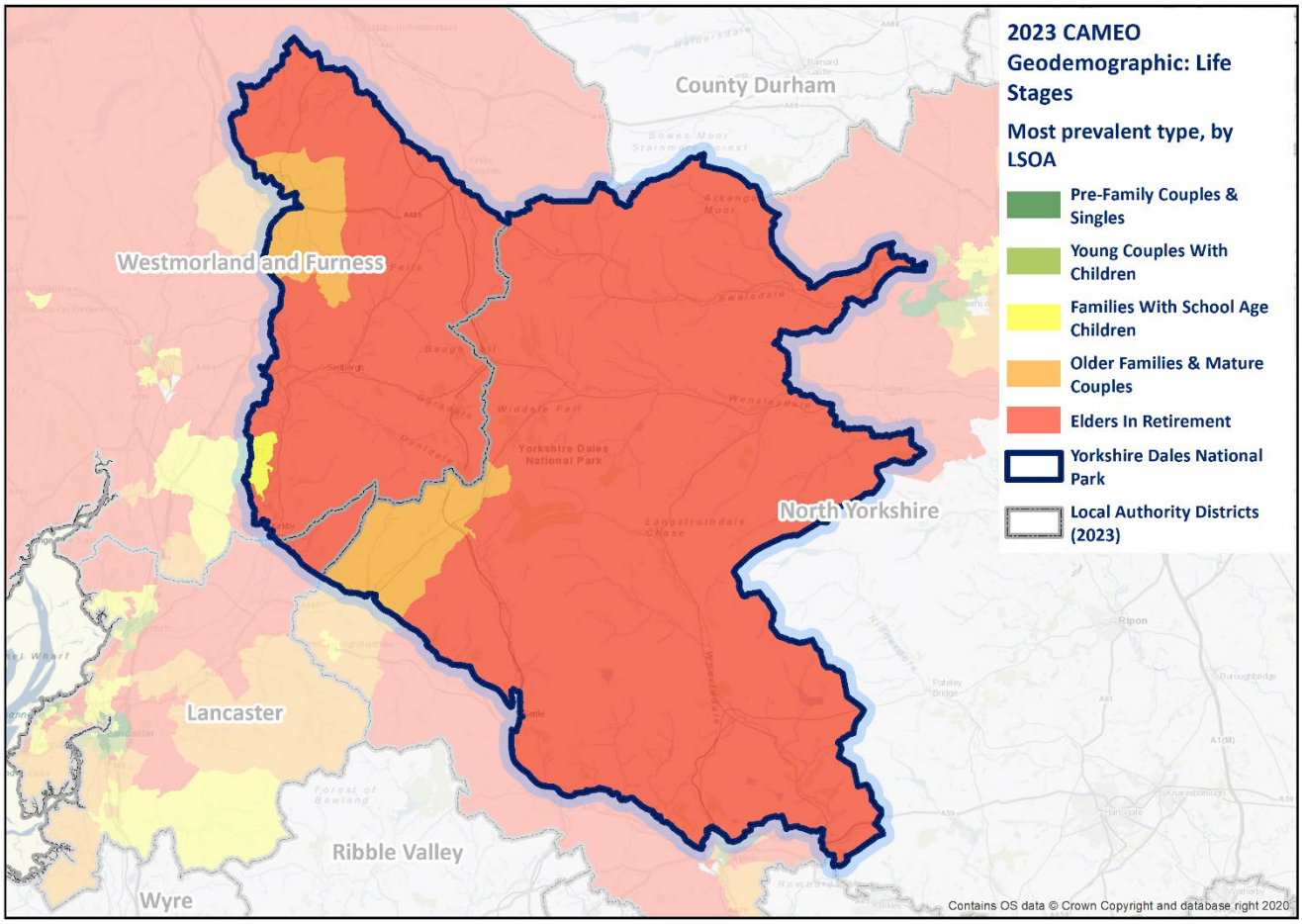
Source: Edge Analytics

General household characteristics

2.31 The range of households living in YDNP is illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies and indicates a predominance of elders in retirement throughout the YDNP. There are two clusters of older families and mature couples and a smaller pocket of families with school age children, all of which are located on the western edge of the YDNP. There are no distinctive areas of young couples with children and pre-family couples and singles identified.

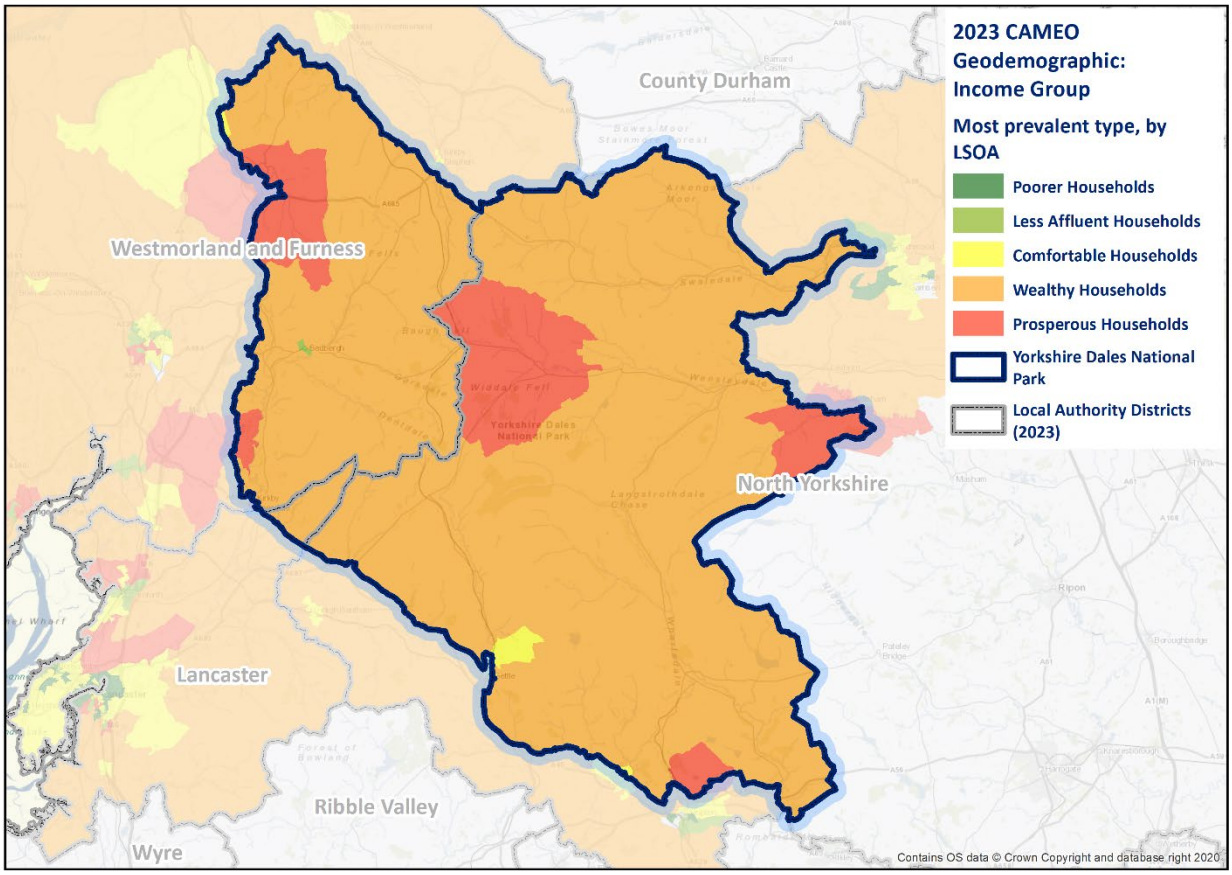
2.32 Map 2.4 considers income groups, broadly illustrating that the majority of households in the YDNP can be classified as wealthy. There are five prosperous pockets across the Park, one central to the YDNP and the others located on each edge of the area. There is one further cluster of comfortable households on the southern edge of the YDNP.

Map 2.3 Household characteristics: household type by LSOA, 2023



Source: CAMEO UK

Map 2.4 Household characteristics: income type, by LSOA, 2023



Source: CAMEO UK

Income data

2.33 There are a range of income data sources available to inform this study which are now summarised. 2023 CAMEO income data provide range, quartile and average data of gross household income by sub-area, however this data appeared to be overly skewed towards lower income. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at the YDNP level and 2023 household survey provides household income data for all households at the sub-area level. These latter two sources provide a realistic estimate of earnings and household income across YDNP.

2.34 Table 2.12 summarises gross income by sub-area using 2023 CAMEO data.

2.35 CAMEO data indicates lower quartile earnings are £35,000, median earnings are £45,000 and average earnings are £43,468 across YDNP.

Table 2.12 Annual gross household income

Area	<£10k	£10k to <£20k	£20k to <£30k	£30k to <£40k	£40k to <£50k	£50k to <£75k	£75k or more	Unknown	Total	Lower Quartile	Median	Average
YDNP	0.7%	3.5%	16.6%	23.1%	20.4%	18.9%	5.1%	11.7%	100.0%	£35,000	£45,000	£43,468

Source: CAMEO

Summary

2.36 Across YDNP there are an estimated 13,094 dwellings and 10,270 households and around 21.6% of dwellings are not permanently occupied and are either second homes, holiday lets and vacant properties.

2.37 In terms of occupied dwelling stock:

- 73.7% of occupied dwellings are owner occupied, 19.6% are private rented and 6.7% are affordable (including social/affordable renting and shared ownership);
- 82% of dwellings are houses (26.9% terraced, 22.5% semi-detached and 32.6% detached), 5.9% are flats and 12.2% are bungalows;
- Most dwellings have 2, 3 or 4 bedrooms, 4.4% of dwellings have one bedroom, 27.2% two bedrooms, 44.9% three bedrooms and 23.6% four or more bedrooms; and
- 52.6% of dwellings were built before 1945, 19.2% between 1945 and 1982 and 28.1% since 1983. An estimated 20.7% of all dwelling stock is non-decent.

2.38 Over the period 2001 to 2021, the total number of dwellings and households has increased but population reduced slightly. The age profile has become skewed towards older people, with a 50% increase in people aged 65 or over living in the YDNP and a 14.4% decrease in the under 65 population. Edge Analytics' SNPP-2018 (HH-14) projection estimates a population in 2025 of 23,901 and this is projected to remain virtually unchanged to 23,907 by 2040, with a particular increase in the proportion of people aged 75 and over.

3. Price, rents and affordability

Introduction

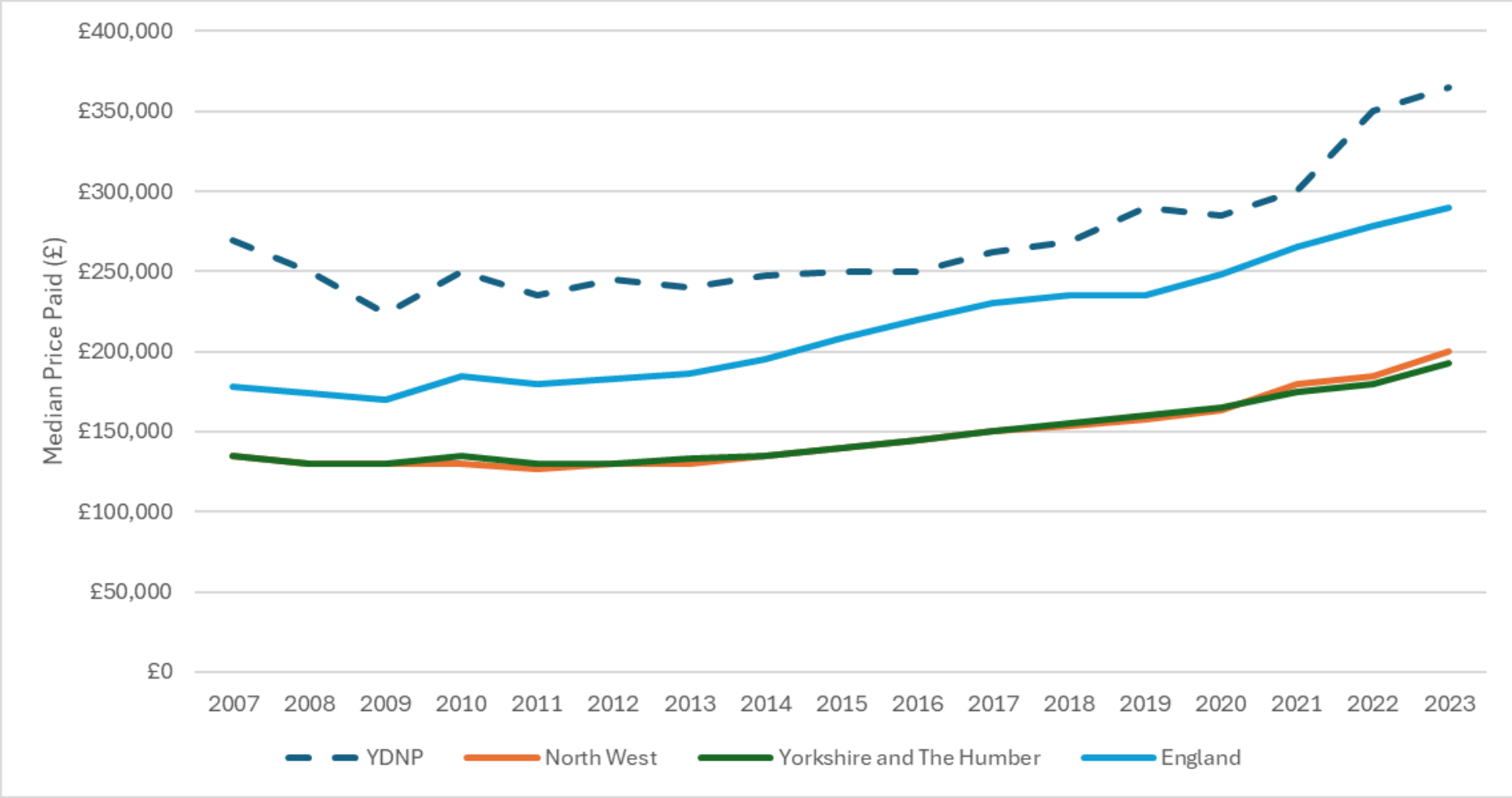
3.1 This chapter sets out the cost of buying and renting properties across YDNP. The affordability of tenure options is then considered with reference to local incomes along with the incomes of key workers and households on minimum/living wages.

House price trends

3.2 Figure 3.1 shows how house prices in YDNP have changed over the years 2007 to 2023 based on full-year Land Registry price paid data. This is compared with the North West, Yorkshire and The Humber, and England.

3.3 Median house prices across YDNP exceed all comparative areas. Overall, median prices have increased from £269,000 in 2007 to £365,000 in 2023, an increase of +35.7%. Lower quartile prices have increased from £199,000 in 2007 to £262,500 in 2023, an increase of +31.9%. Tables 3.1 and 3.2 show how price change in YDNP compares with neighbouring districts, the North West, Yorkshire and The Humber and England. Interestingly the house price inflation in YDNP has been lower than that of the region and England, although underlying prices are much higher.

Figure 3.1 Median house price trends 2007 to 2023: YDNP, Yorkshire and The Humber, North West and England



Source: Land Registry, Price Paid

Table 3.1 Comparative median house price change 2007-2023 with neighbouring districts, Yorkshire and The Humber, North West and England

Location	Median price (£) 2007	Median price (£) 2023	% Change 2007-2023
ENGLAND	£178,000	£290,000	62.9%
North West	£134,950	£200,000	48.2%
Yorkshire and The Humber	£135,000	£192,500	42.6%
YDNP	**£269,000**	**£365,000**	**35.7%**
Craven	£180,000	£271,500	50.8%
Eden	£185,000	£240,000	29.7%
Lancaster	£134,000	£175,000	30.6%
Richmondshire	£188,500	£270,000	43.2%
South Lakeland	£205,000	£284,000	38.5%

Source: Land Registry, Price Paid

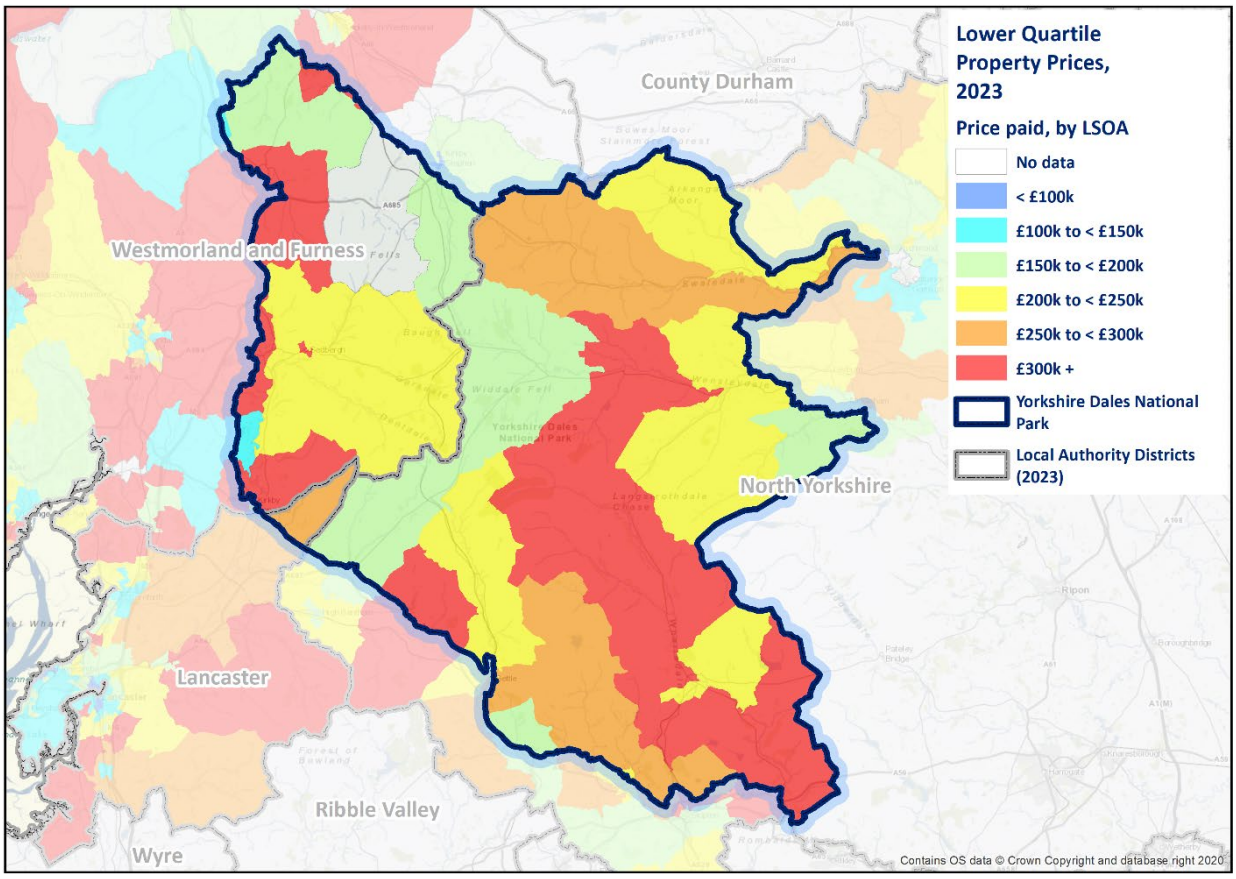
Table 3.2 Comparative lower quartile (LQ) house price change 2007-2023 with neighbouring districts, Yorkshire and The Humber, North West and England

Location	LQ price (£) 2007	LQ price (£) 2023	% Change 2007-2023
ENGLAND	£127,000	£190,000	49.6%
North West	£99,990	£140,000	40.0%
Yorkshire and The Humber	£101,487	£137,500	35.5%
YDNP	**£199,000**	**£262,500**	**31.9%**
Craven	£135,750	£180,000	32.6%
Eden	£138,500	£158,500	14.4%
Lancaster	£110,000	£134,000	21.8%
Richmondshire	£140,000	£200,000	42.9%
South Lakeland	£150,000	£200,075	33.4%

Source: Land Registry, Price Paid

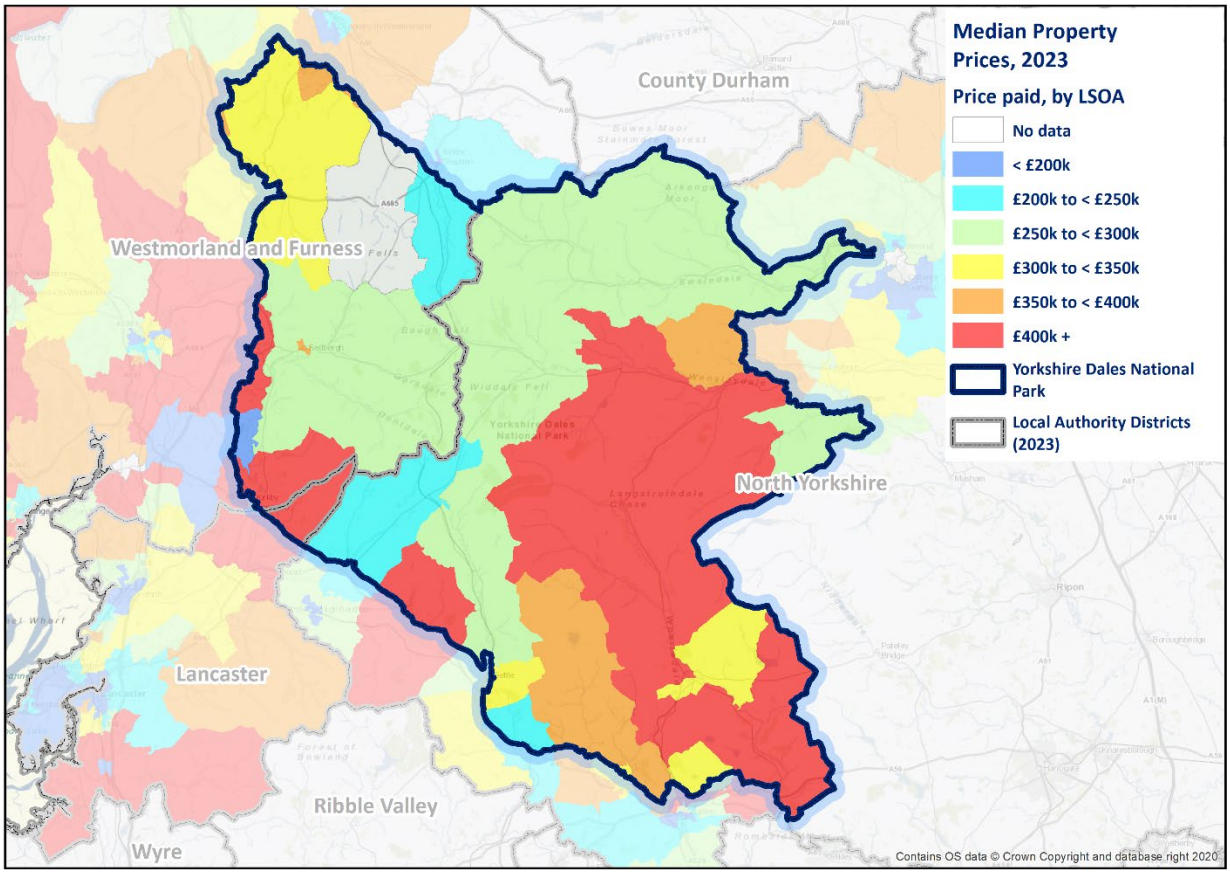
3.4 Maps 3.1 and 3.2 provide an illustration of LQ and median prices using Lower Super Output Area. The maps show a range of market prices, with highest prices in central southern area of YDNP and the lowest in clusters in the west of YDNP.

Map 3.1 Lower quartile house prices 2023 by built-up areas within the LSOAs of YDNP



Source: Data produced by Land Registry © Crown copyright 2023

Map 3.2 Median house prices 2023 by built-up areas within the LSOAs of YDNP



Source: Data produced by Land Registry © Crown copyright 2023

Private renting

3.5 Table 3.3 provides an overview of the cost of renting privately across YDNP and compares prices with the North West, Yorkshire and The Humber and England over the period 2010 to 2023. Over this time lower quartile rents have increased by 85.8% and median rents have increased by 92.5%. These increases are above those experienced across the North West, Yorkshire and The Humber and England. This reflects the challenge facing households who have to rely on the private rented sector due to the lack of affordable housing and prices are likely to be inflated by landlords opting to do holiday rather than general letting.

Table 3.3 Comparative lower quartile (LQ) and median rent price 2010 – 2023

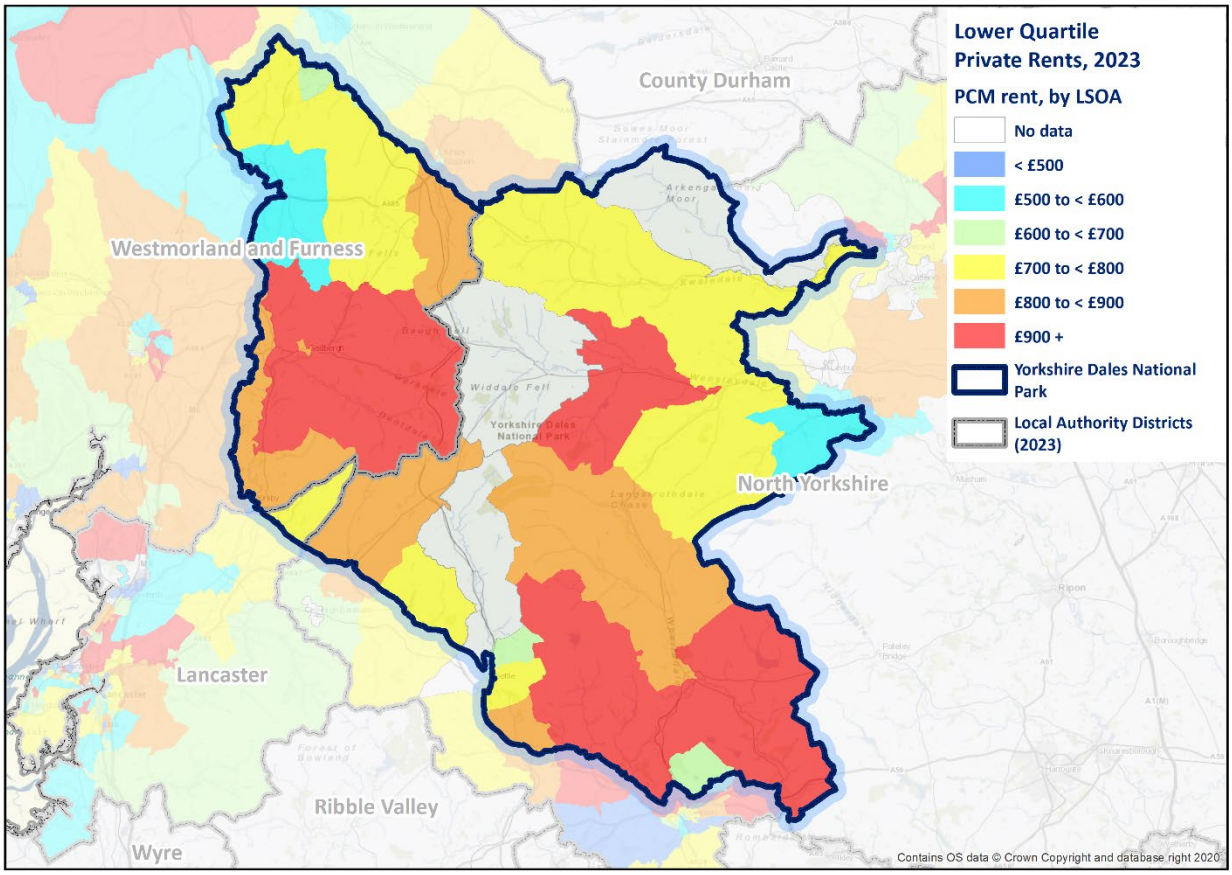
Location	LQ price by year (£) 2010	LQ price by year (£) 2023	% Change 2010-2023
YDNP	**£457**	**£849**	**85.8%**
North West	£472	£624	32.2%
Yorkshire and The Humber	£429	£576	34.3%
ENGLAND	£598	£802	34.1%
Location	**Median price by year (£) 2010**	**Median price by year (£) 2023**	**% Change 2010-2023**
YDNP	**£572**	**£1,101**	**92.5%**
North West	£546	£802	46.9%
Yorkshire and The Humber	£524	£724	38.2%
ENGLAND	£893	£1,248	39.8%

Source: Zoopla Lettings 2023

3.6 More detailed rental data within built-up areas at a small area level (Lower Super Output Areas) are presented in Map 3.3 (lower quartile) and Map 3.4 (median). This illustrates that rents are generally lower at the boundary of the YDNP. There are larger concentrations of areas of higher rent in the south and west of the YDNP.

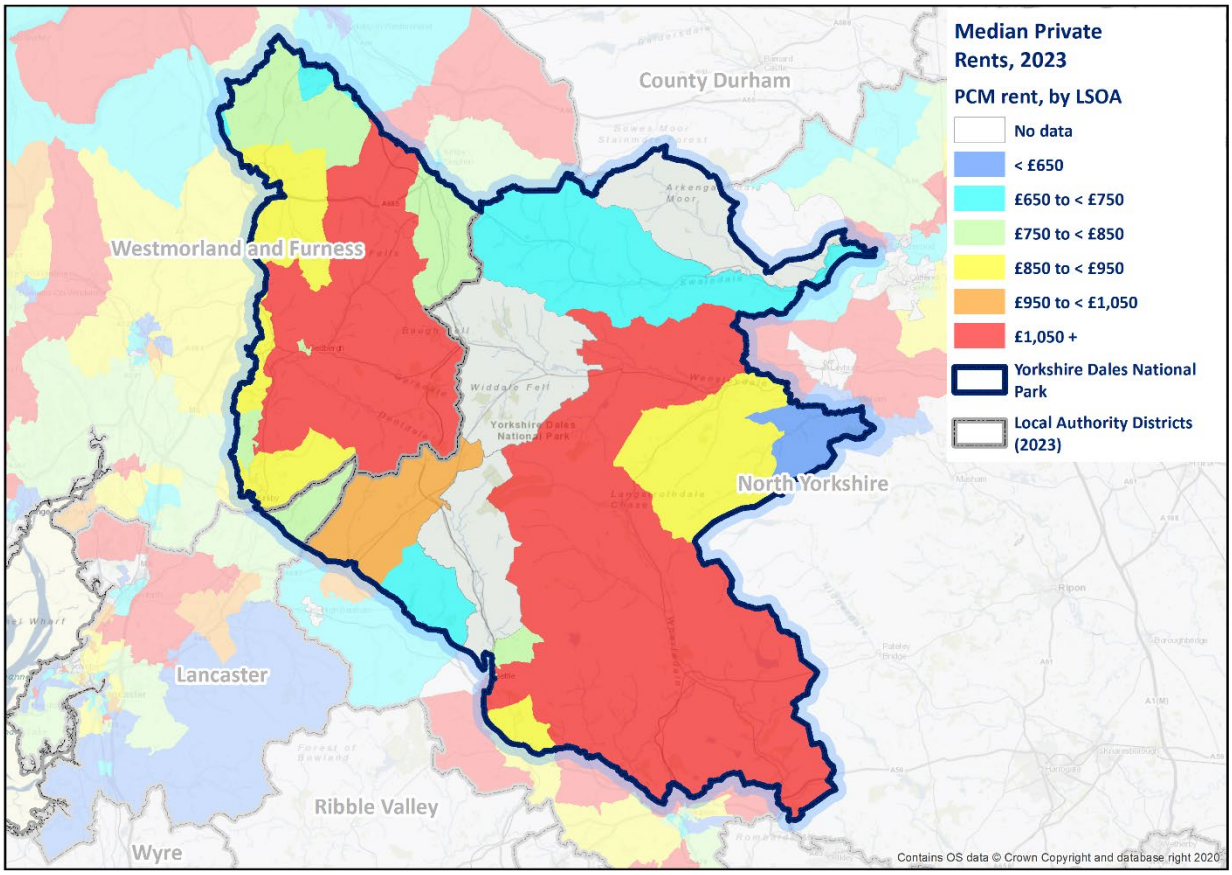
3.7 The private rented sector accommodates a proportion of low-income households that are eligible for assistance with rental costs. Map 3.5 illustrates the proportion of households in receipt of housing benefit assistance across YDNP. This shows a cluster in the north with two smaller pockets in the east and south.

Map 3.3 2023 lower quartile rents across YDNP by built up areas within LSOAs



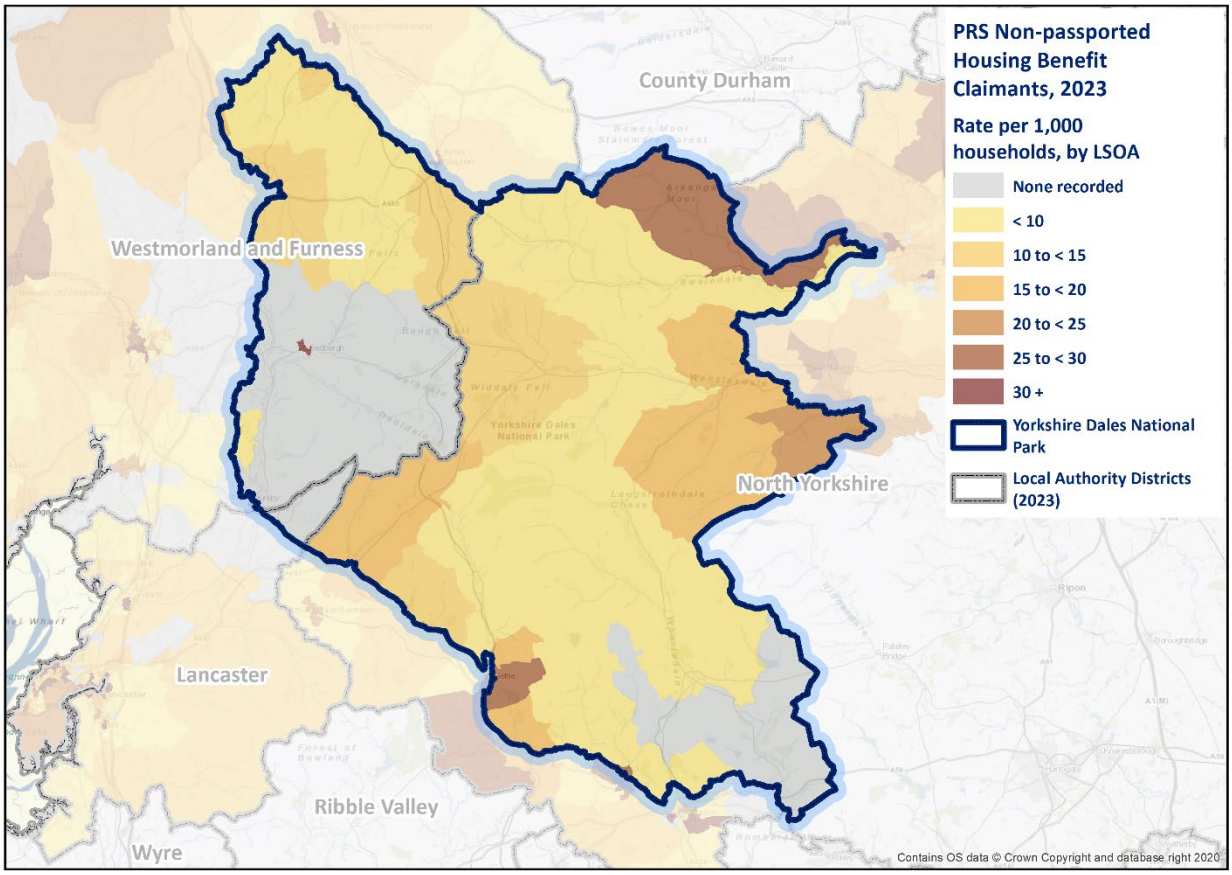
Source: Zoopla Lettings 2023

Map 3.4 2023 median rents across YDNP by built up areas within LSOAs



Source: Zoopla Lettings 2023

Map 3.5 Private rented sector Non-Passported Housing Benefit 2023



Source: 2023 DWP Stat Xplore

3.8 The amount that can be claimed for assistance with rental costs is capped to a local allowance that varies by area. The cap is estimated by the VOA and published in the form of a Local Housing Allowance (LHA) rate for a broad market area (BRMA). YDNP is located within two BRMAs (Table 3.4), Bradford and South Dales and Kendal BRMAs. Table 3.4 summarises the LHA for the BRMAs and the variance between lower quartile rents and the LHA.

Table 3.4a Broad Rental Market Area Local Housing Allowance Rates (April 2023) – Bradford & South Dales BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2023 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£68.30	£296	-	-
1 Bedroom	£80.55	£349	£594	-£245
2 Bedroom	£103.56	£449	£702	-£253
3 Bedroom	£120.82	£524	£1,751	-£1,227
4 Bedroom	£141.53	£613	£1,651	-£1,038

Source: Valuation Office Agency

Table 3.4b Broad Rental Market Area Local Housing Allowance Rates (April 2023) - Kendal BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2023 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£68.00	£295	-	-
1 Bedroom	£113.92	£494	-	-
2 Bedroom	£138.08	£598	£802	-£204
3 Bedroom	£166.85	£723	£849	-£126
4 Bedroom	£195.62	£848	£1,101	-£253

Source: Valuation Office Agency

Relative affordability

3.9 The ONS produces national data on the ratio of earnings to house prices. Two sets of data are available: workplace-based and resident-based. For each, lower quartile and median ratios are produced. The data are based on Land Registry Price Paid data and ONS Annual Survey of Hours and Earnings data.

3.10 Table 3.5 sets out the 2022 lower quartile and median affordability ratios for YDNP and compares these with neighbouring districts, the North West, Yorkshire and The Humber and England. Using workplace-based median ratios to illustrate the data, prices are 8.8x income in YDNP. This ratio is one of the highest when compared with neighbouring districts, regional and national ratios.

Table 3.5 Relative affordability of lower quartile and median prices by local authority area, North West, Yorkshire and The Humber and England (workplace-based and residence-based)

Locality	2022 Lower Quartile Workplace-based	2022 Lower Quartile Residence-based	2022 Median Workplace-based	2022 Median Residence-based
YDNP (estimate)*	8.0	7.7	8.8	8.1
Craven	8.7	8.4	9.1	8.3
Eden	7.0	7.1	8.0	8.1
Lancaster	5.8	5.5	5.9	5.8
Richmondshire	7.6	7.2	8.4	7.8
South Lakeland	8.7	8.1	9.7	8.4
North West	5.8	5.8	6.2	6.2
Yorkshire and The Humber	5.7	5.6	6.2	6.1
ENGLAND	7.4	7.4	8.3	8.3

* Estimate based on average of former North Yorkshire and Cumbria constituent districts excluding Lancaster

Source: ONS Ratio of house price to residence-based & workplace-based earnings (lower quartile and median), 1997 to 2022

Relative affordability of housing tenure options and defining genuinely affordable housing

3.11 The relative cost of alternative housing options across the YDNP and housing market sub-areas has been considered from two perspectives. Firstly, analysis considers prevailing prices at housing market sub-area level across a range of market and affordable tenures and the incomes required to afford these properties. Secondly, analysis considers what is genuinely affordable to households based on local incomes and assumptions around the proportion of income that should be spent on renting and the multiples of income for buying. The analysis of what is genuinely affordable also considers the incomes of selected key workers and those on minimum and living wages.

3.12 The starting point for assessing thresholds for what is affordable and not affordable are as follows:

- for renting, 25% of gross household income is used as the 'tipping point' for affordability, with properties not affordable if more than 25% of income is spent on rent. There is no official guidance on what proportion of income should be used. Former CLG SHMA Practice Guidance (2007) recommended 25% and Shelter suggest using 35% of net income; and
- for buying, affordability is based on a 3.5x gross household income multiple. Former CLG SHMA Practice Guidance (2007) recommended a 3.5x multiple for a household with a single earner and 2.9x for a dual earner.

3.13 The former 2007 SHMA 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.

3.14 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 generally offered by lenders.

3.15 Based on this and to reflect the specific pressures experienced in YDNP, the principal assumption considered by arc4 with reference to affordability is:

- for buying up to 3.5x gross household income; and
- for renting up to 25% gross household income.

3.16 Table 3.6 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties. The cost of alternative affordable and market tenure options by sub-area is set out in Table 3.7. Table 3.8 shows the gross household incomes needed to afford the tenure based on the 25% rental and 3.5x income multiples. Table 3.9 considers the impact of deposits on sale price.

Table 3.6 Summary of tenure (including affordable options), price assumptions and data sources

Tenure	Tenure price assumptions	Affordability assumptions	Data Source
Social rent	2023 average prices	25% of income	Regulator of Social Housing Statistical Data Return 2022
Affordable Rent	80% of median market rent	25% of income	Zoopla 2023
Market Rent – lower quartile	2023 prices	25% of income	Zoopla 2023
Market Rent – median	2023 prices	25% of income	Zoopla 2023
Market Sale – lower quartile	2023 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – median	2023 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – average	2023 prices	90% LTV, 3.5x income	Land Registry Price Paid
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required; annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%, 5% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Help to Buy	Total price based on median price. Mortgage based on 75% equity. 20% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	70% LTV, 3.5x income	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government First Home tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 30%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 25%	75% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 25%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 20%	80% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 20%	Assumptions applied to Land Registry Price Paid data

Table 3.7 Cost of alternative tenures

Tenure option	Price / equity requirement (2023) YDNP
Social Rent (average)	£423
Affordable Rent	£881
Market Rent - Lower Quartile	£849
Market Rent – Median	£1,101
Market Rent – Average	£1,350
Market Sale - Lower Quartile	£262,500
Market Sale – Median	£365,000
Market Sale – Average	£459,189
Shared ownership (50%)	£182,500
Shared ownership (25%)	£91,250
Help to buy	£273,750
Discounted Home Ownership (30%)	£255,500
Discounted Home Ownership (25%)	£273,750
Discounted Home Ownership (20%)	£292,000

Source: Data produced by Land Registry © Crown copyright 2023, Zoopla Lettings 2023, DLUHC, RSH SDR 2023

Table 3.8 Household income required for tenure to be affordable (based on 25% of income for rents and 3.5x income for buying)

Tenure option	Income required (2023) YDNP
Social Rent (average)	£20,312
Affordable Rent	£42,278
Market Rent - Lower Quartile	£40,752
Market Rent – Median	£52,848
Market Rent – Average	£64,800
Market Sale - Lower Quartile	£67,500
Market Sale – Median	£93,857
Market Sale – Average	£118,077
Shared ownership (50%)	£68,444
Shared ownership (25%)	£55,017
Help to buy	£67,786
Discounted Home Ownership (30%)	£65,700
Discounted Home Ownership (25%)	£70,393
Discounted Home Ownership (20%)	£75,086

Source: Data derived from Land Registry © Crown copyright 2023, Zoopla Lettings 2023, DLUHC, RSH SDR 2023

Table 3.9 Impact of alternative deposits on sale price and income required for open market properties

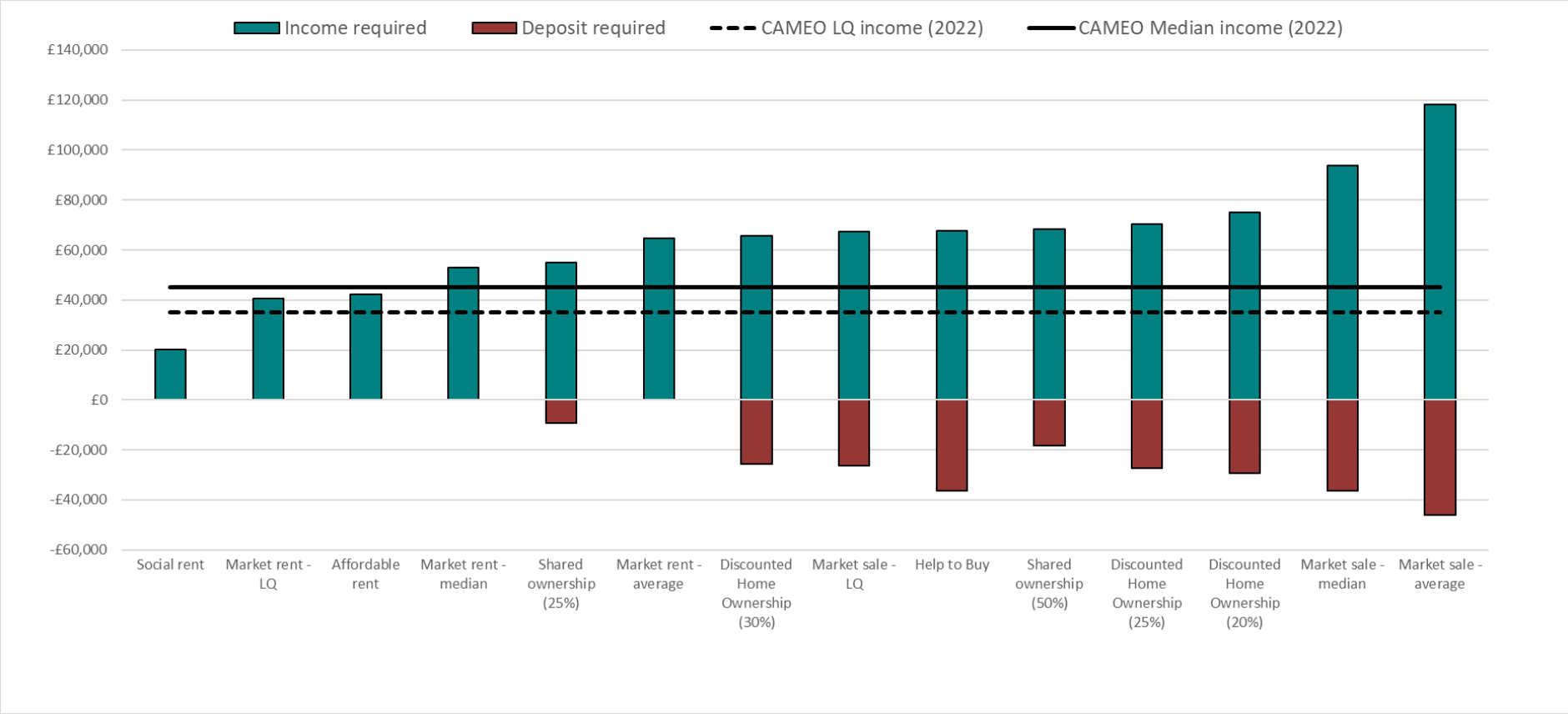
Market sale price	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	YDNP Average Price
Market sale – lower quartile	£236,250	£210,000	£183,750	£157,500	£262,500
Market sale – median	£328,500	£292,000	£255,500	£219,000	£365,000
Market sale – average	£413,270	£367,351	£321,432	£275,513	£459,189
Household income required (3.5x multiple)	**Deposit 10%**	**Deposit 20%**	**Deposit 30%**	**Deposit 40%**	
Market sale – lower quartile	£67,500	£60,000	£52,500	£45,000	
Market sale – median	£93,857	£83,429	£73,000	£62,571	
Market sale – average	£118,077	£104,957	£91,838	£78,718	
Household income required (5x multiple)	**Deposit 10%**	**Deposit 20%**	**Deposit 30%**	**Deposit 40%**	
Market sale – lower quartile	£47,250	£42,000	£36,750	£31,500	
Market sale – median	£65,700	£58,400	£51,100	£43,800	
Market sale – average	£82,654	£73,470	£64,286	£55,103	

Source: Data derived from Land Registry © Crown copyright 2023

3.17 Figure 3.2 summarises in graphical form the relative affordability of alternative tenures at YDNP level, setting out the incomes and deposits required for different options set against prevailing lower quartile and median earnings derived from 2023 CAMEO data.

3.18 This indicates that households on lower quartile incomes can afford social rents but no other tenure option. For households on median incomes, social renting, LQ market rent and affordable rent is affordable but all other tenure options are not affordable.

Figure 3.2 YDNP household income and housing costs



Source: Data produced by Land Registry © Crown copyright 2023 RSH SDR 2023 Zoopla PPD 2023

What is genuinely affordable housing in the YDNP?

3.19 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the YDNP and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying. The analysis considers:

- Lower quartile and median household incomes from the 2023 CAMEO data;
- 2023 entry-level incomes from a range of key worker occupations;
- incomes associated with 2023 minimum and living wages (using single, dual income and 1.5x income measures);
- the proportion of income a household would need to spend on rent;
- the extent to which affordable rental options are genuinely affordable to households; and
- the extent to which households could afford home ownership based on multiples of household income, with up to 4x being affordable.

Genuinely affordable rents

3.20 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across YDNP and how this relates to current market prices and rents. The analysis helps to establish the extent to which different tenures are affordable and what are genuinely affordable prices and rents based on local incomes.

3.21 Table 3.10 focuses on the affordability of market renting and shows the cost of renting a lower quartile and median priced property by sub-area; how this compares with incomes; and what would be genuinely affordable based on local incomes. For example, actual lower quartile rents are £849 across the YDNP where the lower quartile income is £2,917. This means that a household is spending 29.1% of income on rent. To be genuinely affordable, that is, costing no more than 25% of actual gross income, a lower quartile rent should be £729 each month and median rent should be £938 each month.

Affordable home ownership options

3.22 Table 3.11 focuses on the affordability of home ownership and shows the cost of buying a lower quartile and median-priced property. This shows that prices are in excess of 5x household income. Across YDNP, a property should cost no more than £122,500 to be affordable to households on lower quartile incomes and £157,500 to households on median incomes.

Table 3.10 Affordability of private rents

Area	Actual LQ rent 2023	LQ Gross household income 2023 (Monthly £)	% LQ income required to be spent on LQ rent	What would be an affordable rent based on actual LQ income	Actual Median rent 2023	Median Gross household income 2023 (Monthly £)	% median income required to be spent on median rent	What would be an affordable rent based on actual median income
YDNP	£849	£2,917	29.1	£729	£1,101	£3,750	29.4	£938

Sources: Zoopla Lettings 2023, household income from 2023 CAMEO

Key

Up to and including 25% of gross household income	24
Between 25% and 35% of gross household income	32
35% or more of gross household income	40

Table 3.11 Affordability of owner occupation

Sub-area	Actual LQ price 2023	LQ Gross household income 2023 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2023	Median Gross household income 2023 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
YDNP	£262,500	£35,000	6.8	£122,500	£365,000	£45,000	7.3	£157,500

Sources: Land Registry © Crown copyright 2023, household income from 2023 CAMEO

Key

Up to 3.5x	2.9
Between 3.5x and 5x	4.2
5x or more	6.2

Affordability of prices and rents to selected key workers and households on minimum/living wages

3.23 The extent to which YDNP open market rents are affordable to selected keyworkers and households on minimum and living wages is explored in Table 3.12. All key workers on entry-level grades are having to spend more than 30% of their income on rent.

3.24 Table 3.13 considers the income multiples needed to buy a property based on the incomes of selected key workers and households on minimum/living wages. Analysis assumed that a 10% deposit was available and indicates that multiples more than 5x were generally needed when buying a property. Prices that are genuinely affordable were also considered based on a 3.5x income multiple.

Table 3.12 Incomes of key workers and households on minimum/living wage and rental affordability

Income/Occupation/ Wage	Gross household income 2022 (Annual £)	Gross household income 2022 (Monthly £)	LQ Rent	Median Rent	LQ Rent	Median Rent
Police Officer						
Pay Point 0	£23,556	£1,963	43.3	56.1	£849	£1,101
Pay Point 2	£27,804	£2,317	36.6	47.5	£849	£1,101
Pay Point 4	£30,060	£2,505	33.9	44.0	£849	£1,101
Nurse						
Band 1	£20,270	£1,689	50.3	65.2	£849	£1,101
Band 3	£21,730	£1,811	46.9	60.8	£849	£1,101
Band 5	£27,055	£2,255	37.7	48.8	£849	£1,101
Fire officer						
Trainee	£25,884	£2,157	39.4	51.0	£849	£1,101
Competent	£34,501	£2,875	29.5	38.3	£849	£1,101
Teacher						
Unqualified (min)	£19,340	£1,612	52.7	68.3	£849	£1,101
Main pay range (min)	£28,000	£2,333	36.4	47.2	£849	£1,101
Minimum/Living Wage						
Age 23 and over						
Single household	£17,290	£1,441	58.9	76.4	£849	£1,101
1xFull-time, 1xPart-time	£25,935	£2,161	39.3	50.9	£849	£1,101
Two working adults	£34,580	£2,882	29.5	38.2	£849	£1,101
Age 21 and 22						
Single household	£16,708	£1,392	61.0	79.1	£849	£1,101
1xFull-time, 1xPart-time	£25,061	£2,088	40.7	52.7	£849	£1,101
Two working adults	£33,415	£2,785	30.5	39.5	£849	£1,101

Key

	More than 35% of income spent on rent
	Between 25% and 35% of income spent on rent
	Less than 25% of income spent on rent

Table 3.13 Incomes of households, selected key workers and households on minimum/living wage and open market prices: YDNP

Property Prices			LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Help to buy	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>			£262,500	£365,000	£182,500	£91,250	£273,750	£255,500	£273,750	£292,000
Price after deposit/loan>>			£236,250	£328,500	£164,250	£82,125	£237,250	£229,950	£246,375	£262,800
Gross household income 2023 (Annual £)			**Ratio of house price to income**							
CAMEO UK Household Income	LQ income	£35,000	6.8	9.4	4.7	2.3	6.8	6.6	7.0	7.5
	Median income	£45,000	5.3	7.3	3.7	1.8	5.3	5.1	5.5	5.8
	Average income	£43,468	5.4	7.6	3.8	1.9	5.5	5.3	5.7	6.0
Occupation		**Wage**	**Ratio of house price to income**							
Police officer										
Pay Point 0		£23,556	10.0	13.9	7.0	3.5	10.1	9.8	10.5	11.2
Pay Point 2		£27,804	8.5	11.8	5.9	3.0	8.5	8.3	8.9	9.5
Pay Point 4		£30,060	7.9	10.9	5.5	2.7	7.9	7.6	8.2	8.7
Nurse										
Band 1		£20,270	11.7	16.2	8.1	4.1	11.7	11.3	12.2	13.0
Band 3		£21,730	10.9	15.1	7.6	3.8	10.9	10.6	11.3	12.1
Band 5		£27,055	8.7	12.1	6.1	3.0	8.8	8.5	9.1	9.7
Fire officer										
Trainee		£25,884	9.1	12.7	6.3	3.2	9.2	8.9	9.5	10.2
Competent		£34,501	6.8	9.5	4.8	2.4	6.9	6.7	7.1	7.6
Teacher										
Unqualified (min)		£19,340	12.2	17.0	8.5	4.2	12.3	11.9	12.7	13.6
Main pay range (min)		£28,000	8.4	11.7	5.9	2.9	8.5	8.2	8.8	9.4
Minimum/Living Wage										
Single household (25 and over)		£17,290	13.7	19.0	9.5	4.7	13.7	13.3	14.2	15.2
1xFull-time, 1xPart-time		£25,935	9.1	12.7	6.3	3.2	9.1	8.9	9.5	10.1
Two working adults		£34,580	6.8	9.5	4.7	2.4	6.9	6.6	7.1	7.6
Single household (21-24)		£16,708	14.1	19.7	9.8	4.9	14.2	13.8	14.7	15.7
1xFull-time, 1xPart-time		£25,061	9.4	13.1	6.6	3.3	9.5	9.2	9.8	10.5
Two working adults		£33,415	7.1	9.8	4.9	2.5	7.1	6.9	7.4	7.9

Key

Up to 3.5x	2.9
Between 3.5x and 5x	4.2
5x or more	5.2

Concluding comments

3.25 In 2023, lower quartile house prices were £262,500 and median prices were £365,000 across YDNP. Prices across YDNP were higher compared with the North West, Yorkshire and The Humber and England. Lower quartile private rents in 2023 were £849 and median rents were £1,101.

3.26 The relative affordability of dwellings to buy or rent was explored across YDNP. The minimum income required for entry-level/lower quartile renting was £40,752. For buying an entry-level/lower quartile property, the minimum income required was £67,500 These calculations assumed that a rent is affordable if no more than 30% of household income is spent on rent and if buying, a property should cost no more than 4x household income.

3.27 Analysis considered the affordability of rents and prices. Overall, households had to spend 29.1% of lower quartile income on a lower quartile rent and 29.4% of median income for median rents.

3.28 For open market purchase, the ratio of lower quartile income to price across YDNP was 6.8x and for median income to median price it was 7.3x. Both ratios are above the benchmark of 4x income and ratio. Without substantial deposits, the ability to buy is a challenge to many households.

3.29 Specific analysis of the affordability of renting and buying for key worker incomes and those on minimum/living wages was carried out. Key workers on entry-level grades are generally having to spend more than 30% of their income on rent.

3.30 Private renting was generally unaffordable for those in key worker occupations and those on minimum or living wage. Single earners on minimum/living wage have to spend more than 60% of their income on lower quartile rents.

3.31 For buying, analysis assumed that a 10% deposit was available but indicated that income multiples more than 5x were generally needed to buy on the open market.

3.32 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across YDNP (Table 3.14). This is based on local incomes and assumes that no more than 25% of income is spent on rent and a household income multiple of 3.5x is applied to local household incomes when testing the affordability of buying. These figures should be considered when considering the extent to which new affordable housing is truly affordable.

Table 3.14 Genuinely affordable rents and purchase prices

Geography	LQ rents (25% of income)	Median rents (25% of income)	LQ purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
YDNP	**£729**	**£938**	**£122,500**	**£157,500**

4. The needs of different groups

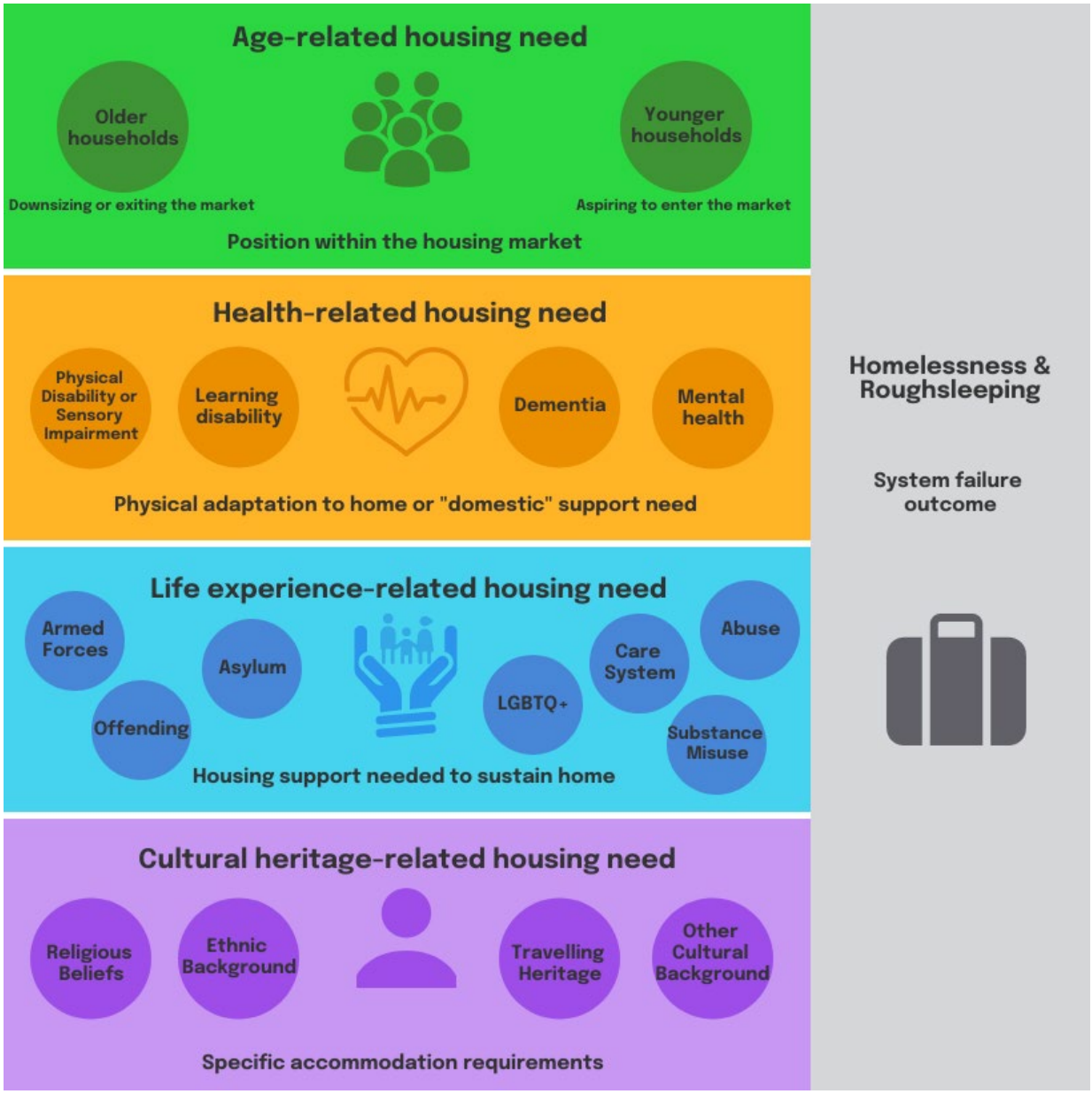
Introduction

4.1 Paragraph 62 of the NPPF refers to housing needs for different groups in the community and these fall into two broad groups: housing for people with additional needs and housing for specific household types.

Housing for people with additional needs

4.2 These groups include older people and accommodation for people with disabilities which are further sub-divided into those with health-related and life-experience related needs as summarised in Figure 4.1.

Figure 4.1 Establishing need associated with age, health and life experience



4.3 The evidence base relating to additional needs groups has been established based around these broad principles:

- people with additional needs are generally accommodated in mainstream housing and provided with care and support when needed;
- some people will have complex and multiple needs and therefore may fall into several different categories of need;
- some people require long-term accommodation to provide support for ongoing needs; and some require short-term supported housing which aims to support people for a period of time before moving on/back into mainstream housing; and
- most people with additional needs will not need specialist supported housing but they may need adaptations to their homes and/or care and support provided in other ways.

Age-related housing need

4.4 Age-related housing need relates to the needs of specific age groups in the housing market due to life events and the impact this has on the need for dwellings of particular sizes/types and affordability. For older households this includes 'rightsizing' and adaptation of existing dwellings. For younger households, affordability is a particular concern and this has been considered elsewhere in the report. For this section we therefore focus upon the needs of older persons for particular unit types.

Housing for older people

4.5 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.'**

4.6 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.

4.7 PPG notes that **'plan-making authorities will need to count housing provided for older people against their housing requirement'** (source: PPG June 2019 Paragraph: 016 Reference ID: 63-016-20190626).

4.8 Over the period 2025 to 2040 the total females over the age of 60 and males over the age of 65 is expected to increase by 13.6% and the population over 75 is expected to increase 29.5%.

4.9 The Arc4 National Database indicates that nearly 40% of older people (aged 65+) want to remain in their current home with help and support when needed (Table 4.1). There is also interest in a range of options including buying on the open market, renting from the housing association, sheltered accommodation and co-housing.

Table 4.1 Older persons' housing preferences by age group

Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed e.g. home visits, 'call for help' alarm	33.1%	47.6%	63.0%	39.9%
Buying a dwelling on the open market	8.9%	5.7%	2.8%	7.5%
Rent a dwelling from a private landlord	1.7%	0.6%	0.3%	1.3%
Rent from housing association	6.7%	4.2%	2.9%	5.7%
Rent from the council	3.4%	1.4%	0.7%	2.6%
Sheltered accommodation: Renting	10.0%	11.2%	10.5%	10.4%
Sheltered accommodation: Buying	6.8%	7.4%	5.8%	6.9%
Sheltered accommodation: Part rent/buy (shared ownership)	2.5%	2.8%	2.8%	2.6%
Extra Care Housing: Renting	6.3%	8.3%	11.0%	7.3%
Extra Care Housing: Buying	4.6%	4.8%	4.8%	4.6%
Extra Care Housing: Part rent/buy (shared ownership)	1.8%	1.9%	1.8%	1.8%
Supported Housing	0.3%	0.4%	0.4%	0.4%
Residential Nursing/Care home	2.6%	4.3%	12.7%	3.9%
Co-housing	5.2%	5.3%	4.5%	5.2%
Go to live with children or other relatives/friends	1.6%	1.8%	2.8%	1.7%
Other	1.0%	0.9%	0.9%	1.0%

Source: Arc4 National Database

4.10 The Arc4 National Database indicates 45.6% of older people planning to move would like to move to a property with fewer bedrooms, 38.0% would like to move to a property with the same number of bedrooms and 16.5% would like a larger property (Table 4.2). 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 4.2 Future housing choices of older households (rightsizing)

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	45.6%	54.4%
Staying same	38.0%	34.4%
Upsizing (moving to larger property)	16.5%	11.2%
Total	100.0%	100.0%

Source: Arc4 National Database

Future need for specialist older person accommodation and residential care provision

4.11 Across the YDNP, latest data would suggest there are around 307 units/bedspaces of specialist older persons accommodation comprising 177 specialist older accommodation units (C3 planning use class), 88 bedspaces of residential care (C2 use class) and 42 of extra care (C2 use class). Map 4.1 and Table 4.3 shows the current number of older persons units of accommodation across the National Park using data provided by the Elderly Accommodation Counsel.

Table 4.3 Categories of older person accommodation

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
Age-exclusive housing (C3)	119	**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. **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.
Care homes (C2)	27	**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.

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
		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.
Care home with nursing (C2)	61	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 case (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)	58	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. **Retirement housing** © means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis. The term sheltered housing is now largely superseded by retirement housing. 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.
Extra Care (EC) housing or housing with care (HC) (C3)	42 EC 0 HC	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 's 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages.

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
		It is a popular choice among older people because it can sometimes provide an alternative to a care home. **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. Note Extra Care can also provide accommodation for people with additional needs who are not older people
Total	307	

Source: EAC data 2024

4.12 This SHMA will help provide evidence of the need for different accommodation options and support needs. Given the ageing of the population, the need for specialist older person accommodation is expected to increase.

4.13 Table 4.4 sets out an assessment of need for different types of older persons accommodation based on latest metrics provided by the Housing Learning and Information Exchange (HousingLIN). This table shows a current supply of 307 units of accommodation compared with a modelled need based on HousingLIN estimates of 1,258 units, suggesting there is a considerable mismatch between need and supply. That said, it is likely that local needs are being met through older persons provision in areas outside of the National Park.

4.14 The older person needs modelling establishes:

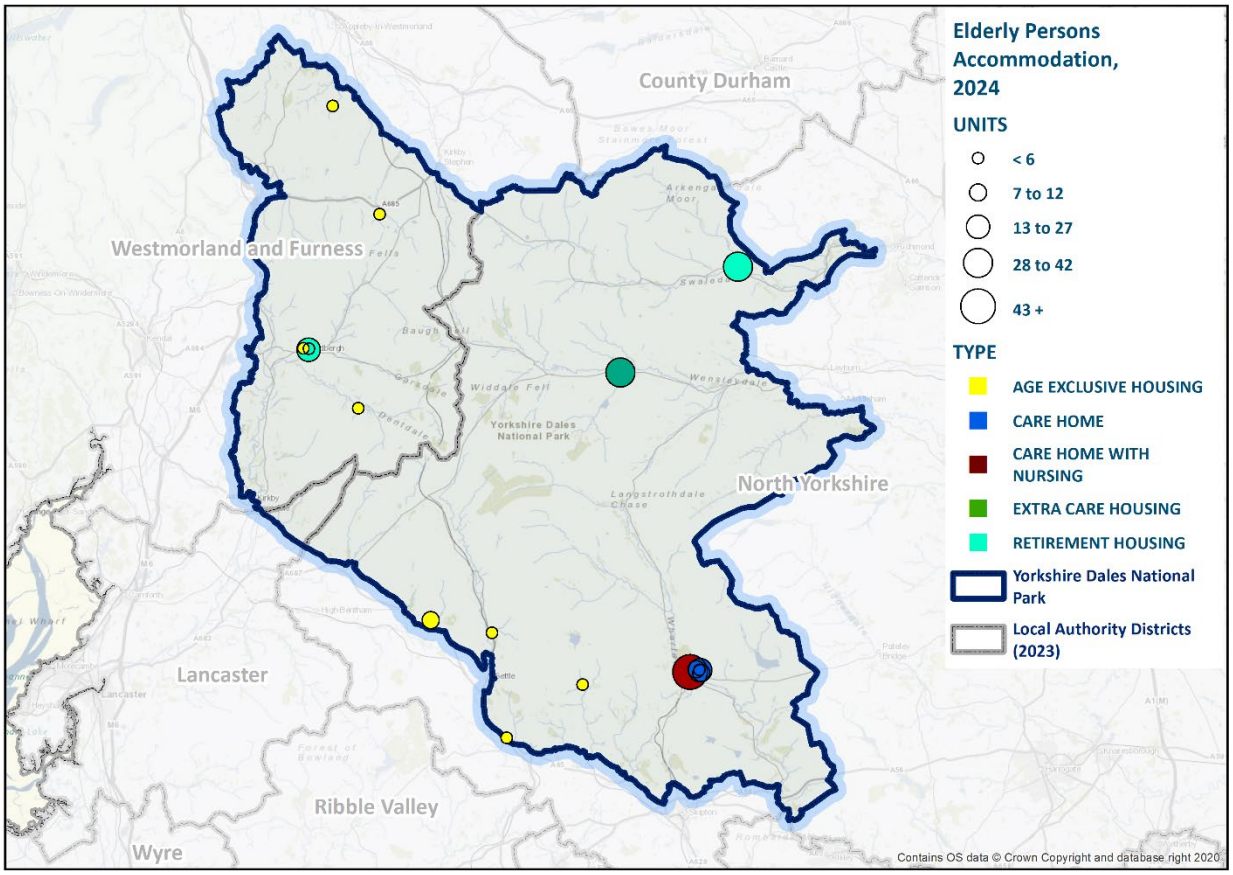
- a need in 2025 for 264 residential care bedspaces increasing to 341 by 2040. This compares to a current supply of 88 bedspaces.
- a need in 2025 for 183 Extra Care bedspaces increasing to 236 by 2040. This compares to a current supply of 42 bedspaces.
- a need in 2025 for 811 C3 specialist older person dwelling units rising to 1,050 by 2040. This compares with a current supply of 177 units.

4.15 Based on the analysis of demographic change and the Housing LIN estimates, Table 4.4 sets out the overall need for older persons specialist accommodation by type of provision and tenure to 2040.

4.16 This indicates a net need for 873 additional C3 dwelling units over the period 2025 to 2040 or 58 each year, a need for 253 C2 residential care bedspaces or 17 each year and a need for 194 C2 Extra Care bedspaces or 13 each year. There is a particular need for leasehold sheltered housing, conventional as well as enhanced sheltered housing and Extra Care. The YDNP has a good supply of dementia-friendly older persons accommodation.

4.17 Given the pressures on development in the YDNP, it is unrealistic to expect this level of provision to be delivered within the National Park but development elsewhere in North Yorkshire, Westmorland and Furness and Lancaster may help to address some of this need.

Map 4.1 Current older persons accommodation across YDNP



Source: Elderly Accommodation Counsel 2024

Table 4.4 Future need for older person accommodation relative to current supply

	Supply	Modelled need	Modelled need	Change		
	2024	2025	2040	2025 to 2040		
	A	B	C	D=C-B		
Population 75+		4,057	5,252	1,195		
Type of accommodation		**2025**	**2040**	**Change in need**	**Change in need minus 2024 supply E=D+B-A**	**Annual need = E / 15**
Conventional sheltered housing to rent	153	243	315	72	162	11
Leasehold sheltered housing	24	487	630	143	606	40
Enhanced sheltered housing (divided 50:50 between that for rent and for sale)	0	81	105	24	105	7
Extra Care housing for rent	42	61	79	18	37	2
Extra Care housing for sale	0	122	158	36	158	11
TOTAL C3	177	811	1,050	239	873	58
TOTAL C2 Extra Care	42	183	236	54	194	13
TOTAL C2 residential care	88	264	341	78	253	17
GRAND TOTAL	307	1,258	1,628	370	1,321	88
Housing-based provision for dementia (this is part of the supply as some schemes provide dementia-friendly accommodation))	88	24	32	7		

Source: Housing LIN, 2014-based DCLG population projection

Senior cohousing communities

4.18 Senior cohousing is specifically mentioned in PPG as a housing option for older people: 'Senior co-housing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.

4.19 This option should be considered as part of a diverse range of accommodation for older people. This is one possible option for reuse of existing large dwellings financed by sale of existing properties.

People with dementia and early onset dementia

4.20 The PPG makes specific reference to dementia and that **'there should be a range of housing options and tenures available to people with dementia, including mainstream and specialist housing. Innovative and diverse housing models should be considered where appropriate'** *(*source*:* June 2019 PPG Paragraph: 019 Reference ID: 63-019-20190626*).*

4.21 The PPG also outlines the characteristics of a dementia- friendly communities:

- easy to navigate physical environment;
- appropriate transport;
- communities shaped around the views of people with dementia and their carers;
- good orientation and familiarity;
- reduction in unnecessary clutter; and
- reduction in disorienting visual and auditory stimuli.

4.22 A report by the All Party Parliamentary Group (APPT) on Housing and Care for Older People published a report on Housing for People with Dementia in July 2021 **https://www.housinglin.org.uk/_assets/Resources/Housing/Support_materials/Reports/HCOP_APPG_Dementia_Housing_and_Care_Inquiry-LowRes.pdf**

4.23 This set out 23 recommendations which included:

- Recognise potential future loneliness and how we can maintain our family connections and wider social networks in the communities we live in before or after diagnosis.
- Consider whether to move whilst we are able: rightsizing and moving to the right place and environment whilst able to still develop new routes and make new friends.
- Make preventive changes, incrementally, to the home environment; such as when upgrading property or installing new technology, or where we require additional personal care and support to help us to live independently.

4.24 Regarding housing and planning, the report recommended:

- Support increased provision of Extra Care housing / assisted living accommodation and retirement housing that is dementia-ready, with top-sliced grant-aid through Homes England.
- Strengthen DLUHC guidance to local planning authorities. LPAs should respond to demographic change and the need for more homes designed for older people, including those with dementia, through Local Plans specifying requirements for age-friendly housing.

4.25 There is a group trying to make a rural dementia model work in Hudswell for up to 20 bedspaces.

The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs

4.26 The profile of dwellings occupied by households aged 65 and over by age group, based on the Arc4 National Database, is summarised in Table 4.5. This shows that the majority (65.8%) live in houses, particularly with 3 or more bedrooms; 19.1% live in bungalows, 14.3% in flats and 0.8% in other dwelling types.

Table 4.5 Dwellings occupied by households where the HRP is aged 65 and over

Dwelling type and size	65 to 74 (%)	75 to 84 (%)	85+ (%)	Total (%)
1 or 2-bedroom house	13.3%	12.2%	13.4%	13.0%
3 or-more bedroom house	56.2%	50.8%	39.1%	52.9%
1-bedroom bungalow	2.8%	4.5%	6.1%	3.7%
2 or more-bedroom bungalow	13.0%	18.8%	19.8%	15.4%
1-bedroom flat	6.2%	6.2%	8.4%	6.4%
2 or more-bedroom flat	7.8%	6.8%	12.1%	7.9%
Other	0.7%	0.8%	1.2%	0.8%
Total	100.0%	100.0%	100.0%	100.0%

Source: Arc4 National Database

4.27 The provision of appropriate adaptations to existing dwelling stock can help people lead independent lives. PPG also asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people (source: PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220).

4.28 Given that the majority of older people want to remain in their own homes with help and support when needed, the Arc4 National Database provides a useful insight into the proportion of households who need care and support and the extent to which properties are adapted (Table 4.7).

4.29 Table 4.6 shows that 7.9% of all households require care and support to enable them to stay in their home. This is highest amongst 85+ age group and from households living in affordable housing. Of households with a Household Reference Person aged 85 and over, 29.1% require help and support to enable occupiers to stay in their own home.

4.30 62.6% of households have sufficient space for a carer to stay overnight if needed – and this increases to over 73.7% across 75 age group and 72.2% in the 85+ age group. Owner occupiers were most likely to have space available, but private and social renters were less likely. Around 38.0% of respondents in affordable housing had sufficient space for a carer.

4.31 Around 7.6% of all dwellings had been adapted or purpose-built for a person with a long-term illness, health problem or disability. This was highest amongst affordable housing occupants (19.3%) and lowest amongst owner occupiers (4.8%). Older people were more likely to live in an adapted home, with 10.9% of households with a HRP aged 75-84 and 21.4% with a HRP aged 85+ living in adapted homes.

Table 4.6 Adaptations, support needs and space for carer by tenure and age group

	Is there sufficient space in your home for a carer to stay overnight, if this was needed?	Do you, or any other members of your household, require care or support to enable you/them to stay in this home?	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability?
Tenure	**Yes (%)**	**Yes (%)**	**Yes (%)**
Owner Occupied	74.2%	5.4%	4.8%
Private Rented	43.9%	7.6%	4.7%
Affordable	38.0%	16.3%	19.3%
All tenures	62.6%	7.9%	7.6%
Age of Household Reference Person	**Yes (%)**	**Yes (%)**	**Yes (%)**
Under 65	58.3%	6.5%	4.8%
65 to 74	74.8%	7.7%	7.2%
75 to 84	73.7%	12.4%	10.9%
85 and over	72.2%	29.1%	21.4%
All age groups	62.6%	7.9%	7.6%

Source: Arc4 National Database

Estimating future need for adaptations and home improvement

4.32 The Arc4 National Database provides evidence of the range of adaptations and home improvement needs based on the age group of the Household Reference Person (Table 4.7).

4.33 More insulation, better heating and double glazing were most frequently mentioned improvements needed.

4.34 Regarding adaptations, these were mainly mentioned by older households and most frequently mentioned were bathroom adaptations, internal handrails/grabrails and kitchen adaptations.

4.35 These requirements are self-determined by residents responding to Arc4 household surveys and may not necessarily reflect actual requirements following an independent assessment in the home.

Table 4.7 Adaptations and home improvements required by age group (% of households)

Adaptation/improvement required	Aged Under 65	Aged 65-74	Aged 75+	Total
Home improvements				
More insulation (loft, wall cavities)	46.3%	12.2%	7.5%	19.2%
Better heating	7.2%	6.1%	11.4%	4.9%
Double glazing	45.6%	15.9%	13.3%	20.5%
Improved ventilation	38.3%	10.8%	7.8%	16.4%
Downstairs WC	13.0%	2.5%	1.6%	5.0%
Adaptations				
Adaptations to bathroom	21.5%	18.6%	21.8%	13.6%
Adaptations to kitchen	17.7%	6.3%	7.2%	8.2%
External handrails /grab rails	11.2%	10.5%	14.9%	7.6%
Internal handrails /grab rails	14.7%	12.9%	18.0%	9.7%
Stair lift / vertical lift	9.7%	10.3%	15.0%	7.0%
Lever door handles	12.7%	3.8%	2.6%	5.4%
Room for a carer	7.7%	4.4%	6.5%	4.3%

Source: Arc4 National Database

4.36 Resources for aids and adaptations remain limited, particularly for households in the private sector (owner occupation or privately rented accommodation). However, the provision of appropriate adaptations is essential to older households in maintaining independent living. Alternative sources of funding, such as equity loans, could be considered to finance remedial measures required by older person households. It should be pointed out that whilst local authorities will assess anyone's needs, assistance is currently means tested and some older person households will self-fund.

Assistance in the home

4.37 The Arc4 National Database also provides information on a range of practical assistance required from households by age group (Table 4.8). Overall, the highest level of need is for help with repair and maintenance, gardening and cleaning. For all types of assistance, the level of need is highest amongst the 75+ age cohort, with the exception of help with repair and maintenance of the home.

Table 4.8 Type of assistance required by age group

Type of help needed now or in next 5 years	HRP Under 65	HRP 65-74	HRP 75+	All
Help with repair and maintenance of home	62.8%	43.9%	50.6%	36.5%
Help with gardening	39.4%	38.9%	58.1%	28.8%
Help with cleaning home	29.4%	24.9%	45.8%	21.0%
Help with other practical tasks	24.8%	23.6%	39.3%	18.3%
Help with personal care	21.0%	15.3%	25.1%	13.6%
Want company / friendship	20.5%	12.0%	23.3%	12.5%

Source: Arc4 National Database

Health-related housing need

4.38 A range of sources can be drawn upon to establish the overall scale of disability/support needs across YDNP. In summary:

- The 2021 Census reported that across the YDNP 83.6% were in good health, and 16.4% in not good health (particularly across older age groups) which compares with 17.5% across England. A total of 4,956 residents were in not good health.
- 16.2% of residents reported that they were disabled, as defined under the Equality Act, with 5.7% saying their daily activities were limited 'a lot' and 10.5% 'a little' which compares with 7.0% and 9.9% respectively across England. This is mainly associated with older age groups.
- The ONS Family Resources Survey 2018/19 estimates that around 21% of the population nationally has a disability.

4.39 The Arc4 National Database includes data on illness/disability. Table 4.9 shows the percentage of people nationally stating an illness/disability and the type of illness/disability. The most frequently mentioned illness/disability was physical/mobility impairment (7.9%), mental health issue (6.5%) and other (9.4%).

Table 4.9 Number of people stating illness/disability

Illness/disability	% of total Population
Physical/mobility impairment	7.9%
Learning disabilities	1.7%
Autism	2.7%
Mental health issue	6.5%
Hearing impairment	3.9%
Visual impairment	2.2%
Older age related frailty	4.1%
Other	9.4%
Total number of people with an illness/disability	**24.6%**

Source: Arc4 National Database

4.40 Regarding visual impairment, the RNIB has produced a document 'Visibly Better Housing' (https://www.rnib.org.uk/nations/walescymru/how-we-can-help/visibly-better-designing-accessible-housing-and-buildings/).

Accessible and wheelchair standard housing

4.41 PPG states that **'where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 46 of the NPPF). To help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:**

- **M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);**
- **M4(2) Category 2: Accessible and adaptable dwellings; and**
- **M4(3) Category 3: Wheelchair user dwellings**

'Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors ' (source: PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626)

- **M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);**
- **M4(2) Category 2: Accessible and adaptable dwellings; and**
- **M4(3) Category 3: Wheelchair user dwellings**

'Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors ' (source: PPG Paragraphs: 008 Reference ID: 56-008-20160519 & 009 Reference ID: 56-009-20150327).

4.42 Regarding evidencing the need for accessible housing, PPG states:

'Based on their housing needs assessment and other available datasets it will be for local planning authorities to set out how they intend to approach demonstrating the need for Requirement M4(2) (accessible and adaptable dwellings), and/or M4(3) (wheelchair user dwellings), of the Building Regulations. There is a wide range of published official statistics and factors which local planning authorities can consider and take into account, including:

- **the likely future need for housing for older and disabled people (including wheelchair user dwellings).**
- **size, location, type and quality of dwellings needed to meet specifically evidenced needs (for example retirement homes, sheltered homes or care homes).**
- **the accessibility and adaptability of existing housing stock.**
- **how needs vary across different housing tenures.**

- **the overall impact on viability.'** (source: Para: 007 Reference ID: 56-007-20150327).

4.43 Optional accessibility standards for dwellings were introduced by the government in 2015 to provide a mechanism for improving accessibility of housing for those with additional needs. National standards have been established and contained within Part M Volume 1 of the Building Regulations as set out in Table 4.10. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the 'Lifetime Homes' standard.

Table 4.10 Summary of accessible housing standards

Standard Label	Standard title	Level of accessibility provided	Mandatory or optional
M4(1)	Visitable dwellings	Level access not necessarily provided into the dwellings – few accessibility features	Mandatory
M4(2)	Accessible and adaptable dwellings	Level access is provided into the dwelling – easy to adapt to make more accessible – not suitable for most wheelchair users	Optional
M4(3)	Wheelchair user dwellings	Dwellings suitable for wheelchair users: either wheelchair adaptable (a) or wheelchair accessible (b)	Optional

4.44 It should be noted that Part M of the Building Regulations sets a distinction between wheelchair accessible (a home readily useable by a wheelchair user at the point of completion) and wheelchair adaptable (a home that can be easily adapted to meet the needs of a household including wheelchair users) dwellings (source: PPG Paragraph: 009 Reference ID: 56-009-20150327).

4.45 In order to establish an appropriate target for M4(3) dwellings, Table 4.11 sets out a series of assumptions regarding wheelchair use from the English Housing Survey and a report by Aspire Housing Association. Applying these assumptions would suggest a target of 4% of newbuild to meet the M4(3)(b) wheelchair accessible standard is required.

4.46 According to PPG (source: PPG Paragraph: 009 Reference ID: 56-009-20150327), **'Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling.'** This would imply that the onus on wheelchair accessible housing delivery is with the local authority/registered providers, but private developers should also be encouraged to build M4(3) standard wheelchair accessible or adaptable homes where appropriate. Any final targets should be set within the context of likely levels of delivery.

Table 4.11 Wheelchair use assumptions and resulting annual need

Assumption	% requirement	Number each year (based on 50 annual housing need)
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair all the time	0.6%	0
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair either indoors or outdoors	3.0%	2
Aspire report on wheelchair accessible housing (*)	10.0%	6
Average of indicators	4%	2

(*) Wheelchair Accessible Housing: Waiting for appropriate housing in England, Aspire October 2014 recommends that the national government should set a minimum requirement of 10% of all new build properties across all tenures to be wheelchair accessible.

4.47 Given the ageing demographic of the YDNP and the identified levels of disability amongst the population, it is recommended that a policy to provide new homes built to accessibility standards is included in the Local Plan. On the basis of available evidence which takes into account the requirements of PPG, it is recommended that:

- 4% of new dwellings are built to M4(3) wheelchair accessible standard (this would imply an average target of around 2 each year); and
- all remaining new dwellings are built to M4(2) accessible and adaptable standards to take account of the ageing demographics of the YDNP. This will ensure that new dwellings can be occupied and also visited by people needing accessible/adaptable dwellings.

Stakeholder views on specialist housing

4.48 As general points, stakeholders commented that :

- The two main barriers are identifying / acquiring the land and finance.
- Embsay with Eastby Parish Council reported a retirement housing complex in the parish which is run by Yorkshire Housing.
- Hudswell Community Charity reported that their three new homes will be highly adaptable “smart” homes, that will be suitable for people with disabilities and complex needs. The charity reported a good level of demand for this provision from within Hudswell.
- The proximity of Catterick Garrison (the UKs largest military garrison) will mean that there are always veterans needing employment and accommodation in the national park.
- There is provision available through housing support and housing associations with sites in the Embsay with Eastby Parish Council under the remit of both North Yorkshire Council and YDNP Planners.

- There are upwards of 25 families from Afghanistan who have settled in Catterick Garrison and Richmond and some of these have expressed an interest in living in the Dales.
- Other Groups should include low paid workers in the service industry and retired/retiring agricultural workers.

Detailed feedback from stakeholders is presented in Appendix E.

Black and Global Majority population and households

4.49 Around 1.4% of the population in the YDNP identify as BGM (Table 4.12).

Table 4.12 BGM population across YDNP

Sub-area	BGM Population	% of population who identity as BGM	All people
YDNP	832	3.6%	22,978

Source: 2021 Census

Gypsy, Traveller and Travelling Showperson need

4.50 According to the Yorkshire Dales Local Plan 2015-2030 there is currently no permanent site for Gypsy or Traveller caravans in the YDNP. Gypsies and Travellers do however pass through the Yorkshire Dales enroute to gatherings elsewhere, notably the Appleby Horse Fair during late May and early June. During that time, they stay widely across the area and, although this use is usually unauthorised, it is generally tolerated by landowners and local communities because it is predictably temporary. There is no other history of use in relation to either permanent or transit pitches.

4.51 Assessments of need for Gypsy and Traveller pitches have been carried out at whole district levels and, therefore, cannot be disaggregated to the YDNP boundary. Nonetheless, the plan concludes that the levels of need are negligible and so the evidence is insufficient to justify allocation of a site within the YDNP and an exceptions policy is therefore appropriate.

Other groups with particular housing requirements

4.52 This chapter concludes with a summary of the other household groups who have particular housing requirements in the YNDP.

People who rent their homes

4.53 Chapter 4 presents a range of data on the characteristics of households who rent their homes – either privately or from a social housing provider.

Self-build and custom housebuilding

4.54 The NPPF 2023 set out that the government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option.

4.55 The existing Local Plan notes that **'the National Park Authority welcomes proposals for self-build and starter housing. Whilst there is very little brownfield land in the National Park it is anticipated that there will be demand for self-build schemes on the small allocated sites below six units and on some windfall sites. Self-build is a good opportunity to create a home tailored to a household's individual requirement. It can also be a good way to provide cheaper housing by avoiding the cost of developer profit. Self-build will be subject to Section 106 occupancy restriction, thereby ensuring it is targeted locally and keeping it cheaper on resale**'.

4.56 In reality most of the windfall permissions are 'self-build', albeit self-build often by the land owner rather than a self-build plot for sale

Student housing need

4.57 There is no specific need identified.

Conclusion

4.58 In accordance with PPG, this housing need and demand study has considered the future need for specialist accommodation, the need for residential care and considered the role of general housing in meeting needs, in particular bungalows and homes that can be adapted to meet a change in needs.

4.59 According to Arc4 National Database data, the majority of older people 65 and over want to continue to live in their current home with support when needed with help with repair/maintenance, gardening and cleaning, which would help people remain in their own home. There is also a need to deliver a range of smaller dwellings (particularly level-access accommodation) for older people across all tenures and specialist older persons housing provision.

4.60 Across the YDNP there are around 307 units of specialist older persons accommodation comprising 177 specialist older person accommodation units (C3 planning use class), 42 bedspaces of Extra Care (C2 use class) and 88 bedspaces of residential care (C2 use class). HousingLIN estimates of demand based on the YDNP population aged 75 and over would suggest a much higher level of current need of 1,258 units and a longer term need for 1,321 additional units. Clearly this is not viable and demand is likely to be largely met through provision in locations outside the national park boundary.

4.61 The HNA does not specify the precise nature of specialist older person dwellings to be built. This is to allow flexibility in delivery and PPG states that **'any single development may contain a range of different types of specialist housing'** (source: PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626).

4.62 A key conclusion is that there needs to be a broader housing offer for older people across the YDNP where possible and the SHMA has provided evidence of the scale and range of dwellings needed.

4.63 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the population of the YDNP. Although it is a challenge to quantify the precise accommodation and support requirements, the SHMA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.

4.64 Regarding housing for people with disabilities, arc4 national data suggests around 7.6% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability. 11.8% of households need all facilities (living room, bathroom, kitchen and bedroom) to be on one floor.

4.65 Given the ageing population and the identified levels of disability amongst the population, it is recommended that 4% of new dwellings are built to wheelchair accessible M4(3) standard. All remaining new dwellings are built to M4(2) accessible and adaptable standard, to take account of the ageing demographics of the YDNP.

5. Housing need in the Yorkshire Dales National Park, dwelling mix and affordable housing need

Introduction

5.1 This chapter considers overall housing need, affordable need and establishes an overall dwelling type, size and tenure mix for the YDNP. The detailed analysis underpinning this chapter is presented in Technical Appendix D.

Establishing housing need using the 'standard method'

5.2 The 2023 National Planning Policy Framework (NPPF) (Paragraph 61) states **'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.'** It goes on, **'There may be exceptional circumstances, including relating to the particular demographic characteristics of an area which justify an alternative approach to assessing housing need; in which case the alternative approach should also reflect current and future demographic trends and market signals.'** An example of such particular demographic circumstances – areas that are islands with no land bridge that have a significant proportion of elderly residents – is given in footnote 25. Paragraph 61 also states that **'In addition to the local housing 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'**.

5.3 The Government's Planning Practice Guidance (PPG) comments that **'the standard method uses a formula to identify the minimum number of homes expected to be planned for, in a way which addresses projected household growth and historic under-supply. It identifies a minimum annual housing need figure. It does not produce a housing requirement figure.'**(PPG Paragraph: 002 Reference ID: 2a-002-20190220). However NPPF paragraph 61 indicates that **'the outcome of the standard method is an advisory starting-point for establishing a housing requirement for the area'**.

5.4 PPG defines housing need as **'an unconstrained assessment of the number of homes needed in an area'** (PPG 2019 Paragraph: 001 Reference ID: 2a-001-20190220). Unconstrained means that the assessment of need is not affected, or constrained by matters such as environmental constraints or land supply. The housing requirement is a term to describe the amount of housing being planned for in the Local Plan and will take account of a wider range of factors as set out within the NPPF, in particular paragraphs 11 and 60 to 62.

5.5 For National Parks, where strategic policy-making boundaries do not align with local authority boundaries and where ONS population and household projections are not routinely available, the PPG provides alternative guidance for local housing need assessment:

'Where strategic policy-making authorities do not align with local authority boundaries (either individually or in combination), or the data required for the model are not available such as in National Parks and the

Broads Authority, where local authority boundaries have changed due to reorganisation within the last 5 years or local authority areas where samples are too small, an alternative approach will have to be used. Such authorities may continue to identify a housing need figure using a method determined locally, but in doing so will need to consider the best available information on anticipated changes in households as well as local affordability levels.' (PPG 2019 Paragraph: 001 Reference ID: 2a-001-20190220)

5.6 The plan period being considered in this SHMA is the period 2025-2040 (15 years).

Setting the baseline

5.7 Planning Practice Guidance states that a baseline should be set using 2014-based national household projections for the local authority area. The projections are used to calculate the average annual household growth over a 10-year consecutive period. (PPG Paragraph 004 Reference ID: 2a-004-20201216).

5.8 The period 2025 to 2030 has been chosen to set the baseline for this SHMA and aligns with the Authority's proposed Local Plan Period which starts at 2025. However, demographic analysis is configured over a longer period 2022 to 2040. Over the period, the total number of households under the 2014-based household projections is set to decrease by 145 households or -15 (rounded) each year (Table 5.1).

Table 5.1 Household change under 2014-based household projections

Projection	2025 Households	2035 Households	2023-33 household change	Annual change
DCLG 2014-based	11,166	11,021	-145	-15

5.9 As the outcome at Step 1 is negative, any adjustment to take account of affordability will not work arithmetically.

Alternative calculation of housing need

5.10 A similar situation arose when using the Standard Method calculation in the 2019 SHMA. Given the challenges of calculating future housing need in an area with a projected decline in the number of households, Edge Analytics have considered alternative demographic trajectories. It is also important to recognise that the current Local Plan is seeking to deliver 55 additional dwellings across the YDNP each year which has the potential to mitigate against an overall decline in households. The dwelling-led scenarios are a 'policy-on' position which takes account of the precedent from the last Local Plan and the policy objective of reversing population decline.

5.11 Five trend scenarios have been developed which consider how the population profile may change under different migration assumptions:

- **SNPP-2014:** this scenario uses the ONS 2014-based Sub-National Population Projections (SNPP) for each of the five (former) intersecting local authorities and applies its growth assumptions to the YDNP geography.
- **SNPP-2018**: this scenario uses the ONS 2018-based Sub-National Population Projections (SNPP) for each of the five (former) intersecting local authorities and applies its growth assumptions to the YDNP geography.
- **PG-Short Term*:** an alternative trend scenario based on the last six years of migration history (2016/17 to 2021/22).
- **PG-Long Term***: an alternative trend scenario based on the last 21 years of migration history (2001/02 to 2021/22).
- **Dwelling-led +50**: a dwelling-led scenario evaluating the impact of a housing growth trajectory of +50 new homes each year.

*Note PG refers to POPGROUP, the cohort component model used to develop the forecasts

5.12 The results of the scenario modelling are summarised in Table 5.2. Note that demographic analysis is configured over a longer period 2022 to 2040 to reflect the likely plan period. The most recent 2018-based population projection suggest that the scale of population loss projected under the 2014-projection has largely been eliminated and there is positive household growth and the population is stabilised. Changing short-term migration trends and sustained delivery of new homes has helped to stabilise the population. In the previous SHMA, it was noted that 'to mitigate the ongoing effects of low population growth and rapid ageing of the population, the YDNP will require a change to its net migration profile, maintaining and attracting younger age cohorts. Longer-term alterations to the migration profile will invariably be underpinned by suitable housing provision' Para 3.9 2019 YDNP Demographic Evidence report. There is clear evidence that this is now happening.

5.13 The household and dwelling growth implications of each scenario are estimated through the application of communal population statistics, household headship rates, and a household to dwelling conversion factor. These assumptions have been sourced from the 2021 Census, and the ONS 2014-based household projection model.

5.14 Under the dwelling-led scenario which assumes a net additional 50 dwellings each year, the population is projected to increase by 3.6% and the number of households by 6.7%.

Table 5.2 Demographic scenario outcomes: YDNP

Scenario	2022-2040 Population Change	2022-2040 Population Change %	2022-2040 Households Change	2022-2040 Households Change %	Average change each year Dwellings
SNPP-2014 (HH-14)	-1,371	-5.8%	-310	-2.8%	-25
SNPP-2018 (HH-14)	-4	0.0%	446	3.9%	28
PG-Long Term (HH-14)	712	3.1%	903	8.5%	61
PG-Short Term (HH-14)	889	3.9%	817	7.7%	54
Dwelling-led (HH-14)	825	3.6%	713	6.7%	50

5.15 The Annual Monitoring Report 2021/2 noted that in the light of community viability issues, the Authority set a target of 55 dwellings each year. The proposed target is 50 dwellings each year based on updated demographic analysis.

Previous delivery

5.16 As shown in Table 2.6 housing development over the past 7 years (2015 to 2022) had averaged 35 against an annual target of 55. A total of 244 dwellings have been built over this period (compared with a target of 385). Of dwellings built, 149 have been affordable or for local occupancy and 95 have been unrestricted or other type of occupancy.

Concluding comments on housing need

5.17 A bespoke analysis of future housing has been carried out for the YDNP which is in line with PPG. A Standard Method calculation was attempted but the challenges of a declining and ageing population rendered this an inappropriate methodology.

5.18 The current 2015-30 Local Plan has established an ambitious indicative target of 55 dwellings each year across the YDNP. It is above objective need which was projecting a decline in population and households. Newer projections now project a generally unchanging population but an increase in households.

5.19 Updated demographic scenario modelling has indicated that with the exception of the SNPP-2014 scenario, all other scenarios point to an increase in the number of households. This in part is a reflection of positive planning which supports dwelling growth which was advocated in the previous SHMA, and now resulting in an overall increase in the number of households. This in turn results in the improved sustainability of communities and helps to redress the rapidly ageing population profile of the National Park.

5.20 It is therefore recommended that Local Plan continues with a target of around 50 dwellings each year. Under the PPG, the Standard Method indicates zero annual need for new dwellings and therefore an alternative method has been considered using later projections. An updated target of 50 dpa is both realistic judged against past rates of release of sites and completion of dwellings, and would also appear sufficient to stabilise population and help address some of the specific shortfall.

5.21 Therefore, it is recommended that the YDNP continues to adopt a policy to positively-plan for dwelling growth to further support the population growth and that the term 'policy-on dwelling requirement' is used to define the proposed target of at least 50 dwellings each year. This recommendation takes into account past trends in delivery; and provides a reasonable and aspirational target for delivery over the plan period which carefully balances the social and demographic challenges of the YDNP against the need to conserve and enhance the natural environment.

Dwelling Type and Mix Analysis

5.22 The SHMA identifies a need for 50 dwellings each year across the YDNP over the plan period 2025 to 2040. The purpose of this section is to break this figure down into an appropriate dwelling type, size and tenure mix for the YDNP.

5.23 Dwelling mix analysis is underpinned by a demographic scenario model which takes into account projected household change to 2040 using the SNPP-2018 (HH-14) projections for the YDNP established by Edge Analytics. To support flexibility in delivery, dwelling type and mix by tenure is presented as a broad range which also considers household aspirations and expectations.

5.24 Further detail of the modelling is presented in Tables D1 to D5 in Technical Appendix D. On the basis of modelling carried out, Table 5.3 sets out the overall annual dwelling type/size recommendation by different tenures.

Table 5.3 Overall annual dwelling type/size and tenure mix recommendations

Dwelling type/size	Market	Affordable Rented	Affordable home ownership	Overall range
1- and 2- bedroom house	10-15%	15-20%	20-25%	15-20%
3-bedroom house	25-30%	20-25%	25-30%	25-30%
4 or more-bedroom house	20-25%	5-10%	10-15%	10-15%
1-bedroom flat	2-5%	10-15%	5-10%	5-10%
2 or more -bedroom flat	5-10%	10-15%	10-15%	10-15%
1/2 Bedroom Bungalow/level access	10-15%	25-30%	10-15%	15-20%
3 or more-bedroom bungalow/level-access	5-10%	2-5%	5-10%	5-10%
Dwelling type	**Market**	**Affordable Rented**	**Affordable home ownership**	**Overall range**
House	65-70%	45-50%	60-65%	55-60%
Flat	10-15%	20-25%	15-20%	15-20%
Bungalow/level-access	20-25%	30-35%	15-20%	25-30%
Number of bedrooms	**Market**	**Affordable Rented**	**Affordable home ownership**	**Overall range**
1	5-10%	15-20%	10-15%	10-15%
2	30-35%	40-45%	35-40%	35-40%
3	40-45%	25-30%	35-40%	30-35%
4	20-25%	5-10%	10-15%	10-15%

Affordable housing need in YDNP

5.25 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 Authority should plan for more dwellings to help meet the need for affordable housing.

5.26 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:

5.27 **'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).

5.28 The PPG focuses on the use of existing (secondary data). Two data sources have been used to assess affordable housing need across the YDNP: Rural Affordable Need Model (RAHM) to provide a general context to need; and the housing register to provide specific details of the range of dwellings needed.

Rural Affordable Need Model (RANM)

5.29 The RANM was developed by arc4 to provide a broad understanding of rural affordable need, where need is most acute and provides indicative levels of affordable need.

5.30 In estimating annual affordable need, the model considers the following data themes and assumptions:

- Economically active households
- Estimates of household income
- LQ and median market prices and rents
- Income to be affordable (25% for renting and 3.5x for buying)
- Tenure profile
- Existing owner occupiers and private renters – assume 10% in housing need
- Projected new household formation and who is likely to need affordable housing
- Calculate annual need from existing and newly forming households

5.31 In this application, the model was run at parish-level (for YDNP constituent parishes) and the key figures combined to provide estimates of need for YDNP as a whole.

5.32 The model identifies an annual affordable need of 157 each year or 785 over 5 years across the YDNP Table 5.4 (see Appendix D for modelled results for the constituent parishes). This is partly a reflection of the lack of affordable housing delivery to help meet need and the loss of stock to holiday/second home use

5.33 The relative need for affordable housing per 1,000 households by parish is shown in Map 5.1 It is worth noting that some of the highest levels of need are shown in southern parts of the National Park.

Table 5.4 Affordable need based on RAHM

Factor	Number
5 year existing HHs in need (following affordability testing)	625
Annualised Existing Affordable Need	125
NFHH 2021 to 2026 (following affordability testing)	159
Annualised Affordable NFHHs	32
Total Annual Affordable Need	**157**
Annual Affordable Need per 1,000 HHs	**18**

Housing Register Evidence

5.34 The latest (March 2024) housing register provides available data on housing need based on the North Yorkshire area of the National Park:

- Broad location of where households want to live
- How many bedrooms are wanted and how many bedrooms based on the North Yorkshire Home Choice (NYHC) allocation policy
- The specific need for general needs and sheltered housing
- Interest in affordable home ownership (shared ownership, discounted for sale or Homebuy products).

5.35 The full dataset is presented at Appendix B but in summary:

- There are 501 households on the general needs register and 110 on the sheltered housing register; and
- Of the households on the register, 94 have expressed interest in affordable home ownership options.

5.36 The actual number of households on the housing register has increased dramatically since the 2019 SHMA which reported 192 households.

5.37 Table 5.5 summarises the overall need across the YDNP which includes a recommended policy position based on a 'blend' of household wants and what they would be allocated through NYHC. This establishes an overall profile of social/affordable rented of 45% 1-bedroom, 34% 2-bedroom, 18% 3-bedroom and 3% 4 or more -bedroom dwellings.

5.38 For affordable home ownership summarised in Table 5.6, the profile is 19% 1-bedroom, 38% 2-bedroom, 35% 3-bedroom and 8% 4 or more-bedroom dwellings. This is based on households expressing interest but it is not verified if the household can actually afford or meet any relevant criteria. Overall,

around 15% of households on the housing register would consider affordable home ownership options.

Map 5.1 Affordable need based on RAHM by parish

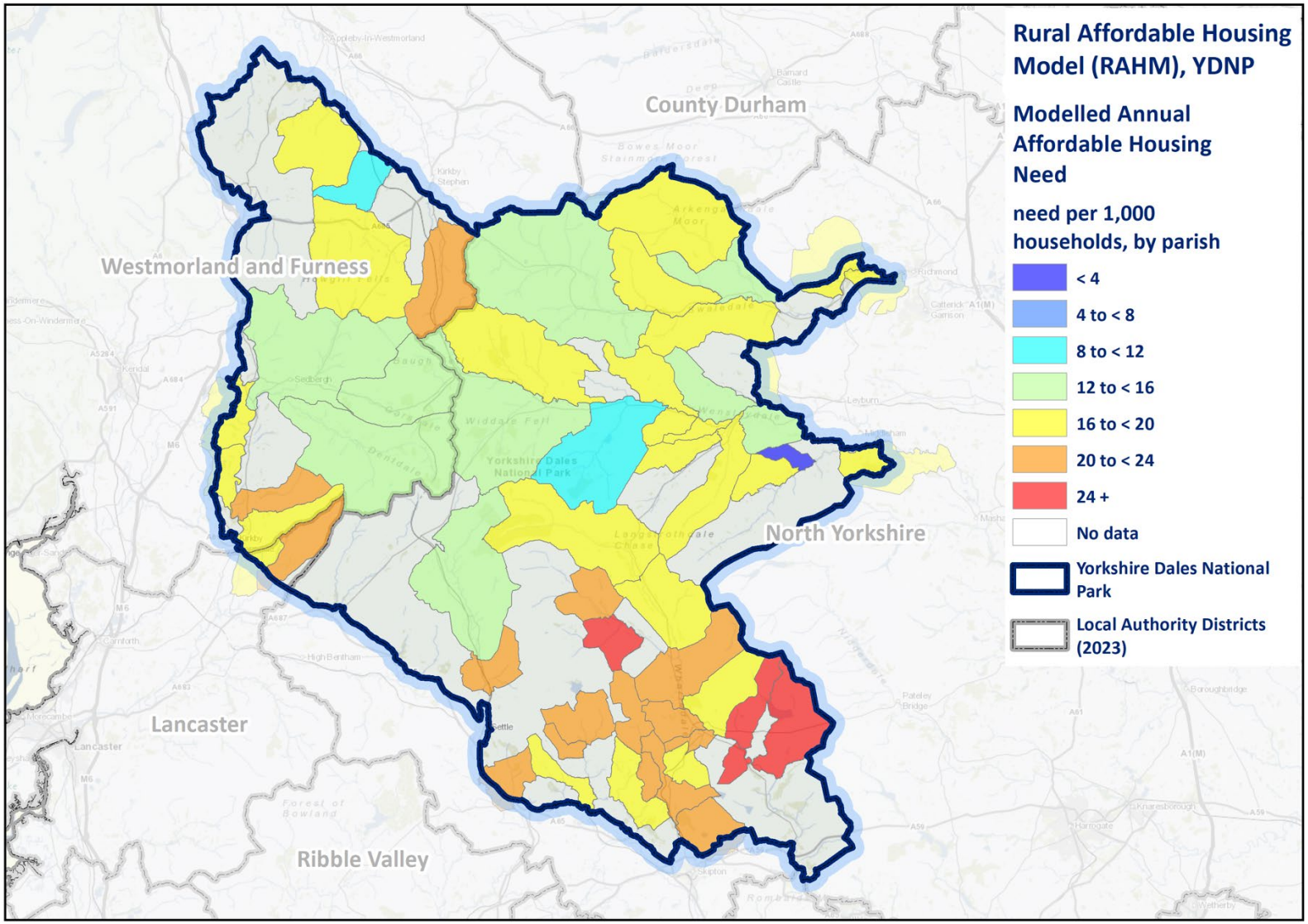


Table 5.5a Social/affordable need by number of bedrooms

Tenure	2 bedroom	2 bedroom	3 bedroom	4+ bedroom	Total
General needs – want	125	229	126	21	501
General needs - policy allocation	286	126	81	10	503
Sheltered need – want	57	44	8	1	110
Sheltered need - policy allocation	83	18	5	0	106
Total need – want	182	273	134	22	611
Total need - policy allocation	369	144	86	10	609

Table 5.5b Social/affordable need by number of bedrooms (row %)

Tenure	1 Bedroom	2 bedroom	3 bedroom	4 bedroom	Total	Base
General needs – want	25.0%	45.7%	25.1%	4.2%	100.0%	501
General needs - policy allocation	56.9%	25.0%	16.1%	2.0%	100.0%	503
Sheltered need – want	51.8%	40.0%	7.3%	0.9%	100.0%	110
Sheltered need - policy allocation	78.3%	17.0%	4.7%	0.0%	100.0%	106
Total need – want	29.8%	44.7%	21.9%	3.6%	100.0%	611
Total need - policy allocation	60.6%	23.6%	14.1%	1.6%	100.0%	609
Tenure	**1 Bedroom**	**2 bedroom**	**3 bedroom**	**4 bedroom**	**Total**	
General need - overall blend	40.9%	35.4%	20.6%	3.1%	100.0%	
Sheltered need - overall blend	65.1%	28.5%	6.0%	0.5%	100.0%	
Total need - overall blend	**45.2%**	**34.2%**	**18.0%**	**2.6%**	**100.0%**	

Table 5.6 Affordable home ownership

Tenure	1 Bedroom	2 bedroom	3 bedroom	4+ bedroom	TOTAL	Base
Affordable home ownership interest	19.1%	38.3%	35.1%	7.4%	100.0%	94

Reconciling the evidence and policy recommendations

5.39 The RAHM identifies an annual need for around 157 affordable dwellings. The scale of need is also reflected in the number of households on the housing register which has increased dramatically since the 2019 SHMA.

5.40 The annual need expressed in the RAHM exceeds the recommended 50 dwellings each year need and even if the housing register need were to be cleared over a 10 year period, this would require 60 affordable dwellings to be built or become available each year.

5.41 PPG is clear that not all of this need has to be met but it does emphasise the need to maximise the delivery of affordable housing across the YDNP. Over the past 7 years, an annual average of 8 new affordable dwellings have been built representing 23% of completions. The previous SHMA recommended a target of 20 affordable/social rented dwellings each year. This reflected the urgency in

the need to develop affordable housing within the YDNP and the latest housing register evidence continues to evidence an acute need for affordable housing. The previous SHMA also recommended a suggested target of 10 intermediate tenure dwellings each year subject to economic viability testing and 20 unrestricted open market dwellings and that the YDNP should consider build-to-rent options to increase the number of households living in the private rented sector.

5.42 Overall, in the past 7 years, the YDNP has delivered 244 new dwellings. Of these, 22% were affordable, 39% were for local occupancy/agricultural/rural workers and 39% were unrestricted or other type of occupancy. Overall, around 61% have been either affordable, local occupancy or for specific employment needs.

5.43 Translating this to a recommended policy, it is clear that the majority of new homes in the YDNP need to be affordable or help to sustain communities through local occupancy or support rural workers. It is therefore recommended that for the 50 dwelling need, 20 should be affordable/social rented, 10 affordable home ownership and 20 unrestricted open market, with a recommendation to continue to seek to develop build-to-rent as part of open market development.

Concluding comments

5.44 The SHMA indicates an annual need for 50 dwellings across the YDNP. An overall type and mix profile range has been produced based on a review of the current stock profile and the impact of demographic change. This also considers a drive to increase population within the YDNP to support community sustainability and economic growth. The recommendations provide sufficient flexibility to deliver a range of dwelling types and sizes across the YDNP.

5.45 There is an ongoing need for affordable housing which is evidenced in the housing register and Rural Affordable Housing Model. The following targets are proposed:

- 20 social/affordable rented (45% 1 bedroom, 34% 2 bedroom, 18% 3-bedroom and 3% 4 or more-bedroom)
- 10 affordable home ownership (19% 1 bedroom, 38% 2 bedroom, 35% 3-bedroom and 7% 4 or more bedroom)

5.46 The remaining 20 dwellings each year could include open market purchase, build to rent and self-build in line with the dwelling mix analysis presented in Table 5.3.

5.47 Overall, these recommendations would result in a general 60% affordable and 40% market split.

5.48 Local occupancy restrictions have applied to some newbuild, but evidence demonstrates that these dwellings are unaffordable to most local residents unless prices are below £200,000. However, analysis of key worker and minimum/living wage earning households would suggest that even lower quartile local occupancy housing remains unaffordable.

5.49 Given the policy on dwelling-led scenario which underpins the YDNP housing requirements and the challenges around the affordability of local occupancy dwellings and mortgage lending criteria, a more flexible approach to residency criteria is appropriate.

6. Conclusion: policy and strategic issues

6.1 This document has been prepared to equip the YDNP and their partners with robust, defensible and transparent information to help inform strategic decision-making and the formulation of appropriate housing and planning policies. The work also takes account of existing government policy and guidance.

6.2 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing need within the context of the function of the YDNP.

Overall Housing need

6.3 The 2024 SHMA identifies an annual need for 50 dwellings each year across the YDNP over the plan period 2025 to 2040. Updated demographic scenario modelling has indicated that with the exception of the SNPP-2014 scenario, all other scenarios point to an increase in the number of households.

6.4 This in turn results in the improved sustainability of communities and helps to redress the rapidly ageing population profile of the National Park. This recommendation takes into account past trends in delivery; and provides a reasonable and aspirational target for delivery over the plan period, which carefully balances the social and demographic challenges of the YDNP against the need to conserve and enhance the natural environment.

Dwelling type, tenure and mix

6.5 The relationship between household change and dwelling type/size and tenure requirements have been fully explored. The evidence will help the Authority deliver an appropriate range of dwelling stock for residents over the plan period. It is recommended that future planning policy references the broad mixes evidenced in Table 6.1 and considered when determining future applications.

6.6 Based on the overall need for 50 dwellings each year, the recommended split is 20 affordable/social rented, 10 affordable home ownership and 20 unrestricted open market, with a recommendation to continue to seek to develop build-to-rent as part of open market development.

Table 6.1 Summary of overall dwelling mix by tenure

Number of bedrooms	Unrestricted Market	Affordable Rented	Affordable home ownership	Overall range
1	2	4	1	7
2	6	9	4	19
3	8	5	4	17
4	4	2	1	7
Annual need	20	20	10	50
Of which: overall need for level-access dwellings	4	6	2	12

Meeting the needs of older people and those with disabilities

6.7 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation.

6.8 Currently there are around 307 units of specialist older person accommodation across the YDNP comprising: 88 units of residential care (C2 use class) dwellings; 42 units of C2 Extra Care and 177 units of specialist older person dwellings (C3 use class) such as sheltered and retirement housing. This compares with a modelled need based on HousingLIN estimates of 1,258 units, suggesting there is a considerable mismatch between need and supply. That said, it is likely that local needs are being met through older persons provision in areas outside of the National Park. Based on current supply, population projections and housing LIN estimates of demand for different types of accommodation, there is a modelled need for 873 additional C3 dwelling units over the period 2025 to 2040 or 58 each year, a need for 253 C2 residential care bedspaces or 17 each year and a need for 194 C2 Extra Care bedspaces or 13 each year.

6.9 A key conclusion is that there needs to be a broader housing offer for older people across the YDNP but need is likely to be being met through provision outside of the National Park.

6.10 A range of information has been assembled from various sources which helps to scope out the likely level of disability across YDNP's population.

6.11 Given the ageing population of the YDNP and the identified levels of disability amongst the population, it is recommended that 4% of new dwellings are built to M4(3) wheelchair accessible and adaptable standard and all remaining new dwellings are built to M4(2) accessible and adaptable standard. It is expected that some of this need will be met through the development of C3 accommodation and there is overlap between affordable, specialist older person and M4(3) need. For instance, the development of an older person's

level access, wheelchair accessible affordable dwelling would help address three aspects of housing need.

6.12 It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

Final comments

6.13 The evidence presented in this SHMA suggests that there are three main policy areas that require particular attention from both a planning policy and social policy perspective whilst recognising the need for development to be balanced with the wider objectives of the Yorkshire Dales National Park:

- the challenge of enabling the quantity and mix of housing that needs to be delivered, including an appropriate level of affordable housing;
- the challenge of ensuring that the housing and support needs of older people are met going forward; and
- the challenge of ensuring that the needs of people with disabilities are appropriately addressed.

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Technical Appendix A: Affordable housing definitions

Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2023 (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 on to 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.

Technical Appendix B: Housing register data

Number of bedrooms wanted	General needs					Sheltered						TOTAL					
Location	Number of bedrooms wanted					Location	Number of bedrooms wanted					Location	Number of bedrooms wanted				
	1	2	3	4	TOTAL		1	2	3	4	TOTAL		1	2	3	4	TOTAL
Addleborough	2	2			4	Addleborough	1				1	Addleborough	3	2	0	0	5
Arkengarthdale	1	2	2		5	Arkengarthdale	1	3	1		5	Arkengarthdale	2	5	3	0	10
Bolton Castle	2	9	2	1	14	Bolton Castle	1	1			2	Bolton Castle	3	10	2	1	16
Grassington and Villages	19	32	24	3	78	Grassington and Villages	9	4	1		14	Grassington and Villages	28	36	25	3	92
Hawes	8	12	4		24	Hawes	2		1		3	Hawes	10	12	5	0	27
High Abbotside	2	3	1		6	High Abbotside	1				1	High Abbotside	3	3	1	0	7
Ingleton	13	32	18	1	64	Ingleton	8	7			15	Ingleton	21	39	18	1	79
Lower Wensleydale	8	17	7	2	34	Lower Wensleydale	1	4	2		7	Lower Wensleydale	9	21	9	2	41
Middleham	9	14	9	3	35	Middleham	2	5	1		8	Middleham	11	19	10	3	43
North Craven Villages	28	36	32	7	103	North Craven Villages	10	8	1		19	North Craven Villages	38	44	33	7	122
Reeth	4	17	3		24	Reeth	4	4	1		9	Reeth	8	21	4	0	33
Settle	29	53	24	4	110	Settle	17	8		1	26	Settle	46	61	24	5	136
TOTAL	125	229	126	21	501	TOTAL	57	44	8	1	110	TOTAL	182	273	134	22	611
%	25.0	45.7	25.1	4.2	100.0	%	51.8	40.0	7.3	0.9	100.0	%	29.8	44.7	21.9	3.6	100.0

NYHC Allocations policy bedroom need	General needs					Sheltered						TOTAL					
Location	Number of bedrooms					Location	Number of bedrooms					Location	Number of bedrooms				
	1	2	3	4	TOTAL		1	2	3	4	TOTAL		1	2	3	4	TOTAL
Addleborough	4				4	Addleborough	1				1	Addleborough	5	0	0	0	5
Arkengarthdale	3	2			5	Arkengarthdale	3	1	1		5	Arkengarthdale	6	3	1	0	10
Bolton Castle	11	2	1		14	Bolton Castle	1	1			2	Bolton Castle	12	3	1	0	16
Grassington and Villages	36	24	16	2	78	Grassington and Villages	12	1	1		14	Grassington and Villages	48	25	17	2	92
Hawes	16	6	2		24	Hawes	2				2	Hawes	18	6	2	0	26
High Abbotside	4	1	1		6	High Abbotside	1				1	High Abbotside	5	1	1	0	7
Ingleton	38	14	12		64	Ingleton	14	1			15	Ingleton	52	15	12	0	79
Lower Wensleydale	25	5	3	1	34	Lower Wensleydale	3	3			6	Lower Wensleydale	28	8	3	1	40
Middleham	22	6	6	1	35	Middleham	5	2			7	Middleham	27	8	6	1	42
North Craven Villages	44	34	21	5	104	North Craven Villages	13	5	1		19	North Craven Villages	57	39	22	5	123
Reeth	18	6			24	Reeth	7	1	1		9	Reeth	25	7	1	0	33
Settle	65	26	19	1	111	Settle	21	3	1		25	Settle	86	29	20	1	136
TOTAL	286	126	81	10	503	TOTAL	83	18	5	0	106	TOTAL	369	144	86	10	609
%	56.9	25.0	16.1	2.0	100.0	%	78.3	17.0	4.7	0.0	100.0	%	60.6	23.6	14.1	1.6	100.0

BLEND of data	General needs					Sheltered						TOTAL					
Location	Number of bedrooms					Location	Number of bedrooms					Location	Number of bedrooms				
	1	2	3	4	TOTAL		1	2	3	4	TOTAL		1	2	3	4	TOTAL
Addleborough	3	2			4	Addleborough	1				1	Addleborough	4	1	0	0	5
Arkengarthdale	2	2	2		5	Arkengarthdale	2	2	1		5	Arkengarthdale	4	4	2	0	10
Bolton Castle	7	6	2	1	14	Bolton Castle	1	1			2	Bolton Castle	8	7	2	1	16
Grassington and Villages	28	28	20	3	78	Grassington and Villages	11	3	1		14	Grassington and Villages	38	31	21	3	92
Hawes	12	9	3		24	Hawes	2		1		3	Hawes	14	9	4	0	27
High Abbotside	3	2	1		6	High Abbotside	1				1	High Abbotside	4	2	1	0	7
Ingleton	26	23	15	1	64	Ingleton	11	4			15	Ingleton	37	27	15	1	79
Lower Wensleydale	17	11	5	2	34	Lower Wensleydale	2	4	2		7	Lower Wensleydale	19	15	6	2	41
Middleham	16	10	8	2	35	Middleham	4	4	1		8	Middleham	19	14	8	2	43
North Craven Villages	36	35	27	6	104	North Craven Villages	12	7	1		19	North Craven Villages	48	42	28	6	123
Reeth	11	12	3		24	Reeth	6	3	1		9	Reeth	17	14	3	0	33
Settle	47	40	22	3	111	Settle	19	6	1	1	26	Settle	66	45	22	3	136
TOTAL	206	178	104	16	502	TOTAL	70	31	7	1	108	TOTAL	276	209	110	16	610
%	40.9	35.4	20.6	3.1	100.0	%	65.1	28.5	6.0	0.5	100.0	%	45.2	34.2	18.0	2.6	100.0

Technical Appendix C: Rural Affordable Housing Need Model

Table C1 Rural affordable housing need model data sources

SOURCE	DEFINITION	JUSTIFICATION
2021 CENSUS, PP008 - TENURE (PARISH-LEVEL)	Proportion of households in social rent	Communities need a mix of tenures to support all income groups. This is an indicator of the proportion of households able to access genuinely affordable homes.
2021 CENSUS, TS050 - NUMBER OF BEDROOMS (OA_PARISH)	Proportion of households with 3 + bedrooms	This is an indicator of the prevalence of larger dwellings which can result in issues for smaller families and singles accessing accommodation.
2021 CENSUS, TS052 - OCCUPANCY RATING FOR BEDROOMS (OA_PARISH)	Proportion of households that are under-occupied (bed standard)	An indicator of the mismatch between household and number of bedrooms.
2022 CENSUS, TS052 - OCCUPANCY RATING FOR BEDROOMS (OA_PARISH)	Proportion of households that are over-occupied (bed standard)	This is a housing need indicator and illustrates the scale of households living in properties with too few bedrooms.
2021 CENSUS, PP012 - RESIDENT AGE (PARISH-LEVEL)	Proportion of residents that are aged under 16	This is an indicator of community sustainability, with a need for young people to support local schools and help sustain a diverse community.
2021 CENSUS, PP012 - RESIDENT AGE (PARISH-LEVEL)	Proportion of residents that are aged 65 or over	This is an indicator of community sustainability, with issues arising if high proportions of residents are older which can lead to long-term community sustainability issues.
2021 CENSUS, RM204 - NUMBER OF DWELLINGS	Difference between dwelling and household counts, as proportion of all dwellings	Indictor of the potential number of holiday/second homes which impacts on the number of permanently occupied dwellings.
2021 CENSUS, PP004 - ECONOMIC ACTIVITY (PARISH-LEVEL)	Proportion of economically active residents that are unemployed	This is a proxy for local economic challenges resulting in higher levels of local unemployment.

SOURCE	DEFINITION	JUSTIFICATION
2021 CENSUS, RM138 - NS-SEC BY TENURE, PRS (OA_PARISH)	Proportion of PRS households where the HRP is in NS-SEC L12-L14 level occupations	This is proxy for households on low incomes in service jobs who are likely to need affordable homes.
2021 CENSUS, RM022 - Economic activity status by general health	Proportion of retired residents that are in not good health	This is a proxy for households who may need appropriate alternative accommodation.
Land Registry Price Paid; ASHE resident-analysis (affordable needs modelling)	Proportion of households that cannot afford LQ purchases (2019-2023): 3.5x income mortgage assumption, 10% deposit	This is an indicator of relative affordability of buying on the open market.
Zoopla Lettings; ASHE resident-analysis (affordable needs modelling)	Proportion of households that cannot afford LQ rents (2019-2023): up to 25% of income on rent assumption	This is an indicator of relative affordability of renting on the open market.

The modelling also considers indicative parish-level affordable need. This includes data on:

- Economically active households
- Estimates of household income
- LQ and median market prices and rents
- Income to be affordable (25% for renting and 3.5x for buying)
- Tenure profile
- Existing owner occupiers and private renters – assume 10% in housing need
- Projected new household formation and who is likely to need affordable housing
- Annual need from existing and newly forming households

The outputs of the RAHM are presented in a separate excel sheet and summarised in the tables.

Table C2 Need ranked by need per 1,000 households

Parish	Total Annual Affordable Need	Annual Affordable Need per 1,000 HHs
Burnsall	1	25.8
Hebden	3	24.3
Appletreewick	2	24.1
Arncliffe	1	24.1
Malham	2	23.8
Threshfield	10	23.6
Rylstone	1	22.5
Stainforth	2	22.5
Hetton-cum-Bordley	1	22.4
Kirkby Malham	1	21.9
Long Preston	7	21.5
Barbon	2	21.1
Conistone with Kilnsey	1	20.9
Linton	1	20.6
Mallerstang	1	20.3
Embsay with Eastby	17	20.3
Leck	1	20.3
Litton	1	20.3
Burrow-with-Burrow	2	19.8
Buckden	2	19.6
Thoralby	2	19.6
Asby	3	19.5
East Witton	2	19.2
Kettlewell with Starbotton	3	19.2
Grassington	11	19.0
Cracoe	1	19.0
Casterton	2	18.6
Mansergh	1	18.5
Melbecks	2	18.4
Hudswell	3	18.3
Arkengarthdale	2	17.8
Marske	1	17.8
Flasby with Winterburn	1	17.7
Killington	1	17.6
Askrigg	3	17.6
High Abbotside	2	17.6
Carlton Town	1	17.3
Burton-cum-Walden	2	17.3
Grinton	1	17.1
Aysgarth	2	16.9
Thornton Rust	1	16.5
Airton	1	16.5
Redmire	3	16.4
Ravenstonedale	4	16.4
Muker	2	16.0
Horton in Ribblesdale	3	15.8
Dent	5	15.6
Carperby-cum-Thoresby	1	15.1
Garsdale	1	14.2
Reeth, Fremington and Healaugh	5	14.1
Hawes	6	13.2
Sedbergh	14	13.0
West Witton	2	12.4
Bainbridge	3	11.4
Crosby Garrett	1	9.2
Melmerby	0	1.6
Total annual need	**87**	**17.5**

Table C3 Need by alphabetical list of parishes

Parish	Total Annual Affordable Need	Annual Affordable Need per 1,000 HHs
Airton	1	16.5
Appletreewick	2	24.1
Arkengarthdale	2	17.8
Arncliffe	1	24.1
Asby	3	19.5
Askrigg	3	17.6
Aysgarth	2	16.9
Bainbridge	3	11.4
Barbon	2	21.1
Buckden	2	19.6
Burnsall	1	25.8
Burrow-with-Burrow	2	19.8
Burton-cum-Walden	2	17.3
Carlton Town	1	17.3
Carperby-cum-Thoresby	1	15.1
Casterton	2	18.6
Conistone with Kilnsey	1	20.9
Cracoe	1	19.0
Crosby Garrett	1	9.2
Dent	5	15.6
East Witton	2	19.2
Embsay with Eastby	17	20.3
Flasby with Winterburn	1	17.7
Garsdale	1	14.2
Grassington	11	19.0
Grinton	1	17.1
Hawes	6	13.2
Hebden	3	24.3
Hetton-cum-Bordley	1	22.4
High Abbotside	2	17.6
Horton in Ribblesdale	3	15.8
Hudswell	3	18.3
Kettlewell with Starbotton	3	19.2
Killington	1	17.6
Kirkby Malham	1	21.9
Leck	1	20.3
Linton	1	20.6
Litton	1	20.3
Long Preston	7	21.5
Malham	2	23.8
Mallerstang	1	20.3
Mansergh	1	18.5
Marske	1	17.8
Melbecks	2	18.4
Melmerby	0	1.6
Muker	2	16.0
Ravenstonedale	4	16.4
Redmire	3	16.4
Reeth, Fremington and Healaugh	5	14.1
Rylstone	1	22.5
Sedbergh	14	13.0
Stainforth	2	22.5
Thoralby	2	19.6
Thornton Rust	1	16.5
Threshfield	10	23.6
West Witton	2	12.4
Total annual need	**82**	**0.0**

Technical Appendix D: Dwelling mix and modelling

Introduction

D.1 This technical appendix describes the method used by arc4 to establish future dwelling type and size mix across the YDNP. It presents the baseline data used as a starting point for the analysis and how data are interpreted to establish a reasonable view on dwelling type and mix.

Starting points

D.2 There are four main data sources which underpin the analysis:

- household projections;
- dwelling stock information;
- data identifying the relationships between households and dwellings derived from the Arc4 National Database; and
- data derived from affordable housing need analysis.

Household projections

D.3 These are used to establish the number of households by Household Reference Persons (HRP) and household type using the 2018-based data, and how this is expected to change over the period 2025 to 2040.

D.4 The change in the number of households over this period can be established and, assuming that the dwelling needs of these households do not change significantly over the plan period, the potential impact on type and number of bedrooms of future dwellings can be determined.

Relationship between households and dwellings

D.5 The relationship between the household type and dwellings occupied by type and size can be derived from the Arc4 National Database.

D.6 The data available is summarised in Table D1. For each age group, the proportion of Household Reference Persons (HRPs) by household type living in different type/size and size of dwelling has been estimated.

D.7 The Arc4 National Database also provides data on household aspirations and what households would expect to move to. This data can also be broken down by household type.

D.8 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:

- the current relationship between HRP/household type and dwelling type/size and this remains constant over the plan period (demographic baseline);
- household aspirations by HRP/household type (aspirations); and
- what households would expect by HRP/household type (expect).

Table D1 Age groups, household type and dwelling types used

Household type	Dwelling type and number of bedrooms
One-person household	1-bedroom house
Household with 1 dependent child	2-bedroom house
Household with 2 dependent children	3-bedroom house
Households with 3 dependent children	4 or more-bedroom house
Other household with two or more adults	1-bedroom flat
All	2-bedroom flat
	3 or more-bedroom flat
	1-bedroom bungalow
	2-bedroom bungalow
	3 or more-bedroom bungalow
	All

Applying the data at YDNP level

D.9 Applying the data at YDNP level is done in a systematic way. Firstly, the change in the number of households by household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.

D.10 Table D2 presents the baseline demographic data for the YDNP. The total number of households is expected to increase by around 594 over the period 2025-2040 using Edge Analytics SNPP-2018 (HH-14) projections.

Table D2 Change in number of households by age group and household type 2025 to 2040

2025	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
TOTAL	3,278	895	871	279	5,374	10,698
2040	**One Person**	**Household with 1 dependent child**	**Household with 2 dependent children**	**Household with 3 or more dependent children**	**Other households with two or more adults**	**Total**
TOTAL	3,505	964	885	264	5,675	11,292
Change 2025-2040	**One Person**	**Household with 1 dependent child**	**Household with 2 dependent children**	**Household with 3 or more dependent children**	**Other households with two or more adults**	**Total**
TOTAL	226	69	14	-15	301	594

Source: Edge Analytics, SNPP-2018 (HH-14) projections

D.11 Table D3 applies Arc4 National Database data on dwelling occupancy to the demographic profile in 2040. The columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage dwelling requirement.

Table D3 Impact of change in households by age group on dwellings occupied by 2040

Dwelling type and size	TOTAL	%
1-bedroom bungalow/level access	211	1.9%
1-bedroom flat	580	5.1%
1-bedroom house	97	0.9%
1-bedroom other	23	0.2%
2-bedroom bungalow/level access	630	5.6%
2-bedroom flat	635	5.6%
2-bedroom house	1,555	13.8%
2-bedroom other	44	0.4%
3-bedroom house	4,178	37.0%
3 or more-bedroom bungalow/level access	526	4.7%
3 or more-bedroom flat	89	0.8%
3 or more-bedroom other	31	0.3%
4 or more-bedroom house	2,693	23.9%
Total	11,292	100.0%
Number of bedrooms	**TOTAL**	**%**
1	911	8.1%
2	2,864	25.4%
3	4,824	42.7%
4 or more	2,693	23.9%
Total	11,292	100.0%

Source: Edge Analytics, SNPP-2018 (HH-14) projections and Arc4 National Database

D.12 Table D4 sets out how the profile of dwelling stock changes when aspirations and expectations of households are considered. This indicates an increasing need for bungalow/level-access accommodation.

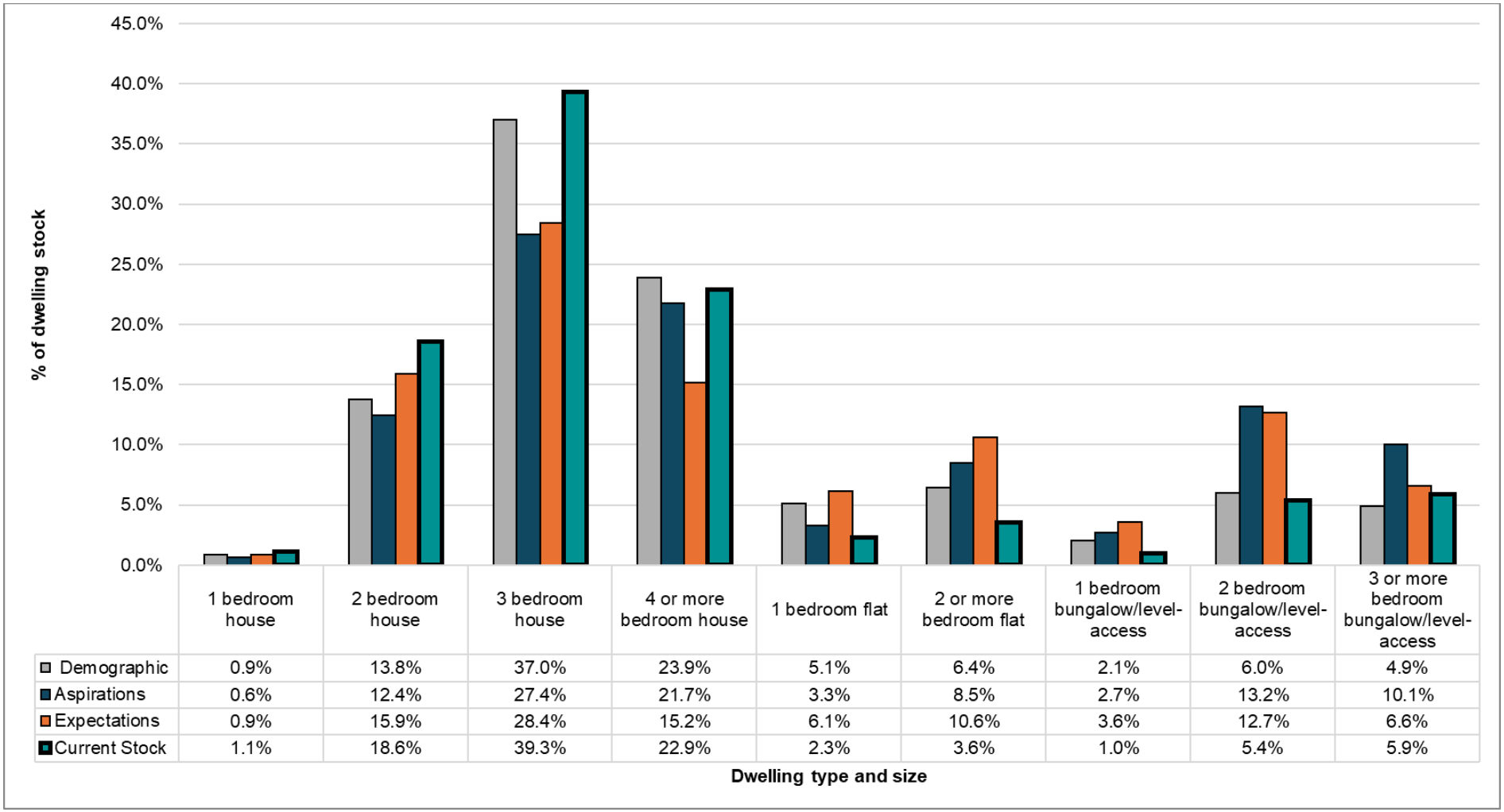
Table D4 Dwelling type and size outcomes under aspiration and expectation scenarios

Dwelling type and size	Demographic	Aspirations	Expectations
1 bedroom house	0.9%	0.6%	0.9%
2-bedroom house	13.8%	12.4%	15.9%
3-bedroom house	37.0%	27.4%	28.4%
4 or more-bedroom house	23.9%	21.7%	15.2%
1 bedroom flat	5.1%	3.3%	6.1%
2 or more bedroom flat	6.4%	8.5%	10.6%
1 bedroom bungalow/level-access/other	2.1%	2.7%	3.6%
2-bedroom bungalow/level-access/other	6.0%	13.2%	12.7%
3 or more-bedroom bungalow/level-access/other	4.9%	10.1%	6.6%
TOTAL	100.0%	100.0%	100.0%
Dwelling type	**Demographic**	**Aspirations**	**Expectations**
House	75.5%	62.3%	60.4%
Flat	11.5%	11.8%	16.7%
Bungalow/level access/other	13.0%	25.9%	22.9%
Total	100.0%	100.0%	100.0%
Number of bedrooms	**Demographic**	**Aspirations**	**Expectations**
1	8.1%	6.6%	10.6%
2	25.4%	32.6%	37.7%
3	42.7%	39.0%	36.5%
4	23.9%	21.7%	15.2%
Total	100.0%	100.0%	100.0%

Source: Edge Analytics, SNPP-2018 (HH-14) projections and Arc4 National Database

D.13 Figure D1 summarises the dwelling profiles under the scenarios considered and compares this with current dwelling stock. Under the baseline demographic scenario, strongest need is for 3- and 4-bedroom houses followed by 2-bedroom houses and 2-bedroom flats, with some need for level-access accommodation. Under the aspirations and expectations scenarios, there is an increasing emphasis on bungalows/level-access.

Figure D1 Summary of number of bedrooms in current stock and under baseline demographic, aspiration and expectation scenarios



	1 bedroom house	2 bedroom house	3 bedroom house	4 or more bedroom house	1 bedroom flat	2 or more bedroom flat	1 bedroom bungalow/level-access	2 bedroom bungalow/level-access	3 or more bedroom bungalow/level-access
Demographic	0.9%	13.8%	37.0%	23.9%	5.1%	6.4%	2.1%	6.0%	4.9%
Aspirations	0.6%	12.4%	27.4%	21.7%	3.3%	8.5%	2.7%	13.2%	10.1%
Expectations	0.9%	15.9%	28.4%	15.2%	6.1%	10.6%	3.6%	12.7%	6.6%
Current Stock	1.1%	18.6%	39.3%	22.9%	2.3%	3.6%	1.0%	5.4%	5.9%

Source: Edge Analytics, SNPP-2018 (HH-14) projections and Arc4 National Database

Overall dwelling mix by tenure

D.14 Table D5 summarises dwelling type/size mix based on the demographic scenario relating to the period 2025 to 2040. This analysis assumes an annual dwelling need of 50 dwellings of which 20 are market/unrestricted, 20 social/affordable and 10 affordable home ownership. The analysis factors in the dwelling type/size analysis carried out as part of the affordable housing needs calculation and the dwelling type/size choices of households considering affordable home ownership solutions based on the range of dwellings currently available.

D.15 The analysis can be revised if annual targets and affordable housing delivery targets are updated.

Table D5 Summary of overall dwelling mix by tenure

Dwelling type/size	Market	Affordable Rented	Affordable home ownership	Overall range
1 and 2-bedroom house	10-15%	15-20%	20-25%	15-20%
3-bedroom house	25-30%	20-25%	25-30%	25-30%
4 or more-bedroom house	20-25%	5-10%	10-15%	10-15%
1-bedroom flat	2-5%	10-15%	5-10%	5-10%
2 and 3-bedroom flat	5-10%	10-15%	10-15%	10-15%
1-bedroom bungalow/level-access	10-15%	25-30%	10-15%	15-20%
2-bedroom bungalow/level-access	5-10%	2-5%	5-10%	5-10%
3 or more-bedroom bungalow/level-access	10-15%	15-20%	20-25%	15-20%
Dwelling type	**Market**	**Affordable Rented**	**Affordable home ownership**	**Overall range**
House	65-70%	45-50%	60-65%	55-60%
Flat	10-15%	20-25%	15-20%	15-20%
Bungalow/level-access	20-25%	30-35%	15-20%	25-30%
Number of bedrooms	**Market**	**Affordable Rented**	**Affordable home ownership**	**Overall range**
1	5-10%	15-20%	10-15%	10-15%
2	30-35%	40-45%	35-40%	35-40%
3	40-45%	25-30%	35-40%	30-35%
4	20-25%	5-10%	10-15%	10-15%

Technical Appendix E: Stakeholder consultation

Introduction

E.1 arc4 contacted a range of stakeholders to obtain feedback on the housing needs of people living in the Yorkshire Dales. The findings are summarised in the report below.

Strengths of the local housing market

E.2 One of the main strengths identified by stakeholders is the attractiveness of the setting and the outstanding natural beauty of the location. The YDNP is an attractive area to live and this leads to a very strong and robust demand for housing across the Dales. The beautiful countryside and picturesque villages are combined with strong, resilient communities and good quality build houses. Housing stock remains 'in keeping' with the YDNP.

E.3 Stakeholders described a thriving tourist market in the area with plenty of housing providing holiday accommodation. The impact of increased tourism and a strengthened tourism proposition is seeing a spillover effect into neighbouring areas and their housing market and economy. The expansion of new builds has been constrained to certain areas which has helped to keep the unique look and feel of the Dales and its unique landscape. Stakeholders also commented on 'generally good broadband service allowing working from home'.

E.4 Restrictive policies on open market housing temper landowner expectations on value. Over recent years there have been more developments within the YDNP that offer affordable home ownership products, such as Discounted Sale, which is a strength.

E.5 More specifically, Sedbergh, as the largest town in the Yorkshire Dales, has a Framework for Growth document which sets out priorities to help deliver a vision for the town. The key priority is more housing to help economic stability and growth. There is a large employer in the area providing work for residents and commuters and there is a well-established business base of small SMEs. Houses do not appear or stay on the market for very long and demand currently outweighs supply. There is room for growth in Sedbergh, and there is capacity in local services to absorb and support more residents, such as dentists, schools and medical centre. Businesses locally are willing to take long-leases on new-build rentals to help sustain employment.

E.6 Stakeholders are keen to ensure housing market provision sustains the communities of the Yorkshire Dales looking at location, accessibility, affordability, transport and employment as critical elements of the housing market.

Weaknesses of the local housing market

E.7 The main weakness is the lack of housing overall. This can be broken down into types of housing needed but overall more is needed. There are insufficient

new homes, particularly market homes coming forward. Demand outstrips supply driving increased rent and sale value.

E.8 Median house prices are not affordable for key workers who find themselves priced out of the ownership market. There are very high house prices to local incomes ratios and therefore owner occupation for younger people and others on average earnings is very challenging to achieve. Rent rises are outstripping income rises and so the ability to build personal equity reduces, people are denied the chance to save, leading to economic insecurity.

E.9 Following the pandemic, more rural locations (with lower population density) are considered desirable, which makes areas within the YDNP more attractive. The rise of home working and better technology for hybrid meetings mean 'commuting distance to the office' becomes less of a consideration. This is great for attracting working age families to the area but may result in local residents who are on lower, local salaries being 'priced out'.

E.10 The housing market has a shortage of social and affordable housing of all types and sizes, for sale and rent and in particular long-term rental, presenting real problems for lower income families to live, and often to work, in the National Park. Newbuild affordable housing needs to be located where there are employment opportunities or where reliable public transport exists to enable people to use it to travel to work. Providing a few affordable housing units in small rural communities does not materially address the problem. Loosening the policies to permit more conversions of farm and commercial buildings and field barns into dwellings equally would not materially impact on the problem. Penalising second home owners and those using surplus accommodation for short-term holiday lets by way of imposing extra council tax or income tax would make very little difference and is not worth the complexities involved.

E.11 The S106 policy seems ineffective and does not deliver the results which it is attempting to achieve. This ineffective policy is combined with an increasing number of second homes and holiday lets which both increase the cost of the housing stock (as buyers often have different commercial drivers for the purchase vs a family looking to buy a primary residence) as well as removing property from the market.

E.12 Stakeholders also identified perceived housing quality issues in elements of the private rented sector and gaps in the supply of certain specialist provision.

E.13 YDNP has a temporary and seasonal market leading to vacant properties for half of the year. A balance is needed between having enough accommodation for a thriving tourist market which can drive a local economy, whilst ensuring sufficient permanent accommodation for the local community once the tourist season ends. The growing short-term rental market is reducing long-term rental options; over a 5 year period a handful of AirBnBs has turned into hundreds in the Craven District alone.

E.14 The protected environment of a National Park is a strength in itself but the constraints of delivering, maintaining and managing housing within that environment can lead to challenges around viability, particularly when delivering affordable housing. Low availability of development land, landowners speculating high returns, meeting National Park standards on materials and design and costs of specific materials, contractor recruitment and RP

management are amplified within very rural areas and all increase the housing market challenge in the area.

E.15 Heritage assets are also too costly for conversion. One stakeholder commented that 'it is inevitable that there will be a ripple effect at the perimeter of the park where more permissive development control policies are in effect.'

E.16 More broadly, stakeholders identified the following weaknesses with the housing market: the age of housing stock and energy efficiency/ratings with predominantly older stock; the lack of bus services leading to older population moving out of rural to urban area; lack of available local services and amenities; insufficient properties with local occupancy restrictions and empty properties which landowners allow to fall into disrepair and so take them out of rental housing stock.

E.17 To support the growth of the Yorkshire Dales economy it is important to protect the existing industrial (employment) and services base (schools, retail etc) in towns such as Sedbergh by providing a good allocation of housing (including affordable homes to purchase and rent). The shortages of housing in this part of the National Park is preventing take-up of employment opportunities. Businesses of all sizes across all sectors have confirmed that both housing availability and cost is negatively impacting on their ability to recruit and retain staff.

Gaps in the supply of types of housing

E.18 There are insufficient market new homes being delivered in comparison with twenty years ago. The gaps are housing for sale and homes for rent at a price that people on an average income can afford.

E.19 Overall supply needs to be increased, with a particular emphasis on affordable housing to buy and rent. It is not affordable where the definition bears no resemblance to the income residents actually earn in the local area. 323 housing units were added between 2011-2021, yet despite an increase in the YDNP area there was a population loss of 800 people. This would seem to indicate there is not a lack of housing per se, but inequitable access to the supply of housing.

E.20 There are also significant gaps in the supply of market housing (for sale or rent), and specialist housing including housing for first time buyers, (including single people) older people, and family housing. Provision for retired agricultural workers and accommodation for workers in service industries, in particular those linked to hospitality, are also key for the area. There are also very localised and specific needs groups such as the horseracing industry workforce concentrated in and around Middleham. More specifically, there is a shortage of supply of smaller 1-bedroom and larger 4-bedroom affordable properties plus bungalows in rural areas.

E.21 Affordable rented housing is tricky in that you will be asking a landlord to accept a rent below market value when the costs of renting out housing are rising and the impending loss of s21 notices mean that many are selling previously rented housing stock.

E.22 More community owned housing could be developed, via land trusts and partnerships with RPs to ensure the properties remain in the hands of the community in perpetuity, allowing communities to overcome their own barriers to housing need and creating stronger, more cohesive sustainable communities. This would work particularly well in smaller remote areas. Also, the possible conversion of community owned assets into housing, providing additionality to the developer/RP-led new builds needs to be explored.

E.23 More effort needs to be put into making brownfield sites more available to businesses that wish to develop and expand within the YDNP. This will create more employment opportunities in the Dales and enable a greater proportion of younger working families to live and work in the area.

E.24 There may be sufficient houses to support the natural local growth in population but the popularity and presence of both Yorkshire Dales and Western Dales, plus the rurality and natural attractiveness of the Eden Valley, brings a new dynamic to the market for housing in Kirkby Stephen. These include wealthy retirees from elsewhere, mobile and digital workers who commute to better paid work opportunities on an occasional basis and second homeowners who either visit for holidays or rent out via agencies to bring in extra income.

E.25 In the Sedbergh area, there is a distinct lack of rental properties and shared housing for local workers (HMO) despite demand. Sedbergh also has a gap in supply for open market houses – demand is high. There is a documented shortage of a nursing home/homes for the elderly for its growing retired population. The identification of sites for an Extra Care facility and support to help fund and deliver should be a priority for the national park. Sedbergh Economic Partnership (SEP) has contacted local businesses and they have reported that lack of housing plus limited public transport is causing huge problems with recruitment and staff retention. Larger employers in the area employ workers across a wide salary scale and housing is needed to meet the need for homes of all sizes, both open-market and affordable/ restricted via local occupancy.

Registered providers

Main challenges with current housing stock

E.26 Stakeholders shared concerns that there is insufficient affordable housing of all sizes and types, particularly in view of the wider housing market pressures and impact on affordability for local people. There is an acute shortage of affordable family housing which is having a detrimental impact on the demography of many villages, which are becoming dominated by second and holiday homes.

E.27 However, the main issue remains providing such housing in a manner that makes it worthwhile for the provider. If the financial return to the provider is limited, there is the risk of them not engaging and not bringing sites forward.

E.28 There is concern that the quality of affordable homes will be affected in the push to secure sufficient numbers (e.g. by allowing developers to partner with for-profit RPs which have no management or wraparound support offering). It is imperative that the quality and size are not compromised by the need for fast results – there needs to be a long term view of this rather than a quick fix.

E.29 There is an overall lack of affordable housing, particularly smaller properties and a lot of the existing properties need bringing up to higher energy efficiency standards. Additionally, the current housing stock across the park will not satisfy the needs of an ageing demographic. The delivery of a new affordable housing in varying types sizes and tenures, based on the location-specific need will not only provide accommodation for an ageing population but also for younger families currently priced out of the market.

E.30 Communities need to be consulted with consistently to understand the needs and nuances of a locality rather than just looking at housing need figures – the communities understand themselves better than anyone and therefore can help developers and RPs understand what is needed. This helps to alleviate objections and also encourages land to come forward if there are reassurances around what will be delivered on that site.

E.31 RHEs are well placed to engage with communities and understand their needs. More of a delivery concern rather than provision but if affordable housing is removed from an application further down the process, due to viability, it creates a lack of trust for future developments for the locality and creates barriers to delivery.

E.32 High delivery costs can be linked to the lack of employment and skills in rural areas. Innovative approaches to delivery could be used to train local contractors and apprentices to build the skills in the construction industry within rural areas, thus cutting costs and allowing local firms to be employed to deliver housing and sustaining the local economy.

E.33 It is important that as many sites as possible are made available, and that any which are rejected are carefully considered for rural exception sites. A lack of smaller sites coming forward is a barrier to delivery in rural areas which partly comes back to whether the local community are on board with the type of housing that will be created on the site and working with landowners to help them understand why housing and in particular affordable housing, is needed. In small rural villages, if the community is encouraged to deliver the properties themselves or in partnership with an RP, it may help bring forward smaller sites.

E.34 Stakeholders would welcome the opportunity to consider more sites in good locations with strong links to local services and transport options for residents.

Demand for affordable housing products

E.35 There is a strong demand for low cost home ownership and affordable sale products. Shared ownership has a good track record and therefore should be the primary focus for this tenure.

E.36 There is also demand for DMS/First Homes which can offer solutions in more remote areas or where only 1 or 2 affordable properties are developed and unlikely to attract the management and acquisition by an RP due to associated costs. Given the size of some of the villages within the park it is important to consider what is the right mix and this goes back to knowing what that specific need is within the area which RHEs can assist with. There is still a considerable need for rental properties as demonstrated by the housing register.

E.37 One housing association sold all five shared ownership homes at its recently completed development in Bainbridge to local people seeking an affordable and sustainable route into home ownership. The Bainbridge development comprises of high quality and energy efficient new homes sensitively designed and constructed to blend in with and complement the local built environment vernacular.

E.38 A local community charity provided six units of social housing in Hudswell for rent and are in the process of building three more eco homes that will be available later in the year. Two will be for rent and one will be offered as a shared equity property. All current homes are fully let and demand for the new properties is strong providing strong evidence of the demand for affordable homes. The issue remains finding a fair way to bring sites for such housing products forward.

Improvements to the provision of affordable housing for rent and sale

E.39 There is a strong demand for low cost home ownership and affordable sale products. Shared ownership has a good track record and therefore should be the primary focus for this tenure,

E.40 There is also demand for DMS/First Homes which can offer solutions in more remote areas or where only 1 or 2 affordable properties are developed and unlikely to attract the management and acquisition by an RP due to associated costs. Given the size of some of the villages within the park it is important to consider what is the right mix and this goes back to knowing what that specific need is within the area which RHEs can assist with. There is still a considerable need for rental properties as demonstrated by the housing register.

E.41 Shared ownership needs to be much more flexible and a truly affordable product rather than discounted sale – new purchasers can buy an initial 25% of equity and ‘staircase’ up equity purchase over time as circumstances allow, as opposed to receiving a one-time up to 30% discount on an already relatively very high value open market home (which in reality is out of the financial reach of most shared ownership buyers).

Commitment to supporting YDNP in meeting its net zero carbon target by 2030

E.42 The County Land and Business Association (CLA) supports and encourages members to aim for net zero in all their enterprises. Farmers and landowners hold the solution to the climate crisis in their businesses in that all solutions will need land.

E.43 Hudswell Community Charity will have nine homes in Hudswell by the end of the year which is just under 10% of the homes in the village. The charity will have run out of the land that they own to build on and probably have met the current demand in Hudswell. The three homes built in 2017, are well insulated, heated by ground source heat pumps and have solar panels on the roofs. New homes are kit built, powered by an array of solar panels in the field below and

heated by infra-red heating panels with handicap heat recovery and are extremely cheap to heat. Even three older houses (dating from the 19th century) have solar panels and good levels of insulation thereby contributing towards reaching a zero carbon future.

E.44 Broadacres HA is committed to producing a decarbonisation retrofit plan for all of its stock by 2028. All 1,000 new homes constructed by 2028 will meet EPC 'B' rating. All Broadacres housing stock will meet a minimum EPC 'C' rating by 2028. Broadacres will continue to engage with innovations in construction to help the drive toward zero carbon and low-cost energy efficient living for all residents and customers.

E.45 North Yorkshire Council (NYC) will work with partners to achieve the ambition to be a carbon negative region by 2040 and encourage residents, businesses, and visitors to take climate responsible actions.

Delivering more affordable housing

E.46 The greatest possible availability of sites and clear rules that minimise uncertainty for landowners, developers, RPs etc is needed. Land needs to be allocated for housing and some way needs to be found to give the landowner a reasonable return for it including clarity around affordable housing expectations.

E.47 Businesses and residents working together would allow an understanding of the repercussions of a lack of affordable housing in their communities and breaking down the stigma of affordable housing may help to alleviate opposition to housing. Greater partnership working and a more holistic and innovative approach would support this type of housing to be delivered including the identification of land and buildings that can be converted within the community for the need for affordable housing. Greater collaboration between Registered Providers and developers is needed.

E.48 Funding and support should be made available for communities to be able to take the first steps should they wish to explore delivering a project. Planning policies should encourage skills and training in construction when delivering schemes enabling construction in rural areas to become more sustainable.

E.49 Planning constraints need to be enforced on affordable home builds on larger scale developments. All too often the number of affordable homes is reduced part way through the scheme as the developer claims financial issues and this loophole needs closing.

E.50 Infill sites should all have local occupancy restrictions. YDNP could acquire housing land, service the site and sell off plots to self-builders providing a means for individuals to build their own home more cheaply.

E.51 Land for new housing provision should be sensitively released, both for rent and affordable home ownership and justified by local housing needs. Encouraging new rural exception sites to be brought forward to support a broad range of new affordable housing provision would also be of benefit.

E.52 The adoption of Local Plan policy including the requirement for affordable housing to meet the need that exists in the National Park. More properties need to be built and made available at truly affordable prices. There also needs to be

some constraints to avoid new owners immediately selling 'affordable homes' to make a financial return on the sale and effectively removing the affordable home from the market. Removing and reducing restrictions around occupancy in s106 agreements is also needed.

E.53 Addressing the number of second homes within the YDNP will also help to return housing stock to the market. Although this is unlikely to put more affordable housing onto the market it may help to limit the growth of second and holiday homes.

E.54 There needs to be a greater consideration of mixed tenure types in developments linked to the assessment of local incomes and an understanding of the current provision to determine affordability and ensure the affordable housing products are best suited within an area.

E.55 The development of small to medium sized homes for sale or rent at affordable prices should be encouraged. Over time this would halt and reverse the trend of villages becoming dominated by second and holiday homes with an increasingly elderly population. Healthy communities with a mix of ages, ethnicity and backgrounds will ensure they are sustainable and healthy places to live.

E.56 There are many initiatives across the country that do not rely on large contractors to provide housing. There needs to be exploration from groups, including parish councils, to look at the possibilities. The YDNP could be leaders in developing this approach on a larger scale providing a climate for building of affordable housing in sensitive sites that do not impact communities through size and increased demand on stretched services.

E.57 Additional infrastructure and site assembly support would assist development and financial viability of hard to develop sites that can support new affordable homes.

E.58 Continued commitment of Homes England to promoting good quality new affordable housing in rural areas (is very much welcomed and valued).

Developers and House Builders

Challenges in the delivery of new homes

E.59 House builders and housing associations prefer to build on large sites on the edge of existing towns because it is cheaper to build there but small scale developments are needed across the National Park, including in the remotest areas.

E.60 Providers need a subsidy in order to build on these small sites and local organisations based in these villages, such as Hudswell Community Charity, need to be encouraged and empowered to step up and lead these developments themselves, as they will be in the best position to identify possible sites, minimise local opposition and meet local needs.

E.61 The build costs are an issue with the need to use traditional materials such that development blends, adding to the cost.

E.62 Planning policies are on ongoing issue.

Type and size of housing in greatest demand

E.63 Stakeholders identified starter and family homes in the greatest demand with one specifically describing the demand for 'modest three bedroom homes.'

E.64 Common sense would dictate a mix with a preponderance at the smaller/least expensive end.

Implication for climate change in the housing market

E.65 Net zero is a nationwide issue and does not have any particular implications that are specific to the National Park. Solar panels on modern farm buildings would be a start and allowing small non-commercial ground based arrays as well as small vertical turbines is essential.

E.66 All new homes need to be built to zero carbon standards and heated by electricity generated on site, and/or heat pumps.

E.67 The most obvious impact is the increase in car use because of growth of those commuting to work outside the park.

Typical customers for new homes

E.68 Currently many new homes are bought by people who are close to retirement, or who have retired. We need to change this so that homes are attractive and affordable to young families.

E.69 There is high demand from second stage movers.

Customers looking for sale and rent

E.70 Customers are looking for both sale and rental properties with a shortage of both sectors across the area.

E.71 The availability within the rental market is now shrinking due to MEES, EPCs and the impending loss of S21 Notices.

Demand for build to rent

E.72 Stakeholders agreed there is demand for build to rent products, especially if the planning policy allowed this to develop further.

Release of serviced plots for self and custom housebuilding

E.73 Stakeholders were either not aware or not involved in this.

Delivering new homes in YDNP

E.74 The main suggestions focused on the relaxation of planning policy, particularly within conservation areas which are made up of a mixture of house styles, build

types and finishes and this should be considered when planning applications are submitted.

E.75 Stakeholders suggested support for affordable housing development and utilisation of infill sites which would need to go alongside a broadened infrastructure.

E.76 Land outside of village boundaries could be zoned for development. The challenge will be to do it sensitively.

Specialist housing providers

Specific housing needs of different groups of people

Age related need: This relates to older people, younger people with support needs and care leavers

E.77 Embsay with Eastby Parish Council reported a retirement housing complex in the parish which is run by Yorkshire Housing.

Health related needs

E.78 Hudswell Community Charity reported that their three new homes will be highly adaptable “smart” homes, that will be suitable for people with disabilities and complex needs. The charity reported a good level of demand for this provision from within Hudswell.

Life experience related needs: Armed Forces Veterans

E.79 The proximity of Catterick Garrison (the UK’s largest military garrison) will mean that there are always veterans needing employment and accommodation in the national park.

E.80 There is provision available through housing support and housing associations with sites in the Embsay with Eastby Parish Council under the remit of both North Yorkshire Council and YDNP Planners.

Life experience related needs: Other groups - this relates to those fleeing domestic violence, offenders, asylum seekers and substance users

E.81 There are upwards of 25 families from Afghanistan who have settled in Carrerick Garrison and Richmond and some of these have expressed an interest in living in the Dales.

Other groups: This relates to Black and Minority Ethnic (BAME) groups, the Travelling community and those experiencing homelessness and rough sleeping

E.82 Other Groups should include low paid workers in the service industry and retired/retiring agricultural workers.

Neighbouring Authorities

Significant housing developments proposed near to the boundary of YDNP

E.83 Development on the eastern edge of Kirkby Stephen, close to the National Park boundary which already has planning permission but is not currently in development with the following developments planned:

- Equality Housing - 22 units. The developer's website cites Nutrient Neutrality criteria as a reason for stalled development.
- Phase 2 of the Whitehouse Farm Development (Reserved Matters) contains 60+ units. (Croglam Park under construction 25 units.)

E.84 There is ongoing development by (Craven) within the Embsay with Eastby Parish Council on Shires Lane. The Parish is divided in planning control authorities.

Cross boundary issues

E.85 Kirkby Stephen is becoming a satellite/gateway town to the Yorkshire Dales National Park, especially since local government reorganisation. Westmorland Dales is an identity that bleeds over the edge of the National Park.

E.86 North Yorkshire Council (NYC) and YDNP have divergent local plans with no apparent 'joined up thinking' or consideration of one with another. As a result, there is an imbalance in provision. There is a need for both planning authorities to liaise / overview outcomes of development.

Significant infrastructure developments

E.87 The dualling of the A66 is anticipated to have a major impact on the area and specifically in respect of the mitigations required along the route of the A685 arising from this. The Business Park (expanding), Stainmore East Railway (Heritage) and the green infrastructure/recreational amenity owned and maintained by the Northern Viaducts Trust.

E.88 However, the general lack of infrastructure is apparent.

Significant regeneration projects

E.89 Jubilee Park on the boundary of the National Park within the administrative area of Kirkby Stephen, UKSPF Town Centre Initiative administered by Westmorland

and Furness in partnership with Kirkby Stephen Town Council including Upper Eden Visitor Information Centre, Silver Street Gardens, Play Area, together with a Signage and Interpretation Project.

Proposals for develop or extend accommodation based special care facilities for adult social care clients

E.90 No information provided by stakeholders.

Working with local authorities to meet housing needs within its own administrative area

E.91 Kirkby Stephen Town Council is not a planning authority but regards this as an inevitability.

Setting future housing standards

E.92 All new housing should conform to an agreed minimum Dales standard for space and environmental performance. All new homes should be constructed to a minimum of equal to Nationally Described Space Standards for internal floorspace and internal storage (note this is addressed in Policy C1 in the Local plan)

E.93 The standard mix of 2, 3, and 4-bedroom houses, bungalows, and apartments, always with off road parking for two cars should be carefully balanced. There should also be differing garden size designs in locations appropriate for accessibility. There needs to be a mix in terms of size of properties. However, there is no perceived shortage of larger houses, and the focus should be entirely on smaller homes for couples and families so they can stay in the area they grew up in. Two and three bedroom homes are in the greatest need and used as a sole or main residence with priority for locals. The demographic which the National Park expects (and would like to attract) to the area would be a good starting point.

E.94 Under the present regime of only allowing infill development, parking is now the big issue in almost all villages in the YDNP.

E.95 The integration of affordable and market housing is important (especially in terms of design, quality, and location within a development) perhaps using the lowest average wage in the area as a benchmark. Quality should not be compromised for speed of delivery, however on the flip side, constraints around developing in a protected environment should not be so restrictive that affordable units become unviable to deliver and are therefore removed from planning applications.

E.96 All housing should be future proofed, creating ‘lifetime homes’ and the development of housing that provides solutions to wider issues such as the energy crisis, cost of living, health, social care and transport should be carefully considered. A more holistic approach to housing delivery is needed.

E.97 It is important to retain a balance between the character of the Dales and sustainability with regards to the use of local materials combined with the need for energy efficiency. All new homes to be constructed to high standards for energy efficiency, thermal performance and comfort, and incorporating renewables where viable, and achieve a minimum EPC rating of high B. There is currently a prevalence of older dwellings - therefore lower energy efficiency and higher energy costs for the inhabitants.

E.98 If larger houses are developed, they should include some mitigation around the amount of energy taken to run the properties. Private developers should be able to demonstrate how a new build large property can contribute positively to climate change strategy for the region and the objectives around climate change in the National Park Management Plan.

E.99 There should be plans to develop better local connections between town and village centres which will have a positive impact on community sustainability and ensure that settlements remain viable

E.100 Mixed tenure needs to be applied in a way that is affordable to enable household wealth or equitable to enable household choice/mobility. Rental is more of a household cost burden than home ownership and typically rental is the only option on offer to enable people on mid to low incomes to stay in their local community. All tenure options should be encouraged within rural housing, including up to 100% shared equity and it should be genuinely affordable.

E.101 Demographic projections and population health characteristics should be considered in setting future standards. The emerging Westmorland and Furness Joint Strategic Needs Assessment and Joint Health and Wellbeing Strategy should be taken into account in setting standards for the accessibility and quality of new homes as housing quality is an important determinant of health and wellbeing. Both South Lakeland's and Eden's legacy Local Plans include policies requiring accessible and adaptable housing complying with the optional Building Regulations and the provision of accessible and adaptable housing in the Yorkshire Dales would be welcomed due to its ageing population. Well designed and accessible and adaptable homes help create safe and healthy living environments for all households e.g. families with young children as well as those with mobility challenges.

E.102 In towns such as Sedbergh, new houses should include quality space outside, room for an office/ study to support home working (as public transport access in and out of Sedbergh is very restrictive) and positive consideration given to schemes which mirror the Sedbergh vernacular including small, terraced cottages. YDNP should also consider more purpose-built residences for the elderly and retired population, perhaps smaller residences with small gardens and shared communal facilities.

Improving the housing market

E.103 Many suggestions for improving the housing market focused on improving the supply of properties.

E.104 With a general lack of smaller, affordable properties for either sale or rent, or affordable larger houses there is a need to build more with a greater

consideration of mixed tenure types on all developments. Removing or reducing restrictions around occupancy s106 agreements would also help the market to become more accessible.

E.105 There needs to be a review of criteria surrounding building and provision of second homes and holiday lets. Increasing council tax on second homes and holiday rentals may be a deterrent but there was a feeling that if they can afford a second home, they can afford greater council tax.

E.106 A combination of increased restrictions and licensing on the ownership of second homes and holiday cottages is needed. Efforts and progress have been made in several other 'high profile' tourist destinations such as Cornwall and Wales to increase council tax payments for second homes. Ultimately, if implemented this could either increase funds available to the area or discourage second home ownership presenting more housing stock for local ownership and occupancy.

E.107 The relaxation of planning policies would allow market homes without local occupancy ties. Improving planning control and decisions should reflect actual needs.

E.108 Rigidly enforcing affordable housing share requirements on larger housing schemes is needed to stop planners from accepting reduced affordable housing numbers when developers renege on initial planning constraints.

E.109 Planning powers should be used to ensure that new developments are modest in scale, affordable and attractive to new families who wish to move to the Dales. More affordable family housing is needed in order to support local schools, pubs and shops.

E.110 Rent controls are needed so that tenants feel confident to ask landlords to do any work that is needed on their home without the risk of significant rent increases.

E.111 Companies and individuals who do not develop sites for which planning consent has been granted should be penalised.

E.112 Careful consideration should be given to the impact which policy definitions/planning controls are having on the resilience and diversity of rural communities. Every rural home lost to short-term let, has an impact on local schools, community services, shops, health services and the fire service. These lost homes may well bring in low wage/seasonal tourism employment, but perpetuates the low wage economy and decline in key workers, leaving the population with an affordability gap for which the only solution currently offered is that more 'affordable' housing must be built. It is important to stop rural communities being fragmented by short-term letting businesses. Encouragement and support of community led housing initiatives should be seen as part of the solution.

E.113 Significant residential development land should be allocated in those villages in the park that are close enough to urban centres to be viable. This can be done without spoiling the special nature of the National Park such as Redmire on the immediate eastern boundary of the park where such development happened many years ago. Grinton and West Witton would be obvious areas to follow.

E.114 Locations more central to the National Park would avoid the creation of 'commuter' areas and the destruction of traditional Dales' communities in keeping with the Parks original concepts and aims.

E.115 Sensitively releasing land for new housing provision, both market and affordable, where possible and justified by local housing needs. Encouraging new rural exception sites to be brought forward to support a broad range of new affordable housing provision.

E.116 A diversification of the type of housing developed to include innovative methods of construction which can have wider benefits.

E.117 There should be a more holistic approach to housing creating lifetime homes which will provide long-term solutions to wider issues such as health and social care. Developments should also provide renewable energy supply for the wider community.

E.118 Grant availability to refurbish vacant homes linked to making them affordable rents.

E.119 Local organisations should be encouraged to build small developments in every village, thus avoiding the disruption that large developments cause and retaining the character of the YDNP.

E.120 Ideally, councils should have the financial resources to buy up and renovate older properties, build new ones or set aside future development plots for the future. This may sound like a return to council housing, but councils would have the power to decide on the suitability of applicant tenants. Tenancy agreements invoke 'Right to Buy' options and offer buy and rent hybrid agreements so that young, local, and appropriate people can embark on the housing ladder. Rent to buy, not buy to rent.

E.121 For difficult sites, perhaps local occupancy/ affordable homes should be reviewed taking into account viability challenges in bringing empty property back into use. One example is on Main Street, Sedbergh where a building, which has been empty for 30 years, faces a high cost of repair and renovation on top of purchase which renders delivery unlikely. The other example is the former Baliol school site at Sedbergh, also not progressing due to viability issues despite evidence of market demand.

E.122 There needs to be a shift in support from local economic development agencies to fund and enable housing delivery, including consideration of joint venture delivery. There needs to be a policy within YDNP that supports the delivery of shared accommodation, like halls of residence, which would support single people, renting couples and/or temporary accommodation needs. This type of accommodation would help the local employers in the area and could help to provide a start for young people in the area who may not be able to afford a large rent or deposit. Planning policy should support this type of housing option.

E.123 Town centre business properties should be vacated and made available for the conversion to apartments for younger adults. Grant schemes to allow 'above the shop' conversions or conversion of large 3 storey Victorian villas to apartments should be encouraged. Partnerships with local landowners such as Sedbergh School, who have a proven commitment to the area, ensures a vested interest in the quality of housing stock within the immediate

environment, ensuring attractive affordable homes with gardens and parking, a better prospect than most locally rented housing stock. A rural enabler scheme should be funded by the housing authority to work across housing providers, developers, landowners and housing associations to maximise housing delivery in rural locations and YDNP key service centres.

Key priorities

E.124 The purpose of a housing strategic assessment should be to ensure housing market provision sustains the communities of the Yorkshire Dales; location, accessibility, affordability, transport and employment are critical elements of housing markets.

E.125 Providing a few affordable housing units in small rural communities does not materially address the problem. Loosening the policies to permit more conversions of farm and commercial buildings and field barns into dwellings equally would not materially impact on the problem. Penalising second home owners and those using surplus accommodation for short-term holiday lets by way of imposing extra council tax or income tax would make very little difference and is not worth the complexities involved.

E.126 The priorities of future market provision should be to integrate with transport, education, employment provision to deliver sustainable housing markets for the communities of the Yorkshire Dales National Park.

E.127 The longer-term sustainability of communities in the Dales will also inevitably require attracting both new people to move into them to help support local economies as well as retaining younger people and families wanting to work and live in the Dales, supporting local schools and services etc. There are fewer people living in the original boundaries of the Yorkshire Dales National Park than there were in 1900, admittedly in part due to the loss of the lead mining industry, but this needs addressing, otherwise more schools like Arkengarthdale will close, more shops like the Bottom Shop in Reeth will close and more pubs will cease trading.

E.128 Monitoring changes in YDNP planning policy will allow more new build opportunities.

E.129 A less complex planning process and quicker turn arounds of planning applications are needed.

E.130 Landowners and farmers need to get a fair return for development land.

E.131 Westmorland and Furness Council (Planning Policy) priorities are to thoroughly understand housing need and to ensure that the Local Plan and planning system help to deliver these needs. Priorities include providing well designed, energy efficient, safe, healthy and affordable homes to meet communities' needs and which enable communities to thrive. Retaining and attracting working age residents remain a high priority and the provision of appropriate housing plays a key role in this.

E.132 Continued support of an enlightened planning authority to support new affordable housing development is very much welcomed by Broadacres Housing Association.

E.133 Low cost housing is needed for local people plus planning control over the number of houses permitted to be holiday lets and or second homes. Affordable housing is needed for young people who grew up in the area and want to stay.

E.134 Avoidance of over development and careful consideration of the demographic of the local parishes.

E.135 Sustainable, sensitive, affordable development that is not dependent on large scale commercial projects.

E.136 Promotion of available rural exception sites is crucial.

E.137 Working with external and internal stakeholders such as health and social care to ensure a cohesive, holistic and efficient process for delivery of the right kind of properties in the right locations creating sustainable communities with a balanced demography.

E.138 To meet the housing needs of North Yorkshire (NY) via the new NY Local Plan. During preparation of this Local Plan, as well as preparation of the YDNPA Local Plan effectively carry out Duty to Cooperate responsibilities.

E.139 Westmorland and Furness Council want to ensure a Housing Strategy Development (that aligns with the YDNP key priorities) combined with ensuring there is sufficient data to truly understand affordable housing demand.

E.140 Sedbergh's vision is to be a sustainable and prosperous market town. Key themes for SEP are: facilitating more housing; improving connectivity (transport and infrastructure); supporting the vitality of Main Street and growing new business and networks - promoting Sedbergh as a place to work and visit. SEP would like to see a specific Sedbergh policy of housing growth to enable schools, services and businesses to remain sustainable.

E.141 Sedbergh has the capacity, both in infrastructure and sites, to have a higher proportion of houses than other areas of the park. The key to unlock the housing issue is for the next Local Plan to increase the number of allocated sites, for the YDNP to lobby national housing funders and the housing authority to use their economic development mandate to work with developers to bring about housing delivery. The planning authority already have 600 planning approvals not delivered and this needs to change.

E.142 The park should consider a policy of HMO style delivery and above-shop policy to support conversion projects to create single/couple spaces in the existing built environment. A rural enabler scheme should also help to work across housing providers, developers, landowners and housing associations to maximise housing delivery in rural locations and YDNP key service centres.

Technical Appendix F: Agent Review

Introduction

F.1 Agents were asked a series of questions to build up a detailed understanding of the housing market across the Yorkshire Dales National Park. Seven agents were contacted via telephone during January to March 2024 ensuring a representation across the area.

F.2 After the initial overview of the housing market below, the information on sales and lettings is provided for each sub-area as a summary of information from across a number of agents.

F.3 The report provides an overview of the housing market and then a cross section of agents' perceptions of; gaps in the market, the impact of Help to Buy and stamp duty, Build to Rent, Rent to Buy, conveyancing chains, considerations for future housing standards, and potential future improvements in the housing market for the area.

Overview of the Yorkshire Dales housing market

F.4 There are no greater strengths other than it is a beautiful, idyllic and tranquil location. Agents described the YDNP as an 'extremely popular place to live.'

F.5 The housing market is strong and busy with high demand from people wanting to live in the area. There are a broad range of properties and they are generally well looked after

F.6 There are some good road networks in some areas of YDNP allowing a combination of working from home and commuting when needed.

F.7 House prices in the Dales are expensive with agents commenting that 'people are prepared to pay for the location' and supply does not meet demand. In the 18 months after covid, there was not a single property that did not go to 'best and final offer' with multiple offers that were all proceedable. House prices have continued to increase since covid, particularly with the surge in working from home allowing more people to live in more rural settings although agents are no longer at the best and final stage for properties.

F.8 There are not enough low cost and smaller cottage style new builds being giving planning permission for local younger buyers and families. The 106 local occupancy rule was described as a 'farce' due to buyers having to meet certain criteria such as already living and working in the YDNP, supporting a dependant relative and children in school in the area.

F.9 Barn conversions and local occupancy is wrong for the current housing market climate and is not meeting the needs of the local communities.

F.10 The 106 barely helps to reduce the value. There should be far more shared ownership / starter cottages. The irony of the 106 is that someone from London can buy the property and rent it as a holiday let or 'pretend' to work from home providing a service within the YDNP.

F.11 External buyers, plus too many AirBnBs and holiday homes are driving up prices and pricing local people out of the market to live in an area in which they

grew up or work. They have altered the market and locals are 'stuck' in properties that are too small for them or in rental accommodation and ultimately pushed out of the area.

F.12 Rental prices have been increasing over the last few years. There are not enough properties with a huge shortage of affordable rentals. Rental properties that do become available are rarely advertised due to long waiting lists and go very quickly.

F.13 Local shops, buses and transport are generally in decline. Road verges, hedgerows, tarmac conditions, signage and general upkeep / condition are going downhill rapidly.

Gaps in the supply of housing

F.14 There is a huge shortage of affordable sales and rentals and in particular properties for first time buyers and young families who cannot afford prices in the current market.

F.15 There is very little on the market at the low end of the housing market in the region of £250,000. The only exception is some ex local authority housing which is not necessarily what people want in the YDNP area. It is therefore very difficult for first time buyers to buy in the area.

F.16 There is a huge demand for rental properties with 30 to 40 enquiring about each property that becomes available. Agents are not able to manage this many viewings and therefore have to 'cull' potential tenants prior to viewings. There is also a wider issue with tenants unable to save for deposits and mortgages with the majority of their incomes going on rent.

F.17 Many landlords are leaving the market due to the government squeeze on rental properties which is further adding to the shortage. When tenants are served a section 106 there is a struggle for them to find another property and prices are being driven up with this increasing demand.

Most popular locations and dwellings

F.18 The 'chocolate box' cottage is the ideal dwelling in the YDNP. However, two and three bedroom properties are always in high demand, particularly if they have parking and a garden. These can range from £200,000 to £400,000 depending on size and location of the property and if priced correctly will sell quickly. These types of properties would suit first time buyers, young professionals, families and downsizers. One example shared by an agent was a character three bedroom property in the popular market town of Settle which will sell upwards of £350,000. Agents also report a shortage of larger properties.

F.19 In terms of location, bigger villages tend to be the more popular areas rather than the more rural hamlets. Market towns such as Richmond, Settle, Leyburn and Northallerton are popular areas, as are the villages of Grassington and Threshfield due to better local amenities and services. However, when asked the question about the most popular locations in the YDNP, one agent answered 'anywhere' due to the popularity of the area.

F.20 There is high demand for rental properties and in particular larger properties that would suit families. Rentals tend to range from £800 to £1400pcm for two and three bedroom properties dependent on location. A three bedroom property in Settle would currently rent for £800 to £1000pcm. An area such as High Bentham would be a little cheaper for a similar size property at £875pcm. However, high rent does not match the incomes of the rural population. A property that rents for £1500pcm would total £2000 pcm when bills are included which is not affordable for many who are hoping to live in the area.

F.21 Rentals are rarely advertised as there is a bank of people waiting to rent in the area. A barn conversion that had a long standing tenant paying £600pcm recently moved out. This three bedroom property was quickly rented for £1000pcm but could have gone for so much more as the demand for the property was 'out of this world.'

Least popular locations and dwellings

F.22 The YDNP is a popular area but more remote areas are becoming less popular since covid and particularly in the last 12 months when properties are becoming more difficult and slower to sell. Ribblesdale, Lofthouse, Middlesmoor and Swaledale are all very beautiful but very remote and 'people have really got to want to live in these areas.'

F.23 There are not many buy to let opportunities and there are fewer landlords which is making the rental market increasingly difficult to access.

Types of new dwellings

F.24 There is not much building going on according to agents in the area. Any development tends to be smaller plots building more expensive semi-detached and detached homes in the region of £600,000. Although developers will get a good return on this type of property it does not match the housing need of the local communities.

F.25 One agent described a development in Settle which consisted of four and five bedroom detached houses which does not meet the family market in the local community as prices start upwards of £600,000.

F.26 Although just outside of the YDNP, Pateley Bridge had a small development of houses with some social housing which all moved from the market very quickly and seemed to meet local need. Similarly, a recent development in Sedbergh is to be applauded due to the mix of social housing, shared ownership and private ownership which all moved from the market quickly and satisfied local demand.

F.27 First time buyers are struggling to meet the criteria to secure a mortgage with one agent sharing a story of a prospective buyer whose mortgage lapsed when trying to buy a new property but then did not fulfil the criteria when re-applying due to rising prices.

Impact of 'help to buy' and stamp duty changes

F.28 Properties that qualify for help to buy work well although some agents have not dealt with help to buy for many years and are not aware of any schemes in the area.

F.29 Stamp duty changes have not affected the YDNP, including the purchase of second homes as it is always a very strong market. First time buyers are the main demographic who benefitted from stamp duty changes but then there are a lack of properties to capitalise on such financial incentives.

Rent to buy

F.30 Although agents agreed that this would be of benefit to the area there was limited knowledge of any such opportunities in recent years.

Build to rent

F.31 Agents had heard of 'build to rent' and agreed the area would benefit from such schemes but there was no awareness of any such opportunities.

Conveyancing chains

F.32 Conveyancing chains are generally moving and take from 12 to 20 weeks to complete. Some longer chains are slower and the odd property may go beyond this timeframe.

Setting future housing standards

F.33 Agents identified size, character, eco credentials, accessibility and affordability as the main priorities when setting future housing standards.

F.34 YDNP planners should only consider schemes that provide houses up to say a maximum of 1000 sq ft. Larger schemes should be split into smaller units to maximise the number of properties. Pricing and affordability is key for the local communities and smaller units will be better matched to lower rural incomes.

F.35 The character and quality of properties is important and should be in keeping with the National Park and the surrounding area. However, this is a difficult balance with ensuring the eco credentials of a property are as high as possible. Agents commented that this is becoming an increasingly important factor with air source heat pumps and solar panels helping residents with rising energy bills.

F.36 Accessibility needs to be considered because it does not cost too much more to make properties accessible to most people. One poor example shared by an agent, just outside of the YDNP was a church that was converted into 3 x three-bedroom units over three storeys but two of these units had no ground floor toilet.

Ways to improve the housing market

F.37 In the wider financial landscape, interest rates need to drop allowing banks to be more supportive with lending and mortgages.

F.38 More locally, planning laws need to be relaxed as they are exceptionally strict in the area with the usage of particular land. Planners also need to be more receptive and allow communities to develop sympathetically. Big developers seem to have more say in what they want to develop. Planning officers used to visit communities once a week and were better suited to make recommendations. Now these decisions seem to be made remotely rather than via a local assessment which is failing to meet the needs of the local communities. Local people who live and work in the area generally have a better idea of what is needed and what would work. A balance needs to be struck.

F.39 Affordable and low cost housing is needed solely for local people and may help to keep rent and house prices at a more reasonable level and more in keeping with rural employment and income. Smaller, more affordable housing is needed for first time buyers and then protected from investors buying the properties. More three bedroom semi-detached properties are also needed in the region of £250,000 to £350,000 for local families.

F.40 Tax needs to be considered on holiday lets to try to deter buyers and provide more for the local community who work in the area.

F.41 Development of the infrastructure should link up communities in the Dales. For example, Pateley Bridge is at the far end of the public transport network with one bus each hour into Harrogate. Housing in between areas such as Pateley Bridge and Harrogate would help residents to access amenities and transport links as not every household has access to a car.

F.42 More rental accommodation is needed. Agents suggested incentivising landlords and investors to buy investment properties to increase the rental opportunities for local people.