Maldon Local Housing Needs Assessment Update

Final Report

Iceni Projects Limited on behalf of

Maldon District Council

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ICENI PROJECTS LIMITED ON BEHALF OF MALDON DISTRICT COUNCIL

Maldon Local Housing Needs Assessment Update
FINAL REPORT

Iceni Projects
Birmingham: The Colmore Building, 20 Colmore Circus Queensway, Birmingham B4 6AT
Edinburgh: 7 Alva Street, Edinburgh, EH2 4PH
Glasgow: 177 West George Street, Glasgow, G2 2LB
London: Da Vinci House, 44 Saffron Hill, London, EC1N 8FH
Manchester: WeWork, Dalton Place, 29 John Dalton Street, Manchester, M26FW

t: 020 3640 8508 **| w:** iceniprojects.com | **e:** mail@iceniprojects.com
linkedin: linkedin.com/company/iceni-projects | **twitter**: @iceniprojects

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Executive Summary

This LHNA Update has been prepared to provide an up-to-date evidence base to support preparation of the Maldon District Local Plan Review and inform consideration of the mix of homes on individual development sites. It updates the 2021 LHNA taking account of recent changes to national planning policies and guidance, and more recent data releases.

Housing Market Dynamics and Characteristics

The Assessment affirms the conclusions of the previous 2021 LHNA regarding the housing market geography, finding that Maldon District sits within a wider Housing Market Area (HMA) which includes Chelmsford and Braintree Districts. There are links between this area and both Colchester and Tendring. The assessment also defines four sub-areas within the District for analytical purposes which reflect an east/west split in residential values together with differences in the housing offer between more urban and rural locations.

The District's housing offer is focused towards larger homes, with 69% of homes having 3 or more bedrooms and a focus on detached and semi-detached stock. Home ownership levels are high, at 76%, as is common for more rural local authorities; however, the evidence suggests that home ownership has fallen by 1.8 percentage points between 2011-21, as younger households find it more difficult to get on the housing ladder. Private renting has been the key growth sector over this decade.

The evidence points to long-term house price growth indicative of a supply/demand imbalance and to particularly strong rental growth over the last year. The median house price now stands at 11 times average income, pointing to particular affordability pressures. Our analysis suggests modest new-build housing was delivered in the District over the period to 2015, with the adoption of the current local plan supporting a notable increase in housing delivery since.

Overall Housing Need

The Government has revised the standard method for calculating housing need since the 2021 LHNA was prepared and removed the scope to use a justified alternative approach. The use of the standard method for assessing housing need is therefore mandatory. The Council will however need to consider whether the housing need can be sustainably accommodated in bringing together a range of evidence as part of the plan-making process in order to set the housing requirement as part of the Local Plan Review.

The revised standard method calculation shows an annual need for 583 homes per year in Maldon District. This is substantially above past housing delivery rates in the District, however the evidence indicates that these have been influenced in part by the level of housing provision which has been planned for.

The previous Government methodology for calculating housing need showed a much lower needs figure, but was based on data which is now significantly out-of-date. For comparative purposes, Iceni calculate that if the previous standard method was applied to the latest demographic data, the need shown would be for 497 homes a year.

It will be for the Council to set a housing requirement through the Local Plan Review. Housing delivery in line with the standard method would imply notably stronger population and workforce growth in Maldon District than has been seen historically.

The evidence indicates that the historical delivery model of market-led development focused on housing to sell, with modest affordable provision supported by this, is unlikely on its own to deliver this level of housing provision; and higher affordable housing delivery and the delivery of other forms of housing – including specialist housing, build-to-rent and self-build development - will be necessary to support the significant boost in housing delivery implied by the new standard method figures.

Affordable Housing Need

The evidence points to a need for 284 affordable homes per year. This takes account of the ability of both newly-forming and existing households to afford market housing, and of the supply and turnover of existing affordable homes. It points to a significant need for affordable housing in the District.

The evidence indicates that 71% of the affordable housing need is focused on rented provision from households who can't afford to rent privately, and 29% is for those needing affordable home ownership. The position in different sub-areas is shown below.

Table E1. Annual Need for Affordable Housing by Sub-Area

	Rented Affordable Housing	Affordable Home Ownership	Total
Maldon/Heybridge	69	32	101
BoC & Southminster	39	15	54
Rural East	57	18	76
Rural West	38	16	54
TOTAL	203	82	284

Source: Iceni modelling

It is unlikely that the full affordable housing need identified will be able to be met, even if overall housing delivery meets the need identified herein of 584 dpa (derived from the Standard Method) - which is itself much higher than historical housing delivery rates. Given this, it is recommended the Council consider seeking a split between rented and intermediate housing in an 80:20 ratio, prioritising rented provision above the 71:29 ratio that modelling results alone would suggest. This is considered to be justified given that households with a need for rented products are more likely to have acute needs and fewer options in the housing market.

The following table shows these recommendations for affordable housing tenure.

Table E2. Recommended housing affordability tenure split

Type of affordable housing	Recommended target (subject to viability)
Affordable homes for rent	80%
Affordable routes to home ownership (Shared Ownership, Rent to Buy)	20%

Of the rented affordable stock delivered, analysis suggests around 75% should be at social rents, with the rest at affordable rents. However, Council will also need to have regard to viability evidence in setting policy.

Having regard to what local households can afford, affordable home ownership homes should focus on shared ownership and rent-to-buy, with the evidence pointing to no clear local need for First Homes or other discounted market sale housing.

Older Persons and those with Disabilities

The District has an age structure which is older than average, with more people aged over 50 than the county, regional and national averages, and 26% of the current population aged 65+. The District's population aged 65+ is expected to grow by 7,600 over the 2024-44 period accounting for 36% of overall population growth. Almost a third of households in the District contain someone with a disability, and with demographic change this can be expected to grow over time.

1.1 These demographic changes emphasise the need for homes to be designed to be accessible and adaptable, meeting M4(2) standards[1]. They also point to a need to grow the supply of specialist housing and care bedspaces. An assessment of specialist housing need commissioned by Essex County Council points to a need in 2044 for:

- 828 retirement / sheltered housing units with a focus on market provision (around three quarters)
- 500 extra care units, of which two thirds is for market provision;
- 202 residential and nursing care bedspaces, with the need focused on nursing care.

Overall, this equates to around 12% of the standard method housing need figure over the proposed plan period.

In addition, the evidence points to a need for 291 wheelchair-user homes over the period to 2044, an average of 15 per annum.

Need for Different Types and Sizes of Homes

The LHNA Update has considered the need for different types and sizes of homes, taking account of a range of factors, including evidence of current needs, changes in the demographic structure over the period to 2044, as well as the current stock profile and turnover of homes of different sizes. It takes account of how households occupy homes in different tenures – which differs between market and affordable housing and is influenced by what households can afford – as well as the opportunities for 'rightsizing' in particular amongst the growing population of older households.

The LHNA Update, taking account of these dynamics, points to a need for a range of different sizes of homes, with a particular focus on 2- and 3-bed properties. Relative to other tenures, rented affordable homes are

[1] As defined in Part M of the Building Regulations 2010 (as amended) M4(2) standards require accessible and adaptable dwellings

expected to be focused towards smaller homes- but a need for some larger affordable homes for rent is shown to address the needs of families.

A need for a balance of different sizes of market housing is shown by the evidence, with a focus in particular on 2- and 3-bed homes and towards smaller homes relative to the existing stock profile.

Table E3. Suggested size mix of housing by tenure – Maldon

	Market	Affordable home ownership	Rented affordable housing
1-bedroom	5%-10%	15%-20%	25%-30%
2-bedrooms	30%-35%	40%-45%	30%-35%
3-bedrooms	35%-40%	30%-35%	25%-30%
4+-bedrooms	20%-25%	5%-10%	10%-15%

Different Housing Market Segments

The evidence points to an embryonic build-to-rent (BTR) market in Maldon District at the time of writing, but one which has potential to develop over time. It indicates that demand is more likely to focus on single family BTR provision on strategic sites, and that there may be a need to consider viability differences in applying policies for affordable housing. BTR can however have a role to play in boosting housing delivery.

The Council is currently meeting the need for self- and custom-housebuilding.

1. Introduction

Report Scope

1.1 This Local Housing Needs Assessment (LHNA) Update has been commissioned by Maldon District Council to inform the preparation of its Local Plan Review, and to provide an up-to-date evidence base on housing need and the need for different types of homes which can inform consideration of planning applications as well as the preparation of any housing strategies which the Council produces. The report has been prepared by consultants Iceni Projects ('Iceni') and Justin Gardner Consulting.

1.2 The LHNA Update takes into account changes to national planning policies since the 2021 LHNA was prepared, including the introduction of a revised standard method and associated changes to the National Planning Policy Framework (NPPF) and Planning Practice Guidance (PPG) in December 2024.

1.3 The assessment considers housing need over a core timeframe to 2044 taking into account that the Local Plan Review will need to look forward at least 15 years from the point of adoption.

1.4 The report was prepared in September 2025, with all data and policy references current at that time. The affordable housing conclusions and recommendations only were revised in January 2026 following further discussions between Council Officers and Iceni. Further minor editorial amendments were made in February 2026.

1.5 The report considers the housing market geography and defines a number of sub-areas within Maldon District. It considers issues related to overall housing need and the need for different types of homes including affordable housing. It then provides an updated evidence base regarding the mix of homes needed, and dynamics within different segments of the housing market – including the private rented sector, specialist housing for older people, and self- and custom-build development. It also considers the housing needs of different groups within the local community, from families and BME households to students and services' personnel.

Report Status and Structure

1.6 The remainder of the report is structured as follows:

- Section 2: HMA and Sub-Areas;
- Section 3: Demographic Review;
- Section 4: Overall Housing Need;
- Section 5: Housing Stock and Supply Trends;
- Section 6: Housing Market Baseline;
- Section 7: Affordable Housing Need;
- Section 8: Older Persons Housing Need;
- Section 9: Housing Mix;
- Section 10: Specific Market Segments;
- Section 11: Conclusions and Summary.

2. Housing Market Area and Sub Areas

2.1 This section considers the housing market geography and in particular, the 'housing market area' (HMA) in which Maldon District sits, as well as the sub areas within the District which are used for analysis in later sections of this report.

Policy Guidance

2.2 Paragraph 39 of the Plan Making Planning Practice Guidance (PPG)[2] indicates that strategic policy-making authorities will need a clear understanding of housing needs in their area. This includes working with neighbouring authorities and key stakeholders to establish the housing market area, or geography, which is the most appropriate to prepare policies for meeting housing needs across local authority boundaries. Housing market geographies are thus particularly relevant in considering issues of apportionment of any unmet housing needs.

2.3 Paragraph 18 of the Plan Making PPG defines what a Housing Market Area (HMA) is and sets out the approach local authorities should take when defining these. According to the Guidance, a housing market area is a *"geographical area defined by household demand and preferences for all types of housing, reflecting the key functional linkages between places where people live and work."* The PPG goes on to add:

> "These can be broadly defined by analysing:
>
> - The relationship between housing demand and supply across different locations, using house prices and rates of change in house prices. This should identify areas which have clearly different price levels compared to surrounding areas.
> - Migration flow and housing search patterns. This can help identify the extent to which people move house within an area, in

2 Reference ID: 61-018-20190315

particular where a relatively high proportion of short household moves are contained (due to connections to families, jobs, and schools).

- Contextual data such as travel to work areas, retail and school catchment areas. These can provide information about the areas within which people move without changing other aspects of their lives (e.g. work or service use)."

2.4 This slimmed-down guidance notably omits any specific self-containment threshold for defining HMAs. This is unlike the previous version of the PPG which stated that migration self-containment of "typically 70 per cent" excluding long-distance moves can help identify a suitable HMA. However, it is considered that the Government's previous advice remains of some relevance.

2.5 The 70% threshold was originally designed to provide a benchmark for the extent to which an area functions as a self-contained and independent housing market area. While the omission of this figure provides more flexibility in defining HMAs, the underlying principle remains relevant. The PPG continues to refer to the extent to which people move within an area and to travel to work areas, which both relate to self-containment. In the absence of an alternative approach or benchmark, the 70% threshold is still considered to provide a good starting point for detailed analysis of housing market self-containment and the relative sizes of linkages with neighbouring authorities albeit it should not necessarily be applied rigidly.

2.6 It is also worth noting that HMA boundaries do not stop and start at administrative boundaries. Despite this, it is often commonplace (and indeed practical) for housing market areas to be defined using local authority boundaries. This is because many of the key datasets used in both defining housing market geographies and considering housing need (such as the affordability ratios and demographic projections) are only published at a local authority level. A pragmatic response is therefore to define HMAs at a local authority level but recognise that the functional geography likely goes beyond administrative boundaries.

2.7 These issues were touched upon in the Planning Advisory Services Technical Advice Note on Objectively Assessed Housing Need and Housing Targets (July 2015) which concluded that:

"It is best if HMAs, as defined for the purpose of needs assessments, do not straddle local authority boundaries. For areas smaller than local authorities, data availability is poor and analysis becomes impossibly complex. There may also be 'cliff edge' effects at the HMA boundary, for example, development allowed on one side of a road but not the other."

Previous Research

2.8 The **2021 Maldon Local Housing Needs Assessment** provided an assessment of the housing market geography taking into account migration and commuting patterns (based on 2011 Census data) and housing market data. It found that:

- Maldon's strongest migration and commuting links are with Chelmsford, followed by Braintree and then Colchester.
- Migration and commuting data would support either a HMA of Maldon, Chelmsford, Braintree, Colchester and Tendring, or a smaller HMA excluding Colchester and Tendring; and
- Similarities in housing costs between Maldon, Colchester and Braintree, with lower prices in Colchester and Tendring.

2.9 Drawing this analysis as well as other reviewed research together, the 2021 Study identified a Housing Market Area (HMA) geography comprising Maldon, Chelmsford and Braintree; with Colchester and Tendring functioning as their own, separate HMA.

Adjoining Authorities' Studies

Colchester

2.10 The 2024 Colchester Local Housing Needs Assessment identifies the most relevant HMA for Colchester to be comprised of Colchester and Tendring. While the previous housing need study (in 2016) had also included Braintree and Chelmsford in the HMA, the 2024 study noted that Braintree was more closely linked to Chelmsford, which had seen stronger housing market growth. The adjacent district of Babergh was also considered but found to be more closely linked to Ipswich to the north.

Tendring

2.11 The 2025 Tendring Strategic Housing Market Assessment found that there were strong linkages with Colchester. However, taking account of relatively high self-containment in Tendring and notably lower housing prices in Tendring, it concluded that Tendring District should be considered as a distinct housing market area in its own right with links to neighbouring authorities.

Braintree and Chelmsford

2.12 Braintree's most recent assessment of its HMA dates from an Objectively Assessed Housing Needs Study from 2015, and a 2016 Update. This study found that a HMA comprising Braintree, Chelmsford, Colchester and Tendring formed a sound basis for assessing housing need. While strong relationships were found with Maldon District, its exclusion from the HMA did not impact on self-containment ratios, and Maldon considered itself to be a self-contained HMA at the time. This is also the most recent assessment of the HMA geography covering Chelmsford, as the 2023 Strategic Housing Needs Assessment did not review analysis of the HMA geography.

South Essex

2.13 Authorities in **South Essex**, including Basildon, Brentwood, Castle Point, Rochford, Southend-on-Sea and Thurrock, have consistently been considered as their own HMA in recent housing market assessments and have an established pattern of joint working on this basis.

Review of the Latest Data

2.14 This section considers the latest data regarding the housing market geography, given that some of the above studies (including the 2021 Maldon LHMA report) drew on data which is now somewhat historic – such as that from the 2011 Census.

Migration

2.15 Migration flows from the 2021 Census have been analysed as an indicator of the housing market geography. However, it should be noted that the 2021 Census was taken during a period of partial Covid-19 lockdown therefore dynamics in both migration and commuting terms may be affected by Covid-19 lockdown conditions.

2.16 Gross migration flows (the sum of flows in both directions) between areas have been used to understand the relative strength of the housing market interactions between different local authorities. Gross flows are divided by the combined population size of the two authorities to understand the relative strength of links while correcting for the variability in size between different authorities. This recognises that two larger authorities will have a larger absolute flow than smaller authorities.

2.17 Table 2.1 below shows the ten local authorities in terms of three types of migration relationships with Maldon: gross migration per 1,000 population, in-migration and out-migration.

Table 2.1 Authorities with most migration to and from Maldon District

	Gross migration per 1,000 population		Out migration		In migration	
1st	Chelmsford	4.38	Chelmsford	710	Chelmsford	376
2nd	Braintree	3.03	Braintree	320	Braintree	351
3rd	Colchester	2.00	Basildon	305	Colchester	317
4th	Basildon	1.49	Havering	269	Tendring	86
5th	Brentwood	1.12	Thurrock	216	Basildon	73
6th	Rochford	1.09	Colchester	201	Rochford	54
7th	Thurrock	0.96	Southend-on-Sea	160	Babergh	52
8th	Castle Point	0.95	Brentwood	140	Southend-on-Sea	46
9th	Havering	0.92	Castle Point	117	Mid Suffolk	41
10th	Southend-on-Sea	0.83	Rochford	112	East Suffolk	40

Source: Iceni analysis of ONS 2021 Census

2.18 In terms of gross migration per 1,000, the strongest relationships are with most of the neighbouring authorities of Chelmsford, Braintree and Colchester; with relatively weaker migration to and from Rochford, Basildon and Brentwood. The same authorities (Chelmsford and Braintree) featuring at the top of both in and out migration. There is generally greater out-migration than in-migration with authorities in South Essex which are closer to London and likely to provide better access to employment opportunities. Chelmsford also has substantially higher out and in migration.

Self containment

2.19 Including only the East of England Region, Maldon District has a self-containment rate of 57% for moves from the authority (i.e. 57% of moves from the authority were to elsewhere in the district), and 48% for moves to the authority (i.e. 48% of people moving to somewhere in the district were coming from elsewhere in the district).

2.20 The following table compares Maldon District's migration self-containment rate to those in other authorities, mostly nearby and adjoining, with which Maldon District has the strongest migration relationships. Self-containment rates are generally between 50 – 70%. Only Colchester and Tendring achieve rates above 70% (and Tendring only for moves from the authority).

Table 2.2 Migration self-containment rates for Maldon and surrounding and nearby authorities

Local authority	Moves from LA	Moves to LA
Maldon	57%	48%
Chelmsford	61%	64%
Braintree	62%	58%
Colchester	71%	72%
Tendring	76%	66%
Basildon	59%	69%
Brentwood	52%	69%

Source: Iceni analysis of ONS Census 2021

Note only moves within the East of England Region are included

2.21 As noted in the Policy Guidance section of this chapter, a 70% self-containment threshold (when long-distance moves are excluded) is no longer explicitly set out in the PPG, but continues to provide a helpful starting point for analysing housing market self-containment. Given Maldon's self-containment rates are well below 70%, and most other authorities considered are also below 70%. We have therefore considered it appropriate for local authorities to be grouped in order to achieve a higher level of self-containment. These groupings are based on the strongest flows, but there are a number of ways to view this and therefore different groupings are considered.

2.22 As shown in Table 2.3 below, the highest self-containment rates result from a broad area covering the authorities of Maldon, Chelmsford, Braintree, Colchester and Tendring, although a smaller area excluding Colchester and Tendring would also achieve rates above 70%. While Tendring has relatively weak links with the Maldon District, it has been included in this grouping to reflect its very strong links with Colchester. Colchester and Tendring on their own also achieve self-containment rates well above 70%, and only slightly below the broader area considered.

Table 2.3 Change in population by broad age group (2011-2023) - Maldon

	Moves from area	Moves to area
Maldon – Chelmsford - Braintree	73%	71%
Maldon – Chelmsford - Braintree – Colchester	79%	77%
Maldon – Chelmsford – Braintree – Colchester – Tendring	84%	81%
Colchester - Tendring	82%	78%

Source: Iceni analysis of ONS Census 2021

2.23 This migration data would thus support a broad housing market area of Maldon, Chelmsford, Braintree, Colchester and Tendring, or a smaller area excluding Colchester and Tendring.

Commuting

2.24 In 2021, Maldon District had a workplace-based self-containment ratio of 57%, meaning that 57% of local jobs are taken by people residing locally. Conversely, it had a resident self-containment rate of 42%, meaning that 42% of working residents in Maldon District are employed within the District.

2.25 These are relatively low levels of self-containment compared to an indicative self-containment benchmark of 70%. The lower resident self-containment rate reflects the District's position as a net exporter of commuters, with 11,448 commutes to the District (including within the District) recorded in the Census, compared to 15,506 resident workers commuting out of the District to work. Net out-commuting is not unusual for predominantly rural districts.

2.26 Note that home workers have been excluded from these statistics. However, home workers made up 50% of resident workers in the Maldon District at the time of the 2021 Census. This figure is however likely to have been inflated by the Covid-19 lockdown.

2.27 As shown in Table 2.4 below, the five authorities generating the most commuting into Maldon are the surrounding authorities of Chelmsford, Colchester, Braintree and Rochford, as well as Southend-upon-Sea. There are fewer commuting flows from Rochford than other adjoining authorities due to its separation from the Maldon District by the River Crouch, resulting in a relatively long travel time.

2.28 Chelmsford is by far the most common outward-commuting destination, making up nearly 20% of commuting flows from Maldon. Braintree, Basildon, Colchester and Southend make up the remainder of the top five. London accounts for 7% of commutes from the Maldon District, a substantially higher proportion than in-commutes. This will reflect the availability of higher paid employment opportunities in London.

Table 2.4 Top commuting flows to and from Maldon (2021) – excluding home workers

	In-commuting			Out-commuting		
	Local Authority	Commuters	% of jobs	Local Authority	Commuters	% of resident workforce
	Maldon	6,514	56.7%	Maldon	6,514	42.0%
1st	Chelmsford	1,179	10.3%	Chelmsford	3,085	19.9%
2nd	Colchester	1,001	8.7%	Braintree	1,097	7.1%
3rd	Braintree	998	8.7%	Basildon	818	5.3%
4th	Southend-on-Sea	296	2.6%	Colchester	736	4.7%
5th	Rochford	240	2.1%	Southend-on-Sea	482	3.1%

Source: Iceni analysis of ONS Census 2021

2.29 As shown in Table 2.5 below, commuting self-containment rates for Maldon District and adjoining and nearby local authorities are well below 70%. Tendring has 78% workforce-based self-containment, by far the highest result and the only one above 70%. Nonetheless, more residents from the Maldon District work within the District than within any other local authority.

Table 2.5 Commuting self-containment rates for Maldon and surrounding and nearby authorities

Local authority	Resident-based	Workforce-based
Maldon	57%	42%
Chelmsford	58%	52%
Braintree	47%	62%
Colchester	66%	66%
Tendring	62%	78%
Southend-upon-Sea	60%	65%
Basildon	51%	50%

Source: Iceni analysis of ONS Census 2021

2.30 As with the migration analysis, the relatively low degree to which commuting flows are contained within individual local authorities supports the inclusion of a number of authorities within a common Housing Market Area. We have therefore considered it appropriate for local authorities to be grouped, in order to achieve a higher (and acceptable) level of self-containment. These groupings are again based on the strongest flows but there are a number of ways to view this.

2.31 As shown in Table 2.6 below, like the migration analysis results, the highest self-containment rates are achieved by a grouping of Maldon, Chelmsford, Braintree, Colchester and Tendring. While Tendring has relatively weak links with Maldon District, it has been included in this grouping to reflect its very strong links with Colchester.

2.32 This is consistent with the findings of the 2021 Maldon LHNA, which used the 2011 Census data. However, Colchester and Tendring by themselves also achieve a very high self-containment rate (well above 70%), suggesting they could be regarded as their own HMA. The self-containment rate for Maldon, Chelmsford and Braintree without Colchester or Tendring is also above 70%.

Table 2.6 Change in population by broad age group (2011-2023) - Maldon

LA Groupings	Resident-based	Workforce-based
Maldon – Chelmsford - Braintree	72%	74%
Maldon – Chelmsford - Braintree – Colchester	79%	79%
Maldon – Chelmsford – Braintree – Colchester – Tendring	83%	87%
Colchester – Tendring	81%	86%

Source: Iceni analysis of ONS Census 2021

2.33 Similarly to migration data, this commuting data would thus support a grouping of Maldon, Chelmsford and Braintree, or a larger area of Maldon, Chelmsford, Braintree, Colchester and Tendring.

Housing Prices

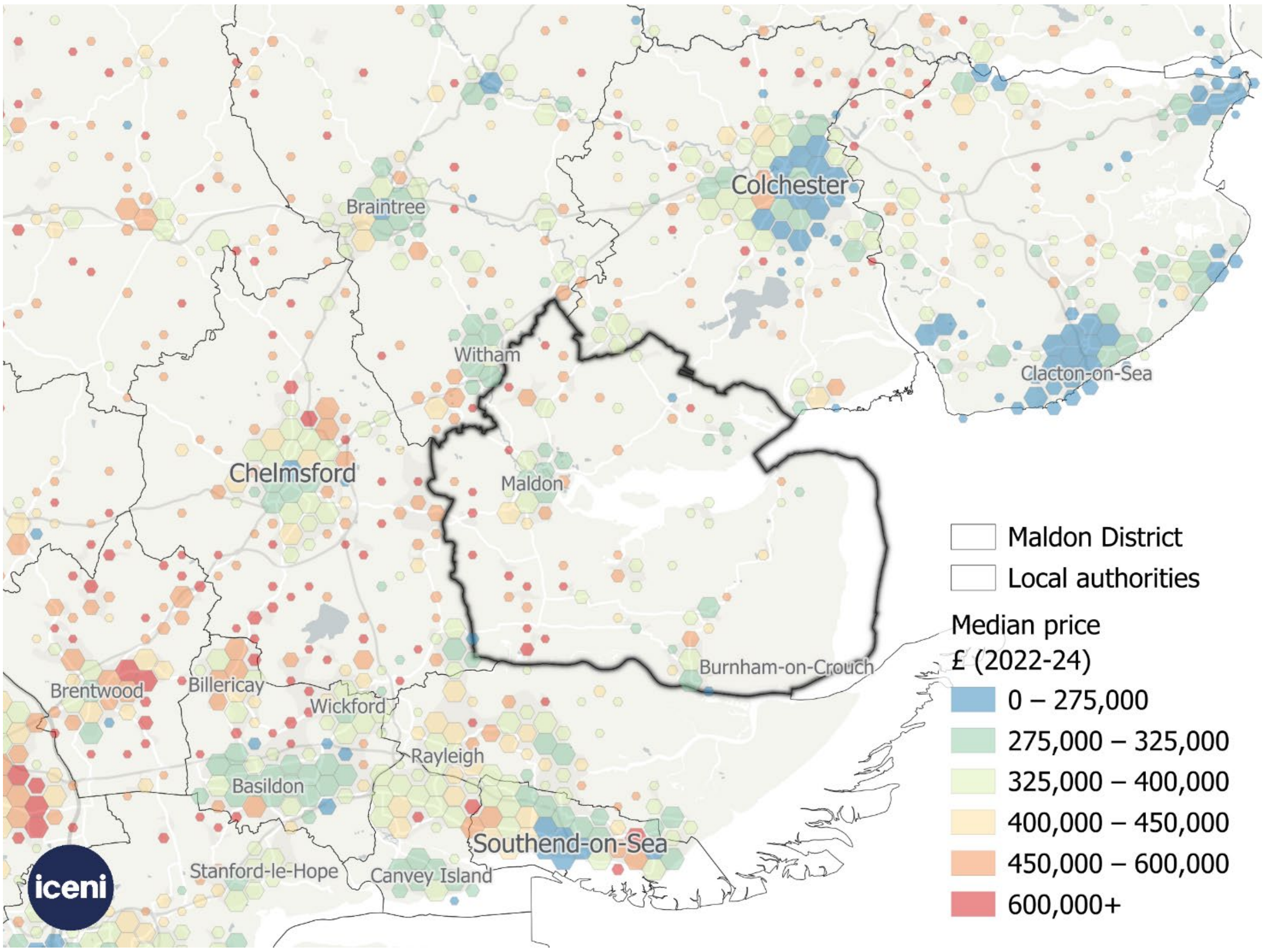
2.34 Iceni has analysed house prices using sales data between 2022-24, which has been mapped in Figure 2.1 below. This map shows the median price in each hexagonal area, with the size of each hexagon scaled to reflect the number of sales. No hexagon is shown where no, or very few, sales have been recorded over the period.

2.35 This analysis demonstrates that:

- There is an east-west and urban-rural divide in prices within Maldon District, with higher prices to the west and in rural areas. There is also an urban-rural divide present in other nearby authorities (particularly Chelmsford);
- Prices within Maldon and Heybridge are broadly similar to those within the built-up areas of the nearby Braintree, Witham and Chelmsford;
- Prices are notably lower in Colchester and settlements within Tendring (for example Clacton-on-Sea);
- Housing prices are higher further to the west in Essex, for example in Brentwood, reflecting the influence of London.

2.36 The house price geography remains similar to that found in the 2021 LHMA which informed the conclusions on the housing market geography.

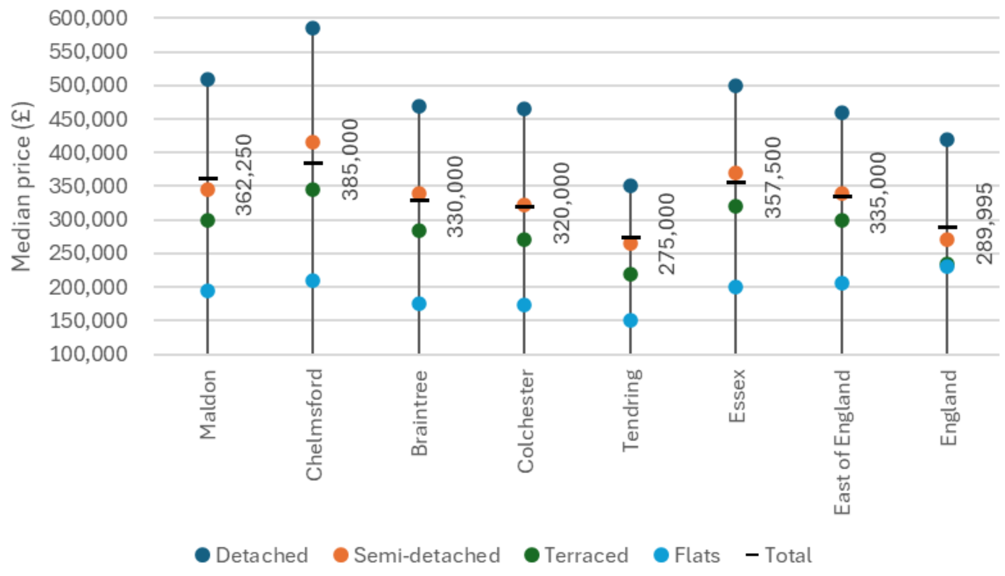
Figure 2.1 Median housing prices around Maldon



Source: Iceni analysis of HM Land Registry Price Paid Data

2.37 The following figure compares median house prices by type in Maldon District with nearby authorities as well as the broader County, Region and national averages Chelmsford has higher median prices across all housing types, while Braintree's prices are lower and very similar to Colchester's. Tendring has notably lower housing prices overall, as well as for each housing type (as illustrated in the map above, lower prices are seen across most of Tendring with the exception of some rural areas). Maldon's median price is similar to Essex and East of England overall.

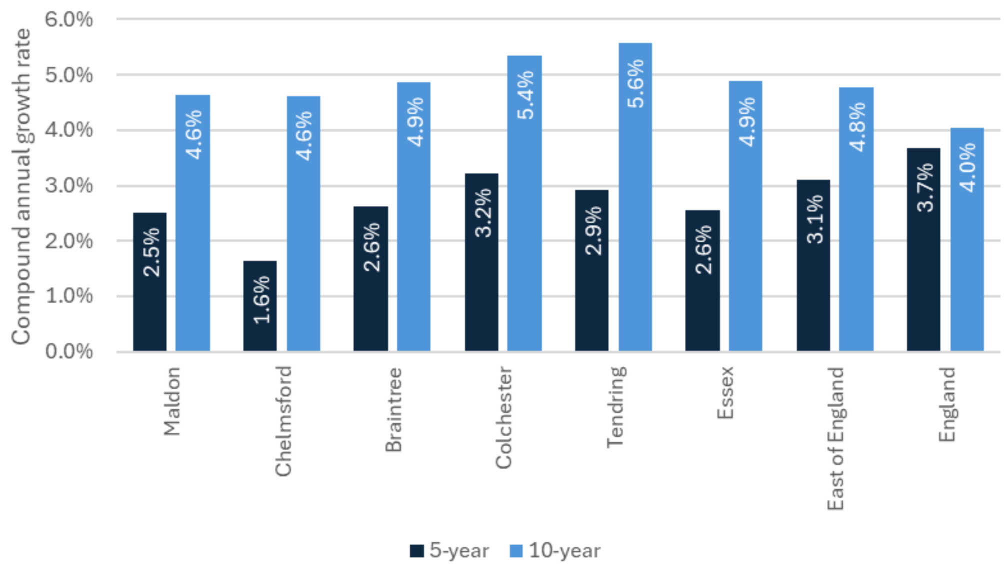
Figure 2.2 Median housing prices in the year up to September 2024



Source: ONS Median house prices for administrative geographies

2.38 As illustrated below, Maldon has seen an average of 2.5% growth per annum in house prices over the last five years, and 4.6% pa over 10 years. This is similar to growth rates seen in Braintree and to the Essex average. Chelmsford has seen a similar 10-year growth rate, although slower growth in the last five years, while Colchester and Tendring have experienced higher growth rates.

Figure 2.3 Recent growth in median house prices



Source: Iceni analysis of ONS Median house prices for administrative geographies

2.39 Overall, these results show similarities between the housing markets of Maldon and adjoining authorities, with Braintree somewhat cheaper and Chelmsford more expensive but both having similar recent growth rates. Colchester and Tendring have seen higher growth rates recently, and while Colchester's median prices are similar to those in Braintree, Tendring has notably low prices.

Local Government Reorganisation

2.40 The UK Government has proposed to reorganise local government, replacing the current structure of County councils and local districts with consolidated unitary authorities. There are currently a number of different groupings proposed – which include a 'five Council proposal' which groups Maldon with Chelmsford and Brentwood; a 'three Council proposal' which additionally includes Epping Forest and Harlow. Given the uncertainty regarding how this may be taken forwards, no particular weight is placed on LGR at this stage.

Conclusions on the Housing Market Geography

2.41 Migration and commuting data reveal that, consistent with the 2021 study, Maldon District is not self-contained enough to be considered a standalone housing market area, and that its strongest relationships are with Chelmsford and Braintree followed by Colchester. Both the migration and commuting analysis would support an HMA formed of either Maldon, Chelmsford, Braintree, Colchester and Tendring; or just Maldon, Chelmsford and Braintree.

2.42 Housing market data reveals some similarities between the housing markets of Maldon, Chelmsford, Braintree and Colchester, with Tendring have notably lower prices, and Tendring and Colchester having seen stronger growth in recent years.

2.43 Based on this analysis, the HMA identified for Maldon in the 2021 LHNA which comprised Maldon, Chelmsford and Braintree still appears to be reasonable.

2.44 Consistent with their own current studies, their higher recent rates of housing growth compared to other authorities and Tendring's lower house prices, Colchester and Tendring could be considered to form their own HMA.

2.45 While there are some migration and commuting connections between Maldon and authorities in South Essex, particularly Basildon and Rochford, these are weaker than the interconnections with Chelmsford, Braintree and Colchester. In addition, there is an established HMA and pattern of joint working in South Essex. As a result, Rochford, Basildon and other South Essex authorities should not be considered to form part of Maldon's HMA.

Sub-Areas within Maldon District

Existing Sub-Areas

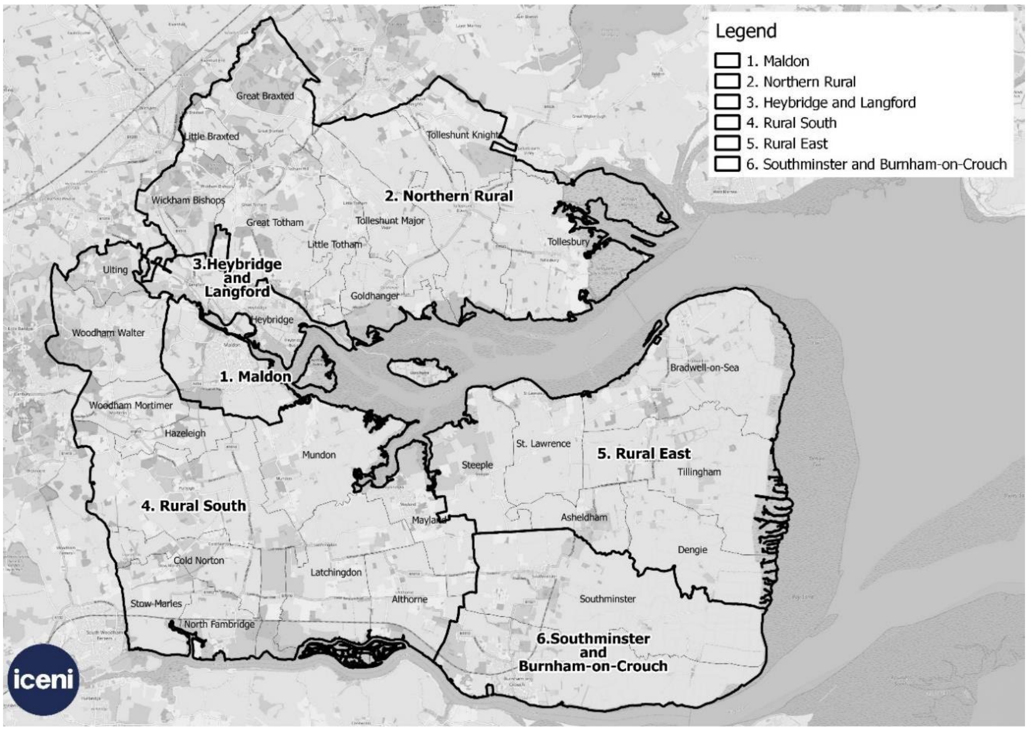
2.46 Policy H1 of the Maldon District Local Development Plan 2014-2029 divides the district into six sub-areas, which are shown in Figure 2.4 below. Analysis and conclusions in the 2021 Maldon Housing Needs Assessment were also broken down into these sub-areas. However, the basis of these is somewhat historic and unclear.

2.47 The primary purpose of sub-areas analysis in this report is to inform potential different affordable housing policies for different parts of the District.

2.48 This section therefore considers whether these sub-areas still remain relevant to local housing needs based on viability work underway, house prices, functional relationships, housing stock and demographics.

2.49 Viability work is currently underway and is being considered using revised subareas.

Figure 2.4 Existing sub-areas



Housing Prices

2.50 Figure 2.5 and Figure 2.6 below illustrate median house prices by ward within Maldon District. Two different statistics are shown:

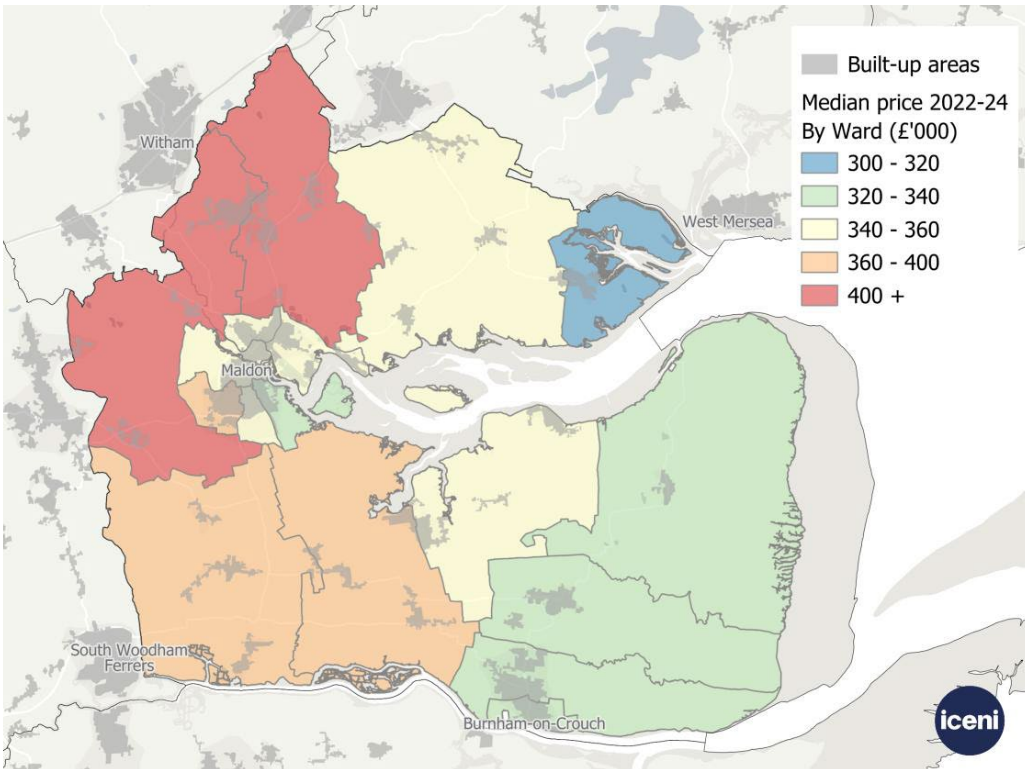
- The first map shows semi-detached sales only. This mapping aims to compare areas on a like-for-like basis by eliminating the effects of housing stock differences on median housing prices, albeit it includes only a sample of all housing sales.
- The second map shows median prices for all housing in each ward, and reflects all sales but is more strongly influenced by housing stock composition.

2.51 House price data is aggregated at the ward level. In cases where a ward includes outlying areas or islands, the average shown reflects the entire ward[3]. Specific sub-areas are not assessed separately.

[3] Osea Island is part of the Heybridge East ward, while Northey Island is part of the ward of Maldon East.

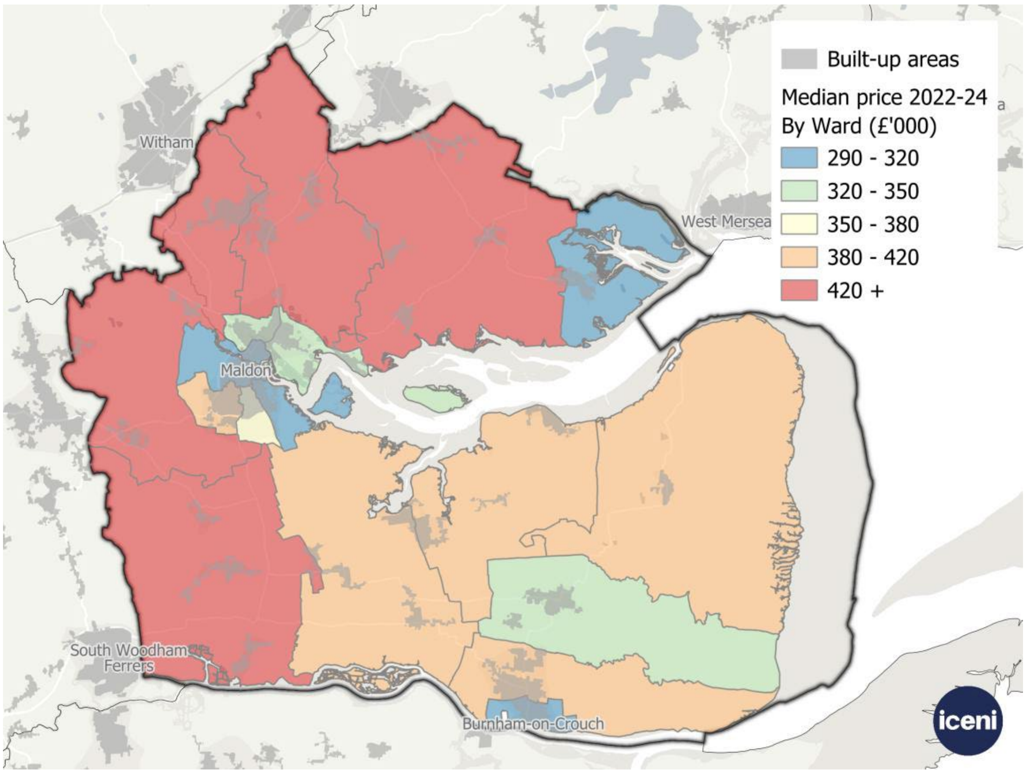
2.52 Both figures illustrate that the western parts of the District have higher prices. The high median price in the south-western part of Maldon is influenced by higher new-build development (with a price premium over existing housing). The semi-detached housing map below shows a relatively flat price profile otherwise, with slightly lower prices in eastern parts of the district.

Figure 2.5 Median semi-detached housing prices by ward



Source: Iceni analysis of HM Land Registry Price Paid Data

Figure 2.6 Median house prices (all dwellings) by ward



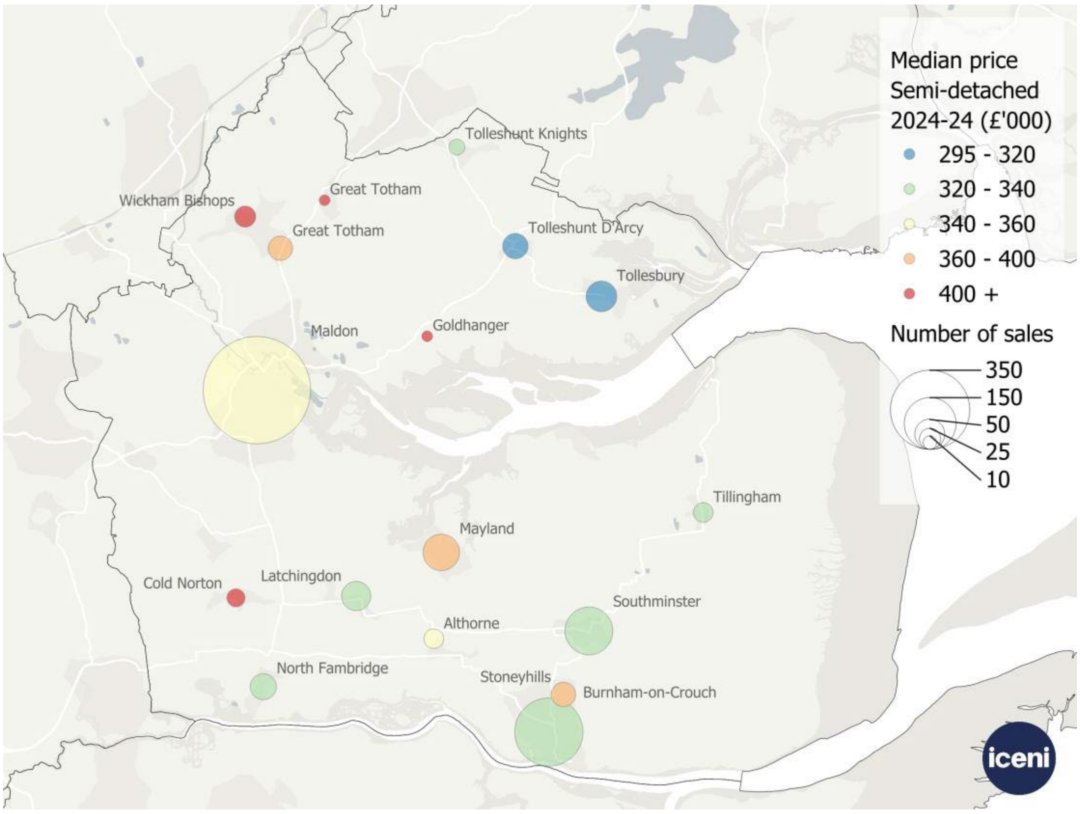
Source: Iceni analysis of Price Paid Data

2.53 Generally, rural wards have higher median prices due to having higher proportions of larger and detached housing. When considering all sales, the largest settlements (Maldon, Burnham-on-Crouch and Southminster) stand out with lower median prices, as does Tollesbury due to this ward having relatively little housing outside of the settlement. Burnham-on-Crouch North has a high proportion of detached housing and so has a higher median price despite being a relatively urban ward.

2.54 However, aside from the east-west divide there is little evidence of a strong rural-urban distinction when comparing housing on a like-for-like basis (i.e. semi-detached sales only).

2.55 To further interrogate differences between settlements the following figure shows median prices by built-up area. Circles are scaled to show the number of sales in each built-up area, with larger circles for built-up areas with more sales.

Figure 2.7 Median house prices (semi-detached only) by built-up area



Source: Iceni analysis of Price Paid Data

2.56 Higher prices are again evident in the western villages as well as in Goldhanger. Prices are slightly lower in Tolleshunt D'Arcy and Tollesbury. There are relatively minor distinctions otherwise, with minor differences between larger settlements (e.g. Burnham-on-Crouch and Southminster) and surrounding smaller settlements (e.g Tillingham or Latchingdon).

2.57 Overall, this analysis has clearly found higher housing prices at the western edge of the District. Otherwise, sale prices are relatively uniform when comparing on a like for like basis, particularly when only built-up areas are considered.

Functional Relationships

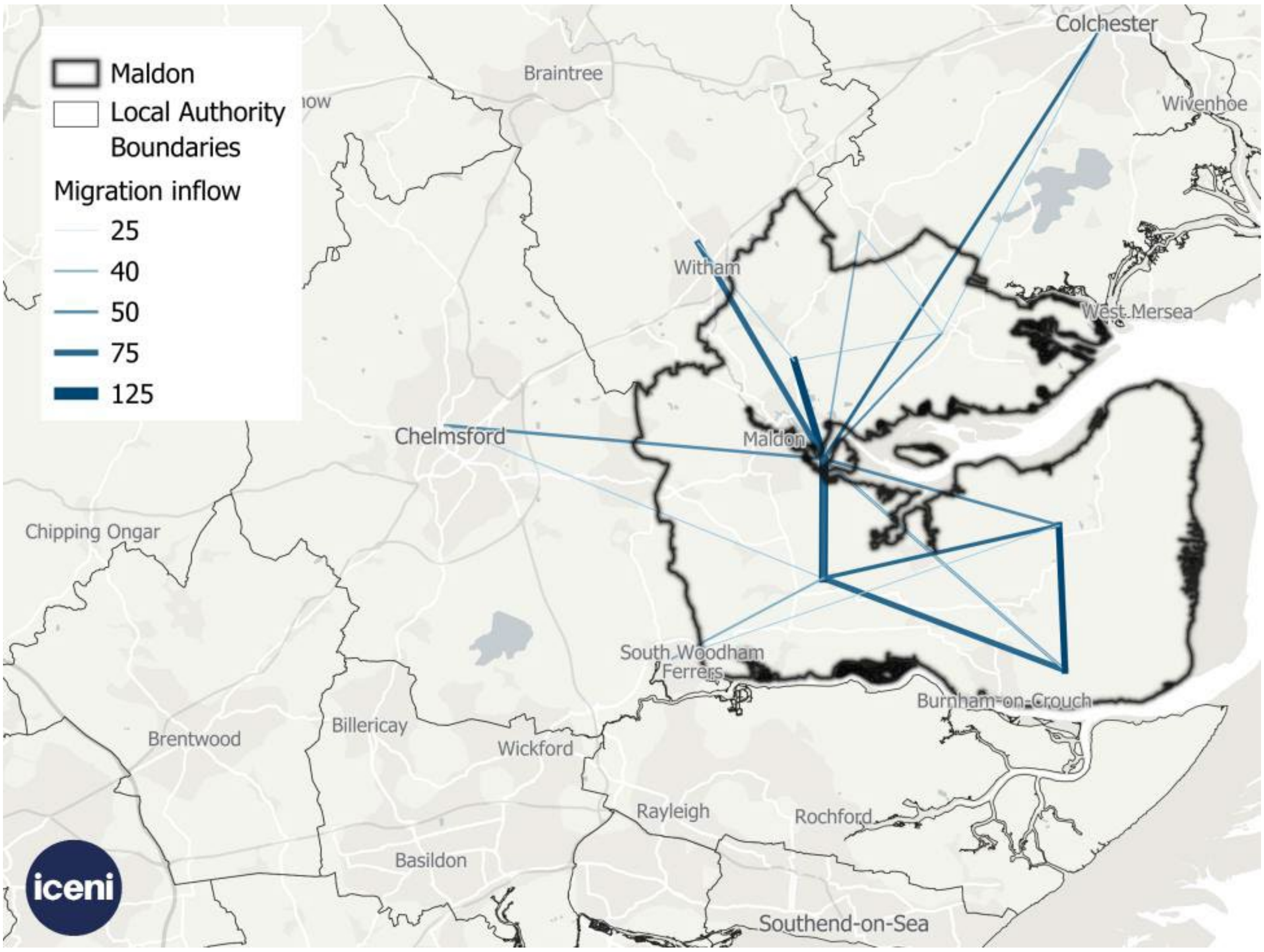
2.58 The figures overleaf show migration inflows (i.e. people moving to a location in the District) and outflows (i.e. people moving from a location within the District) using 2021 Census data. Analysis and mapping are conducted using MSOAs (Middle-Layer Super Output Area), which are combined where there are multiple MSOAs in the same built-up area. A similar approach is used later in this section to consider commuting flow data from the census. These figures provide a sub-LA level of detail to the migration and commuting analysis detailed earlier in this chapter.

2.59 The results of the commuting and migration flow analysis largely illustrate the location and function of the urban areas within the Maldon District.

2.60 For in-migration, flows within the district are larger than migration flows from outside, with most parts of the district strongly connected to Maldon / Heybridge.

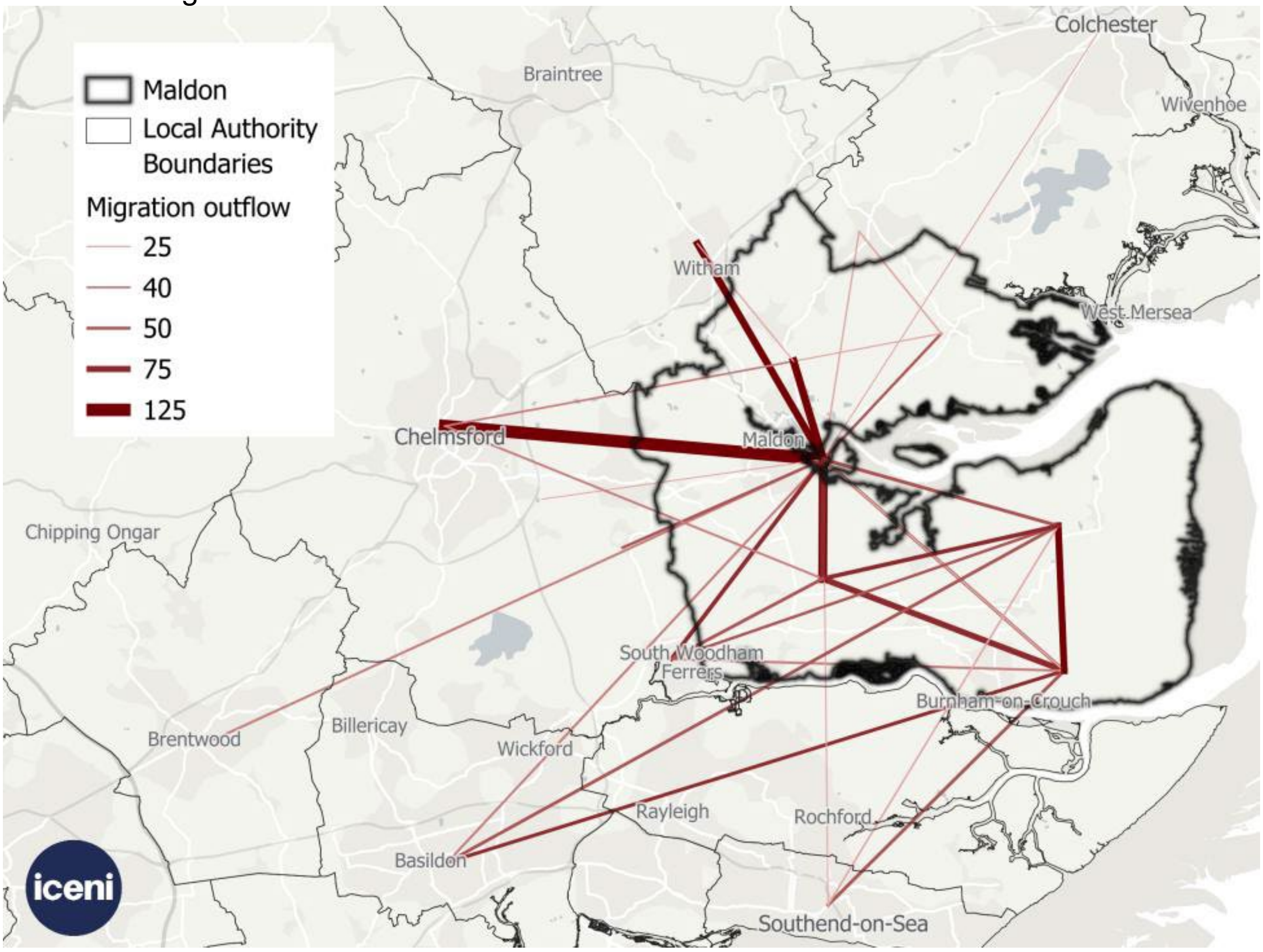
2.61 There are larger out-migration flows from Maldon/Heybridge, particularly to Chelmsford and Witham. However, from a migration flow point of view, most other parts of the district are more connected to Maldon / Heybridge than to locations outside the District.

Figure 2.8 Migration flows to Maldon District



Source: Iceni analysis of ONS Census 2021

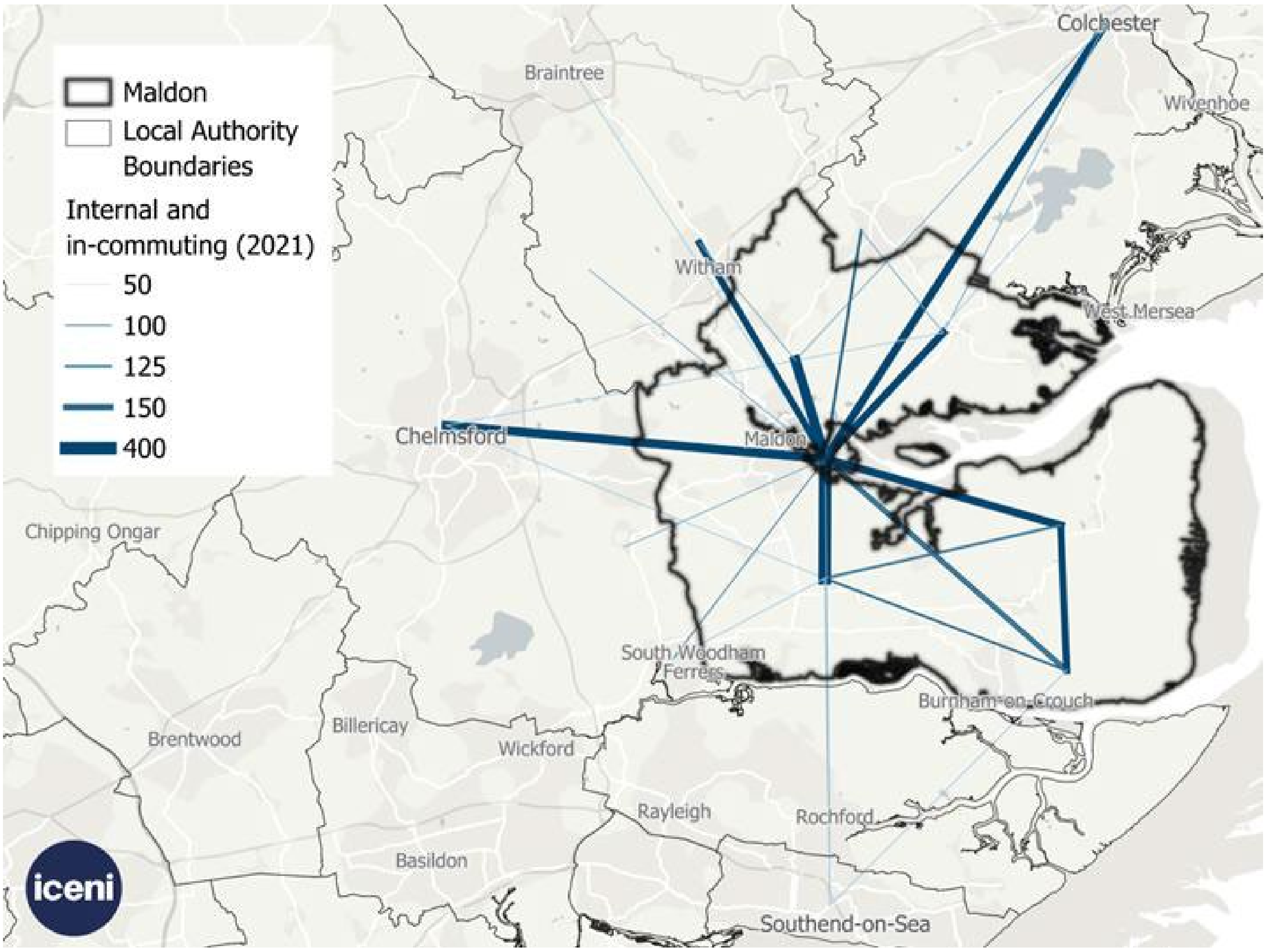
Migration flows from Maldon District



Source: Iceni analysis of ONS Census 2021

2.62 As shown below, there are strong in-commuting flows within the District and particularly to Maldon / Heybridge given it is the largest settlement There are also large commuting flows to Maldon / Heybridge from Chelmsford, Witham and Colchester (as noted in Table 2.4, the authorities with the most in-commuting to Maldon District are Chelmsford, Colchester and Braintree).

Figure 2.9 Commuting flows to Maldon District

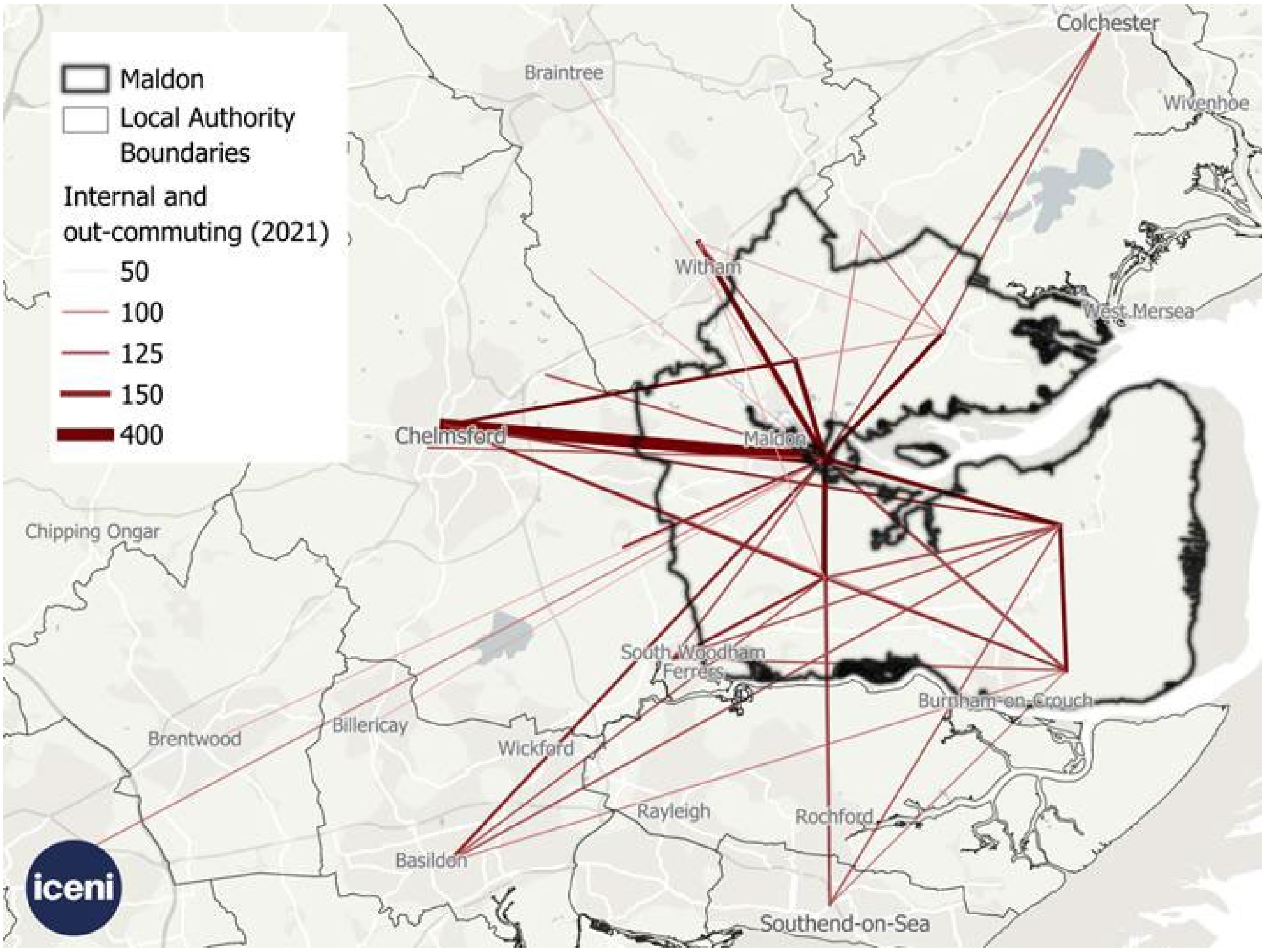


Source: Iceni analysis of ONS Census 2021

2.63 More people commute from than to the district (as noted earlier in this chapter), and the strongest flows are to Chelmsford, Witham and to the south. However, there are still stronger functional commuting relationships from each part of the district to Maldon / Heybridge than with most locations outside of the District.

2.64 As noted earlier in this chapter Maldon District has a relatively low workforce-based self-containment rate. This means that, in sum there is a substantial amount of out-commuting from the district, even if more people commute to Maldon / Heybridge than to most locations outside of the district individually.

Figure 2.10 Commuting flows from Maldon District



Source: Iceni analysis of ONS Census 2021

2.65 Functional relationships in the form of migration and commuting flows can be helpful in identifying sub-areas where they reveal particular parts of a district that are strongly associated with each other, or which display distinct migration and commuting patterns.

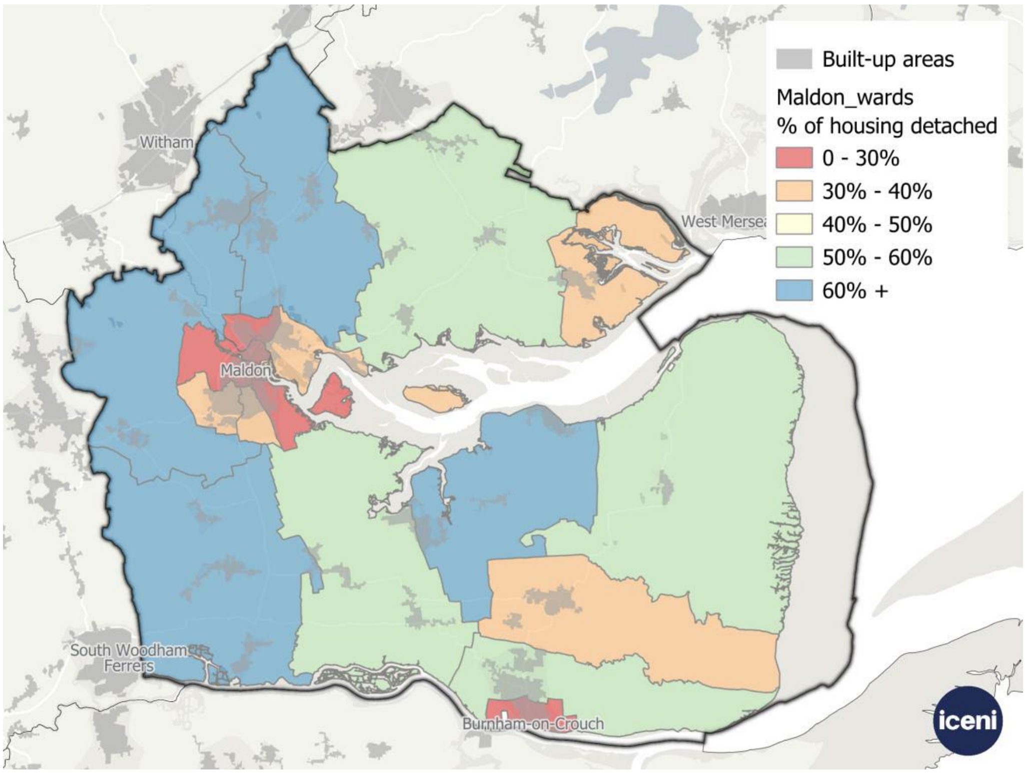
2.66 Overall, this analysis shows strong commuting and migration flows to and from Maldon/Heybridge, reflecting that it is both in the centre of the District and the largest settlement. Otherwise, the analysis does not suggest a strong rationale in terms of commuting and migration flows for separating parts of the district into sub-areas.

Housing Stock and Demographics

2.67 Iceni has also considered variation in housing composition and tenure, and in population age, which may be relevant to housing submarkets and needs.

2.68 As shown in Figure 2.11 below, western wards have particularly high proportions of detached housing. Maldon, Burnham-on-Crouch, and Southminster (except for Burnham-on-Crouch North) have less detached housing and more semi-detached/terraced housing, and in some cases flats. This reflects an urban-rural distinction within the District. In addition, Tollesbury has a relatively low proportion of detached housing (noting the small size of the ward which is focused around the settlement of Tollesbury).

Figure 2.11 Housing composition by ward

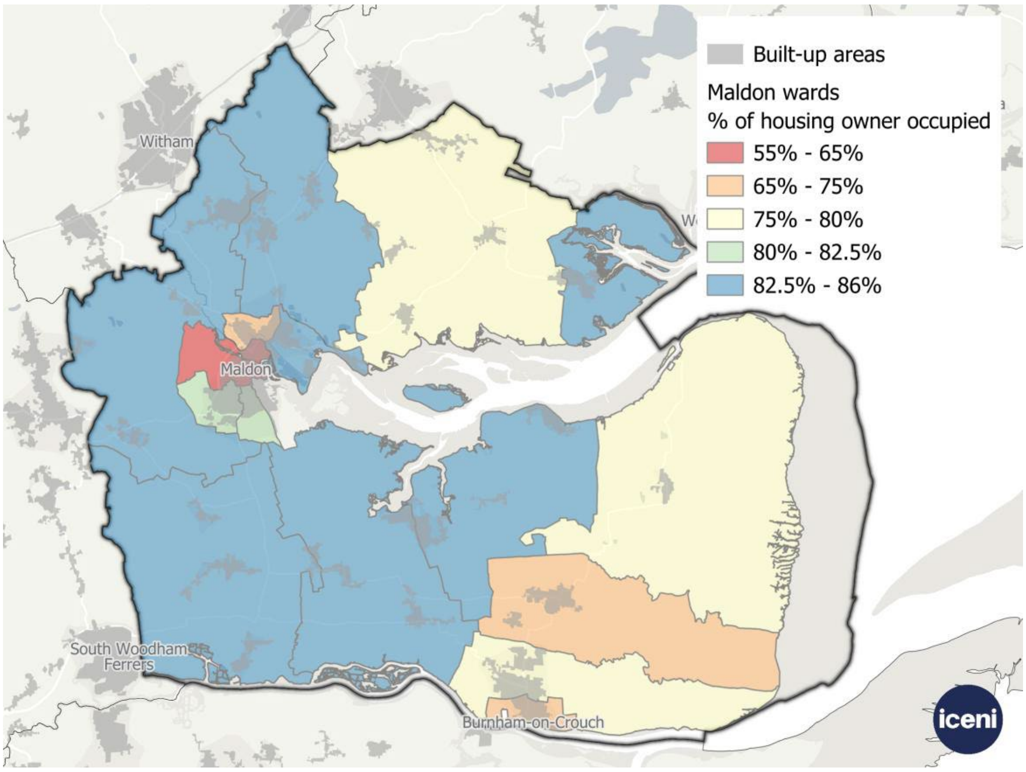


Source: Iceni analysis of ONS Census 2021

2.69 The urban-rural distinction is also visible for housing tenure, with larger settlements having a lower proportion of housing owner-occupation, although there is some variation within Maldon / Heybridge. Western wards and some other rural wards (including Tollesbury) have high rates of home ownership (82.5% +), while parts of Maldon and

Heybridge, Burnham-on-Crouch and Southminster have lower rates of home ownership (less than 75%).

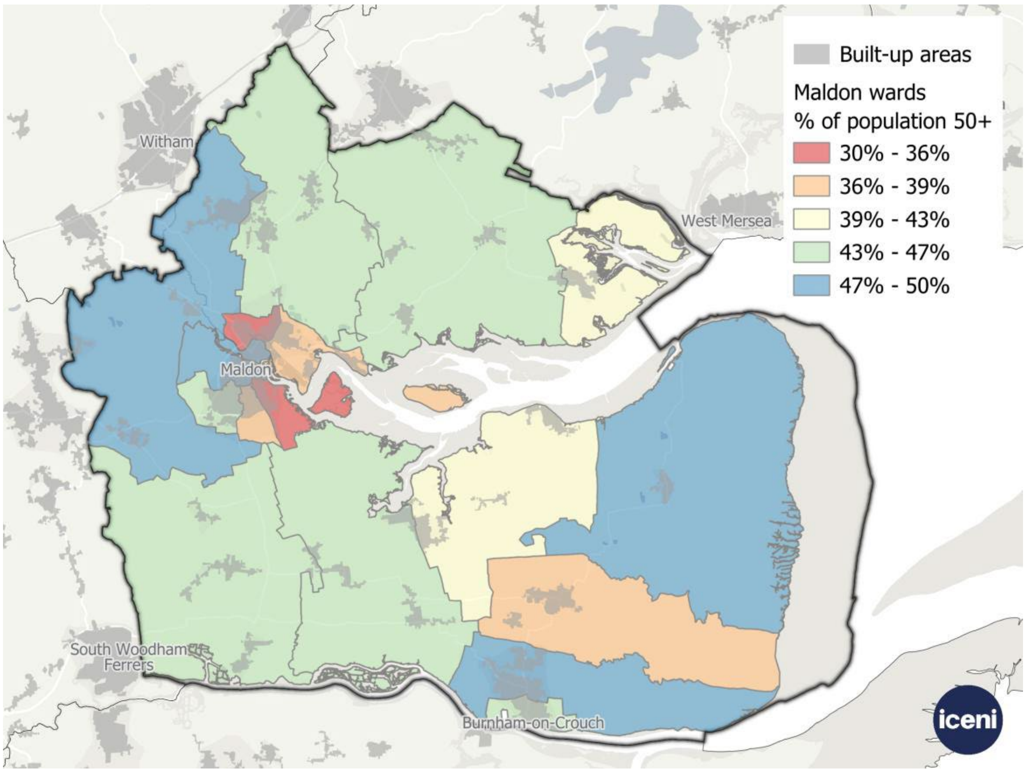
Figure 2.12 Housing tenure by ward



Source: Iceni analysis of ONS Census 2021

2.70 There is a more mixed picture in the population/age composition by ward, as shown in Figure 2.13 below. Burnham-on-Crouch has a relatively high proportion of older people (likely reflecting a role as a retirement destination). Rural areas also have a relatively high proportion of older people. By comparison, Southminster and Maldon / Heybridge have a lower proportion of older people and more working-age people relative to the overall population size.

Figure 2.13 Proportion of people 50+ by ward



Source: Iceni analysis of ONS Census 2021

Conclusion

2.71 The analysis in this section has illustrated housing market, stock and demographic variation within the district which bears little resemblance to the sub-areas which were previously considered. As such, it is sensible to define new sub-areas.

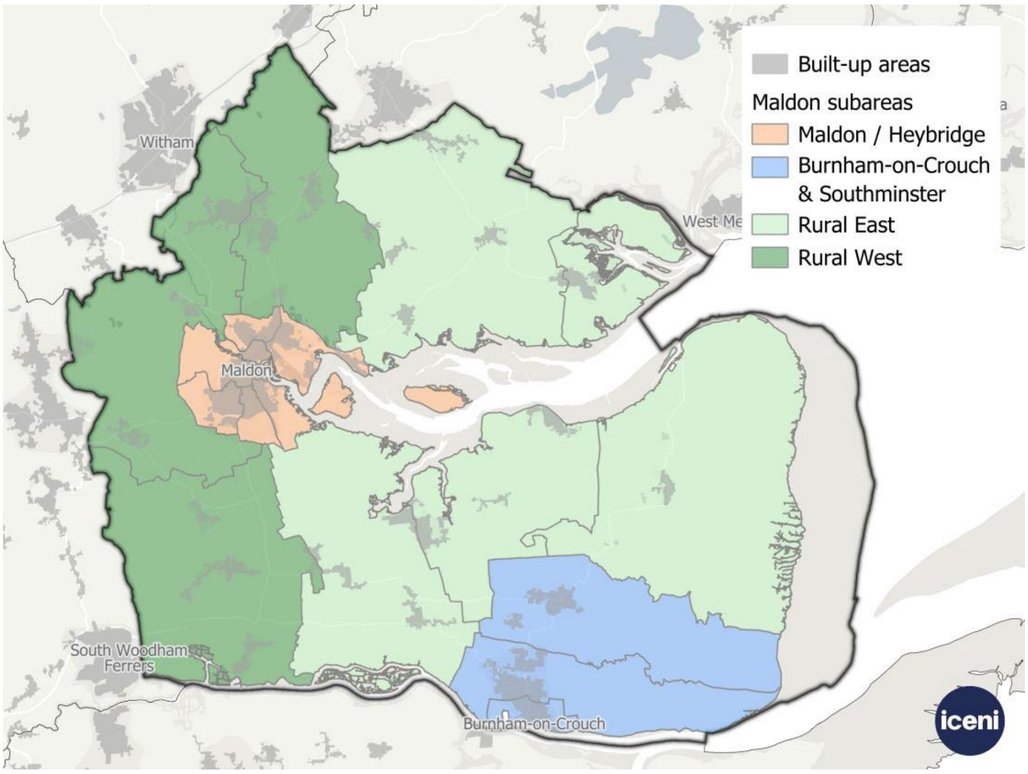
2.72 The western end of the district has higher housing prices and distinct housing stock and demographic characteristics, justifying its role as a subarea.

2.73 Functional relationships do not suggest clear sub-markets, apart from separating Maldon/Heybridge from the rest of the district. This reflects the status of Maldon / Heybridge as the centre of the district and the largest settlement. It also has the youngest population and lowest proportion of detached housing.

2.74 Otherwise, splitting Burnham-on-Crouch and Southminster from other areas appears sensible given housing stock and demographic distinctions which may impact on some policies, as well as the presence of railway connections to Burnham-on-Crouch and Southminster.

2.75 As a result, the following sub-areas have been defined on a ward basis (noting the high availability of data by ward as opposed to parish, and the use of wards in the viability study).

Figure 2.14 Proportion of people 50+ by ward



Source: Iceni analysis of ONS Census 2021

3. Demographic Review

3.1 This section of the report turns to review demographic trends.

Population

3.2 As of the most recent published data from mid-2023, the population of Maldon District is approximately 68,327. This is an increase of around 6,600 or 10.7% residents from the estimated population in 2011. This is higher than in the benchmark areas considered.

Table 3.1 Population change (2011-2023)

Location	2011	2023	Change	% Change
Maldon District	61,720	68,327	6,607	10.7%
Essex	1,396,599	1,536,118	139,519	10.0%
East	5,862,418	6,468,665	606,247	10.3%
England	53,107,169	57,690,323	4,583,154	8.6%

Source: ONS mid-year population estimates

3.3 Table 3.2 below sets out the population change across the sub-areas. The highest growth, both in number of people and percentage change, has been in Burnham-on-Crouch & Southminster. Maldon & Heybridge remains the area with the largest population. The population has also grown in Rural East and Rural West, although at a lower rate.

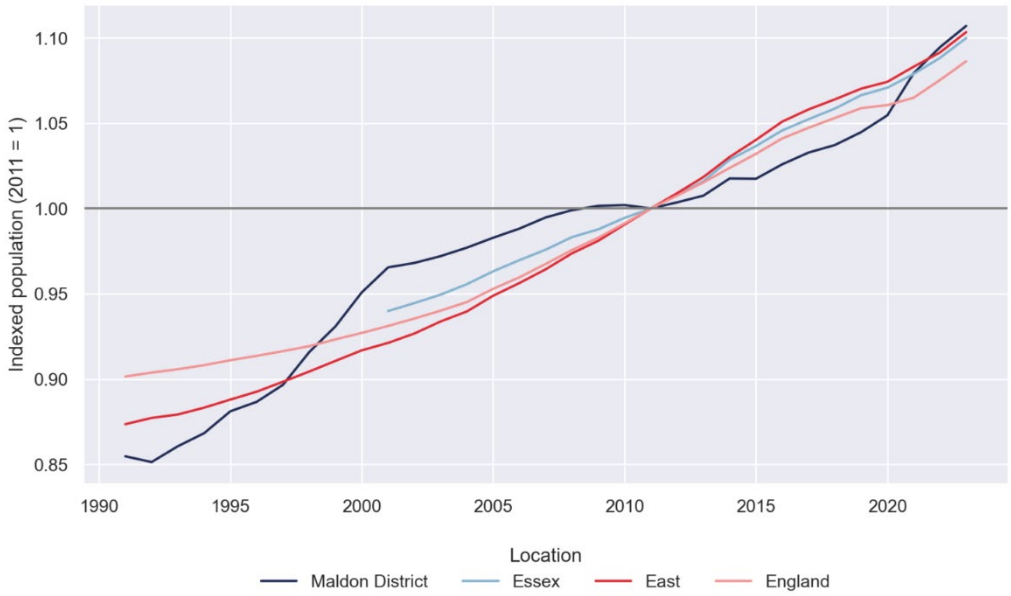
Table 3.2 Population change (2011-2023)

Location	2011	2023	Change	% Change
Burnham-on-Crouch & Southminster	11,964	14,175	2,211	18.5%
Maldon & Heybridge	22,441	24,363	1,922	8.6%
Rural East	16,725	17,656	931	5.6%
Rural West	10,590	11,374	784	7.4%
Maldon District	61,720	67,554	5,834	9.5%

Source: ONS mid-year population estimates

Figure 3.1 below compares population growth in Maldon District to benchmark areas using an indexed population (indexed to 1 in 2011). Maldon District showed a slower rate of growth prior to 2011 and from 2011 until 2019 when compared to benchmark areas. However, the data also shows strong growth over the past 4-years or so, consistent with stronger housing delivery.

Figure 3.1 Indexed population change (2000-2023)



Source: ONS Mid-year population estimates

Age Structure

3.4 Table 3.3 below sets out the age structure for each area by assigning population to three broad age groups which can generally be described as a) children, b) working age and c) pensionable age. The figures show Maldon has a much larger 65+ population profile than benchmark areas, with a relatively low proportion of working-age adults and of children.

Table 3.3 Population profile (2023) – summary age bands

	Maldon District		Essex	East of England	England
	Population	% of population	% of population	% of population	% of population
Under 16	11,121	16.3%	18.7%	18.8%	18.5%
16-64	39,659	58.0%	60.4%	61.3%	62.9%
65+	17,547	25.7%	20.8%	19.9%	18.7%
All Ages	68,327	100.0%	100.0%	100.0%	100.0%

Source: ONS mid-year population estimates

3.5 Table 3.4 below shows the population profile for sub-areas. All sub-areas display similar trends, with relatively old populations. Burnham-on-Crouch & Southminster show a slightly higher proportion of under-16s and over 65s than the district average. Maldon & Heybridge has the highest proportion of children and working-age residents. Rural East and Rural West shows an older demographic profile, with more than 26% over 65, reflecting an ageing population.

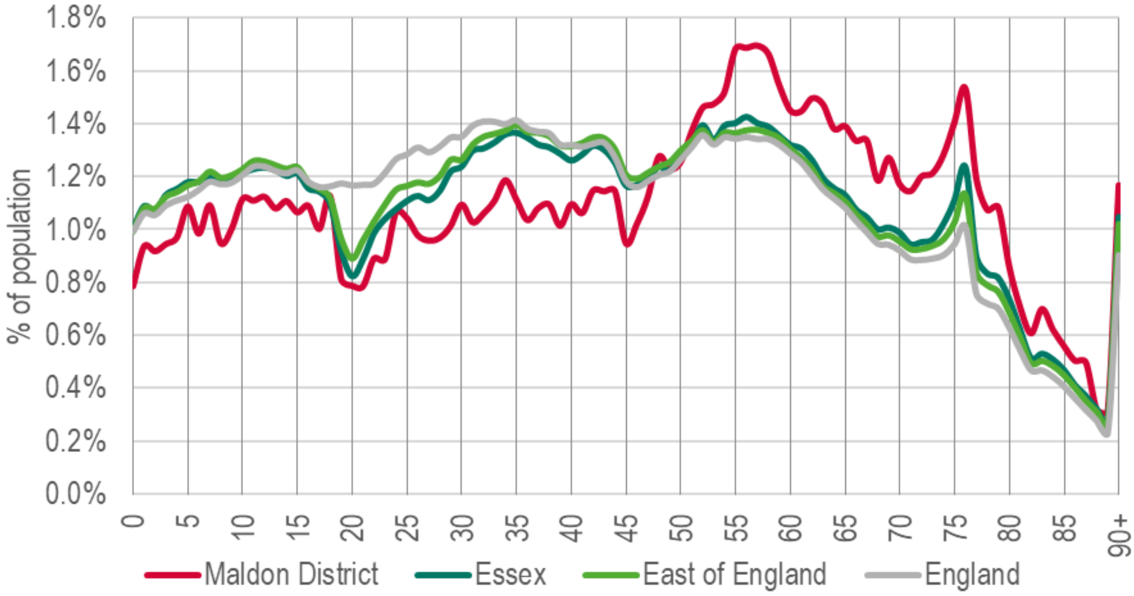
Table 3.4 Population profile (2023) – summary age bands

	Burnham-on-Crouch & Southminster	Maldon & Heybridge	Rural East	Rural West	Maldon District
Under 16	16.8%	17.0%	15.6%	15.6%	16.3%
16-64	58.7%	59.0%	58.0%	56.9%	58.0%
65+	24.5%	24.0%	26.4%	26.4%	25.7%
All Ages	100.0%	100.0%	100.0%	100.0%	100.0%

Source: ONS mid-year population estimates

3.6 Figure 3.2 below provides a more detailed look at the age structure in Maldon District and benchmark areas. As noted above, Maldon District has an older population profile and there is a smaller proportion of young adults and children in the District compared to its benchmarks. However, there is a greater proportion of the population in all age groups from about 50 onwards. Compared with the national position, there is also a notably lower proportion of people in their late teens and early 20s – this observation could be linked to people moving away for further education, although the data does also point to many of these returning over time.

Figure 3.2 Population age distribution (2023)



Source: ONS mid-year population estimates

3.7 Figure 3.3 below sets out population age distribution in the sub-areas. All sub-areas show a significant increase in population share from ages 45-59, with the largest peak in Rural East. After the late 50s, proportions drop across all areas shown, especially after age 70.

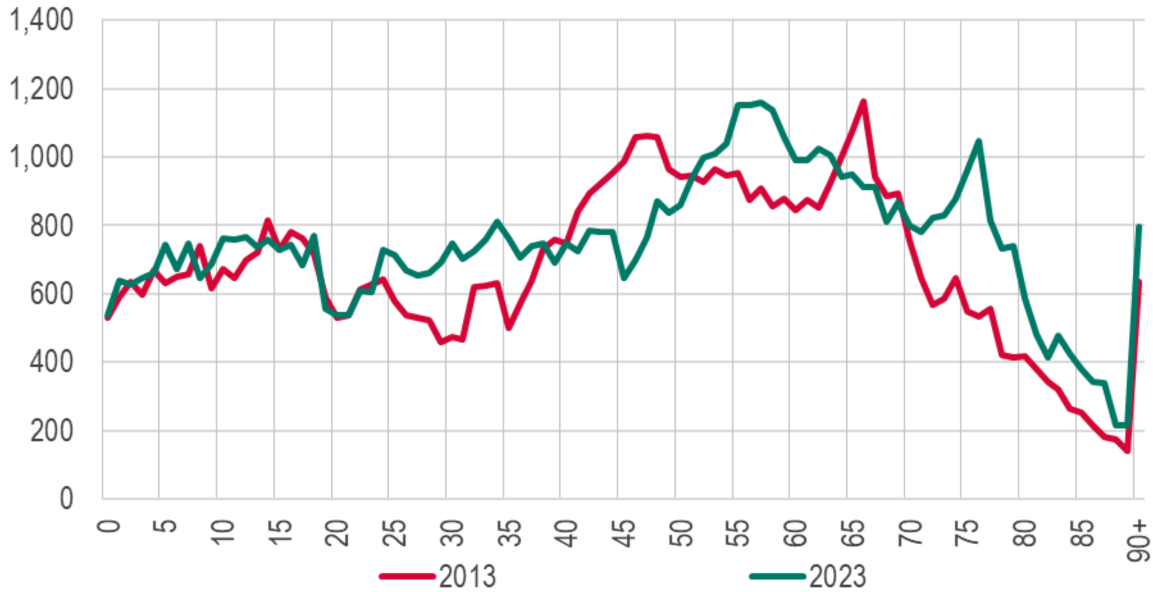
Figure 3.3 Population age distribution (2023)

Source: ONS mid-year population estimates

Age structure changes

3.8 Figure 3.4 below shows how the age structure of the population has changed in the 10-year period from 2013 to 2023. There have been some changes in the age structure, including increases in the population in their 50s; whilst the number of people aged 65 and over has increased notably. Where there are differences, it is often due to cohort effects (i.e. smaller or larger cohorts of the population getting older over time).

Figure 3.4 Population age structure (people) (2013 and 2023) – Maldon District



Source: ONS

3.9 Again, the information above is summarised into the three broad age bands to ease comparison. This shows population increases in all age bands with the highest total and proportionate increase being amongst those aged 65 and over – this age group increasing by 3,600 people, accounting for 58% of all population change in the area.

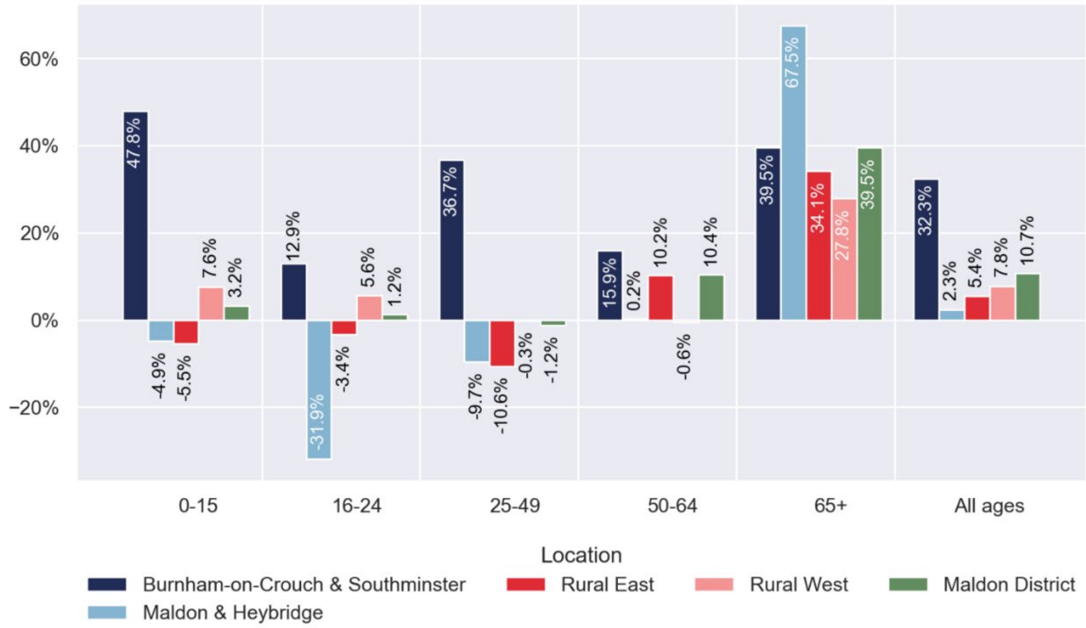
Table 3.5 Change in population by broad age group (2013-23) – Maldon District

	2013	2023	Change	% change
Under 16	10,598	11,121	523	4.9%
16-64	37,623	39,659	2,036	5.4%
65+	13,963	17,547	3,584	25.7%
TOTAL	62,184	68,327	6,143	9.9%

Source: ONS

3.10 Across all sub-areas the 65+ age group shows the largest increase, as shown in Figure 3.5 below. There is a decline across the 16-24 and 25-49 age groups within the Rural East and Rural West and Maldon & Heybridge sub-areas. By comparison, the population in all age groups grew in Burnham-on-Crouch and Southminster, including children and young people.

Figure 3.5 Population change (2011-2023)



Source: ONS mid-year population estimates

Components of Population Change

3.11 Table 3.6 below consider the drivers of population change from 2011 to 2023. The main components of change are natural change (births minus deaths) and net migration (internal/domestic and international). There is also an Unattributable Population Change (UPC) which is a correction made by ONS upon publication of Census data if a population has been under or over-estimated (this is only calculated for the 2011-21 period). There are also 'other changes', which are variable (sometimes positive and sometime negative but generally balancing out over time) – these changes are often related to armed forces personnel, prisons or boarding school pupils. Both UPC and other changes are very small in the case of Maldon.

3.12 The data shows natural change to be generally dropping over time – throughout the period there have been more deaths than births with the gap increasing over time – in the latest period for which data is available, there were 280 more deaths than births. This is a function of the District's age structure. Migration is variable, and always positive for internal (domestic) migration. For international net migration, the figures are much lower; however, the last two years for which data is available shows a slightly higher level of international migration than had been seen generally in the past – this being a consistent trend to that seen nationally. Internal net migration has been particularly high over the past four years.

3.13 Overall, the data shows a general trend of increasing population throughout the period studied.

Table 3.6 Components of population change, mid-2011 to mid-2023 – Maldon District

	Natural change	Net internal migration	Net intern-ational migration	Other changes	Other (unattri-butable)	Total change
2011/12	-64	291	12	-5	-12	222
2012/13	-35	268	13	13	-17	242
2013/14	-60	673	17	21	-28	623
2014/15	-170	105	55	5	-6	-11
2015/16	-50	583	11	-2	-19	523
2016/17	-121	554	-4	5	-10	424
2017/18	-103	363	-7	13	6	272
2018/19	-169	641	-18	4	8	466
2019/20	-241	834	-33	14	35	609
2020/21	-149	1,655	-25	2	38	1,521
2021/22	-124	1,018	60	3	0	957
2022/23	-280	972	66	1	0	759

Source: ONS

Developing a Trend-Based Projection

3.14 The purpose of this section is to develop a trend-based population projection using the latest available demographic information – this projection is then used for analysis later in this report, including to gauge various kinds of housing demand.

3.15 A key driver for developing a new projection is the publication of the 2021 Census data, which has essentially reset estimates of population (size and age structure) compared with previous mid-year population estimates (MYE) from ONS (ONS has subsequently updated 2021 MYE figures to take account of the Census). In addition, as referenced above, a 2023 MYE is now available as well as 2022-based subnational population projections (SNPP).

3.16 The projection looks at estimated migration trends over the past 5-years, with this period being used as it is consistent with the time period typically used by ONS when developing subnational population projections. In addition, as shown in Chapter 5 housing delivery in Maldon District was notably lower prior to 2018/19, and so a longer 10-year period would include a period of constrained housing supply. As a result, developing projections based on a 10-year time period would risk continuing past under-delivery of housing.

3.17 Below, the general method used for each of the components and the outputs from the trend-based projection is set out. The population projection uses the framework of ONS subnational population projections (SNPP) as a start point. This means considering data on births, deaths and migration. The most recent ONS projections are 2022-based and are used as a starting point from which projections can be developed.

Natural Change

3.18 Natural change is made up of births and deaths and the analysis above has shown a general downward trend over time. To project trends forward, the analysis looks at each of births and deaths separately and compares projected figures in the 2022-SNPP with actual recorded figures in the MYE.

3.19 The analysis also takes account of differences between the estimated population size and structure in the 2022-SNPP compared with ONS MYE (up to 2023). Overall, it is estimated recent trends in fertility are very slightly lower (around 1% lower than projected from 2022) and mortality rates virtually identical when compared with data in the 2022-SNPP and so modest adjustments have been made on this basis.

Migration

3.20 The migration analysis looks separately at each of in- and out-migration and for internal and international migration – all data being considered by sex and single year of age. Trend based projections do not typically simply project trends forward and can vary year by year, in part relating to how the population of other areas is projected to change. The approach used is to look at migration trends in the 2018-23 period, which reflects the latest available data, and compare these with figures projected in the 2022-SNPP for the same period (noting that 2018-22 figures will be identical as the migration data in the mid-year estimates for this period fed into the projections). The projections are based on trends over a five year period which aligns to the approach which ONS use in its official projections. Adjustments are then made to migration numbers to provide a best estimate of a future projection based on recent trends. This method will provide a realistic view of projected migration in the absence of being able to develop a full matrix of moves at a national level (as ONS would do).

Population Projection Outputs

3.21 The estimates of fertility, mortality and migration (including changes over time) have been modelled to develop a projection for the period to 2044 (the end of the plan period). The projection outputs start from 2024, but as we only have ONS estimates to 2023 the data to get from 2023 to 2024 is also projected (on this trend-based position). Table 3.7 shows overall projected population growth of around 10,900 people – a 16% increase from 2024 levels.

Table 3.7 Projected population growth under a trend-based scenario – Maldon District (2024-44)

	Population 2024	Population 2044	Change	% change
5-year trend	69,024	79,972	10,947	15.9%

Source: Iceni analysis

Household Projections

3.22 To understand what this means for housing need, the population growth is translated into household growth using household representative rates (HRR) and data about the communal (institutional) population. These have again been updated using data from the Census with Table 3.8 below summarising the assumptions used.

3.23 For the communal population, it is assumed actual numbers are held constant up to ages under 75, with the proportion of the population being used for 75+ age groups – this approach is consistent with typical ONS projections.

3.24 In interpreting Table 3.8 (by way of examples) the data shows around 11% of females aged 85-89 live in communal establishments (i.e. are not part of the household population) whilst around 77% of males aged 50-54 are considered to be a ‘head of household’ (where they are living in a household).

3.25 Generally the HRRs increase by age, this is due to older people being more likely to live alone, often following the death of a spouse or partner.

3.26 For HRRs the figures are calculated at the time of the Census. If ONS follow the method used in their most recent projections for future releases then they are likely to build in the trend between the last three Census points (2001, 2011 and 2021). Figure 3.6 below shows a summary analysis of the changes in HRRs by age.

3.27 Arguably, the key groups to look at are younger age groups where there may have been a degree of suppression in household formation (due to affordability) and this does appear to be the case in Maldon District – particularly for those aged 25-34 and to a lesser extent 16-24 and 35-44. Continuing this trend in the projection would therefore potentially build in further suppression and would not be a positive reaction to the Standard Method seeking to improve affordability.

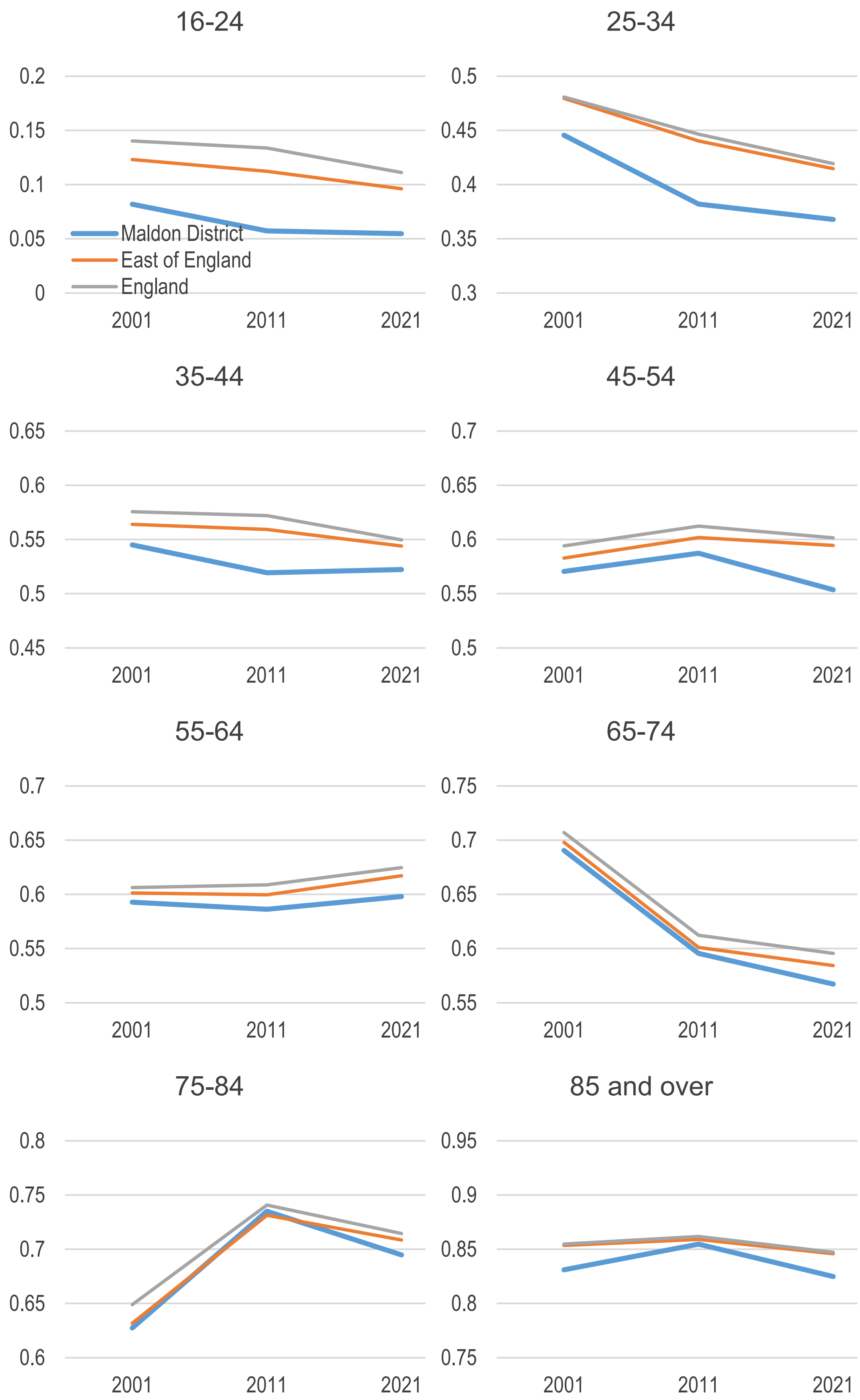
3.28 For some older age groups there does also appear to be a trend of increasing or decreasing HRRs – particularly the 65-74 and 75-84 age groups (and mainly in the 2001-11 period). For these age groups it is considered that the 'trends' are more likely to be due to cohort effects rather than any trend that should be modelled moving forward.

Table 3.8 Communal Population and Household Representative Rates from 2021 Census – Maldon District

Age	**Communal population**		**Household Representative Rates**	
	Male	Female	Male	Female
0 to 15	0	0	-	-
16 to 19	2	1	0.010	0.012
20 to 24	4	3	0.082	0.104
25 to 29	8	7	0.347	0.231
30 to 34	10	4	0.623	0.285
35 to 39	7	3	0.749	0.293
40 to 44	14	11	0.756	0.325
45 to 49	7	7	0.745	0.354
50 to 54	4	2	0.770	0.381
55 to 59	6	5	0.780	0.423
60 to 64	4	6	0.756	0.436
65 to 69	10	11	0.696	0.407
70 to 74	10	8	0.725	0.450
75 to 79	0.009	0.012	0.817	0.544
80 to 84	0.017	0.041	0.848	0.619
85 to 89	0.032	0.110	0.880	0.766
90 or over	0.117	0.215	0.862	0.826

Source: Derived from Census 2021 (mainly Tables CT 106 and 107)

Figure 3.6 Change in household representative rates by age 2001-2021



Source: ONS

3.29 The approach to HRRs taken in this report for the trend-based projection is to hold figures constant at the levels shown in the 2021 Census. However, when considering a higher housing need (linking to the Standard Method) the possibility of some increases for younger age groups is modelled (i.e. to reduce or reverse supressed household formation) – this is discussed in relation to the Standard Method projection in Section 6.

3.30 Applying the HRRs to the trend-based population projection shows a projected increase of 6,500 households over the 2024-44 period, at an average of 326 per annum.

Table 3.9 Projected change in households – trend-based – Maldon District

	Households 2024	**Households 2044**	**Change in households**	**Per annum**
5-year trend	29,429	35,953	6,523	326

Source: Iceni analysis

4. Overall Housing Need

Updated Standard Method

4.1 The Government, through revisions to the NPPF in December 2024, has revised the standard method. Its ambitions in doing so are to increase housing delivery, delivering 1.5 million homes across England over the next 5 years with growth in all areas of the country.

4.2 The NPPF specifies that the Standard Method should be used to calculate the local housing need, and that plans should aim to provide a sufficient supply of housing to meet this need where this is consistent with achieving sustainable development.

4.3 The Government's Summer 2024 consultation[4] highlighted concerns with the increasing vintage of the 2014-based household projections around which the standard method was designed – arguing that the dataset is now over 10 years old and no longer fit-for-purpose; whilst highlighting the volatility of household projections and issues where projections can be artificially low in some areas as demographic trends are constrained by available housing supply.

4.4 The consultation therefore put forward a revised standard method with a view to providing stability and certainty to all stakeholders, whilst supporting the Government's ambition to deliver 1.5 million homes and achieving a distribution of homes across the country which balanced the need for higher supply in some of the least affordable areas of the country with ensuring that all areas contribute to meeting the country's housing needs.

4.5 It proposed to do so through use of a baseline (Step 1) set at a percentage of existing housing stock levels (reflecting the relative size

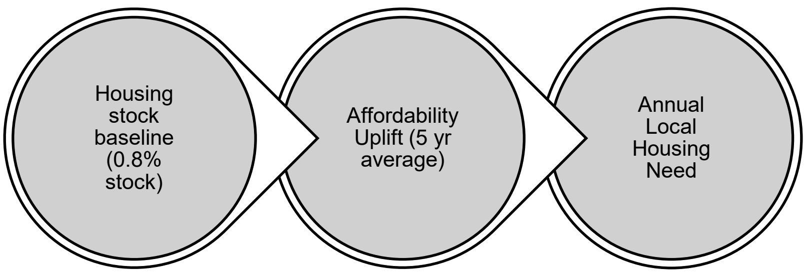
[4] https://www.gov.uk/government/consultations/proposed-reforms-to-the-national-planning-policy-framework-and-other-changes-to-the-planning-system/proposed-reforms-to-the-national-planning-policy-framework-and-other-changes-to-the-planning-system

of areas and in so doing to a) reinforce development in existing urban areas where there is existing infrastructure and b) to support some rebalancing of the national distribution to better reflect growth ambitions in the Midlands and North). A stronger affordability multiplier was then proposed (Step 2) to reflect price pressures and market signals and direct homes to where Government considers they are most needed.

4.6 Government has taken this forward, introducing a **revised standard method** alongside the NPPF in December 2024. The PPG sets out the revised standard method in the section on *Housing and Economic Development Needs Assessments.*[5]

4.7 Para 2a-006 therein sets out the methodology, which takes a baseline of 0.8% of existing housing stock in the area (Step 1); to which an affordability adjustment is then applied (Step 2) which is calculated by taking the average affordability ratio figure over the 5 more recent years for which data is available, and applying a 0.95% increase for each 1% of which the averaged affordability ratio is above 5. Figure 4.1 provides an overview of the revised standard method.

Figure 4.1 Overview of Revised Standard Method



4.8 Compared to the previous standard method the 0.8% pa stock baseline removes the use of demographic projections (which can be volatile) and provides a baseline level of provision across all areas which is not dissimilar to the 0.89% annual increase in housing stock nationally over the last 10 years. The benchmark affordability ratio position of 5 is

5 https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments

consistent with the ONS use of this level as a broad indicator of affordability. With affordability uplifts applied to the stock baseline, the revised standard method supports provision of around 370,000 homes nationally which Government consider should be targeted to improve housing affordability over time.

4.9 Previously the NPPF provided scope to deviate from the standard method in assessing housing need in exceptional circumstances, enabling a 'justified alternative approach' to be advanced which reflects current and future demographic trends and market signals. **However, the revisions to the NPPF in December 2024 have removed the scope to use an alternative approach – they require housing need to be assessed using the (revised) standard method. It provides a mandatory starting point for the development of policies for housing provision in local plans, albeit that wider evidence is relevant in setting a housing requirement.**

Revised Standard Method Calculation

4.10 It is a relatively straight forward exercise to calculate the local housing need using the standard method for Maldon District.

Step 1: Housing Stock Baseline

4.11 The stock baseline is expected to be drawn from the MHCLG Live Table 125. The PPG in Para 2a-005 directs that 'the most recent data published at the time should be used.' The latest data on the housing stock position is for 2024. The stock baseline is calculated as 0.8% of existing stock.

Step 2: Affordability Adjustment

4.12 The affordability adjustment is then to be applied, based on the average median (workplace-based) house price to income ratio over the last 5 years, which at the current time is for 2019-24. The following formula is then used to calculate the affordability uplift:

$$Adjustment\ factor = \left(\frac{five\ year\ average\ affordability\ ratio - 5}{5}\right) x\ 0.95 + 1$$

4.13 The final stage is to then multiply the housing stock baseline by the affordability adjustment factor.

4.14 The results of the revised standard method calculation using the latest published affordability and housing stock data for Maldon is shown in Table 4.1 below. This shows a need for 583 dpa.

Table 4.1 Maldon District Standard Method Calculation

	Maldon District
Housing Stock, 2024	30,323
0.8% Stock Baseline	243
Average Median Affordability Ratio, 2020-24	12.38
Affordability Uplift	240%
Local Housing Need (dpa)	583

4.15 The standard method figures change when new affordability and stock data is released (typically annually in the Spring), and the Council will need to update the calculation until the point of submission of the Local Plan Review at which point the figures are 'fixed' for a period of two years.[6]

4.16 The standard method figure is higher than figures previously assessed: the last Local Housing Needs Assessment (LHNA) considered the 2021 Standard Method figure of 308 dpa which was very close to the requirement detailed in Policy S2 of the current Local Development Plan (310 dwellings per annum). The change reflects the revised standard method brought forwards by Government.

4.17 The previous evidence in the 2021 LHNA was based on the standard method formula at that time which used 2014-based household

6 PPG Para 2a-008-20241212

projections. These were based on demographic data which is now over a decade old.

Affordability adjustment and housing mix

4.18 The median housing affordability ratio is used to calculate the affordability adjustment in the standard method, and as noted above expresses the ratio between median house prices and median workplace earnings across the District. The standard method takes an average affordability ratio based on the data for the preceding five years period.

4.19 The affordability ratio will be influenced by the profile of the local housing stock in so far as this influences the median house prices. Housing mix policies with influence the size and character of newly built housing will have limited effect on the affordability ratio and adjustment when compared with movements in the broader housing market.

4.20 As will be discussed in more detail in Chapter 6, only a small portion of total sales in the Maldon District are for new build homes. Since the adoption of the MDLDP in 2017, this percentage has generally varier between 12 – 20%. Across England, over the longer term, between 10 – 15% of housing sales have been for new builds. As a result of this, most housing sales will be existing housing stock. The median house price will be more reflective of the sale price of existing rather than new stock.

4.21 Under the Standard Method housing need for 583 dpa set out above, 11,660 dwellings would be built over 20 years. Building off the current housing stock baseline (30,323 dwellings in the District in 2024), these homes would make up 28% of total dwellings stock by 2044. Even a moderate change in the profile of these new homes delivered would constitute only a small portion of overall housing stock. For example, 10% of new homes required between 2022-42 would be 2.8% of total housing stock in 2044. This means that even over the longer term, housing mix policies will have only a limited impact on the future profile of total housing stock, and so limited impact on the median house price and affordability adjustment.

4.22 By contrast, as will be explored in Chapter 6, the median house price in Maldon has increased by 99% over the last twenty years, while the average median affordability ratio from 2019-24 was 48% higher than the ratio in 2004, twenty years earlier. These movements in the overall housing market are likely to cause much larger changes in affordability adjustments than shifts in housing mix policies.

Previous standard method comparison

4.23 The impact of the new standard method can be shown by calculating what housing need would have arisen applying the previous standard method formula. This analysis is presented for comparison and contextual purposes only, and is not intended to imply an alternative housing need calculation (as there is no scope for such a calculation under the current NPPF).

4.24 Prior to December 2024, the Standard Method had four steps set out in Planning Practice Guidance which are set out below. More up-to-date data sources have been used where available, and minor variations to the steps have been applied where appropriate to provide a better reflection of the housing need that would be indicated by current household forecasts and affordability data.

Step One: Setting the Baseline

4.25 The first step is to establish a demographic baseline of household growth. This baseline was previously drawn from the 2014-based Household Projections, however these have now been superseded by 2022 subnational population projections. As no household projections were released with the 2022 projections, Iceni's trend-based projection (outlined in the previous chapter) has been used to provide the baseline. Iceni's projection draws on the most up-to-date local data to adjust subnational population projections, and to model how population growth would translate into additional households.

4.26 The average household growth projected for Maldon over the plan period is 326 per annum.

Step Two: Affordability Adjustment

4.27 The second step was to consider the application of an uplift on the demographic baseline, to take account of market signals (i.e. relative affordability of housing).

4.28 The adjustment increases the housing need where house prices are high relative to workplace incomes. It uses the published median affordability ratios from ONS based on workplace-based median house prices and median earnings.

4.29 The previous Government's Guidance states that for each 1% increase in the ratio of house prices to earnings, above 4, the average household growth should be increased by 0.25%, with the calculation being shown below.

$$Adjustment\ factor = \left(\frac{Local\ affordability\ ratio\ -4}{4}\right) x\ 0.25 + 1$$

4.30 Consistent with the practice for the current Standard Method and providing a better average position, the four-year average affordability ratio has been used (under the previous standard method the most recent values was used). For Maldon, the average ratio for 2020-24 (the most recent data) is 12.38, giving an uplift of 52%. This leads to a housing need of 497 dwellings per annum.

Results Comparison

4.31 The result obtained through this comparative calculation is therefore 497 dpa, or 9,940 additional dwellings over a 20-year plan period. The housing need indicated by the Standard Method prior to December 2024 (using older household projections and affordability data as well as capping the increase) was 276 dpa. However this was based on household projections which are more than a decade old and plainly out-of-date. Iceni's updated analysis using the latest data would point indicatively to a need for 497 dpa which is a significant uplift on this value, taking it most of the way to the current standard method housing requirement of 583 dpa. There is however no basis in national policy for taking forward a Plan on the basis of an 'alternative approach' such as this, and it is included herein for comparative purposes only.

4.32 The Government's ambition in revising the standard method has been to increase housing delivery and provide a more stable basis to support plan-making. It has sought to address the vintage of the 2014-based Household Projections. The Standard Method specifically aims to increase national housing delivery above recent levels and historical trends with the aim of improving housing affordability over time. This increase in housing need would facilitate an increase in household formation as discussed in the previous chapter. It would also indicate higher levels of population growth in Maldon District relative to past trends.

4.33 The following section considers the effects higher level of delivery required by the current Standard Method would have on the District's population, providing all 583 dwellings were built and occupied each year.

Demographic Implications

4.34 This section of the report explores the demographic implications of the Standard Method for assessing housing need (a need for 583 dpa). Starting with the trend-based projection outlined in Chapter 3, migration levels to and from the District have been flexed so there is a sufficient population to fill the suggested number of homes. The resulting projections can be compared to the trend-based outcomes developed earlier.

4.35 The projections look at the 2024-44 period. The analysis below starts with a review of local population trends.

Developing a Projection linking to the Standard Method

4.36 In the modelling for this projection, migration assumptions have been adjusted (relative to past trends) so that across the District the increase in households matches the housing need (including a standard 3% vacancy allowance). Adjustments are made to both in- and out-migration (e.g. if in-migration is increased by 1% then out-migration is reduced by 1%).

4.37 The analysis also considers Planning Practice Guidance (PPG) which was revised in December 2024, alongside the new Standard Method and provides some indication of why the Government sees a need to increase housing delivery[7]. Paragraph 006 (Reference ID: 2a-006-20241212) states:

'Why is an affordability adjustment applied?
An affordability adjustment is applied as housing stock on its own is insufficient as an indicator of future housing need because:

- *housing stock represents existing patterns of housing and means that all areas contribute to meeting housing needs. The affordability adjustment directs more homes to where they are most needed*

- *people may want to live in an area in which they do not reside currently, for example to be near to work, but be unable to find appropriate accommodation that they can afford.*

The affordability adjustment is applied in order to ensure that the standard method for assessing local housing need responds to price signals and is consistent with the policy objective of significantly boosting the supply of homes. The specific adjustment in this guidance is set at a level to ensure that minimum annual housing need starts to address the affordability of homes.'

4.38 The previous PPG also stated that an affordability uplift is required because 'household formation is constrained to the supply of available properties – new households cannot form if there is nowhere for them to live'.

7 https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments

4.39 Essentially, the Government considers that by providing more homes there is the opportunity for increased migration to an area to fill the homes whilst equally, one of Government's core objectives in planning for the delivery of 370,000 homes a year nationally is to improve affordability. Increased housing provision should provide the opportunity for additional household formation.

4.40 The modelling therefore considers the possibility of additional housing delivery allowing the opportunity for additional households to form. For the Standard Method projection it has been modelled that HRRs for age groups up to 44 could return to the levels seen in 2001 (which can be seen in Figure 3.6).

4.41 In developing this projection, a population increase of around 21,300 people is shown – a 31% increase and about double the trend-based projection (which is shown in Table 4.2 below for context).

Table 4.2 Projected population growth under a range of scenarios – Maldon District (2024-44)

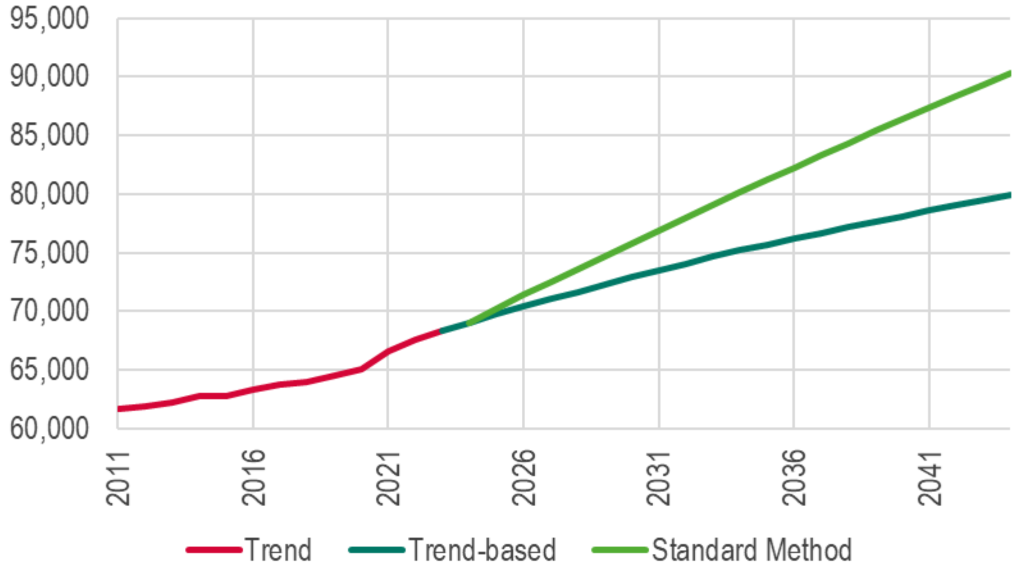
	Population 2024	Population 2044	Change	% change
5-year trend	69,024	79,972	10,947	15.9%
Standard Method	69,024	90,303	21,279	30.8%

Source: Iceni analysis

4.42 Below are a series of charts showing past trends and projected population growth and key components of change for each of the projections developed. The first figure looks at overall population growth, before considering natural change and net migration.

4.43 The analysis suggests the population of Maldon District could rise to 90,300 by 2044 (up from 69,000 in 2024 (estimated)) a 31% increase, or 1.5% per annum. For comparison, between 2013 and 2023 the population increased by an average of around 1.0% per annum and so the Standard Method would be projected to provide a boost in population growth.

Figure 4.2 Past trends and projected population – Maldon District



Source: ONS and Iceni analysis

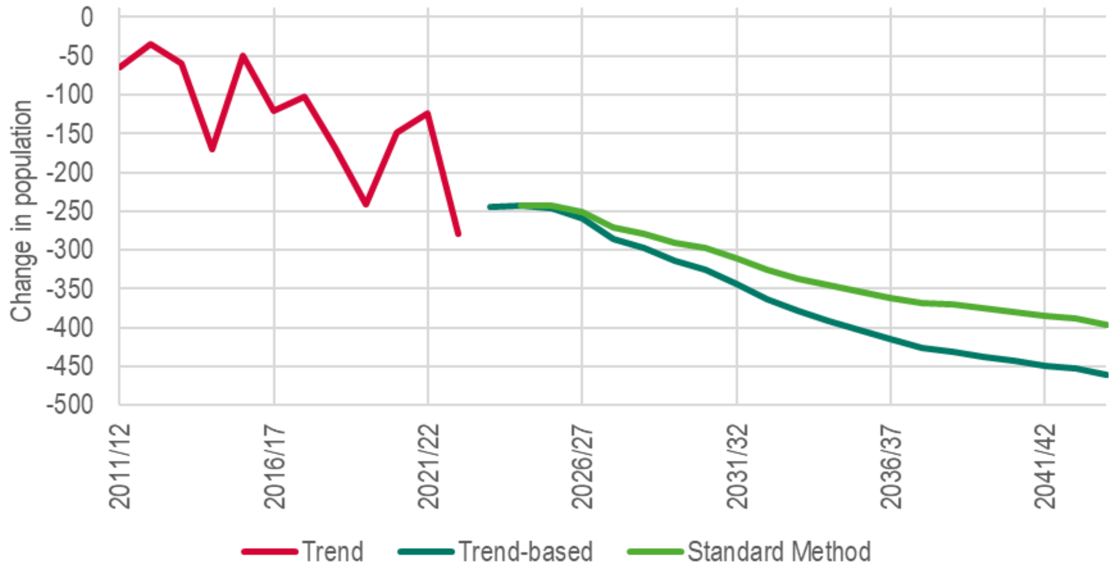
4.44 The key components of the projected change in population are:

- Migration, including from other districts and from outside of the UK. Net migration is the overall contribution of migration to population growth and is calculate as in-migration minus out-migration.
- Natural change – this is the number of births minus the number of deaths, and is principally a reflection of the age structure and how this changes.

4.45 The main reason for the population growth in the standard method projection and in trend-based projection is net in-migration to the District. Noting that migrants are typically of working age, higher net migration would imply a higher number of females of child-bearing age. Thus with higher net migration, we would expect a higher number of births and so the decline in natural change (births minus deaths) would also be projected to reduce in the standard method projection compared to the trend-based projection.

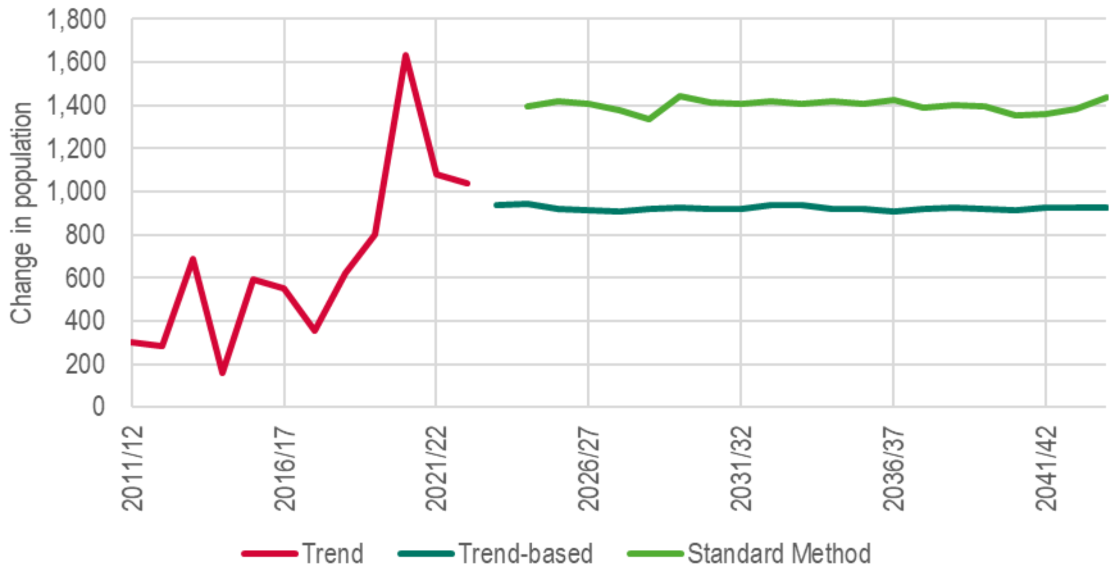
4.46 The figures below show projected natural change and net migration under the scenarios. Focussing on net migration, the analysis suggests that with higher delivery linked to the Standard Method, net migration would generally be at a level higher than typical past trends – although generally at the sort of level seen in 2020/21. While there has been some variability in migration historically, in keeping with common practice the projection shows a smoother pattern of migration in the future because it is assumed that temporary spikes and dips will average out over time.

Figure 4.3 Past trends and projected natural change – Maldon District



Source: ONS and Iceni analysis

Figure 4.4 Past trends and projected net migration – Maldon District



Source: ONS and Iceni analysis

4.47 A final analysis compares age structure changes under each of these projections. In both cases the projections show an ageing of the population and that with higher growth there would be higher increases in the number of children and people of 'working-age' (16-64).

Table 4.3 Projected population change 2024 to 2044 by broad age bands – trend-based – Maldon District

	2024	2044	Change in population	% change
Under 16	11,204	11,403	199	1.8%
16-64	39,911	44,753	4,841	12.1%
65 and over	17,909	23,815	5,906	33.0%
Total	69,024	79,972	10,947	15.9%

Source: Iceni analysis

Table 4.4 Projected population change 2024 to 2044 by broad age bands – Standard Method – Maldon District

	2024	2044	Change in population	% change
Under 16	11,204	13,376	2,171	19.4%
16-64	39,911	51,403	11,492	28.8%
65 and over	17,909	25,525	7,616	42.5%
Total	69,024	90,303	21,279	30.8%

Source: Iceni analysis

Relationship Between Housing and Economic Growth

4.48 The analysis to follow considers the relationship between housing and economic growth; seeking to understand what level of jobs might be supported by changes to the local labour supply (which will be influenced by population change). To look at estimates of the job growth to be supported, a series of stages are undertaken. These can be summarised as:

- Estimate changes to the economically active population (this provides an estimate of the change in labour-supply);

- Overlay information about commuting patterns, double jobbing (i.e. the fact that some people have more than one job) and potential changes to unemployment; and
- Bringing together this information will provide an estimate of the potential job growth supported by the population projections.

Growth in Resident Labour Supply

4.49 The approach taken in this report is to derive a series of age and sex specific economic activity rates and use these to estimate how many people in the population will be economically active as projections develop. This is a fairly typical approach with data being drawn in this instance from the Office for Budget Responsibility (OBR) – July 2018 (Fiscal Sustainability Report) – this data has then been rebased to information in the 2021 Census (on age, sex and economic activity).

4.50 Table 4.5 below shows the assumptions made for the District. The analysis shows that the main changes to economic activity rates (EAR) are projected to be in the 60-69 age groups – this will to a considerable degree link to changes to pensionable age, as well as general trends in the number of older people working for longer (which in itself is linked to general reductions in pension provision).

Table 4.5 Projected changes to economic activity rates (2024 and 2044) – Maldon District

	Males			Females		
	2024	2044	Change	2024	2044	Change
16-19	45.0%	45.5%	0.5%	44.5%	45.0%	0.4%
20-24	88.9%	88.9%	0.0%	81.6%	81.6%	0.0%
25-29	92.1%	92.1%	0.0%	84.2%	84.2%	0.0%
30-34	92.5%	92.5%	0.0%	80.7%	80.7%	0.0%
35-39	93.9%	93.7%	-0.1%	78.0%	78.9%	0.9%
40-44	91.7%	90.8%	-0.9%	81.0%	83.1%	2.1%
45-49	91.3%	90.1%	-1.2%	82.8%	86.3%	3.5%
50-54	89.5%	88.7%	-0.8%	79.5%	83.7%	4.1%
55-59	83.8%	82.9%	-0.8%	69.4%	72.2%	2.8%
60-64	69.9%	74.1%	4.1%	56.7%	62.4%	5.7%
65-69	35.5%	48.5%	12.9%	26.2%	39.2%	13.0%
70-74	14.0%	17.4%	3.4%	8.1%	14.8%	6.8%
75-89	7.1%	7.5%	0.4%	3.0%	5.7%	2.7%

Source: Based on OBR and Census (2021) data

4.51 In addition, a sensitivity has been developed where the EARs are held constant at 2021 levels. It is considered the sensitivity is reasonable given data (including from the Census) has shown activity rates to have not grown as they had previously been forecast to do.

4.52 Working through an analysis of age and sex specific economic activity rates it is possible to estimate the overall change in the number of economically active people in the area – this is set out in Table 4.6 below (linking to the 5-year trend based projections and the Standard Method).

4.53 The analysis shows that a trend-based projection results in growth in the economically-active population of up to 6,100 people – an 18% increase. With the Standard Method the increase in the economically active population would be up to 11,900.

Table 4.6 Estimated change to the economically active population (2024-44) – Maldon District

		Economically active (2024)	Economically active (2044)	Total change in economically active	% change
Trend-based	OBR EAR	33,784	39,855	6,071	18.0%
	EAR no change	33,454	37,845	4,391	13.1%
Standard Method	OBR EAR	33,784	45,637	11,853	35.1%
	EAR no change	33,454	43,451	9,997	29.9%

Source: Iceni Analysis

Linking Changes in Resident Labour Supply to Job Growth

4.54 The analysis above has set out potential scenarios for the change in the number of people who are economically active. However, it is arguably more useful to convert this information into an estimate of the number of jobs this would support. The number of jobs and resident workers required to support these jobs will differ depending on three main factors:

- **Commuting patterns** – where an area sees more people out-commute for work than in-commute it may be the case that a higher level of increase in the economically active population would be required to provide a sufficient workforce for a given number of jobs (and vice versa where there is net in-commuting);
- **Double jobbing** – some people have more than one job and therefore the number of workers required will be slightly lower than the number of jobs; and
- **Unemployment** – if unemployment were to fall then the growth in the economically active population would not need to be as large as the growth in jobs (and vice versa).

Commuting Patterns

4.55 Table 4.7 below shows summary data about commuting to and from Maldon District from the 2011 and 2021 Census. Data from both sources is used as the 2011 data is quite old. However, 2011 data is still considered to be a useful reference point because the 2021 census took place during a COVID-19 lockdown during which people were advised to work from home where possible, which will have influenced the census commuting data.

4.56 Overall, both data sources show a level of net out-commuting, with around 31% more working people living in the District than workers in the District in 2011 (and a lower figure of 15% in 2021). This is shown as the commuting ratio in the final row of the table and is calculated as the number of people living in an area (and working) divided by the number of people working in the area (regardless of where they live).

4.57 When comparing the two sources it is worth reflecting on a large increase in the number of home workers (or those of no fixed workplace) in 2021 compared with 2011. In 2011, a total of 7,400 people were recorded as home workers or with no fixed workplace; in 2021 this figure had more than doubled (to 15,700). As the country has moved away from the pandemic, it is likely that this figure has reduced, with implications for commuting dynamics. Reductions in levels of home-working are indicated by nation-wide data[8], while the 2024 Maldon District Future Transport Strategy indicated rising traffic levels post-pandemic.

4.58 The analysis below looks at both sets of Census data with a further sensitivity of a balanced (1:1) commuting ratio (i.e. the increase in the number of people working in the area is equal to the number of people living in the area who are working).

[8] For example ONS 2025 *Who has access to hybrid work in Great Britain?* www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/whohasaccesstohybridworkingreatbritain/2025-06-11

Table 4.7 Commuting Patterns – Maldon District

	2011	2021
Live and Work in District	9,379	6,514
Home Workers or No Fixed Workplace	7,382	15,679
In Commute	6,532	4,974
Out Commute	13,782	9,050
Total Working in LA	23,293	27,167
Total Living in LA and Working Anywhere	30,543	31,243
Commuting Ratio	1.311	1.150

Source: Census 2011, 2021

Double Jobbing

4.59 The analysis also considers that a number of people may have more than one job (double jobbing). This can be calculated as the number of people working in the local authority divided by the number of jobs. Data from the Annual Population Survey (available on the NOMIS website) for the past 5-years (for which data exists) suggests across Maldon District that typically about 7.5% of workers have a second job. It has therefore been assumed that around 7.5% of people will have more than one job moving forward – this means the number of jobs supported by the workforce will be around 7.5% higher than workforce growth. It has been assumed in the analysis that the level of double jobbing will remain constant over time.

Unemployment

4.60 The last analysis when looking at the link between jobs and resident labour supply is a consideration of unemployment. Essentially, this is considering if there is any latent labour force that could move back into employment to take up new jobs.

4.61 The most recent available data[9] estimates unemployment in Maldon District to be around 2.7%. This is a level that might be considered as full employment (noting there will always be some level of unemployment as people enter the labour market or move between

[9] Model based unemployment data from the October 2023 – September 2024 Annual Population Survey

jobs). No further adjustment is made to the data to take account of unemployment.

Jobs Supported by Growth in the Resident Labour Force

4.62 The tables below show how many additional jobs might be supported by population growth under the different projection scenarios. It is estimated under the trend-based projection that between 3,600 and 6,600 additional jobs could be supported and with the Standard Method this range is higher (between 8,200 and 12,800 additional jobs) – all figures are for the 2024-44 period.

Table 4.8 Jobs supported by demographic projections (2024-44) – Maldon District– 5-year trends

		Total change in economically active	Allowance for double jobbing	Allowance for net commuting (= jobs supported)
OBR EAR	2021 commuting	6,071	6,563	5,707
	2011 commuting	6,071	6,563	5,005
	1:1 commuting	6,071	6,563	6,563
EAR no change	2021 commuting	4,391	4,746	4,127
	2011 commuting	4,391	4,746	3,620
	1:1 commuting	4,391	4,746	4,746

Source: Iceni analysis

Table 4.9 Jobs supported by demographic projections (2024-44) – Maldon District – Standard Method

		Total change in economically active	Allowance for double jobbing	Allowance for net commuting (= jobs supported)
OBR EAR	2021 commuting	11,853	12,814	11,143
	2011 commuting	11,853	12,814	9,773
	1:1 commuting	11,853	12,814	12,814
EAR no change	2021 commuting	9,997	10,807	9,397
	2011 commuting	9,997	10,807	8,242
	1:1 commuting	9,997	10,807	10,807

Source: Iceni analysis

4.63 The 2024 Maldon Employment Land & Premises Study considered a number of scenarios for employment demand:

- a Base Economic Forecast (Scenario 1) based on Cambridge Econometrics' 2022 forecasts, which expected employment growth of 3,500 between 2021-40;
- an Adjusted Base Case (Scenario 2) in which the authors adjusted downwards the growth in construction and accommodation, resulting in employment growth of 2,500 (rounded) between 2021-40;
- a Growth Opportunities Scenario (Scenario 3) which took account of local opportunities, including the delivery of the garden suburbs, stronger performance of manufacturing sub-sectors and of the wholesale sector and potential in transport and storage; as well as supply chain opportunities in construction. This resulted in employment growth of 4,100 (rounded) over the 2021-40 period.

4.64 The labour supply scenario considered therein (4,200 jobs) was aligned to the 2021 LHNA report and previous standard method. Overall, the labour demand scenarios point to a scale of growth which is more aligned to past demographic trends; with the modelling linked to the standard method figures showing substantially stronger labour supply growth. By implication either substantially stronger economic growth would need to be planned for – to align with the standard method – or growth in out-commuting from the District to other employment locations would be expected.

5. Housing Stock and Supply Trends

5.1 This section of the report moves on to consider the housing stock profile and housing supply trends. Throughout the chapter data for the Maldon District and subareas is compared to benchmark areas comprised of Essex, the East of England Region and England as a whole.

5.2 Given that much of the housing stock which will exist in the District in 2044 is here now, this is an important precursor to considering the future mix of housing needed.

Dwellings and Households

5.3 Maldon District has experienced steady growth in dwellings between 2011 and 2024, as set out in Table 5.1 below. Growth in the number of dwellings was however lower than the regional rate and slightly lower than across Essex, but broadly in line with the national average. The differences are marginal.

Table 5.1 Dwellings Stock Growth, 2011-24

Area	2011	2024	Change	% Change
Maldon District	27,210	30,323	3,113	11.4%
Essex	603,842	675,443	71,601	11.8%
East of England	2,531,907	2,849,170	317,263	12.5%
England	22,976,066	25,617,413	2,641,347	11.5%

Source: MCHLG Dwelling stock live tables 2024

5.4 Table 5.2 below sets out household growth between 2011 to 2021 (more recent data in line with dwelling data above is not available). Household growth outpaced Essex and national rates, however was lower than the regional rate.

Table 5.2 Household Growth, 2011-21

Area	2011	2021	Change	% Change
Maldon District	27,900	25,817	2,083	8.1%
Essex	626,472	581,589	44,883	7.7%
East of England	2,628,778	2,423,035	205,743	8.5%
England	23,436,086	22,063,368	1,372,718	6.2%

Source: ONS Census 2011, 2021

5.5 Based on the difference between the number of households and dwellings in 2021, the implied vacancy rate of homes in Maldon District is calculated at 4.3%, a decrease from 5.1% in 2011. This figure will include vacant homes but also second homes and holiday properties.

5.6 Table 5.3 below sets out changes in dwellings and households within Maldon District's sub-areas. The highest growth was seen in Burnham-on-Crouch & Southminster, and the lowest (with almost no growth) in the Rural East.

Table 5.3 Dwellings and households, by sub-area

	Sub-Area	2011	2021	Change	% Change
Dwellings	**Burnham-on-Crouch & Southminster**	5,506	6,233	727	13.2%
	Maldon & Heybridge	9,920	10,778	858	8.6%
	Rural East	7,422	7,528	106	1.4%
	Rural West	4,362	4,611	249	5.7%
	Maldon District	27,210	29,151	1,941	7.1%
Households	**Burnham-on-Crouch & Southminster**	5,222	5,907	727	13.9%
	Maldon & Heybridge	9,571	10,372	858	9.0%
	Rural East	6,820	7,202	106	1.6%
	Rural West	4,204	4,423	249	5.9%

	Maldon District	25,817	27,904	1,941	7.5%

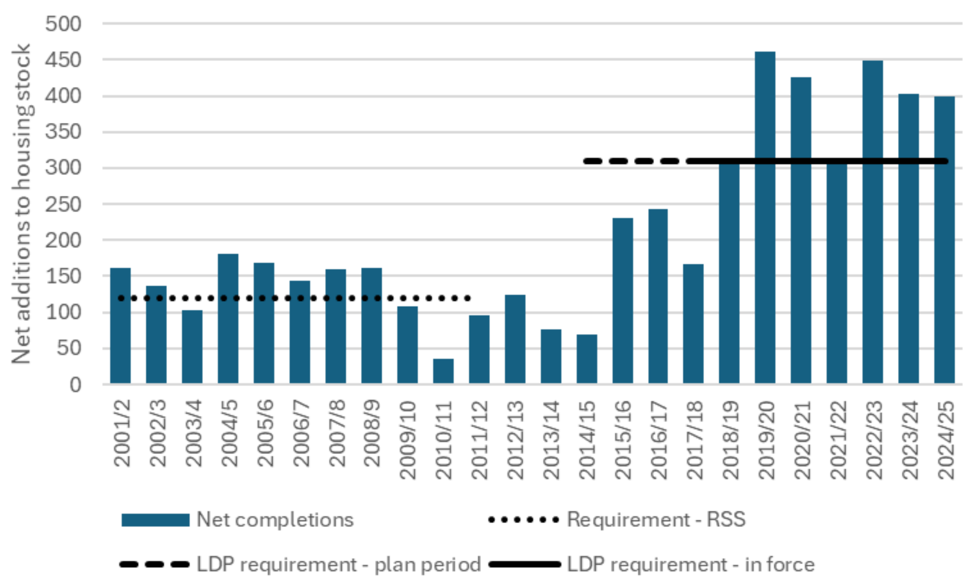
Source: ONS 2011, 2021

Housing Delivery Trends

5.7 Figure 5.1 below shows housing delivery in Maldon District since 2001/2. Delivery has increased substantially in recent years, in large part due to the adoption of the Maldon District Local Development Plan (MDLDP) in July 2017.

5.8 Prior to the adoption of the MDLDP, there was not an up-to-date local plan for the Maldon District, with the previous plan dating from 2005. A prior housing target was set in the East of England Regional Spatial Strategy (RSS), which set a requirement for 120 dpa within the Maldon District, although this strategy was revoked in January 2013. For comparison, Maldon District achieved a housing delivery of 127 dpa on average from 2001/2 until 2013/14 – essentially in line with the RSS.

Figure 5.1 Housing Delivery in Maldon District compared to housing targets



Source: Maldon Council AMRs

5.9 Under the MDLDP, Maldon District Council planned for increased housing delivery through garden suburbs around Maldon and Heybridge as well as other strategic allocations forming smaller urban extensions around Maldon, Heybridge and Burnham-on-Crouch. Since adoption of the MDLDP (i.e. from 2017/18 – 2024/25), housing delivery has been 365 dpa on average. This is a substantial increase on the rate in the 2000s and early 2010s. This is also above the requirement set in the MDLDP of 310 dpa (which was planned for, given under-delivery in the plan period prior to the Plan's adoption).

5.10 During this period, peaks of housing delivery have been seen at 462 dpa in 2019/20 and 449 dpa in 2022/23, with a dip in-between during COVID-19. Several of the Plan's allocations have been delivering housing during these years. The 2024/25 5-year housing land supply statement[10] in combination with the Council's AMRs show that out of the nine smaller housing allocations (i.e. excluding the two garden suburbs each of which will deliver more than 1,000 homes), development is complete or largely complete on seven sites, approved on one site and without planning permission on the remaining site. The South Maldon Garden Suburb is reported to have completed most of its units, with expected delivery of the allocation in full by 2026/27, and the North Heybridge Garden Suburb is under development but expected to continue until 2033/34.

5.11 Over the MDLDP plan period to date (2014/15 – 2024/25), delivery has been 1.5% above the requirement. A total of 3,462 dwellings have been delivered (314 dpa) against a requirement of 3,410 (310 dpa). The close correlation serves to highlight the influence of planning policies on housing delivery.

5.12 The peak of delivery seen in 2019/20 is still around 26% below the 583 dpa required under the revised Standard Method introduced by the Government in late 2024 (the calculation for which is set out in Chapter 4). However, the Council's housing delivery track record demonstrates the potential for delivery to increase above historical levels if the appropriate planning framework is in place.

10 Reported to Council on 17th Jun 2025

5.13 Given the advanced delivery status of many of the MDLDP allocations, further allocations – ideally sites of multiple sizes and comprising a diversity of housing types - will be required to secure future housing delivery. This is the role of the Local Plan Review.

Stock growth rates

5.14 To contextualise Maldon District's rate of housing development with other areas, Iceni has calculated the compound annual growth rate (CAGR) in housing stock. This allows a like-for-like comparison between different areas taking account of their relative size.

5.15 Over the five years from 2019-2024, Maldon District achieved a housing stock CAGR of 1.4%, the highest it has achieved over the period considered (from 2001 onwards). Maldon District's 10-year growth rate has been 1.0%, and its 20-year growth rate 0.7%. Recent delivery has thus been around twice the long-term average rate – influenced by the district having an up-to-date local plan in place.

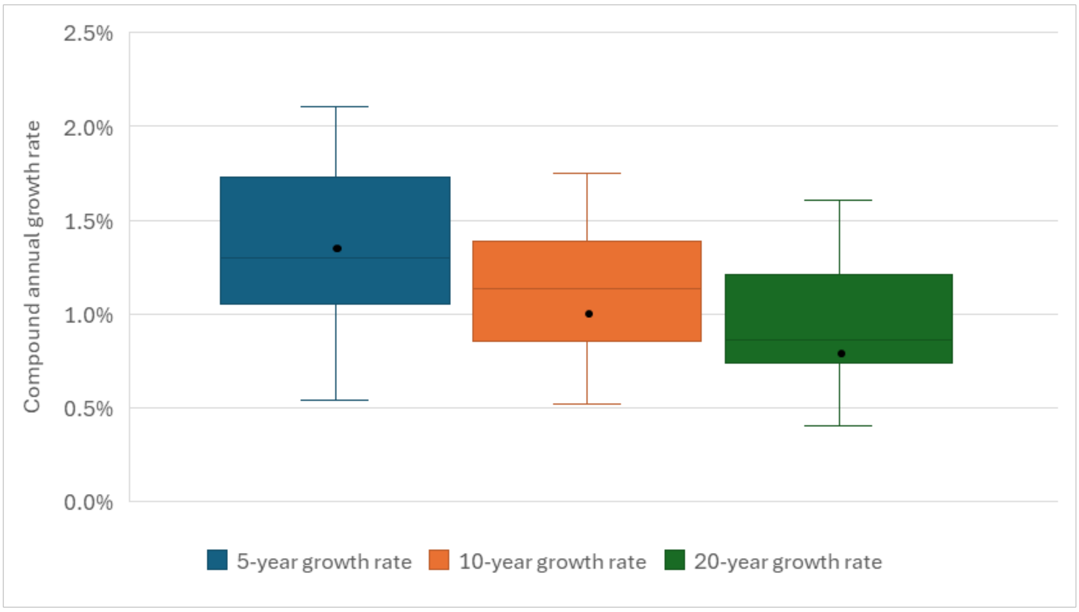
5.16 To achieve 583 dpa starting from the 2024 stock level (the most recent available data), Maldon District would need to achieve a CAGR of 1.64% over the proposed twenty year plan period to 2044.

5.17 Iceni has compared recent housing stock compound growth rates in Maldon to those achieved in other authorities in the East of England Region. Whilst there are inevitably differences in the geography of areas and local housing markets, this analysis aims to contextualise where Maldon sits within its region (without attempting to provide comparisons with exactly equivalent areas).

5.18 The following figure shows housing stock growth rates achieved by authorities in the East of England region across three different time periods: 5, 10 and 15 years.

5.19 Housing stock data since 2001 has been considered (for example, the highest 5-year growth rate for a given authority may have been between 2002-2007). Data is shown with a box and whisker plot, which includes a box for each time period ranging from the lower and upper quartiles, while the median is shown by a darker coloured line. Maldon's results are shown with black dots.

Figure 5.2 Maximum housing stock compound growth rates in East of England local authorities since 2021



Results for Maldon are shown with black dots

Source: Iceni analysis using MHCLG Live Table 125

5.20 This analysis shows that in the context of its region, Maldon has a low to moderate housing stock growth rate. Maldon's five-year growth rate of 1.4% per annum reflects stronger delivery in recent years since the adoption of the MDLDP, where there has been an up-to-date plan in place, and represents a performance which is just above the regional median, while Maldon District's 10 and 20 year results are between the lower quartile and median for the region.

5.21 For reference the following table shows the top six authorities in the region in terms of housing stock growth rate for each time period, with Maldon District also shown for comparison. The best performing authorities are assessed to consider what level of housing provision might be achievable where the national policy context is one of seeking to significantly boost housing supply.

5.22 Cambridgeshire, where a strong local economy and infrastructure investment is driving growth, features prominently. However the analysis also shows a number of predominantly rural local authorities in the region have achieved higher stock growth rates than seen in Maldon historically (for example Fenland, Mid Suffolk, South Norfolk, East Cambridgeshire and Uttlesford).

Table 5.4 Highest housing stock CAGRs achieved in East of England authorities since 2001 compared to Maldon District

	5-year		10-year		20-year	
	Authority	**Growth rate**	**Authority**	**Growth rate**	**Authority**	**Growth rate**
1st	Cambridge	2.10%	Uttlesford	1.75%	Uttlesford	1.61%
2nd	Uttlesford	2.07%	Central Bedfordshire UA	1.67%	South Norfolk	1.48%
3rd	Fenland	1.93%	South Norfolk	1.67%	Cambridge	1.39%
4th	East Cambridgeshire	1.86%	Cambridge	1.64%	Central Bedfordshire UA	1.39%
5th	Ipswich	1.85%	Bedford UA	1.58%	South Cambridgeshire	1.38%
6th	Central Bedfordshire UA	1.84%	East Cambridgeshire	1.58%	Mid Suffolk	1.31%
	Maldon	1.38%	Maldon	1.02%	Maldon	0.81%

Source: Iceni analysis using MHCLG Live Table 125

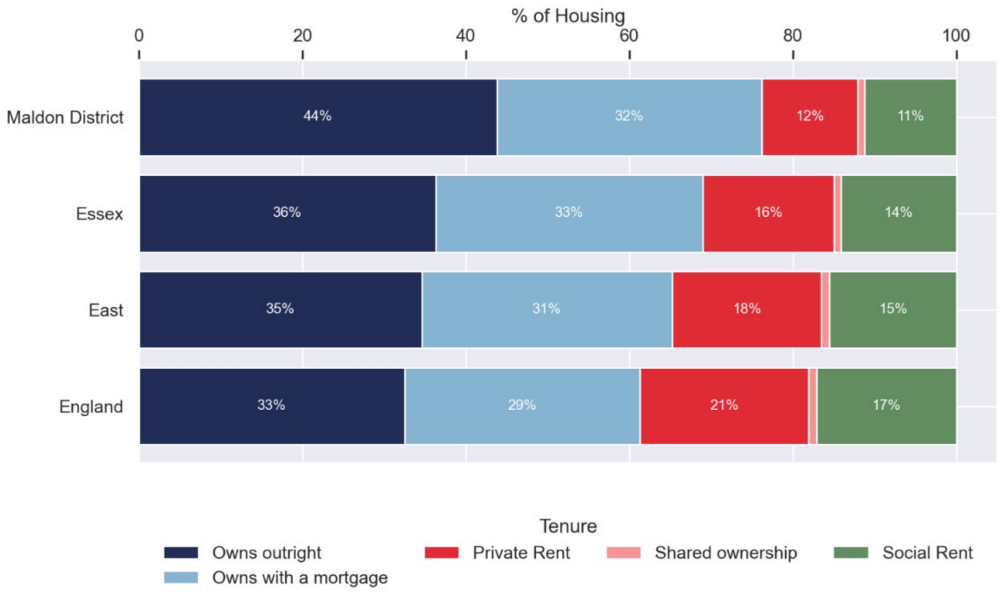
5.23 The analysis shows that relative to its current housing stock, Maldon's housing delivery has been well below the upper end of those achieved within the region, and below those achieved in many other authorities. This points to some scope for a higher stock growth rate in the future to meet the increased Standard Method housing need (even if Maldon cannot achieve the same number of dwellings that larger authorities have achieved).

Tenure

5.24 Based on the 2021 Census data, Maldon District stands out for its high rates of outright home ownership at 76%, with 44% of households owning their home outright, a rate higher than benchmark areas (as shown in Figure 5.3 below). In contrast, the proportion of households renting privately in Maldon District is 12%, lower than benchmark areas.

Social rented housing (11%) is also less common when compared to the county, regional and national averages.

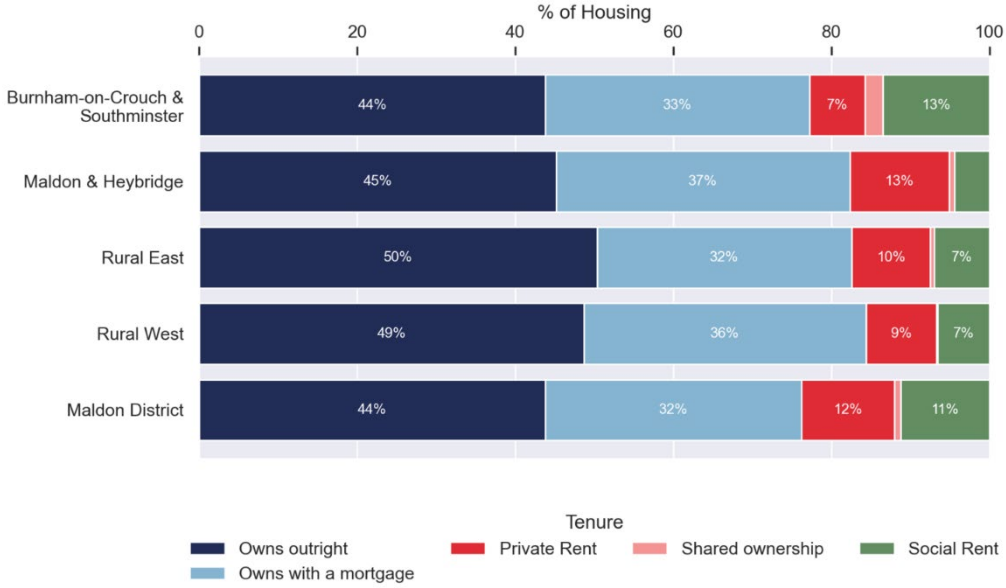
Figure 5.3 Housing composition by tenure, 2021



Source: ONS Census 2021

5.25 Figure 5.4 below sets out tenure variation across the sub-areas. The Rural West has the highest level of home ownership (84%), with 50% owning outright and 34% with a mortgage. Maldon & Heybridge and Burnham-on-Crouch & Southminster have lower home ownership (71% and 72% respectively) and higher private renting (13% and 14%). Social renting is most common in Maldon & Heybridge (15%), followed by Burnham-on-Crouch & Southminster (13%) – the more urban locations. Shared ownership makes up only a small proportion in all areas.

Figure 5.4 Housing composition by tenure, 2021



Source: ONS Census 2021

Change in Tenure

5.26 Between 2011 and 2021, outright home ownership and private rent became more common in Maldon District and benchmark areas, the former influenced by a growing older population, while ownership with a mortgage became much less common as the ability of households to afford to get on the housing ladder weakened. Overall, home ownership fell by -1.8 percentage points (pp) – in line with the position across England. Maldon District saw an especially large shift from ownership with a mortgage to outright ownership, consistent with the ageing population explored in Chapter 3. The change in private renting is lowest across all other areas considered at 1.0pp. Maldon saw a small increase in social rent, while benchmark areas saw a decline.

Figure 5.5 Change in housing composition by tenure, 2011-2021

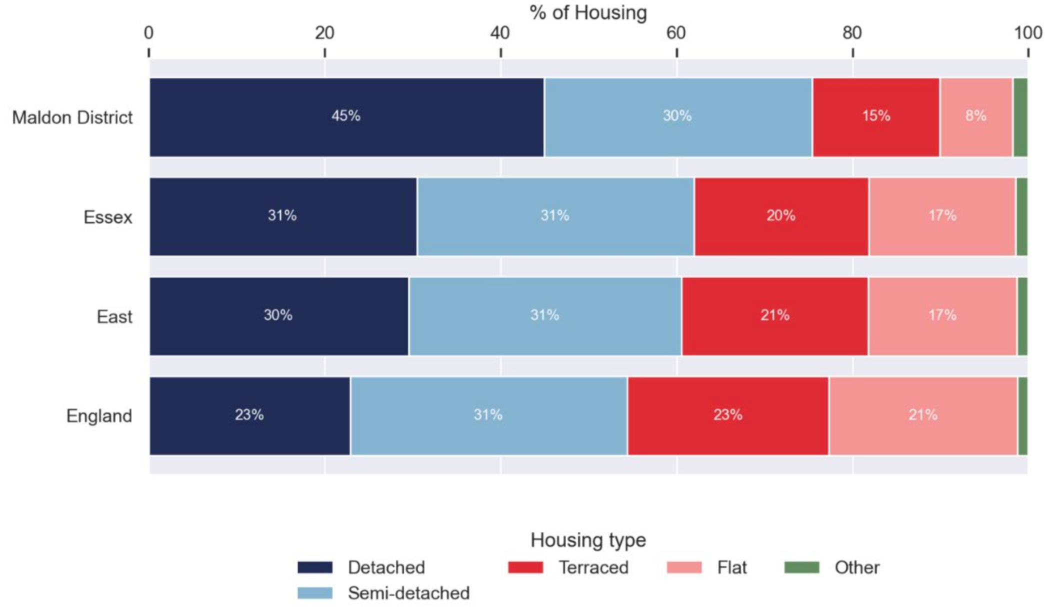
Source: ONS Census 2011, 2021

Dwelling Type

5.27 Data from the 2021 Census shows the housing stock in Maldon District to be dominated by detached homes, with 45% of properties falling into this category, higher than the wider comparators (as shown in Figure 5.6 below). The proportion of homes which are semi-detached homes is broadly in line with all other areas. However, there is a lower proportion of terraced properties and a much lower proportion flats when compared to all other areas. Overall, the housing offer is more focused towards larger property types.

5.28 Maldon District's housing stock profile is reflective of a more rural or suburban character when compared to Essex, regional and national comparatives.

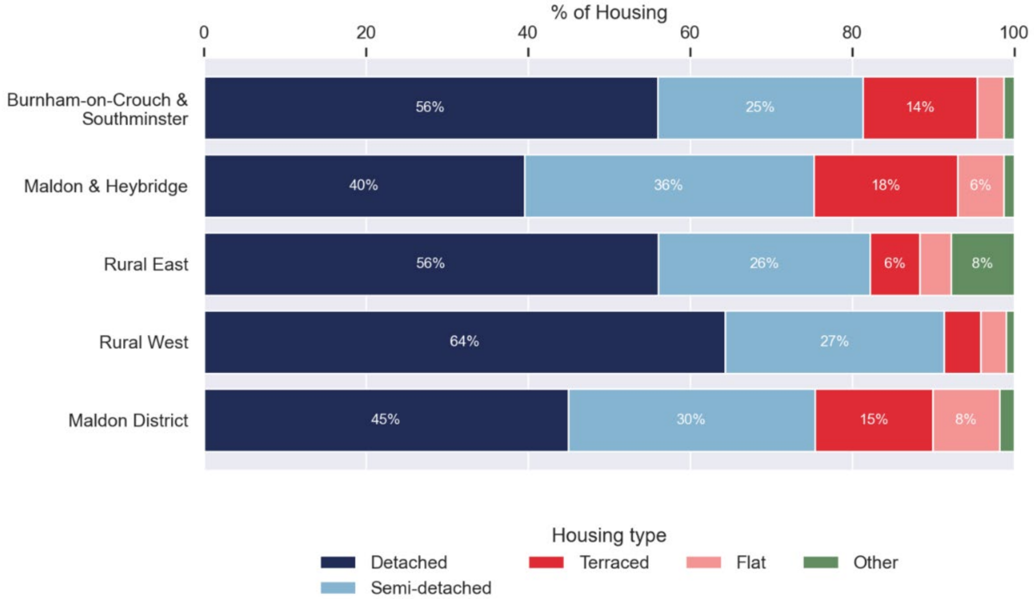
Figure 5.6 Housing composition by type, 2021



Source: ONS Census 2021

5.29 Figure 5.7 below sets out the housing composition for each sub-area. The Rural East and Rural West are the most dominated by detached housing, with few flats or terraces. Maldon & Heybridge shows the largest proportion of semi-detached and terraced properties. The proportion of flatted developments is lowest in Rural West and Rural East but is generally relatively low across the District – as is common for more rural local authorities.

Figure 5.7 Housing composition by type, 2021



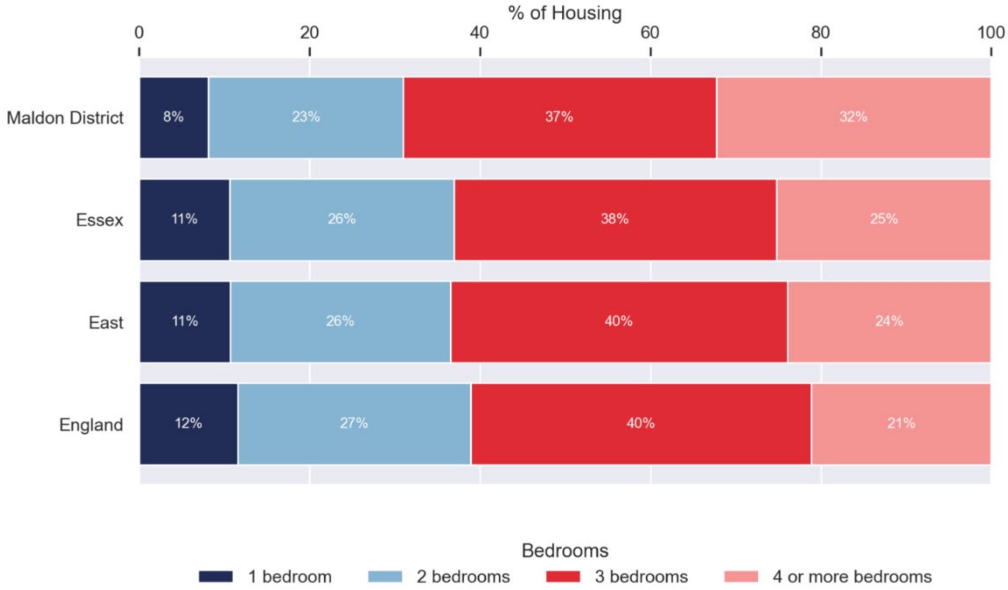
Source: ONS Census 2021

Size of Properties

5.30 Maldon District's housing size is characterised by larger homes compared to the wider comparators, as shown in Figure 5.8 below. This is due to Maldon District's rural character, and is consistent with the high proportion of homes which are detached.

5.31 The proportion of 4+ bed homes is 32%, a rate higher than wider benchmarks (24% in the East of Essex and 21% nationally). In contrast, Maldon District has a lower rate of smaller properties, with 31% of properties having one or two bedrooms compared to 37% in the East of England and 39% across England as a whole. Across the District, the majority of homes are family-sized with 3+ bedrooms at 69%.

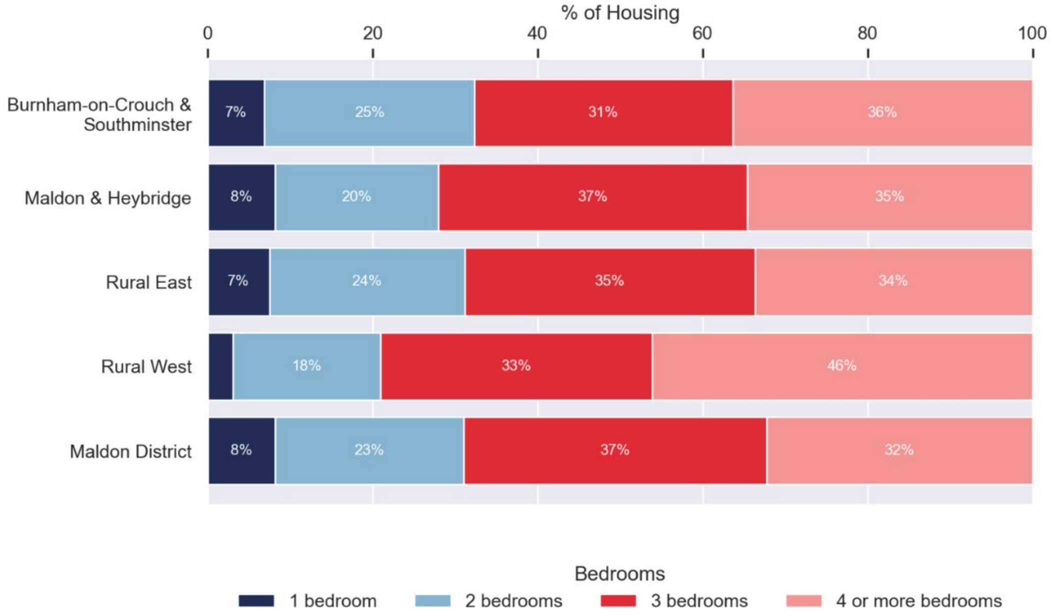
Figure 5.8 Housing composition by number of bedrooms (2021)



Source: ONS Census 2021

5.32 Figure 5.9 below sets out the housing composition by number of bedrooms across the sub-areas. Consistent with their rural nature and high proportion of detached homes, Rural West and Rural East have very high proportions of 4+ bed properties, and very low proportion of 1 and 2 bed homes. By contrast, Maldon & Heybridge and Burnham-on-Crouch & Southminster have bedroom mixes more typical of the District as a whole.

Figure 5.9 Housing composition by number of bedrooms (2021)



Source: ONS Census 2021

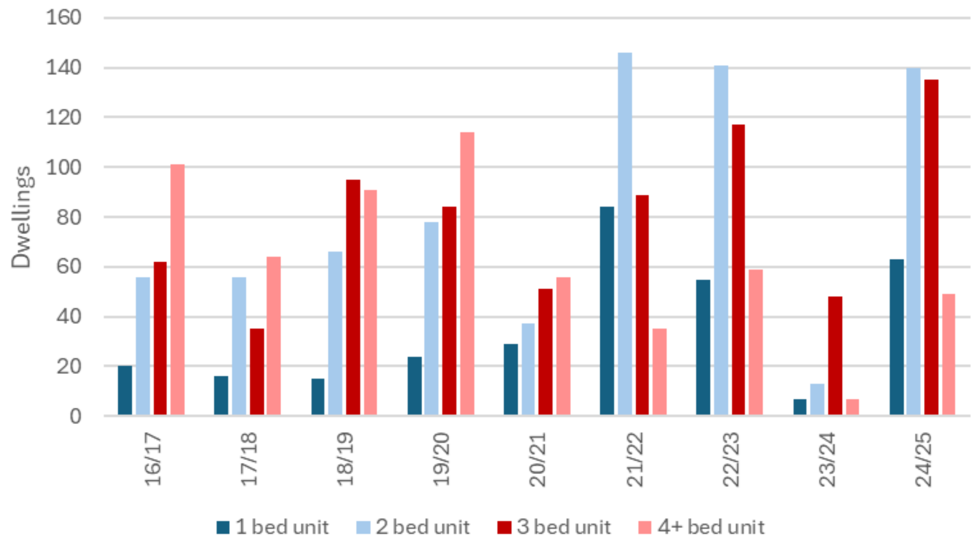
5.33 Since 2016/17, there have been some variation in the sizes of new marker housing delivered. This is illustrated in Figure 5.10 below, which shows housing delivery based on monitoring data from Council. From 2016/17 – 2019/20 this data was recorded on scheme commencement, while from 2020/21 onwards it has been recorded on the grant of planning permission.

5.34 When averaged across the period, two and three bedroom homes have been the most common (31% of new homes each), with relatively few one bedroom homes delivered (13% of new homes).

5.35 There has been a notable shift between the delivery pattern prior to 2020/21, which was more focused on three and four or more bedroom homes, and delivery from 2021/22 onwards, which has had a greater proportion of one and two bed homes. These trends are summarised in Table 5.5, which shows that 34% of new market homes had one or two bedrooms between 2016/17 – 2019/20, but this has grown to 53% since then.

5.36 According to Council staff, this shift has corresponded to a change in development management practices, with applicants required to deliver more one and two bedroom homes in more recent years. Some of the shift may also have resulted from the change in monitoring approach.

Figure 5.10 Market housing delivery, by number of bedrooms – Maldon District



Source: Maldon District Council Annual Monitoring Report 2022/23 and Council monitoring data

Table 5.5 Dwellings Stock Growth, 2011-24

	16/17 – 19/20	20/21 – 24/25	Overall
1-bedroom	8%	17%	13%
2-bedrooms	26%	35%	31%
3-bedrooms	28%	32%	31%
4+-bedrooms	38%	15%	25%

Source: MCHLG Dwelling stock live tables 2024

Occupancy

5.37 The occupancy rating is assessed in the 2021 Census by comparing the number of bedrooms each household requires to the number of available bedrooms. The required number of bedrooms is based on the age, gender and relationship of the members of each household.

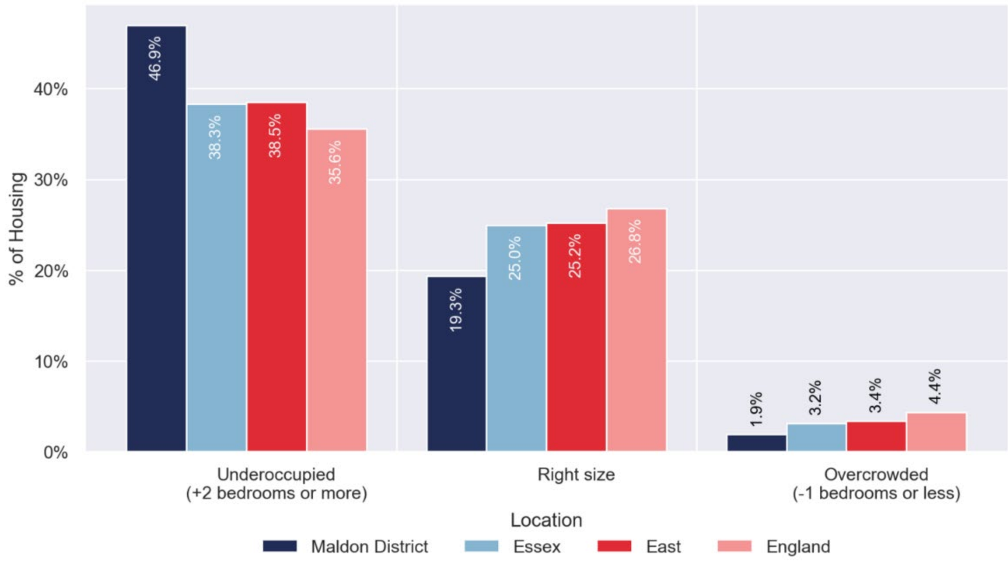
5.38 Overcrowded or over-occupied housing means that households have fewer bedrooms than required, while under-occupied means that the household has more bedrooms than it requires (in Figure 5.11 below two or more bedrooms, as one extra bedroom is sometimes required e.g. for an overnight carer or for children who live with two separate parents).

5.39 Maldon District has a higher level of underoccupancy and a lower rate of overcrowding than benchmark areas, as shown in Figure 5.11 below. This high level of underoccupancy can be attributed to the relatively high proportion of larger properties and the focus of the tenure profile towards home ownership (as in the private sector, house sizes reflect more what households can afford rather than the household size and what the might 'need').[11]

5.40 The significant level of underoccupancy points to some potential for schemes attractive to older households looking to downsize to release larger family homes for other households. However, barriers to doing so include the transactional costs of moving (including high Stamp Duty) as well as health issues and disabilities which are more common in older people and mean that some households may require additional bedrooms such as for a carer.

[11] Many market households seek to have more bedrooms that they may 'need' to provide flexibility for friends and family to come to stay, or to work from home. The sizes of properties households occupy relate more strongly to age and wealth than household size/structure.

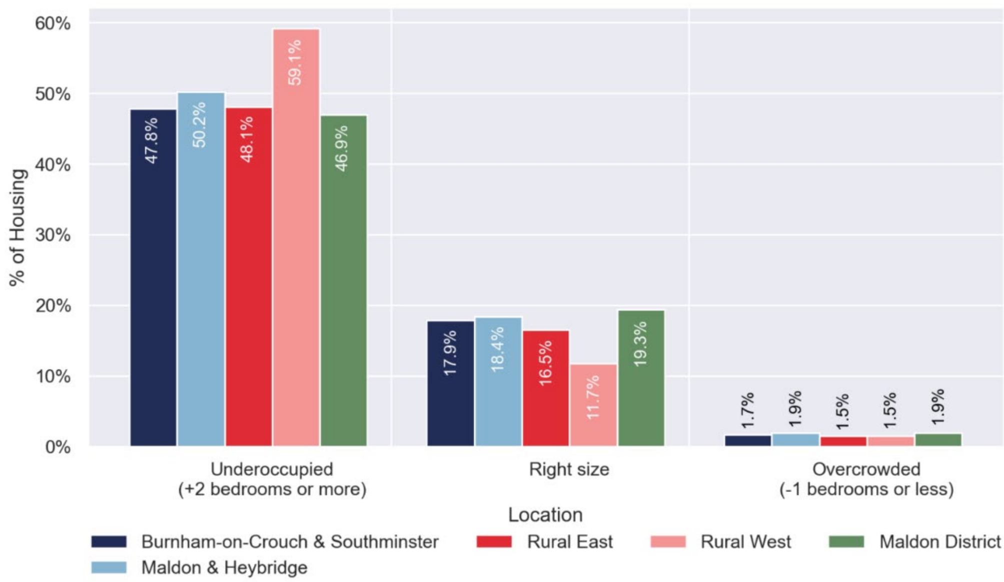
Figure 5.11 Occupancy Rate



Source: ONS Census 2021

5.41 Figure 5.12 below shows the occupancy rate across the sub-areas. Consistent with its housing stock, which features a high proportion of large dwellings with 3 or 4+ bedrooms (as discussed earlier in this chapter), the Rural West sub-area shows higher under-occupation. Overcrowding is low across all sub-areas, with the lowest rate seen in Rural West.

Figure 5.12 Occupancy Rate, by sub-area



Source: ONS Census 2021

Summary

5.42 Between 2011 and 2021, Maldon District experienced steady growth in dwellings and households. Household growth outpaced Essex and England but dwelling growth was lower than regional and national rates.

5.43 Housing delivery rates in Maldon have increased since 2017 due to the adoption of the Maldon District Local Development Plan, which planned for higher levels of growth and allocated garden suburbs for development. Maldon District's rate of housing delivery, even in the last 5-years, has however been below peak rates achieved by other districts in the region, suggesting that there is further headroom for growth in line with the standard method if an appropriate planning framework and required infrastructure is in place.

5.44 Maldon District shows high rates of home ownership, higher than all wider comparators; lower private renting and social rented housing than regional and national averages.

5.45 The housing stock in Maldon District is dominated by detached homes. Similarly, the housing offer is focused towards larger homes – with 69% of homes with 3+ bedrooms. This, and high home ownership, have contributed to significant levels of under-occupancy of existing homes. Recent housing delivery is having some impact in providing greater diversity and increasing the supply of smaller homes – and is more focused on 2- and 3-bed homes.

6. Housing Market Baseline

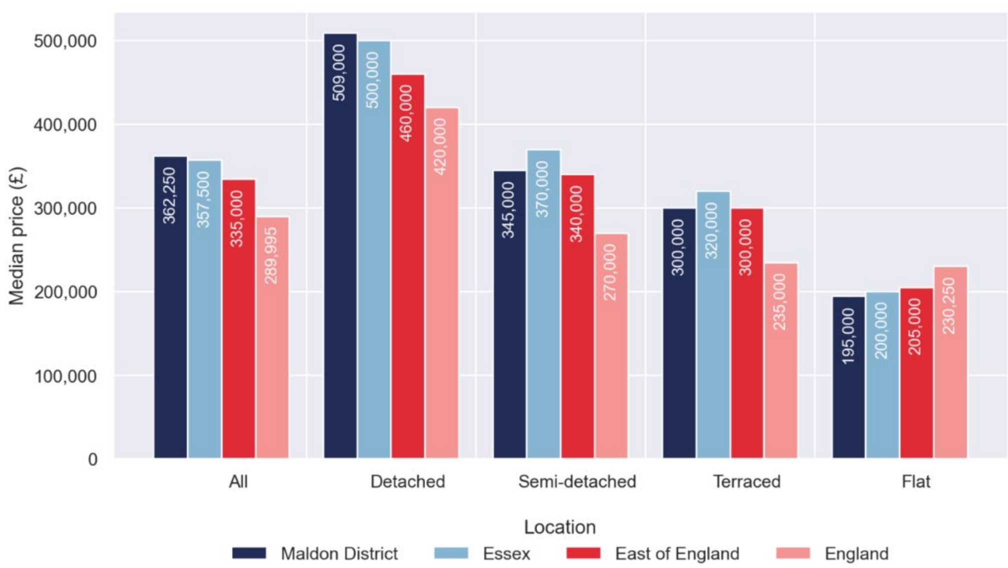
6.1 We turn in this section to provide an updated analysis of housing market dynamics, addressing both the sales and rental markets. As in Chapter 5, where possible data is compared to county (Essex), regional (the East of England Region) and national (England) benchmarks.

House Prices

6.2 Maldon District's housing market has higher house prices than the benchmark areas overall and for detached properties, as shown in Figure 6.1 below. The high overall median price reflects the high proportion of detached properties within the district, as discussed in Chapter 5.

6.3 Semi-detached and terraced property prices in Maldon District are broadly in line with the East of England average, and slightly below the Essex average. Maldon District has lower prices for flatted developments in comparison to benchmark areas, reflecting its rural character, with flats most commonly found in larger towns and cities with higher overall prices.

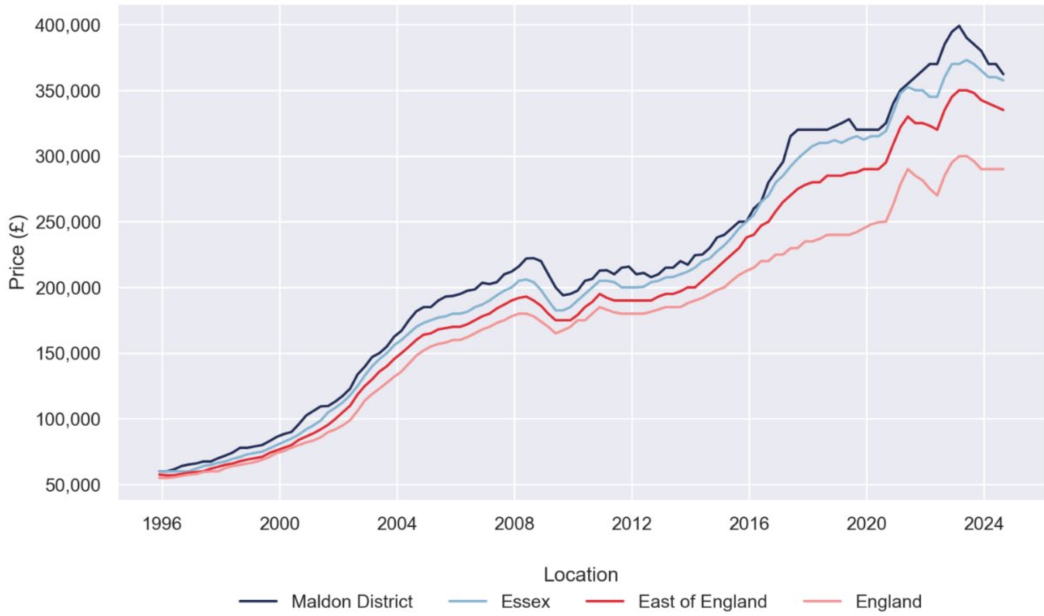
Figure 6.1 Median House Prices (Year ending September 2024)



Source: ONS Median House Price for Administrative Geographies (HPSSA Dataset 9)

6.4 Figure 6.2 below shows the median house prices between 1996 and 2024. Maldon District has consistently higher property prices than comparator areas. Prices have increased across the period shown, with a dip following the Global Financial Crisis in 2008 followed by a recovery starting around 2013. Prices peaked around 2022-2023 after COVID-19, followed by a slight decline which may be attributed to rising interest rates, inflation and economic uncertainty after the COVID pandemic.

Figure 6.2 Median House Prices (1996 to 2024)



Source: ONS Census 2021

6.5 Table 6.1 below sets out the median house prices by sub-area. The relative proportions of each housing type influence the overall median price. Sub-areas with higher proportions of detached housing and lower proportions of flatted developments have higher overall median prices.

6.6 Rural West is the sub-area with the highest property prices overall, as well as for detached and semi-detached homes. Rural East also has higher overall median prices than the district average, but has lower prices than the district average for several housing types. Maldon &

Heybridge shows the lowest overall property prices, but relatively similar prices by housing type to the district average.

Table 6.1 Median House Prices by sub-area (2024)

	Overall	Detached	Semi-detached	Terraced	Flats
Burnham-on-Crouch & Southminster	£335,000	£485,000	£315,000	£280,000	£210,000
Maldon & Heybridge	£330,000	£494,750	£340,000	£300,000	£182,500
Rural East	£372,500	£473,000	£335,000	£278,500	£287,500
Rural West	£530,000	£605,900	£411,500	£296,250	£210,000
Maldon District	*£365,000*	*£510,000*	*£340,000*	*£290,000*	*£193,500*

Source: Iceni analysis of Price Paid Data

6.7 Table 6.2 below sets out house price growth over time, with price growth expressed as a Compound Annual Growth Rate (CAGR). The figures show Maldon District has underperformed the regional or national comparators. The price growth over the five and ten-year periods is broadly in line with the rates for Essex, regional and national patterns.

Table 6.2 House Price Change over time – Annual Growth (CAGR)

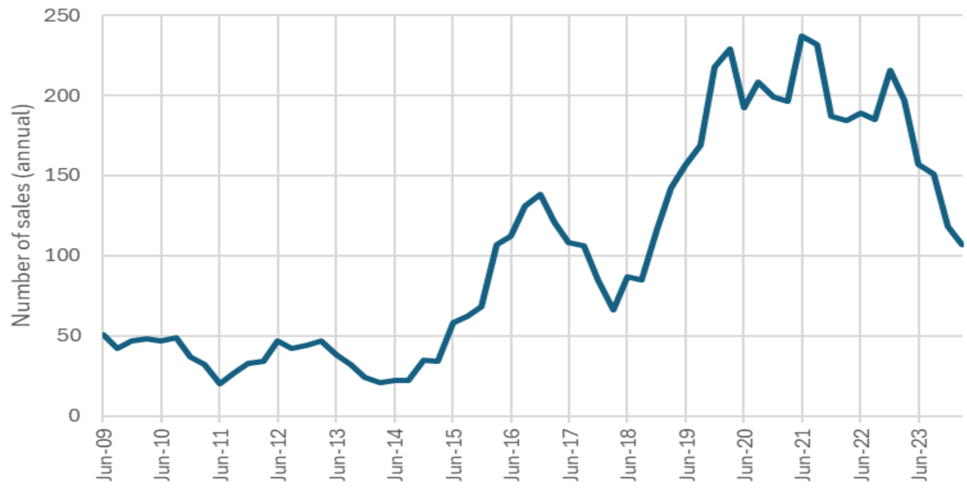
	1 year (2023-2024)	5 year (2019-2024)	10 year (2014-2024)
Maldon District	-5.9%	2.5%	4.6%
Essex	-3.4%	2.6%	4.9%
East	-3.7%	3.1%	4.8%
England	-2.0%	3.7%	4.0%

Source: Iceni analysis of ONS Data

New Build Market

6.8 Trends in the number of new build sales in Maldon District over the last 15 years as reported in ONS data are illustrated in Figure 6.3 below. In line with the low levels of housing delivery in the first half of the 2010s (discussed in Chapter 5), there were relatively few new-build sales. Sales rates peaked from around 2020 – mid 2023 but have declined since then.

Figure 6.3 Maldon District New Build Sales (2019 – 2024)



Source: Iceni analysis of ONS data, 2024

6.9 As well as the effect of planning for higher housing delivery (as considered in Section 3), the increase in the new-build sales rate from 2015 onwards may have reflected the impact of the Help to Buy (HTB) scheme. HTB was a Government equity loan program intended to help first-time buyers purchase a property. Buyers were required to put down a minimum cash deposit of 5% of the property value, with a main mortgage provider covering at least 75% of the purchase price. The Government then offered a loan of up to 20% of the property's value, meaning a smaller deposit was required. The equity loan period lasts until the property is sold, the mortgage is paid off or for a maximum of 25 years, whichever happens first.

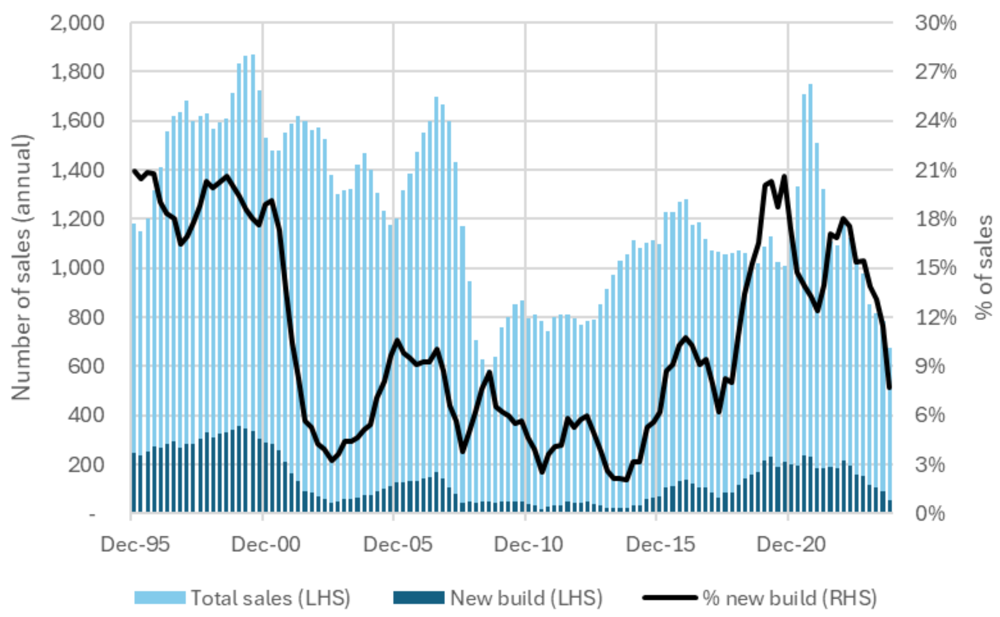
6.10 The HTB scheme was documented to increase new build sales rates in England. In Maldon District, HTB loans made up between 30% - 55% of new build sales, with fluctuations over time[12]. These rates are comparable to those nationally. As the HTB scheme has now been

[12] Based on Iceni analysis of DLUHC *Help to Buy Equity Loan Statistics* and ONS *Residential property sales for administrative geographies (newly built dwellings)*

closed in England, its support to new build sales rates will not be available going forward, which is more likely to have an impact during periods of slower market activity or during economic downturns.

6.11 The number of new build sales in Maldon District can be benchmarked against the total number of home sales as a gauge of the rate of new-build development in the district. As shown in Figure 6.4 below, the proportion of sales which are for new builds in the Maldon District has fluctuated over time. During a period of high housing delivery before 2000, new builds made up around 20% of housing sales. This fell to between 2 – 10% during the 2000s and first half of the 2010s, before rising with higher housing construction to 12-20%. Since the start of 2023, the number of both new build sales and overall sales has dropped dramatically, influenced by higher interest rates.

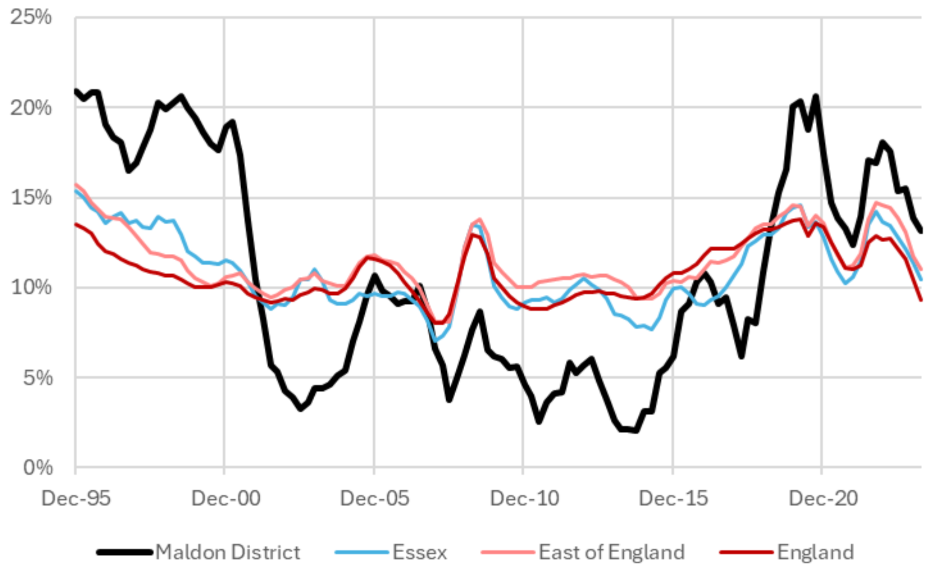
Figure 6.4 New Build Sales (2019 – 2024)



Source: Iceni analysis of ONS data, 2024

6.12 Figure 6.5 below compares the proportion of sales that are for new builds in Maldon District to the broader county, region and nation. This illustrates that Maldon District performed below benchmark values in the 2000s and early 2010s, meaning that new build housing delivery was below where it would be expected to be based on the housing market.

Figure 6.5 New Build Sales as a proportion of housing sales in Maldon District and comparator areas



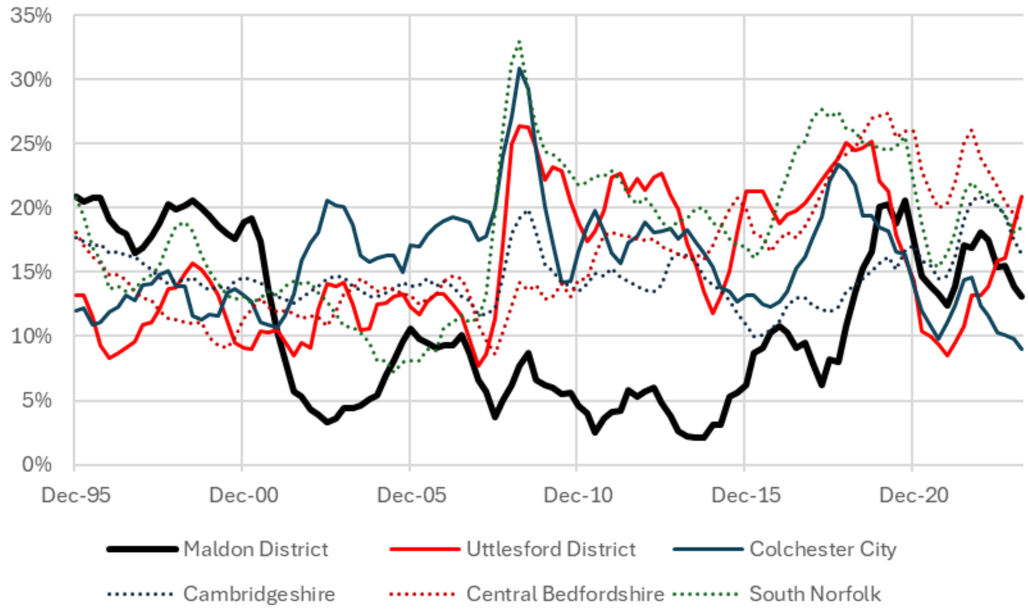
Source: Iceni analysis of ONS data, 2024

6.13 Similarly, the new build sales percentage can be compared to other areas which have achieved higher housing development rates. Figure 6.6 below compares results for Maldon District to two other Essex districts which have seen higher housing development rates, Uttlesford and Colchester, as well as to other parts of the East of England Region with high rates of housing development.

6.14 While most areas have seen volatility recently with a drop in 2021 during COVID-19, and another fall recently, it has not been unusual in areas seeing more development for new builds to make up 20% (or even 25% of all sales for individual years). The analysis indicates that there have been periods historically where new-build supply appears to have been relatively restricted – this being through much of the 2000s and early 2010s.

6.15 This analysis is not suggesting that the number of dwellings that can be delivered in Maldon is the same as in the other districts considered. Rather, it is suggesting that relative to their local markets, high growth areas may be able to achieve new build sales of up to 25% or more of total sales. Based on this indicator, there is some headroom for growth in market housing sales in Maldon. It points to particularly low new-build sales through much of the 2000s and early 2010s pointing to a supply-side constraint to the housing market.

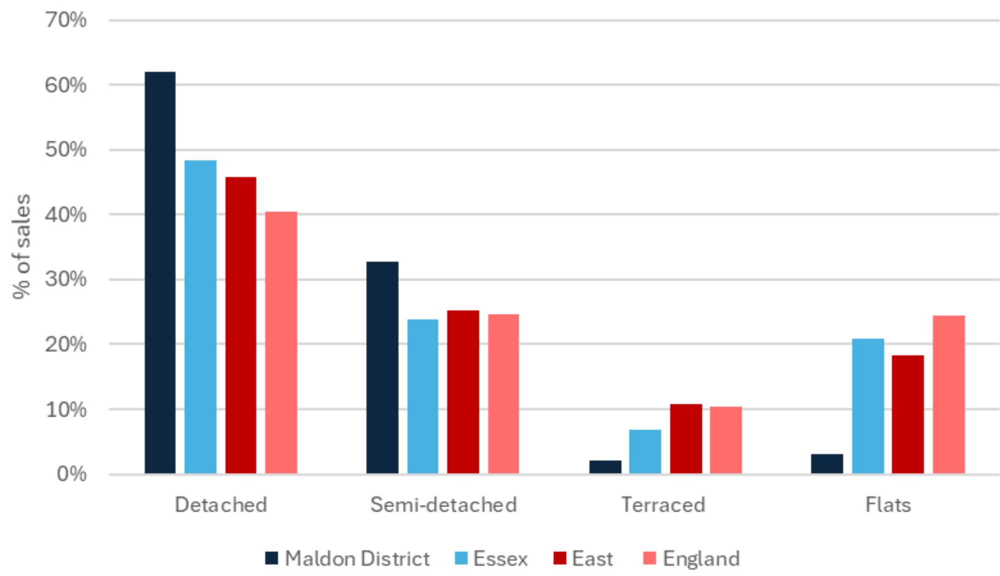
Figure 6.6 New Build Sales as a proportion of housing sales in Maldon District and comparator areas



Source: Iceni analysis of ONS data, 2024

6.16 Figure 6.7 below compares the type of newly built dwellings sold in Maldon District to comparator areas. Maldon District delivers substantially more detached homes and slightly more semi-detached homes than the broader areas, but significantly fewer terraced homes and flats. This is consistent with the profile of market demand and geography of the area.

Figure 6.7 New Build Sales, by Type (Year to September 2024)



Source: Iceni analysis of ONS Data, 2024

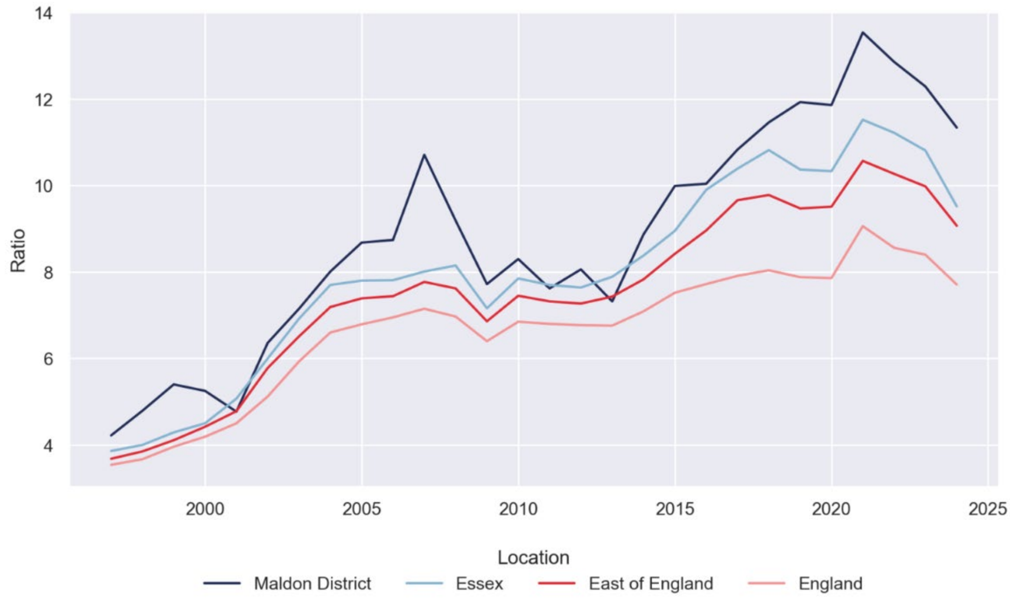
Affordability

6.17 Figure 6.8 below shows median workplace-based affordability ratios over time for Maldon District against its wider comparators. The affordability ratio is defined as the ratio between median house prices and median gross annual workplace-based earnings.

6.18 Maldon District's affordability ratio has increased over time, consistent with movements in the county, regional and national ratios. However, Maldon District's ratio has been more volatile, with a rapid increase during the 2000s before a sharp fall around the time of the Global Financial Crisis from 2008-9, another rapid increase from 2013-2021 and then a correction since 2021. The median workplace-based affordability ratio for Maldon peaked at 13.54 in 2021, before falling to 11.34 in 2024. Despite this correction, the affordability ratio remains at high and unaffordable levels, and above levels seen prior to 2019.

6.19 From 2014 onwards, Maldon District's affordability ratio increased more rapidly than in benchmark areas. However, the correction in the last few years has also been sharper.

Figure 6.8 Median workplace-based affordability ratio



Source: ONS, 2024

6.20 While the median workplace-based affordability ratio is the most widely used, and features in the standard method for calculating housing need, the ONS also produces other affordability ratios:

- Lower quartile ratios, which use the lower quartile instead of median incomes and housing prices. As a result, they illustrate typical affordability levels for lower-income workers or residents
- Residence-based ratios, which compare incomes for residents of an area to house prices, instead of the incomes of those who work in an area

6.21 Table 6.3 below sets out these affordability ratios for Maldon District. While the lower quartile ratio is lower than the median ratio, both figures highlight affordability issues for those on lower and moderate incomes. Similarly, housing is unaffordable for local residents as well as workers.

Table 6.3 Affordability ratio values – Maldon District

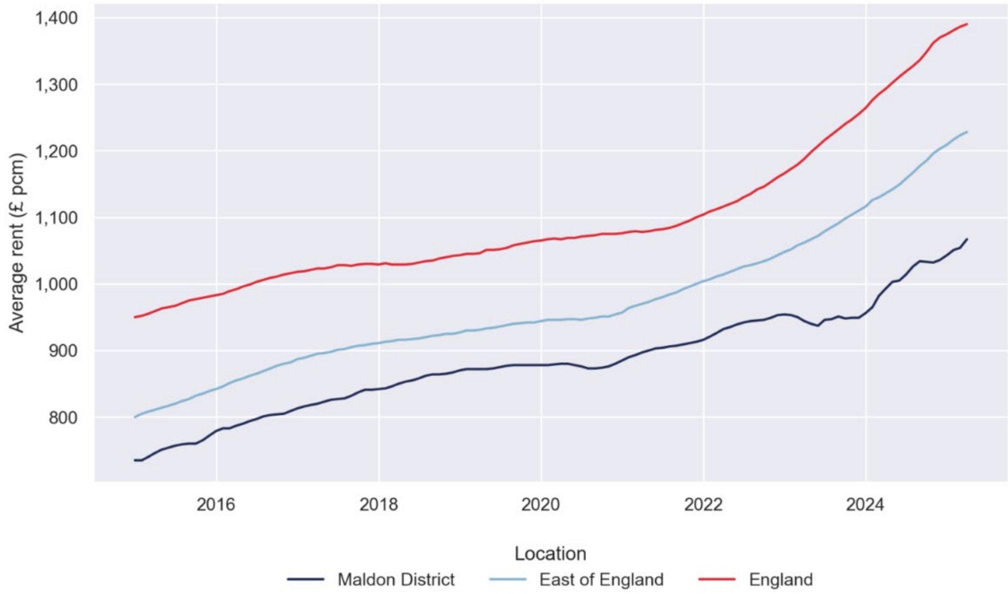
		2024	5-year average
Workplace based	Median	11.02	12.38
	Lower quartile	9.87	11.43
Residence based	Median	9.82	10.15
	Lower quartile	9.87	10.39

Source: ONS House price to workplace-based earnings ratio, House price to residence-based earnings ratio

Rental Market

6.22 Maldon District has seen steady rental growth since 2016, broadly in line with regional and national comparators, as shown in Figure 6.9 below; but with particularly strong growth evident since over the last year. While Maldon District's trends follow the same overall trajectory as the East of England and England as a whole, rents in Maldon District are somewhat lower.

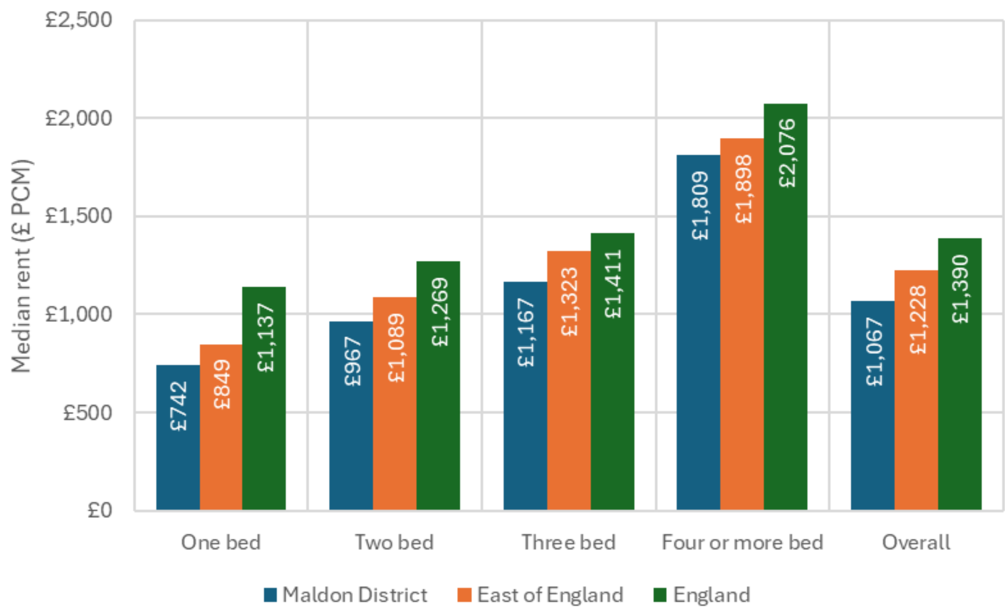
Figure 6.9 Average Private Housing Rent



Source: Iceni analysis of ONS Data, 2025

6.23 Figure 6.10 below sets out the property rents by size across Maldon District and wider comparators. Maldon District's rental costs are consistently lower than both the regional and national comparators across different dwelling types and sizes. These differences are greatest for smaller homes, which are most commonly found in larger towns and cities with higher rents.

Figure 6.10 Rental costs, by size (2025)



Source: Iceni analysis of ONS Data, 2025

Agent Engagement

6.24 Agents were consulted in July 2025 to provide insights on current supply, demand, buyer profiles and recent legislative impacts in the sales and lettings market. Agents consulted were from William H Brown, Beresfords, Crest Nicholson and Countryside Properties.

Sales market

6.25 Market activity in the District has been volatile due to factors such as rising mortgage interest rates and broader economic uncertainty. A significant portion of buyers were reported to be relocating to Maldon from outside the area, mainly from areas such as London, Romford and Chelmsford. Maldon District is seen as near commuter locations, but not particularly commuter-friendly due to limited public transport options.

6.26 Maldon District's sales market is characterised by detached and semi-detached family homes, particularly three-bedroom semi-detached properties which are highly sought after. Semi-detached homes are expected to remain in strong demand over the coming years. Since the onset of the pandemic, there has been a noticeable decline in demand for flats, with buyers favouring freehold over leasehold properties. This trend has also been partly driven by concerns from landlords over the impact of the Renters Rights Bill once enacted

6.27 Three-bedroom homes generally sell quickly, often within one or two weeks, whereas more expensive properties may remain on the market for several months.

6.28 Agents describe the area as having a diverse demographic with a wide range of stock including larger homes. It is noted that large new developments may result in infrastructure struggling to keep pace with growth. As an example, one agent reported local schools as being heavily oversubscribed. First-time buyers have found it challenging to secure properties at the current time (Summer 2025) due to more limited availability of mortgages, higher interest rates and the winding down of Help to Buy schemes.

6.29 With regard to new builds, there is strong demand for three-bedroom homes which are often purchased by downsizers or people relocating from surrounding areas such as Ilford and Romford. Post pandemic demand has influenced housing needs with buyers seeking homeworking-friendly properties.

6.30 One agent highlighted large developments coming forward and expressed concerns about a saturated local new-build market in the Maldon/Heybridge area. However, a different agent reported a healthy market for new builds, including from local moves and incoming movers from outside the local area.

6.31 A strong supply of new-build homes selling well was specifically reported for sought-after locations such as Westcombe Park (the North Heybridge Garden Suburb). The area was characterised as safe and in proximity to the Blackwater Estuary, which makes it a popular place to live. However, there is no train line in Maldon or other frequent public transport connections to major commuting destinations and so the area is not considered by agents to be commuter friendly. The demographic profile of buyers is described by agents as wide-ranging with no specific focus, though downsizers form a significant segment of buyers.

Rental market

6.32 Agents describe the rental market in Maldon District as focused on smaller properties, with three-bedroom units also in considerable demand. Supply is constrained compared to demand, particularly for affordable smaller homes. Rental properties tend to be let quickly - often within a week of initial viewings.

6.33 The Renters Reform Bill has led some landlords, especially older ones or those who have inherited properties, to leave the market thereby reducing supply.

6.34 Maldon Town Centre caters to renters who work locally and prefer walking commutes; where those renting in rural areas typically work outside of the town. Maldon's compact size allows most properties to be within a five-minute walk or drive from the Town Centre.

6.35 The profile of tenants seeking properties in the rental market includes significant local movers alongside renters arriving from London and Chelmsford. Rental prices have stabilised recently despite some landlord apprehension linked to legislative reforms (as mentioned above). Maldon District remains popular among those seeking more affordable alternatives to Chelmsford, and has maintained a steady appeal over time.

6.36 Rising mortgage rates have shifted some renters towards smaller units like one-bedroom apartments as they save for a future purchase. The market is influenced by local migration patterns, infrastructure capacity and evolving legislation impacting on both sales and lettings.

Summary

6.37 House prices in Maldon District are higher than regional averages, particularly for detached homes, with the Rural West sub-area being most expensive. House prices have declined in recent years (5.9% over the last five years) but remain high when compared to historical values.

6.38 Maldon District's housing affordability ratio (measuring the affordability of housing to buy) is higher than the County, regional and national averages and has deteriorated over the longer-term pointing to a supply/demand imbalance for housing (as is the position nationally). Recent increases in rents will also have had impacts on rental affordability, with agents reporting supply constraints compared to demand, and properties being let quickly.

6.39 Agents report strong demand for three-bedroom homes and significant inward migration from London and Chelmsford. Flats are less popular, and the winding down of Help to Buy has impacted first-time buyer levels.

6.40 New build and overall residential sales levels have dropped steeply in the last two years. The Maldon District's proportion of sales which are new builds has been below that seen in areas with stronger housing delivery, particularly in the longer term. This suggests some potential for the absorption of new-build market housing for sales to increase. While this can contribute to higher housing delivery, this alone is not likely to support increases in the ability to sustain the delivery of the standard method numbers. For instance, if 20% of housing sales in the district were for new-build properties, this would result in new builds of around 200-250 dpa.[13] Consideration of the potential to deliver a wider range of housing products – such as increased affordable housing and build-to-rent development - is therefore important in sustaining higher overall housing delivery. These issues are considered further in other sections of this report.

[13] Based on average sales per annum of 1130 across the last decade

7. Affordable Housing Need

7.1 This section provides an updated assessment of the need for affordable housing in Maldon District. The analysis follows the methodology set out in Planning Practice Guidance (Sections 2a-018 to 2a-024) and looks at the need from households unable to buy OR rent housing; and also from households able to afford to rent privately but not buy.

Overview of Method

7.2 In summary, the methodology looks at a series of stages as set out below:

- Current affordable housing need (annualised so as to meet the current need over a period of time);
- Projected newly forming households in need;
- Existing households falling into need; and
- Supply of affordable housing from existing stock

7.3 The first three bullet points above are added together to identify a gross need, from which the supply is subtracted to identify a net annual need for additional affordable housing. Examples of different affordable housing products are outlined in the box below.

7.4 A range of data sources are in the analysis. These are listed in Appendix A1.

Affordable Housing Definitions

Social Rented Homes – are homes owned by local authorities or private registered providers for which rents are determined by the national rent regime (through which a formula rent is determined by the relative value and size of a property and relative local income levels). These are low cost rented homes.

Affordable Rented Homes – are let by local authorities or private registered providers to households who are eligible for social housing. Affordable rents are set at no more than 80% of the local market rent (including service charges).

Rent-to-Buy – where homes are offered, typically by housing associations, to working households at an intermediate rent which does not exceed 80% of the local market rent (including service charges) for a fixed period after which the household has the option to buy the home.

Shared Ownership – a form of low-cost market housing where residents own a share of their home, on which they typically pay a mortgage; with a registered provider owning the remainder, on which they pay a subsidised rent.

Discounted Market Sale – a home which is sold at a discount of at least 20% below local market value to eligible households; with provisions in place to ensure that housing remains at a discount for future households (or the subsidy is recycled).

First Homes – a form of discounted market sale whereby an eligible First-time Buyer can buy a home at a discount of at least 30% of market value. Councils are able to set out the discounts and local eligibility criteria in policies.

Affordability

7.5 An important first part of the affordable needs modelling is to establish the entry-level costs of housing to buy and rent. The affordable housing needs assessment compares prices and rents with the incomes of households to establish what proportion of households can meet their needs in the market, and what proportion require support and are thus defined as having an 'affordable housing need'. For the purposes of establishing affordable housing need, the analysis focuses on overall housing costs (for all dwelling types and sizes).

7.6 Table 7.1 below shows estimated current prices to both buy and privately rent a lower quartile home in the District (excluding newbuild sales when looking at house prices). Across all dwelling sizes the analysis points to a lower quartile price of £310,000 and a private rent of £1,000 per month.

Table 7.1 Estimated lower quartile cost of housing to buy (existing dwellings) and privately rent (by size) – Maldon District

	To buy	Privately rent
1-bedroom	£145,000	£825
2-bedrooms	£245,000	£950
3-bedrooms	£325,000	£1,400
4-bedrooms	£440,000	£1,800
All dwellings	£310,000	£1,000

Source: Land Registry and Internet Price Search

7.7 Table 7.2 below shows how prices and rents vary by location. The analysis shows some variation in prices and rents, with prices (and rents) estimated to be highest in the Rural West sub-area; lower prices and rents are seen in Burnham-on-Crouch and Southminster.

Table 7.2 Lower Quartile Prices and Market Rents, by sub-area

	Lower quartile price (existing dwellings)	Lower Quartile rent, pcm
Maldon/Heybridge	£300,000	£975
BoC & Southminster	£290,000	£925
Rural East	£330,000	£1,125
Rural West	£435,000	£1,275
TOTAL	£310,000	£1,000

Source: Land Registry and Internet Price Search

7.8 Next it is important to understand local income levels as these (along with the price/rent data) will determine levels of affordability (i.e. the ability of a household to afford to buy or rent housing in the market without the need for some sort of subsidy). Data about total household income has been based on ONS modelled income estimates, with additional data from the English Housing Survey (EHS) being used to provide information about the distribution of incomes. Data has also been drawn from the Annual Survey of Hours and Earnings (ASHE) to consider changes since the ONS data was published.

7.9 Overall, the average (mean) household income across Maldon District is estimated to be around £55,200, with a median income of £46,500; the lower quartile income of all households is estimated to be £26,800. There are some differences between areas with the range of median incomes going from £44,100 in Burnham-on Crouch and Southminster, up to £51,000 in the Rural West sub-area.

Table 7.3 Estimated average (median) household income

	Median income	As a % of District average income
Maldon/Heybridge	£45,600	98%
BoC & Southminster	£44,100	95%
Rural East	£46,900	101%
Rural West	£51,000	110%
TOTAL	£46,500	-

Source: Iceni analysis

7.10 To assess affordability, two different measures are used; firstly to consider what income levels are likely to be needed to access private rented housing and secondly to consider what income level is needed to access owner occupation. This analysis therefore brings together the data on household incomes with the estimated incomes required to access private sector housing. For the purposes of analysis, the following assumptions are used:

- Rental affordability – a household should spend no more than 35% of their income on rent; and
- Mortgage affordability – assume a household has a 10% deposit and can secure a mortgage for four and a half times (4.5×) their income.

Need for Affordable Housing

7.11 The sections below work through the various stages of analysis to estimate the need for affordable housing in the District and sub-areas. Final figures are provided as an annual need (including an allowance to deal with current need). As per 2a-024 of the PPG, this figure can then be compared with likely delivery of affordable housing.

Current Need

7.12 In line with PPG paragraph 2a-020, the current need for affordable housing has been based on considering the likely number of households with one or more housing problems (housing suitability). Table 7.4 below sets out estimates of the number of households within each category. This shows an estimated 1,300 households as living in ‘unsuitable housing’, with 38% of these being in the Maldon/Heybridge area. Around 226 of these households (across the District) currently having no accommodation (homeless or concealed households).

Table 7.4 Estimated number of households living in unsuitable housing (or without housing)

	Concealed and homeless households	Households in over-crowded housing	Existing affordable housing tenants in need	Households from other tenures in need	TOTAL
Maldon / Heybridge	55	220	33	193	501
Burnham-on-Crouch & Southminster	48	119	17	114	298
Rural East	77	120	13	129	339
Rural West	47	52	7	73	179
TOTAL	226	512	70	510	1,317

Source: Iceni analysis

7.13 In taking this estimate forward, the data modelling next estimates the need by tenure and considers affordability. It is estimated that approaching two-fifths of those households identified above are unlikely to be able to afford market housing – therefore an estimated current need from around 750 households. From this estimate, households living in affordable housing are excluded (as these households would release a dwelling on moving and so no net need for affordable housing will arise) and the total current need is estimated to be 466 households.

7.14 For the purposes of analysis, it is assumed that the Council would seek to meet this need over a period of time. Given that this report typically looks at needs in the period from 2024 to 2044, the need is annualised by dividing by 20 (to give an annual need for around 23 dwellings). This does not mean that some households would be expected to wait 20-years for housing as the need will be dynamic, with households leaving the current need as they are housed but with other households developing a need over time.

7.15 Table 7.5 below shows this data for sub-areas – this is split between those unable to rent OR buy and those able to rent but NOT buy. Given the pricing of housing in Maldon District, this analysis shows a more modest need for those able to rent but not buy and in all cases the number unable to rent OR buy is notably higher.

Table 7.5 Estimated current affordable housing need by affordability

	Number in need (excluding those in AH)	Annualised		
		TOTAL	Unable to rent OR buy	Able to rent but NOT buy
Maldon / Heybridge	167	8	6	2
Burnham-on-Crouch & Southminster	76	4	3	1
Rural East	109	5	4	1
Rural West	114	6	4	1
TOTAL	466	23	17	6

Source: Iceni analysis

Projected Housing Need

7.16 Projected need is split between newly forming households who are unable to afford market housing and existing households falling into need. For newly-forming households a link is made to demographic modelling with an affordability test also being applied.

7.17 Overall it is estimated that 505 new households would form each year and around three-quarters will be unable to afford market housing (to buy); this equates to a total of 377 newly forming households will have a housing need per annum on average – the majority are households unable to rent OR buy.

Table 7.6 Estimated Need for Affordable Housing from Newly Forming Households (per annum)

	Number of new households	New households unable to afford market housing		Breakdown of households unable to afford market housing by category	
		% of total new households	Number of households	Unable to rent OR buy	Able to rent but NOT buy
Maldon / Heybridge	199	72.1%	144	81	62
Burnham-on-Crouch & Southminster	111	72.1%	80	44	36
Rural East	122	75.2%	92	57	34
Rural West	73	83.7%	61	36	25
TOTAL	505	74.5%	377	219	158

Source: Projection Modelling/Affordability Analysis

7.18 The second element of newly arising need is existing households falling into need. To assess this, information about households entering the social/affordable rented sector housing has been used to represent the flow of households onto the Housing Register over this period. The analysis suggests a need arising from 39 existing households each year – again most are households unable to buy OR rent.

Table 7.7 Estimated Need for affordable housing from Existing Households Falling into Need (per annum)

	Total Additional Need	Unable to rent OR buy	Able to rent but NOT buy
Maldon/Heybridge	16	12	4
BoC & Southminster	10	7	3
Rural East	9	7	2
Rural West	5	4	1
TOTAL	39	29	10

Source: Iceni analysis

Supply of Affordable Housing Through Relets/Resales

7.19 The future supply of affordable housing through relets is the flow of affordable housing arising from the existing stock that is available to meet future need. This focusses on the annual supply of social/affordable rent relets. Information from CoRe has been used to establish past patterns of social housing turnover. Data for three-years has been used (2021-22 to 2023-24).

7.20 The figures are for general needs lettings, excluding lettings of new properties and an estimate of the number of transfers from other social rented homes. These exclusions are made to ensure that the figures presented reflect relets from the existing stock. On the basis of past trend data it has been estimated that 63 units of social/affordable rented housing are likely to become available each year moving forward.

Table 7.8 Analysis of Past Social/Affordable Rented Housing Supply, 2021/22 – 2023/24 (average per annum) – Maldon District

	Total Lettings	% as Non-New Build	Lettings in Existing Stock	% Non-Transfers	Lettings to New Tenants
2021/22	156	64.1%	100	70.5%	71
2022/23	170	51.8%	88	74.1%	65
2023/24	115	67.0%	77	67.0%	52
Average	147	60.1%	88	71.0%	63

Source: CoRe

7.21 It is also possible to consider if there is any supply of affordable home ownership products from the existing stock of housing. One source is likely to be resales of low-cost home ownership (LCHO) products with data from the Regulator of Social Housing showing a total stock in 2024 of 285. If these homes were to turnover at a rate of around 5% then they would be expected to generate around 14 resales each year. These properties would be available for these households and can be included as the potential supply.

7.22 In the affordable home ownership sector there is an additional (and significant) source of supply from resale market homes below a lower quartile price. Data from Land Registry shows 623 resales of homes in 2024; therefore 156 homes were sold at or below the lower quartile price and could make a contribution to meeting the needs of those in the 'gap' between renting and buying. In this study it has been assumed that half of these would be a supply available to meet the needs of those able to rent but not buy (a consistent assumption to that used in the 2020 LHNA).

7.23 Table 7.9 below shows the estimated supply of affordable housing from relets/resales in each sub-area.

Table 7.9 Estimated supply of affordable housing from relets/resales of existing stock by sub-area (per annum)

	Social / affordable rented	LCHO	TOTAL
Maldon/Heybridge	30	37	67
BoC & Southminster	15	24	39
Rural East	11	19	31
Rural West	6	12	18
TOTAL	63	92	155

Source: CoRe/LAHS

7.24 The PPG model also includes the bringing back of vacant homes into use and the pipeline of affordable housing as part of the supply calculation. However these have not been included within the modelling in this report. There is no evidence of any substantial stock of vacant homes (over and above a level that might be expected to allow movement in the stock). It is not considered appropriate to include the pipeline supply, as subtracting the potential future supply of new housing from the need would fail to show the full extent of the need. However, in monitoring it will be important to net off these dwellings as they are completed.

Net Need for Affordable Housing

7.25 Table 7.10 below shows the overall calculation of affordable housing need. The analysis shows that there is a need for 284 dwellings per annum across the District – an affordable need is seen in all sub-areas. The net need is calculated as follows:

Net Need = Current Need (allowance for)
+ Need from newly-forming households
+ Existing households falling into need
– Supply of affordable housing

Table 7.10 Estimated Need for Affordable Housing (per annum)

	Current need	Newly forming house-holds	Existing house-holds falling into need	Total Gross Need	Relet/ resale supply	Net Need
Maldon / Heybridge	8	144	16	168	67	101
Burnham-on-Crouch & Southminster	4	80	10	94	39	54
Rural East	5	92	9	107	31	76
Rural West	6	61	5	71	18	54
TOTAL	23	377	39	439	155	284

Source: Iceni analysis

7.27 This can additionally be split between households unable to afford to BUY or rent and those able to rent but not buy. For this analysis it is assumed the LCHO supply would be meeting the needs of the latter group, although in reality there will be a crossover between categories. For example, it is likely in some cases that the cost of shared ownership will have an outgoing below that for privately renting and could meet some of the need from households unable to buy or rent – the issue of access to deposits would still be a consideration.

7.28 Table 7.11 below shows the affordable need figure split between the two categories. Across the whole District the analysis shows around

71% of households as being unable to buy OR rent, with this figure varying slightly from 68% in Maldon/Heybridge, up to 76% in the Rural East sub-area.

Table 7.11 Estimated Need for Affordable Housing (per annum) – split between different affordability groups

	Unable to buy OR rent	Able to rent but not buy	TOTAL	% unable to buy OR rent
Maldon/Heybridge	69	32	101	68%
BoC & Southminster	39	15	54	72%
Rural East	57	18	76	76%
Rural West	38	16	54	70%
TOTAL	203	82	284	71%

Source: Iceni analysis

7.29 These figures can also be standardised based on the size of each location (in this case linked to the number of households shown in the 2021 Census). This shows a slightly higher need in the Rural West area; although overall, the differences between locations are not substantial.

Table 7.12 Standardised level of affordable housing need

	Net Need	Estimated households (2021)	Net need per 1,000 house-holds
Maldon/Heybridge	101	10,374	9.7
BoC & Southminster	54	5,903	9.2
Rural East	76	7,201	10.5
Rural West	54	4,418	12.1
TOTAL	284	27,896	10.2

Source: Iceni analysis

7.30 Whilst the need above is provided down to sub-area level, it should be remembered that affordable need can be met across the area as and when opportunities arise, and so specific sub-area data should not be treated as a local target.

Comparison with Previous Assessment

7.31 It is possible to compare the findings of this study with the LHNA of 2021. In that report, the needs from households unable to buy OR rent were analysed separately from those able to rent but not buy and so the analysis below focuses on the first of these groups.

7.32 Table 7.13 shows this assessment as estimating a higher annual affordable need when compared with the 2021 study (a need for 203 affordable homes each year compared with 174). The main reason for this difference is down to a higher estimate of the number of newly-forming households with a need and this looks to have been driven by an increase in estimates of the gross number of newly forming households (505 per annum in this assessment compared with 388 in 2020). The difference is due to stronger demographic trends seen over recent years.

7.33 Regardless of any differences, it is clear that both studies show a significant need for affordable housing and continue to point to the need for the Council to secure additional delivery at every opportunity.

Table 7.13 Comparison between 2021 LHNA and updated study – need from households unable to by OR rent

	This study	2021 LHNA
Current need	17	19
Newly forming households	219	173
Existing households falling into need	29	35
Total gross need	266	228
Relet/resale supply	63	54
Net need	203	174

Source: Iceni analysis (LHNA data from Table 7.14)

Types of Affordable Housing

7.34 The analysis above has clearly pointed to a need for affordable housing, and particularly for households who are unable to buy OR rent in the market. There are a range of affordable housing options that could meet the need which will include rented forms of affordable housing (such as social or affordable rents) and products which might be described as intermediate housing (such as shared ownership or discounted market housing/First Homes). These are discussed in turn below.

Social and Affordable Rented Housing

7.35 This section considers what types of housing would be appropriate for those who cannot afford to buy OR rent housing in Maldon District. These households have a need for a rented form of affordable housing. As shown in Table 7.11, this group makes up 71% of total affordable housing need in the District.

7.36 Table 7.14 below shows current rent levels in the District for a range of products along with relevant local housing allowance (LHA) rates. Most of Maldon District falls into the Chelmsford Broad Rental Market Area (BRMA) and so this has been used for comparative purposes. Data about average social and affordable rents has been taken from the Regulator of Social Housing (RSH) and this is compared with lower quartile market rents. This analysis shows that social rents are significantly lower than affordable rents; the analysis also shows that affordable rents are well below lower quartile market rents – particularly for larger property sizes.

7.37 The LHA rates for all sizes of home are below lower quartile market rents for all sizes of accommodation, and particularly homes with 3+-bedrooms. This does potentially mean that households seeking accommodation may struggle to secure sufficient benefits to cover their rent.

Table 7.14 Comparison of rent levels for different products – Maldon

	Social rent	Affordable rent (AR)	Lower quartile (LQ) market rent	LHA (Chelmsford)
1-bedroom	£410	£613	£825	£793
2-bedrooms	£486	£748	£950	£947
3-bedrooms	£557	£865	£1,400	£1,197
4-bedrooms	£621	£1,057	£1,800	£1,446
ALL	£511	£729	£1,000	-

Source: RSH, VOA and market survey

7.38 To some extent it is easier to consider the data above in terms of the percentage one housing cost is of another and this is shown in the tables below. Focusing on 2-bedroom homes the analysis shows that social rents are significantly cheaper than market rents (and indeed affordable rents) and that affordable rents (as currently charged) represent 79% of a current lower quartile rent.

Table 7.15 Difference between rent levels for different products – Maldon District

	Social rent as % of affordable rent	Social rent as % of LQ market rent	Affordable rent as % of LQ market rent
1-bedroom	67%	50%	74%
2-bedrooms	65%	51%	79%
3-bedrooms	64%	40%	62%
4-bedrooms	59%	34%	59%
ALL	70%	51%	73%

Source: RSH and market survey

7.39 Table 7.16 below breaks down those households who cannot afford to buy or rent at market prices based on which rent levels (as set out in Table 7.14 above) they can afford. The table is ordered from highest rental price to lowest (i.e. 80% of market rent is more than current affordable rent which is more than social rent). This means that, for example, those able to afford current affordable rent would also be able to afford 80% of market rent.

7.40 This analysis suggests that around 17% of these households could afford an affordable rent at 80% of market rents, with a further 7% being able to afford current affordable rents. Added together, this makes around 25% who could afford a discounted market or affordable rent, and so would not need social rent.

7.41 There are also an estimated 26% who can afford a social rent (but not an affordable one). This leaves 50% of households needing some degree of benefit support to be able to afford rental housing at any of the price points considered (otherwise they would need to spend more than 35% of their income on housing).

Table 7.16 Estimated need for affordable rented housing (% of households unable to afford to buy OR rent)

Rental tenure able to be afforded	% of households able to afford
80% of market rent (but not buy)	17%
Current affordable rent	7%
Social rent	26%
None (Would need benefit support to afford any of the above)	50%
All unable to afford market	100%

Source: Affordability analysis

7.42 This analysis points to a clear need for social rented housing. Of all rented affordable housing provided, the modelled need would justify a minimum provision of around 25% being for social rent, and up to 75%. The lower figure (25%) reflects the potential for households to be accommodated in affordable rented homes and supplement their income with housing benefit. Higher provision at social rents (i.e. up to the higher figure of 75%) will reduce the support through housing benefits required to ensure households can afford their housing costs.

7.43 In setting planning policies regarding affordable housing, Council will need to consider the trade-off between how much affordable housing is provided and the desired tenure mix. If viability is constrained, more affordable units may be able to be secured at a tenure requiring less subsidy (for example affordable rents or intermediate affordable products) rather than social rents. However, higher provision of housing at social rents will reduce the level of support through housing benefits required to ensure households can afford their housing costs.

Intermediate Housing

7.44 As well as rented forms of affordable housing, the Council could seek to provide forms of intermediate housing with the analysis below considering the potential affordability of shared ownership and discounted market sale housing (which could include First Homes).

Affordable home ownership / First homes

7.45 Generally, intermediate housing will be a newbuild product, sold at a discount (or on a part buy, part rent arrangement with shared ownership) and will therefore be based on the Open Market Value (OMV) of a new home.

7.46 Table 7.17 below sets out a suggested maximum purchase price for affordable home ownership/First Homes in Maldon District by size. It works through first (on the left hand side) what households with an affordable home ownership need could afford (based on a 10% deposit and a mortgage at 4.5 times income). The right-hand side of the table then sets out what Open Market Value (OMV) this might support, based on a 30% discount. The ‘able to afford’ figure is based on a midpoint between the house price a household (just) able to privately rent might be able to afford and the lower quartile house price.

7.47 Focussing on 2-bedroom homes, it is suggested that an affordable price is no more than £203,900 and therefore the open market value of homes would need to be no more than £291,300 (if discounted by 30%).

Table 7.17 Affordable home ownership prices – Maldon District

	What households able to rent but not buy could afford	Open Market Value (OMV) of Home with 30% Discount
1-bedroom	£143,200	£204,600
2-bedrooms	£203,900	£291,300
3-bedrooms	£282,500	£403,600
4+-bedrooms	£374,300	£534,700

Source: Iceni analysis

7.48 It is difficult to definitively analyse the cost of newbuild homes as these will vary from site-to-site and will be dependent on a range of factors such as location, built-form and plot size. We have however looked at newbuild schemes currently advertised on Rightmove with Table 7.18 providing a general summary of existing schemes.

7.49 This analysis is interesting as it shows the median newbuild price for all sizes of homes is above the OMV required to make homes affordable to those in the gap between buying and renting. That said, homes at the bottom end of the price range could potentially be discounted by 30% and considered as affordable.

7.50 This analysis shows how important it will be to know the OMV of housing before discount to be able to determine if a product is going to be genuinely affordable in a local context – providing a discount of 30% will not automatically mean it becomes affordable housing. Overall, it is considered the evidence does not support a need for First Homes (or other discounted market products) in a local context.

Table 7.18 Estimated newbuild housing cost by size – Maldon District

	No. of homes advertised	Range of prices	Median price
1-bedroom	5	£225,000-£250,000	£225,000
2-bedrooms	16	£255,000-£775,000	£350,000
3-bedrooms	50	£375,000-£900,000	£440,000
4+-bedrooms	59	£450,000-£1,495,000	£550,000

Source: Iceni analysis

Shared ownership

7.51 The analysis below moves on to consider shared ownership. For this analysis an assessment of monthly outgoings has been undertaken with a core assumption being that the outgoings should be the same as for renting privately so as to make this tenure genuinely affordable. The analysis has looked at what the OMV would need to be for a shared ownership to be affordable with a 10%, 25% and 50% share. To work out outgoings the mortgage part is based on a 10% deposit (for the equity share) and a repayment mortgage over 25-years at 5% with a rent at 2.75% per annum on unsold equity.

7.52 The findings for this analysis are interesting and do point to the possibility of shared ownership being a more affordable tenure than discounted market housing (including First Homes).

7.53 By way of an explanation of Table 7.19 (focussing on 3-bedroom homes) – if a 50% equity share scheme came forward then it is estimated the OMV could not be above £371,000 if it is to be genuinely affordable (due to the outgoings being in excess of the cost of privately renting). However, given the subsidised rents, the same level of outgoings could be expected with a 10% equity share but a much higher OMV of £541,000.

7.54 Although affordability can only be considered on a scheme-by-scheme basis, it is notable that we estimate a median 3-bedroom newbuild to cost around £440,000, this points to shared ownership at an equity share level of around 25% as being genuinely affordable, although lower shares could increase the number of households able to afford.

Table 7.19 Estimated OMV of Shared Ownership with a 50%, 25% and 10% Equity Share by Size – Maldon District

	50% share	25% share	10% share
1-bedroom	£218,000	£272,000	£318,000
2-bedroom	£252,000	£313,000	£367,000
3-bedroom	£371,000	£461,000	£541,000
4-bedrooms	£477,000	£593,000	£695,000

Source: Iceni analysis

Rent to buy

7.55 A further affordable option is Rent to Buy; this is a Government scheme designed to ease the transition from renting to buying the same home. Initially (typically for five years) the newly built home will be provided at the equivalent of an affordable rent (approximately 20% below the market rate). The expectation is that the discount provided in that first five years is saved in order to put towards a deposit on the purchase of the same property. Rent to Buy can be advantageous for some households as it allows for a smaller 'step' to be taken on to the home ownership ladder.

7.56 At the end of the five-year period, depending on the scheme, the property is either sold as a shared ownership product or to be purchased outright as a full market property. If the occupant is not able to do either of these then the property is vacated.

7.57 In order to access this tenure, it effectively requires the same income threshold for the initial phase as a market rental property although the cost of accommodation will be that of affordable rent. The lower-than-market rent will allow the household to save for a deposit for the eventual shared ownership or market property. In considering the affordability of rent-to-buy schemes there is a direct read across to the income required to access affordable home ownership (including shared ownership). It should therefore be treated as part of the affordable home ownership products suggested by the NPPF.

Key Workers

7.58 The Council's Employment Land and Premises Study 2024 points to an economic base which has a relatively modest proportion of employment in public administration and defence, health and education relative to other economic sectors. In contrast, employment in agriculture, forestry and fishing (as well as construction) is notably above average and the Study identifies that it plays an important role in supporting other economic sectors.

7.59 The Study projects modest net growth in employment in these core public sector activities, albeit it is important to recognise that replacement demand issues are an important factor in influencing staff recruitment requirements. Local government reorganisation may lead to a reduction in employment in public administration in the future. Housing costs can also influence staff retention.

7.60 Specific data on earnings for those by profession in Maldon District is not available, but national data for March 2025 points to public sector earnings being on average 14% below those across the whole economy. Inevitably there will however be individuals in every organisation at a range of different pay grades.

Table 7.20 Public/Private Earnings Differential

	Average Weekly Earnings, March 2025
Public Sector	699.7
Private Sector	843.1
Whole Economy	815.5
% Differential to Whole Economy	-14%

7.61 Based on our broader research and engagement and the affordability analysis herein, housing issues are likely to particularly affect those on lower incomes; with the affordability analysis earlier in this section pointing to an income of around £28,300 annually being needed to rent a 1-bed property in the District, and £32,500 for a 2-bed property. To buy a home, an income of around £60,000 is necessary, together with a 10% deposit which might require savings of £30,000.

7.62 Based on these characteristics, affordability issues are more likely to affect those in key worker roles with incomes of below £32,500 and particularly single persons or those in households where there isn't a second income. For those employed at these levels, access to affordable housing for rent may be restricted as there are other households who have a higher relative priority. However, enabling access to housing can aid recruitment and retention.

7.63 Providing a pathway for key workers to buy a home can benefit in aiding staff retention. The evidence here points to a key challenge being the savings levels required to support a deposit. For single person households, the ability to get on the housing ladder is particularly challenging.

7.64 A key means of addressing these issues could be through adjustments to the common allocations policy for rented affordable housing in which the Council participates (the Gateway to Homechoice CBL Scheme). There would also be the opportunity for individual employers to investigate the scope for providing deposit assistance and/or signposting schemes which support employees to find affordable homes.

Summary

7.65 The analysis has taken account of local housing costs (to both buy and rent) along with estimates of household income. The evidence indicates that there is an acute need for affordable housing in the District and a need in all sub-areas. The majority of need is from households who are unable to buy OR rent and therefore points particularly towards a need for rented affordable housing rather than affordable home ownership.

7.66 The analysis suggests there will be a need for both social and affordable rented housing – the latter will be suitable particularly for households who are close to being able to afford to rent privately and possibly also for some households who claim full Housing Benefit. It is however clear that social rents are more affordable and could benefit a wider range of households – social rents could therefore be prioritised where delivery does not prejudice the overall delivery of affordable homes.

7.67 The study also considers different types of AHO (notably First Homes and shared ownership) as each may have a role to play. Shared ownership is likely to be suitable for households with more marginal affordability (those only just able to afford to privately rent) as it has the advantage of a lower deposit and subsidised rent. There was no strong evidence of a need for First Homes or discounted market housing more generally.

7.68 Overall, the analysis identifies a notable need for affordable housing, and that provision of new affordable housing is an important and pressing issue in the area. It does however need to be stressed that this report does not provide an affordable housing target; the amount of affordable housing delivered will be limited to the amount that can viably be provided. The evidence does however suggest that affordable housing delivery should be maximised where opportunities arise. We do however note the Council's current policy position in the adopted Local Plan (Policy H1) which is to seek up to 40% of homes as affordable housing (depending on location) with a Supplementary Planning Document setting out a preferred mix of 70% affordable rent and 30% intermediate products.

7.69 This report however provides updated evidence which is relevant to the appropriate tenure split of affordable housing to seek through policies. Policy development needs to take account of the December 2024 NPPF which says (in paragraph 64) that "*planning policies should specify the type of affordable housing required (including the minimum proportion of Social Rent homes required)*".

7.70 NPPF Para 66 is also relevant and states that "*where major development involving the provision of housing is proposed, planning policies and decisions should expect that the mix of affordable housing required meets identified local needs, across Social Rent, other affordable housing for rent and affordable home ownership tenures*." The needs evidence is thus also relevant to decision-making.

7.71 The evidence herein shows an overall housing need of 584 homes a year. If notionally, 10% of housing provision in the District was met on small sites (in line with NPPF Para 73), which in line with NPPF Para 65 did not provide affordable housing, and of the remaining housing provision 35% affordable housing was achieved, the affordable housing delivered might at best deliver 184 affordable homes a year. This falls notably short of the overall affordable need. We would also note that the evidence indicates that historical delivery of housing in the District has fallen notably below the standard method figures. In a context where the affordable housing need may not be met in full, it is relevant to consider what types of affordable housing are prioritised.

7.72 Overall it is recommended the Council consider seeking a split between rented and intermediate housing in an 80:20 ratio. This is a higher proportion of rented housing than in the current plan, and it is considered justified as those households with a need for rented products are more likely to have acute needs and fewer options in the housing market.

7.73 Whilst the main analysis in this report identified a split of 71:29 between those unable to buy OR rent and those able to rent but not buy; these figures are based on the ability to meet all needs and the modelling does not include a sizeable amount of market housing available for sale at a price below the lower quartile and which could potential be available for some households in the latter group. Taking this into account ,and the context in which needs may not be fully met, it is appropriate to adjust the tenure split to reflect the priority needs in Maldon District.

7.74 In terms of types of rented affordable housing more specifically, the analysis suggests around three-quarters of rented homes should be at social rents (the rest at affordable rents). The analysis also suggests there is unlikely to be a role for discounted market housing (including First Homes) provision, and that the main focus in supporting affordable home ownership should be on shared ownership (and possibly rent-to-buy housing).

7.75 The following table therefore sets out a suggested tenure split based on the evidence in this report. It is considered that this provides an appropriate basis for decision-making in the short-term in line with NPPF Para 66.

Table 7.21 Recommended housing affordability tenure split

Type of affordable housing	Recommended target (subject to viability)
Affordable homes for rent	80%
Affordable routes to home ownership (Shared Ownership, Rent to Buy)	20%

7.76 Overall, the recommendation is for an 80:20 split between affordable homes for rent and affordable home ownership. Of the affordable homes for rent element, provision should be split between:

- 75% social rent; and
- 25% other affordable housing to rent (e.g. affordable rent).

7.77 Intermediate housing should be focused on shared ownership and rent-to-buy; with no clear need identified for discounted market sale or First Homes.

8. Older and Disabled Persons Housing Need

8.1 This section studies the characteristics and housing needs of the older person population and the population with some form of disability. The two groups are taken together as there is a clear link between age and disability. It responds to Planning Practice Guidance on Housing for Older and Disabled People published by Government in June 2019.

8.2 It also includes an assessment of the need for specialist accommodation for older people and the potential requirements for housing to be built to M4(2) and M4(3)[14] housing technical standards (accessibility and wheelchair standards).

8.3 This section represents a fairly comprehensive update to the similar assessment in the 2021 LHNA, particularly due to publication of 2021 Census data which has now been used in the analysis. In addition, Essex County Council has recently completed a *Supported and Specialist Housing and Accommodation Needs Assessment*, which provides up to date evidence on specialist housing need.

Essex County Council Strategy

8.4 One of the main aims of the Adult Social Care team at Essex County Council (ECC) is to future-proof housing by incorporating M4(2) (accessible and adaptable dwellings) and a proportion of M4(3) (wheelchair user dwellings) standards into general housing stock by requiring these standards through policies in up-to-date local plans.

8.5 ECC also emphasise the need to shift delivery of specialist accommodation towards an Extra Care model, moving away from

[14] As defined in Part M of the Building Regulations 2010 (as amended) M4(2) - accessible and adaptable dwellings; M4(3) - Wheelchair user dwellings

residential care. This provides a more cost-effective solution and provides prospective residents with a more appropriate level of care which can respond to their changing needs over time. Their aim is to ensure people are supported at home as long as possible through adaptations and technology.

8.6 ECC’s Market Position Supplement (MPS) and Market Shaping Strategy set out its plan to intervene where there is a market failure, and through developing specialist accommodation on its own land. It also recognises challenges associated with the suitability of some existing specialist housing – including ageing stock developed in the late 1990s.

8.7 One area of focus is supporting people with learning disabilities and autism who fall between the gaps in the care system. ECC is seeking to address this through developing pathways for supported living and local support teams without commissioned care. They are also promoting the integration of adults with disabilities into the existing housing supply. An overall focus is avoiding higher cost residential care provision.

8.8 ECC is keen to develop the provision of specialist housing for those with a disability, through both capital funding investment to deliver additional provision as well as working with Registered Providers to increase the delivery of supported housing. It is also developing strategies to address the growing need from individuals with complex needs and early onset dementia.

8.9 ECC would like to see individual local authorities within Essex set out clear policies supporting delivery of both M4(2) and M4(3) homes and specialist housing through local plans; and specific allocations for specialist housing – such as on strategic sites – to meet local needs.

8.10 ECC would like to see the Local Authorities develop policies for older people and reflecting their needs in the Local Plan. They would also like to see strategic site allocation(s) to meet local needs.

Older People

8.11 Table 8.1 below provides baseline population data about older persons in Maldon District and compares this with other areas. The table shows the District has a notably older age structure to that seen regionally and nationally (and across Essex) with 26% of the population being aged 65 and over. The proportion of people aged 75 and over is also larger compared to other areas.

Table 8.1 Older Persons Population, 2023

	Maldon District	Essex	East of England	England
Under 65	74.3%	79.2%	80.1%	81.3%
65-74	12.5%	10.1%	9.8%	9.5%
75-84	9.8%	7.8%	7.3%	6.7%
85+	3.4%	2.9%	2.8%	2.5%
Total	100.0%	100.0%	100.0%	100.0%
Total 65+	25.7%	20.8%	19.9%	18.7%
Total 75+	13.1%	10.7%	10.1%	9.2%

Source: ONS

Projected Future Change in the Population of Older People

8.12 Population projections can next be used to provide an indication of how the number of older persons might change in the future with Table 8.2 below showing that Maldon District is projected to see a notable increase in the older person population – the projection is based on the Standard Method.

8.13 For the 2024-44 period a projected increase in the population aged 65+ of around 43% is shown – the population aged under 65 is in contrast projected to see a more modest increase (of 27%). In total population terms, the projections show an increase in the population aged 65 and over of 7,600 people. This is against a backdrop of an overall increase of 21,300 – population growth of people aged 65 and over therefore accounts for 36% of the total projected population change.

Table 8.2 Projected Change in Population of Older Persons, 2024 to 2044 – Maldon District

	2024	2044	Change in population	% change
Under 65	51,115	64,778	13,663	26.7%
65-74	8,585	10,724	2,140	24.9%
75-84	6,927	9,779	2,852	41.2%
85+	2,397	5,021	2,624	109.5%
Total	69,024	90,303	21,279	30.8%
Total 65+	17,909	25,525	7,616	42.5%
Total 75+	9,324	14,800	5,476	58.7%

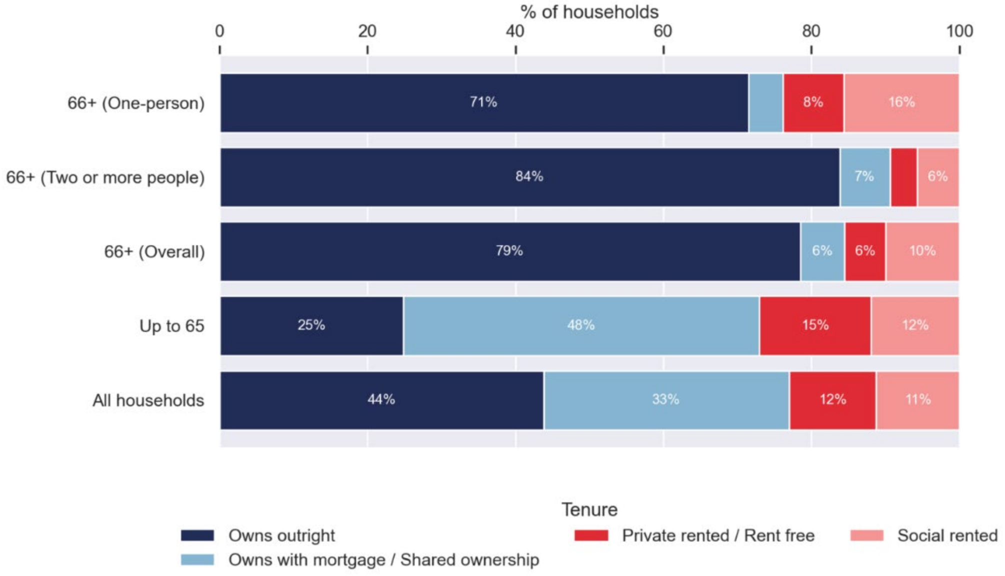
Source: Iceni Analysis

Characteristics of Older Person Households

8.14 Figure 8.1 below shows the tenure of older person households. The data has been split between single older person households and those with two or more older people (which will largely be couples). The data shows that the majority of older person households are owner occupiers (84% of older person households), and indeed most are owner-occupiers with no mortgage and thus may have significant equity which can be put towards the purchase of a new home. Some 10% of older persons households live in the social rented sector and the proportion of older person households living in the private rented sector is relatively low (about 6%).

8.15 There are also notable differences for different types of older person households with single older people having a lower level of owner-occupation than larger older person households – this group also has a higher proportion living in the social rented sector.

Figure 8.1 Tenure of Older Persons Households in Maldon District, 2021



Source: 2021 Census

Disabilities

8.16 Table 8.3 below shows the proportion of people who are considered as disabled under the definition within the 2010 Equality Act[15], drawn from 2021 Census data, and the proportion of households where at least one person has a disability. The data suggests that some 32% of households in the District contain someone with a disability. This figure is similar to that seen regionally and nationally and across the County. The figures for the population with a disability also show similar levels to other areas – some 17% of the population having a disability.

15 The Census uses the same definition of disability as described in the Equality Act. This defines disability as a person with a physical or mental impairment that has a 'substantial' and 'long-term' negative effect on their ability to do normal daily activities.

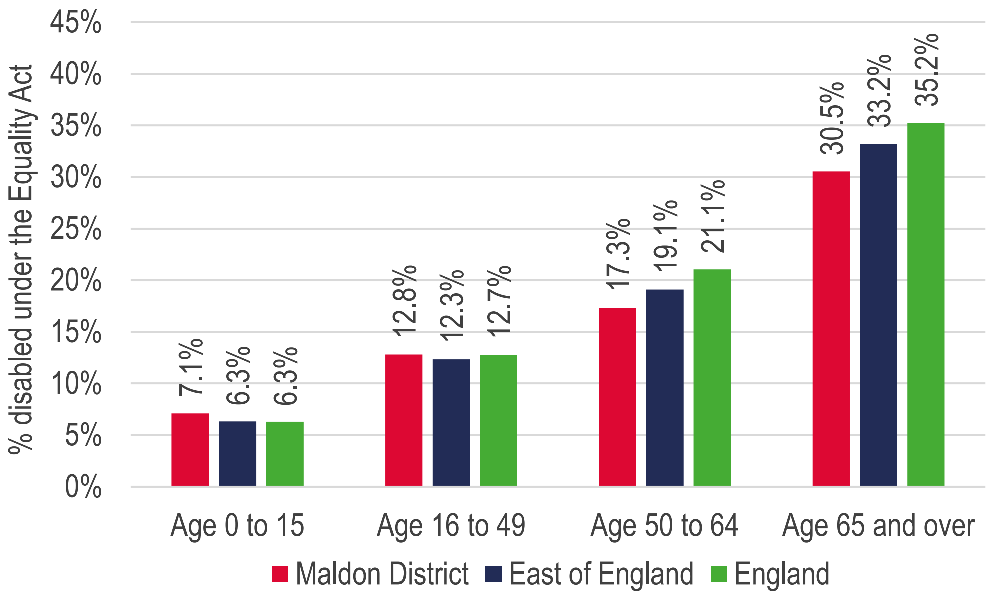
Table 8.3 Households and People with a Disability, 2021

	Households Containing Someone with a Disability		Population with a Disability	
	No.	%	No.	%
Maldon District	8,890	31.9%	11,484	17.3%
Essex	194,096	31.0%	250,552	16.7%
East of England	811,942	30.9%	1,053,832	16.6%
England	7,507,886	32.0%	9,774,510	17.3%

Source: 2021 Census

8.17 Figure 8.2 below shows the age bands of people with a disability. It is clear from this analysis that those people in the oldest age bands are more likely to have a disability. The analysis also shows generally lower levels of disability when compared with the regional and national position in age groups from 50 upwards.

Figure 8.2 Population with Disability by Age



Source: 2021 Census

Health Related Population Projections

8.18 The incidence of a range of health conditions is an important component in understanding the potential need for care or support for a growing older population. The analysis undertaken covers both younger and older age groups and draws on prevalence rates from the PANSI (Projecting Adult Needs and Service Information) and POPPI (Projecting Older People Population Information) websites. Adjustments have been made to take account of the age specific health/disabilities previously shown.

8.19 Of particular note are the large increases in the number of people aged 65+ with dementia (increasing by 73% from 2024 to 2044) and mobility problems (up 60% over the same period). Changes for younger age groups (16-64) are smaller, reflecting the fact that projections are expecting older age groups to see the greatest proportional increases in population. When related back to the total projected change to the population, the increase of people aged 65+ with a mobility problem represents around 8% of total projected population growth.

8.20 The figures are similar to those presented in the 2021 LHNA with the main difference being higher increases for younger age groups (16-64) – this is driven by the higher (Standard Method) projection which generally draws in additional migration which are likely to be younger people.

Table 8.4 Projected Changes to Population with a Range of Disabilities – Maldon District

Disability	Age Range	2024	2044	Change	% change
Dementia	65+	1,102	1,907	805	73.1%
Mobility problems[17]	65+	2,873	4,589	1,717	59.8%
Autistic Spectrum Disorders	18-64	354	457	104	29.3%
	65+	148	210	62	41.9%
Learning Disabilities	15-64	923	1,185	263	28.5%
	65+	322	455	134	41.5%
Impaired mobility[16]	16-64	2,289	2,810	521	22.8%

Source: POPPI/PANSI and Demographic Projections

Need for Specialist Accommodation for Older People

8.21 The ECC Supported and Specialist Housing and Accommodation Needs Assessment (ESSHNA) was commissioned by the County Council and prepared by Housing LIN, and dates from August 2025. It addresses specialist housing, supported housing and accessible housing needs across Oxfordshire and models needs to 2044.

8.22 The modelling for older people in the Housing LIN assessment draws on a survey of 5,600 older people across the UK undertaken by Ipsos and Housing LIN in December 2023. It thus draws on relatively up-to-date data on both the preferences and aspirations of older people, and their stated likelihood of moving into specialist housing/accommodation. It is a more up-to-date source of data than other more historical studies such as More Choice, Greater Voice (2008) and Housing in Later Life (2012) which have tended to be relied upon in our experience in assessments in other areas.

[16] Note the mobility problems category applies to people aged 65+ and is drawn from the POPPI dataset, while the impaired mobility category applies to people aged 16-64 and is drawn from PANSI. While both categories communicate difficulties in movement which could impact on people’s lives and support needs, they have slightly different technical definitions due to the differences in what these datasets measure.

8.23 It is also relevant that the Study was commissioned by Essex County Council, which is the relevant authority responsible for adult social care under the Care Act 2004. The County Council has a responsibility both for commissioning care and, more widely, for shaping the care market in its area. The report sets out ECC's objective to prevent, reduce or delay the need for people to access social care by supporting them to retain independence for longer. Having a range of specialist and supported housing options available will contribute to this aim. The report's findings were informed by both a range of quantitative data and stakeholder engagement to triangulate and corroborate its findings.

8.24 The results presented from the Ipsos survey (which the assessment describes as the largest and most up-to-date survey of the UK's 50+ population) clearly show that the majority of older people would prefer to remain in their existing homes rather than move into 'specialist' accommodation. This implies a key role for adaptations to properties, aids and technology to support independence as well as care/support staff if appropriate.

8.25 However, some older households are willing to 'rightsize' if an attractive home is available to meet their changing needs, particularly to homes with low maintenance costs and a sense of community. Homeowners in particular:

- Prefer 2-bed properties; with it being important that any 1-beds have sufficient storage space
- Seek outdoor space,
- Seek good access to amenities – with shops, GP and other amenities within walking distance.

8.26 Fundamentally, the needs of older people are diverse – but there is a role for delivering an aspirational housing offer which adheres to HAPPI and TAPPI principles[17] and where support/care provision can evolve to residents' changing needs.

Supply

8.27 The assessment of existing supply of specialist housing draws on consistent data sources to those which we use, and should be considered robust. Supply for Maldon District is shown in Table 8.5 below. This shows a large supply of retirement / sheltered housing for older people, with the local prevalence rate of 65 above the national rate or 52. However, there is currently no extra care housing available in Maldon District, a gap in local provision.

Table 8.5 Current supply of retirement/sheltered and extra care housing for older people in Maldon District

	For sale	Social / Affordable rent	Total	Prevalence
Retirement / sheltered housing	311	826	1,137	65 / 1,000 people aged 65+
Extra care housing	0	0	0	0 / 1,000 people aged 75+

Source: Housing LIN 2025 ESSHANA

8.28 Housing LIN find there to be one extra care scheme of 60 beds located at Mundon Road to be in the pipeline for the Maldon District.

8.29 According to Housing LIN's assessment there are 498 care home beds in the Maldon District, of which the majority are for residential care. Based on the Department of Health Care Home Tracker, Housing LIN find 80% of care home capacity in Maldon District to have been used across 2024/25. This means that around 20% of beds are unused, above the around 10% of beds that Housing LIN find are required as an available capacity buffer.

[17] HAPPI (Housing our Aging Population: Panel for Innovation) and TAPPI (Technology for our Ageing Population: Panel for Innovation) are two UK-specific frameworks for designing housing that supports independence, particularly for older people and those with care needs.

Table 8.6 Current supply of retirement/sheltered and extra care housing for older people in Maldon District

	Number of care homes	Number of beds
Residential care	13	423
Nursing care	2	75
Total	15	498

Source: Housing LIN 2025 ESSHANA

Need

8.30 The modelling of supported and specialist housing in the ESSHANA uses 2018-based SNPP which it rebases to take account of the 2021 Census. These show the population aged 65+ in Maldon District to rise to 23,828 in 2044. This is slightly lower than our demographic projections here (see Table 5.2 / 5.3) which show a population 65+ of between 25,525 in 2044.

8.31 There are key factors which drive a need for additional specialist housing in the Maldon District including:

- A growing older population, and with this an increasing number of residents needing support or care. The Housing LIN Study shows that older people in Essex are generally relatively healthy, but indicates a notable growth of county residents with dementia (an annual average growth rate of 5%);
- A need to provide a choice of housing options to different segments of the District's population, noting for instance the lack of any existing extra care provision;

8.32 Using the national survey, the ESSHANA estimates need for retirement/sheltered and extra care housing based on the likelihood of older residents moving as well as their expressed and most likely housing needs. An adjustment is made to account for ECC's objective of diverting people from care homes to extra care. Tenure splits are based on affordability considerations and existing tenure profiles of people aged 65+.

8.33 The resulting estimates for additional retirement/sheltered housing and extra care housing are shown in Table 8.7 below. These results indicate a substantial potential additional need in the future.

Table 8.7 Additional need for retirement/sheltered housing and extra care housing in Maldon District

	2024	2029	2034	2039	2044
Retirement / sheltered housing	**73**	**262**	**455**	**646**	**828**
Market	58	208	336	477	612
Affordable	15	54	119	168	216
Extra care	**100**	**200**	**302**	**403**	**500**
Market	69	138	208	277	344
Affordable	31	62	94	126	156

Source: Housing LIN 2025 ESSHANA

8.34 To model need for care home spaces, Housing LIN as used Essex-specific data on the proportion of people residing in care homes. Provision is made for a 10% capacity buffer in beds going forwards, some placement of people from local authorities outside of Essex (5%), some care home closures and diversion of people from residential care to extra care.

8.35 Housing LIN specify that the overall need for care home beds (i.e. for both residential and nursing care beds) should be considered to allow for a change in the designation of some current residential care beds to nursing care use. This follows a likely shift in need away from residential to nursing care beds over time.

8.36 The results for care home supply and need are shown in Table 8.8 below. Iceni has calculated a total gross need (shown in the table) combining the gross need identified in the ESSHANA with each of the subsequent adjustments. The net need results are as presented in the ESSHANA.

Table 8.8 Current supply of retirement/sheltered and extra care housing for older people in Maldon District

		2024	2029	2034	2039	2044
Residential care	Gross need	367	396	446	459	477
	Supply	423	423	423	423	423
	Net need	-56	-27	23	36	54
Nursing care	Gross need	105	130	166	192	223
	Supply	75	75	75	75	75
	Net need	30	55	91	117	148
Total	Gross need	472	526	612	651	700
	Supply	498	498	498	498	498
	Net need	-26	28	114	153	202

Source: Housing LIN 2025 ESSHANA

8.37 These results show a current oversupply of residential care beds in the Maldon District (consistent with their current low level of utilisation), but a smaller undersupply of nursing care beds. By 2044 around 200 additional care home beds will be needed.

8.38 It is noted that a negative need in modelling results does not necessarily imply that there is no need for new-build provision. There may be some existing stock which has become outdated and requires replacement or remodelling (such as studio or 1-bed sheltered units, and residential care bedspaces without en-suite facilities). The ESSHANA notes that some current non-ensuite room beds may be taken out of the market as some care home operators, typically smaller ones, exit the market over the next 10-15 years.

8.39 The specialist older persons housing need overall accounts for around 12% of Maldon District's overall housing need across the 20-year plan period calculated using the standard method (applying the HDT rulebook ratio for the residential/nursing care bedspaces) – equivalent to around 70 units per annum.

Wheelchair User Housing

8.40 The analysis below draws on secondary data sources to estimate the number of current and future wheelchair users and to estimate the number of wheelchair accessible/adaptable dwellings that might be required in the future. Estimates of need produced in this report draw on data from the English Housing Survey (EHS) – mainly 2020/21 data – which are again adjusted to take account of local information about disabilities.

8.41 Similar to the analysis on older people, the data is used to develop a series of prevalence rates, in this case expressed as a proportion of households in a number of age groups. The data estimates a total of 830 wheelchair user households in 2024, and that this will rise to 1,165 by 2044.

Table 8.9 Estimated number of wheelchair user households (2024-44) – Maldon District

	Prevalence rate (% of households)	Households 2024	Households 2044	Wheel-chair user house-holds (2024)	Wheel-chair user house-holds (2044)
24 and under	0.5%	305	681	2	4
25-34	0.4%	2,651	3,713	10	14
35-49	1.8%	6,091	9,233	113	171
50-64	2.0%	9,072	10,714	177	210
65 and over	4.7%	11,311	16,410	529	767
All households		29,429	40,750	830	1,165

Source: Iceni analysis

8.42 The finding of an estimated current number of wheelchair user households does not indicate how many homes might be needed for this group – some households will be living in a home that is suitable for wheelchair use, whilst others may need improvements to accommodation, or a move to an alternative home. Data from the EHS shows that of the 814,000 wheelchair user households, some 200,000 live in a home that would either be problematic or not feasible to make fully ‘visitable’ – this is around 25% of wheelchair user households.

8.43 Applying this to the current number of wheelchair user households across the District gives a current need for 208 additional wheelchair user homes. If the projected need is also discounted to 25% of the total (on the basis that many additional wheelchair user households will already be in accommodation) then a further need for 84 homes in the 2024-44 period can be identified. Added together this leads to a need estimate of 291 wheelchair user homes – equating to 15 dwellings per annum.

8.44 This report does suggest a lower need than was estimated in the 2021 LHNA. This is in part due to some updating of the method around prevalence rates and discounting the projected need by 75% to reflect households already in accommodation.

Table 8.10 Estimated need for wheelchair user homes, 2024-44

	Current need	Projected need (2024-44)	Total current and future need
Maldon District	208	84	291

Source: Iceni Analysis

8.45 Furthermore, information in the EHS (for 2020/21) also provides national data about wheelchair users by tenure. This showed that, at that time, around 6.7% of social tenants were wheelchair user (including 1.8% using a wheelchair indoors/all the time), compared with 2.6% of owner-occupiers (0.8% indoors/all the time). These proportions can be expected to increase with an ageing population but do highlight the likely need for a greater proportion of social (affordable) homes to be suitable for wheelchair users.

Table 8.11 Proportion of wheelchair user households by tenure of household reference person – England

Tenure	No household member uses a wheel-chair	Uses wheel-chair all the time	Uses wheel-chair indoors only	Uses wheel-chair outdoors only	TOTAL
Owners	97.4%	0.6%	0.2%	1.8%	100.0%
Social sector	93.3%	1.3%	0.5%	4.9%	100.0%
Private renters	98.6%	0.2%	0.2%	1.0%	100.0%
All households	96.9%	0.6%	0.3%	2.2%	100.0%

Source: English Housing Survey (2020/21)

Summary – Older and Disabled People

8.46 A range of data sources and statistics have been accessed to consider the characteristics and housing needs of the older person population and the population with some form of disability. The two groups are taken together as there is a clear link between age and disability. The analysis responds to Planning Practice Guidance on Housing for Older and Disabled People published by Government in June 2019 and includes an assessment of the need for specialist accommodation for older people and the potential requirements for housing to be built to M4(2) and M4(3) housing technical standards (accessibility and wheelchair standards).

8.47 The data shows that Maldon District has a notably older age structure than is seen regionally and nationally, and similar levels of disability (lower age specific levels of disability in older age groups). The older person population shows high proportions of owner-occupation, and particularly outright owners who may have significant equity in their homes (79% of all older person households are outright owners).

8.48 The older person population is projected to increase notably moving forward. An ageing population means that the number of people with disabilities is likely to increase. Key findings for the 2024-44 period include:

- a 43% increase in the population aged 65+ (potentially accounting for 36% of total population growth);
- a 73% increase in the number of people aged 65+ with dementia and a 60% increase in those aged 65+ with mobility problems;
- a need for around 830 additional units of sheltered / retirement housing, of which around three quarters of the need is focused in the market sector;
- a need for around 500 additional extra care units – the majority (around two-thirds) in the market sector;
- a need for additional nursing and residential care bedspaces (around 600 in the period); and
- a substantial increase in those with mobility problems and impaired mobility, which supports policies seeking provision of new homes which meet M4(2) requirements
- a need for around 300 dwellings to be for wheelchair users (meeting technical standard M4(3)).

8.49 This would suggest that there is a clear need to increase the supply of accessible and adaptable dwellings and wheelchair-user dwellings as well as providing specific provision of older persons housing. Given the relatively

9. Housing Mix

9.1 This section considers the appropriate mix of housing across Maldon District, with a particular focus on the sizes of homes required in different tenure groups. This section looks at a range of statistics in relation to families (generally described as households with dependent children) before moving on to look at how the number of households in different age groups are projected to change moving forward.

9.2 This section represents a fairly comprehensive update to the assessment of mix in the 2021 LHNA, particularly due to publication of 2021 Census data which has now been used in the analysis.

Policy Context

9.3 Policy H2 of the current Maldon Local Plan sets standards for the housing mix in developments within the authority. It takes a broadly qualitative approach, identifying the need for a housing mix tailored to local need without specifying in policy what the exact mix should be:

> "All developments will be expected to provide a suitable mix and range of housing in terms of size, type and tenure to reflect local housing need and demand in both the market and affordable sector, particularly the need for an ageing population." (Policy H2)

9.4 The explanatory text for this policy expands somewhat on identified needs, referring to the 2012 SHMA (paragraph 5.14):

> "The SHMA (DCA, 2012) for the District identified that there is a good existing supply of larger (3+ bedroom) dwellings. To create a better balanced stock to address the impact of the ageing population and the needs of young people entering the market, the Council will need to deliver a higher proportion of smaller (1 or 2 bedroom) units over the life of the Plan."

Paragraph 5.16 similarly notes that the Council will encourage a greater proportion of one and two bed homes in owner-occupied and intermediate housing.

9.5 Without including percentage requirements, application of this policy relies on negotiation at the planning stage. This increases flexibility, but could lead to inconsistent outcomes between sites, with potential divergences from Council's desired mix if the developer's assessment of "need" diverges from the authority's view. This risk would be particularly great in cases where there is not an up-to-date local evidence base.

9.6 To strengthen this policy, one approach would be to refer specifically to local housing need *as established in Council's evidence base*. For example, the recently adopted West Berkshire Local Plan Review 2023-2041 Policy SP15 specifies:

> "All developments, including conversions, of 10 or more dwellings (gross) will provide a mix of dwelling sizes reflecting the requirements of Table 4 in the supporting text to this policy, or any more recent evidence published by the Council.

The percentage mix as provided in the evidence base is then specified in the supporting text. This policy also sets out issues Council will have regard to when determining variation from the proposed mix.

9.7 Other local plans take a more prescriptive approach, specifying the desired housing mix in the strategic policy itself. For example, the recently adopted West Suffolk Local Plan 2024-2041 Policy SP17 includes a table with percentages ranges for each number of bedrooms for market housing, affordable routes to homeownership and affordable housing for rent. It then notes that "any deviation from the above mix must be justified by evidence having regard to" a number of issues, including any up-to-date evidence of need.

Overview of Methodology

9.8 The following methodology has been used to model housing need by number of bedrooms, and to develop housing mix recommendations:

1. **Bespoke demographic and household projections**

   Using local tailored demographic data (as discussed in Chapter 3), a projection is developed of the number of households broken down by the age of the household reference person (HRP). The standard method population projection detailed in Chapter 4 is used herein.

   A HRP is the person in a household who is taken as the 'lead' for statistical purposes - usually the person in whose name the home is owned or rented. If there is more than one person meeting that criterion, it is the oldest one.

2. **Analyse local occupancy patterns**

   2021 Census data for the Maldon District, as well as regional data, is used to analyse how households of different ages currently occupy homes. A profile is created for each tenure (owner-occupied, private rented and social rented) relating occupancy by number of bedrooms to the age of the HRP. This profile covers the complete range of occupancy patterns, not just the most common sizes of homes.

3. **Combine occupancy data with household projections**

   By combining occupancy data with household projections, an initial set of results for housing need by number of bedrooms is generated. It is initially assumed that occupancy patterns remain the same over the projection period (2024-2044) as in the most recent data (2021). This modelling is performed separately for each tenure.

4. **Adjust for under-occupation and overcrowding**

   The model reallocates a proportion of under-occupiers into smaller homes to reflect 'right-sizing' – providing a supply of homes which facilitate downsizing of under-occupied households; and moves all overcrowded households (the numbers of which are significantly lower) into larger homes aligned with their needs. Specifically, the model reallocates 25% of households under-occupying by two or more bedrooms into smaller homes.

5. **Incorporate supply considerations**

   For rented affordable housing, the profile of need is compared against evidence from Maldon's housing register and against the turnover (recent lettings) of existing homes to highlight shortages (e.g. 4+ bed properties). This analysis is used as a cross-check to consider in particular the effects of lower turnover of larger homes in the social rented sector.

6. **Produce recommended mix by tenure**

   Final strategic targets for the mix of homes are derived by drawing together the analysis in this section and appropriate evidence from other parts of the report, such as the market analysis in Section 5.

9.9 Where the analysis and results refer to rented affordable housing, this refers to all rented affordable housing, including that offered at social as well as affordable rents.

9.10 The number of families in Maldon District (defined for the purpose of this assessment as any household which contains at least one dependent child) totalled 7,200 as of the 2021 Census, accounting for 26% of households. This proportion is lower than seen across other areas with one key difference being a lower proportion of lone parent households with dependent children.

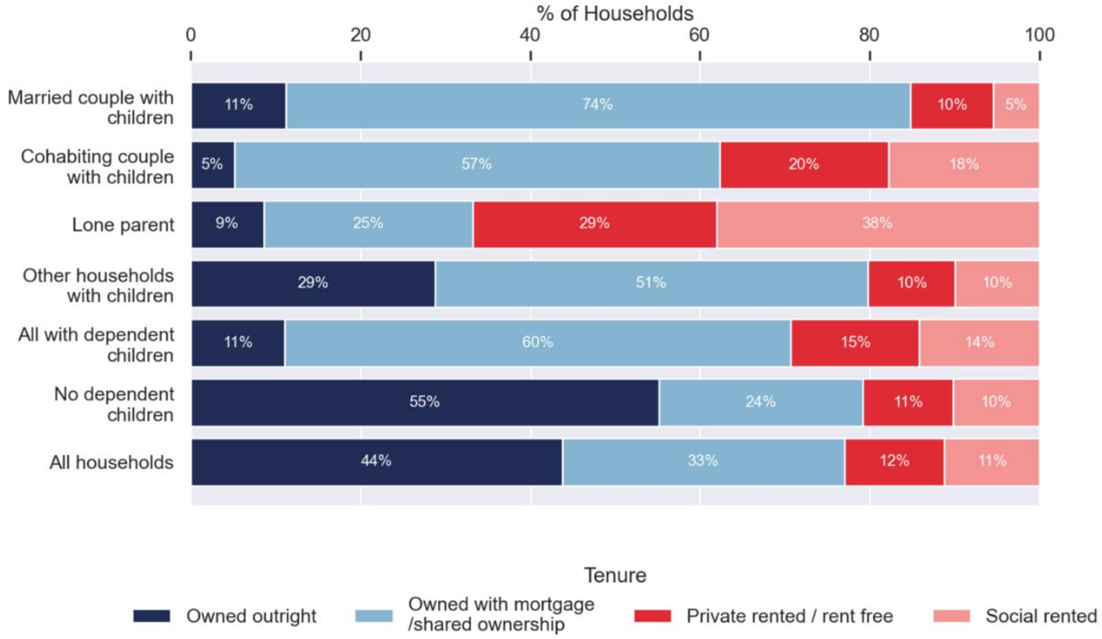
Table 9.1 Households with Dependent Children (2021)

	Maldon District		Essex	East of England	England
	No.	%	%	%	%
Married couple	3,988	14.3%	15.3%	15.5%	14.4%
Cohabiting couple	1,242	4.5%	5.0%	4.8%	4.5%
Lone parent	1,361	4.9%	6.4%	6.3%	6.9%
Other households	583	2.1%	2.2%	2.4%	2.7%
All other households	20,726	74.3%	71.1%	71.0%	71.5%
Total	27,900	100.0%	100.0%	100.0%	100.0%
Total with dependent children	7,174	25.7%	28.9%	29.0%	28.5%

Source: Census (2021)

9.11 Figure 9.1 below shows the current tenure of households with dependent children. There are some considerable differences by household type with lone parents having a very high proportion living in the social and private rented sectors. Across the District, only 33% of lone-parent households are owner-occupiers compared with 85% of married couples with children.

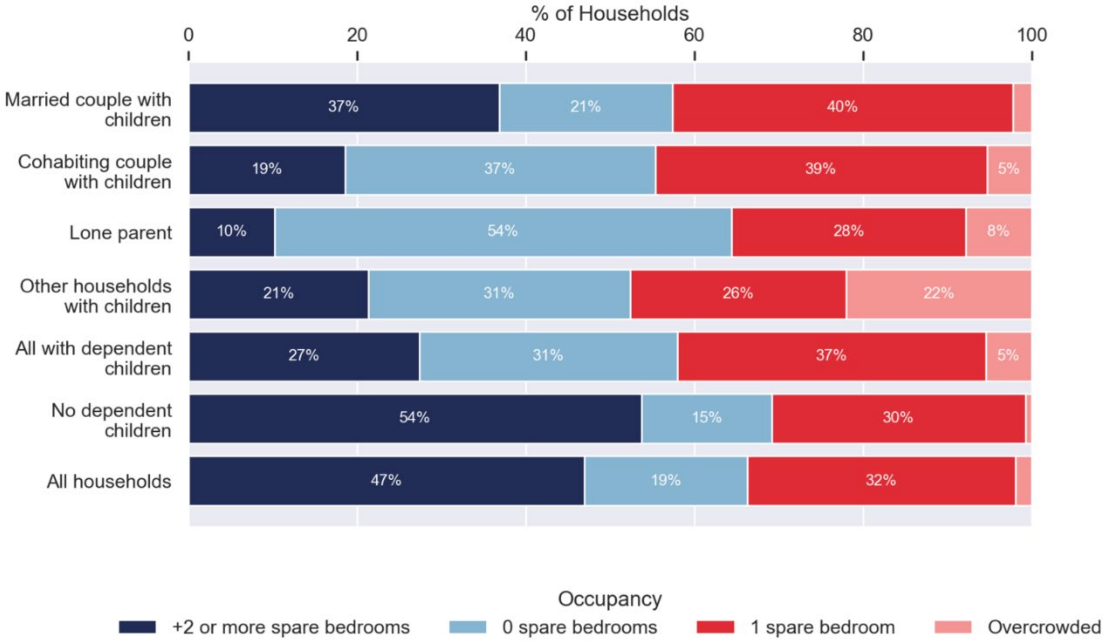
Figure 9.1 Tenure of households with dependent children (2021) – Maldon District



Source: Census (2021)

9.12 Figure 9.2 below shows levels of overcrowding and under-occupancy of households with dependent children. This shows higher levels of overcrowding for all household types with dependent children than households without dependent children. Overall, some 5% of households with dependent children are overcrowded, compared with less than 1% of other households. Levels of overcrowding are particularly high for lone parents (8% of households) and other households with children (22% of households). Levels of under-occupancy (1 or 2+ spare bedrooms) are also notably lower in households with dependent children.

Figure 9.2 Occupancy rating of households with dependent children (2021) – Maldon District



Source: Census (2021)

The Mix of Housing

9.13 A model has been developed that starts with the current profile of housing in terms of size (bedrooms) and tenure. Within the data, information is available about the age of households and the typical sizes of homes they occupy. By using demographic projections, it is possible to see which age groups are expected to change in number, and by how much.

9.14 On the assumption that occupancy patterns for each age group (within each tenure) remain the same, it is possible to assess the profile of housing need over the assessment period (taken to be 2024-44 to be consistent with other analysis in this report).

9.15 An important starting point is to understand the current balance of housing in the area – Table 9.2 below profiles the sizes of homes in different tenure groups across areas. The data shows a market stock (owner-occupied) that is dominated by 3+-bedroom homes (making up 78% of the total in this tenure group, a very slightly higher proportion to that seen in other areas). The profile of the social rented sector is broadly similar across areas (although there are very few 4+-bedroom homes) whilst the private rented sector is broadly similar to other locations. Observations about the current mix feed into conclusions about future mix later in this section.

Table 9.2 Number of Bedrooms by Tenure, 2021

		Maldon District	East of England	England
Owner-occupied	1-bedroom	3%	4%	4%
	2-bedrooms	19%	20%	21%
	3-bedrooms	39%	44%	46%
	4+-bedrooms	40%	32%	29%
	Total	100%	100%	100%
	Ave. no. beds	3.15	3.05	3.01
Social rented	1-bedroom	30%	29%	29%
	2-bedrooms	37%	35%	36%
	3-bedrooms	31%	32%	31%
	4+-bedrooms	2%	4%	4%
	Total	100%	100%	100%
	Ave. no. beds	2.05	2.11	2.10
Private rented	1-bedroom	20%	21%	21%
	2-bedrooms	38%	38%	39%
	3-bedrooms	30%	30%	29%
	4+-bedrooms	12%	11%	11%
	Total	100%	100%	100%
	Ave. no. beds	2.35	2.31	2.30

Source: Census (2021)

Housing Survey

9.16 A housing survey (postal and online) was conducted in Summer 2020 as part of the preparation of the 2021 Maldon LHNA. This survey directly asked residents about housing needs and preferences, and so provides an alternative source of information on potential housing mix to the demographic modelling presented in this chapter.

9.17 However, several caveats should be considered in interpreting the survey results:

- It was carried out in 2020 and so is now several years old

- It provided some indication of housing preferences of existing residents, but did not include people who want to move to Maldon District from elsewhere
- A total of 1,420 survey forms were returned from an initial sample of 8,500. While this provided sufficient data to allow detailed analysis, it still only represents a portion of the population and sample sizes were smaller for individual segments (for example for those in social housing).
- Residents may ultimately make a different housing choice in the future to the one they indicate they would like to make, or expect to make, on a household survey.

9.18 Of existing households surveyed, 24% indicated they would expect to move in the next 5 years, with 65% of these wanting to remain in the Maldon District. 75% said they would like to become or remain an owner occupier, but somewhat less (69%) expected to do so. For those expecting to become homeowners, the profile of housing by size is expected is shown in Table 9.3 below.

9.19 The survey also considered concealed households (i.e. people living within an existing household who expected to form their own household over the next 5 years). Of these, 77% said they would like to become homeowners but 55% expected to do so. For those expecting to become homeowners, the profile of housing size expected is shown in Table 9.3 below.

Table 9.3 Housing need distribution by number of bedrooms from 2021 household survey

	Existing households	Concealed households	Overall
1-bedroom	1%	30%	10%
2-bedroom	25%	60%	35%
3-bedroom	41%	10%	32%
4+-bedroom	33%	0%	23%

Source: Iceni Analysis

9.20 Combining the needs profiles for existing and concealed households (with appropriate weights to reflect the sizes of the two groups) provides an overall need profile, also shown in Table 9.3. These results point to the highest levels of need being for two and three bedroom homes, followed by 4 or more bedrooms. Only a small proportion of likely movers and concealed households (10%) would expect to move to a one-bedroom home.

9.21 It is likely that a need profile including households moving to Maldon District would have higher proportions of 3 and 4+ bedroom homes, as those moving to Maldon would be more likely to be seeking family sized housing than those moving within the district.

Housing Register

9.22 The analysis for rented affordable housing can also draw on data from the local authority Housing Register with regards to the profile of need. Current numbers for the housing register are shown in the table below, broken into those in moderate and higher need (bands A-C) and applicants with a reduced preference or who do not have a housing need (bands D-F).

9.23 The data overall shows a pattern of need which is focussed on smaller (1- and 2-bedroom) homes but with around a quarter of households requiring 3+-bedroom accommodation. However, there is some variation by band, with a much higher proportion of those in bands D-F requiring a one or two bedroom home (82%) compared to the higher need bands A-C (58%). The second greatest need in bands A-C is for three bedroom homes, making up 35% of applicants.

Table 9.4 Size of Social/Affordable Rented Housing Needed – Housing Register Information (September 2024)

Bedrooms	Number of households			% of households		
	Band A-C	Bands D - F	Total	Band A-C	Bands D - F	Total
1	91	272	363	40%	48%	46%
2	41	194	235	18%	34%	30%
3	80	92	172	35%	16%	22%
4+	14	7	21	6%	1%	3%
TOTAL	226	565	791	100%	100%	100%

Source: LAHS

Households and occupancy

Changes to Households by Age (Step 1)

9.24 The method to consider future housing mix looks at the ages of the Household Reference Persons and how these are projected to change over time.

9.25 Table 9.5 below presents the projected change in households by age of household reference person under the Standard Method. This represents the results of step 1 of the housing mix methodology (as set out at the start of this chapter).

9.26 This shows growth as being expected in all age groups and in particular older age groups (notably 85+), although some high growth is also projected in younger age groups, in part due to an assumption that household formation could improve over time (and from a low base in the Under 25 age group).

Table 9.5 Projected Change in Household by Age of HRP in Maldon District

Age	2024	2044	Change in Households	% Change
Under 25	305	681	376	123.4%
25-34	2,651	3,713	1,062	40.1%

35-49	6,091	9,233	3,142	51.6%
50-64	9,072	10,714	1,642	18.1%
65-74	4,845	6,051	1,206	24.9%
75-84	4,713	6,703	1,989	42.2%
85+	1,753	3,656	1,903	108.5%
TOTAL	29,429	40,750	11,320	38.5%

Source: Iceni Analysis

Understanding How Households Occupy Homes (Step 2)

9.27 Whilst the demographic projections provide a good indication of how the population and household structure will develop, it is not a simple task to convert the net increase in the number of households into a suggested profile for additional housing to be provided. The main reason for this is that in the market sector, households are able to buy or rent any size of property (subject to what they can afford) and therefore knowledge of the profile of households in an area does not directly transfer into the sizes of property to be provided.

9.28 The size of housing which households occupy relates more to their wealth and age than the number of people they contain. For example, there is no reason why a single person cannot buy (or choose to live in) a 4-bedroom home as long as they can afford it, and hence projecting an increase in single-person households does not automatically translate into a need for smaller units.

9.29 That said, issues of supply can also impact occupancy patterns, for example, it may be that a supply of additional smaller, level-access homes would encourage older people to downsize but in the absence of such accommodation, these households remain living in their larger accommodation.

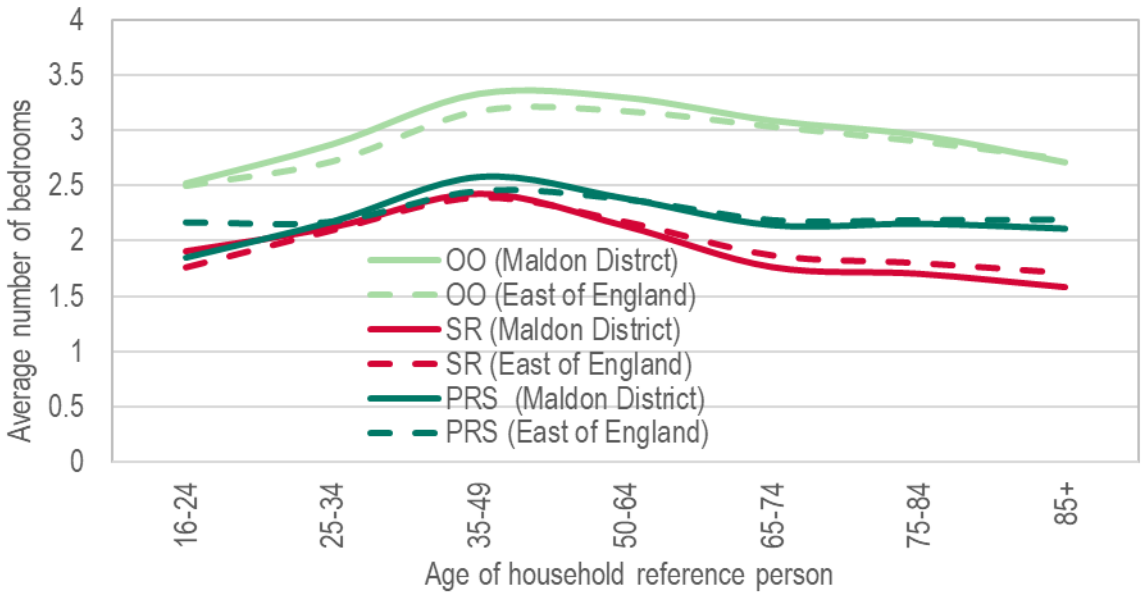
9.30 The issue of choice is less relevant in the affordable sector (particularly since the introduction of the social sector size criteria) where households are allocated properties which reflect the size of the household, although there will still be some level of under-occupation moving forward with regard to older person and working households who may be able to under-occupy housing

9.31 The approach used is to interrogate information derived in the projections about the number of household reference persons (HRPs) in each age group and apply this to the profile of housing within these groups (data being drawn from the 2021 Census).

9.32 Figure 9.3 below shows an estimate of how the average number of bedrooms varies by different ages of HRP and broad tenure group for Maldon District and the East of England region. This is a summary of the quantitative profile created for step 2 of the housing mix methodology as set out at the start of this chapter.

9.33 In all sectors, the average size of accommodation rises over time to typically reach a peak around the age of 50. After peaking, the average dwelling size decreases – as typically some households downsize as they get older. The analysis confirms Maldon District as having broadly similar dwelling sizes across tenure groups when compared with the region.

Figure 9.3 Average Bedrooms by Age and Tenure in Maldon District and the region



Source: Census (2021)

9.34 The analysis uses the existing occupancy patterns at a local and regional level as a starting point for analysis and applies these to the projected changes in Household Reference Person by age discussed below. The analysis has been used to derive outputs for three broad categories. These are:

- **Market Housing** – which is taken to follow the occupancy profiles in the market sector (i.e. owner-occupiers and the private rented sector);
- **Affordable Home Ownership** – which is taken to follow the occupancy profile in the private rented sector (this is seen as reasonable as the Government's desired growth in home ownership looks to be largely driven by a wish to see households move out of private renting); and
- **Rented Affordable Housing** – which is taken to follow the occupancy profile in the social rented sector. The affordable sector in the analysis to follow would include social and affordable rented housing.

Modelled Outputs

Initial results (Step 3)

9.35 By following the methodology set out above and drawing on the sources shown, a series of outputs have been derived to consider the likely size requirement of housing within each of the three broad tenures at a local authority level. The analysis is based on considering both local and regional occupancy patterns. The data linking to local occupancy will to some extent reflect the role and function of the local area, whilst the regional data will help to establish any particular gaps (or relative surpluses) of different sizes/tenures of homes when considered in a wider context.

9.36 Table 9.6 below shows the modelled outputs of need by dwelling size in the three broad tenures. These are the results of step 3 of the housing mix methodology outlined at the start of this chapter.

9.37 Market housing focuses on 3+-bedroom homes, affordable home ownership on 2- and 3-bedroom accommodation and rented affordable housing showing a slightly smaller profile again.

Table 9.6 Initial Modelled Mix of Housing by Size and Tenure – Maldon District

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Market	7%	25%	40%	28%
Affordable home ownership	21%	38%	30%	11%
Affordable housing (rented)	31%	36%	30%	3%

Source: Iceni analysis

Rightsizing (Step 4)

9.38 The analysis above sets out an initial set of results, showing the potential need for housing if occupancy patterns remain the same as they were in 2021 (with differences from the current stock profile being driven by demographic change). It is however worth also considering that the 2021 profile will have included households who are overcrowded (and therefore need a larger home than they actually live in) and also those who under-occupy (have more bedrooms than they need).

9.39 There is a case to seek for new stock to more closely match actual size requirements. Whilst it would not be realistic to expect to remove all under-occupancy (particularly in the market sector) it is the case that in seeking to make the most efficient use of land it would be prudent to look to reduce this over time. Further analysis has been undertaken to take account of overcrowding and under-occupancy (by tenure).

<u>Existing under and over occupancy</u>

9.40 Table 9.7 below shows a cross-tabulation of a household's occupancy rating and the number of bedrooms in their home (for owner-occupiers). This shows a high number of households with at least 2 spare bedrooms who are living in homes with 3 or more bedrooms. There are also a small number of overcrowded households. In the owner-occupied sector in 2021, there were 19,000 households with some degree of under-occupation and just over 200 overcrowded households – some 89% of all owner-occupiers have some degree of under-occupancy.

Table 9.7 Cross-tabulation of occupancy rating and number of bedrooms (owner-occupied sector) – Maldon District

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	5,169	7,067	12,236
+1 spare bedrooms	0	3,270	2,283	1,231	6,784
0 “Right sized”	669	635	753	194	2,251
-1 too few bedrooms	21	71	85	38	215
TOTAL	690	3,976	8,290	8,530	21,486

Source: Census (2021)

9.41 For completeness the tables below show the same information for the social and private rented sectors. In both cases there are more under-occupying households than overcrowded, but differences are less marked than seen for owner-occupied housing.

Table 9.8 Cross-tabulation of occupancy rating and number of bedrooms (social rented sector) – Maldon District

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	245	18	263
+1 spare bedrooms	0	479	277	20	776
0 “Right sized”	919	571	369	14	1,873
-1 too few bedrooms	21	107	84	7	219
TOTAL	940	1,157	975	59	3,131

Source: Census (2021)

Table 9.9 Cross-tabulation of occupancy rating and number of bedrooms (private rented sector) – Maldon District

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	345	255	600
+1 spare bedrooms	0	761	425	112	1,298
0 "Right sized"	614	428	208	26	1,276
-1 too few bedrooms	38	50	16	4	108
TOTAL	652	1,239	994	397	3,282

Source: Census (2021)

Modelling adjustment

9.42 In using this data in the modelling an adjustment is made to move some of those who would have been picked up in the modelling as under-occupying into smaller accommodation. Where there is under-occupation by 2 or more bedrooms, the adjustment takes 25% of this group and assigns to a '+1' occupancy. This does need to be recognised as an assumption, but can be seen to be reasonable as it does retain some (considerable) degree of under-occupation (which is likely) but does also seek to model a better match between household needs and the size of their home. For overcrowded households a move in the other direction is made, in this case households are moved up as many bedrooms as is needed to resolve the problems (this is applied for all overcrowded households).

9.43 The adjustments for under-occupation and overcrowding lead to the suggested mix as set out in the following table. This tends to suggest that a smaller profile of homes is needed (compared to the initial modelling) with the biggest change being in the market sector – which was the sector where under-occupation is currently most notable. This table shows the outputs of step 4 of the housing mix methodology as set out at the start of this chapter.

Table 9.10 Modelled Mix of Housing by Size and Tenure – Maldon District

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Market	7%	30%	41%	22%
Affordable home ownership	20%	40%	30%	10%
Affordable housing (rented)	30%	35%	28%	7%

Source: Iceni analysis

9.44 Across the District, the analysis points to approaching a third of the social/affordable housing need being for 1-bedroom homes and it is of interest to see how much of this is due to older person households. In the future, household sizes are projected to drop whilst the population of older people will increase. Older person households (as shown earlier) are more likely to occupy smaller dwellings. The impacts older people have on demand for smaller stock is outlined in Table 9.11 below.

9.45 This indeed identifies a larger profile of homes needed for households where the household reference person is aged Under 65, with a concentration of 1-bedroom homes for older people. This information can be used to inform the mix required for housing for older people (e.g. age restricted), although it does need to be noted that not all older people would be expected to live in homes solely for older people.

9.46 The 2, 3, and 4+-bedroom categories have been merged for the purposes of older persons as we would not generally expect many (if any) households in this category to need (or indeed be able to be allocated) more than 2-bedrooms in the rented affordable housing sector.

Table 9.11 Modelled Mix of Housing by Size and Age – affordable housing (rented) – Maldon District

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Under 65	19%	38%	35%	9%
65 and over	51%	49%		
All affordable housing (rented)	30%	35%	28%	7%

Source: Housing Market Model

Rented affordable housing supply gaps (Step 5)

9.47 A further analysis of the need for rented affordable housing is to compare the need with the supply (turnover) of different sizes of accommodation. This links back to estimates of need in the previous section (an annual need for 203 dwellings per annum from households unable to buy OR rent) with additional data from CoRe[18] about the sizes of homes let over the past three years. This includes both social and affordable rents.

9.48 There is a very low supply of larger homes relative to the need for 4+-bedroom accommodation in particular, where it is estimated the supply is only around 4% of the need arising each year, whereas for 2-bedroom homes around a third of the need can be met.

[18] The CORE (Continuous Recording of Lettings and Sales in social housing in England) dataset is a comprehensive national information system that records detailed, case-level data on new social housing lettings and sales by both private registered providers and local authorities in England.

Table 9.12 Need for rented affordable housing (affordable and social rents) by number of bedrooms – Maldon District

	Gross Annual Need	Gross Annual Supply	Net Annual Need	As a % of total net annual need	Supply as a % of gross need
1-bedroom	83	22	61	30.2%	26.1%
2-bedrooms	104	34	71	34.8%	32.2%
3-bedrooms	65	7	58	28.4%	10.8%
4+-bedrooms	14	1	13	6.6%	4.1%
Total	266	63	203	100.0%	23.6%

Source: Iceni analysis

Indicative Targets for Different Sizes of Property by Tenure (Step 6)

9.49 The analysis below provides some indicative targets for different sizes of home (by tenure). The conclusions take account of a range of factors, including the modelled outputs and an understanding of the stock profile and levels of under-occupancy and overcrowding. The analysis (for rented affordable housing) also draws on the Housing Register data as well as taking a broader view of issues such as the flexibility of homes to accommodate changes to households (e.g. the lack of flexibility offered by a 1-bedroom home for a couple looking to start a family).

Social/Affordable Rented

9.50 Bringing together the above, a number of factors are recognised:

- It is unlikely that all affordable housing needs will be met, meaning that priority needs are an important consideration in determining the appropriate housing mix.
- The higher priority parts of the housing register contain a greater number of households needing larger homes (as they are more likely to contain children).

- There is also a need for 1-bedroom social housing arising due to homelessness (typically homeless households are more likely to be younger single people), and this is reflected in the higher priority housing register data.
- As noted in the previous section, there is a very low existing supply (i.e. lettings) of larger affordable homes compared to need.

9.51 Bringing these factors together, the following mix of social/affordable rented housing is therefore recommended, with a slight preference towards larger 4+ bed homes compared to the modelled results.

Table 9.13 Recommended Housing Mix for Rented Affordable Housing (affordable and social rents)

Size	Inputs				Recommended percentages
	% of modelled need	% of housing register (bands A-C)	% of housing register (overall)	Supply as a % of gross need	
1-bedroom	30%	40%	46%	26%	**25%-30%**
2-bedrooms	35%	18%	30%	32%	**30%-35%**
3-bedrooms	28%	35%	22%	11%	**25%-30%**
4+-bedrooms	7%	6%	3%	6%	**10%-15%**

Source: Iceni Analysis

9.52 If a development is to include housing specifically for older people (e.g. forms of age-restricted housing) then a 50:50 split between 1- and 2-bedroom homes is recommended, as set out below. The inclusion of some 2-bedroom homes is considered sensible with the aim to promote the opportunity for older person households to downsize – a 2-bed offering being more likely to encourage this than 1-bed homes.

9.53 In addition, whilst technically most older person households may only have a ‘need’ for a 1-bed home, a larger property remains affordable as most older person households are not impacted by the bedroom tax/spare room subsidy due to pension-age and other exemptions. There are also reasons that an older couple may want or require a second bedroom including due to disabilities, health issues, the need for different types of beds or providing room for a carer.

Table 9.14 Recommended Housing Mix for Rented Affordable Housing for older people

Size	Inputs	**Recommended percentages**
	% of modelled need	
1 bedroom	51%	**50%**
2+ bedrooms	46%	**50%**

Source: Iceni Analysis

9.54 It should be noted that the above recommendations are, to a considerable degree, based on projecting the need forward to 2044 using current data, and will vary over time. In the future the Housing Register data could identify a shortage of housing of a particular size/type which could lead to the mix of housing being altered from the overall suggested requirement.

Affordable Home Ownership

9.55 In the affordable home ownership sector, a profile of housing that more closely matches the outputs of the modelling is suggested. It is considered that the provision of affordable home ownership should be more explicitly focused on delivering smaller family housing for younger households and childless couples. The conclusions also take account of the earlier observation that it may be difficult to make larger homes genuinely affordable for AHO. Based on this analysis, it is suggested that the following mix of affordable home ownership would be appropriate:

Table 9.15 Recommended Affordable Home Ownership Housing Mix

Size	Inputs % of modelled need	Recommended percentages
1-bedroom	20%	**15%-20%**
2-bedrooms	40%	**40%-45%**
3-bedrooms	30%	**30%-35%**
4+-bedrooms	10%	**5%-10%**

Source: Iceni Analysis

Market Housing

9.56 In the market sector, the recommended mix of housing has been determined based on the modelled outputs, potential for right-sizing, market evidence (discussed in Chapter 6) and the housing stock profile when compared to other locations (as discussed in Chapter 5 and shown in Table 9.2 earlier in this chapter).

9.57 Table 9.16 below shows the recommended housing mix. The modelled need results are also shown, and the percentage breakdown of existing market housing stock is provided for context. A housing mix broadly in line with the modelled results is proposed.

9.58 Considerations include that:

- There is some potential for rightsizing given the large existing stock profile in Maldon (this has been considered through step 4 of the modelling).
  Downsizers and right-sizers will often want a home with two or three bedrooms (rather than one bedroom)
- Households are not restricted by their household size in what size of home they can purchase, and so in comparison to social and affordable housing a larger recommended profile is appropriate.
- Households survey results from 2020 would indicate the strongest demand for both two and three bedroom homes (noting caveats around these results as discussed earlier in this chapter).

- Market evidence indicates that the strongest demand is for three-bedroom homes, and for freehold homes over smaller leasehold homes.

Table 9.16 Recommended Market Housing Mix

Size	Inputs			Recommended percentages
	% of modelled need	% of existing market housing stock	% of housing delivery 16/17 – 24/25	
1-bedroom	7%	5%	13%	**5%-10%**
2-bedrooms	30%	21%	31%	**30%-35%**
3-bedrooms	41%	38%	31%	**35%-40%**
4+-bedrooms	22%	36%	25%	**20%-25%**

Source: Iceni Analysis

9.59 These results provide a district-wide recommendation for housing mix across the plan period based on the housing market and demographic modelling. It will ultimately be a matter for Council to determine how these recommendations are reflected through policy and plan making process. However, it is not recommended that this housing mix should be applied prescriptively on every development scheme. Instead, housing mix recommendations should be adapted to the context and size of a given scheme.

9.60 Some variation in housing delivery would be expected in different parts of the District, while total delivery district-wide should match the breakdown provided above. Site location and area character are also relevant considerations as to the appropriate mix of market housing on individual development sites. A flatted scheme in Central Maldon, for example, would not be expected to deliver many, or indeed any, 4+ bedroom homes. Conversely, a smaller proportion of small homes may be appropriate in a less accessible location.

9.61 Larger schemes and strategic sites should be expected to match the recommended housing mix more closely, because they are likely to make up a more significant contribution to Maldon's overall housing delivery. By contrast, small sites should not be expected to deliver a wide mix of housing in line with the percentages shown above.

9.62 The recommended figures can be used as a monitoring tool to ensure that future delivery is not unbalanced when compared with the likely requirements district-wide.

Comparison with earlier LHNAs

2021 LHNA

9.63 The 2021 LHNA included a similar analysis in terms of the mix of accommodation required by tenure with this report updating this for new demographic projections and 2021 Census data. In addition, the method used in this report takes account of overcrowding and under-occupation – this step in the analysis was not undertaken in 2021.

9.64 Table 9.17 below compares the overall conclusions in this study with the 2021 LHNA. Overall, the conclusions of the two studies are similar; the main difference being that this report points to a higher need for larger homes in the rented affordable housing sector (i.e. social and affordable rented housing) due to the level of need and the very low turnover of larger homes in the District.

Table 9.17 Comparison of Recommended Housing Mix – this study and 2021 LHNA

		1-bedroom	2-bed-rooms	3-bed-rooms	4+-bed-rooms
Market	This study	5%-10%	30%-35%	35%-40%	20%-25%
	2021 LHNA	Up to 10%	25%-35%	40%-50%	15%-25%
Affordable home ownership	This study	15%-20%	40%-45%	30%-35%	5%-10%
	2021 LHNA	15%-25%	35%-45%	25%-35%	5%-15%
Rented affordable housing	This study	25%-30%	30%-35%	25%-30%	10%-15%
	2021 LHNA	30%-40%	30%-40%	20%-30%	Up to 10%

Source: Iceni Analysis (2020 data from Section 9 of LHNA)

Earlier SHMAs

9.65 As noted at the start of this Chapter, Policy H2 in Maldon's LP refers to evidence from an earlier 2012 SHMA establishing a need for greater provision of one and two bedroom homes. The Maldon SHMA Update Report 2012 states that "future delivery in the market sector could be 60% of units for single / couple and small family households and 40% for larger families".

2008 SHMA

9.66 The evidence behind this 60% result dates back to the 2008 Maldon District SHMA by DCA. This study used a housing survey to profile likely housing supply (i.e. from people moving out) and market demand by number of bedrooms. The shortfall in market housing demand was then identified across a 1-year period, with around 20% of this shortfall for 1-bed homes and around 40% for 2 bed homes.

9.67 The 2008 SHMA notes that these housing mix results should not be applied prescriptively (paragraph 11.7.2):

> "Although Guidance has made it clear that it does not envisage prescriptive targets for different types of dwelling, since this would undermine the responsiveness of the market to demand, authorities should provide an indication of the relative priority for particular property size requirements which should be delivered in future developments to provide for a more balanced housing market."

2009 SHMA Update

9.68 The recommendation that 60% of new market housing have one or two bedrooms was replicated in the 2009 SHMA update, which noted in paragraph 6.4.12:

> "Future delivery in the owner occupied sector could by 60% of units for single / couple and small family households (20% one and 40% two bedrooms)."

9.69 Despite this, the 2009 SHMA update contained no analysis or modelling directly supporting the 60% result.

2012 SHMA Update

9.70 Similarly, the 2012 SHMA Update maintained this recommendation, noting in the executive summary (un-numbered paragraph):

> "Future delivery in the market sector could be 60% of units for single / couple and small family households and 40% for larger families".

9.71 The purpose for this recommendation continued to be to rebalance current housing stock. While existing stock was profiled, there was again no direct updates to modelling or analytical results to support the 60% recommendation.

2014 SHMA Update

9.72 The 2014 SHMA update re-affirmed the 60% recommendation with the executive summary (un-numbered paragraph) noting:

> "It would be reasonable to consider providing policy guidance for future delivery in the market sector of 60% one and principally two-bedroom properties to address the low current supply to meet the needs of single, couple and small family households."

9.73 However, this recommendation conflicts with updated modelling included in the 2014 SHMA. Based on a housing survey, the 2014 SHMA models the shortfall across 5 years between likely housing supply (from households moving) and housing demand. This modelling indicates a current oversupply of 1-bedroom homes and 4+ bedroom homes, with around 75% of the remaining shortfall for 2-bedroom homes and 25% for 3-bedroom homes. The report does not explicitly address the discrepancy between its modelling results and recommendation.

Discussion

9.74 The recommendation in this report for 30-40% of new market homes to have one or two bedrooms (adding the one and two bed recommendations) differs from 60% recommendation in the 2008 SHMA and subsequent 2009, 2012 and 2014 updates.

9.75 The earlier results and recommendations are now substantially out of date, being based on modelling results from a 17-year-old study (the 2008 SHMA), and conflicting with those in a more recent study (the 2014 update) which used the same methodology. There are also potential pitfalls in the methodologies used in these earlier SHMAs resulting from the use of a housing survey:

- Large margins of error can result from small sample sizes,
- Results can be skewed if the respondent sample is not sufficiently representative
- Results can be distorted by expressed preferences (what respondents say they want) diverging from revealed preferences (actual market behaviour)

9.76 By contrast, the results in the current study are based on real-world housing occupancy patterns as shown in the census, with some provision for changes in these patterns through downsizing.

Summary

9.77 Analysis of the future mix of housing required takes account of demographic change, including potential changes to the number of family households and the ageing of the population. The proportion of households with dependent children in Maldon District is slightly lower than average with around 26% of all households containing dependent children in 2021 (compared with around 29% regionally and nationally). There are notable differences between different types of households, with married couples (with dependent children) seeing a high level of owner-occupation, whereas as lone parents are more likely to live in social rented accommodation.

9.78 There are a range of factors which will influence demand for different sizes of homes, including demographic changes; future growth in real earnings and households' ability to save; economic performance and housing affordability. The analysis linked to future demographic change concludes that the following represents an appropriate mix of affordable and market homes, which takes account of both household changes and the ageing of the population as well as seeking to make more efficient use of new stock by not projecting forward the high levels of under-occupancy (which is notable in the market sector).

9.79 In all sectors the analysis points to a particular need for 2- and 3-bedroom accommodation, with varying proportions of 1- and 4+-bedroom homes. For rented affordable housing there is a clear need for a range of different sizes of homes, including 35%-45% to have at least 3-bedrooms of which 10%-15% should have at least 4-bedrooms. Our recommended mix is set out below:

Table 9.18 Suggested size mix of housing by tenure – Maldon District

	Market	Affordable home ownership	Rented affordable housing
1-bedroom	5%-10%	15%-20%	25%-30%
2-bedrooms	30%-35%	40%-45%	30%-35%
3-bedrooms	35%-40%	30%-35%	25%-30%
4+-bedrooms	20%-25%	5%-10%	10%-15%

Source: Iceni Analysis

9.80 The strategic conclusions in the affordable sector recognise the role which delivery of larger family homes can play in releasing a supply of smaller properties for other households. Also recognised is the limited flexibility which 1-bedroom properties offer to changing household circumstances, which feed through into higher turnover and management issues. The conclusions also take account of the current mix of housing by tenure and also the size requirements shown on the Housing Register.

9.81 The mix identified above could inform strategic policies although a flexible approach should be adopted in applying these to individual development sites. For example, in some areas affordable housing registered providers have difficulty selling 1-bedroom affordable home ownership (AHO) homes and therefore the 1-bedroom elements of AHO might be better provided as 2-bedroom accommodation. That said, given current house prices, there are potential difficulties in making (larger) AHO genuinely affordable.

9.82 Additionally, in applying the mix to individual development sites, regard should be had to the nature of the site and character of the area, and to up-to-date evidence of need as well as the existing mix and turnover of properties at the local level. The Council should monitor the mix of housing delivered.

10. Specific Market Segments

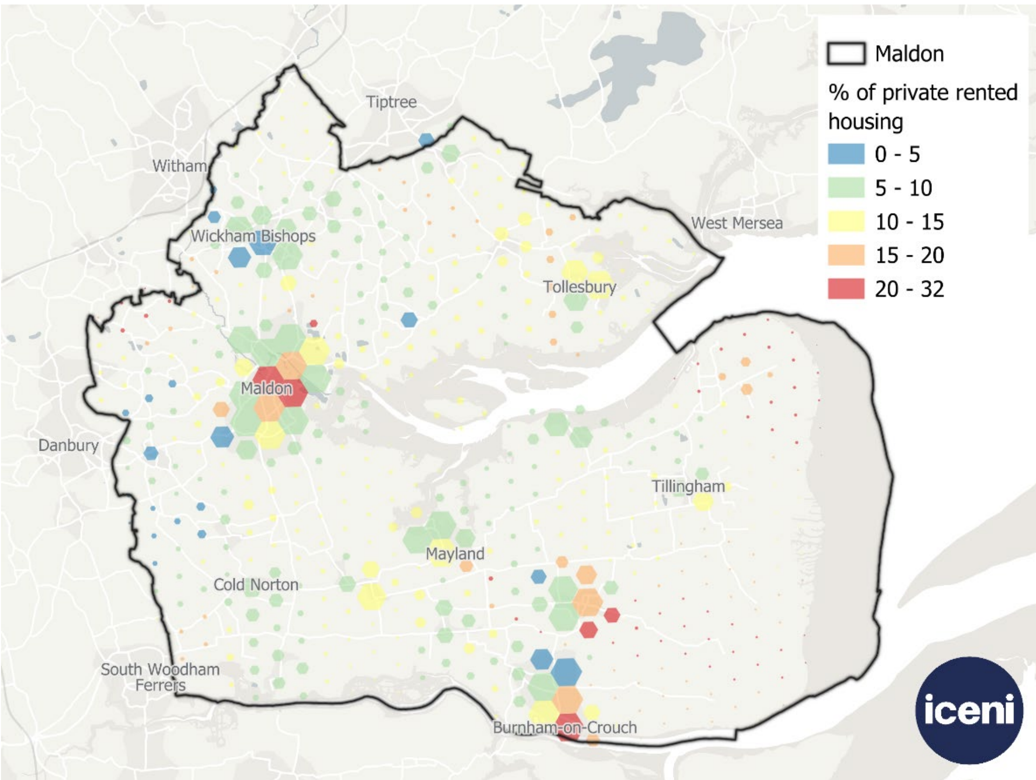
Private Rented Sector and Build to Rent

10.1 As set out in the analysis in Section 2, the Private Rented Sector in Maldon District is modest in size – accounting for 11.8% of households in 2011 compared to 18.3% across the Region. It grew over the 2011-21 decade. While evidence indicates that landlords nation-wide have withdrawn homes from the private rental sector in more recent years, there is a high proportion of built to rent homes in Westcombe Park being built by Vistry.

10.2 Figure 10.1 below shows the distribution of private rented households in Maldon. Data on output areas has been aggregated into hexagons, with the hexagons scaled to show the amount of housing in each area (i.e. larger hexagons contain more housing).

10.3 There are 14 output areas which see over 25% of households in private rented accommodation: eight of these are within Maldon, two in Heybridge, four in Burnham-on-Crouch/Southminster and one around the Bradwell Waterside area. This high proportion of private renting around Bradwell Waterside is likely a combination of a low overall number of households as well as the presence of a number of caravan sites in the output area which may be rented. The overall trend seen is of higher levels of private renting in the more urban areas of Maldon.

Figure 10.1 Proportion of Private Rented Properties



Source: Census 2021

Build-to-Rent

10.4 With respect to Build to Rent (BtR), the Housing White Paper (February 2017) set out that the Government wanted to build on earlier initiatives to attract new investment into large-scale housing which is purpose-built for market rent (i.e., Build to Rent). The Government set out that this would drive up the overall housing supply, increase choice and standards for people living in privately rented homes and provide more stable rented accommodation for families – particularly as access to ownership has become more challenging.

10.5 The NPPF sets out that the needs of people who rent their homes (as separate from affordable housing) should be assessed and reflected in planning policies (Paragraph 63). The NPPF glossary also includes a definition for Build to Rent development:

"Purpose-built housing that is typically 100% rented out. It can form part of a wider multi-tenure development comprising either flats or houses

but should be on the same site and/or contiguous with the main development."

10.6 It therefore represents development which is constructed with the intention that it will be let rather than sold.

Benefits of Build-to-Rent

10.7 The benefits of BtR are best summarised in the Government's A Build to Rent Guide for Local Authorities which was published in March 2015. The Guide notes that the benefits are wide-ranging, including:

- Helping local authorities to meet the demand for private rented housing whilst increasing tenants' choice "as generally speaking tenants only have the option to rent from a small-scale landlord."
- Retaining tenants for longer and maximising occupancy levels as Build to Rent investment is an income-focused business model;
- Helping to increase housing supply, particularly on large, multiple-phased sites as it can be built alongside build-for-sale and affordable housing; and
- Utilising good design and high-quality construction methods which are often key components of the Build to Rent model.

10.8 This BtR Guide guidance provides a helpful overview of the role that Build to Rent is intended to play in the housing market, offering opportunities for those who wish to rent privately (e.g. young professionals) and for those on lower incomes who are unable to afford to buy their own home.

10.9 Over recent years there has been rapid growth in the BtR sector nationally backed by domestic and overseas institutional investment. Savills' UK Build to Rent Market Update for Q2 2024 states that the BTR market now had 115,000 completed units, 45,400 under construction and 100,700 in the development pipeline, a total of 261,870 units. However, much of this stock is located in the largest cities of London, Manchester, Birmingham and Leeds. It has begun to reach smaller towns and secondary locations although activity is reduced due to the economy of scale required and the lack of potential tenants for this product.

The Profile of Tenants

10.10 The British Property Federation ("BPF"), London First and UK Apartment Association ("UKAA") published (November 2022) a report profiling those who live in BtR accommodation in England. Whilst this is focused on more urban locations, it helps understand the broad profile of tenants. According to their research around 40% of residents were aged between 25 and 34, this is the largest group with 30% of residents under 24 and the remaining 30% In older age groups. This is broadly similar to the wider private rented sector. The survey-based data identified that incomes are similar to those in private rented sector accommodation with 18% earning between £26,000 and £32,000, and 23% earning between £32,000 and £44,000.

Potential demand in Maldon

10.11 There is currently one BtR development of 55 units in Maldon, this is being delivered by Countryside Properties at Heybridge (Westcombe Park). This is what is considered "single-family" build-to-rent which are delivered in traditional mid-low density housing developments rather than the larger high-density apartment blocks seen in City centres.

10.12 Going forward, we foresee potential of the market to develop further in Maldon District from its current embryonic position. In the context of potential contraction in rental property supply from smaller landlords, there is an important role for the BtR sector in contributing to rental supply. This would help to maintain a choice of homes for those unable to buy or who seek the flexibility provided by rental homes.

10.13 However, a challenge is the absolute scale of the rental market in the District, with the 2021 Census pointing to the sector accommodating around 1,350 households in Maldon and Heybridge; and around 800 in the Burnham-on-Crouch and Southminster Sub-Area. The absolute scale of households is modest and this in particular would limit the deliverability of 'multi-family' provision of BtR schemes which could typically come forward as blocks of flats (which therefore see a block of units delivered at once). The larger providers in this sector are more likely to focus on larger towns where there is a greater critical mass of households in the private rented sector.

10.14 We consider that there is greater potential for the delivery of single family BtR provision within larger development schemes, where the pace of delivery can be matched to market absorption – as has been seen at Westcombe Park. Provision of BtR development as part of the mix of homes on strategic-scale residential sites can contribute to market absorption rates and overall housing delivery.

Policy Response

10.15 The PPG on BtR recognises that where a need is identified local planning authorities should include a specific plan policy to support BtR development. In Maldon District this is likely to be focused on 'single family' housing for the reasons explained above.

10.16 The NPPF's definition of BtR development sets out that schemes will usually offer tenancy agreements of three or more years and will typically be professionally managed stock in single ownership and management control.

10.17 The Council will also need to consider affordable housing policies specifically for the BtR sector. The viability of BtR development will however differ from that of a typical mixed tenure development in the sense that returns from the BtR development are phased over time whereas for a typical mixed tenure scheme, capital receipts are generated as the units are sold.

10.18 In general terms, it is expected that a proportion of BtR units will be delivered as ‘Affordable Private Rent’ housing. Planning Practice Guidance[19] states that:

> *“The National Planning Policy Framework states that affordable housing on build-to-rent schemes should be provided by default in the form of affordable private rent, a class of affordable housing specifically designed for build-to-rent. Affordable private rent and private market rent units within a development should be managed collectively by a single build-to-rent landlord.*
>
> *20% is generally a suitable benchmark for the level of affordable private rent homes to be provided (and maintained in perpetuity) in any build-to-rent scheme. If local authorities wish to set a different proportion, they should justify this using the evidence emerging from their local housing need assessment, and set the policy out in their local plan. Similarly, the guidance on viability permits developers, in exception, the opportunity to make a case seeking to differ from this benchmark.*
>
> *National affordable housing policy also requires a minimum rent discount of 20% for affordable private rent homes relative to local market rents. The discount should be calculated when a discounted home is rented out, or when the tenancy is renewed. The rent on the discounted homes should increase on the same basis as rent increases for longer-term (market) tenancies within the development”*

10.19 The Council should have regard to the PPG on BtR developments. This states that at least 20% of the units within a BtR development should be let as affordable private rented units at a discount of 20% to local market rents. The specific policy provision should be considered either through the viability evidence, to inform specific planning policies, or through site specific viability analysis.

19 ID: 60-002-20180913

Self and Custom-Housebuilding

10.20 The 2021 Local Housing Needs Assessment considered self and custom build in detail. It concluded that the self-build and custom housebuilding sector is expanding and can help meet housing needs. Only 10 individuals had joined the Council's self-build register in the first four Base Periods (2016-2019), and as of Oct 2024, there are 18 individuals on the MDC SBCH Register part 1. Other sources suggest much higher local demand. For instance, data considered in the 2021 LHNA showed that at that time 127 people in the District were on Buildstore's Custom Build Register, 430 subscribed to PlotSearch and a household survey revealed many more not on the Council's register intend to build.

10.21 Iceni recommended the Council create a specific planning policy for self-build housing. This policy should seek to cover opportunities on both large sites (possibly using a variation of the "Teignbridge Rule"[20]) and smaller sites, supporting the submission and delivery of self-build projects where land is available and consistent with existing planning policies.

10.22 The Council is required to have established and publicised a self-build and custom housebuilding register which records those seeking to acquire serviced plots of land in the authority's area to build their own self-build and custom houses. Since the last LHNA was produced there have been an additional five Base Periods as well as changes made to the legal framework of Self and Custom build housing made via amendments to the 2015 Self and Custom Housebuilding Act by the 2023 Levelling Up and Regeneration Act (LURA).

10.23 When assessing demand, the LURA inserted in section 6 of the 2015 Act states the following:

[20] This refers to policies requiring a proportion of plots in larger housing developments to be reserved for self and custom housebuilding. For example, Teignbridge's Local Plan 2013-2033 mandates at least 5% of plots on new schemes of 20 dwellings or more to be serviced and marketed for self and custom builders.

"(a) the demand for self-build and custom housebuilding in an authority's area in respect of a base period is the aggregate of—

(i) the demand for self-build and custom housebuilding arising in the authority's area in the base period; and

(ii) any demand for self-build and custom housebuilding that arose in the authority's area in an earlier base period and in relation to which—

(A) the time allowed for complying with the duty in subsection (2) expired during the base period in question, and

(B) the duty in subsection (2) has not been met;

(aa) the demand for self-build and custom housebuilding arising in an authority's area in a base period is evidenced by the number of entries added during that period to the register under section 1 kept by the authority;"

10.24 As a result, although each authority still has 3 years to meet the need that arises from the register this **need must now be counted cumulatively.** For example, the need as of the 30th of October 2024 will be the cumulative demand shown in all base periods prior to the 30th of October 2021.

10.25 When considering the supply of plots LURA removes section 6(c) of the 2015 Act which read:

"development permission is "suitable" if it is permission in respect of development that could include self-build and custom housebuilding"

10.26 This change means that the Council will therefore need to demonstrate that serviced plots have resulted in self and custom-build development rather than what could be self and custom-build plots for example on the assumption of a CIL exemption.

10.27 Essentially, this means that in order for planning permissions to be counted towards the supply of self and custom build homes there needs to be evidence to show that this is what the development is for. The exact detail of what can be considered appropriate evidence of a dwelling or planning application being specifically for self and custom build is still to be confirmed, but appeal case law gives some indication of what this may be. Evidence that would confirm that a development is specifically for self and custom build may include:

- Planning Condition attached to approval requiring the development be carried out for self-build; or
- Confirmation through S106 agreement for self-build; or
- Requirement for the self-build nature of the scheme to be included within the description of the development.

10.28 On historic permissions further evidence will likely be required to demonstrate that the development is self and custom build, often this will be in the Design and Access Statement.

10.29 Going forwards the Council may wish to require a Self-Build Delivery Statement be submitted at validation stage or during the decision-making process that confirms a development will be being brought forwards as a self and custom build development. Examples of this include in Mid-Sussex[21] as well as in East Suffolk[22]. Although the regulations of the evidence for what does and doesn't constitute an appropriate permission for self-build are not yet known, it can be expected that regulations will reflect the 2015 Act and existing PPG and demonstrate that the applicant/occupant has had "primary input" into the design of the scheme.

10.30 It is also likely that applications to replace existing dwellings with new self-build properties will constitute a fair proportion of the self-build supply even though they do not result in a net gain of housing.

10.31 Going forward, the Council will need to continue to monitor applications for self-build dwellings. Ensuring that all supply permissions are evidenced to be self-build will also be important to ensure that an assessment on whether the duty is properly met can be made. Currently the Council track and publish all self-build applications that are counted towards supply on their website with reference to where in

21 Self-build and Custom Build Statement

22 Custom-and-Self-build-Delivery-Statement-Template.pdf

the application self-build is specified. This is a good approach and should be continued in future.

Self and Custom Build Register

10.32 As previously mentioned there have been an additional five Base Periods since the last LHNA was written, this brings the total number of Base Periods since the register was introduced up to nine. The Council introduced a local connection test in June 2018 and therefore the register is in 2 parts.

10.33 As of the end of Base Period 9 no groups had joined the Maldon register, therefore the below register information only refers to individuals.

Table 10.1 Maldon District Self and Custom Build Register

Base Period	Register Entries		Permissions	
	Part 1	Part 2	Confirmed Self Build	Suitable for Self Build
Base Periods 1 to 4 (1/4/16 to 30/10/19)	10	5	**17**	**25**
Base Period 5 (31/10/19 to 30/10/20)	1	2	2	1
Base Period 6 (31/10/20 to 30/10/21)	4	2	4	3
Base Period 7 (31/10/21 to 30/10/22)	1	0	5	0
Base Period 8 (31/10/22 to 30/10/23)	2	0	8	2
Base Period 9 (31/10/23 to 30/10/24)	0	0	10	2
Total	**18**	**9**	**46**	**33**
Average	**2**	**1**	**5**	**4**

Source: Maldon Council

10.34 Monitoring data suggests that 46 plots that are specifically for self and custom build have gained planning permission since the register was created, with an additional 33 having potential to be for self or custom but with no evidence to confirm this. Even when the suitable but not confirmed permissions are excluded, it can be seen that with 27 individuals having registered interest, that the need for self and custom build housing in Maldon is being met.

Broader Demand Evidence

10.35 Although Maldon District is currently meeting the need shown on both parts of the Self and Custom Build Register. Wider evidence discussed in the previous housing needs assessment indicates that the need is likely to be larger than that identified by the register.

10.36 The Households survey undertaken as part of that work identified 579 households that had intentions to build their own home at some point with only a small percentage of these on the register at that time.

10.37 Further data from the National Custom and Self Build Association (NaCSBA) also identified in the initial report indicated that 1 in 50 of the adult population across the country wished to purchase a self or custom build home in the next 12 months. When applied to the 2023 population estimates of those aged 16 or older (57,206) this points to an aspiration of around 1,144 people in Maldon that wish to build their own home.

Policy Response

10.38 Maldon District is currently meeting the identified need for self and custom housebuilding as shown on the register. However, wider evidence indicates that the actual demand may be higher. The Self-Build and Custom Housebuilding PPG sets out how authorities can increase the number of planning permissions which are suitable for self-build and custom housebuilding and support the sector.

10.39 The PPG is clear that authorities should consider how local planning policies may address identified requirements for self and custom housebuilding to ensure enough serviced plots with suitable permission come forward and can focus on playing a key role in facilitating relationships to bring land forward.

10.40 There are several measures which can be used to do this, including but not limited to:

- supporting Neighbourhood Planning groups where they choose to include self-build and custom-build housing policies in their plans;

- when engaging with developers and landowners who own sites that are suitable for housing, encouraging them to consider self-build and custom housebuilding, and facilitating access to those on the register where the landowner is interested;
- working with local partners, such as Housing Associations and third sector groups, to custom build affordable housing for groups in acute housing need such as disabled people
- developing a planning policy which supports self-build and custom housebuilding;
- promoting and encouraging submissions of land which are suitable for self-build and custom housebuilding through the Call for Sites process; and
- using local authority-owned land if available and suitable for self-build and custom housebuilding and marketing it to those on the register.

10.41 A key action going forwards would be the development of a specific self and custom build policy expressing support for self-build and custom housebuilding and require that a minimum proportion of plots within development schemes (often over a certain size) are offered to self-builders or as custom-build plots and/or allocation of sites solely for the use. This is often known as the "Teignbridge Rule" after the first District Council to adopt the first self-build policy. In that instance, 5% of all developable housing land is allocated for custom and self-build on larger sites.

Young People and First Time Buyers

Previous Study Findings

10.42 In the 2021 LHNA the number of younger households (where the HRP is under 40) in Maldon District, was projected to increase by 21.5% (921 households) between 2020 and 2040, accounting for 15% of the total expected household growth.

10.43 However, younger households face significant barriers to accessing housing due to affordability issues. In Maldon District, lower quartile house prices rose to 11.3 times the typical earnings of younger households in 2019, a ratio that has worsened year-on-year since 2013. Entry-level house purchase costs are substantial, with monthly mortgage payments exceeding £1,100. Compounding these challenges, securing a market housing purchase increasingly requires deposits of at least 20%, translating to approximately £53,000 in Maldon District, making home ownership out of reach for many.

10.44 The Government's Help-to-Buy Equity Loan Scheme played a role in assisting 301 households in Maldon District between April 2013 and March 2020, primarily for freehold homes.

Current Position

10.45 Table 10.2 below shows the projected growth of younger households up to 2024 based on the standard method based population projection. There is a much higher projected growth in younger age groups – this is driven by the higher housing number driving more migration (which focuses on the younger population) and also the assumption of a possibility of improving the household formation of younger households.

Table 10.2 Level and Projected Growth of Younger Households, 2024-44

	2024	2044	Change	% change
20-24	305	681	376	123.4%
25-29	973	1,445	472	48.5%
30-34	1,678	2,268	590	35.2%
35-39	1,974	2,881	906	45.9%
TOTAL Under 40	4,930	7,274	2,344	47.5%
TOTAL	29,429	40,750	11,320	38.5%

Source: Demographic Projections

10.46 Table 10.3 below considers the entry level housing costs, overall Lower Quartile costs in Maldon District are now 11.43 times the LQ earnings for those who are working in Maldon with LQ prices having risen by

£35,000 since 2019. On the basis of loan to income ratios used by most mortgage lenders of 4.5 times annual income[23], Table 10.3 below sets out the monthly entry-level housing costs.

Table 10.3 Entry-level House Purchase Costs, 2024

	LQ Price	Monthly Mortgage Cost (4% Interest)	Stress-Test Monthly Cost (6% Interest)
Maldon District	£300,000	£1,425	£1,740
East of England	£245,000	£1,163	£1,421
England	£190,587	£905	£1,105

Source: House Price Statistics for Small Areas, Iceni Calculation

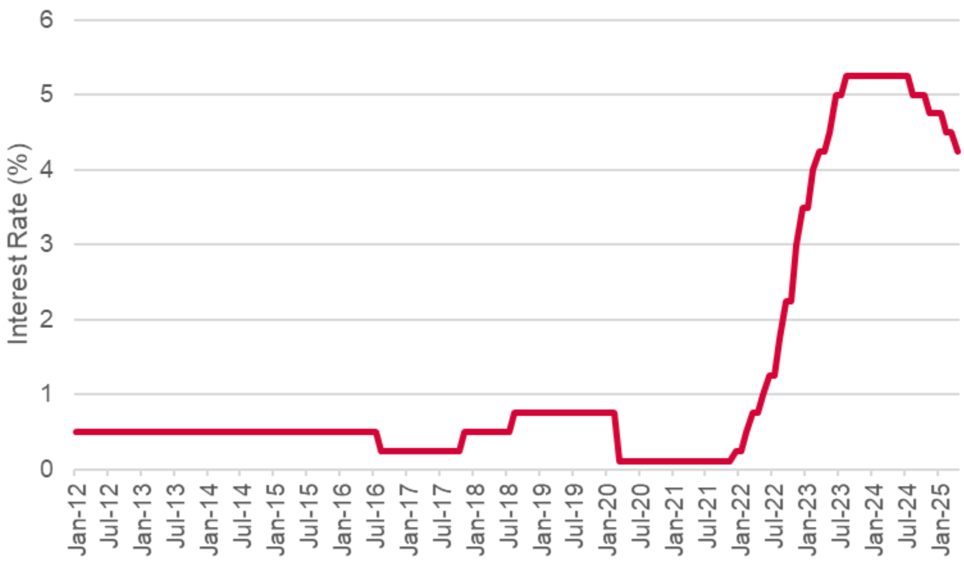
10.47 Overall, the entry level house purchase costs represent a significant barrier and challenge for many younger households with monthly mortgage payments in excess of £1,400 in Maldon District and with the requirement for significant savings to access deposit finance.

10.48 Changes in interest rates have recently put significant strain on prospective buyers. High interest rates act as a key barrier to first time buyer's ability to purchase homes with affordable mortgages.

10.49 Figure 10.2 below shows the change in Bank of England (BoE) base rates over time. Rates were cut in 2020 from 0.75% to 0.1% in order to support borrowers during the Covid pandemic. Following on from Covid, rates rapidly increased to over 5%. While there have been recent cuts to rates, they remain well above levels seen during the 2010s.

23 Calculations assume a 10% deposit, repayment term of 25 years and a 4% interest rate over the term (6% for the Stress Test). It is assumed that there is no existing housing equity available to purchasers

Figure 10.2 Bank of England Base Interest Rates

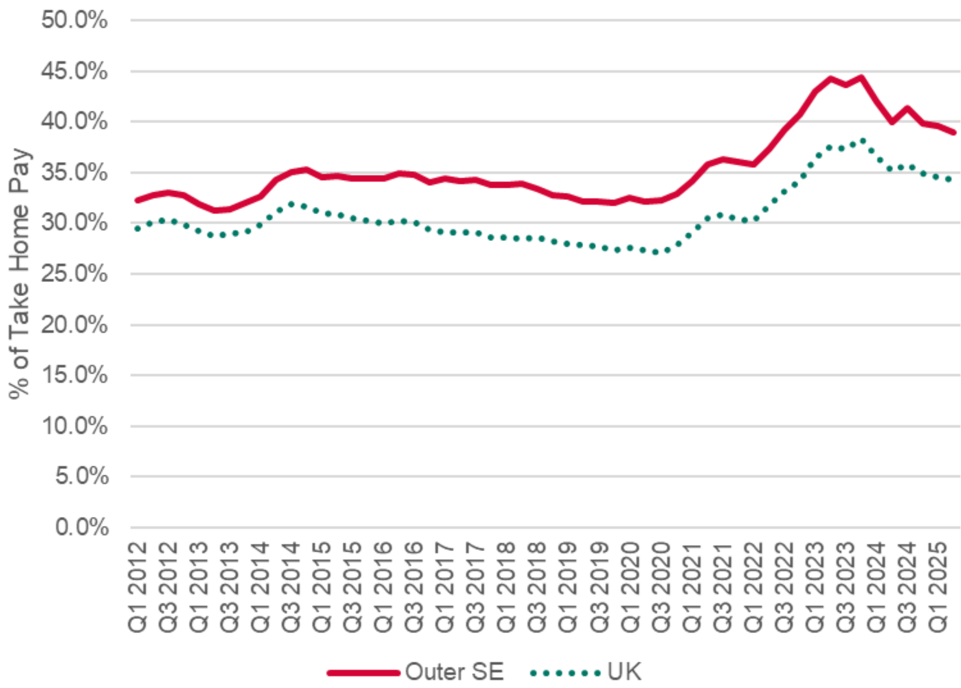


Source: Bank of England

10.50 Figure 10.3 below considers average mortgage payments for first time buyers as a % of overall take home pay in the Outer South East[24] and the UK. In the four quarters to Q2 2025 average repayments equalled approximately 39.9% of take home pay, an increase of 5.1% in 10 years. It can be seen here how interest rate cuts in 2020 impacted the first time buyer market with the average repayment in 2020 sitting at around 32.4% of take-home pay in the Outer South East and 27.5% in the UK. Now 5 years later, we are in the position where many who entered into 5 year fixed mortgages at low interest rates will either need to remortgage or accept variable rates. There is a chance that this could make repayments unaffordable to many existing and first time homeowners.

24 Nationwide consider Maldon to lie within part of the Outer South East region

Figure 10.3 First Time Buyer Mortgage Payments



Source: Nationwide

Available Schemes for First Time Buyers

10.51 The government have acknowledged for a number of years that it is very difficult for young people to enter onto the housing ladder. The previous LHNA report discussed the Government's help-to-buy support programme which included the equity loan and shared ownership scheme. Although the Shared Ownership scheme still exists, the Equity Loan programme finished in March 2023. From its introduction in 2013 to its end it supported a total of 442 first time buyer purchases in Maldon District with a total loan value of £28.7 million.

10.52 Section 6 discusses the affordability of affordable home ownership schemes in more detail and concludes that going forwards Shared Ownership is likely to be suitable for households with more marginal affordability (those only just able to afford to privately rent), as it has the advantage of a lower deposit and subsidised rent. There was no strong evidence of a need for First Homes or discounted market housing more generally. The Government in Summer 2025 has reintroduced a Mortgage Guarantee Scheme which should support the availability and affordability of mortgages with a 5% deposit.

Families

10.53 The number of families in the District - defined for the purpose of this assessment as any household which contains at least one dependent child - totalled 7,174 as of the 2021 Census, accounting for 25.7% of households within Maldon District. This proportion of families (households with dependent children) is lower than that seen in the region and slightly lower than the country overall. In terms of different types of families, Maldon District sees a particularly low proportion of lone parent families compared to the wider areas. This appears to be accounted for in a higher proportion of married/civil partnership couples.

Table 10.4 Household Types

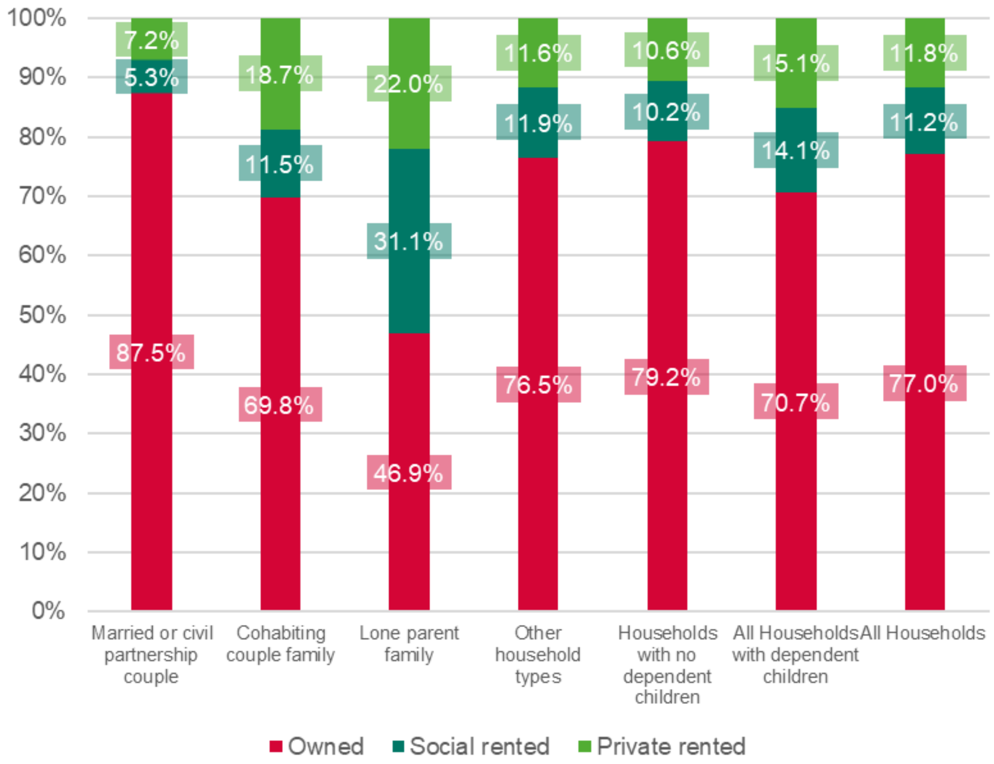
	Maldon District		East	England
	Number	%		
Married or civil partnership couples	9,629	34.5%	32.3%	30.4%
Cohabiting couple families	3,167	11.4%	11.8%	11.6%
Lone parent families	2,372	8.5%	10.2%	11.1%
Other household types	12,732	45.6%	45.7%	46.9%
Households with no dependent children	20,726	74.3%	73.4%	74.2%
All Households with dependent children	7,174	25.7%	26.6%	25.8%

Source: Census 2021

10.54 Figure 10.4 below shows that married/civil partnership households are more likely to own a home than any other household type. Generally, ownership is the most common tenure across all family types in Maldon District. The lowest level of ownership is seen in lone parent families. Given the fact that lone parent families often rely on only one source of income this is unsurprising, but also highlights the acute need for affordable homes in this group.

10.55 Generally, households with dependent children are less likely to own a home and more likely to sit within either of the rented tenures compared to households without dependents. This indicates further that there is a need to consider families' access to affordable housing.

Figure 10.4 Tenure by Family Type

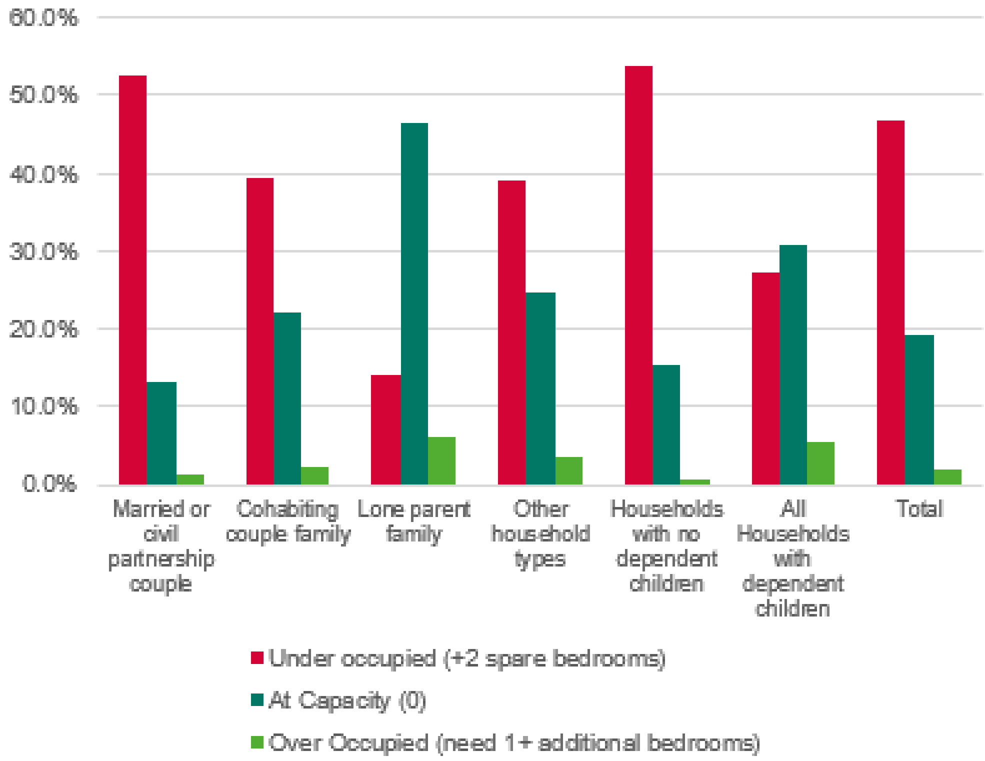


Source: Census 2021

10.56 Figure 10.5 below shows how different family types occupy housing. Overall properties in Maldon District are underoccupied as shown below by the 47% of households in underoccupied properties. Occupation levels between households with dependent children and without are starkly different with more households with dependent children at capacity (30.6%) than underoccupied (27.4%); 5.4% of households with dependent children are overcrowded and in need of more space. In contrast, 53% of households with no dependent children are underoccupied with 2 or more spare bedrooms, 15% are at capacity and only 0.8% overcrowded.

10.57 There is then a clear difference here in how dwellings are occupied across family types and indicates there is potential to encourage rightsizing in Maldon District as discussed in Section 3 and Section 9.

Figure 10.5 Occupancy Rating (bedroom standard), by household type



Source: Census 2021

Black and Minority Ethnic Households

10.58 As shown in Table 10.5 below, less than 3% of the population in Maldon identify as Black or Minority Ethnic (BME). The largest ethnic group is White at 97.6% of the population - a figure higher than the same statistic for the region and country.

10.59 Although the population within BME groups in Maldon is small, it is key to note that this does not diminish the importance of considering BME groups within planning policy. Particularly when considering key issues that they face nationally surrounding racism and inequality.

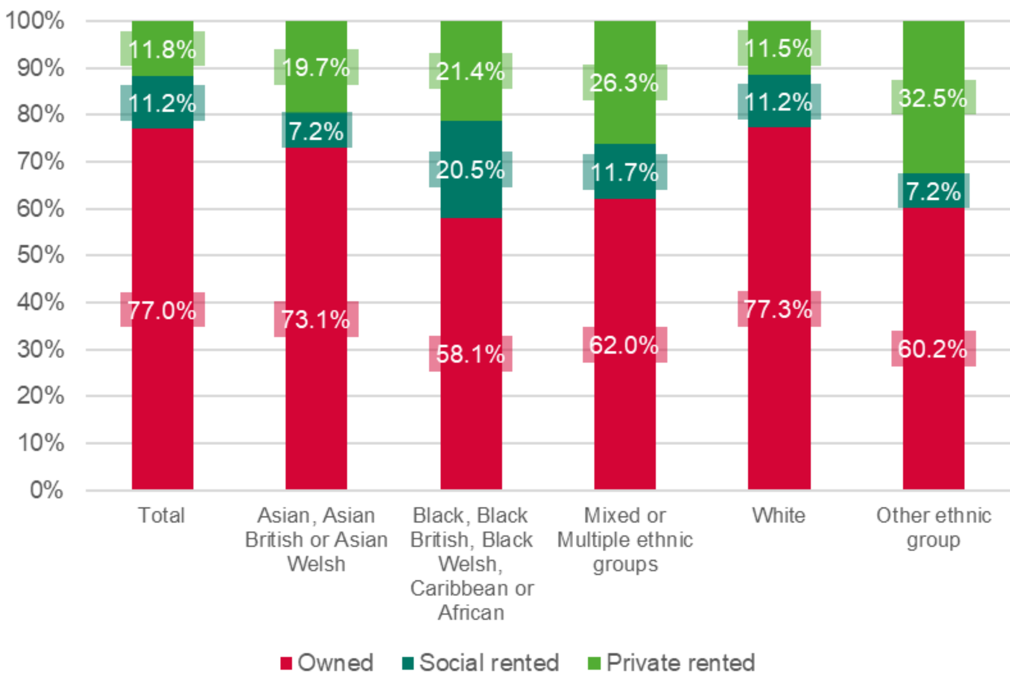
Table 10.5 Ethnicity

	Maldon	East	England
Asian, Asian British or Asian Welsh	0.9%	4.7%	6.9%
Black, Black British, Black Welsh, Caribbean or African	0.4%	2.7%	3.9%
Mixed or Multiple ethnic groups	0.8%	1.5%	1.7%
White	97.6%	90.0%	85.7%
Other ethnic group	0.3%	1.2%	1.8%

Source: Census 2021

10.60 Looking initially at tenure split across the groups, as can be seen below, Black households are less likely to live in owner occupied accommodation and more likely to live in either of the two rented tenures than any other ethnic group. Overall, all minority ethnic groups see higher proportions of households in private rented dwellings than White groups. In the social rented sector Black groups see a higher proportion in this sector (20.5%) while Asian and Other ethnic groups see lower proportions (7.2%) than White groups.

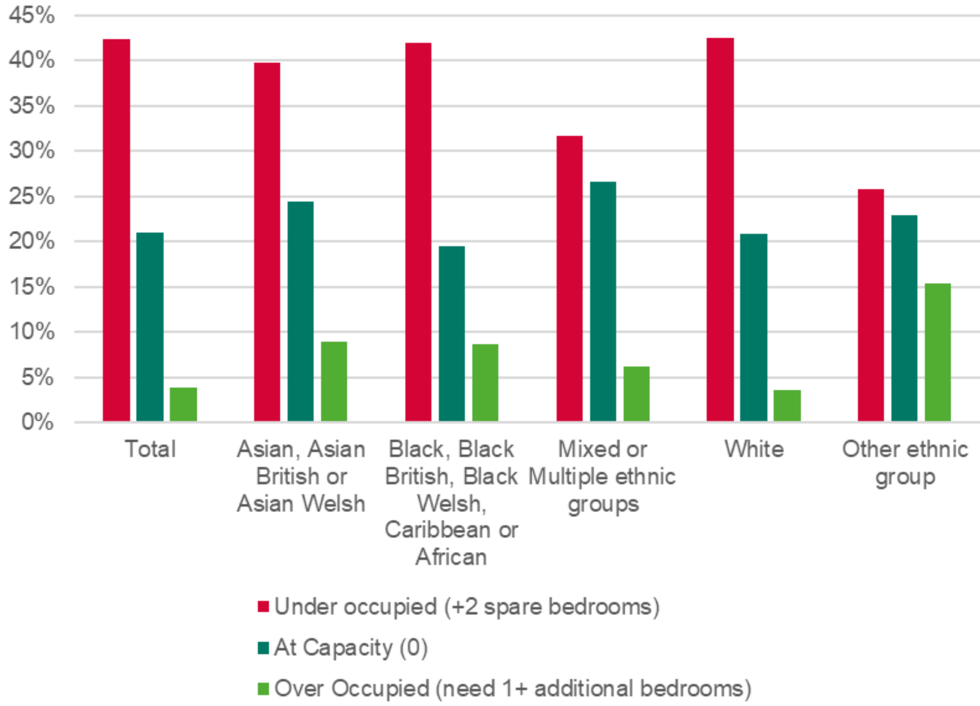
Figure 10.6 Tenure by Ethnicity



Source: Census 2021

10.61 Finally, looking at occupancy - as Figure 10.7 below shows, while across all groups underoccupied dwellings are most common there are variations. Other ethnic groups see the lowest level of underoccupancy at 26% as well as one of the highest levels of at capacity dwellings (23%) and the highest level of over occupancy across all groups at 15%. All minority ethnic groups see a higher level of over-crowding than White groups, this may be a factor of cultural differences such as larger families and increased prevalence of multi-generational living. However, it could also be an indicator of a lack of access to finances in order to rent or buy properties of the right size.

Figure 10.7 Occupancy Rating (bedrooms), by Ethnicity



Source: Census 2021

Looked after Children and Care Leavers

10.62 The Care Standards Act 2000 defines a Children's Home stating 'an establishment is a children's home… if it provides care and accommodation wholly or mainly for children'. 'Wholly or mainly' means that most of the people who stay at a home must be children.

10.63 Key legislation relating to the accommodation and maintenance of a looked-after child is defined and outlined in Sections 22A to 22D of the

Children Act 1989. The legislation provides a framework within which decisions about the most appropriate way to accommodate and maintain children must be considered:

- Section 22A of the Children Act 1989 imposes a duty on the responsible authority when a child is in their care to provide the child with accommodation.
- Section 22B of the Children Act 1989 sets out the duty of the responsible authority to maintain a looked-after child in other respects apart from providing accommodation.
- Section 22C of the Children Act 1989 sets out the ways in which a looked-after child is to be accommodated.
- Section 22D of the Children Act 1989 imposes a duty on the responsible authority to formally review the child's case prior to making alternative arrangements for accommodation.
- Section 22G of the Children Act 1989 requires local authorities to take strategic action with respect of those children they look after and for whom it would be consistent with their welfare for them to be provided with accommodation within their own local authority area.

10.64 In a Written Ministerial Statement[25] (WMS) made in May 2023, the Housing and Planning Minister reminded local authorities of their requirement to assess the housing need of different groups in the community including "accommodation for children in need of social services care".

10.65 The WMS statement said, "Local planning authorities should give due weight to and be supportive of applications, where appropriate, for all types of accommodation for looked after children in their area that reflect local needs and all parties in the development process should work together closely to facilitate the timely delivery of such vital accommodation for children across the country".

25 https://questions-statements.parliament.uk/written-statements/detail/2023-05-23/hcws795

10.66 The WMS follows on from the Department of Education Implementation Strategy[26] to fix children's social care from February 2023. The "Stable Homes Built on Love" Strategy has undergone a recent consultation the results of which have not yet been published.

10.67 The strategy outlines an ambition to transform Children's Care through six pillars. The first of these pillars makes it clear that providing support to families is the priority. This ensures that children can remain in their family home for as long as possible (Pillar 1) and then within their wider family if this is not possible (Pillar 3).

10.68 If both the immediate and wider family cannot look after a child then Pillar 4 seeks to ensure that "when care is the best choice for a child, the care system must provide stable, loving homes close to children's communities."

10.69 To achieve this the strategy aims to increase and support foster carers; and develop a programme to support improvements in the quality of leadership and management in the children's homes sector.

10.70 The report sets out a mission to "see an increase of high-quality, stable and loving homes available for every child in care, local to where they are from". To do this it suggests that an immediate action is to "boost the number of the right homes in the right places available for children as a matter of urgency."

10.71 The strategy notes "Local authorities have primary responsibility for the children in their care. This includes ensuring there is sufficient accommodation locally to meet the range of needs of children in care in their area" and that there is a "statutory duty to ensure there is sufficient provision for their children in care".

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26 https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1147317/Children_s_social_care_stable_homes_consultation_February_2023.pdf

10.72 It also states that the DfE "will continue to build on our work reforming supported accommodation for 16- to 17-year-olds. Semi-independent provision, including supported lodgings, can be the right option for some older children, but only where it is high-quality, and the young person is ready for the level of independence it promotes."

10.73 The Department will also continue "with the Children's Home Capital Programme, which has seen £259 million of capital funding invested to increase provision in local authority-run open and secure children's homes. We are working with local authorities to create new children's homes and increase provision in their local area."

10.74 At a similar time, the government also launched a consultation on the "Children's Social Care National Framework[27]" and the "Children's Social Care Dashboard". The Framework sets out some of the outcomes to be measured including Outcome 4 relating to those seeking to ensure "children in care and care leavers have stable, loving homes".

10.75 The indicators include the percentage of children in care living in foster care and living in residential care and the distance of placements from home. This is important to ensure stability of schooling and contact with their siblings. The framework recognises that this will mean prioritising foster homes rather than residential homes.

10.76 The outcome can also be achieved by leaders undertaking "sufficiency planning and work with other local authorities and partners to jointly invest in care options that meet the future needs of children."

Essex County Council

10.77 A sufficiency strategy was published in 2023 and updated in 2025. This, along with the Market Position Statement, provides the most reliable

27 Children in Care Sufficiency and Commissioning Strategy 2023 to 2026

information regarding the sufficiency of housing for young people and care leavers.

10.78 The Sufficiency Strategy[28] states that there are 1,131 Children in Care of which 66% are in Foster Care. The most common ages of those in care are those aged 15-17.

10.79 The number of children who were looked after continuously for at least 2.5 years has decreased in Essex, with numbers down 5% since 2020/21. Around 79% of placements for Essex's Children in Care are in the County.

10.80 For Maldon District, the Children in Care rate per 10,000[29] under 18s is 18.8 which is one of the lower rates in the County although it still exceeds rates seen in Rochford (10), Brentwood (9.3) and Uttlesford (13.4). The Highest rate in Essex is in Tendring (58.8) followed by Braintree (35.4).

10.81 ECC prioritises what is best for the individual, and sometimes that means residential care. They have initiated a programme of in-house care for those under 16.

10.82 While there is a significant children's care home market in Essex owned by third parties, 46% of it is occupied by other local authorities placing children there. This is because the housing stock is cheaper and provides large homes.

10.83 ECC prefers not to open many more care homes but instead focuses on targeted homes for vulnerable and harder-to-place children. They aim to provide intermediate support for a return to home or a stable placement.

10.84 ECC are converting properties they own with a care provider in place to provide the care element. Typically, these are one-bedroom homes, but they are also opening larger 4-bedroom homes for complex care cases.

28 https://www.essexproviderhub.org/media/uvpm52dj/sufficiency.pdf

[29] This is the number of children in care within the District, divided by the number of children in the District

ECC currently manages 2 children's homes and 1 supported accommodation centre, none of which are in Maldon District. There are however 3 privately provided children's homes within Maldon District offering a total of 13 bedspaces.

10.85 Maldon has recently seen a Lawful Development Certificate application for a new children's home in Tollesbury (25/00149/LDP) which was considered lawful. It is unclear from the data supplied by the applicant how the home will be operated and whether or not they are a private provider.

10.86 The County Council's medium-term plan is in place as they have sourced all necessary properties and invested capital in this. They have, for example, converted caretaker housing at schools.

10.87 Currently, there is no urgent need for general children's homes, but the main pressure lies in post-16 space for care leavers. Providers struggle to find suitable housing in appropriate locations.

10.88 Additionally, there are homeless 16-17-year-olds who need accommodation but not support, along with care leavers accessing supported housing.

Demographic Growth

10.89 The population projections linked to Maldon's housing need show a growth in the population aged under 16 of 19.4%. This would point to a need for more children's care housing.

10.90 The WMS statement said, "Local planning authorities should give due weight to and be supportive of applications, where appropriate, for all types of accommodation for looked after children in their area that reflect local needs".

10.91 As noted, the County Council would like to see any additional Children's homes prioritising local children. The Council should therefore consider including such accommodation as part of wider, appropriately located, housing allocations or larger permissions or setting out criteria directing growth to the most appropriate locations.

10.92 One solution would be for the Council to adopt the Basildon approach where applications for Children's Care Homes specify that ECC gets first refusal on nominations within a given period to increase access to accommodation in the area. This benefits everyone by allowing children to maintain community and education links.

10.93 The current best practice is to deliver these 3-4 bedroom "ordinary homes" on sites in the most appropriate locations according to Ofsted's Location Assessment[30]. This helps to ensure safeguarding concerns are met and that children have access to services.

10.94 Efforts are being made to make homes resemble regular houses and reduce the reliance on children's care homes, given the significant cost difference between care homes and fostering.

10.95 There will also be a need for supported accommodation for young adults and the Council should work with Registered Providers to explore opportunities to provide this through developer contributions and in the existing stock.

Students

10.96 According to the 2021 Census there were 771 students aged 18 or older living in Maldon District at the time of the Census, this represents 1.5% of the District's population and has declined by 19.3% since the 2011 Census (955 students).

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30 https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/339545/Children_s_homes_regulations_amendments_2014.pdf

10.97 There are no higher education establishments in Maldon District. There is one campus forming part of a higher education establishment situated in the wider HMA – Anglia Ruskin University's Chelmsford Campus (11 miles). The University of Essex in Colchester is also located in close proximity (23 miles) and draws on students from the District.

10.98 Of the students in Maldon, 77.8% of them live at home with parents, 16.3% in other household types and only 2.5% in all student households.

10.99 Overall, the lack of HE presence in the area and generally very small population of students, suggests there is not a need for a substantive policy intervention or that any purpose-built student housing provision is necessary over the plan period.

Caravans, Houseboats and Gypsies & Travellers

10.100 The last study considered the need for Caravan and Houseboat dwellers based on Council Tax records and household growth, it projected a potential for an additional 30 to 50 caravan or houseboat households up to 2040, averaging at 2-3 on an annual basis. We do not believe there is sufficient evidence to suggest this has changed and as such the need from this part of the market is not considered large enough to require any specific policy interventions.

10.101 The Council has commissioned an updated Gypsy and Traveller Accommodation Assessment since the last LHNA report. Published in September 2024, this report identifies an overall need between 2022 and 2045 of 95 pitches.

10.102 Following the completions of Council's study, the national Planning Policy for Traveller Sites was updated, expanding the planning definition of a Gypsy or Traveller household. Applying the expanded definition to the results of the Council's Gypsy and Traveller Accommodation Assessment means that of the 95 pitches needed, 86 are for those who meet the planning definition and 9 are for undetermined households. No need was identified for Travelling Showpeople Yards. Council will need to plan to meet the full need for 95 pitches.

10.103 In the 2024/25 year, planning permission was granted for an additional 4 pitches, this brings the overall need down to 51 and the short term need to 2026 down to 30 pitches.

Service Families

10.104 There are no military establishments within Maldon District, and the authority is not listed within Ministry of Defence (MOD) statistics on the location of military personnel and therefore it is assumed that none are stationed here. In Essex as a whole, MOD statistics suggest that there are almost 4,000 MOD personnel based in the County with 78% of these based in Colchester.

10.105 Overall, there is a lack of presence of regular forces in Maldon District as a result it is unlikely that this has any implications on local affordability.

10.106 More widely, Annex 2 of the NPPF identifies frontline public sector employees such as NHS staff, teachers, police and military personnel as essential local workers. As such, accommodation for them specifically comes under the definition of affordable housing.

10.107 Depending on their incomes, this group will already be accounted for within the assessment of affordable housing need made in this report, which includes analysis of population growth, incomes and concealed households and as a result will largely not be additional to it.

10.108 The Planning Practice Guidance for First Homes also allows local authorities to set out their own criteria for accessing such housing. One such criterion could be a key worker requirement which would include NHS and service personnel should the council seek to deliver first homes.

10.109 When looking at service personnel specifically, the PPG also stipulates that “local connection criteria should be disapplied for all active members of the Armed Forces, divorced/separated spouses or civil partners of current members of the Armed Forces, spouses or civil partners of a deceased member of the armed forces (if their death was wholly or partly caused by their service) and veterans within 5 years of leaving the armed forces”.

10.110 In addition, the Allocation of Housing (Qualification Criteria for Armed Forces) (England) Regulations ensure that service personnel (including bereaved spouses or civil partners) are allowed to establish a ‘local connection’ with the area in which they are serving or have served.

10.111 This means that ex-service personnel would not suffer a disadvantage from any ‘residence’ criteria chosen by the Local Authority in their allocations policy.

10.112 The most acute and pressing issue is likely to be finding accommodation for those transitioning out of the forces as well as existing personnel that are seeking to buy in the District.

10.113 Low-Cost Home Ownership could play a part in meeting demand for key local workers as it would provide a discounted route to home ownership. Although, as noted previously, this could be at the expense of others in more acute need.

Summary

Private Rented Sector and Build to Rent

10.114 The Private Rented Sector has increased in Maldon District since 2011 by 1% although this is a trend seen nationally it should be noted that the scale of the increase in Maldon District is lower than the national increase. Overall, the PRS market in Maldon is concentrated in the urban areas with very little activity in rural locations.

10.115 Despite this, there has been some activity in the Build-to-Rent market with one scheme of 55 units currently being delivered at Heybridge, this appears to be intermingled with other market sale housing delivered at the same site.

10.116 Going forward, the Council may consider including a planning policy on Build-to-Rent development to set out parameters of what should be expected on BTR schemes such as design, contract lengths, space standards and facilities. They should also consider the PPG which states that at least 20% of the units within a Build to Rent development should be let as affordable private rented units at a discount of 20% to local market rents.

Self and Custom Build

10.117 The Levelling Up and Regeneration Act made amendments to the way demand/need and supply of self and custom-built dwellings is calculated. Need must be calculated cumulatively with supply permissions needing to be able to demonstrate that they will result in a self or custom build dwelling.

10.118 The Council are currently meeting the need for self and custom build housing and have done meaningful work to ensure the supply permissions counted are able to demonstrate that they will be delivered as self-build housing. They should however continue to monitor this and as a general rule the Council be supportive of opportunities for self and custom build development within Local Plans.

Young People and First Time Buyers

10.119 Population projections expect an increase in households under the age of 24 by 123%, this is driven by the higher housing number resulting in increased migration (which focuses on the younger population) and also the assumption of a possibility of improving the rate of household formation of younger households.

10.120 Entry level housing costs have increased recently with increasing interest rates making mortgages unaffordable for many first time buyers with mortgage payments taking an average of 39.9% of take home pay of first time buyers in the Outer South East area.

10.121 With the ending of the help-to-buy equity loan scheme there are now fewer options available to assist first time buyers, the analysis in Section 6 indicates that shared ownership is likely to be the most suitable type of intermediate housing.

Families

10.122 Households with dependent children make up 25.7% of households in Maldon District, a figure lower than the equivalent for the region and England.

10.123 Generally, households with dependent children are less likely to own a home and more likely to sit within either of the rented tenures compared to households without dependents. There is a need to consider families in affordable housing.

10.124 There is also the potential to encourage an element of rightsizing in Maldon District with households with dependent children far more likely to be living in overcrowded accommodation than those without.

Black and Minority Ethnic Households

10.125 Maldon District generally is a less diverse area than other parts of the country with 97.6% of the population being White. As mentioned despite its small size this does not diminish the importance of considering BME groups within planning policy.

10.126 It is very clear that in Maldon District there are differences across ethnic groups: BME groups generally are more likely to live in rented accommodation, and are more likely to live in overcrowded accommodation.

10.127 While this could be a factor of cultural differences, particularly when considering larger family sizes and increased prevalence of multi-generational living, it could also be an indicator of lack of access to finances in order to rent or buy properties of the right size.

Looked After Children and Care Leavers

10.128 In Maldon District, the Children in Care rate per 10,000 under 18s is 18.8 which is one of the lower rates in the County.

10.129 Essex County Council prioritises what is best for the individual, and sometimes that means residential care. They have initiated a programme of in-house care for those under 16. The County Council's medium-term plan is in place, as they have sourced all necessary properties and invested capital in this. They have, for example, converted caretaker housing at schools.

10.130 Currently, there is no urgent need for general children's homes, but the main pressure lies in post-16 space for care leavers. Providers struggle to find suitable housing in appropriate locations.

10.131 Population projections linked to Maldon District's housing need show a growth in the population of under 16s of 19.4%. This would point to a need for more housing.

10.132 Going forwards, the Council could adopt the Basildon approach where applications for Children's Care Homes (which will include conversions of existing properties) specify that ECC gets first refusal on nominations within a given period to increase access to accommodation in the area. This benefits everyone by allowing children to maintain community and education links.

Students

10.133 There are no higher education providers in Maldon District, and Census data suggests that only 1% of the population are students aged 18 or over, with most of this group (78%) living at home with parents. There is therefore no justification for a specific policy relating to student housing in Maldon District.

Service Personnel and Key Workers

10.134 There are no military establishments within Maldon District, and it is not listed within Ministry of Defence (MOD) statistics on the location of military personnel and therefore it is assumed that none are stationed here. There is therefore no justification for a specific policy relating to Service Personnel in the area.

11. Conclusions

11.1 The LHNA finds that Maldon District is not a self-contained Housing Market Area (HMA). Instead, it forms part of a wider HMA with Chelmsford and Braintree, with additional links to Colchester and Tendring. Four sub-areas of Maldon District were also identified: Maldon & Heybridge, Burnham-on-Crouch & Southminster, Rural East and Rural West.

Overall Housing Need and Delivery

11.2 The revised 2024 Standard Method identifies a need for 583 dwellings per annum (11,660 total to 2044). This is substantially above past housing delivery and its delivery would support notably higher population and workforce growth.

11.3 This scale of housing provision would support 21,300 new residents (a 30.8% increase) and enable substantial workforce growth. It would support 8,200–12,800 new jobs, depending on commuting and economic activity trends – but these levels substantially exceed the evidence of labour demand growth over a comparable period.

11.4 Maldon District has seen a significant uplift in housing delivery since the adoption of its 2017 Local Development Plan, averaging 365 dwellings per annum (dpa) since 2017/8 compared to 127 dpa between 2001/2 – 2013/14. This reflects the approval of a more ambitious plan with strategic allocations. However, recent delivery rates still fall short of the revised Standard Method requirement of 583 dpa.

11.5 The standard method aims to boost affordability and household formation and recognise past housing supply constraints which have fed into demographic trends. The evidence indicates that the historic delivery model of market-led development focused on housing for sale, with modest affordable provision supported by this, is unlikely to deliver this level of housing provision. Higher affordable housing delivery and the delivery of other forms of housing – including specialist housing, build-to-rent and self-build development will be necessary to support the significant boost in housing delivery implied.

Affordable Housing Need

11.6 A significant affordable housing need of 284 homes per year has been identified, 71% of which is from those unable to rent or buy in the market. It is unlikely that housing development in the District will be able to fully meet this need. Given that households with a need for rented affordable housing products are more likely to have acute needs and fewer options in the housing market, it is therefore recommended that Council consider a split between rented and intermediate affordable housing in an 80:20 ratio (i.e. above the 71:29 ratio suggested by the modelling results along).

11.7 Analysis suggests around 75% of rented affordable homes should be at social rents (with the rest at affordable rents). The analysis also suggests there is unlikely to be a role for discounted market housing (including First Homes) provision, and that the main focus in supporting affordable home ownership should be on shared ownership (and possibly rent-to-buy housing).

Table 11.1 Recommended housing affordability tenure split

Type of affordable housing	Recommended target (subject to viability)
Affordable homes for rent	80%
Affordable routes to home ownership (Shared Ownership, Rent to Buy)	20%

Need for Different Sizes of Homes

11.8 The preferred size mix focuses on 2- and 3-bed homes, with larger homes mainly for market sale and smaller units needed in the affordable sector. Existing housing stock is skewed towards larger homes, especially in rural areas, and the analysis highlights a need to rebalance provision to support younger households, downsizers, and those on lower incomes.

Suggested size mix of housing by tenure – Maldon District

	Market	Affordable home ownership	Rented affordable housing
1-bedroom	5%-10%	15%-20%	25%-30%
2-bedrooms	30%-35%	40%-45%	30%-35%
3-bedrooms	35%-40%	30%-35%	25%-30%
4+-bedrooms	20%-25%	5%-10%	10%-15%

Source: Iceni Analysis

Older Persons Housing Need

11.9 Maldon District has a significantly older population than regional and national averages, with 26% aged 65+. The 65+ population is projected to rise by 43% to 2044, driven particularly by growth in the 75+ and 85+ age groups, resulting in a substantial increase in those with mobility issues and dementia.

11.10 There is a current shortfall in specialist housing for older people, including housing with support, housing with care and nursing care bedspaces. As the older population grows, a greater supply of all kinds of specialist accommodation for older people will be needed, although the additional need for residential care is smaller than for other housing types. This is in line with Essex County Council's commissioning strategy, which is to move towards an extra-care model and away from residential care homes.

11.11 The evidence also supports incorporating M4(2) standards for accessible and adaptable homes across all new development, and it is recommended that 5% of market and up to 10% of affordable homes meet the higher M4(3) wheelchair user standard.

Other Market Segments

11.12 Iceni have considered housing needs in a range of specific sectors and market segments. The most notable needs were identified in the private rental, self and custom build, and looked after children and care leavers sectors.

11.13 Rents have risen recently in Maldon District, as in many other parts of England, and there are signs of low supply compared to the level of demand. The PRS market in Maldon is concentrated in the urban areas with very little activity in rural locations. There is the potential for BTR to increase rental supply and contribute to housing delivery, particularly in larger centres where suburban BTR could be incorporated into urban extensions. It is recommended that the Council support BTR schemes through policy, subject to local context.

11.14 The Council are currently meeting the need for self and custom build housing and have done meaningful work to ensure the supply permissions counted are able to demonstrate that they will be delivered as self-build housing. Continued monitoring is recommended, and Council should be supportive of opportunities for Self and Custom build development within the Local Plan.

11.15 Maldon District currently has one of the lower rates of children in care in the County. Population projections linked to Maldon District's housing need show a growth in the population aged under 16 of 19.4%. This would point to a need for more for looked after children and care leavers accommodation. While there is no urgent need for general children's homes, the main pressure lies in post-16 space for care leavers, with providers struggling to find suitable housing in appropriate locations. One potential approach to increase provision is the Basildon approach whereby applications for Children's Care Homes specify that ECC gets first refusal on nominations within a given period to increase access to accommodation in the area.

A1. Affordable Housing Sources

Table A1 Key data sources – Affordable housing need analysis

Data source	Uses
2021 Census	Used to look at a range of issues, including overcrowding (by tenure), concealed households, tenure profile,
MHCLG statutory homeless data	Households in temporary accommodation
ONS small area income data	Provides a baseline estimate of overall household incomes.
English Housing Survey	A wide range of data, including income distributions (fitted to income estimates for Maldon) and also to look at how incomes vary for different groups (e.g. by tenure and for newly-forming households)
Annual survey of Hours and Earnings	Provides an indication of how incomes have changed since ONS income data was published.
Land Registry	Provides an estimate of sales values, District-wide and for sub-areas
Internet market survey	Estimates of the cost of accessing private rented housing (by size) and to look at house prices (by size) – considered alongside Land Registry data. Source also used to look at newbuild costs.
Continuous Recording of Sales and Letting	Information about the turnover of social housing stock.
Local Authority Housing Statistics	Information about the turnover of social housing stock and number of households on the Housing Register
Regulator of Social Housing	Data on current rent levels in the social and affordable rented tenures (by size)
Valuation Office Agency	Data about Local Housing Allowance limits
ONS household projections	To provide estimates of the number of newly-forming households in each year of the projected need.

Department of Work and Pensions	Housing Benefit and Universal Credit (with a housing element) claimants living in private rented housing.
Household surveys carried out by Iceni/JGC across the country	Provides an indication of the prevalence of different housing problems (such as tenancies ending in the private rented sector).