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South Warwickshire Strategic Housing Market Assessment

Final Report

Iceni Projects Limited on behalf of

Warwick and Stratford-on-Avon

District Councils

April 2026

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South Warwickshire Strategic Housing Market Assessment
FINAL REPORT

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1. Executive Summary

1.1 Iceni Projects (‘Iceni’), working with Justin Gardner Consulting (JGC) have prepared this Strategic Housing Market Assessment (‘SHMA’) for Stratford-on-Avon District Council and Warwick District Council. The SHMA aims to inform a new South Warwickshire Local Plan (‘SWLP’) for the two districts, covering the period 2025 – 2050. It is also relevant evidence in considering the housing mix as part of key planning applications. This section summarises key findings.

Standard Method and Demographics

1.2 Local housing need across South Warwickshire is calculated using the standard method set out in Planning Practice Guidance (‘PPG’). The local housing need for South Warwickshire is 2,197 dwellings per annum. This is calculated as set out in Table 1.1.

Table 1.1 Standard Method, Autumn 2025

	Housing Stock, 2024	Baseline Starting Point (0.8% Stock Growth)	Average Affordability Ratio (2020-24)	Afforda-bility Uplift	Local Housing Need
Stratford-on-Avon	67,493	540	10.58	106%	1,112
Warwick	69,006	552	10.08	97%	1,085
South Warwickshire	136,499	1,092			2,197

1.3 Housing provision in line with the standard method is expected to support demographic growth of 97,700 persons in South Warwickshire over the 2025-50 plan period based on the modelling undertaken, a 32% increase. The evidence points to a population growth across a range of age groups including a continued ageing of the population as well as notable increases in the ‘working-age’ population (16-64).

Affordable Housing

1.4 The SHMA provides an assessment of the need for affordable housing based on housing costs, incomes and supply at the time of writing. A need for 1,237 affordable homes a year is identified, split between the districts and different forms of affordable homes as shown in Table 1.2.

1.5 The evidence indicates that there is an acute need for affordable housing in both local authorities. Most 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.

Table 1.2 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
Stratford-on-Avon	364	305	668	54%
Warwick	324	245	569	57%
TOTAL	688	550	1,237	56%

Source: Iceni analysis

1.6 In setting policies for the level of affordable housing to be provided within the South Warwickshire Local Plan, the needs evidence will need to be brought together with viability evidence to inform how much affordable housing can be provided through developer contributions. The current policy requirement is for 35% affordable housing in the Stratford-on-Avon Core Strategy; with a 40% affordable housing requirement set out in the Warwick District Local Plan on eligible sites. Having regard to the needs evidence, a 40% affordable housing requirement might be tested through the viability evidence. The Councils should also support other, broader mechanisms to deliver affordable housing including the use of grant funding and work with Registered Providers (RPs) to support delivery on sites they control.

1.7 The appropriate tenure split of affordable housing justified in the needs evidence would seek delivery of 60% of homes at social rents, 20% other forms of housing for rent and 20% affordable homes ownership. This takes account of the requirement of the 2024 NPPF to define a minimum proportion of social rented homes.

1.8 The Councils may however look to adopt a different tenure mix to align with strategic priorities or other issues such as overall affordability.

Table 1.3 Suggested mix of affordable housing by tenure – subject to viability

Type of affordable housing	Stratford-on-Avon	Warwick
Social Rent	60%	60%
Other affordable housing to rent	20%	20%
Other affordable routes to home ownership (focused on Shared Ownership)	20%	20%

Source: Iceni analysis

Housing Mix

1.9 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. 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.

1.10 Drawing together the evidence, the SHMA concludes that the mix of homes needed by tenure is as set out in the table below. This takes account of how households in different tenures occupy homes and opportunities for 'rightsizing.' In applying these to individual development sites the local authorities should take account of both site specific and deliverability factors. Regard should be had to the nature of the site and character of the area, any up-to-date evidence of local need in the relevant settlement as well as the existing mix and turnover of properties at the local level. The Councils should also monitor the mix of housing delivered against this. Specific justification should be provided on any development proposing substantive variances from the mix shown herein.

Table 1.4 Recommended Size Mix of Housing by Tenure – South Warwickshire

	Market	Affordable home ownership	Rented affordable housing
1-bedroom	5-10%	Up to 10%	20-30%
2-bedrooms	25-30%	40-50%	35-45%
3-bedrooms	40-45%	40-50%	25-30%
4+-bedrooms	20-25%	Up to 10%	5-10%

Source: Iceni analysis

Older Persons Housing

1.11 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 (across all age groups). The data shows that Stratford-on-Avon has a notably older age structure than is seen regionally and nationally with Warwick being more in-line with other areas. Both authorities see lower levels of disability compared with other areas.

1.12 The older persons population is projected to increase notably moving forward with an expected growth of 20,100 persons aged over 65 between 2025 and 2050. Growth in the older population emphasises the importance of delivery of accessible and adaptable homes but also influences the need for specialist housing, which is shown in Table 1.5 below.

Table 1.5 Specialist Housing Need for Older Persons, 2025-50

		Stratford-on-Avon	Warwick	South Warwickshire Total
Housing with support	Market	1,489	787	2,276
	Affordable	906	410	1,316
Total (housing with support)		2,395	1,197	3,592
Housing with care	Market	612	459	1,071
	Affordable	212	79	291
Total (housing with care)		823	538	1,361
Residential care bedspaces		667	292	959
Nursing care bedspaces		471	278	749
Total bedspaces		1,138	569	1,707

Source: Iceni analysis/EAC

1.13 The current version of the NPPF (December 2024) requires local plans to meet the housing needs of older people, recognising them as a group with protected characteristics whose needs must be specifically addressed. The December 2025 consultation version of the NPPF expands on this. Draft Policy HO4 for instance indicates that specialist older persons housing can contribute to the mix of homes on larger scale mixed-use and residential allocations.

1.14 The SHMA recommends that the South Warwickshire Local Plan should consider requiring an element of specialist housing or care home provision on developments of 800 or more dwellings.

1.15 This is based on market evidence of the scale of these developments which allow specialist or supported housing to be integrated alongside mainstream provision. This aims to support access to services, public transport and community facilities, and avoids isolated or institutional forms of development. Inclusion of specialist schemes in the development plans of larger sites ensures that the communities that result from these developments are mixed and balanced.

1.16 On larger strategic sites, for example those that aim to provide 1,500 homes or more, it would be reasonable to consider requiring additional specialist provision as well as residential or nursing care bedspaces. Again, this is based on market evidence of what can be supported on strategic sites, larger sites are able to accommodate more uses and again should contribute to mixed and balanced communities. Additional guidance is provided in Section 9 on the typical minimum sizes of schemes.

1.17 For extra care developments, Iceni would recommend that the Council considers specific viability modelling to assess whether there is potential for affordable housing contributions. It is rare to see mixed-tenure developments due to the differing levels of service charges that can be afforded by residents in the market versus the affordable sectors. Therefore the Plan should consider seeking off-site contributions to affordable housing provision on such schemes where the viability evidence supports this (regardless of whether the development falls within a C2 or C3 use class).

Disabled Persons and Accessible Housing

1.18 The provision of accessible and adaptable homes should be a key priority for South Warwickshire, reflecting demographic trends such as an ageing population and increasing levels of mobility impairment. The evidence points to a growth in those aged 16+ with mobility problems of 10,300 over the plan period. To provide sufficient headroom to ensure the needs of disabled people are met as well as enough choice is provided in the market, we recommend that all new dwellings in South Warwickshire be built to M4(2) standards where it is possible to do so.

1.19 The December 2025 consultation on amendments to the NPPF proposes that at least 40% of new housing should be delivered to M4(2) standards over the course of the plan period. If adopted this should be considered as a minimum figure with 100% still being sought where the site is able to provide this.

1.20 Delivering accessible housing is essential for creating inclusive communities and supporting independent living. Policies should enable account to be taken of viability considerations and site-specific factors but seek to ensure that accessible homes are integrated within developments rather than concentrated in specific locations.

1.21 The evidence also points to a specific need for wheelchair-users, with Table 1.6 indicating the need for wheelchair user homes in each district to 2050.

Table 1.6 Estimated need for wheelchair user homes, 2025-50

	Current need	Projected need (2025-50)	Total current and future need
Stratford-on-Avon	381	184	565
Warwick	381	160	541
South Warwickshire	762	344	1,106

Source: Iceni Analysis

1.22 To address the needs arising for accessible housing for wheelchair users, the SHMA recommended that Plan requires 2.5% of market homes and 5% of affordable homes to meet the M4(3) wheelchair user standard. The majority of affordable units built should be constructed to the fully accessible standard (M4(3)B), where there is evidence of a local need from the Housing Register. Market homes designed to be adaptable (M4(3)A).

Build-to-Rent

1.23 Build to Rent (BTR) is an emerging sector within the South Warwickshire housing market, offering professionally managed, purpose-built rental homes. The SHMA identifies that the sector can play an important role in diversifying housing options and meeting demand from households who prefer or require renting, including younger professionals and those seeking flexibility.

1.24 While BTR is an embryonic market in the UK with limited current provision, it has clear growth potential. In particular, BTR can help accelerate delivery on strategic sites and expand access to good-quality housing for households unable or unwilling to buy

1.25 There is potential for further BTR development in South Warwickshire – particularly 'single family' development as part of larger strategic sites and 'multi-family' development in Warwick/Leamington. National policy supports a diverse range of tenures, and BTR can contribute to this by easing affordability pressures, increasing private rented supply and improving standards through professional management

1.26 The PPG on Build to Rent recognises that where a need is identified, local planning authorities should include a specific plan policy relating to the promotion and accommodation of Build to Rent.

1.27 A local plan policy would therefore be appropriate in South Warwickshire; the Council should look to support provision of single family BTR schemes on strategic sites (500+ dwellings, based on typical market characteristics) and supporting multi-family BTR in town centres.

1.28 For multi-family schemes, affordable housing should generally be delivered as affordable private rent, with viability testing focused on central locations in Warwick, Leamington Spa and Stratford-upon-Avon. This tenure can complement traditional affordable housing by providing options for households who do not qualify for social rent but cannot access home ownership.

Students

1.29 Student numbers at the University of Warwick have grown steadily over the past decade, although overall enrolments have stabilised in recent years. Around 29,600 students currently live locally (rather than studying remotely or elsewhere), the vast majority full-time, with total enrolments just over 32,000 once placement years are included.

1.30 Looking ahead, the University's Strategy 2030 anticipates growth to approximately 34,000 students, but no significant expansion is currently planned beyond this, with future change likely to depend on the balance between domestic and international recruitment. Domestic students are more likely to live in Leamington Spa or the wider private rented sector, while international students tend to favour PBSA close to campus or in Coventry. The University of Warwick also has a campus in Wellesbourne but very few students are based here.

1.31 The evidence indicates that student accommodation pressures across South Warwickshire are increasingly shaped by the availability of PBSA on and around the University of Warwick campus, as well as within Coventry. The significant growth in PBSA in Coventry as well as around the Warwick campus "collar", has been reducing reliance on HMO stock in Leamington Spa and other parts of Warwick District in recent years, although HMOs remain an important part of the housing market, especially for domestic second- and third-year students. To manage these dynamics effectively and mitigate wider pressures on the private rented sector, the Local Plan should incorporate a clear and responsive policy framework for student housing.

1.32 The Plan should support the delivery of Purpose-Built Student Accommodation (PBSA) in sustainable and appropriate locations, including on campus, at campus collar locations, and in town centres, locations which have good public transport connectivity to the University campus. Development in these areas can reduce pressure on HMOs and help rebalance concentrations of student households.

1.33 The Local Plan should continue to manage HMOs in line with existing approach set out in the Warwick Local Plan which prevents sandwiching and ensures that concentrations remain within defined thresholds, that family housing is not eroded in key neighbourhoods, and that issues such as refuse storage and amenity impacts are effectively mitigated.

1.34 Finally, to underpin long-term decision-making, the Local Plan should work with the University to improve monitoring of trends in student numbers, broken down by domestic and international trends, alongside PBSA occupancy, HMO student usage and concentrations, and student residency patterns in Leamington Spa, Kenilworth, Warwick and Coventry. This monitoring, undertaken jointly with the University, will help determine how best to accommodate further student growth and ensure that the Councils can respond appropriately to changes in demand over the plan period.

Other Specific Groups

1.35 The SHMA evidence makes clear that homelessness across the area is driven by structural pressures, particularly the shortage of smaller, affordable rented homes, and compounded by personal and social challenges, including mental health needs, domestic abuse and the fragility of private tenancies. The Local Plan can contribute to addressing these issues by helping to boost overall housing supply as well as the supply of affordable housing. Provision of 1- and 2-bed affordable properties will be important in addressing homelessness in the longer-term. Expanding the availability and quality of temporary accommodation is also essential to reduce reliance on hotels and bed and breakfast provision, and to enable more stable move-on arrangements.

1.36 The needs of survivors of domestic abuse also feature prominently. Existing refuge accommodation is frequently at capacity, and projections indicate that at least nine additional refuge spaces will be needed by 2050. The Plan can help address this through supporting an uplift in affordable housing delivery to help maintain a supply of smaller, flexible homes that enable rapid rehousing when people need to relocate urgently. Furthermore, embedding community infrastructure, such as accessible transport, health services and childcare, into new developments would help ensure survivors are supported holistically after resettlement. Continued close partnership with Warwickshire County Council, which leads on commissioning domestic abuse services, will remain vital.

1.37 For people experiencing drug or alcohol dependence, stable accommodation is recognised as a prerequisite for recovery. Around 13% of service users require support in securing housing, reflecting the interconnection between treatment needs and housing instability. The Local Plan therefore has an enabling role in promoting the provision of secure, affordable and appropriately sized homes, supported housing, and move-on accommodation. It should also encourage the development of specialist schemes offering on-site or visiting support to help people stabilise their circumstances before transitioning to independent living.

1.38 Young people face barriers within the local housing market, where high costs and limited small-unit supply restrict access to secure accommodation. The SHMA findings on housing mix seek to deliver a balanced profile of affordable housing, which should include provision of smaller affordable homes and by encouraging supported and transitional housing models. For care leavers specifically, enabling more local supported accommodation would reduce the need for placements outside the area. At the same time, there is a recognised shortage of children’s homes, so planning policy should be supportive of proposals that expand this provision where it meets local need.

1.39 People leaving the criminal justice system represent another group facing heightened risks of homelessness. Recent data shows that individuals leaving custody without secured housing continue to present to local authorities in both districts. Facilitating supported accommodation designed for people with complex needs will be important in addressing the needs of such individuals and reintegrating them into society.

1.40 Finally, the needs of service personnel and military families require a coordinated policy response. With the introduction of the “military affordable housing” category in the draft 2025 NPPF and a concentration of service personnel at MOD Kineton, the Local Plan should support new military accommodation proposals, particularly those that meet the needs of officers, staff and families. Ensuring the availability of suitable housing options near bases will help sustain operational needs and family stability.

1.41 The delivery of housing to meet these specialist needs will require joint working between commissioners, the Councils as both housing and planning authorities and providers – including registered providers. Stakeholders need to work together to expand the supply of affordable, well-located and appropriately sized homes; support specialist and supported housing for groups with specific needs; promote flexible design that enables rapid rehousing; and facilitate strong cross-agency collaboration to ensure that housing provision is integrated with health, social care, and community services.

2. Introduction

2.1 Iceni Projects ('Iceni'), working with Justin Gardner Consulting (JGC) have been commissioned by Stratford-on-Avon District Council and Warwick District Council to prepare this Strategic Housing Market Assessment ('SHMA'). The Councils are working together to prepare a new South Warwickshire Local Plan ('SWLP') for the two districts, covering the period 2025 – 2050.

2.2 The SHMA is intended to provide up-to-date information regarding the need and demand for both affordable and market housing, the need for different sizes and types of homes and the housing requirements of different groups within the local community. It is intended to help inform and support the drafting of housing policies within the South Warwickshire Local Plan.

2.3 The SHMA has been prepared taking account of relevant national policies and guidance at the time of its preparation, as set out in the National Planning Policy Framework ('NPPF', December 2024) and associated Planning Practice Guidance ('PPG'). The NPPF expects the preparation and review of local plans to be underpinned by relevant and up-to-date evidence and take into account relevant market signals. It sets out a framework through which development needs should be assessed, including a standard method for assessing housing need. Iceni has had regard, where appropriate, to the potential direction of travel in terms of amendments to national planning policies.

Objectives of this Report

2.4 The SHMA updates the housing needs evidence set out within the 2022 Coventry & Warwickshire Housing & Economic Development Needs Assessment ('the HEDNA'), which was also prepared by Iceni. It does so to take account of recent changes to national policy – and particularly the revisions to the standard method introduced by Government in December 2024. It also captures more recent data and housing market conditions. It focuses on South Warwickshire and addresses the plan period for the SWLP to 2050.

2.5 Overall, the report considers:

- Affordable housing, including the split between social rent, affordable rented housing and different affordable home ownership products.

- The need for different sizes of homes by tenure, including consideration of the need for bungalows and variation between the two districts.

- The need within each district for homes with higher accessibility standards: M4(2) accessible and adaptable homes and M4(3) wheelchair-user homes.

- The need for build to rent housing, including affordable private rent within this.

- The need for specialist housing from a growing older population.

- The housing needs of people at risk or who have experienced homelessness; those with learning, developmental or physical impairments and those with a mental health condition; those recovering from drug or alcohol dependence.

- People with experience of the criminal justice system (including prison leavers).

- Young people with a support need (such as care leavers and teenage parents); and

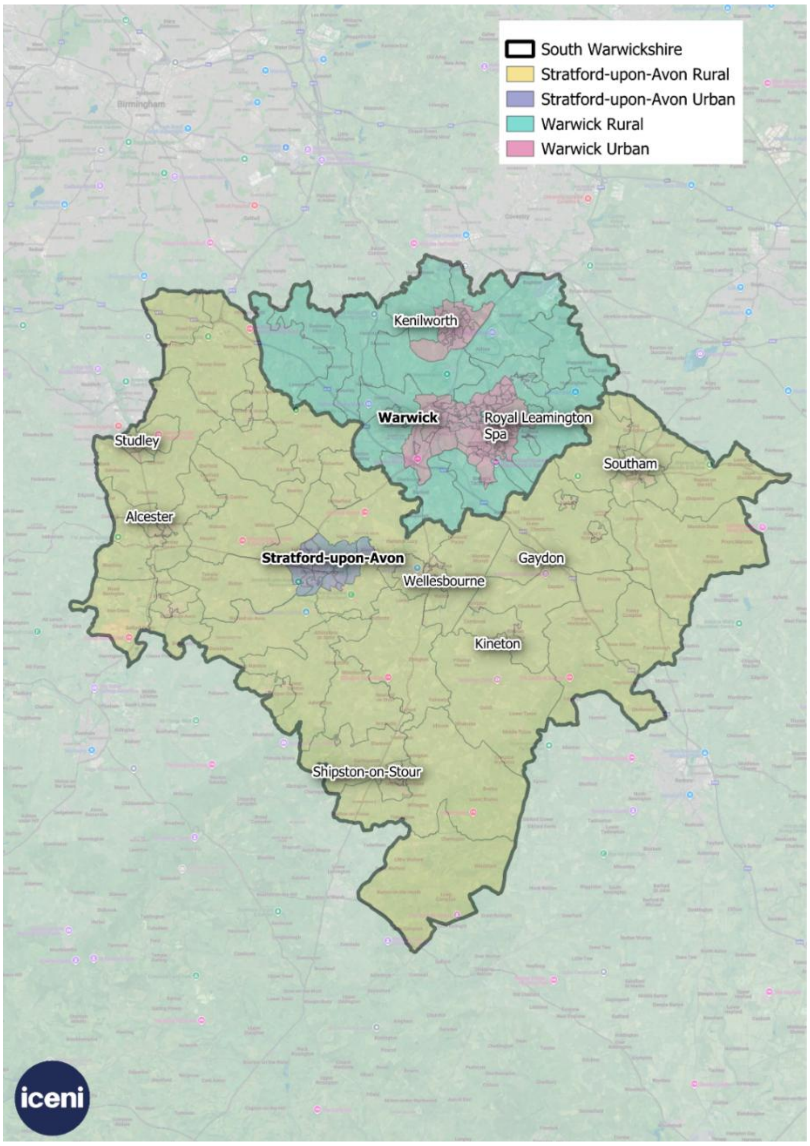
- People fleeing domestic abuse and their children.

Spatial Geographies

2.6 The figure below sets out the spatial geographies used for elements of the analysis within this report. Key information is provided for each district – Stratford-on-Avon and Warwick. In addition, analysis is provided to disaggregate and consider needs for rural and urban areas.

2.7 Urban areas in Warwick District comprise Kenilworth, Leamington Spa and Warwick; whilst in Stratford-on-Avon District, Stratford-on-Avon is an urban area.

Figure 2.1 Sub-Area Geographies



Source: Iceni Projects, 2025

Report Status and Structure

2.8 The remainder of the report is structured as follows:

- Section 3: Housing Stock and Supply Trends.
- Section 4: Housing Market Dynamics.
- Section 5: Overall Housing Need.
- Section 6: Demographic Dynamics.
- Section 7: Affordable Housing Need.
- Section 8: Housing Mix.
- Section 9: Accessible Housing.
- Section 10: Build-to-Rent.
- Section 11: Student Housing Needs.
- Section 12: Older Persons Housing
- Section 13: Disabled Persons Housing
- Section 14: Other Specific Groups.

3. Housing Stock and Supply Trends

3.1 In this section we consider the profile of existing housing stock and housing supply trends.

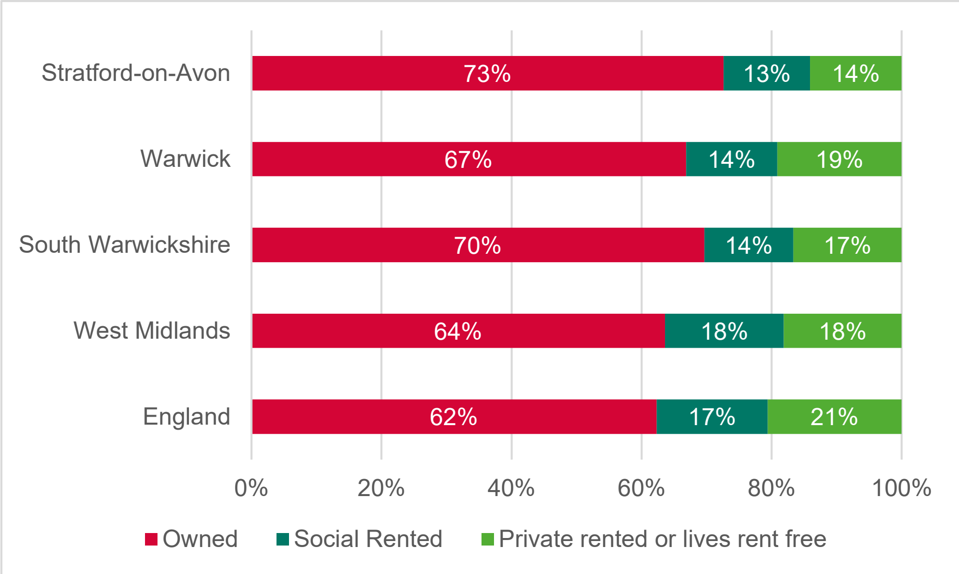
Tenure Profile

3.2 Understanding tenure patterns is essential for understanding local needs and characteristics. Tenure analysis identifies the balance between owner-occupation, private rent, and affordable housing, highlighting affordability pressures and demand trends.

3.3 Figure 2.1 below shows the tenure profile based on data from the 2021 Census. Across South Warwickshire, 71% of households are homeowners, which is above both regional and national averages (62%).

3.4 According to Census data, home ownership is highest in Stratford-on-Avon at 73%, followed by South Warwickshire as a whole at 70%. Social rentals are consistently low across all areas. South Warwickshire has a lower rate of private rented homes (17%), when compared to the West Midlands (18%) and England (21%). 14% of households are in the social rented sector.

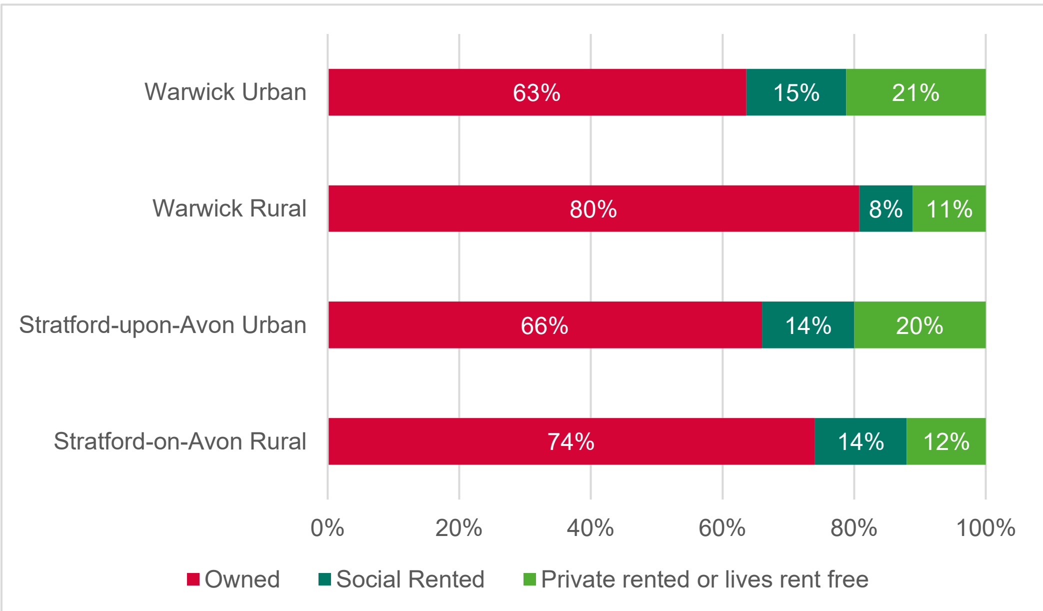
Figure 3.1 Housing composition by tenure, 2021



Source: ONS Census, 2021

As set out in the figure below, Warwick Rural has the highest rate of home ownership (80%), followed by Stratford-on-Avon Rural with 74%. The rate of private renting is higher across Stratford-on-Avon Urban (20%) and Warwick Urban (21%). Warwick Urban has a slightly higher rate of social rented homes than the rate seen across Stratford-on-Avon Urban.

Figure 3.2 Tenure by Sub Area, 2021



Source: ONS Census, 2021

Change in tenure

3.5 The table below looks at change across tenures in absolute terms from 2011 to 2021. This shows a growth in households in all tenure categories between 2011-21; with the strongest growth being in homeowners. In both authorities percentage growth in the social rented sector has significantly outpaced that of the market based sectors, although this may be a factor of the smaller starting point of the social rented sector in 2011.

Table 3.1 Absolute change in Tenure (2011-2021)

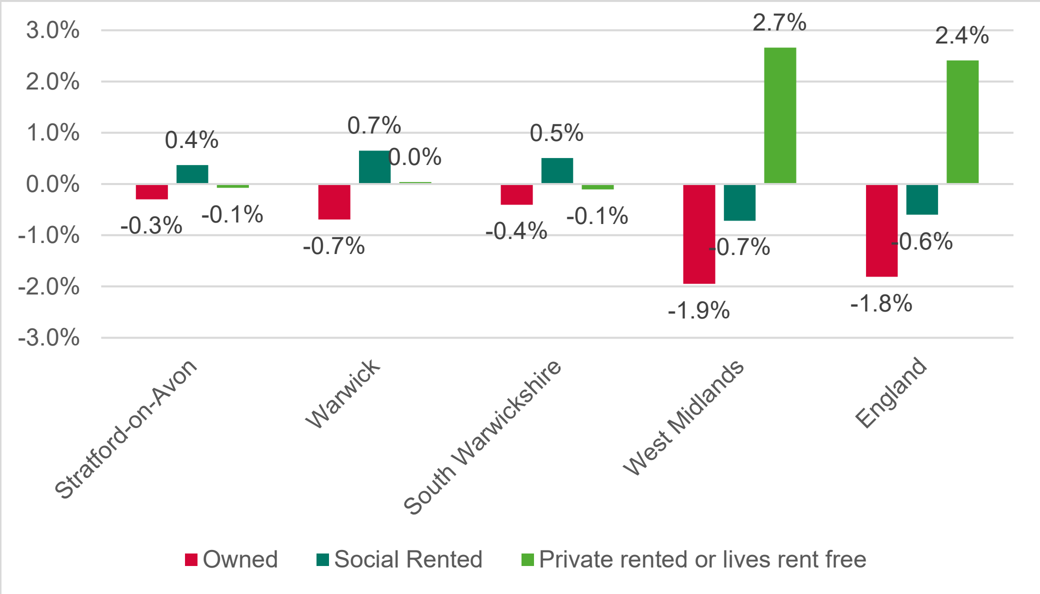
	Stratford-on-Avon				Warwick			
	2011	2021	Absolute	% Change	2011	2021	Absolute	% Change
Total	51,928	59,464	7,536	14.5%	58679	62,616	3,937	6.7%
Owned	37,865	43,184	5,319	14.0%	39,621	41,847	2,226	5.6%
Social Rented	6,713	7,907	1,194	17.8%	7,866	8,803	937	11.9%
Private rented	7,350	8,373	1,023	13.9%	11,192	11,966	774	6.9%

Source: ONS Census 2011, 2021

3.6 The figure below considers how the proportion of each tenure type has changed between 2011 and 2021. This is used to understand how composition of tenure has changed as the overall growth in households has led to an increase in absolute terms of all households as explored above. It shows that, South Warwickshire experienced a -0.4% decline in ownership as a proportion of tenures (declining from 70.1% to 69.7%), significantly smaller than the regional and national comparatives. Between 2011 and 2021, Warwick sees a 0.7% increase in social renting, slightly above Stratford-on-Avon at 0.4%, this bucks the national trend which has seen a decline in this sector. The national and regional growth seen in the private rented sector is also not seen in

South Warwickshire with no growth in Warwick and a minimal decline in Stratford-on-Avon.

Figure 3.3 Change in housing composition by tenure, 2011-2021



Source: ONS Census 2011, 2021

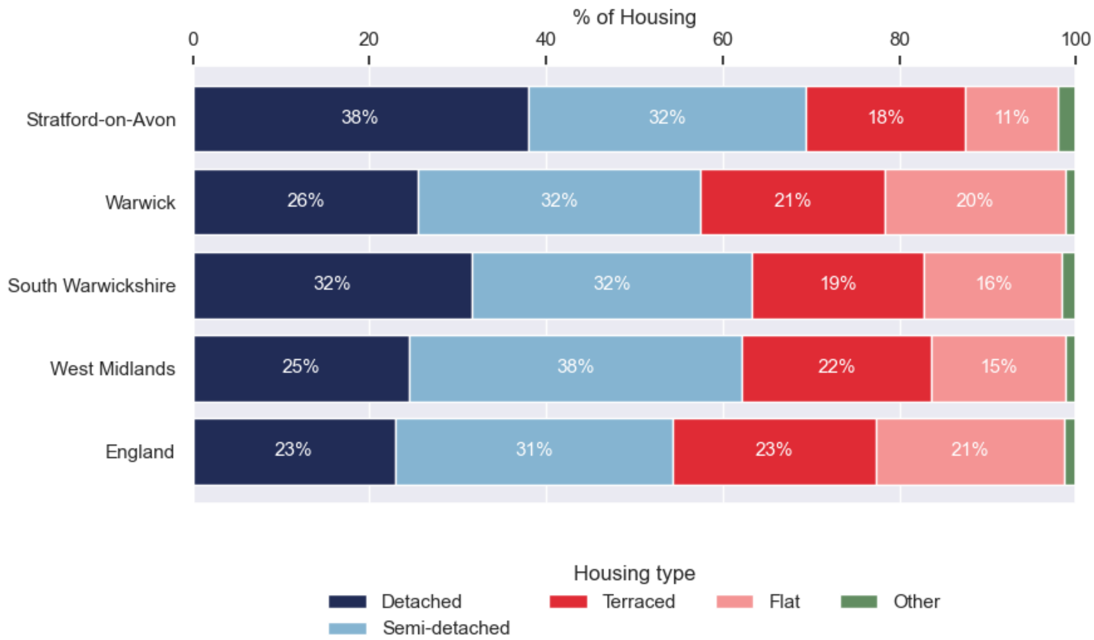
Dwelling Type

3.7 Examining dwelling types is important for ensuring that housing delivery aligns with the needs of different household structures and life stages. Analysis of built form, such as houses, flats, and bungalows, helps identify gaps in provision and can inform the mix required to support demographic trends, including smaller households, families, and older residents.

3.8 The housing offer across South Warwickshire shows a higher proportion of detached homes, which make up almost a third of the housing stock (32%), with overall 62% of the housing stock made up of detached and semi-detached homes.

3.9 Of the two Districts, Stratford-on-Avon has a high proportion of detached homes in particular, which is characteristic of more rural districts, with a low comparative proportion of terraced and flatted properties. Warwick District's profile is relatively similar to that seen nationally; with a higher proportion of flatted properties (20%) than in Stratford-on-Avon, and lower proportion of detached homes.

Figure 3.4 Housing composition by type, 2021

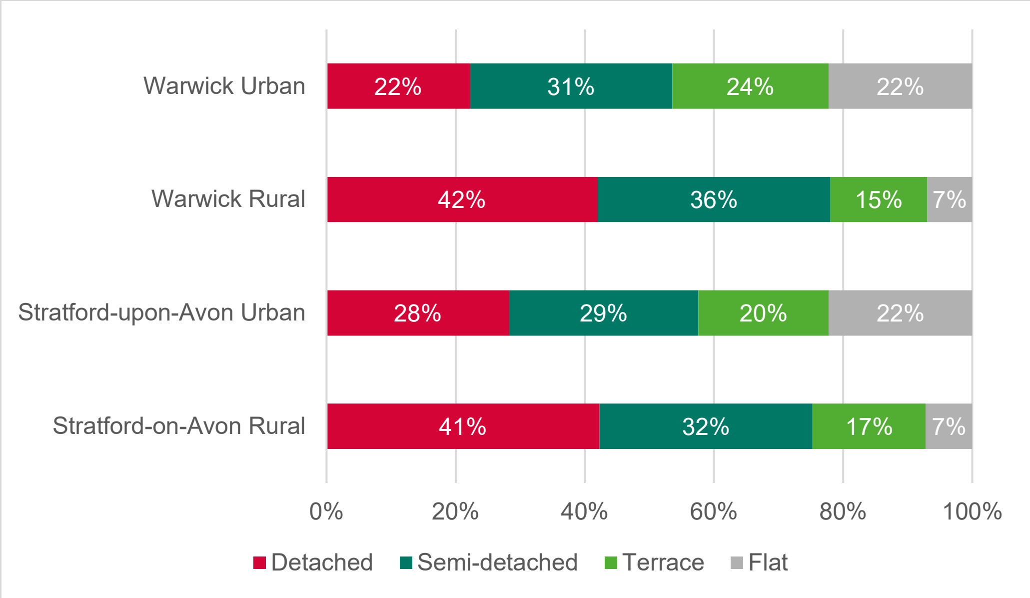


Source: ONS Census, 2021

3.10 The housing offer varies between urban and rural areas, with a higher proportion of larger homes in rural areas. Warwick Rural shows the highest rate of detached homes (42%) and semi-detached properties (36%), with larger homes of these types together making up 78% of the housing stock. In Stratford's Rural area these types make up 73% of the housing stock. This housing stock focused towards less dense and larger properties which are often more expensive can contribute to affordability issues in rural areas.

3.11 The proportion of flatted and terraced properties across the urban areas in Stratford-on-Avon and Warwick are higher than the rural areas, reflecting the higher-density character of the areas.

Figure 3.5 Housing composition by type by sub-area, 2021



Source: ONS Census, 2021

3.12 South Warwickshire as a whole has a higher rate of larger properties with 4 or more bedrooms, by regional and national standards. Approximately 36% of homes in South Warwickshire have three bedrooms. This is correspondingly lower than the regional and national comparators.

3.13 Within South Warwickshire, Stratford-on-Avon shows a lower proportion of one-bedroom properties in comparison to Warwick and wider benchmarks. The regional and national proportions of one-bedroom homes are higher than in South Warwickshire as a whole. Overall, the profile is not however unusual considering the geography of the area, with one-bed properties tending to be focused in urban areas.

Figure 3.6 Housing composition by number of bedrooms (2021)

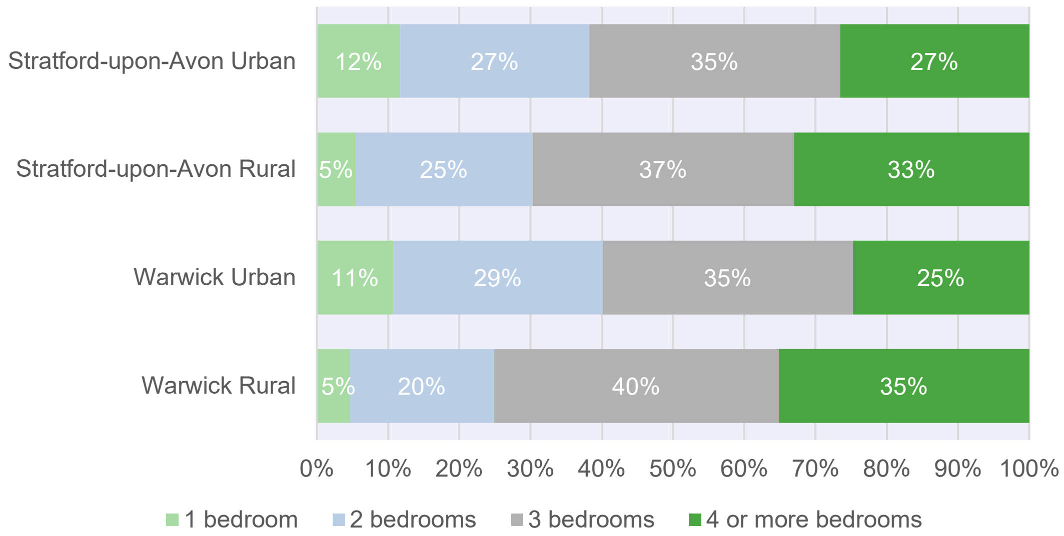
Source: ONS Census, 2021

3.14 As set out in the figure below, the rural parts of South Warwickshire have a housing offer which is particularly focused towards larger family-sized homes with 3 or more bedrooms. In the rural parts of Stratford-on-Avon District 70% of homes have 3 or more bedrooms, with 75% in the rural parts of Warwick District.

3.15 The urban subareas across South Warwickshire show a slightly lower proportion of three-bedroom and 4+ bedroom properties although these are still the most frequently found house sizes.

3.16 The proportion of smaller 1- and 2-bed homes is higher in the urban areas in Warwick District, accounting for 40% of homes; with a figure of 39% in Stratford-on-Avon.

Figure 3.7 Sub-area housing composition by number of bedrooms



Source: ONS Census, 2021

Occupancy

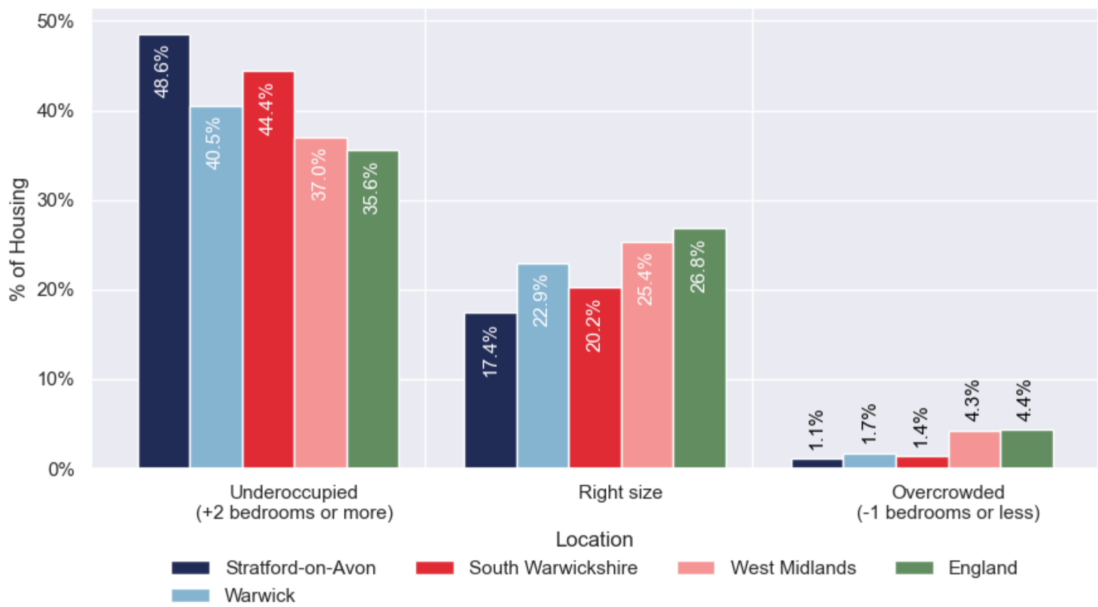
3.17 For market homes, the size of homes households occupy is influenced by what they can afford, and many households have additional rooms (beyond what they may need) to allow friends and family to come and stay or to allow for home office space for homeworking. The analysis below considers dwellings that are; Overcrowded (-1 bedroom or less) which relates to homes with need for 1 extra bedroom; Right size, which relates to dwellings that have the correct number of bedrooms; underoccupied (+2 bedrooms are more) which relates to dwellings with 2 or more spare bedrooms.

3.18 Dwellings which are rated at +1 are excluded from this analysis as it relates to households which have one spare bedroom. The need for spare bedrooms may vary depending on individual household circumstances but can be needed where households which have bedrooms used as home offices, space for visiting carers as well as households which share custody of children and therefore may have a bedroom which is not occupied full time. While technically these homes are underoccupied homes, the rooms do have regular function and therefore are required. Homes with 2 or more spare bedrooms are much less likely to be in significant use or need by the household.

3.19 Based on data from the 2021 Census, the proportion of residents living in underoccupied properties is above regional and national averages across South Warwickshire, and in Stratford-on-Avon where 48.6% of households have 2 or more bedrooms than they necessarily need, given the household size and structure. Across South Warwickshire, 44% of households have 2 or more bedrooms than they would necessarily need. These figures are influenced by both the age and wealth of the population in South Warwickshire as well as the focus of the housing stock on larger homes.

3.20 The 2021 Census evidence points to correspondingly low levels of overcrowding. Just 1.4% of households across South Warwickshire are overcrowded, with a figure of 1.1% in Stratford-on-Avon and 1.4% in Warwick.

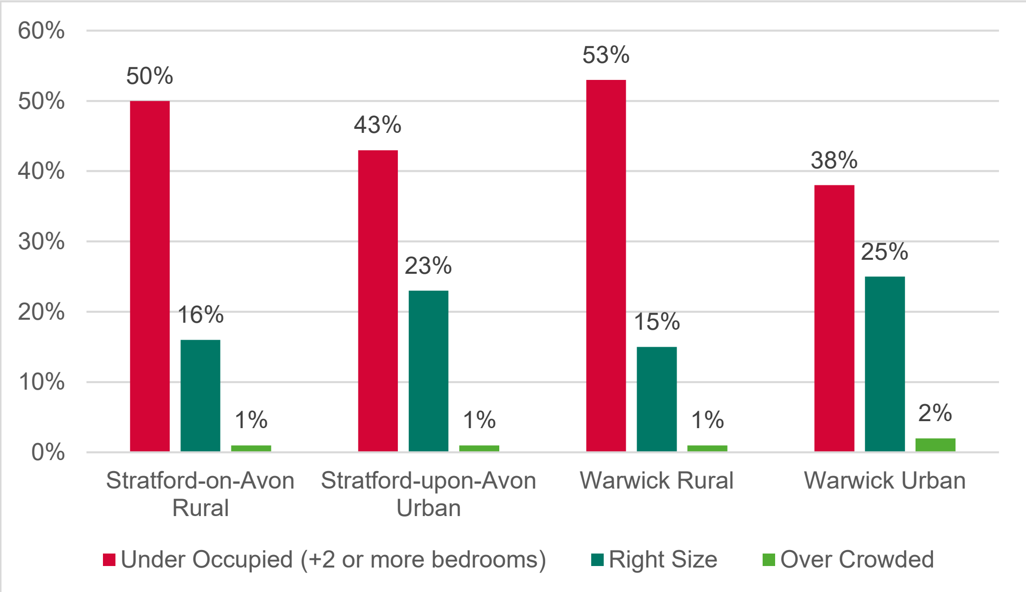
Figure 3.8 Housing occupancy (Bedroom standard)



Source: ONS Census, 2021

3.21 Across the subareas, occupancy patterns show a higher rate of under occupation in rural properties (as shown in the Stratford-on-Avon Rural and Warwick Rural sub-areas) which is consistent with a housing offer in these areas more focused on larger properties. All subareas in South Warwickshire show a higher proportion of underoccupied properties when compared to the regional and national comparatives. The level of overcrowding shown in the subareas are correspondingly below regional and national comparators.

Figure 3.9 Housing occupancy by sub-area (bedroom standard)



Source: ONS Census, 2021

Dwellings and Households

3.22 Between 2011 and 2021, the dwelling stock across South Warwickshire grew by 12.7% which exceeded both the regional and national averages. Within South Warwickshire, Stratford-on-Avon District saw stronger relative growth, at 15.9% compared to 9.9% growth in Warwick District.

Table 3.2 Dwelling stock

Location	2021	2011	Change	% Change
Stratford-on-Avon	63,465	54,781	8,684	15.9%
Warwick	66,383	60,427	5,956	9.9%
South Warwickshire	129,848	115,208	14,640	12.7%
West Midlands	2,551,096	2,376,728	174,368	7.3%
England	24,927,591	22,976,066	1,951,525	8.5%

Source: 2021 Census

3.23 Stratford-on-Avon saw the largest increase in households (14.5%) in the intercensal period (2011-21), equivalent to 7,536 additional households. Warwick shows a 6.7% increase, adding 3,940 households. South Warwickshire overall added 11,476 households (10.4% growth), which (as with the growth in stock) was above the regional and national rate.

Table 3.3 Households

Location	2021	2011	Change	% Change
Stratford-on-Avon	59,464	51,928	7,536	14.5%
Warwick	62,619	58,679	3,940	6.7%
South Warwickshire	122,083	110,607	11,476	10.4%
West Midlands	2,429,493	2,294,909	134,584	5.9%
England	23,436,086	22,063,368	1,372,718	6.2%

Source: ONS Census 2011, 2021

According to Census data, Stratford-on-Avon Rural increased by 22.9%, the fastest growth seen across all sub-areas and reflecting the dispersed growth strategy within the Council's 2016 Core Strategy. This is followed by Stratford-on-Avon Urban with 19.4% growth and Warwick Urban with 11.4% growth.

Table 3.4 Dwellings by sub-area

Location	2021	2011	Change	% Change
Stratford-on-Avon Rural	49,427	40,190	9,237	23.0%
Stratford-on-Avon Urban	14,034	11,752	2,282	19.4%
Warwick Rural	12,452	11,323	1,129	10.0%
Warwick Urban	53,925	48,422	5,503	11.4%

Source: ONS Census 2011, 2021

3.24 As set out in the table below, Stratford-on-Avon Rural shows the largest growth in households, increasing by 21.8%. This is followed by Stratford-on-Avon Urban with 17.5% growth and Warwick Rural by 8.2%.

3.25 In all areas, the household growth has been outpaced by the dwelling stock growth, this may be due to an increase in vacant dwellings as new homes are built. This could include newbuild homes that are awaiting first occupants and properties bought as second homes or investments but not occupied full-time.

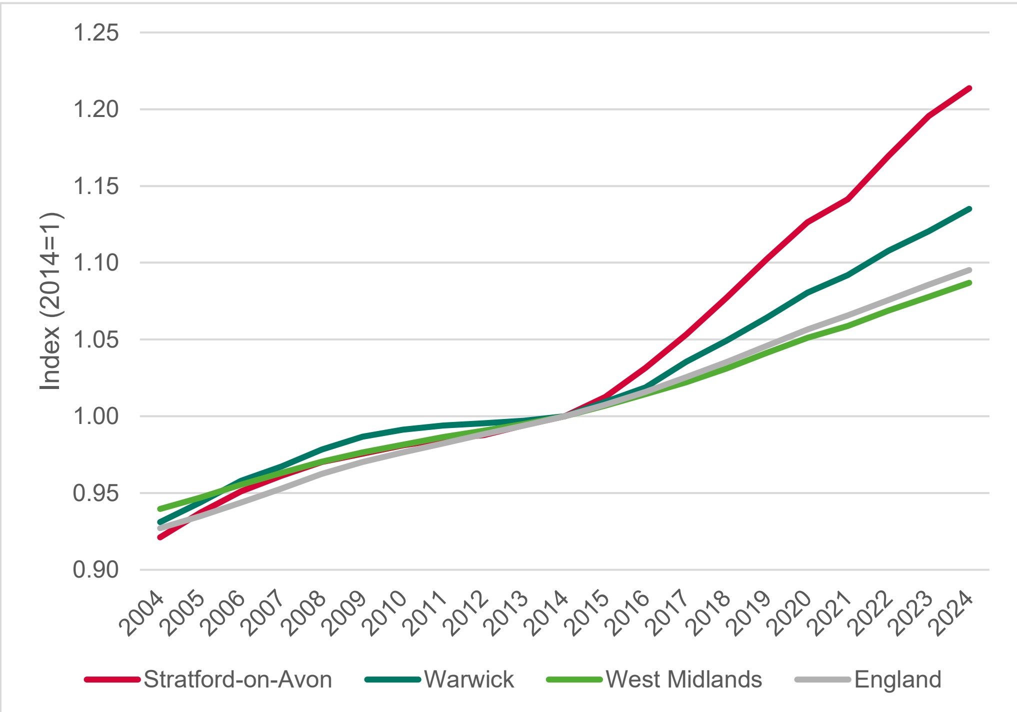
Table 3.5 Households by sub-area

Location	2021	2011	Change	% Change
Stratford-on-Avon Rural	46,553	38,225	8,328	21.8%
Stratford-on-Avon Urban	12,878	10,964	1,914	17.5%
Warwick Rural	11,909	11,008	901	8.2%
Warwick Urban	50,700	46,994	3,706	7.9%

Source: ONS Census 2011, 2021

3.26 It is possible to provide a finer-grain analysis of trends in the dwelling stock using MHCLG dwelling stock estimates. The chart below provides an indexed analysis showing changes in the dwelling stock relative to the position in 2014.

Figure 3.10 Comparative Housing Stock Growth



Source: MHCLG Table 125/Iceni

3.27 The evidence shows weaker housing delivery in the 2008-14 period in both Districts, which was influenced by a combination of macro-economic factors (such as a recession and constraints on the availability of mortgage finance following the Great Financial Crash) and the effects of a housing moratorium in both districts which limited the granting of planning consents in the late 2000s influencing housing delivery over this period.

3.28 The chart below provides an analysis of growth rates in the housing stock over different five year periods, expressed as a Compound Annual Growth Rate (% CAGR). It shows particularly strong housing stock growth rates have been sustained in Stratford-on-Avon District over the last decade (1.9%-2.0% per annum), whilst housing stock growth in Warwick District (1.3% pa) has also exceeded the regional and national average.

Table 3.6 Housing Stock Growth by 5 Year Period

	2004-2009	2019-14	2014-19	2019-24
Stratford-on-Avon	1.2%	0.5%	2.0%	1.9%
Warwick	1.2%	0.3%	1.3%	1.3%
West Midlands	0.8%	0.5%	0.8%	0.9%
England	0.9%	0.6%	0.9%	0.9%

Source: MHCLG Table 125/Iceni

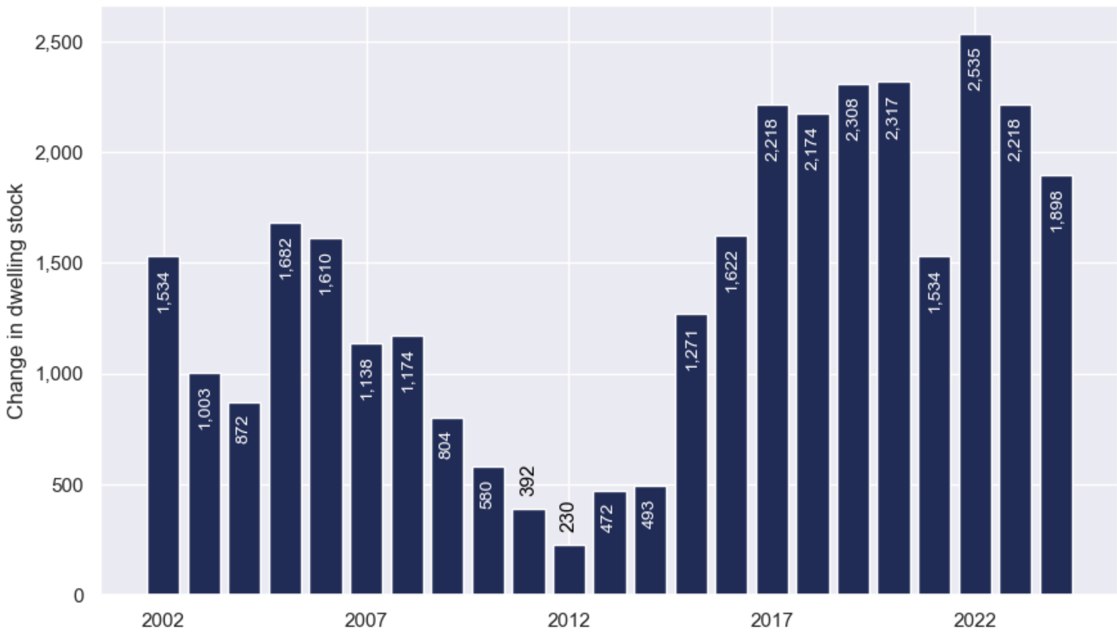
Housing Delivery Trends

3.29 Understanding housing delivery trends is crucial for assessing whether past and current supply aligns with identified needs and policy objectives. This analysis reveals patterns in the type, tenure, and location of homes being built, highlighting gaps or imbalances in provision and the influences of market and policy considerations.

3.30 As set out in the figure below, housing delivery in South Warwickshire declined post-2008, with figures dropping from over 1,600 units in 2006 to 230 units in 2012. This reflects the combination of weak economic conditions, the impact of the global financial crisis on housing construction and the moratorium on housing provision in place in both districts in the late 2000s which aimed to direct development towards the metropolitan areas within the region. Improved market conditions were supported from 2014 with the Bank of England's Funding for Lending Scheme and introduction by Government of the Help-to-Buy scheme which supported the new-build market.

3.31 Deliveries increased from 2015 up to a peak in 2022 at 2,535 dwellings, likely a result of the adoption of the Warwick and Stratford-on-Avon Local Plans in 2017 and 2016 respectively. There was a slight decline in 2020, with housebuilding in effect paused during the early part of the pandemic in Spring/Summer 2020. Housing delivery fell further over the subsequent two years as market conditions have weakened (linked to higher interest rates a weak economic backdrop and the end of the Help-to-Buy scheme).

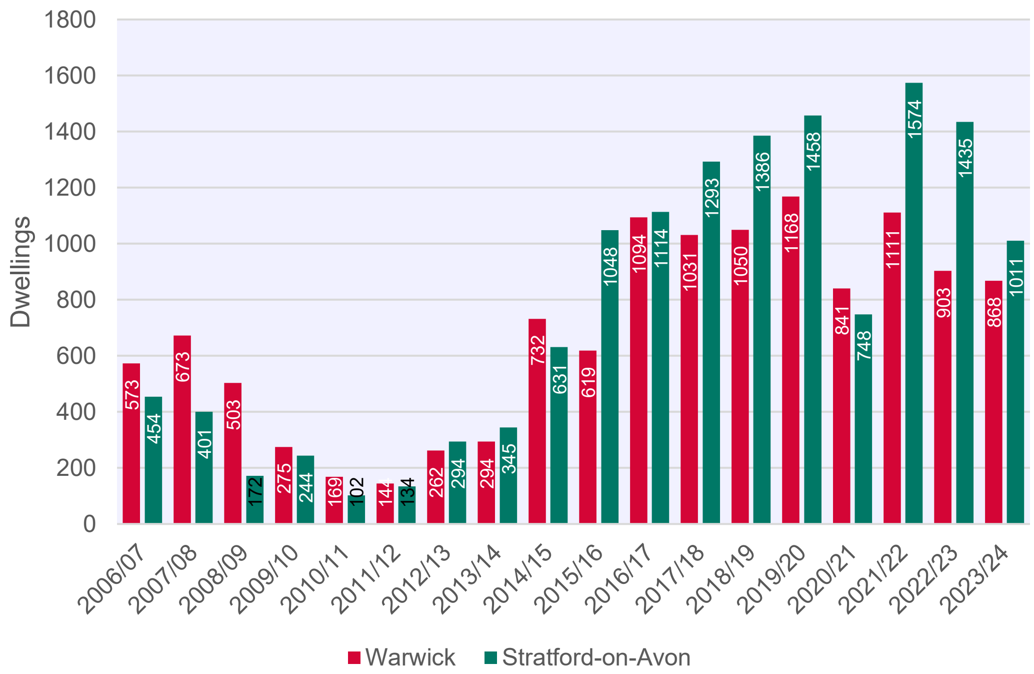
Figure 3.11 Housing Delivery in South Warwickshire



Source: *Council Annual Monitoring Reports (AMRs)*

3.32 The figure below separates housing delivery out between Stratford-on-Avon and Warwick Districts. Stratford-on-Avon shows a sharp increase in delivery from 2015 onwards, peaking at 1,574 dwellings in 2021/22. Warwick shows steady but lower growth post-2014, with its peak delivery of 1,110 dwellings in 2021/22. Both areas show a decline in housing delivery after 2021/22, with Stratford-on-Avon dropping to 1,011 dwellings and Warwick District to 688 dwellings in 2023/24.

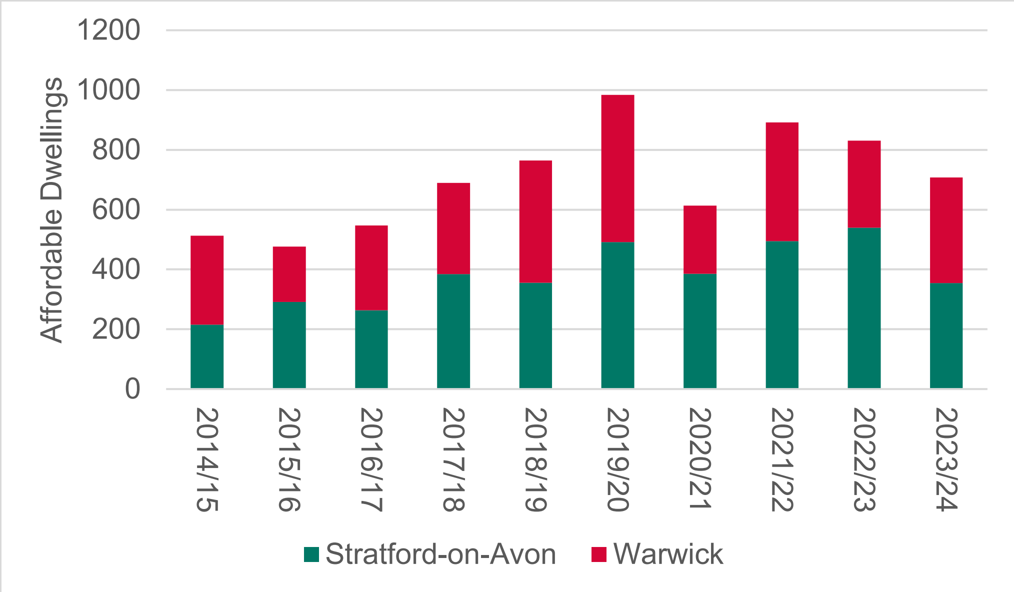
Figure 3.12 Housing Delivery in Warwick and Stratford-on-Avon



Source: Councils monitoring data

3.33 The chart below shows the profile of affordable housing delivery across South Warwickshire, which has broadly mirrored the profile of overall housing delivery. Over the last 5 years, an average of 806 affordable housing completions have been achieved each year across the plan area.

Figure 3.13 Net Affordable Housing Completions



Source: Annual Monitoring Reports

3.34 As the table below shows, across South Warwickshire the long-term trend has been that 36% of total housing completions have been of affordable housing. Delivery performance is influenced by affordable housing policies: which seek 35% affordable housing on eligible sites in Stratford-on-Avon and 40% in Warwick District. Not all sites will meet these targets as the policies are 'subject to viability', some small sites are not required to contribute, and some forms of development are 'permitted development' and are not required to provide affordable housing provision. In this context, the evidence points to strong affordable housing delivery performance in South Warwickshire.

3.35 Whilst the proportion of affordable housing delivery fell in the more recent 5 year period, the absolute number of affordable dwellings delivered grew, linked to higher overall housing delivery.

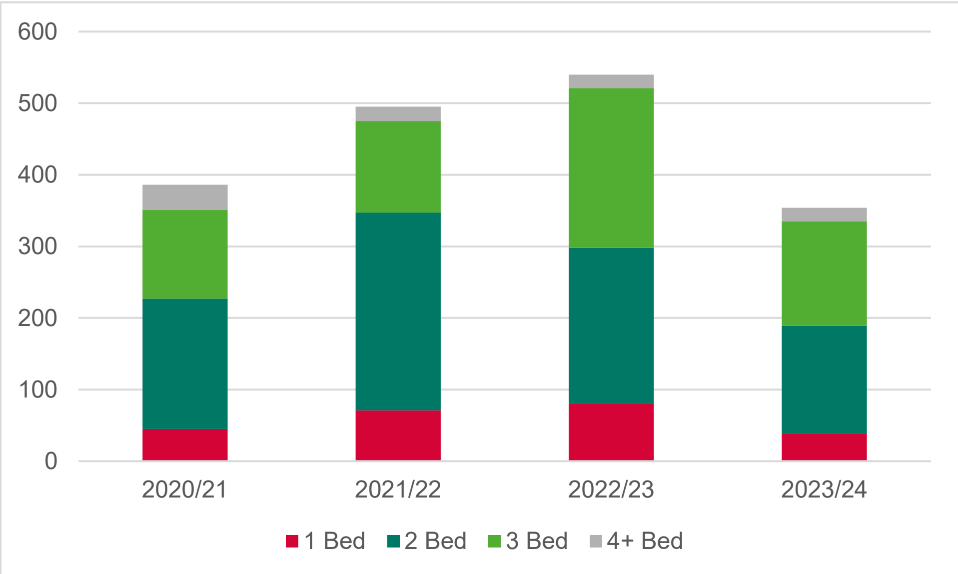
Table 3.7 Proportion of Completions of Affordable Housing

	5 Year	10 Year
Stratford-on-Avon	28%	36%
Warwick	33%	36%
South Warwickshire Total	30%	36%

Source: Iceni analysis of AMR data

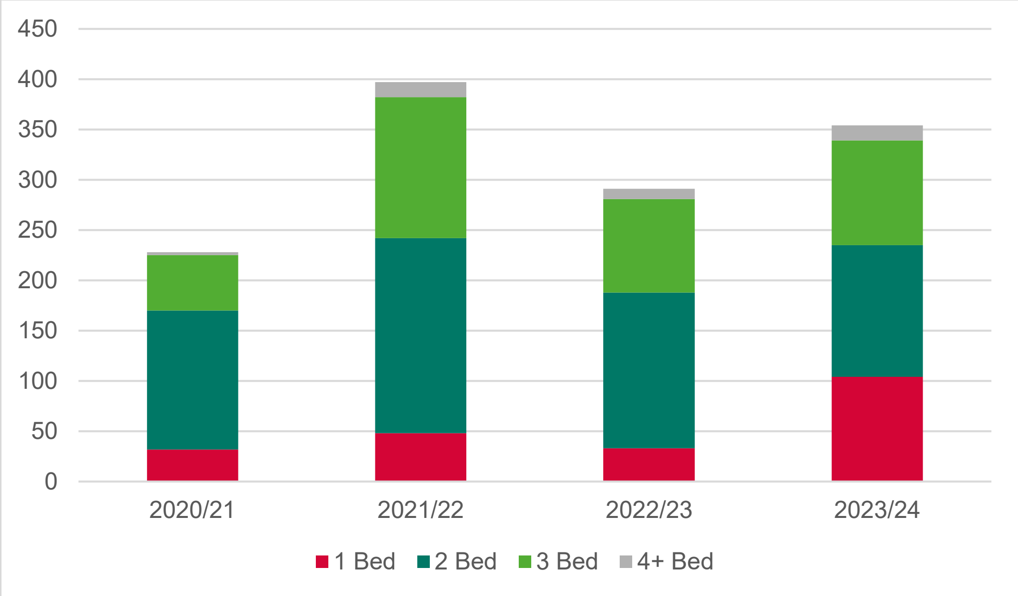
3.36 The figure below sets out the total affordable housing delivered in Stratford-on-Avon. The rate of delivery increased between 2020/21 and 2022/23, driven mainly by strong growth in two-bedroom and three-bedroom units.

Figure 3.14 Affordable delivery by size – Stratford-on-Avon



3.37 Source: Iceni analysis of Monitoring data The figure below sets out same data for Warwick. The rate of delivery increased between 2020/21 and 2023/24. In 2021/22 this is driven mainly by strong growth in two-bedroom and three-bedroom units. In 2023/24 this is driven by growth in the number of one-bed units delivered.

Figure 3.15 Affordable delivery by size – Warwick



Source: Iceni analysis of Monitoring data

3.38 The profile of affordable housing delivered by size over the last four monitoring periods (2020/21 – 2023/24) is shown below. Across both districts, the focus of affordable housing delivery has been on 2- and 3-bed properties, as shown below.

Table 3.8 Affordable Housing Delivery by Size, 2020/21 – 2023/24

	Warwick No	Warwick %	Stratford No	Stratford %	Total %
1 Bed	217	17%	235	13%	15%
2 Bed	618	49%	826	47%	47%
3 Bed	392	31%	621	35%	33%
4+ Bed	43	3%	40	2%	3%
Total	1270	100%	1775	100%	100%

Source: Iceni analysis of Monitoring data

Summary

3.39 Between 2011 and 2021, the housing stock grew strongly across South Warwickshire (12.7%). Housing delivery fell from over 1,600 dpa in 2006 to 230 dpa in 2012, recovered from 2015 and has been strong since, peaking in 2022.

3.40 Home ownership is highest in Stratford-on-Avon at 71%, followed by South Warwickshire as a whole at 68%. Strong housing delivery has supported growth across all tenures.

3.41 South Warwickshire has a higher rate of larger properties (4+ beds) than regional and national averages. Approximately 36% of homes in South Warwickshire have three bedrooms which is the most prevalent house type. Rural subareas show significantly lower proportions of one-bedroom properties. The high incidence of larger properties means there is a notable level of under-occupation of housing, but equally that there are not significant levels of overcrowding.

4. Housing Market Dynamics

South Warwickshire Context

4.1 South Warwickshire sits within a dynamic regional setting that strongly influences housing market conditions. Its proximity to the West Midlands conurbation, including Birmingham and Coventry, influence the demand profile and local market characteristics. Road and rail connectivity—notably the M40 Corridor and direct rail links — influence the profile of market demand in different locations.

4.2 Local economic drivers further shape housing demand. Major employers such as Jaguar Land Rover at Lighthorne Heath, Warwick University, and associated research and technology parks contribute to a high-skilled workforce and sustained demand for both market and rental housing. The area's strategic location, combined with strong employment opportunities and environmental constraints, creates a competitive housing market where affordability and delivery are key challenges.

National Housing Market Commentary

4.3 On a national level, Savills' September 2025 UK Housing Market Update[1] reports that that house prices fell by 0.1% in August 2025; slowing the annual house price growth to 2.3% from 2.4% previously. This represents a deceleration of house price growth due to the Stamp Duty changes introduced in April 2025. It points to market uncertainty at the time of writing because of speculation over new taxes on housing being considered by Government to assist with the national economic

[1] https://www.savills.co.uk/research_articles/229130/380629-0

situation. This includes an annual land tax on properties valued at £500,000 or more. This uncertainty is however short-term and should be resolved by the Autumn Statement.

4.4 Rental values continue to grow, although at 2.4% in the last year: this is in line with the rate of growth in house prices in the purchase market. There are however concerns about landlords leaving the rental market. Influences on this include the cost of improvements required in rental homes to meet EPC standards, the Renters Rights Act, and suggestions of a National Insurance levy on profits from rental properties. The issues build on changes in recent years to the taxation of rental income which have made rental investments less attractive.

House Prices

4.5 Examining house price trends is important for understanding affordability, market dynamics, and the viability of housing delivery. Price analysis reveals the relationship between local incomes and housing costs, identifies areas of pressure, and helps forecast demand for different tenures and dwelling types. It also feeds into the need for affordable housing provision and supports decisions on where intervention may be needed to maintain housing choice.

4.6 The median house price in Stratford-on-Avon in the year to March 2025 was £370,000, this is slightly higher than that of Warwick which sat at £361,050. Both areas sit above the regional and national averages of £250,000 and £300,000 respectively.

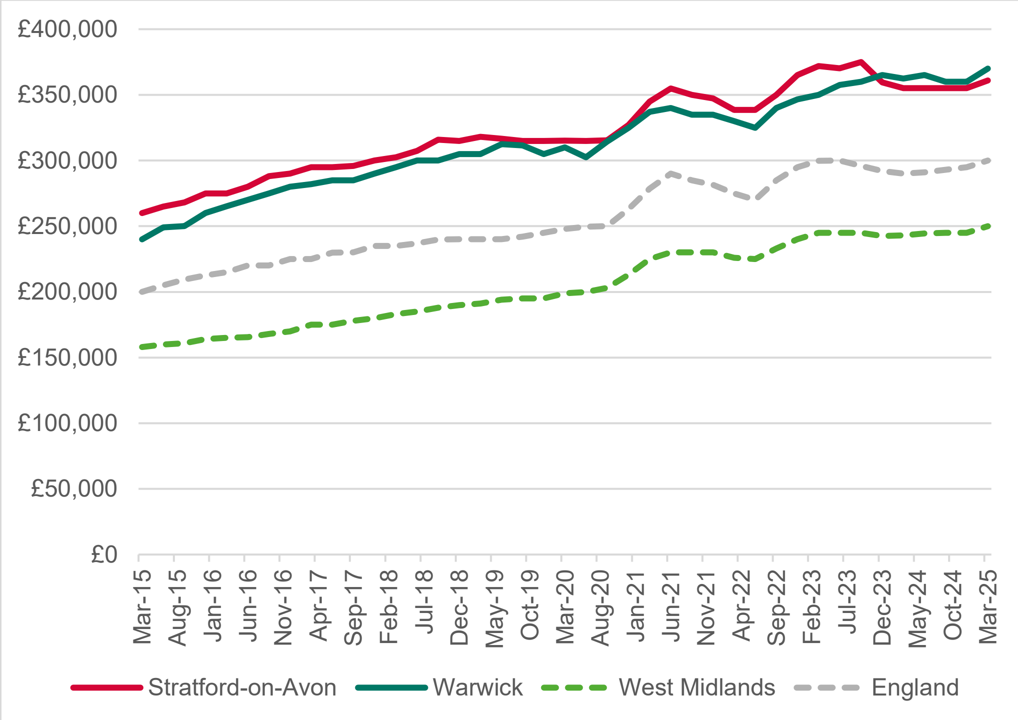
Table 4.1 Median House Prices (year to March 2025)

	Median House Price
Stratford-on-Avon	£370,000
Warwick	£361,050
West Midlands	£250,000
England	£300,000

Source: ONS, HPSSA

4.7 The figure below shows the change in median house prices since 2015. As shown, the cost of homes in the South Warwickshire authorities has been consistently higher than both the West Midlands and National average.

Figure 4.1 Median House Prices (March 2015 to March 2025)



Source: ONS, HPSSA

4.8 Nationally and in South Warwickshire, in the most recent period from 2020 onwards, prices have been more volatile with increases in 2020 and 2022 and declines in 2021 and 2023. Throughout 2024 prices were fairly stable, although appear to have increased slightly in all areas to March 2025. Macroeconomic factors, such as COVID-19 and interest rate increases/decreases, are key drivers behind this.

4.9 The table below shows the absolute and proportional increases in median prices over 5 (2020-25) and 10 (2015-25) year periods. Over the last 10 years, house prices in the South Warwickshire authorities have grown significantly but sit behind the rate seen in the region and England. A similar story is true across the 5 year period, although growth has slowed slightly with an annual average growth of 3.5% in

Stratford-on-Avon and 3.3% in Warwick from 2020-2025. This compares to an annual average growth of 4.2% in Stratford-on-Avon and 5% in Warwick from 2015 to 2025. In real terms, house prices have not substantively grown over the last few years.

Table 4.2 House Price Change

	5 years (2020-25)		10 years (2015-25)	
	Absolute	%	Absolute	%
Stratford-on-Avon	£54,500	17.3%	£110,000	42.3%
Warwick	51050	16.5%	£121,050	50.4%
West Midlands	50500	25.3%	£92,000	58.2%
England	52005	21.0%	£100,000	50.0%

Source: ONS, HPSSA

4.10 Median house prices are often reflective of the type of stock available in an individual area: the South Warwickshire authorities are a good example of how this impacts overall house price medians. Where the overall median house price in Stratford is higher than in Warwick, the median costs for individual property types is lower. This indicates that Stratford has a higher proportion of larger, less dense dwelling stock, such as detached and semi-detached properties which contribute to a higher overall median price.

Table 4.3 House Price by Type (Median, Year to March 2025)

	Overall	Detached	Semi	Terrace	Flat
Stratford-on-Avon	£370,000	£510,000	£329,995	£275,000	£176,250
Warwick	£361,050	£560,000	£350,498	£325,000	£202,000
West Midlands	£250,000	£385,000	£247,000	£200,000	£140,000
England	£300,000	£422,500	£277,500	£246,050	£248,000

Source: ONS, HPSSA

Sub-Areas

4.11 Looking at the distribution of prices across the sub-areas, the table below shows the median price paid for properties from January 2024 to August 2025 in each sub-area as well as South Warwickshire as a whole. Red cells indicate a higher price compared to other areas and blue a lower price.

4.12 The Warwick Rural sub-area sees the highest overall prices at £395,000, with the Warwick Urban and Rural areas notably contrasting in terms of price with the Urban area seeing the lowest median prices across all property types. Less of a difference is seen in the Stratford-on-Avon areas. Generally, you would expect overall median prices in - rural areas to be higher than urban areas due to the stock profile being focused towards larger, less dense properties.

4.13 When looking at property types it is the Stratford-on-Avon Urban area that sees higher median prices for semi-detached and terraced properties, while the Stratford-on-Avon Rural area sees the lowest costs across all types.

4.14 In Warwick, while the Urban area sees the highest prices for detached homes, the Rural area sees the highest prices for flats. This very high price for flats in the Warwick Rural area is likely a result of a smaller supply overall, the land registry data assessed suggests only 31 flats were sold in the Warwick Rural area across the period (Jan 2024-Aug 2025), this is very low compared to Warwick Urban which saw 386 flat sales.

Table 4.4 Median price by Type and Sub-Area

	Overall	Detached	Semi-Detached	Terrace	Flat
Warwick Rural	£395,000	£506,000	£346,500	£300,000	£258,500
Warwick Urban	£336,750	£560,000	£344,112	£315,000	£195,000
Stratford-on-Avon Rural	£357,995	£499,995	£315,000	£260,000	£170,000
Stratford-on-Avon Urban	£365,000	£535,000	£380,750	£318,000	£182,000
South Warwickshire	£352,000	£526,947	£335,000	£293,000	£186,000

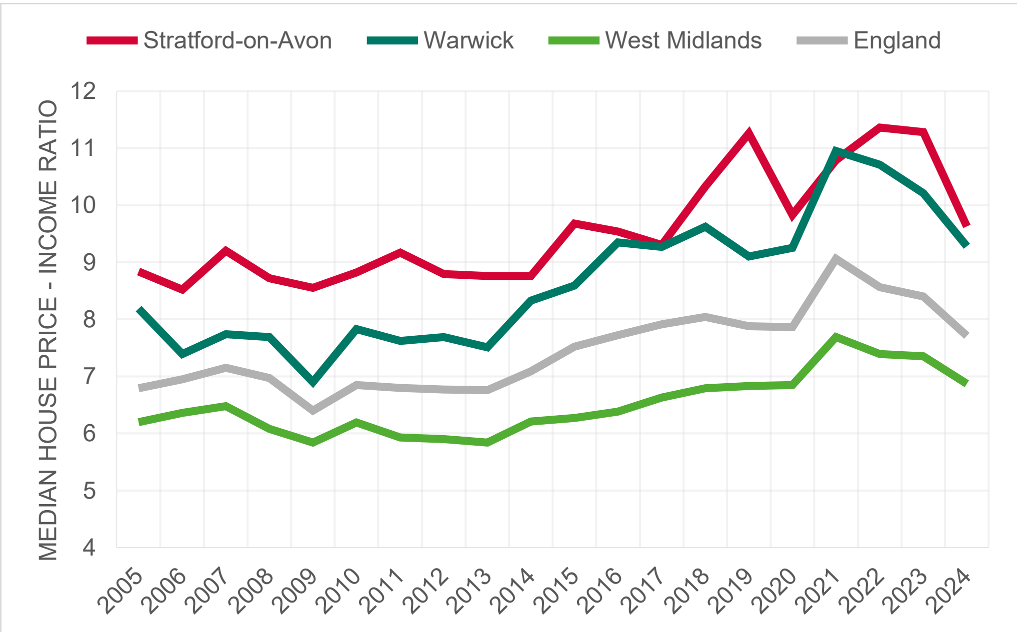
Source: Iceni analysis of Land Registry data

Sales Affordability

4.15 The figure below shows the change in ONS' workplace-based affordability ratio over time. This ratio compares the median earnings of individuals working within an area to the median house prices in that area. In Warwick and Stratford-on-Avon the ratio is higher than the country and region at 9.63 in Stratford-on-Avon and 9.28 in Warwick, compared to the regional figure of 6.87 and 7.71 across England.

4.16 Affordability has worsened over time nationally; although both Stratford-on-Avon and Warwick have seen affordability improve from 2022 onwards. This is likely a factor of house prices across South Warwickshire not increasing at the same pace as the national picture, as well as indicating that growth in median wages has been keeping up with growth in house prices.

Figure 4.2 Affordability Ratio (Workplace Based)



Source: ONS

4.17 When the workplace and residence-based affordability ratios are compared, it reveals that the workplace-based ratio is slightly higher in

Stratford-on-Avon by 0.56 and even higher in Warwick at 1.02. This indicates that higher-paid workers commute out of the area to work.

Table 4.5 Workplace Vs Residence-Based Affordability Ratio

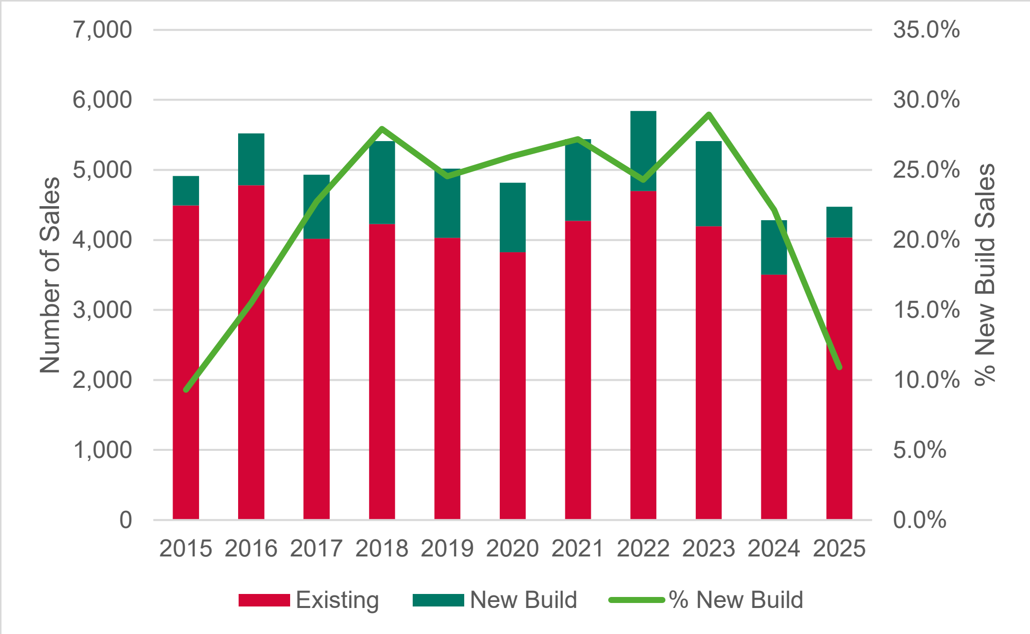
	Workplace Based	Residence Based	Difference (=WB-RB)
Stratford-on-Avon	9.63	9.07	0.56
Warwick	9.28	8.26	1.02
West Midlands	6.87	6.86	0.01
England	7.71	7.71	0.00

Source: ONS

Sales Transactions

4.18 The figure below illustrates the number of transactions (property sales) within each area over time and home many of those related to the sale of a new build property. Overall, the sales of existing dwellings make up a significant proportion of the market, on average new build sales have counted for 21.8% of all property sales in Warwick and Stratford-on-Avon each year over the decade considered, which represents very strong performance of the new-build market. At peak in 2023 new build sales accounted for 29% of all sales in South Warwickshire 2023. This has fallen sharply since to just 10.9% in 2024/25 which is more in line with longer-term trends. This will be influenced partly by the number of dwellings completed over time; but also reflects the influence of the Help-to-Buy Equity Loan scheme in supporting over-performance of the new-build market between 2004-23.

Figure 4.3 Property Sales by type (Year to March)



Source: ONS / HM Land Registry

New Build Sales Market Engagement

4.19 Iceni have sought to engage with a number of new build property sales agents across South Warwickshire in order to understand how this sector of market has changed recently. Generally, agents were positive about the market outlook and cited the active housing development market across South Warwickshire as an indicator of this.

4.20 Prices of new build sale homes in South Warwickshire has increased in past few years. In Warwick, new build sales prices start at around £300,000 for 2 bed houses, with values slightly higher in Stratford-on-Avon where prices start at around £320,000. Prices do vary depending on the developer, property size and location.

4.21 Agents considered the quality of the homes, environment and the general attractiveness of the South Warwickshire area to be a key draw to buyers. Agents reported that there was a fair amount of interest from first time buyers, with one agent from the Barratt Homes development at Aston Grange considering a majority of the interest in the scheme to be from first time buyers - although this was often limited to smaller 2/3 bed homes or apartments. One agent noted that Shared Ownership dwellings were also popular with first time buyers although these are not sold through the developer.

4.22 Home movers were also key buyers, with a mixture of families looking for more space as well as downsizers seeking new build properties. The reduced running costs of new build homes as well as new build property guarantees were considered to be a particular draw for these groups.

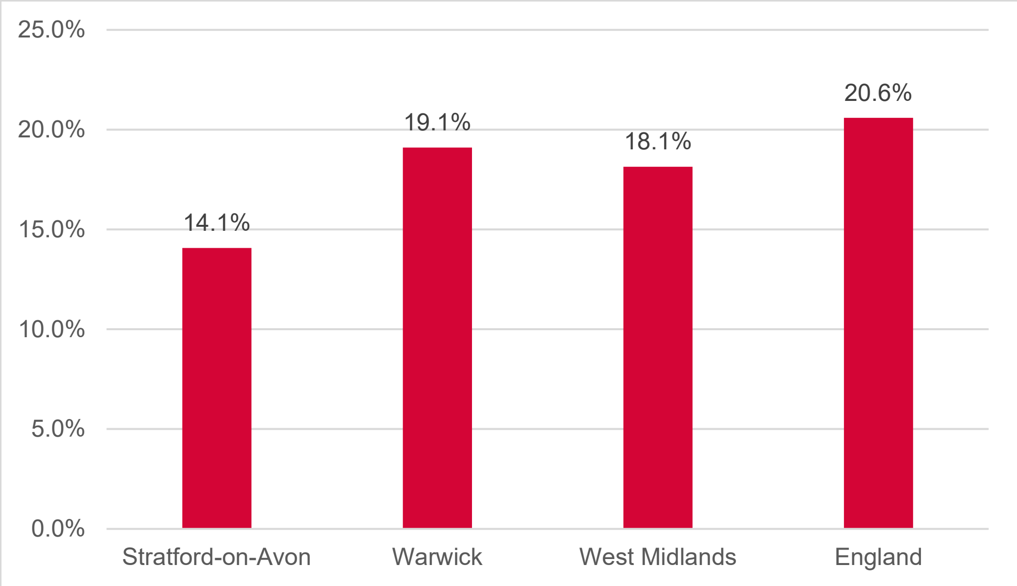
4.23 A number of developers offer packages to attract first time buyers such as deposit contributions/ “boosts” (usually of around 5%), as well as furniture, finishing and upgrades packages. Similar schemes are available for those looking to move in from an existing property. Key worker discounts are also available across a number of sites in both areas and can be utilised by first time buyers and house movers alike.

Private Rental Sector

4.24 The Private Rental Sector (PRS) makes an essential contribution to the housing market, particularly for those people who cannot afford to buy, including those in affordable housing need.

4.25 As set out earlier in this report, private renting in Stratford-on-Avon sits at 14.1% with Warwick sitting at 19.1% indicting a slightly bigger market in Warwick than in Stratford.

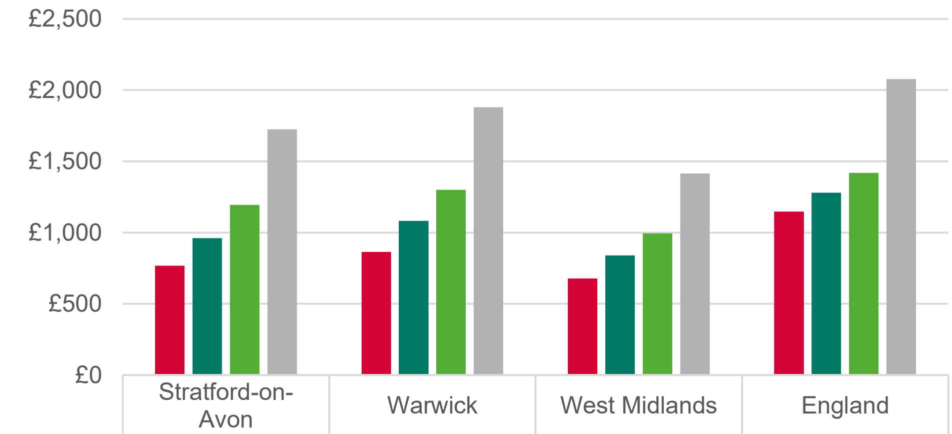
Figure 4.4 % Private Rented Dwellings, 2021



Source: Census 2021

4.26 The figure below shows the median rental costs per calendar month (PCM) in each area for the year to July 2025. Median rents in Stratford are £1,724 PCM, less than Warwick which sits at £1,880 PCM. Both areas see higher median rents than the region there are lower than the national median. It should be noted that national figures will be influenced by markets in the South East region and London which are more expensive when compared to the West Midlands.

Figure 4.5 Median Rental Costs (pcm, year ending July2025)



	Stratford-on-Avon	Warwick	West Midlands	England
1 Bed	£767	£864	£677	£1,147
2 Beds	£961	£1,082	£840	£1,279
3 Beds	£1,194	£1,300	£994	£1,420
4+ Beds	£1,724	£1,880	£1,414	£2,077

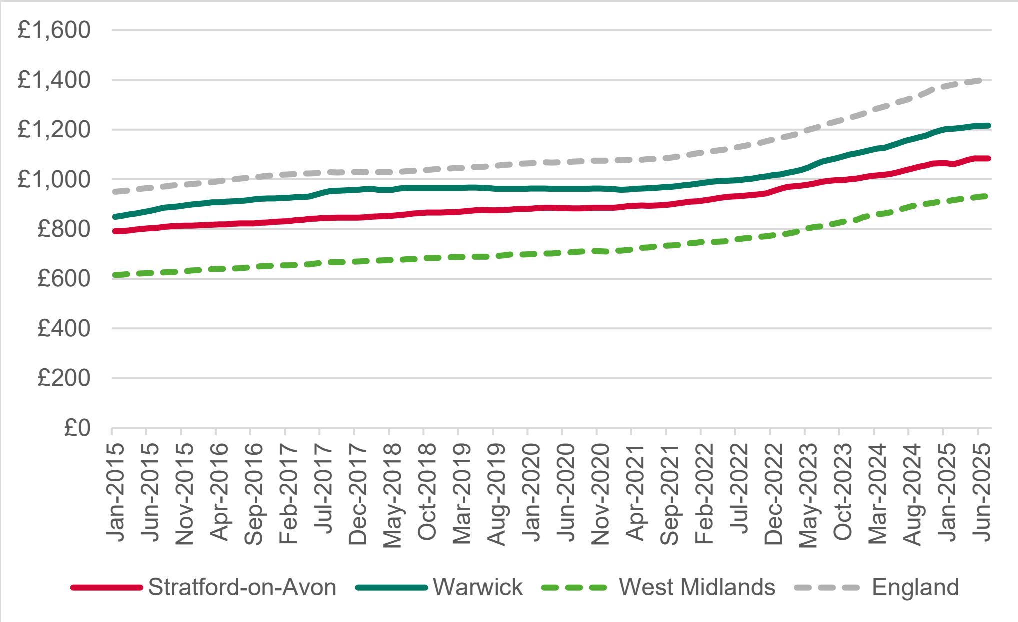
Source: ONS

4.27 Across property types, median rents are higher than the West Midlands average. The most significant disparity is for properties with four or more bedrooms, where median rents are 22% higher in Stratford-on-Avon and 33% higher in Warwick than the West Midlands average. This points to stronger rental demand for larger homes.

Rental Change

4.28 The figure below shows how rents have changed over time. Since 2024, growth in rental prices in England and the surrounding area appears to have been higher than that of Stratford-on-Avon and Warwick.

Figure 4.6 Change in Average Prices (2015 -25)



Source: ONS

4.29 The table below shows this in more detail, with growth in PRS costs growth in Stratford-on-Avon and Warwick less than the region and nationally. Stratford-on-Avon in particular sees the lowest growth amongst the areas at 9.5% over the 2 years and 22.8% over the 5 years. The evidence points to stronger rental demand in Warwick District.

Table 4.6 Monthly Rental Cost Change

	2 year (2023-2025)		5 year (2020-2025)	
	Absolute	%	Absolute	%
Stratford-on-Avon	£94	9.5%	£201	22.8%
Warwick	£145	13.5%	£254	26.4%
West Midlands	£121	14.9%	£226	32.0%
England	£182	15.0%	£327	30.5%

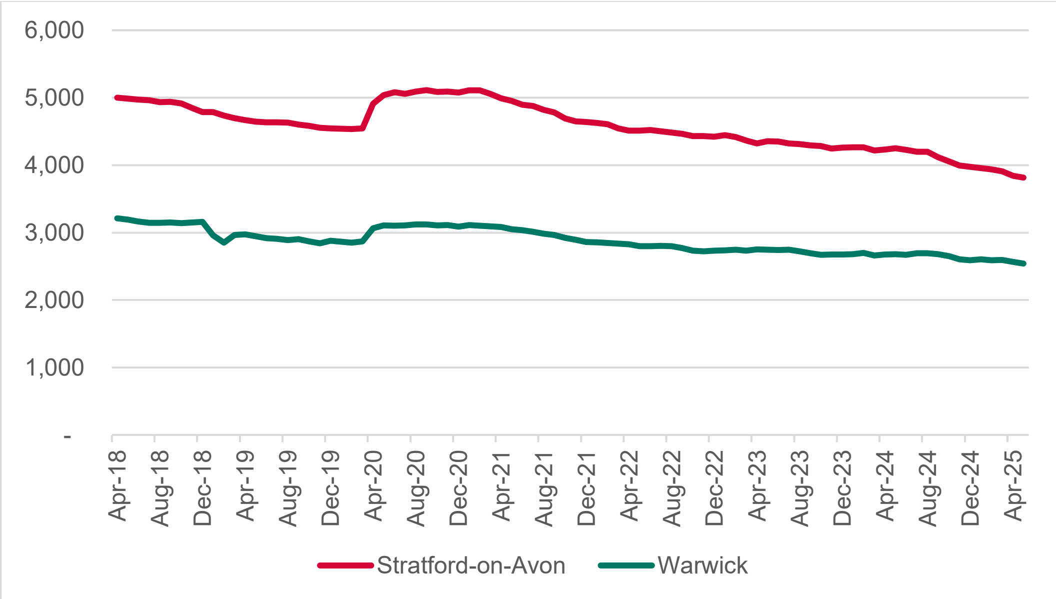
Source: ONS

Benefit Supported Private Sector

4.30 A number of properties within PRS will be occupied by tenants who receive a form of housing benefit to support the payment of their rent. This effectively illustrates how PRS addresses some of the need for affordable housing, although recognising that PRS does not have the same level of security as council or RP-owned rental homes as it often not structured to handle this specific issue nor is it necessarily best suited to this.

4.31 The figure below shows the change in tenants within PRS who are supported by either Housing Benefit (HB) or Universal Credit (UC) with a housing element over time. In May 2025, a total of 6,356 PRS households in South Warwickshire received benefits, 2,541 in Warwick and 3,815 in Stratford-on-Avon.

Figure 4.7 Benefit-Supported Private Rented Households



Source: Department for Work and Pensions

4.32 The number of claimants jumped by around 10% between March and July 2020 as a result of the Covid-19 lockdown, and many workers lost their jobs or saw their income decrease due to furlough. Fortunately, the number of claimants has reduced to below the pre-pandemic level as of April 2021 and has continued to decline since then.

4.33 The amount of housing-related benefits a person can claim is determined by the Local Housing Allowance (LHA) in their Broad Rental Market Area (BRMA), which takes into account the average cost of rental housing in the area. There are a number of BRMAs across South Warwickshire. The largest is Warwickshire South which covers much of the Warwick and Stratford-on-Avon area, although there are a number of other BRMA's covering areas close to the edge of the local authority boundaries.

4.34 The table below shows the standard LHA rates for different-sized properties. It is worth noting that these can vary depending on the claimant's personal circumstances. Of the BRMA's present across South Warwickshire, Worcester North offers the lowest LHA and Cherwell Valley the highest.

4.35 The Worcester North BRMA covers an area in the west of Stratford-on-Avon, including Alcester and Studley. The Cherwell Valley BRMA covers areas in of Stratford-on-Avon which are south of Shipston-on-Stour.

Table 4.7 Local Housing Allowance per week (2025/26)

BRMA	Shared Room	1-bed	2-beds	3-beds	4-beds
Warwickshire South	£94.93	£161.10	£195.62	£240.49	£310.68
Coventry	£99.50	£132.33	£155.34	£178.36	£230.14
Solihull	£94.93	£161.10	£189.86	£230.14	£316.44
Rugby & East	£97.81	£136.93	£166.85	£195.62	£276.16
Worcester North	£72.91	£118.52	£149.59	£172.60	£228.99
Worcester South	£88.05	£130.95	£161.10	£189.86	£264.66
Cheltenham	£100.45	£143.84	£184.11	£230.14	£338.30
Cherwell Valley	£107.36	£178.36	£218.63	£272.71	£333.70

Source: VOA

4.36 The table below shows the difference between the Warwickshire South LHA rate, which is the main BRMA in the area, and current median rental costs in each area (no data is available for shared rooms). Although a better comparison would be made to Lower Quartile rental costs data is unfortunately not available for this.

4.37 As shown, there is a clear disconnect between LHA rates and current median rental costs, particularly for households that require four or more bedrooms. With median rental costs generally higher in Warwick than in Stratford-on-Avon the discrepancy between the LHA rate and cost for renting is higher. Benefit eligibility is determined not only by the applicable LHA caps but also deemed entitlement to bedrooms which for working-age households are influenced by the household size and structure. Any shortfalls in rental costs must be made up by tenants.

Table 4.8 Warwickshire South LHA rates (2025/26) vs median monthly rental costs (Julyl 2025)

	1-bed	2-beds	3-beds	4-beds +
Vs Stratford-on-Avon	-£122.60	-£178.52	-£232.04	-£481.28
Vs Warwick	-£219.60	-£299.52	-£338.04	-£637.28

Source: Iceni analysis

4.38 This means that such households may need to source an additional £481-£637 per month to make up the difference depending on their area and if the tenant has applied for a Discretionary Housing Payment which may aid in making up this difference. Although this often results in renting lower quartile homes or seeking accommodation elsewhere, or smaller homes than they need, leading to overcrowding. With Stratford-on-Avon and Warwick this may also lead to more people seeking rental accommodation in Stratford-on-Avon than Warwick as it is less expensive.

5. Overall Housing Need

This section of the report considers the overall need for housing based on the standard method set out by Government.

Updated Standard Method

5.1 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 on the target set by Government of constructing 1.5 million homes across England over the next 5 years with growth in all areas of the country.[2]

5.2 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.

5.3 The Government's Summer 2024 consultation[3] 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. This issue is of particular relevance in South Warwickshire where there as a moratorium in place in the late 2000s which limited the granting of planning consents for

[2] It should be noted that the 1.5 million homes is a target set by government but not explicitly noted in the NPPF

[3] Proposed reforms to the National Planning Policy Framework and other changes to the planning system - GOV.UK

residential development, which in turn influenced demographic growth over the period (2009-14) which fed into the 2014-based household projections.

5.4 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.

5.5 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 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.

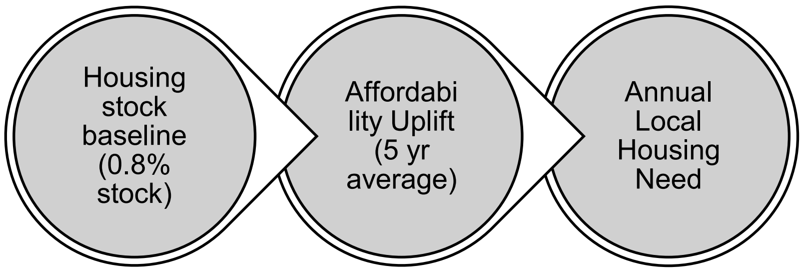
5.6 Government has taken this forward, introducing a **revised standard method** alongside the NPPF in December 2024. The PPG sets out the revised standard method in the section on *Housing and Economic Development Needs Assessments.*[4]

5.7 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%

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

of which the averaged affordability ratio is above 5. Figure 4.1 provides an overview of the revised standard method.

Figure 5.1 Overview of Revised Standard Method



5.8 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 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.

5.9 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.

5.10 With the revised Standard Method, is a relatively straight forward exercise to calculate the local housing need using the standard method for South Warwickshire. The baseline stock growth (0.8% per annum) generates an initial need for 1,092 dpa; to which an affordability uplift is then applied which equates to an average of 101% (in effect doubling the scale of need). **The local housing need for South Warwickshire is therefore 2,197 dwellings per annum.**

Table 5.1 Standard Method, Autumn 2025

	Housing Stock, 2024	Baseline Starting Point (0.8% Stock Growth)	Average Affordability Ratio (2020-24)	Afforda-bility Uplift	Local Housing Need
Stratford-on-Avon	67,493	540	10.58	106%	1,112
Warwick	69,006	552	10.08	97%	1,085
South Warwickshire	136,499	1092			2,197

5.11 The local housing need can change slightly as new data is released; with new affordability data typically released by ONS in late March, and new housing stock data in May each year. The Planning Practice Guidance indicates that the need is fixed for two years when the Plan is submitted for Examination. The Plan should ideally include sufficient supply-side flexibility to allow for modest changes in the needs position following the Regulation 19 consultation. This could be met by allocating sites with capacity in excess of the need identified for housing.

5.12 At a housing market area level across Coventry and Warwickshire, the standard method calculations indicate a need for homes (5,344 dpa) which is marginally below that shown from the standard method calculations prior to the December 2024 revisions (5,397 dpa). The revisions to the approach, which remove the demographic projections from the calculations, address historic concerns regarding the accuracy of population data and projections for Coventry – which the HEDNA identified had over-estimated population growth in the City.

6. Demographic Dynamics

6.1 This section of the report moves on to consider demographic dynamics in South Warwickshire, and to develop a projection of the population growth which could be expected to arise from housing delivery in line with the standard method.

6.2 As set out in Section 4, the standard method generates an annual need for 2,197 dwellings per annum across South Warwickshire (1,112 dwellings per annum in Stratford-on-Avon and 1,085 per annum in Warwick). The method used has been to develop a population and household projection so there is a sufficient population to fill the suggested number of homes aligned to this level of housing provision over the 2025-50 plan period. The demographic modelling is undertaken to understand the effects of the standard method on demographics, and to feed into the analysis of housing mix. The analysis below starts with a review of local population trends.

Population

6.3 As of mid-2024 (the latest date for which ONS has published mid-year population estimates (MYE)), the population of South Warwickshire is estimated to be 301,100. This is an increase of around 38,700 people over the previous decade (a 15% increase), which is notably higher than seen across the region and nationally. For the individual authorities a higher level of growth has been seen in Stratford-on-Avon – nearly double the rate of Warwick.

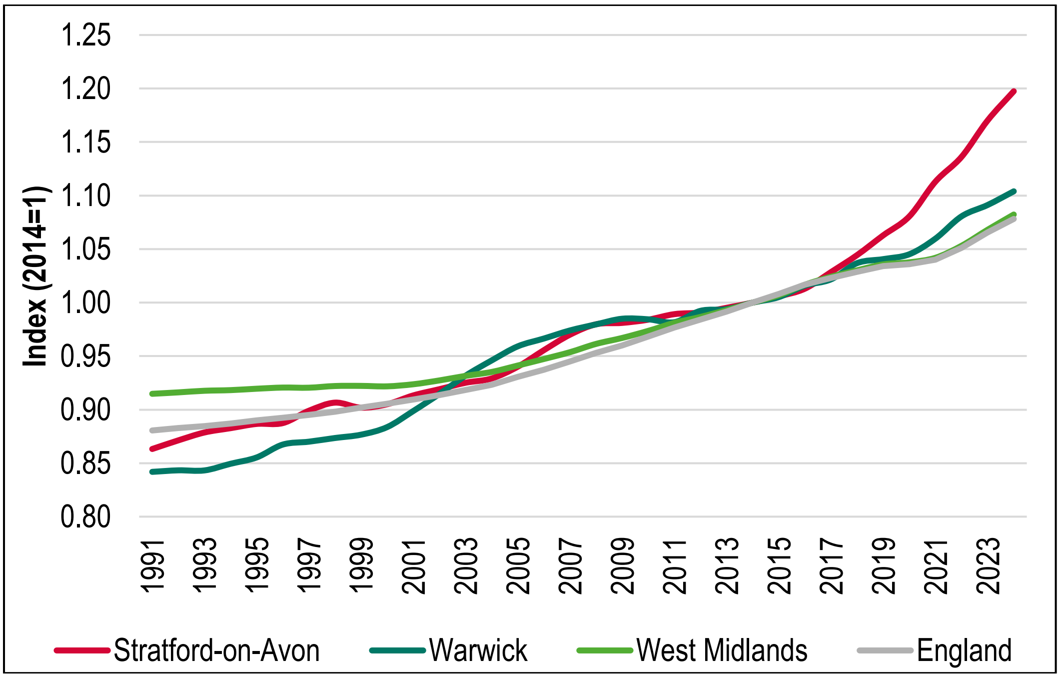
Table 6.1 Population change (2014-24)

	2014	2024	Change	% change
Stratford-on-Avon	122,142	146,258	24,116	19.7%
Warwick	140,306	154,889	14,583	10.4%
South Warwickshire	262,448	301,147	38,699	14.7%
West Midlands	5,716,882	6,187,204	470,322	8.2%
England	54,370,319	58,620,101	4,249,782	7.8%

Source: ONS

6.4 The figure below shows an indexed analysis population change back to 1991 (index to 1 in 2014). This shows population growth to have broadly followed trends in other areas over the longer-term. However, since 2017 an accelerated level of population increase can be observed for Stratford-on-Avon, and to a lesser extent in Warwick since 2020 (relative to wider geographies). In the 2000s, Warwick's population however grew more strongly than that in Stratford-on-Avon as the figure below shows.

Figure 6.1 Indexed Population Change – 1991-2024



Source: ONS Mid-year Population Estimates

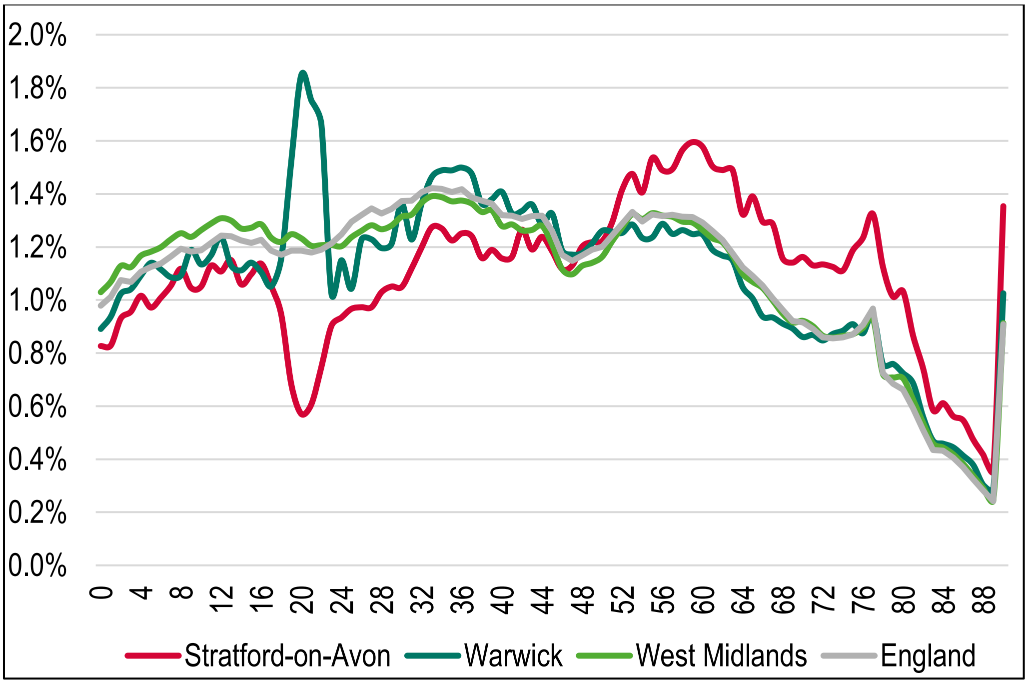
Age Structure

6.5 The figure below shows the age structure by single year of age (compared with a range of other areas). It is important to understand the current age structure of an area in order to project how this age structure may grow.

6.6 Overall, the population structure in Stratford-on-Avon is older than seen in other locations, with a higher proportion of the population in all age groups from about 50 onwards. The age structure in Warwick is more in-line with that seen regionally and nationally.

6.7 The data also clearly shows the impact of the student population in Warwick, with a significant 'spike' from age 19 onwards, with evidence of students moving away from the District over time. For Stratford-on-Avon the opposite 'spike' is seen as people move away for further education (but in this instance with evidence of many returning after their studies).

Figure 6.2 Population profile (2024)



Source: ONS Mid-year Population Estimates

6.8 The analysis below summarises the above information (including total population numbers for Stratford-on-Avon and Warwick) by assigning population to three broad age groups, which can generally be described as a) children, b) working age and c) pensionable age. This analysis confirms the older age structure of Stratford-on-Avon with 25% of the population aged 65 and over (compared with 19% regionally and nationally).

Table 6.2 Population profile (2024) – summary age bands

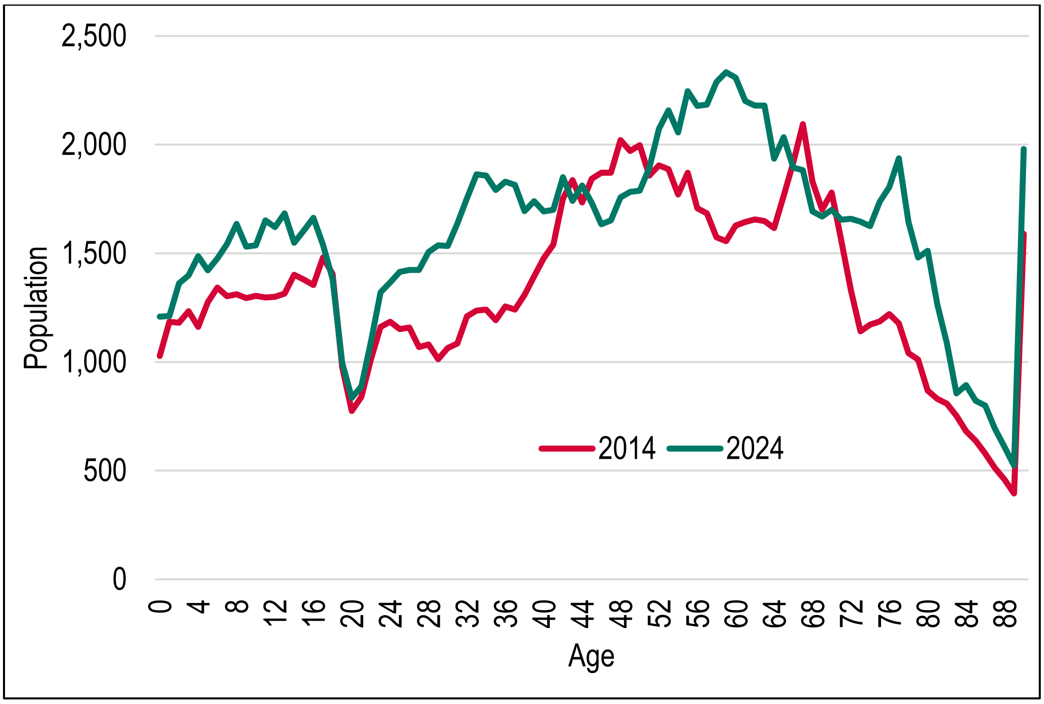
	Stratford-on-Avon		Warwick		West Mids	England
	Popul-ation	% of popul-ation	Popul-ation	% of popul-ation	% of popul-ation	% of popul-ation
Under 16	23,914	16.4%	27,152	17.5%	19.3%	18.4%
16-64	85,247	58.3%	98,298	63.5%	61.8%	62.9%
65+	37,097	25.4%	29,439	19.0%	18.9%	18.7%
All Ages	146,258	100.0%	154,889	100.0%	100.0%	100.0%

Source: ONS

Age Structure Changes

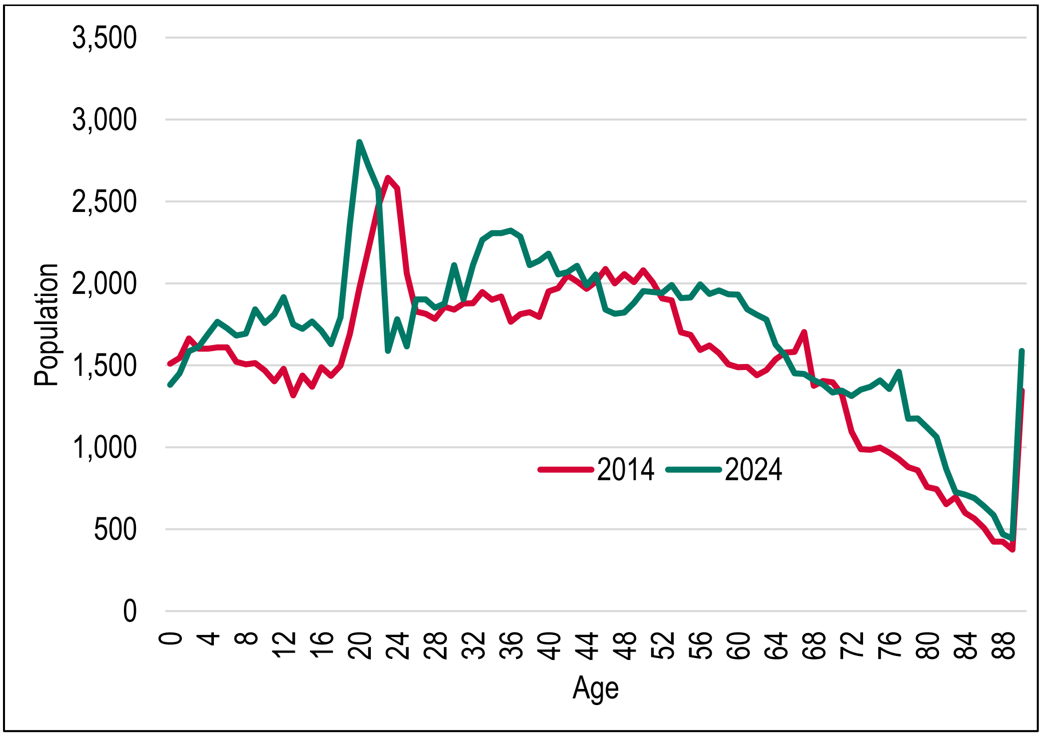
6.9 The figures below show how the age structure of the population has changed in the 10-year period from 2014 to 2024 – the data used is based on population so will also reflect the increase seen in this period. There have been some changes in the age structure with the general high growth and an ageing population being seen in Stratford-on-Avon in particular. One interesting feature in Warwick is the student age population looking to be slightly younger in 2024 than 2014. In both areas, where there are differences, this is often due to cohort effects (i.e. smaller or larger cohorts of the population getting older over time).

Figure 6.3 Population age structure (people) (2014 and 2024) – Stratford-on-Avon



Source: ONS Mid-Year Population Estimates

Figure 6.4 Population age structure (people) (2014 and 2024) – Warwick



Source: ONS Mid-Year Population Estimates

6.10 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 proportionate increase being amongst those aged 65 and over linked to both cohort effects and increasing life expectancy.

6.11 However, in total population terms **the key growth has been of people aged 16-64** – this age group increasing by 13,400 people in Stratford-on-Avon, accounting for 56% of all population change in the area. For Warwick the increase is 7,300 – half of all population change. Population growth in these terms will have helped support economic growth.

Table 6.3 Change in population by broad age group (2014-24) – Stratford-on-Avon

	2014	2024	Change	% change
Under 16	20,308	23,914	3,606	17.8%
16-64	71,802	85,247	13,445	18.7%
65+	30,032	37,097	7,065	23.5%
TOTAL	122,142	146,258	24,116	19.7%

Source: ONS Mid-Year Population Estimates

Table 6.4 Change in population by broad age group (2014-24) – Warwick

	2014	2024	Change	% change
Under 16	24,154	27,152	2,998	12.4%
16-64	91,004	98,298	7,294	8.0%
65+	25,148	29,439	4,291	17.1%
TOTAL	140,306	154,889	14,583	10.4%

Source: ONS Mid-Year Population Estimates

Components of Population Change

6.12 The table below consider the drivers of population change from 2011 to 2024. 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 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 small in size other than in 2017/18 and 2020/21 in Warwick) – these changes are often related to armed forces personnel, prisons or boarding school pupils.

6.13 In both areas the data shows natural change to generally be dropping over time and throughout the period there are more deaths than births in Stratford-on-Avon. This is a function of the district’s age structure. In Warwick, natural change has generally been positive (births > deaths), but the last four years have seen an excess of deaths over births.

6.14 In Stratford-on-Avon, migration is highly variable and has generally seen an upward trend. Throughout the period figures are always positive for internal (domestic) migration and generally positive (but much lower) for international net migration. In Warwick, trends are less clear, although there is some evidence of increasing net migration over time. In both areas the last five years for which data is available shows a notably higher level of international migration than had been seen generally in the past – this being a consistent trend to that seen nationally.

6.15 The analysis also shows (for the 2011-21) period a modest level of UPC in Stratford-on-Avon and positive figures in Warwick (totalling around 2,000 people over the 10-year period). This suggests when the 2021 Census was published ONS had previously under-estimated population change in Warwick.

6.16 Overall, the data shows a continuing trend of increasing population throughout the period in both areas, accelerating over the past 4-years or so.

Table 6.5 Components of population change, mid-2011 to mid-2024 – Stratford-on-Avon

	Natural change	Net internal migration	Net intern-ational migration	Other changes	Other (unattri-butable)	Total change
2011/12	-27	19	201	49	-61	181
2012/13	-86	512	154	22	-59	543
2013/14	-224	690	153	36	-61	594
2014/15	-342	792	321	-23	-40	708
2015/16	-209	670	418	37	-37	879
2016/17	-238	1,891	263	12	-33	1,895
2017/18	-359	2,194	119	-2	-11	1,941
2018/19	-207	2,633	-136	-16	-23	2,251
2019/20	-448	2,720	-125	3	13	2,163
2020/21	-262	4,227	-50	21	31	3,967
2021/22	-378	2,841	352	11	0	2,826
2022/23	-474	3,914	740	-21	0	4,159
2023/24	-374	3,192	480	29	0	3,327

Source: ONS

Table 6.6 Components of population change, mid-2011 to mid-2024 – Warwick

	Natural change	Net internal migration	Net intern-ational migration	Other changes	Other (unattri-butable)	Total change
2011/12	540	789	-41	5	196	1,489
2012/13	358	-509	157	14	202	222
2013/14	405	-703	839	22	296	859
2014/15	403	-420	446	-18	308	719
2015/16	200	124	821	37	327	1,509
2016/17	268	-37	264	2	322	819
2017/18	215	1,487	28	208	187	2,125
2018/19	280	646	-504	46	59	527
2019/20	98	985	-357	-31	-57	638
2020/21	-117	1,537	-5	506	129	2,050
2021/22	-26	1,855	1,092	-4	0	2,917
2022/23	-64	358	1,186	11	0	1,491
2023/24	-48	917	878	41	0	1,788

Source: ONS

Demographic Implications of the Standard Method

6.17 A demographic model has been developed to look at the potential implications of delivery of 2,197 dwellings per annum across South Warwickshire (1,112 dwellings per annum in Stratford-on-Avon and 1,085 in Warwick). The projections cover the 2025-50 plan period. This is then an input to other later sections of the SHMA – including considering the mix of homes needed.

6.18 The projections consider the levels of migration likely to be needed to fill homes and also the possibility of seeing higher levels of household formation in younger age groups (where there is evidence of a historical constraint in formation). The key assumptions in the modelling are:

- Taking the 2022-based subnational population projections (SNPP), the latest ONS-based projections, as a starting point – this includes data on birth and death rates as well as migration.

- Updating this projection to take account of mid-year population data to 2024 (looking at more recent data about births, deaths and migration). The projection is then rolled forward to 2025 to get to a base starting position.

- Data about the communal population and household formation is taken from the 2021 Census with the formation rates for the population aged Under 45 assumed to return to the levels seen in 2001 – this age group having seen a decline in household representation when compared with 2001. This effectively builds in the effects of some improvement in housing affordability facilitating an improved ability of younger households to form.

- It is assumed that around 3% of new stock will be vacant at any time (to allow for movement within the stock). This means for example that for 1,112 dpa (in Stratford-on-Avon) it is assumed there would be household growth of approximately 1,080 per annum; and

- The modelling then flexes migration estimates so there is a sufficient population to fill the additional homes (i.e. population required to generate 1,080 additional households per annum in Stratford-on-Avon district over a 25-year period).

6.19 The resultant projection shows population is projected to increase by 49,000 people in Stratford-on-Avon and 48,800 in Warwick over the 2025-50 period, with this increase being particularly strong in the 16-64 age group, although the highest proportionate change is projected in the 65 and over age group (particularly in Stratford-on-Avon). There is also projected to be an increase in the number of children. The tables below show projected changes by age – the first set show broad age bands and the second is in 5-year bands.

Table 6.7 Projected population change 2025 to 2050 by broad age bands – Stratford-on-Avon

	2025	2050	Change in population	% change
Under 16	24,259	28,631	4,372	18.0%
16-64	86,965	111,501	24,536	28.2%
65 and over	37,994	58,065	20,071	52.8%
Total	149,219	198,197	48,979	32.8%

Source: Iceni analysis

Table 6.8 Projected population change 2025 to 2050 by broad age bands – Warwick

	2025	2050	Change in population	% change
Under 16	27,176	32,356	5,180	19.1%
16-64	99,115	129,860	30,745	31.0%
65 and over	29,901	42,738	12,837	42.9%
Total	156,192	204,954	48,762	31.2%

Source: Iceni analysis

Table 6.9 Projected population change 2025 to 2050 by broad age bands – South Warwickshire

	2025	2050	Change in population	% change
Under 16	51,435	60,987	9,552	18.6%
16-64	186,080	241,361	55,281	29.7%
65 and over	67,895	100,803	32,908	48.5%
Total	305,411	403,151	97,741	32.0%

Table 6.10 Projected population change 2025 to 2050 by 5-year age bands – Stratford-on-Avon

	2025	2050	Change in population	% change
0-4	6,665	8,345	1,679	25.2%
5-9	7,795	9,024	1,229	15.8%
10-14	8,225	9,382	1,157	14.1%
15-19	7,180	8,428	1,248	17.4%
20-24	5,684	6,365	680	12.0%
25-29	7,427	8,288	861	11.6%
30-34	8,743	10,178	1,435	16.4%
35-39	9,367	12,006	2,639	28.2%
40-44	9,010	12,696	3,686	40.9%
45-49	8,801	13,039	4,238	48.2%
50-54	9,863	13,799	3,936	39.9%
55-59	11,131	14,405	3,273	29.4%
60-64	11,334	14,178	2,844	25.1%
65-69	9,492	12,706	3,214	33.9%
70-74	8,304	11,179	2,875	34.6%
75-79	8,642	10,957	2,315	26.8%
80-84	5,975	10,304	4,330	72.5%
85 & over	5,582	12,919	7,337	131.4%
Total	149,219	198,197	48,979	32.8%

Source: Iceni analysis

Table 6.11 Projected population change 2025 to 2050 by 5-year age bands – Warwick

	2025	2050	Change in population	% change
0-4	7,567	9,858	2,291	30.3%
5-9	8,703	10,308	1,604	18.4%
10-14	9,174	10,205	1,031	11.2%
15-19	8,613	9,733	1,120	13.0%
20-24	12,358	14,650	2,292	18.5%
25-29	9,259	12,177	2,918	31.5%
30-34	10,497	13,596	3,100	29.5%
35-39	11,442	14,787	3,345	29.2%
40-44	10,646	15,319	4,673	43.9%
45-49	9,516	13,564	4,048	42.5%
50-54	9,663	13,233	3,570	36.9%
55-59	9,649	12,824	3,175	32.9%
60-64	9,205	11,962	2,757	29.9%
65-69	7,413	10,117	2,703	36.5%
70-74	6,630	8,333	1,703	25.7%
75-79	6,610	7,843	1,233	18.7%
80-84	4,769	7,228	2,460	51.6%
85 & over	4,479	9,216	4,738	105.8%
Total	156,192	204,954	48,762	31.2%

Source: Iceni analysis

Table 6.12 Projected population change 2025 to 2050 by 5-year age bands – South Warwickshire

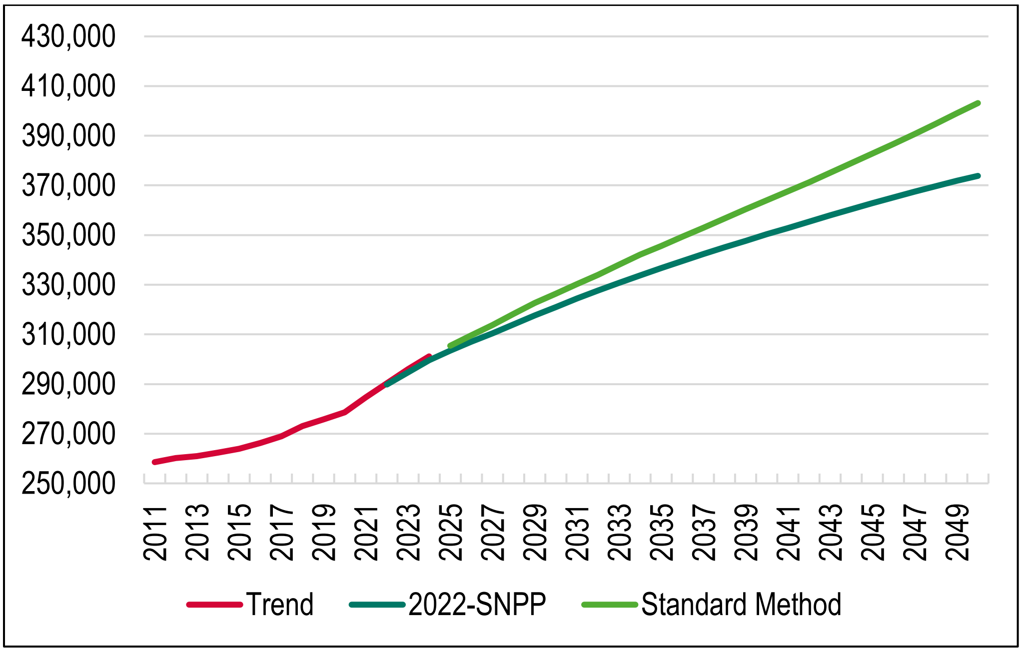
	2025	2050	Change in population	% change
0-4	14,232	18,203	3,970	27.9%
5-9	16,498	19,332	2,833	17.2%
10-14	17,399	19,587	2,188	12.6%
15-19	15,793	18,161	2,368	15.0%
20-24	18,042	21,015	2,972	16.5%
25-29	16,686	20,465	3,779	22.6%
30-34	19,240	23,774	4,535	23.6%
35-39	20,809	26,793	5,984	28.8%
40-44	19,656	28,015	8,359	42.5%
45-49	18,317	26,603	8,286	45.2%
50-54	19,526	27,032	7,506	38.4%
55-59	20,780	27,229	6,448	31.0%
60-64	20,539	26,140	5,601	27.3%
65-69	16,905	22,823	5,917	35.0%
70-74	14,934	19,512	4,578	30.7%
75-79	15,252	18,800	3,548	23.3%
80-84	10,744	17,532	6,790	63.2%
85 & over	10,061	22,135	12,075	120.0%
Total	305,411	403,151	97,741	32.0%

Source: Iceni analysis

6.20 Below are a series of charts showing past trends and projected population growth and key components of change for each the projection linking to the Standard Method – the data is for South Warwickshire. For comparison, data has also been provided from the 2022-based SNPP. The first figure looks at overall population growth, before considering natural change and net migration.

6.21 The analysis suggests the population of South Warwickshire could rise to 403,200 by 2050 (up from 305,400 in 2025 (estimated)) a 32% increase, or 1.3% per annum. For comparison, between 2011 and 2024 the population increased by an average of around 1.3% per annum, but the past 5-years has been at 1.8% per annum. The Standard Method therefore broadly looks likely to support population growth in line with longer-term years.

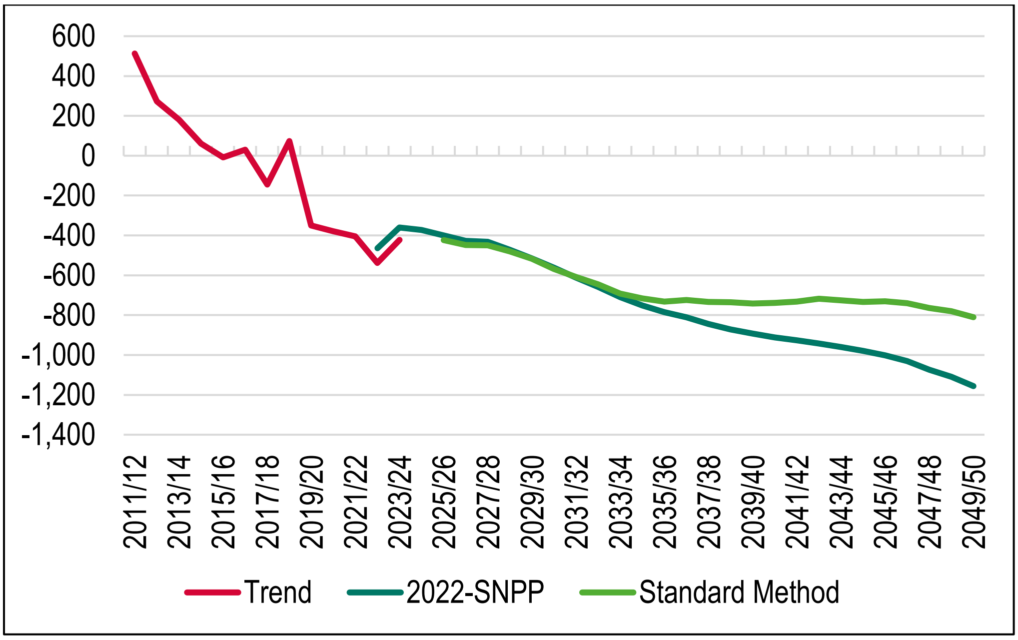
Figure 6.5 Past trends and projected population – South Warwickshire



Source: ONS and Iceni analysis

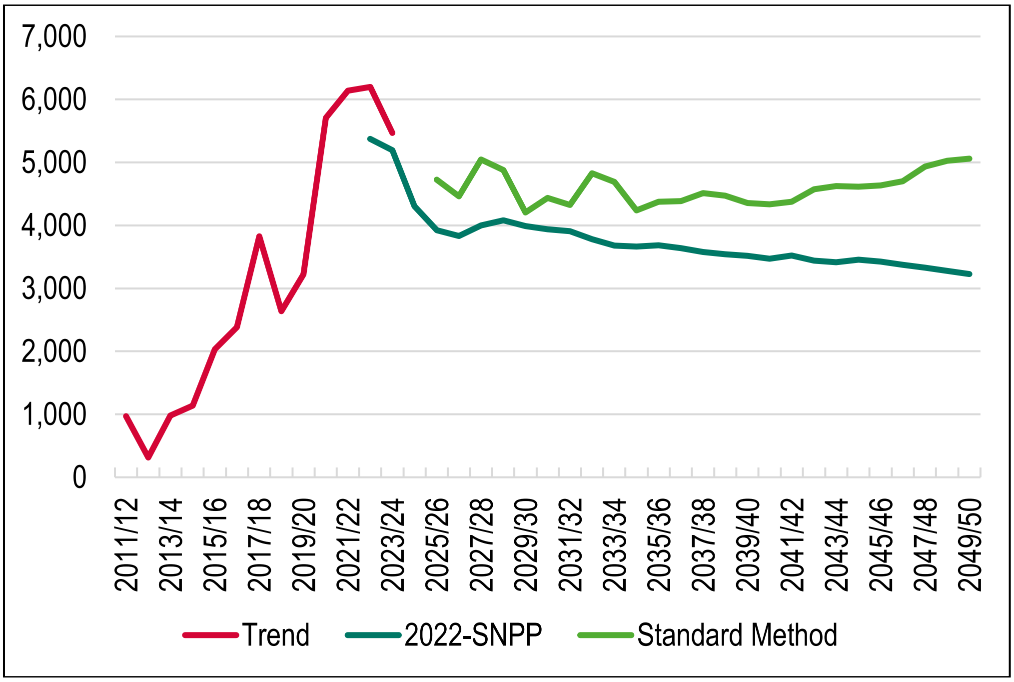
6.22 The figures below show projected natural change and net migration under the scenarios. Focussing on net migration, the analysis suggests with delivery linked to the Standard Method net migration would average around 4,600 per annum over the 2025-50 period – this is below trends seen in the last four years but above the latest SNPP (2022-based).

Figure 6.6 Past trends and projected natural change – South Warwickshire



Source: ONS and Iceni analysis

Figure 6.7 Past trends and projected net migration – South Warwickshire



Source: ONS and Iceni analysis

Summary and Implications

6.23 The evidence indicates that South Warwickshire's population has grown comparatively strongly historically, particularly in Stratford-on-Avon. Stratford-on-Avon District has an older population projection; whilst a particular characteristic of Warwick District is the spike in people of student age.

6.24 Housing provision in line with the standard method is expected to support demographic growth of 97,700 persons in South Warwickshire over the 2025-50 plan period based on the modelling undertaken, a 32% increase. The evidence points to a continued ageing of the population, as well as notable increases in the 'working-age' population (16-64).

7. Affordable Housing Need

7.1 This section provides an assessment of the need for affordable housing in South Warwickshire. 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 in the market.

Overview of Method

7.2 The methodology for assessing affordable housing need follows that set out in Planning Practice Guidance. 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.

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). They 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 chance 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 and subject to a relevant cap. Councils are able to set the discounts and local eligibility criteria out in policies.

7.4 The table below sets out the key data sources used within the analysis.

Table 7.1 Affordable Housing Need analysis – key data sources

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 Stratford-on-Avon and Warwick) 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.
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
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).

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 The table below shows estimated current prices to both buy and privately rent a lower quartile home in the study area (excluding newbuild sales when looking at house prices). Across all dwelling sizes the analysis points to a lower quartile price of £265,000 in both areas and a private rent of £1,000-£1,050 per month.

Table 7.2 Estimated lower quartile cost of housing to buy (existing dwellings) and privately rent (by size) – South Warwickshire

	Stratford-on-Avon		Warwick	
	To buy	Privately rent	To buy	Privately rent
1-bedroom	£135,000	£825	£155,000	£900
2-bedrooms	£195,000	£1,000	£210,000	£1,100
3-bedrooms	£290,000	£1,300	£325,000	£1,350
4-bedrooms	£430,000	£1,700	£475,000	£1,750
All dwellings	£265,000	£1,000	£265,000	£1,050

Source: Land Registry and Internet Price Search (October 2025)

7.7 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.

7.8 Overall, the average (mean) household income across South Warwickshire is estimated to be around £60,300, with a median income of £50,400; the lower quartile income of all households is estimated to be £28,800. Incomes are estimated to be very slightly higher in Warwick than Stratford-on-Avon.

Table 7.3 Estimated average (median) household income

	Median income	Compared to South Warwickshire median
Stratford-on-Avon	£49,100	-2%
Warwick	£51,500	+2%
South Warwickshire	£50,400	-

Source: Iceni analysis

7.9 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[5]; 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[6].

[5] Based on the ONS Rental Affordability threshold
[6] In line with typical lending practices

Need for Affordable Housing

7.10 The sections below work through the various stages of analysis to estimate the need for affordable housing in the two local authorities. Final figures are provided as an annual need (including an allowance to deal with current need).

Current Need

7.11 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). The table below sets out the categories in the PPG and the sources of data being used to establish numbers.

Table 7.4 Main Sources for Assessing the Current Need for Affordable Housing

	Source	Notes
Homeless households (and those in temporary accommodation	MHCLG Statutory Homelessness data	Household in temporary accommodation at end of quarter
Households in overcrowded housing[7]	2021 Census table RM099	Analysis undertaken by tenure (updated by reference to English Housing Survey)
Concealed households[8]	2021 Census table RM009	Number of concealed families with children
Existing affordable housing tenants in need	Modelled data linking to past survey analysis	Excludes overcrowded households
Households from other tenures in need	Modelled data linking to past survey analysis	

Source: PPG [2a-020]

7.12 The table below sets out estimates of the number of households within each category. This shows an estimated 5,200 households as living in ‘unsuitable housing’, with a slightly higher proportion of these being in Warwick. Around 600 of those in ‘unsuitable housing’ (across South Warwickshire) currently have no accommodation (homeless or concealed households).

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7 https://www.nomisweb.co.uk/query/construct/summary.asp?mode=construct&version=0&dataset=2199

8 https://www.nomisweb.co.uk/query/construct/summary.asp?mode=construct&version=0&dataset=2109

Table 7.5 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
Stratford-on-Avon	290	611	176	1,162	2,239
Warwick	306	1,034	196	1,427	2,963
South Warwickshire	596	1,645	372	2,588	5,201

Source: Iceni analysis

7.13 In taking this estimate forward, the data modelling next estimates the need by tenure and considers affordability. The affordability in different groups is based on estimates of how incomes are likely to vary, for owner-occupiers there is a further assumption about potential equity levels. For homeless and concealed households, it is assumed incomes will be low and households unlikely to be able to afford to rent privately. The table below shows around half (52%) of those households identified above are unlikely to be able to afford market housing to buy OR rent and therefore there is a current need from 2,700 households (this includes both households unable to rent or buy and those in the gap between renting and buying).

Table 7.6 Estimated housing need and affordability by tenure

	Number in unsuitable housing	% unable to afford	Current need after affordability
Owner-occupied	1,475	5.8%	86
Affordable housing	1,090	84.2%	918
Private rented	2,040	55.0%	1,122
No housing (homeless/concealed)	596	100.0%	596
TOTAL	5,201	52.3%	2,721

Source: Iceni analysis

7.14 Finally, from these estimates, 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). The total current need is therefore estimated to be 1,804 (2,721-918).

7.15 For the purposes of analysis, it is assumed that the Councils would seek to meet this need over a period of time. Given that this report typically looks at needs in the period from 2025 to 2050, this period of time is considered to be the plan period. Therefore, the need is annualised by dividing by 25 (to give an annual need for around 72 dwellings) to express an affordable housing need figure for each year over the plan period. This does not mean that some households would be expected to wait 25-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.

7.16 The table below shows this data for the 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 South Warwickshire, this analysis shows a more modest need for those able to rent but not buy (i.e. needing affordable home ownership products) and in all cases the number unable to rent OR buy (and thus in needed of rented homes) is notably higher.

Table 7.7 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
Stratford-on-Avon	823	33	25	8
Warwick	981	39	30	9
South Warwickshire	1,804	72	55	17

Source: Iceni analysis

Projected Housing Need

7.17 Projected (or newly-arising) need each year, is split between newly forming households who are unable to afford market housing and existing households falling into need.

Newly-forming households

7.18 The number of newly forming households has been estimated through demographic modelling with an affordability test also being applied. This has been undertaken by considering the changes in households in specific 5-year age bands relative to numbers in the age band below 5 years previously, to provide an estimate of gross household formation. This approach is consistent with the CLG guidance of 2007 which is the last guidance published on this topic[9].

7.19 The number of newly-forming households is limited to households forming who are aged under 45 – this is consistent with CLG guidance (from 2007) which notes after age 45 that headship (household formation) rates 'plateau'. There may be a small number of household formations beyond age 45 (e.g., due to relationship breakdown)

[9] https://www.gov.uk/government/publications/strategic-housing-market-assessments-practice-guidance (see pages 19-20 of Annexes)

although the number is expected to be fairly small when compared with formation of younger households.

7.20 In assessing the ability of newly forming households to afford market housing, data has been drawn from analysis of English Housing Survey data at a national level. This establishes that the average income of newly forming households is around 87% of the figure for all households.[10]

7.21 The analysis has therefore adjusted the overall household income data to reflect the lower average income for newly forming households. The adjustments have been made by changing the distribution of income by bands such that average income level is 87% of the all-household average. In doing this it is possible to calculate the proportion of households unable to afford market housing.

7.22 Overall, it is estimated that 2,700 new households would form each year and around three-fifths will be unable to afford market housing. This equates a total of 1,637 newly forming households will have a need per annum on average – the majority are households unable to rent OR buy.

[10] Raw data from the 2018-19 and 2020-21 EHS has been analysed

Table 7.8 Estimated Need for Affordable Housing from Newly Forming Households (per annum)

	Number of new house-holds	% unable to afford	Annual newly forming house-holds unable to afford	Unable to rent OR buy (per annum)	Able to rent but NOT buy (per annum)
Stratford-on-Avon	1,404	61.6%	865	545	320
Warwick	1,312	58.8%	772	510	261
TOTAL	2,715	60.3%	1,637	1,055	582

Source: Projection Modelling/Affordability Analysis

Existing households falling into affordable need

7.23 The second element of newly arising need is existing households falling into need. To assess this, information about past lettings in social/affordable rented has been used. The assessment looked at households who have been housed in general needs housing over the past three years – this group will represent the flow of households onto the Housing Register over this period. From this, newly forming households (e.g. those currently living with family) have been discounted as well as households who have transferred from another social/affordable rented property. Data has been drawn from a number of sources, including Local Authority Housing Statistics (LAHS) and Continuous Recording of Sales and Lettings (CoRe).

7.24 This method for assessing existing households falling into need is consistent with the 2007 SHMA guide which says on page 46 that *'Partnerships should estimate the number of existing households falling into need each year by looking at recent trends. This should include households who have entered the housing register and been housed within the year as well as households housed outside of the register (such as priority homeless household applicants)'*.

7.25 Following the analysis through suggests a need arising from 441 existing households each year – again most are households unable to buy OR rent (and thus in need of rented homes).

Table 7.9 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
Stratford-on-Avon	242	187	55
Warwick	199	157	42
South Warwickshire	441	343	97

Source: Iceni analysis

Supply of Affordable Housing Through Relets/Resales

7.26 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 (Continuous Recording (of lettings and sales in social housing)) has been used to establish past patterns of social housing turnover. Data for three-years has been used (2021-22 to 2023-24).

7.27 The figures are for general needs lettings but exclude lettings of new properties and also exclude 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 (and to be consistent with the assessment of current need, where transfers are also excluded). On the basis of past trend data, it has been estimated that 766 units of social/affordable rented housing are likely to become available each year moving forward (393 in Stratford-on-Avon and 373 in Warwick).

Table 7.10 Analysis of Past Social/Affordable Rented Housing Supply, 2021/22 – 2023/24 (average per annum) – Stratford-on-Avon

	Total Lettings	% as Non-New Build	Lettings in Existing Stock	% Non-Transfers	Lettings to New Tenants
2021/22	969	75.9%	735	56.6%	416
2022/23	827	68.4%	566	66.4%	376
2023/24	821	69.2%	568	67.5%	383
Average	872	71.4%	623	63.1%	393

Source: CoRe

Table 7.11 Analysis of Past Social/Affordable Rented Housing Supply, 2021/22 – 2023/24 (average per annum) – Warwick

	Total Lettings	% as Non-New Build	Lettings in Existing Stock	% Non-Transfers	Lettings to New Tenants
2021/22	786	78.5%	617	57.1%	352
2022/23	893	68.9%	615	63.5%	390
2023/24	821	70.0%	575	64.7%	372
Average	833	72.3%	602	61.9%	373

Source: CoRe and LAHS

7.28 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 products with data from the Regulator of Social Housing showing a total stock in 2024 of 2,444. There is no published data on the turnover of LCHO homes. If these homes were to turnover at a rate of around 6% (which is roughly the turnover of owner-occupied housing (those with a mortgage), as evidenced through the English Housing Survey, then they would be expected to generate around 147 resales each year. These properties can be included as the potential supply. The total estimated supply is therefore 912 units per annum (766+147). The table below shows the estimated supply of affordable housing from relets/resales in each authority.

Table 7.12 Estimated supply of affordable housing from relets/resales of existing stock by sub-area (per annum)

	Social/ affordable rented	LCHO	TOTAL
Stratford-on-Avon	393	79	472
Warwick	373	68	440
South Warwickshire	766	147	912

Source: CoRe/LAHS/Census 2021

7.29 In the affordable home ownership sector, there is arguably an additional (and significant) source of supply from resale market homes below a lower quartile price. Data from Land Registry shows around 3,300 resales of homes in 2024 (1,600 in Stratford-on-Avon and 1,700 in Warwick); therefore 825 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. A supply from this source has not been included in the analysis below but is considered when drawing conclusions.

7.30 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. These have however not been included within the modelling in this report. Firstly, 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). Secondly, with the pipeline supply, it is not considered appropriate to include this as to net off new housing would be to fail to show the full extent of the need and would create potential issues of double-counting in monitoring affordable housing delivery.

Net Need for Affordable Housing

7.31 The table below shows the overall calculation of affordable housing need. The analysis shows that there is **a need for 1,237 dwellings per annum across South Warwickshire** – an affordable need is seen in both local authorities. 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 7.13 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
Stratford-on-Avon	33	865	242	1,140	472	668
Warwick	39	772	199	1,010	440	569
South Warwickshire	72	1,637	441	2,150	912	1,237

Source: Iceni analysis

7.32 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 degree of 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.

7.33 The table below shows the affordable need figure split between the two categories. Across South Warwickshire the analysis shows around 56% of households in need as being unable to buy OR rent although it needs to be remembered that these figures do not include any allowance for homes sold at below a lower quartile price – including these or even a portion of these would radically reduce the scale of need for the group able to rent but not buy.

Table 7.14 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
Stratford-on-Avon	364	305	668	54%
Warwick	324	245	569	57%
TOTAL	688	550	1,237	56%

Source: Iceni analysis

7.34 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 relative need in Stratford-on-Avon, although differences are slight. We would note that affordable delivery has historically also been slightly stronger in Stratford-on-Avon District.

Table 7.15 Standardised level of affordable housing need

	Net affordable need (per annum)	Estimated households (2021)	Net need per 1,000 households
Stratford-on-Avon	668	59,466	11.2
Warwick	569	62,618	9.1
TOTAL	1,237	122,084	10.1

Source: Iceni analysis

Affordable Need and Overall Housing Numbers

7.35 The PPG[11] recognises that the need for different types of housing (in this case for affordable housing) may be exceed, or be proportionally high in relation to, the overall housing need figure calculated using the standard method. It explains that this reflects different methodologies, and this means that the figures are not directly comparable. At its simplest level, the overall housing need relates to the net growth in the housing stock, whereas the affordable housing need reflects in part a tenure imbalance within the existing housing stock (and indeed could partly be met through acquisitions to provide additional affordable homes).

7.36 The PPG then goes on to indicate that plan-makers will need to consider the extent to which the identified needs can be addressed taking account of:

- The overall need identified (and whether the evidence suggests that a higher level of need ought to be considered)[12];
- The extent to which the overall housing need can be translated into a housing requirement figure for the plan period; and
- The anticipated deliverability of different forms of provision, having regard to viability.

7.37 The PPG is thus clear that the deliverability of different levels of affordable housing, which will be influenced by the plan's viability evidence, is a relevant factor in considering the extent to which the affordable housing needs can be met.

7.38 Comparing the affordable housing need identified (1,237 dpa) with the identified overall local housing need, calculated using the standard method (2,197 dpa) would indicate that affordable need was equivalent

[11] Ref ID: 67-001-20190722
[12] This is also considered in ID: 2a-024-20190220

to 56% of the overall standard method need across South Warwickshire (60% in Stratford-on-Avon and 52% in Warwick).

7.39 The current development plan policies seek 35% affordable housing in Stratford-on-Avon and 40% in Warwick on eligible major sites. It is unlikely that seeking 50% or more affordable housing provision through planning policies will be viable and it will be important to ensure that the mix of housing will contribute to supporting mixed and balanced communities. The precise policy requirements in the South Warwickshire Local Plan will need to be informed by the Councils' viability evidence.

7.40 Alongside the Council's viability evidence, it is important to recognise that the relationship between affordable housing need and overall housing need is complex with the calculations derived from separate models which are not directly comparable. The affordable modelling for instance contains a category in the projection of 'existing households falling into need'; these households already have accommodation and hence if they were to move to alternative accommodation, they would release a dwelling for use by another household – there is, therefore, no net additional need arising.

7.41 It is possible to investigate this in some more detail by re-running the model and excluding those already living in accommodation. This is shown in the table below which identifies that meeting these needs alone would lead to an affordable need for 313 homes per annum across South Warwickshire[13] – less than half of the figure when including those in existing homes. This figure is theoretical and should not be seen to be minimising the affordable need (which is clearly acute). It however serves to illustrate that a substantial proportion of the

[13]

affordable housing need in effect relates to a tenure imbalance in the existing housing stock.

Table 7.16 Estimated Need for Affordable Housing (households unable to buy OR rent) excluding households already in accommodation

	Including existing households	Excluding existing households
Current need	55	24
Newly forming households	1,055	1,055
Existing households falling into need	343	0
Total Gross Need	1,454	1,079
Re-let Supply	766	766
Net Need	688	313

Source: Iceni analysis

7.42 Additionally, it should be noted that the need estimate is on a per annum basis and should not be multiplied by the plan period to get a total need. Essentially, the estimates are for the number of households who would be expected to have a need in any given year (i.e., needing to spend more than 35% of income on housing). In reality, some (possibly many) households would see their circumstances change over time such that they would 'fall out of need' and this is not accounted for in the analysis. One example would be a newly forming household with an income level that means they spend more than 35% of income on housing. As the household's income rises, they would potentially pass the affordability test and therefore not have an affordable need. There is also the potential when looking over the longer-term that a newly forming household will become an existing household in need and would be counted twice if trying to multiply the figures out for a whole plan period.

7.43 It also needs to be remembered the affordability test used for analysis is based on assuming a household spends no more than 35% of their income on housing (when privately renting). In reality, many households will spend more than this and so would be picked up by modelling as in need but in fact are paying for a private sector tenancy. ONS research[14] estimates private tenants nationally are paying an average of 34% of income on housing in 2023 and this would imply that around half are spending more than the affordable level assumed in this report (if this figure were to be applicable to South Warwickshire).

7.44 A further consideration is that some 550 of the 1,237 per annum overall affordable need is a need from households able to rent in the market (but not buy). Technically, these households can afford market housing (to rent) and historically would not have been considered as having a need in assessments such as this. Until recently only households unable to buy OR rent would be considered as having a need for affordable housing. For these reasons these households have not been included in the analysis looking at households with and without accommodation (Table standardised level of affordable housing need, above).

7.45 On the supply-side, Iceni has analysed the sources of funding of affordable housing delivery over the last 5 years (2019/20 – 2023/24). This shows that whilst S106 schemes are the largest contributor to affordable housing delivery, these alone account for 68% of affordable delivery, of 3,024 dwellings; but there were a further 1,399 dwellings funded in other ways including with local authority and Homes England funding. Average affordable housing delivery over this period was of 760 affordable homes per year.

14 https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/privaterentalaffordabilityengland/2023

7.46 The Government's 2025 Spending Review announced a £39 billion investment package for affordable housing over a 10 year period starting in 2026-27, with the aim of supporting nationally 300,000 new affordable homes across England. At least 60% of homes to be delivered through the programme are intended to be for social rent. This significant boost to the funding put into affordable housing should help to support increased delivery.

Table 7.17 Sources of Affordable Housing Delivery, South Warwickshire 2019/20 – 2024/25

	Stratford-on-Avon	Warwick	Total Units	%Total
S106 Nil Grant	1,996	1,028	3,024	68%
Homes England funded	683	508	1,142	26%
Local Authority Funding	6	54	103	2%
Affordable Homes Guarantee	58	90	148	3%
Other	6	-	6	0%
Total	2,749	1,680	4,423	100%

Source: MHCLG Live Table 1008C

7.47 Having regard to these considerations, which are important to considering the affordable housing need in context, we do not consider that there is clear evidence that the affordable housing needs evidence justifies overall housing provision above the standard method figures of 2,197 dwellings per annum within the South Warwickshire Local Plan.

The Role of the Private Rented Sector (PRS)

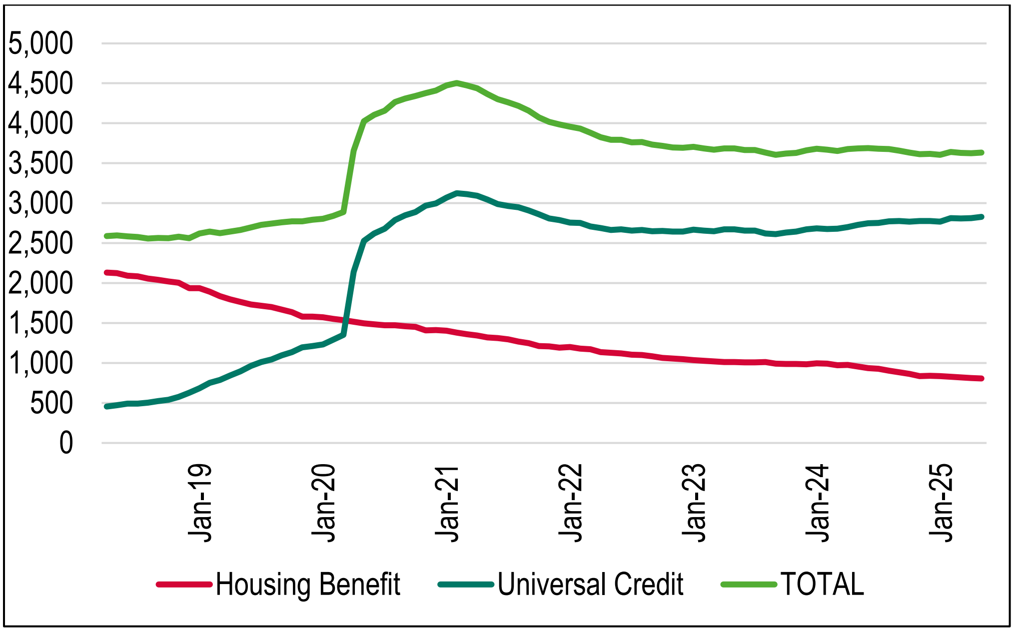
7.48 The shortfall in the delivery of affordable housing has historically been met through the Private Rented Sector, as households unable to access affordable housing are able to live in private rented properties and supplement their income with Housing Benefit.

7.49 Whilst the Private Rented Sector (PRS) does not fall within the types of affordable housing set out in the NPPF (other than affordable private rent which is a specific tenure separate from the main ‘full market’ PRS), it has evidently been playing a role in meeting the needs of households who require financial support in meeting their housing need. Government recognises this and indeed legislated through the 2011 Localism Act to allow Councils to discharge their “homelessness duty” through providing an offer of a suitable property in the PRS.

7.50 Data from the Department of Work and Pensions (DWP) has been used to look at the number of Housing Benefit supported private rented homes. As of May 2025, it is estimated that there were around 3,600 benefit claimants in the Private Rented Sector in South Warwickshire. From this, it is clear that the PRS contributes to the wider delivery of ‘affordable homes’ with the support of benefit claims. However, as discussed in Section 3 of this report benefits available to tenants in the PRS do not always cover the full cost of rental whilst the sector also has a lack of security of tenure when compared with renting from a Registered Provider.

7.51 The figure below shows the trend in the number of claimants in the study area. This shows there has been an increase since March 2020, which is likely to be related to the Covid-19 pandemic. However, even the more historical data shows a substantial number of households claiming benefit support for their housing in the private sector (typically over 2,500 households).

Figure 7.1 Number of Housing Benefit/Universal Credit claimants in the PRS in South Warwickshire



Source: Department of Work and Pensions

7.52 The table below shows the number of Housing Benefit and Universal Credit claimants (with a housing entitlement) in the private rented sector as of May 2025 for each of the two areas: both districts seeing just over 1,800 claimants.

Table 7.18 Number of Housing Benefit/Universal Credit claimants in the PRS – May 2025

	Housing Benefit	Universal Credit	TOTAL
Stratford-on-Avon	423	1,403	1,826
Warwick	389	1,425	1,814
South Warwickshire	812	2,828	3,640

Source: Iceni analysis

7.53 The data about the number of claimants does not indicate how many new lettings are made each year in the PRS. However, data from the English Housing Survey (EHS) over the past three years indicates that nationally around 7% of private sector tenants are new to the sector each year. If this figure is applied to the number of households claiming HB/UC, then this would imply around 250 new benefit-supported lettings in the sector annually.

7.54 Whilst we would not recommend including PRS supply as part of the modelling of affordable housing need, not least as it is uncertain whether the availability of homes will remain at this level as well as concerns about the security of tenure, the reality of the situation is that the sector does play a role in providing homes for those unable to access social housing.

Types of Affordable Housing Needed

7.55 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

7.56 The tables below show current rent levels in South Warwickshire for a range of products along with relevant local housing allowance (LHA) rates. Most of South Warwickshire (including the main settlements) falls into the Warwickshire South 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.

7.57 This analysis shows that social rents are notably lower than affordable rents and that affordable rents are well below lower quartile market rents. The LHA rates for all sizes of home are also well below lower quartile market rents for all sizes of accommodation. This does potentially mean that households seeking accommodation in the private sector in many locations may struggle to secure sufficient benefits to cover their rent.

Table 7.19 Comparison of rent levels for different products (per month) – Stratford-on-Avon - 2025

		Social rent	Affordable rent (AR)	Lower quartile (LQ) market rent	LHA (Warwickshire South)
1-bed	Cost	£443	£577	£825	£698
	Difference to LHA Rate	36.5%	17.3%	-18.2%	
2-beds	Cost	£514	£698	£1,000	£848
	Difference to LHA Rate	39.4%	17.7%	-17.9%	
3-beds	Cost	£567	£797	£1,300	£1,042
	Difference to LHA Rate	45.6%	23.5%	-24.8%	
4-beds	Cost	£703	£965	£1,700	£1,346
	Difference to LHA Rate	47.8%	28.3%	-26.3%	
ALL		£532	£719	£1,000	-

Source: RSH, VOA and market survey

Table 7.20 Comparison of rent levels for different products (per month) – Warwick - 2025

		Social rent	Affordable rent (AR)	Lower quartile (LQ) market rent	LHA (Warwickshire South)
1-bed	Cost	£422	£597	£900	£698
	Difference to LHA Rate	39.5%	14.5%	-28.9%	
2-beds	Cost	£483	£736	£1,100	£848
	Difference to LHA Rate	43.0%	13.2%	-29.7%	
3-beds	Cost	£527	£878	£1,350	£1,042
	Difference to LHA Rate	49.4%	15.7%	-29.6%	
4-beds	Cost	£647	£1,084	£1,750	£1,346
	Difference to LHA Rate	51.9%	19.5%	-30.0%	
ALL		£482	£755	£1,050	-

Source: RSH, VOA and market survey

7.58 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 67%-70% of a current lower quartile rent.

Table 7.21 Difference between rent levels for different products – Stratford-on-Avon

	Social rent as % of affordable rent	Social rent as % of LQ market rent	Affordable rent as % of LQ market rent
1-bedroom	77%	54%	70%
2-bedrooms	74%	51%	70%
3-bedrooms	71%	44%	61%
4-bedrooms	73%	41%	57%
ALL	74%	53%	72%

Source: RSH and VOA

Table 7.22 Difference between rent levels for different products – Warwick

	Social rent as % of affordable rent	Social rent as % of LQ market rent	Affordable rent as % of LQ market rent
1-bedroom	71%	47%	66%
2-bedrooms	66%	44%	67%
3-bedrooms	60%	39%	65%
4-bedrooms	60%	37%	62%
ALL	64%	46%	72%

Source: RSH and VOA

7.59 The table below suggests that around 18% of households who cannot afford to rent privately could afford an affordable rent at 80% of market rents, with a further 9% being able to afford current affordable rents. There are also an estimated 26% who can afford a social rent (but not an affordable one). A total of 47% of households would need some degree of benefit support (or spend more than 35% of income on housing as per the ONS threshold) to be able to afford their housing (regardless of the tenure). This analysis points to a clear need for social rented housing.

Table 7.23 Estimated need for affordable rented housing (% of households able to afford to buy OR rent)

Households who…	Stratford-on-Avon	Warwick	TOTAL
Can afford 80% of market rent	18%	18%	18%
Can afford current affordable rent	8%	9%	9%
Can afford social rent	22%	31%	26%
Needs benefit support	51%	42%	47%
All unable to afford market	100%	100%	100%

Source: Iceni analysis

7.60 The analysis indicates that 26-27% of those with a need for rented affordable homes could potentially afford an affordable rent (combining the top two rows in the table above), albeit that there is some flexibility as there could be other households who are able to be accommodated in affordable rented homes who supplement their income with housing benefit. With the aim of minimising the housing benefit costs, the evidence would support provision of 75% of rented homes being provided at social rents, if this is supported by the viability evidence.

7.61 For affordable rents, the Councils should also consider capping these at LHA levels to ensure they are affordable to as wide a range of households as possible (particularly those who may be impacted by a benefit cap). The Government's Policy statement on rents for social housing[15] notes '*Properties let by registered providers are not subject to*

[15] https://www.gov.uk/government/publications/direction-on-the-rent-standard-from-1-april-2020/policy-statement-on-rents-for-social-housing

the Local Housing Allowance. Nevertheless, providers should have regard to the local market context, including the relevant Local Housing Allowance for the Broad Rental Market Area in which the property is located, when setting affordable rents'. This will ensure that rents are genuinely affordable.

Intermediate Housing

7.62 As well as rented forms of affordable housing, the Councils 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).

7.63 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.

Discounted Market Sale

7.64 The tables below set out a suggested maximum purchase price for discounted market sale/First Homes in South Warwickshire 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 (or just the lower quartile price where this is higher).

7.65 Focussing on 2-bedroom homes in Warwick, it is suggested that an affordable price is no more than £194,000 and therefore the open market value of homes would need to be in no more than £277,400 (if discounted by 30%).

Table 7.24 Affordable home ownership prices – Stratford-on-Avon

	What households able to rent but not buy could afford	Open Market Value (OMV) of Home with 30% Discount
1-bedroom	£135,000	£193,000
2-bedrooms	£177,000	£253,000
3-bedrooms	£240,000	£342,000
4+-bedrooms	£326,000	£466,000

Source: Iceni analysis

Table 7.25 Affordable home ownership prices – Warwick

	What households able to rent but not buy could afford	Open Market Value (OMV) of Home with 30% Discount
1-bedroom	£154,000	£221,000
2-bedrooms	£194,000	£277,000
3-bedrooms	£255,000	£364,000
4+-bedrooms	£344,000	£491,000

Source: Iceni analysis

7.66 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 the tables below providing a general summary of existing schemes.

7.67 This analysis is interesting as it shows the median newbuild price for all sizes of homes is above the top end of the OMV required to make homes affordable to those in the gap between buying and renting (for sizes where sufficient data was available). That said, homes in some size categories at the bottom end of the price range could potentially be discounted by 30% and considered as affordable.

7.68 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.

7.69 The analysis is also interesting in highlighting a newbuild market heavily dominated by larger homes. In Stratford-on-Avon some 78% of homes found by the analysis are 3+ bedrooms, with 41% having 4-bedrooms. In Warwick, these figures are 81% and 36% respectively.

Table 7.26 Estimated newbuild housing cost by size – Stratford-on-Avon

	No. of homes advertised	Range of prices	Median price
1-bedroom	7	£184,000-£525,000	£200,000
2-bedrooms	34	£180,000-£795,000	£325,000
3-bedrooms	68	£290,000-£1,750,000	£400,000
4-bedrooms	76	£380,000-£2,500,000	£550,000

Source: Iceni analysis from Rightmove

Table 7.27 Estimated newbuild housing cost by size – Warwick

	No. of homes advertised	Range of prices	Median price
1-bedroom	3	£188,000-£298,000	-
2-bedrooms	18	£294,000-£625,000	£335,000
3-bedrooms	51	£330,000-£925,000	£435,000
4-bedrooms	40	£465,000-£750,000	£590,000

Source: Iceni analysis from Rightmove

7.70 An alternative way of looking at the data is to ask what level of discount is required to make homes genuinely affordable and this is shown in the tables below. The figures are based on the median newbuild prices and show the discount needed to achieve the affordable price previously calculated.

7.71 The tables show that **typically a discount of around 40% would be needed to make homes affordable** and this does align with current Stratford-on-Avon policy. Therefore, whilst it is arguably possible for discounts of this level to be provided, this would essentially be a subsidy that could potentially be spent in other ways (such as to support provision of social rented housing). These are issues for the Councils to consider in formulating policies.

7.72 However, there may be specific circumstances where discounted market housing might be considered (e.g. to support viability or to provide a wider mix on site). In addition, it needs to be remembered the analysis in this report is based on estimated prices at a particular point in time and it is possible for housing to become more affordable relative to the existing market over time. There may also be specific schemes that are affordable relative to general costs across the area.

Table 7.28 Discount required to make affordable home ownership a 'genuinely affordable' product – Warwick

	Affordable price	Median newbuild	Discount required
1-bedroom	£135,000	£200,000	33%
2-bedrooms	£177,000	£325,000	46%
3-bedrooms	£240,000	£400,000	40%
4-bedrooms	£326,000	£550,000	41%

Source: Iceni analysis

Table 7.29 Discount required to make affordable home ownership a 'genuinely affordable' product – Stratford-on-Avon

	Affordable price	Median newbuild	Discount required
1-bedroom	£154,000	-	-
2-bedrooms	£194,000	£335,000	42%
3-bedrooms	£255,000	£435,000	41%
4-bedrooms	£344,000	£590,000	42%

Source: Iceni analysis

7.73 Overall, and on balance, the evidence does not support any significant need for First Homes (or other discounted market products) in a local context due to the cost of newbuild housing, with discounts of around 40% required in order to make new-build dwellings genuinely affordable. Equally First Home costs are capped outside of London at £250,000, while affordable costs for 1 and 2 bed dwellings in both areas and 3 bed dwellings in Warwick are below this, costs in Stratford-on-Avon for 3 beds and in both areas for 4 beds are higher than the cap. However, there may be specific schemes where this type of housing could be supported although this would need to be dealt with on a site-by-site basis.

Shared Ownership

7.74 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 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.

7.75 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).

7.76 By way of an explanation of these tables (focussing on 2-bedroom homes in Stratford-on-Avon) – if a 50% equity share scheme came forward then it is estimated the OMV could not be above £265,000 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 £386,000. That said, a higher OMV and lower initial equity share would make it harder for residents to staircase.

7.77 Although affordability can only be considered on a scheme by scheme basis, it is notable that we estimate a median 2-bedroom newbuild to cost around £325,000, this points to shared ownership an equity share level of around 25% as being genuinely affordable (in this example), although lower shares could increase the number of households able to afford.

Table 7.30 Estimated OMV of Shared Ownership with a 50%, 25% and 10% Equity Share by Size – Stratford-on-Avon

	50% share	25% share	10% share
1-bedroom	£218,000	£272,000	£319,000
2-bedroom	£265,000	£330,000	£386,000
3-bedroom	£344,000	£429,000	£502,000
4-bedrooms	£450,000	£560,000	£657,000

Source: Iceni analysis

Table 7.31 Estimated OMV of Shared Ownership with a 50%, 25% and 10% Equity Share by Size – Warwick

	50% share	25% share	10% share
1-bedroom	£238,000	£297,000	£348,000
2-bedroom	£291,000	£363,000	£425,000
3-bedroom	£357,000	£445,000	£521,000
4-bedrooms	£463,000	£577,000	£676,000

Source: Iceni analysis

7.78 Another way of looking at this data is to see what level of equity share might be needed to make shared ownership affordable and this is shown in the table below. Overall, this points to shares generally in the range of 25%-33% depending on size and location and it this analysis should be treated as indicative as it is based on a specific set of data at a particular point in time. The OMV used for this analysis is as shown in Tables 7.28 and 7.29.

Table 7.32 Estimated equity share of OMV required to make shared ownership affordable

	Stratford-on-Avon	Warwick
1-bedroom	62%	-
2-bedroom	26%	33%
3-bedroom	32%	27%
4-bedrooms	27%	23%

Source: Iceni analysis

Rent-to-Buy

7.79 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 although could be longer) 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.

7.80 At the end of the initial 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, the tenancy is secure for the duration of the initial agreement period, the tenant may also request for the tenancy to be extended beyond this point.

7.81 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.

7.82 At present we are unaware of any rent-to-buy schemes in Stratford-on-Avon or Warwick and so it is difficult to comment on how affordable these schemes are or what the level of demand might be. One possible concern with this product is that rents levels may be quite high if based on a newbuild rental home (which like buying will have some premium). Therefore, if a scheme comes forward it is recommended that the rent to be paid should be capped at Local Housing Allowance to ensure affordability. Additionally, with rents at LHA it is likely there would be increased demand for this product when compared with rents capped at 80% of the market.

7.83 The table below considers potential savings that can be made through rent to buy products. It compares median rental costs (as per July 2025) to the Warwickshire South LHA rate and multiplies this across a 5 year period (60 months). As can be seen savings vary across sizes and are significantly higher for larger 4+ bedroom dwellings. This is due to the median rental costs being much higher than LHA rates. While the potential savings are not insignificant, they are unlikely to be enough to be able to afford to buy the dwelling at market value. Even at the higher 4+ bedroom end, the savings made are less than 10% (average deposit size) of the lower quartile prices for properties in each area.

Table 7.33 Potential Savings over 5 Years (Median Rental Costs vs LHA rates)

	1-bed	2-beds	3-beds	4-beds
Stratford-on-Avon	£4,140	£6,780	£9,120	£22,680
Warwick	£9,960	£14,040	£15,480	£32,040

Source: Iceni analysis

7.84 Saving do increase over longer periods; however, this is difficult to estimate due to changing rental costs and LHA rates. To ensure accurate comparison, we have looked at what the savings may increase to if monthly rental costs and LHA allowance were to stay the same.

7.85 If kept at a constant level, savings across all size bands would increase from that shown, doubling at 10 years, tripling at 15 years and so on. The table below shows what potential savings could look like after 20 years versus the deposit that would be required to buy a Lower Quartile home, again providing the LQ costs stays the same.

Table 7.34 Potential Savings over 20 Years vs 10% of LQ purchase prices

	Stratford-on-Avon		Warwick	
	Potential 20 year savings	10% of LQ Costs	Potential 20 year savings	10% of LQ Costs
1-bed	£16,560	£13,500	£39,840	£15,500
2-beds	£27,120	£19,500	£56,160	£21,000
3-beds	£36,480	£29,000	£61,920	£32,500
4-bed	£90,720	£43,000	£128,160	£47,500

Source: Iceni analysis

7.86 This shows that while a 5 year rent to buy period is unlikely to provide much cost benefit for occupiers, over a longer term as savings accumulate this could be more beneficial overall.

7.87 Consultation with registered providers indicates that it has in some cases been blended with a Shared Ownership model, where the tenant would have the choice to buy a share in the property with their savings if they wished. The table below show the amount saved over the five year period compared to the deposits that would be required for shares (based on tables 6.27 and 6.28).

Table 7.35 Potential Savings vs deposit needed for Equity Shares – Stratford-on-Avon

	50% share	25% share	10% share	Amount Saved
1-bed	£10,900	£6,800	£3,190	£4,140
2-beds	£13,250	£8,250	£3,860	£6,780
3-beds	£17,200	£10,725	£5,020	£9,120
4-beds	£22,500	£14,000	£6,570	£22,680

Source: Iceni analysis

Table 7.36 Potential Savings vs deposit needed for Equity Shares – Warwick

	50% share	25% share	10% share	Amount Saved
1-bed	£11,900	£7,425	£3,480	£9,960
2-beds	£14,550	£9,075	£4,250	£14,040
3-beds	£17,850	£11,125	£5,210	£15,480
4-beds	£23,150	£14,425	£6,760	£32,040

Source: Iceni analysis

7.88 As can be seen, potential savings could form a deposit for the purchase of a 10% share across all sizes in both areas. In Warwick, savings could afford up to 25% shares in 1-3 bed properties, rising to 50% in 4+ bedroom properties. Savings are slightly less in Stratford-on-Avon with on 10% afforded in 1-3 bed properties, although again this rises to 50% in 4+ bedroom properties.

Engagement with Register Providers and Developers

7.89 Iceni have sought to engage with registered providers operating in South Warwickshire in order to understand their perspective on the need for affordable homes.

7.90 In terms of tenure, a number of schemes have seen tenure delivery sit at around 60% rented dwellings to 40% intermediate (such as Shared Ownership). Providers tend to prioritise social rented dwellings, considering these to be a key area of need and prefer to stay away from providing affordable rent dwellings which are not always considered to be truly affordable.

7.91 In terms of intermediate housing, provider Stonewater offers Rent-to-Buy as one of their housing tenures, although this is fairly new and they do not yet have data on long-term conversion to ownership. Shared Ownership (SO) is facing viability challenges at the current time, particularly for one-bedroom homes and flats. The emphasis is on 2–3 bed houses, but these too are constrained by the conflict between income multipliers, earning caps (in the case of Warwick particularly) and property values.

7.92 Going forwards providers flagged issues with taking on units delivered on S106 sites. This is a wider national issue at the time of writing. Issues include that the specification of S106 units can be poor, missing things such as non-slip flooring and turf as well as other finishes that don't come as standard with some new-build developers. This can require RP's to spend additional funds for the units to meet acceptable standards. While some developers produce good quality homes, unit sizes also remain a concern. RPs emphasised that affordable unit sizes should be a minimum of 1 bed/2 persons, 2 bed/4 persons and 3 bed/5 persons, this is to ensure that the homes do not become over crowded. Specifically, 2 bed/3 person and 3 bed/4 person units are considered too small.

7.93 In terms of built form, RP's generally prefer the construction of maisonettes compared to flats. Flats are less desirable for shared ownership properties, where houses are much more preferred.

7.94 Accessibility and disability standards, particularly M4(3), can present challenges in terms of viability. On some sites, particularly those that may slope significantly, it can be difficult to provide M4(3) units. Generally, the provision of M4(2) units is seen as less of a barrier due to them costing a similar amount to develop as regular housing.

7.95 From a letting perspective, RP letting teams are often cautious about accepting M4(3) units where there is not a demonstrable need shown for them in that particular location. (A full explanation of the difference between M4(2) and M4(3) standards can be found in Table 8.14).

7.96 Site location is critical, with access to public transport (ideally two buses per hour), local shops, and healthcare services within a mile being important in supporting occupier demand. The consideration of how affordable housing is phased on large S106 schemes is also important: if public transport routes are not in place when tenants move in this can seriously impact their ability to get to work.

7.97 Planning was also flagged as a hurdle to development, with costs rising sharply. This is a broader national issue in our experience. In addition to this some affordable developers are also facing increased competition in buying sites. This is particularly from larger volume housebuilders that are now looking at smaller sites of up to 100 unit capacity that would traditionally have been only considered by smaller housebuilders and affordable housing developers. This increases overall land values and makes it harder to ensure affordable developments are viable.

Policy response

7.98 It is not possible through the housing needs assessment to set out the amount of affordable housing to be required through policy on its own, as this will also be influenced by the viability of residential development. We do however note the current policy position for each local authority; this is an overall target of 35% in Stratford-on-Avon with an 80:20 split between rented and intermediate products (including 60% at social rents). For Warwick an overall target of 40% is set out with the mix set out in the Affordable Housing Supplementary Planning Document of 60% Social Rent, 25% Affordable Rent and 15% Shared Ownership.

7.99 It is considered that a 40% overall target could provide a good start point for viability testing in both areas and that this report can provide advice on the tenure split, particularly in light 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)'.*

Table 7.37 The profile of affordable housing delivered in South Warwickshire over the last 5 years is broadly two thirds rented affordable homes and one third intermediate, as shown below. Profile of Affordable Housing delivered in South Warwickshire, 2019/20 – 2023/24

	Affordable Homes	% Homes
Social Rent	1,669	43%
Affordable Rent	719	19%
Shared Ownership	1,296	34%
Intermediate Rent	0	0%
First Homes	87	2%
Other Affordable Home Ownership	75	2%
Total	3,846	100%

Source: MHCLG

7.100 The latest evidence would however point to a greater focus on rented affordable homes (and for social rented homes within this).

7.101 Overall, it is recommended the Councils consider seeking a split between rented and intermediate housing in an 80:20 ratio. Whilst the analysis does point to some difficulties in making intermediate housing 'genuinely affordable' due to current newbuild prices, this is a situation that could change over time and can also vary on a site by site basis. In addition, the provision of some intermediate products may support viability as well as helping develop mixed and balanced communities by offering a wider range of products.

7.102 The Councils may however look to adopt a different tenure mix to align with strategic priorities or other issues such as overall affordability.

7.103 Whilst the main analysis in this report identified a split of 56:44 between those unable to buy OR rent and those able to rent but not buy, it was noted that these figures do not include the sizeable amount of market housing available for sale at a price below the lower quartile and which could be available for some households in the latter group.

7.104 In terms of types of affordable housing, the analysis indicates that there is a high need for social rented housing in the borough and that up to 80% of the affordable housing should be provided as social rent to meet needs. However, in the event that the Local Plan viability work shows that this would not be viable for all types of sites, up to 20% affordable rent could be considered in order to ensure that the overall delivery of affordable homes is not prejudiced.

7.105 The analysis also suggests there is unlikely to be a role for discounted market housing (including First Homes) with the main focus likely to be on shared ownership (and possibly rent-to-buy housing).

7.106 The following table sets out our recommended tenure split based on the evidence in this report. This would still be subject to viability and also the potential for alternative choices to be made by the Councils – for example, it is possible that increasing levels of intermediate housing would increase overall delivery and this may be considered preferable to providing homes at social rents (of course the opposite could also be the decision made – more social rents, fewer homes overall). Although separate columns are provided for each local authority, the concluded position is the same in both cases.

7.107 Overall, the recommendation is for a 80:20 split, with all of the rented housing at social rents and the 20% of intermediate housing focussing on shared ownership and rent-to-buy; no targets are suggested for discounted market sale or First Homes. The categories used in the table below are consistent with the affordable housing definitions set out in Annex 2 of the NPPF.

Table 7.38 Suggested mix of affordable housing by tenure

Type of affordable housing	Stratford-on-Avon	Warwick
Social Rent	60%	60%
Other affordable housing to rent	20%	20%
Other affordable routes to home ownership (focused on Shared Ownership)	20%	20%

Source: Iceni analysis

7.108 Given the need for social rents, it will be appropriate to focus on delivering this tenure as the only rented provision on sites where it is economically viable to do so (also noting that it may be difficult to develop sites with both social and affordable rented products due to having a different rent for essentially the same home). Affordable rents could be delivered only on sites where it is necessary due to viability issues.

Summary

7.109 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 study area and a need in both local authorities. 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.

7.110 Whilst the level of need being high, it is not considered that this points to any requirement for the Councils to increase the Local Plan housing requirement above the standard method. The link between affordable need and overall need (of all tenures) is complex and in trying to make a link it must be remembered that many of those picked up as having an affordable need are already in housing (and therefore do not generate a net additional need for a home). In addition, the private rented sector is providing benefit supported accommodation for many households; whilst the evidence points to significant affordable housing delivery which are not funded through planning obligations. That said, the level of affordable need does suggest the Councils should maximise the delivery of such housing at every opportunity.

7.111 Although a clear need for rented forms of affordable housing was identified, the study also considers different types of intermediate housing or Affordable Home Ownership homes as these 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 is no strong evidence of a need for First Homes or discounted market housing more generally, although these may play a role in certain local circumstances.

7.112 In deciding what types of affordable housing to provide, including a split between rented and home ownership products, the Councils will need to consider the relative levels of need and also viability issues (recognising for example that providing AHO may be more viable and may therefore allow more units to be delivered, but at the same time noting that households with a need for rented housing are likely to have more acute needs and fewer housing options).

8. Mix of Homes Needed

8.1 This section considers the appropriate mix of housing across South Warwickshire, 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. It follows a consistent methodology to the sub-regional HEDNA but takes account of more recent data releases, including the 2021 Census, as well as the revised overall housing need.

Background Data

8.2 The number of families in South Warwickshire (defined for the purpose of this assessment as any household which contains at least one dependent child) totalled 31,700 as of the 2021 Census, accounting for 26% of households; this proportion is lower than seen across other areas.

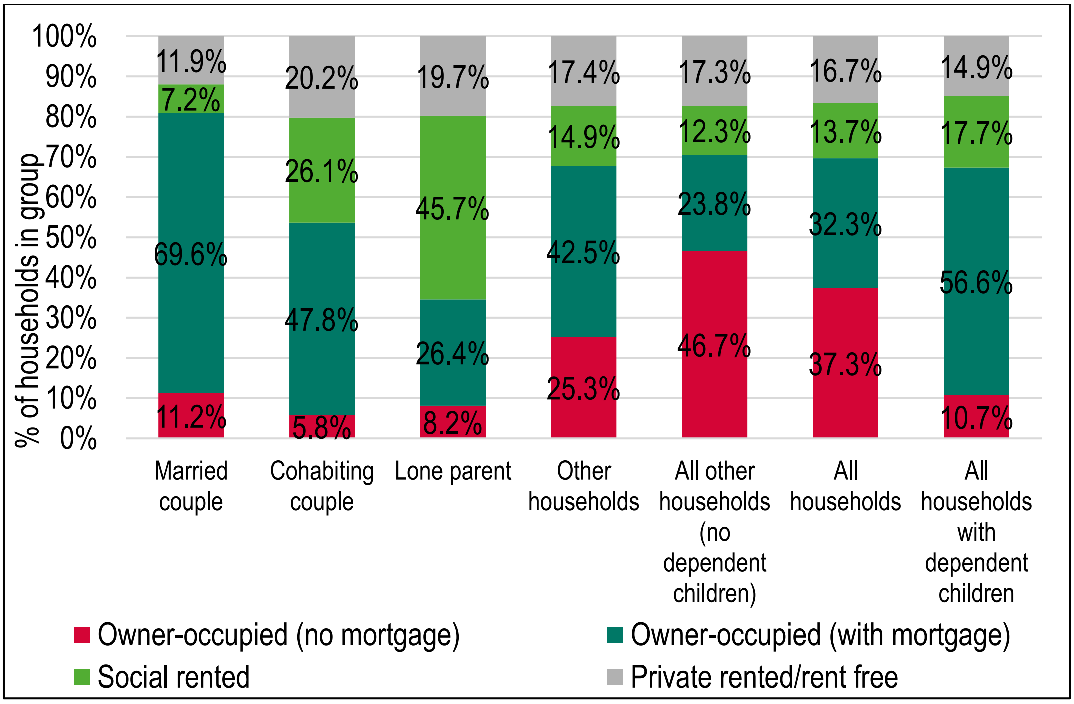
Table 8.1 Households with Dependent Children (2021)

	South Warwickshire		West Midlands	England
	No.	%	%	%
Married couple	19,201	15.7%	14.2%	14.4%
Cohabiting couple	4,514	3.7%	4.8%	4.5%
Lone parent	6,066	5.0%	7.4%	6.9%
Other households	1,946	1.6%	3.0%	2.7%
All other households	90,356	74.0%	70.6%	71.5%
Total	122,083	100.0%	100.0%	100.0%
Total with dependent children	31,727	26.0%	29.4%	28.5%

Source: Census (2021)

8.3 The figure 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 rented sector. Across South Warwickshire, only 35% of lone-parent households are owner-occupiers compared with 81% of married couples with children.

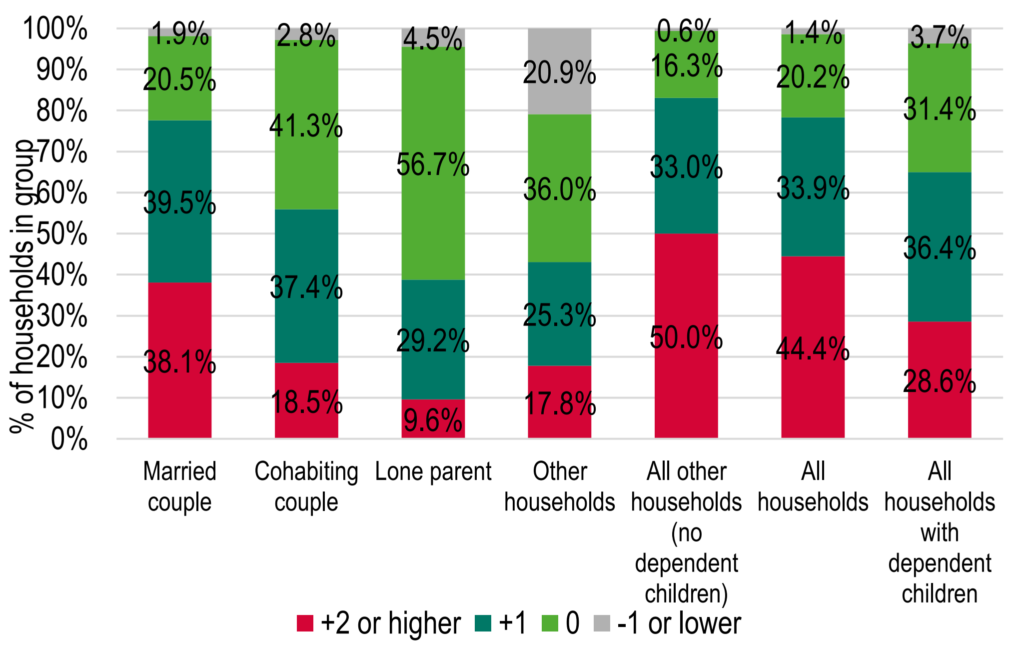
Figure 8.1 Tenure of households with dependent children (2021) – South Warwickshire



Source: Census (2021)

8.4 The figure below shows levels of overcrowding and under-occupancy of households with dependent children. This shows higher levels of overcrowding (minus figure) for all household types with dependent children with 4% of all lone parents and 21% of 'other' households being overcrowded. Overall, some 4% of households with dependent children are overcrowded, compared with less than 1% of other households. Levels of under-occupancy (positive figures) are also notably lower in households with dependent children.

Figure 8.2 Occupancy rating of households with dependent children (2021) – South Warwickshire



Source: Census (2021)

The Mix of Housing

8.5 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.

8.6 On the assumption that occupancy patterns for each age group (within each tenure) remain the same, it is therefore possible to assess the profile of housing needed is over the assessment period (taken to be 2025-50 to be consistent with other analysis in this report).

8.7 An important starting point is to understand the current balance of housing in the area – the table 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 slightly higher proportion to that seen nationally and in-line with the West Midlands). The profile of the social rented sector is broadly similar across areas (with a slightly larger stock in Stratford-on-Avon) whilst the private rented sector is generally of a similar profile to that seen in other locations (slightly more 4+-bedroom homes). Observations about the current mix feed into conclusions about future mix later in this section.

Table 8.2 Number of Bedrooms by Tenure, 2021

		Stratford-on-Avon	Warwick	South Warwickshire	West Mid-lands	England
Owner-occupied	1-bedroom	3%	3%	3%	2%	4%
	2-bedrooms	19%	21%	20%	19%	21%
	3-bedrooms	39%	41%	40%	52%	46%
	4+-bedrooms	40%	35%	38%	27%	29%
	Total	100%	100%	100%	100%	100%
	Ave. no. beds	3.16	3.08	3.12	3.04	3.01
Social rented	1-bedroom	20%	28%	25%	29%	29%
	2-bedrooms	44%	39%	42%	35%	36%
	3-bedrooms	31%	29%	30%	32%	31%
	4+-bedrooms	5%	3%	4%	4%	4%
	Total	100%	100%	100%	100%	100%
	Ave. no. beds	2.20	2.07	2.13	2.12	2.10
Private rented	1-bedroom	16%	19%	17%	17%	21%
	2-bedrooms	42%	42%	42%	37%	39%
	3-bedrooms	30%	24%	26%	37%	29%

	4+-bedrooms	13%	15%	14%	10%	11%
	Total	100%	100%	100%	100%	100%
	Ave. no. beds	2.40	2.35	2.37	2.40	2.30

Source: Census (2021)

Overview of Methodology

8.8 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. The sub-sections to follow describe some of the key analyses.

Understanding How Households Occupy Homes

8.9 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.

8.10 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.

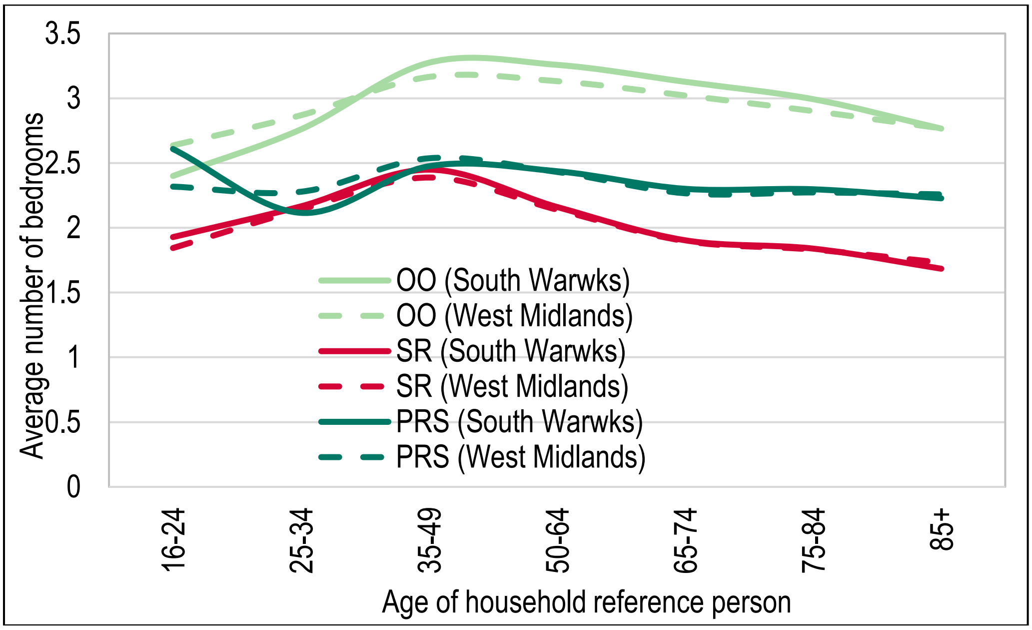
8.11 That said, issues of supply can also impact occupancy patterns, for example, it may be that a supply of additional smaller-level access homes would encourage older people to downsize but in the absence of such accommodation, these households remain living in their larger accommodation.

8.12 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 (e.g. those who can afford to pay the spare room subsidy ('bedroom tax')).

8.13 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).

8.14 The figure below shows an estimate of how the average number of bedrooms varies by different ages of HRP and broad tenure group for South Warwickshire and the West Midlands region. 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 slightly – as typically some households downsize as they get older. The analysis also shows South Warwickshire as having broadly similar dwelling sizes across age and tenure groups as is seen regionally.

Figure 8.3 Average Bedrooms by Age and Tenure in South Warwickshire and the region



Source: Census (2021)

8.15 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, equally there is no robust alternative data available); 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.

Changes to Households by Age

8.16 The table below presents the projected change in households by age of household reference person under the Standard Method. 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 overall number terms the 35-49 and 50-64 age groups are projected to see the largest growth.

Table 8.3 Projected Change in Household by Age of HRP in South Warwickshire

	2025	2050	Change in Households	% Change
Under 25	3,860	4,513	653	16.9%
25-34	15,576	20,252	4,676	30.0%
35-49	32,143	45,728	13,585	42.3%
50-64	36,999	49,160	12,161	32.9%
65-74	18,344	24,346	6,003	32.7%
75-84	17,762	24,934	7,172	40.4%
85+	7,550	16,626	9,076	120.2%
TOTAL	132,234	185,560	53,326	40.3%

Source: Iceni Analysis

Modelled Outputs

8.17 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.

8.18 The tables below show the modelled outputs of need by dwelling size in the three broad tenures. Market housing focusses on 3+-bedroom homes, affordable home ownership on 2- and 3-bedroom accommodation and rented affordable housing showing a slightly smaller profile again. The findings are broadly similar for both areas.

Table 8.4 Initial Modelled Mix of Housing by Size and Tenure – Stratford-on-Avon

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Market	5%	23%	44%	28%
Affordable home ownership	16%	39%	34%	11%
Affordable housing (rented)	27%	38%	30%	4%

Source: Housing Market Model

Table 8.5 Initial Modelled Mix of Housing by Size and Tenure – Warwick

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Market	6%	25%	44%	26%
Affordable home ownership	18%	40%	31%	11%
Affordable housing (rented)	29%	37%	30%	4%

Source: Housing Market Model

Rightsizing

8.19 The analysis above sets out 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).

8.20 There is a case to seek for new stock to more closely match actual size requirements. Whilst it would not be reasonable 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).

8.21 The table 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 number of overcrowded households. In the owner-occupied sector in 2021, there were 76,200 households with some degree of under-occupation and around 550 overcrowded households – some 90% of all owner-occupiers have some degree of under-occupancy.

Table 8.6 Cross-tabulation of occupancy rating and number of bedrooms (owner-occupied sector) – South Warwickshire

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	21,101	27,563	48,664
+1 spare bedrooms	0	14,054	9,550	3,947	27,551
0 "Right sized"	2,321	2,533	2,922	488	8,264
-1 too few bedrooms	57	200	232	64	553
TOTAL	2,378	16,787	33,805	32,062	85,032

Source: Census (2021)

8.22 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 8.7 Cross-tabulation of occupancy rating and number of bedrooms (social rented sector) – South Warwickshire

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	1,274	227	1,501
+1 spare bedrooms	0	3,424	1,574	251	5,249
0 "Right sized"	4,008	3,239	1,871	150	9,268
-1 too few bedrooms	101	277	283	30	691
TOTAL	4,109	6,940	5,002	658	16,709

Source: Census (2021)

Table 8.8 Cross-tabulation of occupancy rating and number of bedrooms (private rented sector) – South Warwickshire

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	2,248	1,836	4,084
+1 spare bedrooms	0	5,868	2,088	646	8,602
0 "Right sized"	3,420	2,521	924	303	7,168
-1 too few bedrooms	140	192	110	46	488
TOTAL	3,560	8,581	5,370	2,831	20,342

Source: Census (2021)

8.23 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 they do 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).

8.24 The adjustments for under-occupation and overcrowding lead to the suggested mix as set out in the following tables. It can be seen that this tends to suggest a very slightly different profile of homes as being needed (compared to the initial modelling) with the main differences being in the market sector due to high levels of under-occupancy.

Table 8.9 Modelled Mix of Housing by Size and Tenure – Stratford-on-Avon

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Market	5%	28%	45%	22%
Affordable home ownership	15%	42%	34%	10%
Affordable housing (rented)	27%	39%	29%	5%

Source: Housing Market Model

Table 8.10 Modelled Mix of Housing by Size and Tenure – Warwick

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Market	6%	29%	44%	21%
Affordable home ownership	17%	42%	32%	10%
Affordable housing (rented)	28%	37%	29%	6%

Source: Housing Market Model

8.25 Across South Warwickshire, the analysis points to over a quarter 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 of older people have on demand for smaller stock is outlined in the table below.

8.26 This indeed identifies a slightly 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.

8.27 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 8.11 Modelled Mix of Housing by Size and Age – affordable housing (rented) – Stratford-on-Avon

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Under 65	18%	40%	35%	7%
65 and over	41%	59%		
All affordable housing (rented)	27%	39%	29%	5%

Source: Housing Market Model

Table 8.12 Modelled Mix of Housing by Size and Age – affordable housing (rented) – Warwick

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Under 65	20%	39%	34%	7%
65 and over	47%	53%		
All affordable housing (rented)	28%	37%	29%	6%

Source: Housing Market Model

8.28 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 688 dwellings per annum from households unable to buy OR rent – 364 in Stratford-on-Avon and 324 in Warwick) with additional data from CoRe about the sizes of homes let over the past three years.

8.29 This analysis shows a low supply of 4+-bedroom homes relative to the need, particularly in Warwick, where it is estimated the supply is around 29% of the need arising each year, whereas for 2-bedroom homes (in both areas) around three-fifths of the need can be met. The section 6 analysis also shows relatively low delivery of 4+ bed affordable homes.

Table 8.13 Need for rented affordable housing by number of bedrooms – Stratford-on-Avon

	Gross Annual Need	Gross Annual Supply	Net Annual Need	As a % of total net annual need	Supply as a % of gross need
1-bedroom	173	76	98	26.8%	43.8%
2-bedrooms	349	206	143	39.3%	59.1%
3-bedrooms	202	98	104	28.7%	48.3%
4+-bedrooms	32	13	19	5.1%	41.7%
Total	757	393	364	100.0%	52.0%

Source: Iceni analysis

Table 8.14 Need for rented affordable housing by number of bedrooms –Warwick

	Gross Annual Need	Gross Annual Supply	Net Annual Need	As a % of total net annual need	Supply as a % of gross need
1-bedroom	204	113	91	28.2%	55.3%
2-bedrooms	300	179	121	37.3%	59.7%
3-bedrooms	166	73	94	28.8%	43.8%
4+-bedrooms	26	8	18	5.7%	29.0%
Total	697	373	324	100.0%	53.5%

Source: Iceni analysis

8.30 It is recognised that 26 and 28% of the total need being for 1 bedroom units is quite high. Consultation with RP's indicates apprehension on delivering this proportion of 1-beds on sites, given that 1 bed properties are not flexible in taking account of households changing circumstances, not suited to families. These considerations are taken into account in drawing conclusions later in this section.

Indicative Targets for Different Sizes of Property by Tenure

8.31 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. Although there are some differences in the findings for the two districts, it is considered that the same broad mix (when set out as a range) would be appropriate and would be sensible given the context of the joint plan.

8.32 The analysis (for rented affordable housing) also draws on data from the local authority Housing Register with regards to the profile of need 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). The Housing Register data below shows a pattern of need focussed on 1-bedroom homes, although there are a sizeable number requiring 3+-bedroom accommodation (over 500 households across the two authorities).

8.33 The analysis points to a similar profile of need across the two authorities, when considering all households; but when looking at the relative priority, it indicates a slightly higher need for 2- and 3-bed properties in Stratford; and 1- and 4+ bed properties in Warwick.

Table 8.15 Housing Register – Stratford-on-Avon, Autumn 2025

	Households – All Bands	% across all bands	Households – Reasonable Preference	% in priority bands
1-bed	1,604	66%	551	61%
2-bed	471	20%	177	20%
3-bed	242	10%	118	13%
4+ bed	98	4%	52	6%
Total	2,415	100%	898	100%

Source: Stratford Housing Register, Oct 2025

Table 8.16 Housing Register – Warwick District, Autumn 2025

	Households – All Bands	% across all bands	Households – Reasonable Preference	% in priority bands
1-bed	1,068	66%	663	71%
2-bed	312	19%	106	11%
3-bed	133	8%	67	7%
4+ bed	104	6%	94	10%
Total	1,617	100%	930	100%

Source: Warwick Housing Register, Sept 2025

Social/Affordable Rented

8.34 Bringing together the above, a number of factors are recognised. This includes recognising that it is unlikely that all affordable housing needs will be met and that it is likely that households with a need for larger homes will have greater priority (as they are more likely to contain children). The following mix of social/affordable rented housing is therefore suggested:

- 1-bedroom: 20-30%
- 2-bedrooms: 35-45%
- 3-bedrooms: 25-30%
- 4+-bedrooms: 5-10%

8.35 If a development is to include housing specifically for older people (e.g. forms of age-restricted housing) then broadly a 50:50 split between 1- and 2-bedroom homes is recommended. 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. Whilst technically most older person households will 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.

8.36 It should be noted that the above recommendations are based on projecting the need forward to 2050 and will vary over time. It may be at a point in time the case that Housing Register data identifies a shortage of housing of a particular size/type; whilst evidence of local needs will also be relevant and could lead to the mix of housing being altered from the overall suggested requirement set out herein.

Affordable Home Ownership

8.37 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 homes genuinely affordable for AHO due to newbuild prices, and this may particularly impact on larger homes. Based on this analysis, it is suggested that the following mix of affordable home ownership would be appropriate:

- 1-bedroom: Up to 10%
- 2-bedrooms: 40-50%
- 3-bedrooms: 40-50%
- 4+-bedrooms: Up to 10%

8.38 In comparison to the 2022 Coventry and Warwickshire HEDNA, the recommended mix of affordable homes remains very similar, albeit the HEDNA recommends a larger proportion of 1 bed homes at 35% and a smaller proportion of 3 bed homes at 10%.

Market Housing

8.39 Finally, in the market sector, a balance of dwellings is suggested that takes account of both the demand for homes and the changing demographic profile (as well as observations about the current mix when compared with other locations and also the potential to slightly reduce levels of under-occupancy).

8.40 We have also had regard to the potential for rightsizing but also recognise that in the market sector there is limited ability to control what households purchase. This sees a slightly larger recommended profile compared with other tenure groups.

- 1-bedroom: 5-10%
- 2-bedrooms: 25-30%
- 3-bedrooms: 40-45%
- 4+-bedrooms: 20-25%

8.41 Although the analysis has quantified this on the basis of the market modelling and an understanding of the current housing market (including the stock profile in different tenures as set out earlier in this section), it does not necessarily follow that such prescriptive figures should necessarily be applied to all sites. Site location, context and surrounding character and the form of development are relevant considerations in applying the suggested mix to individual developments.

8.42 The suggested figures can be used as a monitoring tool to ensure that future delivery is not unbalanced when compared with the likely requirements as driven by demographic change in the area. On larger development sites the Councils could expect justification for a housing mix on such sites which significantly differs from that modelled herein.

Built-form

8.43 A final issue is a discussion of the need/demand for different built-forms of homes. In particular this discussion focusses on bungalows and the need for flats vs. houses.

Bungalows

8.44 The sources used for analysis in this report make it difficult to quantify a need/demand for bungalows as Census data (which is used to look at occupancy profiles) does not separately identify this type of accommodation. Data from the Valuation Office Agency (VOA) does however provide estimates of the number of bungalows (by bedrooms) although no tenure split is available. The table below shows around 8% of all flats and houses in South Warwickshire are bungalows with over half (52%) of these having 2-bedrooms, and a further 27% 3-bedrooms); a similar proportion (9%) of homes across England are bungalows.

Table 8.17 Number of dwellings by property type and number of bedrooms (March 2024) – South Warwickshire

	Number of bedrooms					All
	1	2	3	4+	Not Known	
Bungalow	1,320	5,450	2,830	810	30	10,440
Flat/Maisonette	9,090	12,580	1,250	720	200	23,820
Terraced house	840	11,520	14,480	2,710	100	29,660
Semi-detached house	170	6,840	23,320	3,660	130	34,110
Detached house	80	1,440	11,170	20,940	280	33,900
All flats/houses	11,500	37,830	53,050	28,840	740	131,930
Annexe	-	-	-	-	-	400
Other	-	-	-	-	-	1,020
Unknown	-	-	-	-	-	2,170
All properties	-	-	-	-	-	135,520

Source: Valuation Office Agency

8.45 Bungalows are often the first choice for older people seeking suitable accommodation in later life and there is generally a high demand when it becomes available (this is different from specialist accommodation for older people which would have some degree of care or support). There may also be a demand from households containing someone with a disability (across all age groups).

8.46 The demand for bungalows can be seen in the pricing of this dwelling type with an internet search of homes for sale suggesting a median asking price for a 2-bedroom bungalow to be around £350,000, compared to just £250,000 for 2-bedroom homes of other built-forms. Figures were broadly similar in both Stratford-on-Avon and Warwick.

8.47 The Councils should consider the potential role of bungalows as part of the future mix of housing. Such housing may be particularly attractive to older owner-occupiers (many of whom are equity-rich) which may assist in encouraging households to downsize. However, the downside to providing bungalows is that they are relatively land intensive.

8.48 Bungalows are likely to see a particular need and demand in the market sector and also for rented affordable housing (for older people as discussed in the next section of the report). Bungalows are likely to particularly focus on 2-bedroom homes, including in the affordable sector where such housing may encourage households to move from larger 'family-sized' accommodation (with 3+-bedrooms).

8.49 Including bungalows within the overall housing mix is important for meeting the needs of older households and those with mobility challenges, particularly in rural areas where specialised schemes such as Extra Care are often unviable. Bungalows provide single-level living, reducing barriers for residents with limited mobility and supporting independent living. They also offer downsizing opportunities for older homeowners, freeing up larger family homes and improving overall housing efficiency. Their inclusion helps create balanced, inclusive communities and addresses long-term demographic trends.

Flats versus Houses

8.50 Although there are some 1-bedroom houses and 3-bedroom flats, it is considered that the key discussion on built-form will be for 2-bedroom accommodation, where it might be expected that there would be a combination of both flats and houses. At a national level, 82% of all 1-bedroom homes are flats, 38% of 2-bedroom homes and just 5% of homes with 3-bedrooms.

8.51 The table below shows (for 2-bedroom accommodation) the proportion of homes by tenure that are classified as a flat, maisonette or apartment in Stratford-on-Avon and Warwick, the region and England. This shows a relatively low proportion of flats in Stratford-on-Avon (24% of all 2-bedroom homes) but a higher proportion in Warwick (41%). Both of these figures would arguably point to the majority of 2-bedroom homes in the future being houses. The analysis does also show a higher proportion of flats in the social and private rented sectors (around a third of 2-bedroom homes in these sectors are flats in Stratford-on-Avon and around half in Warwick).

Table 8.18 Proportion of 2-bedroom homes that are a flat, maisonette or apartment (by tenure)

	Stratford-on-Avon	Warwick	West Midlands	England
Owner-occupied	16%	29%	16%	25%
Social rented	30%	50%	45%	48%
Private rented	36%	57%	40%	52%
All (2-bedroom)	24%	41%	30%	38%

Source: 2021 Census

8.52 For completeness, the tables below show the proportion of flats in Stratford-on-Avon and Warwick for all sizes of accommodation and different tenures. Of particular note is the very small proportion of 3+-bedroom homes as flats in both areas.

Table 8.19 Proportion of homes that are a flat, maisonette or apartment (by tenure and dwelling size) – Stratford-on-Avon

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Owner-occupied	51%	16%	1%	0%
Social rented	67%	30%	2%	3%
Private rented	70%	36%	5%	4%
All	64%	24%	2%	0%

Source: 2021 Census

Table 8.20 Proportion of homes that are a flat, maisonette or apartment (by tenure and dwelling size) – Warwick

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Owner-occupied	77%	29%	2%	0%
Social rented	78%	50%	7%	9%
Private rented	89%	57%	13%	18%
All	82%	41%	4%	2%

Source: 2021 Census

8.53 Iceni would recommend that greater weight is placed on the sizes of units rather than built form. The historical evidence would indicate that most 2-bed stock is houses; but policies should provide some flexibility. Consideration of housing mix will have to take account of site characteristics, which in some cases might point towards flatted development as being most appropriate. The analysis would suggest that the affordable sector might be expected to see a higher proportion of flats than for market housing.

Summary

8.54 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 South Warwickshire is below average with around 26% of all households containing dependent children in 2021. 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 particularly likely to live in social rented accommodation.

8.55 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, this 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).

8.56 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 market housing there is a clear need for a range of different sizes of homes, including 45% to have at least 3-bedrooms of which 20% should have at least 4-bedrooms. Our recommended mix is set out below:

Table 8.21 Recommended Size Mix of Housing by Tenure – South Warwickshire

	Market	Affordable home ownership	Rented affordable housing
1-bedroom	5-10%	Up to 10%	20-30%
2-bedrooms	25-30%	40-50%	35-45%
3-bedrooms	40-45%	40-50%	25-30%
4+-bedrooms	20-25%	Up to 10%	5-10%

Source: Iceni analysis

8.57 The mix identified above could inform strategic policies; but in applying these the local authorities should take account of both site specific and deliverability factors. For example, in some areas affordable housing registered providers find difficulties 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) affordable home ownership properties genuinely affordable.

8.58 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 Councils should also monitor the mix of housing delivered.

9. Older Persons Housing

9.1 Paragraph 63 of the National Planning Policy Framework (NPPF) advises that the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. Amongst the groups mentioned are older people and people with disabilities.

9.2 Importantly, those are also amongst the groups with 'protected characteristics' to whom the Public Sector Equality Duty applies and whose needs must therefore be given specific consideration. Planning practice guidance also explains why it is important to plan for the needs of older people and disabled people respectively and outlines how their needs might be assessed.

9.3 This section studies the characteristics and housing needs of the older person population. Although there is a link between age and disability and there is likely to be a degree of overlap, we consider the needs for those with a disability in the next section of this report.

Older People

9.4 The table below provides baseline population data about older persons in South Warwickshire and compares this with other areas. The table shows South Warwickshire has an older age structure to that seen regionally and nationally with 22% of the population being aged 65 and over. The proportion of people aged 75 and over is also above equivalent figures for other areas.

Table 9.1 Older Persons Population, 2024

	South Warwickshire		West Midlands	England
	No.	%	%	%
Under 65	234,611	77.9%	81.1%	81.3%
65-74	31,417	10.4%	9.4%	9.4%
75-84	25,278	8.4%	6.9%	6.8%
85+	9,841	3.3%	2.6%	2.5%
Total	301,147	100.0%	100.0%	100.0%
Total 65+	66,536	22.1%	18.9%	18.7%
Total 75+	35,119	11.7%	9.5%	9.3%

Source: ONS

9.5 The table below shows the same information for each of the two local authorities. This shows a notably older age profile in Stratford-on-Avon where 25% of the population is aged 65 and over. At 19%, the proportion of older people in Warwick is in line with regional and national figures.

Table 9.2 Older Persons Population, 2024

	Stratford-on-Avon		Warwick	
	No.	%	No.	%
Under 65	109,161	74.6%	125,450	81.0%
65-74	17,455	11.9%	13,962	9.0%
75-84	14,216	9.7%	11,062	7.1%
85+	5,426	3.7%	4,415	2.9%
Total	146,258	100.0%	154,889	100.0%
Total 65+	37,097	25.4%	29,439	19.0%
Total 75+	19,642	13.4%	15,477	10.0%

Source: ONS

Projected Future Change in the Population of Older People

9.6 Population projections can next be used to provide an indication of how the number of older persons might change in the future with the tables below showing that both authorities are projected to see a notable increase in the older person population – the projection is based on the Standard Method.

9.7 For the 2025-50 period a projected increase in the population aged 65+ of around 53% is shown in Stratford-on-Avon and 43% in Warwick. The population aged under 65 is in contrast projected to see growth of between 26% and 28%. In total population terms, the Stratford-on-Avon projections show an increase in the population aged 65 and over of 20,100 people. This is against a backdrop of an overall increase of 49,000 – population growth of people aged 65 and over therefore accounts for 41% of the total projected population change (a lower figure of 26% in Warwick).

Table 9.3 Projected Change in Population of Older Persons, 2025 to 2050 – Stratford-on-Avon

	2025	2050	Change in population	% change
Under 65	111,224	140,132	28,908	26.0%
65-74	17,796	23,886	6,090	34.2%
75-84	14,617	21,261	6,645	45.5%
85+	5,582	12,919	7,337	131.4%
Total	149,219	198,197	48,979	32.8%
Total 65+	37,994	58,065	20,071	52.8%
Total 75+	20,198	34,180	13,981	69.2%

Source: Iceni Analysis

Table 9.4 Projected Change in Population of Older Persons, 2025 to 2050 – Warwick

	2025	2050	Change in population	% change
Under 65	126,291	162,216	35,925	28.4%
65-74	14,044	18,450	4,406	31.4%
75-84	11,378	15,071	3,693	32.5%
85+	4,479	9,216	4,738	105.8%
Total	156,192	204,954	48,762	31.2%
Total 65+	29,901	42,738	12,837	42.9%
Total 75+	15,857	24,288	8,431	53.2%

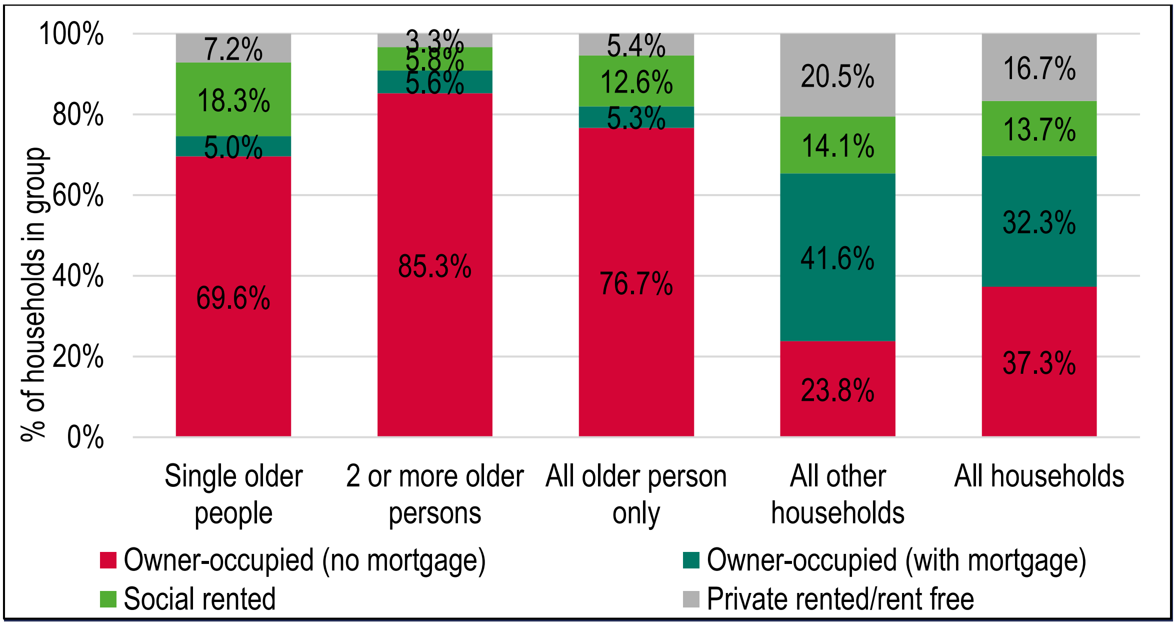
Source: Iceni Analysis

Characteristics of Older Person Households

9.8 The figure 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 persons households are owner occupiers (82% 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 13% 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 5%).

9.9 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 9.1 Tenure of Older Persons Households in South Warwickshire, 2021



Source: 2021 Census

9.10 The table below shows the tenure of older person households by local authority (figures are for all older person households). This shows little difference between the two areas, the most notable being a slightly higher proportion of older people in the social rented sector in Warwick (and fewer in private rented accommodation).

Table 9.5 Tenure of Older Persons Households, 2021 – local authorities

	Owner-occupied (no mortgage)	Owner-occupied (with mortgage)	Social rented	Private rented	TOTAL
Stratford-on-Avon	77.0%	5.4%	11.5%	6.1%	100.0%
Warwick	76.4%	5.2%	13.9%	4.6%	100.0%
TOTAL	76.7%	5.3%	12.6%	5.4%	100.0%

Source: 2021 Census

Need for Specialist Accommodation for Older People

9.11 Given the ageing population and higher levels of disability and health problems amongst older people, there is likely to be an increased requirement for specialist housing options moving forward. The box below shows the different types of older persons housing which are considered. The levels of care provided in each time of accommodation differ with Residential and Nursing care providing the highest levels of support and age restricted housing providing the lowest levels of support.

9.12 Age-restricted general market housing and sheltered housing both aim to provide the opportunity for people to live independently, in a community of a similar age group. While sheltered housing provides a slightly higher level of support than age-restricted neither form of housing is able to cater to high levels of care, nor are they particularly flexible in the type of care that can be provided.

9.13 Residential and Nursing care homes sit at the other end of the scale and provide 24 hour car support for residents, with nursing homes additionally offering qualified medical care. They are suitable for people with high or complex care needs and offer relief of households burdens. However, they do not offer the potential for residents to live independently, can often feel institutional and are costly.

9.14 With these factors in mind, Extra Care is often the preferred option when considering new development for older persons who have specific care needs. Extra Care allows for residents to remain in their own home and offer flexible care and support packages to residents. While more expensive than sheltered or age exclusive, it is less expensive than residential care provision which is not always required for older people whose care needs are not as significant.

Definitions of Different Types of Older Persons' Accommodation

Age-restricted general market housing: This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens but does not include support or care services.

Retirement living or sheltered housing (housing with support): This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.

Extra care housing or housing-with-care (housing with care): This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.

Residential care homes and nursing homes (care bedspaces): These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.

Source: Planning Practice Guidance [63-010]

9.15 The need for specialist housing for older persons is typically modelled by applying prevalence rates to current and projected population changes and considering the level of existing supply.

9.16 The approach taken below considers a range of publications from Housing LIN (including that mentioned in the PPG) to derive a series of prevalence rates. The rates also take into account the generally better health of the population in South Warwickshire and levels of deprivation (which will impact on the tenure split between market and affordable housing).

9.17 The following prevalence rates, expressed as a need per 1,000 people aged 75 and over have been used in the analysis:

Table 9.6 Prevalence rates used in analysis of older persons' housing needs (expressed as a need per 1,000 people aged 75 and over)

	Stratford-on-Avon	Warwick
Housing with support (market) – units	64	69
Housing with support (affordable) – units	47	49
Housing with care (market) – units	28	30
Housing with care (affordable) – units	12	12
Residential care (bedspaces)	35	38
Nursing care (bedspaces)	40	42

Source: Iceni analysis

9.18 It is also important to understand the supply of different types of specialist accommodation with the table below showing various categories of accommodation. Figures are expressed as a total and as a proportion of the population aged 75 and over (estimated to be 20,198 in 2025 in Stratford-on-Avon and 15,857 in Warwick).

9.19 In Stratford-on-Avon, the analysis shows a total of 1,392 units of housing with support, which represents around 69 per 1,000 people aged 75 and over – this is split equally between market and affordable housing. For housing with care, a lower current supply is shown (540 units) with 65% being market housing. For nursing and residential care, a supply of 1,437 bedspaces is shown with the majority (62%) being nursing care.

9.20 In Warwick, the analysis shows a total of 1,658 units of housing with support, which represents around 105 per 1,000 people aged 75 and over – a slightly higher proportion is in the market sector. For housing with care, a lower current supply is shown (490 units) with 55% being market housing. For nursing and residential care, a supply of 1,372 bedspaces is shown with the majority (55%) being residential care.

Table 9.7 Current supply of housing for older people – South Warwickshire

		Stratford-on-Avon		Warwick	
		Current supply	Supply per 1,000 aged 75+	Current supply	Supply per 1,000 aged 75+
Housing with support	Market	696	34	879	55
	Affordable	696	34	779	49
Total (housing with support)		**1,392**	**69**	**1,658**	**105**
Housing with care	Market	351	17	270	17
	Affordable	189	9	220	14
Total (housing with care)		**540**	**27**	**490**	**31**
Residential care bedspaces		545	27	622	39
Nursing care bedspaces		892	44	750	47
Total bedspaces		**1,437**	**71**	**1,372**	**87**

Source: Elderly Accommodation Council

9.21 Taking the supply forward and using the prevalence rates suggested the tables below shows estimated needs for different types of housing linked to the population projections. The analysis is separated into the various different types and tenures although it should be recognised that there could be some overlap between categories (i.e. some households might be suited to more than one type of accommodation).

9.22 In Stratford-on-Avon, the analysis suggests for most types and tenures of specialist accommodation that there is a current need; the exception being an apparent surplus of nursing care bedspaces. In Warwick, a current need is only shown for market housing (both with support and care categories) with modest surpluses of all other types/tenures of housing.

9.23 A notional quantitative surplus in the analysis does not point necessarily to no need for additional new-build provision. New-build provision may be capable of providing better quality accommodation – such as bedspaces with en-suite bathrooms and potential for level access; and may be off-set by losses of older and smaller care/nursing homes.

9.24 When projecting forward to 2050, it is estimated there will need to be some additional provision of all types and tenures of housing taking account of both current imbalances and future demographic change. The analysis does point to a particular need for housing with support (in both the market and affordable sectors) and a more modest need for housing with care (mainly in the market sector). The analysis also suggests a need for some additional nursing and residential care bedspaces.

Table 9.8 Specialist Housing Need for Older Persons, 2025-50 – Stratford-on-Avon

		Housing demand per 1,000 75+	Current supply	Current demand	Current shortfall/ surplus (-ve)	Additional demand to 2050	Shortfall /surplus by 2050
Housing with support	Market	64	696	1,291	595	894	1,489
	Affordable	47	696	947	251	655	906
Total (housing with support)		111	1,392	2,238	846	1,549	2,395
Housing with care	Market	28	351	569	218	394	612
	Affordable	12	189	237	48	164	212
Total (housing with care)		40	540	806	266	558	823
Residential care bedspaces		35	545	716	171	496	667
Nursing care bedspaces		40	892	806	-86	558	471
Total bedspaces		75	1,437	1,522	85	1,053	1,138

Source: Iceni analysis/EAC

Table 9.9 Specialist Housing Need for Older Persons, 2025-50 – Warwick

		Housing demand per 1,000 75+	Current supply	Current demand	Current shortfall/ surplus (-ve)	Additional demand to 2050	Shortfall /surplus by 2050
Housing with support	Market	69	879	1,087	208	578	787
	Affordable	49	779	777	-2	413	410
Total (housing with support)		118	1,658	1,864	206	991	1,197
Housing with care	Market	30	270	476	206	253	459
	Affordable	12	220	195	-25	104	79
Total (housing with care)		42	490	671	181	357	538
Residential care bedspaces		38	622	596	-26	317	292
Nursing care bedspaces		42	750	671	-79	357	278
Total bedspaces		80	1,372	1,267	-105	674	569

Source: Iceni analysis/EAC

Table 9.10 South Warwickshire - Net Specialist Housing Need for Older Persons, 2025-50 and annualised

		Stratford-on-Avon		Warwick		Total	
		Total	Annual	Total	Annual	Total	Annual
Housing with support	Market	1,489	60	787	31	2,276	91
	Affordable	906	36	410	16	1,316	52
Total (housing with support)		2,395	96	1,197	47	3,592	144
Housing with care	Market	612	24	459	18	1,071	42
	Affordable	212	8	79	3	291	11
Total (housing with care)		823	32	538	21	1,361	53
Residential care bedspaces		667	27	292	12	959	39
Nursing care bedspaces		471	19	278	11	749	30
Total bedspaces		1,138	46	569	23	1,707	69

Source: Iceni analysis/EAC

9.25 Iceni would recommend that the Councils give specific consideration to the specialist housing need is met through the Plan. In particular, consideration should be given to requiring provision of extra care housing and care home bedspaces as part of strategic development sites, with policies setting out the expected level of provision, further consideration is given to this below.

9.26 The sub-regional Coventry & Warwickshire HEDNA included specific advice on use classes for extra care housing, and how if affordable housing is sought from extra care development it needs to be informed by viability modelling specific for this form of development recognising that the economics of provision differ from standard mixed-tenure residential schemes. These points remain relevant and should be taken into account in the drafting of affordable housing policies.

Older Person Housing – Policy Implications

9.27 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.

9.28 The data shows that Stratford-on-Avon has a notably older age structure than is seen regionally and nationally with Warwick being more in-line with other areas. Both authorities see lower levels of disability compared with other areas.

9.29 The older persons population is projected to increase notably moving forward. With an expected growth of 20,071 over 65's between 2025 and 2050. Therefore, the need for specialist older persons accommodation is expected to increase across all care models across the plan period.

Table 9.11 Specialist Housing Need for Older Persons, 2025-50

		Stratford-on-Avon	Warwick	Total
Housing with support	Market	1,489	787	2,276
	Affordable	906	410	1,316
Total (housing with support)		2,395	1,197	3,592
Housing with care	Market	612	459	1,071
	Affordable	212	79	291
Total (housing with care)		823	538	1,361
Residential care bedspaces		667	292	959
Nursing care bedspaces		471	278	749
Total bedspaces		1,138	569	1,707

Source: Iceni analysis/EAC

9.30 The current version of the NPPF (December 2024) requires local plans to meet the housing needs of older people, recognising them as a group with protected characteristics whose needs must be specifically addressed in paragraph 63. Additionally, research from the Older Person Housing Taskforce identifies that the planning system acts as a bottleneck to development of Older Persons housing. Research shows that although many Local Plans note the need for older people's housing, few translate this into clear targets, allocations, or monitoring. This lack of policy follow-through significantly inhibits the scale and pace of delivery.

9.31 The December 2025 consultation version of the NPPF expands on this. Policy HO4 that looks at land for large scale mixed use and residential development stating in section 2(c), that older persons housing can contribute to a mix of tenure across these sites. In addition to this Policy HO5 encourages the identification of sites or parts of sites that can provide specialist housing for older people.

9.32 In South Warwickshire the Local Plan can reasonably set policy expectations that strategic sites above defined thresholds should deliver specialist older persons housing. We recommend that the policies should require specialist housing or care home provision on developments of 800 or more dwellings.

9.33 This is based on market evidence of the scale of these developments which allow specialist or supported housing to be integrated alongside mainstream provision, supporting access to services, public transport and community facilities, and avoiding isolated or institutional forms of development. Inclusion of specialist schemes in the development plans of larger sites ensures that the communities that result from these developments are mixed and balanced.

9.34 On larger strategic sites, for example those that aim to provide 1,500 homes or more, it would be reasonable to consider requiring additional specialist provision as well as residential or nursing care bedspaces. Again, this is based on market evidence of what can be supported on strategic sites, larger sites are able to accommodate more uses and should contribute to mixed and balanced communities.

9.35 The scale of the older persons housing on these sites can be partly dictated by average sizes of schemes within the market. Developments of different care models can be expected to be of differing sizes; these tend to balance the care requirements of residents as well as the additional communal space required as part of these developments. Typical sizes of schemes of each care type are set out below:

- Care / Nursing Homes - 80 beds
- Affordable Extra Care - 65+ units
- Market Extra Care - 150+ units
- Retirement Housing - 60+ units

9.36 For extra care developments, Iceni would recommend that the Council considers specific viability modelling to assess whether there is potential for affordable housing contributions. It is very rare to see mixed-tenure developments, due to the differing levels of service charges that can be afforded by those in the market versus the affordable sector, ultimately this impacts the level of services that can viably be provided. The Councils should therefore consider seeking off-site contributions to affordable housing provision on market schemes where the viability evidence supports this (regardless of whether the development falls within a C2 or C3 use class).

10. Disabled Persons and Accessible Housing

10.1 This section studies the characteristics and housing needs of the older person population and the population with some form of disability. It considers the potential requirements for housing to be built to M4(2) and M4(3) housing technical standards (accessibility and wheelchair standards).

Disabilities

10.2 The table below shows the proportion of people who are considered as disabled under the definition within the 2010 Equality Act[16], drawn from 2021 Census data, and the proportion of households where at least one person has a disability. The data suggests that some 28% of households in the study area contain someone with a disability. This figure is lower than seen nationally and also below the regional average. The figures for the population with a disability show the same pattern in comparison with other areas – some 16% of the population having a disability. The proportion of the population and households with a disability is slightly lower in Warwick and Stratford-on-Avon.

[16] 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.

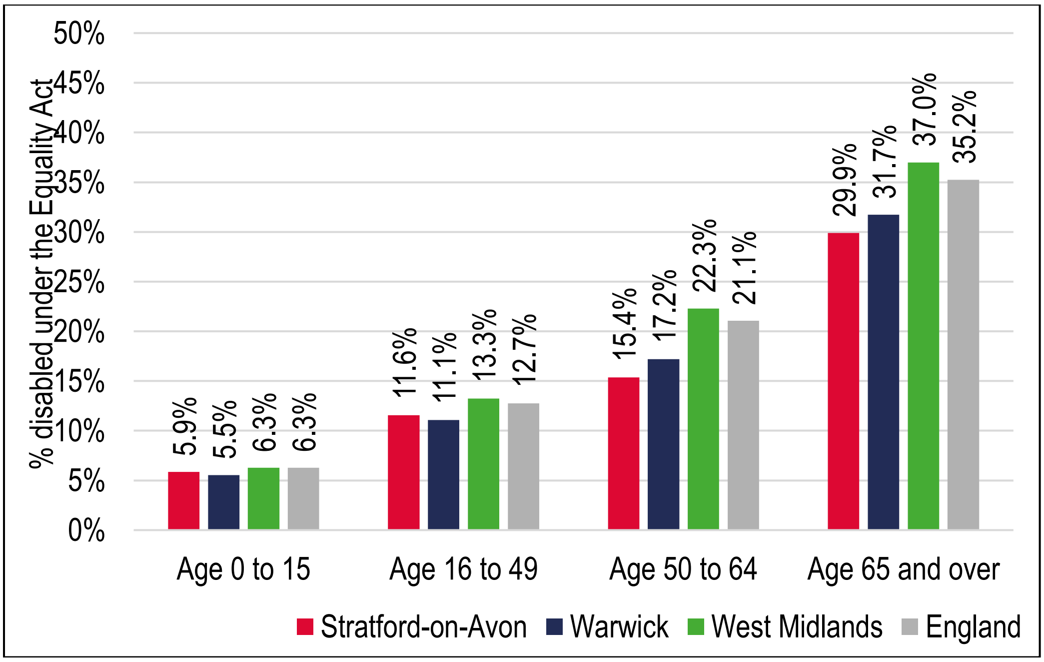
Table 10.1 Households and People with a Disability, 2021

	Households Containing Someone with a Disability		Population with a Disability	
	No.	%	No.	%
Stratford-on-Avon	17,042	28.7%	21,681	16.1%
Warwick	17,371	27.7%	22,535	15.2%
South Warwickshire	34,413	28.2%	44,216	15.6%
West Midlands	820,676	33.8%	1,077,479	18.1%
England	7,507,887	32.0%	9,774,510	17.3%

Source: 2021 Census

10.3 As noted, it is likely that the age profile will impact upon the numbers of people with a disability, as older people tend to be more likely to have a disability. The figure 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 lower age-specific levels of disability when compared with the national and regional position in both local authorities.

Figure 10.1 Population with Disability by Age



Source: 2021 Census

Health Related Population Projections

10.4 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.

10.5 Of particular note are the large increases in the number of older people with dementia (increasing by 67% to 85% from 2025 to 2050 and mobility problems (up 58% to 73% over the same period). Changes for younger age groups are smaller, reflecting the fact that projections are expecting older age groups to see the greatest proportional increases in population.

Table 10.2 Projected Changes to Population with a Range of Disabilities – Stratford-on-Avon

Disability	Age Range	2025	2050	Change	% change
Dementia	65+	2,404	4,458	2,054	85.4%
Mobility problems	65+	6,150	10,658	4,508	73.3%
Autistic Spectrum Disorders	18-64	687	894	207	30.2%
	65+	303	454	151	49.9%
Learning Disabilities	15-64	1,802	2,300	499	27.7%
	65+	666	1,008	342	51.3%
Impaired mobility	16-64	4,419	5,778	1,359	30.7%

Source: POPPI/PANSI and Demographic Projections

Table 10.3 Projected Changes to Population with a Range of Disabilities – Warwick

Disability	Age Range	2025	2050	Change	% change
Dementia	65+	2,022	3,387	1,365	67.5%
Mobility problems	65+	5,172	8,163	2,991	57.8%
Autistic Spectrum Disorders	18-64	818	1,089	271	33.1%
	65+	251	358	107	42.8%
Learning Disabilities	15-64	2,105	2,743	638	30.3%
	65+	556	788	232	41.6%
Impaired mobility	16-64	4,325	5,771	1,447	33.5%

Source: POPPI/PANSI and Demographic Projections

10.6 Invariably, there will be a combination of those with disabilities and long-term health problems that continue to live at home with family, those who chose to live independently with the possibility of incorporating adaptations into their homes and those who choose to move into supported housing.

10.7 Considered together, the evidence in Tables 10.2 and 10.3 indicates a growth of 10,300 adults (rounded) with mobility problems or impaired mobility over the plan period, this accounts for 12% of the total population increase of those aged over 16 in South Warwickshire. By 2050 it indicates that there will potentially by over 30,300 residents with mobility issues in South Warwickshire. Increasing the supply of homes which are capable of being adapted to these households' needs will be important in supporting their quality of life.

10.8 The projected change shown in the number of people with disabilities provides clear evidence justifying delivering 'accessible and adaptable' homes as defined in Part M4(2) of Building Regulations, subject to viability and site suitability. Iceni recommend that the Council should aim for all new homes should be delivered to this standard where it is feasible to do so. The next section of this report considers this in more detail and alongside the need for M4(3) dwellings.

Wheelchair User Housing

10.9 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. The EHS data used includes the age structure of wheelchair users, information about work needed to home to make them 'visitable' for wheelchair users and data about wheelchair users by tenure.

10.10 The table below shows at a national level the proportion of wheelchair user households by the age of household reference person. Nationally, around 3.1% of households contain a wheelchair user – with around 1% using a wheelchair indoors. There is a clear correlation between the age of household reference person and the likelihood of there being a wheelchair user in the household.

Table 10.4 Proportion of wheelchair user households by age of household reference person – England

Age of household reference person	No household members use a wheel-chair	Uses wheel-chair all the time	Uses wheel-chair indoors only	Uses wheel-chair outdoors only	TOTAL
24 and under	99.4%	0.4%	0.0%	0.1%	100.0%
25-34	99.4%	0.1%	0.1%	0.3%	100.0%
35-49	97.9%	0.4%	0.3%	1.4%	100.0%
50-64	97.1%	0.5%	0.2%	2.2%	100.0%
65 and over	94.3%	1.3%	0.5%	4.0%	100.0%
All households	96.9%	0.6%	0.3%	2.2%	100.0%

Source: English Housing Survey (2020/21)

10.11 The prevalence rate data can be brought together with information about the household age structure and how this is likely to change moving forward – adjustments have also been made to take account of the relative health (by age) of the population. For Stratford-on-Avon the data estimates a total of 1,500 wheelchair user households in 2025, and that this will rise to 2,300 by 2050. For Warwick, these figures are very similar (1,500 current users, rising to 2,200).

Table 10.5 Estimated number of wheelchair user households (2025-50) – Stratford-on-Avon

	Preval-ence rate (% of house-holds)	House-holds 2025	House-holds 2050	Wheel-chair user house-holds (2025)	Wheel-chair user house-holds (2050)
24 and under	0.7%	961	1,133	6	7
25-34	0.4%	6,841	8,011	30	35
35-49	1.2%	14,706	20,741	184	259
50-64	1.6%	19,357	25,486	300	395
65 and over	4.1%	24,241	37,725	1,005	1,563
All households	-	66,106	93,096	1,525	2,260

Source: Iceni analysis

Table 10.6 Estimated number of wheelchair user households (2025-50) – Warwick

	Prevalence rate (% of households)	Households 2025	Households 2050	Wheelchair user households (2025)	Wheelchair user households (2050)
24 and under	0.3%	2,899	3,380	10	12
25-34	0.3%	8,736	12,241	29	40
35-49	1.2%	17,437	24,987	211	303
50-64	2.0%	17,642	23,675	351	472
65 and over	4.7%	19,415	28,181	921	1,337
All households	-	66,128	92,464	1,522	2,163

Source: Iceni analysis

10.12 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.

10.13 Applying this to the current number of wheelchair user households across the study area gives a current need for 762 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 344 homes in the 2025-50 period can be identified. Added together this leads to a need estimate of 1,106 wheelchair user homes – equating to 44 dwellings per annum.

Table 10.7 Estimated need for wheelchair user homes, 2025-50

	Current need	Projected need (2025-50)	Total current and future need
Stratford-on-Avon	381	184	565
Warwick	381	160	541
South Warwickshire	762	344	1,106

Source: Iceni Analysis

10.14 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 for wheelchair users. Having regard to the tenure profile in South Warwickshire it suggests a broadly even split between wheelchair users in market and affordable housing.

Table 10.8 Proportion of wheelchair user households by tenure of household reference person – England

Tenure	No household members use 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)

10.15 Wheelchair user and accessible housing in England is broadly defined by the building regulations M4(2) and M4(3) standards. The table below describes the key features of each standard.

Table 10.9 M4(2) and M4(3) - Key Features

Standard	Key Features
M4(2) – Accessible and Adaptable Dwellings	Step-free access to the dwelling Wider doorways and corridors (typically 850mm doors, 900mm corridors) Space in bathrooms and kitchens for future adaptations Reinforced walls for grab rails Living space on the entrance level
M4(3) – Wheelchair User Dwellings Two types: **M4(3)2a** – Adaptable - Can be modified later **M4(3)2b** – Accessible – Fully usable from day one.	Larger circulation spaces (corridors ≥1050mm, turning circles of 1500mm) Step-free access throughout Space for through-floor lifts or stairlifts Bathrooms with level-access showers and sufficient transfer space Storage/charging space for wheelchairs

10.16 We have considered the potential delivery of market and affordable housing over the plan period and consider that to meet the identified need; the Council should seek 2.5% of market homes and 5% of all affordable homes delivered to M4(3) compliant standard homes. These figures reflect that not all sites would be able to deliver homes of this type. In the market sector these homes would be M4(3)A (adaptable) and M4(3)B (accessible) for affordable housing where this is supported by evidence on local need on the housing register at the time a planning application is received.

10.17 Looking then at M4(2) standard dwellings we believe that the remainder of all new homes built in South Warwickshire should be built to this standard wherever it is possible to do so. Applying M4(2) ensures that all new housing is capable of adaptation over time, supporting residents to remain in their homes as circumstances change and reducing reliance on costly retrofitting or residential moves.

10.18 This requirement will allow sufficient headroom to meet needs arising from physically disabled or mobility impaired people, as well as broader choice in location for those with mobility issues and choice for other households that would prefer to live in accommodation built to this standard, such as families with prams.

10.19 This also aligns with County Council priorities to ensure that people in need of care can stay in their current home for longer. It will also account for an element of rebalancing of existing stock which cannot be easily adapted to meet changing health needs.

10.20 As the standard is suitable for the general population and does not preclude any household type, requiring all new dwellings to meet M4(2) or M4(3) standards aims to future-proof the approach and maximises the long-term functionality and resilience of South Warwickshire's housing stock.

10.21 While it is recommended that all new dwellings be built to M4(2) standards it is noted that the consultation draft NPPF sets out a minimum 40% requirement. If this figure were to be adopted as part of the new NPPF the Councils should consider this to be an absolute minimum level of provision required in order to fit national policy.

10.22 However, it is acknowledged that at present the 40% figure is still draft and not yet adopted policy. If the government were to decide to not adopt this as formal policy, then the councils should consider 12% as an absolute minimum for M4(2) provision, Although it should be noted that this figure is based solely on projected change of those with mobility issues. The recommendation remains the same for M4(3) of

2.5% of market homes and 5% of all affordable homes delivered to this standard.

With both standards, it may not be possible for some schemes to be built to these higher standards due to built-form, topography, flooding etc. Furthermore, provision of this type of property may in some cases challenge the viability of delivery given the reasonably high build out costs.

10.23 The standards for M4(2) and M4(3) homes recommended herein should be considered in the Councils' viability evidence. The viability challenge is particularly relevant for M4(3)(B) standards. These make properties accessible from the moment they are built and involve high additional costs that could in some cases challenge the feasibility of delivering all or any of a policy target. It should be noted that local authorities only have the right to request M4(3)(B) accessible compliance from homes for which they have nomination rights. They can, however, request M4(3)(A) adaptable compliance from the wider (market) housing stock.

Autism and Learning Disabilities

10.24 People with learning disabilities (LD) and autism represent diverse groups with a wide range of housing needs that vary significantly by individual circumstance, level of independence and support requirements. Many can live independently in mainstream housing, sometimes with visiting or informal support, while others require supported or specialist accommodation. As such, housing need should not be assumed solely based on diagnosis, and a flexible, needs-based approach is required.

10.25 For many autistic people and people with learning disabilities, housing suitability is shaped less by physical accessibility and more by factors such as stability, compatibility with others, privacy, layout, noise levels and the ability to exercise choice and control.

10.26 Where specialist provision is required, evidence supports the delivery of small-scale, community-based supported living rather than large or institutional settings, alongside access to skilled and coordinated support.

10.27 Housing options for those with a LD/Autism do however differ slightly to that of the overall population. Below we have discussed some key options beyond general housing with family, these are based off Housing LIN (Housing Learning Improvement Network) models of accommodation:

- **Specialist supported accommodation:** Accommodation is either provided as single occupancy bungalows or clustered flats. Normally no shared areas are provided and there are staff facilities on site. On site care is provided 24 hours a day with care packages varying to meet individual needs.

- **Bespoke single occupancy property:** Normally one bed properties with another room/space for carers and can be a new build or renovation. Properties are often designed with specific features to support those living there. On site care is provided 24 hours a day with care packages varying to meet individual needs.

- **Purpose built supported accommodation - clustered flats:** Mainly provided as single occupancy flats clustered together with some communal areas. They can be new build or renovation. The level of care and support can vary, most schemes providing on-site background support 24 hours a day, with care packages varying to meet individual needs.

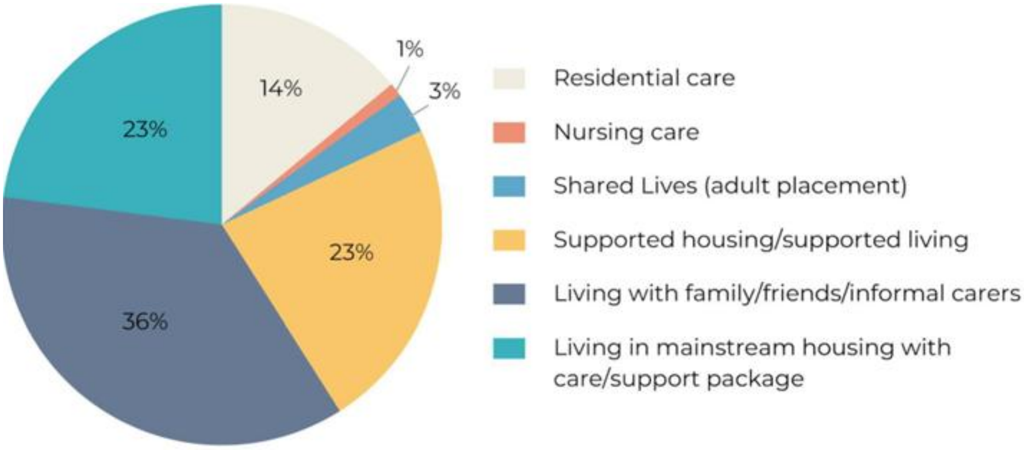
- **Purpose built supported accommodation - hub and spoke:** The 'hub' is usually long-term accommodation that provides on-site background support. On site care is provided 24 hours a day with care packages varying to meet individual needs. The 'spoke' refers to dispersed one bedroom accommodation which would receive background support from the hub for those people with lower needs. The spoke may also provide some small, shared units.

- **Designated general needs housing with support - clustered flats:** A cluster of designated general needs housing with support flats. Normally this would be a new build development but could involve existing general needs units let outside the normal lettings process. There may only be background support, or it could be combined with one-to-one support.

- **Community living networks in dispersed housing:** This involves support being provided by a combination of paid workers and volunteers to a number of dispersed properties. Dispersed general needs social housing is allocated through the normal council processes, with private rented sector lettings also accessed. Dispersed accommodation can include shared ownership units.
- **Extra care housing - generic:** Extra care housing that is for a mixture of needs and ages. Often it is mainly older people that live there, but also younger adults with disabilities, including people with a learning disability with lower needs. 24 hour background support is provided to all, with care packages varying to meet individual needs. These are purpose-built developments that meets accessibility standards. Rental, shared ownership and leasehold may be available.
- **Extra care housing - older people:** Extra care housing for people aged 55 and over. These developments can include older people with a variety of needs, including people with a learning disability.
- **Shared Lives:** Offers people who require care and support the opportunity to live independently in the community and can be an alternative to living in supported housing. The Shared Lives scheme matches people with an approved carer. Some people live with their Shared Lives carer, while others are regular day-time visitors. Some people combine day-time visits with overnight stays.

10.28 National level research undertaken by Housing LIN and the Learning Disability and Autism Housing Network in 2021 indicates that across England 36% of people aged over 18 with autism or learning difficulties live with family, friends or informal carers. The remainder live in accommodation with an element formalised support, with most of these either being in mainstream housing with a care/support package or supported housing at 23% each. Residential care makes up the next highest proportion at 14%. Shared lives and nursing care placements make up.

Figure 10.2 Accommodation of people aged 18+ with learning disabilities/autism. 2021/22



Source: HousingLIN and Learning Disability and Autism Housing Network

Needs in South Warwickshire

10.29 In projecting the needs for those with learning disabilities/autism we have measured this Housing LIN data on accommodation type split against the projected population growth in each of the South Warwickshire authorities, The tables below estimate the accommodation needs for those with learning difficulties/autism in each area to 2050.

Table 10.10 Estimated Accommodation need for those with Learning Difficulties/Autism to 2050 - Warwick

	2025	2050	Change
Residential Care	522	697	175
Nursing Care	37	50	12
Supported Housing	858	1,145	287
Shared Lives	112	149	37
Mainstream Housing with Support	858	1,145	287
Family/Friends/Informal Care	1,343	1,792	449

Source: Iceni population projections with Accommodation Type data sourced from HousingLIN

Table 10.11 Estimated Accommodation need for those with Learning Difficulties/Autism to 2050 – Stratford-on-Avon

	2025	2050	Change
Residential Care	484	652	168
Nursing Care	35	47	12
Supported Housing	795	1,071	276
Shared Lives	104	140	36
Mainstream Housing with Support	795	1,071	276
Family/Friends/Informal Care	1,245	1,676	431

Source: Iceni population projections with Accommodation Type data sourced from HousingLIN

Meeting Needs

10.30 Going forwards, it is considered that most people with LD/Autism will continue to live with family or friends, many will also live in mainstream housing with an element of support depending on their individual needs, there will also be a smaller proportion that live within Shared Lives settings. Given that these placements are accommodated within general housing stock, it is not expected that these groups will need specific consideration in terms of planning policy.

10.31 However, a key response that should be considered is to ensure that mainstream housing can meet a wider range of needs. This includes encouraging the delivery of well-designed homes that offer flexibility, space and adaptability. Accessible and adaptable housing standards have a role to play here, the recommendations that all new homes be built to M4(2) or M4(3) accessible standards can help in meeting this need.

10.32 It should also be recognised that for many autistic people, housing suitability is also shaped by factors such as layout, noise, privacy, security and stability. Promoting good design, internal space standards and high-quality residential environments in the Plan is therefore important in this regard.

10.33 However, as discussed above needs are identified for housing for people with LD/Autism that will require specific services or care. The total indicative numbers based on population projects for South Warwickshire are set out below:

- 563 Supported Housing units
- 342 Residential Care Bedspaces
- 24 Nursing Care Bedspaces

10.34 Given the HousingLIN data looks at the entire 18+ plus population rather than just 18-64 we have also projected over this cohort size. As such, it should be noted that an element of the need for residential and nursing care bedspaces will already be included in the assessment of need for older people undertaken in Chapter 9 of this report.

10.35 Indicatively if the needs of over 65's with LD/Autism are excluded from the figures, this would indicate an need for 16 nursing care bedspaces and 226 residential care bedspaces across South Warwickshire for those aged 18-64. However, it is likely that the actual need figure will be lower than this, due to the likelihood of people aged 65+ with LD/Autism living in residential or nursing care being higher than in the younger group.

10.36 To meet the needs identified, the Plan should support the delivery of supported living and specialist accommodation in appropriate locations. Policies should support such provision within communities, with good access to services, public transport and social networks, helping to avoid isolation and promote independence.

10.37 Policy should also support the provision of housing for people with learning disabilities and autistic people on large strategic sites, in some cases, particularly with Extra-Care or Residential schemes with higher levels of support, this can be delivered alongside provision of housing for older people.

10.38 Clear policy support can also provide certainty to providers and help bring forward schemes that might otherwise struggle to secure permission.

Summary

10.39 The provision of accessible and adaptable homes is a key priority for South Warwickshire, reflecting demographic trends such as an ageing population and increasing levels of mobility impairment. National evidence indicates that approximately 3.1% of households include a wheelchair user, with prevalence rising significantly among older age groups. Social housing accommodates the highest proportion of wheelchair users, underlining the need for accessible provision within affordable tenures.

10.40 The table below shows the estimated need for wheelchair user homes in each area up to 2050.

Table 10.12 Estimated need for wheelchair user homes, 2025-50

	Current need	Projected need (2025-50)	Total current and future need
Stratford-on-Avon	381	184	565
Warwick	381	160	541
South Warwickshire	762	344	1,106

Source: Iceni Analysis

10.41 To address the needs arising for accessible housing, it is recommended that Plan requires 2.5% of market homes and 5% of affordable homes to meet the M4(3) wheelchair user standard. The majority of affordable units built should be constructed to the fully accessible standard (M4(3)B), where there is evidence of a local need from the Housing Register, and market homes designed to be adaptable (M4(3)A). This reflects both tenure profiles and the distribution of wheelchair users across housing types.

10.42 The December 2025 consultation version of the NPPF also considers accessibility standard and states that at least 40% of new housing should be delivered to M4(2) standards over the course of the plan period. The evidence in this SHMA report would support this as an minimum policy threshold for the South Warwickshire Local Plan with the Council seeking to provide 100% of dwellings to M4(2) standards where it is possible to do so. This aligns with County Council Policy, that aims to support older people within their homes for as long as possible, as well as ensuring sufficient choice is provided to people who may need accessible properties

11. Build-to-Rent

11.1 Build to Rent (BTR) in the UK refers to residential developments that are purpose-built exclusively for the rental market, rather than for sale. These properties are typically owned and managed by professional operators or institutional investors, ensuring consistent quality and service across all units.

11.2 The Housing White Paper (February 2017) set out that the Government wanted to build on earlier initiatives to attract new investment into large-scale scale housing which is purpose-built for market rent (i.e., Build to Rent (BTR)). 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.

11.3 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, which is '*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*." It therefore represents development which is constructed with the intention that it will be let rather than sold.

11.4 Over recent years, there has been rapid growth in the Build to Rent sector nationally backed by domestic and overseas institutional investment. Savills' UK Build-to-Rent Market Update[17] For H1 2025, the BTR market now has 132,000 completed units across the UK, with

[17] https://www.savills.co.uk/research_articles/229130/379550-0

51,000 units under construction, and 110,000 units in the development pipeline, totalling 293,000 units, up 5% from the previous year. The 2022 Sub-Regional HEDNA considered the benefits of BTR development and the profile of tenants.

11.5 However, much of the BTR stock is located in the largest cities of London, Manchester, Birmingham and Leeds. It has not yet reached smaller towns in large numbers, due to the economies of scale required and the limited potential for this product among tenants.

11.6 Potential key benefits of build-to-rent development include its ability to help to support supply in the Private Rented Sector in a context in which there is some evidence that supply growth has stalled in recent years and started to go into reverse. Savills recent research[18] identifies the ratio of landlord sales to purchases nationally shifted from around 1:1 in 2021 (the level necessary to maintain rental stock) to over 5:1 in 2024 (pointing to a declining stock position). The number of rental properties sold by small landlords since April 2021 is estimated at 290,000, whereas only 130,000 new Build-to-Rent homes have been built in the same period.

11.7 This is contributing (nationally) to a declining rental supply. Their research identifies that rental listings for properties are down by 31% in suburban areas and by 19% in urban markets, relative to pre-pandemic averages. A lack of supply has also reduced market turnover, resulting in high rents and discouraging tenant moves.

11.8 Further benefits include the effect which purpose-build rental supply can have in helping to drive up quality standards for private rental accommodation; and the role which the sector can play in providing greater product diversity on new-build development sites, supporting

[18] https://www.savills.co.uk/research_articles/229130/378429-0

both the absorption (or delivery) rate and contributing to the range of households who can access homes, and thus delivery of mixed and balanced communities by age and income.

BTR in South Warwickshire

11.9 There are currently two build-to rent developments currently operational in South Warwickshire, both are within the Stratford-on-Avon area and operated by Leaf Living. The first consists of 50 homes originally developed by Vistry at Upper Lighthorne; with homes currently being marketed for rent by Leaf Living, it is part of a larger strategic site of 1,000 homes. The second was originally developed by Bovis Homes at the Fernleigh Park development in Long Marston: part of a strategic site of 400 homes, it is also operated by Leaf Living although it is unclear home many dwellings this relates to. Both relate to a suburban (or 'single family') build-to-rent product.

11.10 The market in South Warwickshire is thus currently relatively embryonic. Nonetheless, the wider evidence points to the potential for the Build-to-Rent sector to grow over the plan period. We would note for instance that there are established schemes in central Rugby (Chaolais Gardens: 360 1- and 2-bed apartments); in the Houlton Urban Extension in Rugby (the Pioneers: 2- and 3-bed family homes); in Milby Meadows (38 homes operated by Simple Life, part of a 1,700 unit development) and Baberton Grange in Nuneaton (50 homes operated by Simple Life, part of a 300 unit development), both schemes offer 2, 3- and 4-bed homes. There are also several schemes in Coventry.

11.11 Overall, the provision of BTR across sites in Warwickshire has varied, with provision offered on a wide range of schemes from 300 to 1,700 units in total. Ultimately, the BTR units provided on these schemes has also varied widely and is likely to have been dependent on the number of units operators are able to take on at any one time, as well as how many the developer are intending to use as BTR.

11.12 Whilst the emergence of some BTR product short-term may be a reflection of the weakness of the sales market, there is clear potential for larger sites to support single family Build-to-Rent development. We would also consider that there is potential for multi-family (flatted) BTR to be brought forward in Warwick/Leamington given the scale of the private rented market in this area.

11.13 These above schemes demonstrate the potential for further BTR development in South Warwickshire – particularly 'single family' development as part of larger strategic development sites as well as potentially 'multi-family' development in Warwick/Leamington in particular. In the context of current market trends, such schemes can play an important role in maintaining rental supply, managing rental value growth and supporting overall housing delivery.

Recommended Policy Response

11.14 The PPG on Build to Rent recognises that where a need is identified, local planning authorities should include a specific plan policy relating to the promotion and accommodation of Build to Rent. In recognition of the potential growth of the sector, the Councils should include a policy on Build-to-Rent development.

11.15 In terms of the scale of need, Iceni analysis indicates that annually there are 582 newly forming households in South Warwickshire that can afford to rent but not buy a property. While this may provide some indication on the scale of need it does not consider the supply of existing PRS units nor the number of households that would move into them. It is not possible to provide figures that relate to this specifically due to lack of available data.

11.16 As a result, this report is unable to quantify what the exact need of BTR units would be per annum or across the plan period. In the whole the Councils should be broadly supportive of schemes that aim to bring forward BTR units. This will aide in replacing stock being lost in the existing PRS market as well as support mixed and balanced communities across Suth Warwickshire.

11.17 There are specific design considerations which are relevant to multi-family build to rent schemes and Co-Living, such as standards related to room sizes, communal space standards, facilities, outdoor space etc. However given the embryonic stage of this market, it does not seem appropriate to define specific policy standards at this point through the South Warwickshire Local Plan.

11.18 In other locations. policy on Build-to-Rent development sets out parameters of what should be expected on BTR schemes. These parameters include issues such as design, contract lengths, space standards, communal space standards (even if just stipulating wider standards apply) and facilities, outdoor space, bike storage and active transport measures etc.

11.19 The sector is particularly advanced in London and as such, the London Plan 2021 holds one such example of this with additional guidance set out in the associated Affordable Housing and Viability Supplementary Planning Guidance.

11.20 As mentioned, given the embryonic stage of the market in South Warwickshire we do not believe this to be required at this point in time. The Councils can however keep this under review and might consider developing SPG Guidance that responds to any issue that may arise as the market emerges.

11.21 However, a local plan policy which provides a framework for supporting BTR development would however be appropriate; and the Council might in particular emphasise its expectation that provision is considered on larger strategic sites, around 500+ dwellings, this is based on existing market evidence of provision as discussed above. There is some evidence of BTR being provided on smaller schemes in

Warwickshire, however Iceni believe that a threshold of 500 sits at an appropriate level to ensure communities are mixed and balanced and that policy is not overly prescriptive on development, the Councils should however consider this on a scheme by scheme basis.

11.22 Given that the sector is still evolving, we would recommend that the Councils not be overly prescriptive on the mix of dwelling sizes within new Build to Rent development. While the recommended size mix outlined in this report serves as a good starting point, the Council should work with developers to understand what mix can be viably delivered on each site. The mix on each site should be reflective of the type of development proposed, for example, proposed multi-family (flatted schemes) are unlikely to deliver four-bed properties, as well as the location of the scheme and evidence of need for the unit sizes. It is likely that overall BTR schemes are more likely to deliver smaller 1-3 bed units than large 4 bed plus units.

11.23 The NPPF's definition of Build-to-Rent 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. These would be core expectations.

11.24 The Councils will also need to consider affordable housing policies specifically for the Build-to-Rent sector. The viability of Build-to-Rent development, however, differs from that of a typical mixed-tenure development in that returns from the Build-to-Rent development are phased over time. In contrast, for a typical mixed-tenure scheme, capital receipts are generated as the units are sold.

11.25 In general terms, it is expected that a proportion of Build to Rent units within multi-family schemes (i.e. flatted developments) will be delivered as 'Affordable Private Rent' housing with schemes under single ownership and management control, as per the PPG, which does not therefore require involvement of an RP. It should however be noted that the non-involvement of an RP managing body would not be subject to the oversight of the Regulator of Social Housing (RSH). These units would therefore not be held to the standards required by RSH regulated bodies.

11.26 Where schemes come forwards as solely build-to-rent development, the Council might give specific consideration to the scale of affordable housing which be supported. This is relevant in particular to urban sites and flatted developments – i.e. multi-family BTR schemes. 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*

[19] ID: 60-002-20180913

increases for longer-term (market) tenancies within the development"

11.27 In these circumstances, specific BTR schemes might support 20% of units as affordable private rents, at a discount to 20% of local market rents. The Councils might consider whether these should be capped at LHA rates, subject to viability.

11.28 On larger strategic sites where single-family BTR provision is brought forwards, the councils might reasonably consider BTR provision as part of the market housing offer on site. This will however depend on the specific circumstances and details related to individual phases. We would reasonably expect provision for BTR development to be included in consideration of new settlement-scale locations.

11.29 Outlining expectations in Planning Policy regarding how BTR schemes would be considered at planning application stage will also be beneficial in providing some developer assurance and indicate support from the Councils on the principle of this type of scheme.

12. Student Housing Needs

12.1 The NPPF requires that the housing needs of students are assessed and reflected in planning policies. In response, this section examines the need for student housing in South Warwickshire and in particular the need for Purpose Built Student Accommodation (PBSA).

12.2 The University of Warwick is the key higher education institution in the South Warwickshire area. Its main Campus straddles the boundary between Warwick District and Coventry City. It's Wellesbourne Campus is located within Stratford-on-Avon District.

Coventry Purpose Built Student Accommodation Market Study (2024)

12.3 As the Warwick University Campus sits across both the local authority boundaries of Warwick and Coventry, it is relevant to consider Coventry City Council's latest evidence.

12.4 Coventry City Council commissioned a study to assess the demand and supply of purpose-built student accommodation (PBSA) to inform its emerging Local Plan. The report highlights that Coventry has experienced rapid PBSA growth, with bed spaces increasing by 71% between 2019/20 and 2023/24, reaching 25,590 beds. This growth has **outpaced the rise in student demand**, creating concerns about oversupply, occupancy issues, and the sustainability of some PBSA schemes.

12.5 The 2024 Study reported that University of Warwick has grown substantially in recent years, with 24,685 students in 2021/22 - a 24% increase since 2016/17. The University has a strong international presence, with 43% of its student body coming from overseas. Linked to the growth in student numbers, the demand pool for student accommodation was assessed to have risen by 23% over the 2016/17 – 2021/22 period, with the report finding that there were more than 6,000 additional students requiring accommodation.

12.6 In terms of accommodation supply, Warwick University had 7,347 on-campus beds at its main campus in 2023/24. It delivered 828 additional beds between 2019 and 2020, including the Cryfield Village development, which contribute to this figure.

12.7 The Study considers supply within the City Centre and around Coventry University, and within the 'University of Warwick area' which includes the University's main campus and immediate surroundings.

12.8 The Study found that City-wide, a student-to-bed ratio of 1.70:1 which is below Cushman & Wakefield's data on the ratio nationally of 2.12:1 and a peer group average of 2.05:1.

12.9 However, in the 'University of Warwick area,' it finds that in 2021/22 the ratio stood at 2.6:1 – significantly above the national and peer ratios.

12.10 It forecast different scenarios for future demand: a baseline position with no growth in student numbers from 2023 (22,290 students requiring accommodation); a forecast demand scenario based on historic growth (with demand rising to 27,449 in 2030); and a downturn demand where there is a downturn in student numbers based on recent visa changes, before a recovery in student numbers (with demand rising more modestly to 26,821 in 2030). Set against this it forecast growth in student bedspace supply from 10,034 in 2024 to 11,308 beds in 2030 taking account of pipeline schemes at the University and Lime Tree Park.

12.11 Taking this into account, the Study forecast the student-to-bed ratio in the Warwick University campus area to fall marginally to 2.5:1 by 2030/31 in its main forecast demand scenario (and to 2.0:1) in the baseline scenario with no growth in student numbers. It concluded on this basis that there was scope for additional development to address unmet need in this area.

12.12 In terms of accommodation preferences, the report identified that student demand was shifting **away from Leamington Spa toward Coventry City Centre and areas closer to campus, reflecting demand for well-located, high-quality housing.** We would note that Warwick's Campus Framework Masterplan SPD, which the Council adopted in December 2024, responds to this trend, aiming to deliver more on-campus accommodation as well as new STEM[20] teaching/ research facilities.

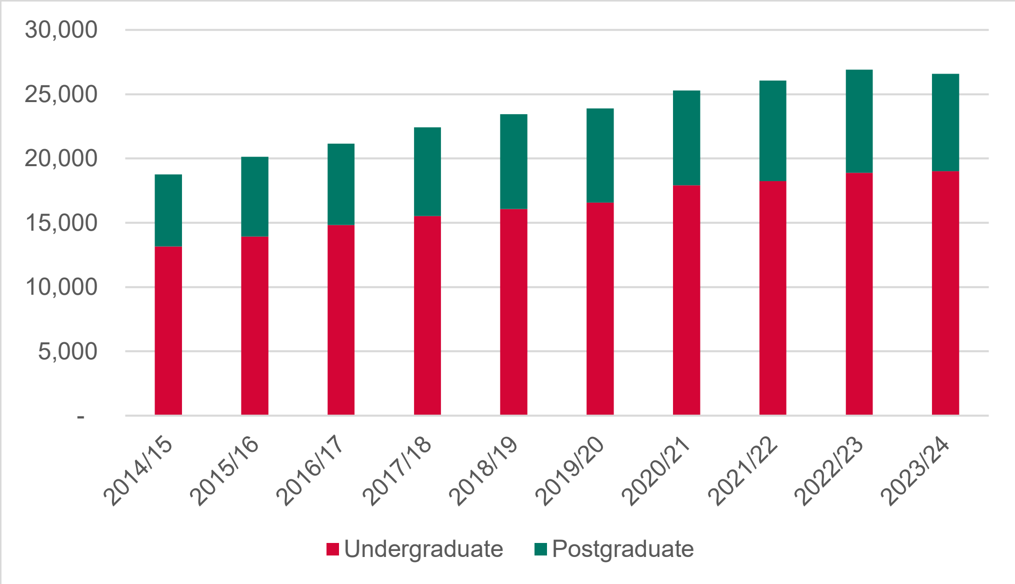
12.13 We would note that the Study pointed to particular uncertainty regarding trends in student numbers, linked in particular to changing international recruitment dynamics.

Trends in Student Numbers

12.14 The figure below shows data on student numbers at the University of Warwick since the 2014/15 academic year, drawn from the Higher Education Statistics Authority (HESA) data. In 2023/24 (the most recent year of available data) the University had 26,585 Full-Time Students. Of these students 71.5% (19,005) studied undergraduate courses, with the remaining 28.5% on postgraduate courses.

[20] Science, technology, engineering and maths

Figure 12.1 University of Warwick – Student Growth (FT)



Source: Higher Education Statistics Authority

12.15 The table below shows how student numbers at the University have changed over the last 5 years. It is clear that the undergraduate cohort has seen the most growth; with growth in postgraduate numbers being minimal. As undergraduate courses are often longer and aimed at younger students (aged 18-21) it is these courses that are most likely to result in need for student accommodation. Students on postgraduate courses are often older and more likely to be living in non-student specific accommodation prior to enrolling at the University.

Table 12.1 University of Warwick – Change in Student Numbers (2018/19 – 2023/24)

	Undergraduate	Postgraduate	Total
Absolute Change	2,925	220	3,145
% Growth	18.2%	3.0%	13.4%
CAGR	3.4%	0.6%	2.6%

Source: Higher Education Statistics Authority

12.16 Although not within Warwick District, it is prudent to consider the changes seen at Coventry University which is situated closer to

Coventry City Centre. Growth of demand from Coventry University will influence the available supply of student beds in the City.

12.17 The analysis for Coventry University shows a very different picture in terms of student change, with a very large decline in undergraduate students coupled with an increase in post graduate students at the University. However, the growth in postgraduates has not exceeded the decline in undergraduates, and overall Coventry University student numbers have shrunk by 14.8% since 2018/19.

Table 12.2 Coventry – Change in Student Numbers (2018/19 – 2023/24)

	Undergraduate	Postgraduate	Total
Absolute Change	-8,455	3,825	-4,630
% Growth	-31.3%	88.2%	-14.8%
CAGR	-7.2%	13.5%	-3.1%

Source: Higher Education Statistics Authority

12.18 This change in student numbers highlights the distinct dynamics between the two Universities. Recent recruitment trends in UK universities have seen significant recent changes driven by internationalisation, demographic shifts and changing policy (particularly surrounding Student Visas). Highly ranked institutions, such as Warwick which was ranked 14th in the UK in the Times University Rankings[21] and also has Russell Group status, have maintained strong growth in applications from the UK as well as from overseas students, despite recent visa restrictions. These universities attract a large pool of applicants and continue to remain selective.

[21] Best universities in the UK 2026 - University Rankings

Student Accommodation

12.19 The Higher Education Statistics Authority (HESA) provides survey-based data on the accommodation choices of full-time students. This data comes with a warning that respondents 'self-declare' and may do so erroneously. For example, the 'own residence' category can pick up those in HMOs or living with parents because respondents mistakenly believe that this is their "own" residence.

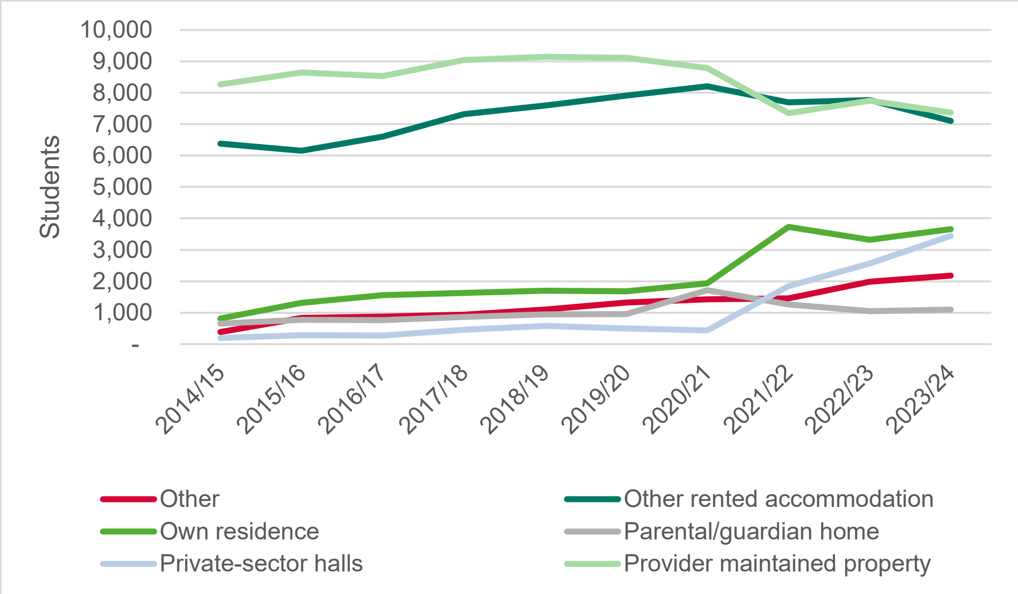
12.20 HESA's accommodation choice data includes the following categories:

- **Provider maintained property**: Residences owned by the education provider
- **Private-sector halls**: Student accommodation not maintained by the education provider
- **Parental/guardian home**: Students living with parents or guardians during term time
- **Own residence**: Students living in their own *permanent* residence, which may be owned or rented
- **Other rented accommodation**: *Temporary* rented accommodation, such as a shared house rented on a yearly basis
- **Other**: Other arrangements not captured by other categories. This may include some remote students or those on external placements.

12.21 The figure below shows the change in term time accommodation choices for students at the University of Warwick.

12.22 "Provider maintained" and "Other rented accommodation" are the two most common types of accommodation for students at the University, at just over 7,000 students each. This is followed by "own residence" and "private sector halls" which see c. 3,500 students each.

Figure 12.2 University of Warwick – Term Time Accommodation



Source: Higher Education Statistics Authority

12.23 The table below shows how the split amongst the different types of accommodation has change from the 2018/19 academic year to the 2023/24 academic year. The most significant differences lie in the proportions of students in "provider maintained property" and "private-sector halls" – which together account for purpose-build student accommodation - where provider properties have seen a decline of 12% points, private sector halls have seen an increase of 11.1% points. This is likely to reflect the delivery of new private sector PBSA schemes in Coventry, as well as a slight decline in accommodation spaces offered directly by the University.

12.24 In a similar vein, there is also a decline in "***other rented accommodation" of 6.1%, as well as an increase in students living in their own residence of 6.8%. While these two types of accommodation are unlikely to be directly linked, the decline in "other rented accommodation" may be a factor of reducing popularity of student HMO's in the Warwick and Coventry area.***

Table 12.3 Term Time Accommodation Change - University of Warwick (2018/19 – 2023/24)

	2018/19		2023/24		Percentage point change	
	Number	%	Number	%	Absolute	% point
Provider maintained property	9,145	41.2%	7,365	29.2%	-1,780	-12.0%
Private-sector halls	575	2.6%	3,445	13.6%	2,870	11.1%
Other rented accommodation	7,595	34.2%	7,100	28.1%	-495	-6.1%
Own residence	1,700	7.7%	3,655	14.5%	1,955	6.8%
Parental/guardian home	950	4.3%	1,095	4.3%	145	0.1%
Other	1,095	4.9%	2,180	8.6%	1,085	3.7%
Not Available	1,155	5.2%	405	1.6%	-750	-3.6%

Source: Higher Education Statistics Authority

Census 2021

12.25 The 2021 Census provides alternative accommodation information for residents aged over 18 who are in full-time education. However, it is important to note that this will include some older school students and those studying at other non-university institutions, as well as those who study elsewhere but live in Warwick. For the purposes of completeness and comparison we have also considered data for Coventry as well as Warwick and Stratford-on-Avon.

12.26 It is important also to note that the 2021 Census was conducted at a time when not all Universities had returned to in-person teaching following COVID-19. As a result, some students may have been counted by the Census at a home address away from South Warwickshire in the Census.

12.27 The table below shows the overall number of students aged 18 and over in each area and how much of the population this constitutes. Coventry sees the highest number of students 18+ overall at over 33,000, accounting for 10% of the City's population. Warwick District had over 10,000 students aged 18+, making up 7% of the population. The presence of students in Stratford-on-Avon is much more modest at just over 2,000, making up on 2% of the population (and is likely to be more driven by students in further education).

Table 12.4 Students over the age of 18

	Stratford-on-Avon	Warwick	Coventry
Total Students aged 18+	2,191	10,442	33,666
Students 18+ as a proportion of whole population	2%	7%	10%

Source: Census 2021

12.28 The table below shows the type of accommodation students over the age of 18 reported to be living in. In Stratford-on-Avon a majority of students live at home with their parents (68.5%), this is followed by those living in another household type (20.4%). The 2021 Census reported few students living in all student households and communal establishments in Stratford-on-Avon.

12.29 This profile differs in Warwick and Coventry. In Warwick most students live in all student households (45%), followed by those in communal establishments (24.2%). In Coventry there appears to be more of a preference towards communal establishments (31.7%) than all student households (28.9%) although the difference is small.

12.30 This will partly reflect the location of communal establishments. Student accommodation on the University of Warwick's campus falls partly in Coventry City, and partly in Warwick District. It also reflects the culture of student housing at the University, where it is common for students to live in halls on campus in first year; but in second year and beyond many choose to move away from campus into student HMO's, both within Coventry and Royal Leamington Spa.

12.31 Another category of note is those 'living in another household type' who make up 20.4% of students in Stratford and 8.9% in Warwick. This group will include students who are living in households that include both students and non-students (such as those in work). It is likely that a number of these households will consist of couples where one member is a student.

Table 12.5 Accommodation of Students 18+

	Stratford-on-Avon		Warwick		Coventry	
	Number	%	Number	%	Number	%
Living with parents	1,500	68.5%	1,839	17.6%	7,019	20.8%
Living in a communal establishment	48	2.2%	2,522	24.2%	10,679	31.7%
Communal: University	15	0.7%	2,400	23.0%	10,051	29.9%
Communal: Other	33	1.5%	122	1.2%	628	1.9%
Living in an all student household	93	4.2%	4,700	45.0%	9,743	28.9%
Living alone	104	4.7%	456	4.4%	1,517	4.5%
Living in another household type	446	20.4%	925	8.9%	4,708	14.0%

Source: Census 2021

12.32 The table below looks at how the split across household types changes by age group, cells coloured in red indicate a greater proportion and cells in blue a lower proportion. Assessing the age of students in different housing types can help to indicate the reasoning behind

12.33 The dynamic clearly differs across the areas, while Stratford sees large proportions of students living with parents in the 18 to 29 categories, this proportion is not as significant in Warwick or Coventry. This will be a factor of there not being any universities in the Stratford-on-Avon area. Therefore, the students who live here are more likely to stay with family, where the cost for accommodation is often minimal, and commute from home to university.

12.34 Warwick and Coventry see a fair proportion of students 18-20 living in communal university accommodation, this reflects first year students who tend to stay in halls as mentioned previously. While communal establishment use declines in prominence in both Warwick and Coventry in the 21 and over groups, the decline is more significant in Warwick. This will reflect the increased presence of university halls in the Coventry area, allowing for more utilisation of them by older students.

12.35 The proportion of students living in all student households also changes with age, in both Coventry and Warwick the proportion is highest in the 21-24 category, declining in the groups over 25. This will again reflect the culture of student housing as previously mentioned, with 2nd year, 3rd year and younger Postgraduate students likely to sit within this group.

12.36 Finally, then looking at the ages of students 'living in another household type', across all three areas this shows as a key housing option for both the 25 to 29 and the 30+ age groups. It is much less significant housing option for students ages 18-20, although does pick up slightly in the 21-24 group, particularly in Stratford, it should however be noted that due to the small number of students in Stratford this relates to only c. 100 people.

12.37 Those living in other household types in the older age groups reflects the differing circumstances of students in these groups compared to those age 18-24. Often students of this age will have spent time in work before returning to studying, many will have partners/friends who are not students, priorities will be different and many will generally not be seeking to living in typical all student households. While some will stay in HMO's many will live in other private rented accommodation or even their own homes.

Table 12.6 Student Accommodation by Age

	Stratford-on-Avon				Warwick				Coventry			
	18-20	21-24	25-29	30+	18-20	21-24	25-29	30+	18-20	21-24	25-29	30+
Living with parents	90%	67%	27%	5%	22%	13%	11%	3%	28%	18%	10%	4%
Living in a communal establishment	3%	2%	2%	0%	32%	14%	17%	12%	42%	27%	22%	6%
Communal: University	1%	0%	0%	0%	31%	13%	16%	11%	41%	24%	20%	5%
Communal: Other	2%	1%	2%	0%	1%	1%	1%	1%	1%	3%	2%	1%
Living in an all student household	2%	5%	6%	12%	42%	59%	31%	15%	24%	39%	27%	21%
Living alone	2%	6%	6%	15%	2%	5%	12%	14%	2%	5%	9%	10%
Living in another household type	4%	21%	58%	68%	2%	8%	29%	56%	3%	11%	32%	59%

Source: Census 2021

Warwick 2030 Strategy Refresh

12.38 The University of Warwick's refreshed 2030 strategy, published in March 2024, sets out an ambitious vision to strengthen its position as a globally focused, research-led institution while delivering social impact.

12.39 A central goal is student growth. The University plans to increase its student population from 29,000 (in April 2024) to 34,000 by 2030, supported by inclusive education and a strong international growth outlook.

12.40 Although the strategy does not detail specific accommodation projects, the scale of planned growth implies a need for further expansion or partnerships to provide housing for the larger student body.

Campus Framework Masterplan SPD

12.41 The Campus Framework Masterplan, is a Supplementary Planning Document (SPD) developed jointly between the University of Warwick, Coventry City Council and Warwick District Council. It was adopted in 2024 by Warwick Council. The Masterplan provides the framework for development through to 2033, aligned with the University of Warwick's long-term vision to 2050. It focuses on consolidating academic development within the campus core, creating a pedestrian-friendly environment, and embedding sustainability principles.

12.42 To support student growth, the masterplan allows for up to 31,000 sqm of new academic floorspace, including major projects such as the Social Sciences Quarter and the Science & Engineering Precinct. These developments will increase campus density while improving public spaces and connectivity.

12.43 Student accommodation is a key component of the masterplan. In addition to the c. 7,500 bedspaces provided on-campus, there are approximately 2,300 purpose-built student accommodation (PBSA) units adjacent to campus. The University aims to deliver an additional 1,200 bedspaces by 2033, either on campus or immediately adjoining it although the exact location of these bedspaces is not detailed.

12.44 Data outlined in the SPD can be seen in the table below, it considers where students live during term time, the figures are approximate and reflect a snapshot of data. Overall, it shows that Coventry is a key location for students with campus or close to campus accommodation following behind. While Leamington Spa does see a large number of students it is not as significant as other locations. Student numbers in Kenilworth are modest.

Table 12.7 Location of Students, Feb 2023

Location	Approximate number of Students
On Campus	7,500
PBSA's 'on the collar' of Campus	2,300
Coventry (excluding PBSA)	10,000
Kenilworth	400
Leamington Spa	4,300
Warwick	200

Source: Campus Framework Masterplan SPD

12.45 The Masterplan reports that enrolment and bus usage data suggests that there has been a decline in students living in Leamington Spa in recent years, coinciding with an increase in those living in Coventry City Centre and in PBSA schemes which are focused in Coventry.

Warwick Local Plan Policy

12.46 The Current Warwick Local Plan deals with Student accommodation in Policy H6. The policy considers Student Accommodation and HMO's together. It states that:

Planning permission will only be granted for Houses in Multiple Occupation, including student accommodation, where:

a) the proportion of dwelling units in multiple occupation (including the proposal) within a 100m radius of the application site does not exceed 10% of total dwelling units;

b) the application site is within 400m walking distance of a bus stop;

c) the proposal does not result in a non-HMO dwelling being sandwiched between two HMO’s;

d) the proposal does not lead to a continuous frontage of three or more HMOs; and

e) adequate provision is made for the storage of refuse containers whereby

> *i. the containers are not visible from an area accessible by the general public, and*

> *ii. the containers can be moved to the collection point along an external route only.*

Exceptions to a) may be made where the application site is located:

- *on the campus of the University of Warwick or Warwickshire College or;*
- *on a main thoroughfare in a mixed use area where the proposal would not lead to an increase in activity along nearby residential streets (for example, by way of pedestrian movements between the application site and the town centre or car parking)*

Exceptions to e) may be made if alternative arrangements for the storage and movement of containers are agreed in writing by the Council’s Contract Services section.

12.47 The policy does not specifically consider the provision of larger scale student accommodation, although does support the development of accommodation on the University of Warwick campus.

Consultation with the University of Warwick

12.48 The University of Warwick reported that student numbers have grown steadily over the past decade, although overall enrolments have stabilised in recent years. Current figures indicate around 29,600 students living locally, of whom approximately 90% are full-time, with total enrolment just over 32,000 when those on placements are included.

12.49 Looking ahead, the University’s Strategy 2030 anticipates growth to around 34,000 students, but beyond this point no significant expansion is expected, with future numbers likely to depend on a balance of domestic and international recruitment. While the University also has a Campus at Wellesbourne, very few students are based here.

12.50 Domestic students are more likely to seek accommodation in Leamington Spa or the wider private rented sector, while international students typically prefer purpose-built student accommodation (PBSA) close to campus. The University noted recent volatility in international recruitment, but no planned divergence from the existing growth trajectory.

12.51 In terms of accommodation, on-campus supply is currently undergoing refurbishment and maintenance, resulting in a temporary reduction from around 7,500 beds to approximately 6,900, with further demolition planned. The campus “collar” area has seen considerable growth, now providing 2,673 PBSA beds, with a further 700 expected to open in the short-term.

12.52 Additional PBSA in Coventry City Centre means that around half of full-time Warwick students could be accommodated in PBSA overall.

However, the University believes this proportion may be overstated due to continued strong use of HMOs, particularly among second- and third-year students. The University emphasised that Coventry's PBSA market differs markedly from many other cities, with substantial availability reducing pressure on the University to build additional accommodation itself.

12.53 The wider housing market continues to accommodate significant student numbers, particularly in Leamington Spa, where around 4,500 students now live, a reduction from historic levels (c. 6,000) as more students gravitate toward PBSA near the campus or in Coventry.

12.54 The table below shows full residence information provided by the University.

Table 12.8 University of Warwick – Location of Student Residences

Term time address of Warwick students (All students)	Number of students (2023-4)	Number of students (2024-5)	Number of students (2025-6)
On campus	**7,531**	**7,720**	**6,899**
PBSAs on the collar of campus (CV4)	2,302	2,387	2,637
Coventry (excluding PBSAs on the collar of campus)	9,964	10,028	9,121
Coventry (TOTAL)	**12,266**	**12,415**	**11,758**
Kenilworth	371	310	310
Leamington Spa	4,312	4,390	4,522
Warwick (Town)	192	173	168
Warwick (TOTAL)	**4,875**	**4,873**	**5,000**
Other/not known	6,083	4,427	5,400
Living at home	-	509	556
Total number of students	**30,755**	**29,944**	**29,643**

Source: University of Warwick

12.55 The University does not track movements in housing circumstances of its students in detail but acknowledged some recent growth in students living at home and ongoing pressures linked to affordability which they believe has led to an increase in students commuting from home.

12.56

12.57 The University also discussed its relationship with PBSA providers, including the use of nomination agreements covering multiple sites, and noted that it undertakes only limited monitoring of impacts on local housing markets. Future delivery plans remain flexible: the University holds land and could bring forward further schemes if demand requires, but current PBSA capacity in Coventry and on the campus collar means there is no immediate pressure to do so at the time of writing.

Conclusions and Policy Recommendations

12.58 Student numbers at the University of Warwick have grown steadily over the past decade, although overall enrolments have stabilised in recent years. Around 29,600 students currently live locally, the vast majority full-time, with total enrolments just over 32,000 once placement years are included. Looking ahead, the University's Strategy 2030 anticipates growth to approximately 34,000 students, but no significant expansion is expected beyond this, with future change likely to depend on the balance between domestic and international recruitment. Domestic students are more likely to live in Leamington Spa or the wider private rented sector, while international students tend to favour PBSA close to campus or in Coventry.

12.59 The evidence indicates that student accommodation pressures across South Warwickshire are increasingly shaped by the availability of PBSA on and around the University of Warwick campus, as well as within Coventry. The significant growth in PBSA in Coventry as well as around the Warwick campus "collar", is reducing reliance on HMO stock in Leamington Spa and Warwick District, although HMOs remain an important part of the housing market, especially for second- and third-year students. To manage these dynamics effectively and mitigate wider pressures on the private rented sector, the Local Plan should incorporate a clear and responsive policy framework for student housing.

12.60 Policy should support the delivery of Purpose-Built Student Accommodation (PBSA) in sustainable and appropriate locations, including on campus, on the campus collar, and in town centres where good public transport connectivity to the University is available. Development in these areas can reduce pressure on HMOs and help rebalance concentrations of student households. Given that Coventry is a key location for student accommodation and absorbs a large proportion of Warwick's student population, joint monitoring between Warwick and Coventry City Council will be essential to ensure planning decisions reflect real-time trends in student numbers, PBSA pipeline developments, and wider market conditions.

12.61 The Local Plan should continue to manage HMOs in line with existing Article 4 Direction controls and through replicating the policy framework in the current Warwick District Local Plan, ensuring that concentrations remain within defined thresholds, 'sandwiching' is avoided, that family housing is not eroded in key neighbourhoods, and that issues such as refuse storage and amenity impacts are effectively mitigated.

12.62 As student preferences continue to evolve, particularly as PBSA becomes more available close to the University, there may be an opportunity for policy to encourage new PBSA development to manage HMO growth and maintain balanced communities.

12.63 Finally, to underpin long-term decision-making, the Local Plan should require regular monitoring of student numbers, broken down by domestic and international trends, alongside PBSA occupancy, HMO pressures, and student residency patterns in Leamington Spa, Kenilworth, Warwick and Coventry. This monitoring, undertaken jointly with the University, will help determine when further PBSA development may be needed and ensure that the Councils can respond flexibly to changes in demand over the plan period.

13. Other Specific Groups

13.1 Paragraph 63 of the NPPF also advises on a non-exhaustive basis of the groups of people (in addition to those already covered in Sections [12 and 13 above) whose specific needs should also be considered. In addition, there are also specific statutory requirements (for example, those arising from the Homelessness Reduction Act 2017 and the Supported Housing (Regulatory Oversight) Act 2023 that must be taken into consideration.

Homelessness Households & those at Risk of Homelessness

Existing Policy Framework

Warwick Homelessness and Rough Sleeping Strategy (2021-2026)

13.2 The strategy sets out Warwick District Council's approach to preventing and reducing homelessness and rough sleeping over the next five years. It builds on significant progress made since the previous strategy in 2017, including the successful implementation of the Homelessness Reduction Act 2017 and a sharp reduction in rough sleeping through initiatives such as the *Everyone In* programme during the COVID-19 pandemic. Despite these achievements, new challenges have emerged, including rising numbers of single people with complex needs, difficulties accessing the private rented sector due to high rents, and anticipated reductions in housing-related support funding.

13.3 The Strategy's overarching aim is to shift the focus towards homelessness prevention, while maintaining targeted interventions and crisis support for those who become homeless.

13.4 There are two types of prevention, universal prevention which involves providing low-level, early help (such as budgeting advice, benefit support, and tenancy sustainment) before homelessness becomes a risk. Secondly, directed prevention focuses on assisting households threatened with homelessness within 56 days, helping them remain in their homes or secure alternatives. For those who do become homeless, the Council has a duty to provide advice and assistance to support these people. For those who are considered vulnerable in line with the Housing Act the Council has a duty to offer temporary accommodation.

13.5 Rough sleeping remains a priority, with a goal to eliminate it by continuing to innovate and expand services, this includes the Housing First models and wraparound support.

13.6 Four strategic objectives underpin the plan:

- Universal prevention – Deliver early intervention services to prevent homelessness before it becomes imminent.
- Directed prevention – Support those at risk to stay in their homes or find alternatives.
- Crisis resolution – Provide temporary housing and assistance for sustainable rehousing.
- Rough sleeping – Maintain downward pressure on rough sleeping through targeted support and multi-agency collaboration.

Stratford-on-Avon District Housing Strategy (2021-26)

13.7 The Stratford-on-Avon Housing Strategy also considers homelessness. One of the strategies main aims is *“to prevent homelessness and reduce the harm caused by it”.* The strategy recognises that homelessness can affect anyone and is often linked to high housing costs, limited affordable housing, and personal crises such as relationship breakdown or domestic abuse.

13.8 As in Warwick, the Council focuses on prevention first, ensuring households receive timely advice and support to maintain their accommodation or secure alternatives before homelessness occurs. This includes effective use of housing benefit, discretionary payments, and tenancy access schemes to help people enter or remain in private rented housing.

13.9 For those who do become homeless and are considered vulnerable and therefore owed a homelessness duty, the Council provides temporary accommodation. The Council is committed to improving its quality and reducing reliance on bed and breakfast placements. A key resource is the Fred Winter Centre, which offers emergency and move-on housing alongside support for people with complex needs. The Council is also expanding Housing First provision, giving rough sleepers and individuals with multiple needs access to stable housing with support.

Preventing Homelessness in Warwickshire: A multi-agency approach

13.10 This countywide strategy sets out a multi-agency approach to preventing and reducing homelessness. It recognised that homelessness is a complex issue linked to health, financial stability, domestic abuse, youth vulnerability, and offending. Its vision is to move from crisis intervention to early prevention, in line with the Homelessness Reduction Act 2017. The strategy prioritises five key areas:

- Health – Reduce health inequalities and improve access to physical and mental health services for people at risk of homelessness or sleeping rough.
- Financial Inclusion – Provide services that help households manage debt, maximise income, and access affordable housing.
- Young People – Strengthen support for 16–25-year-olds, including care leavers, through pre-tenancy training, housing advice, and tailored accommodation.
- Domestic Abuse – Prevent homelessness caused by domestic abuse and ensure survivors have safe, secure housing options.
- Offending – Improve housing and support for offenders leaving prison to reduce reoffending and homelessness risk.

13.11 The approach to reducing homelessness includes Personal Housing Plans, a Duty to Refer for public bodies, and strong partnership working between councils, health services, voluntary organisations and criminal justice agencies. A Strategic Homelessness Board oversees progress and promotes collaboration.

13.12 Warwick and Stratford-on-Avon Councils are key partners in delivering this Strategy. Both areas face high housing costs and shortages of one-bedroom accommodation, which is critical for single people, young people and offenders. Equally both areas face similar issues with domestic abuse, which is a significant driver of homelessness in both districts, with countywide refuges commissioned by Warwickshire County Council, though gaps remain in provision for men and in rural areas.

13.13 The Strategy includes specific chapters in relation to domestic abuse, young people and health (which includes drug and alcohol dependence). These are summarised separately later in this section.

Warwickshire Homelessness – Statement of Intent 2025

13.14 The Warwickshire Joint Statement of Intent sets out a renewed, collaborative commitment by local councils, the County Council, health partners, criminal justice agencies, and the voluntary sector to prevent and address homelessness. It builds on the 2021 countywide strategy, recognising homelessness as a complex issue closely linked to health, financial hardship, domestic abuse, and offending. It outlines shared priorities to improve health outcomes for homeless people, reduce crisis presentations through early prevention, and strengthen multi-agency coordination, particularly as demand for services grows and the housing market becomes more pressured.

13.15 Evidence highlights rising homelessness across Warwickshire, especially among single people, driven largely by family and friends no longer being able to accommodate, domestic abuse, relationship breakdowns and loss of private rented housing. Rough sleeping has increased, temporary accommodation use has risen, and local authorities now face higher numbers of relief-duty cases. At the same time, prevention-duty cases have slightly fallen, possibly due to earlier interventions by partner organisations. The document notes significant support-needs among those approaching councils, including mental and physical health problems, domestic abuse, and histories of offending, as well as increasing pressure from migrant populations, particularly those arriving under national resettlement schemes.

13.16 In response, the Statement sets out targeted commitments across five themes: health, prevention, domestic abuse, offending and housing supply. Priorities include improving access to primary care for homeless people, expanding joint prevention work, aligning domestic abuse responses countywide, strengthening housing pathways for prison leavers, and addressing acute shortages of affordable and supported housing. Partners commit to collective action, improved data sharing, regular multi-agency oversight, and coordinated use of limited private rented housing to ensure the most vulnerable households can access stable, sustainable accommodation.

13.17 The draft statement of intend has been recommended endorsement by the Stratford-on-Avon Cabinet as of the 19th of January 2026.

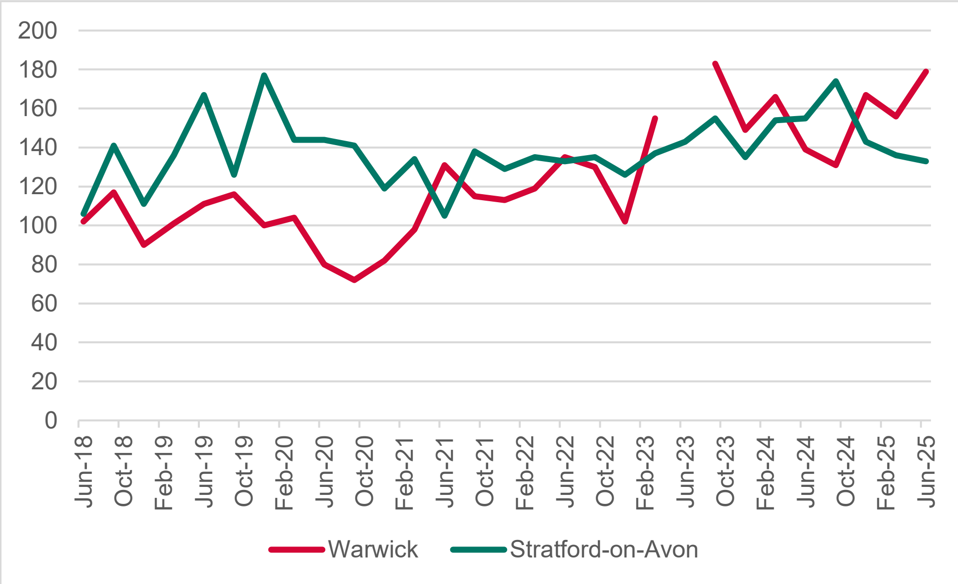
Homelessness in South Warwickshire

13.18 Data collected by the Local Authorities as part of the Homelessness Case Level Information Collection (H-CLIC) can provide good insights into the changing demand for homelessness support in South Warwickshire.

13.19 The figure below shows the changing pattern of homelessness presentations in each area. In the quarter leading up to September 2024, 133 households were assessed as being owed either a homelessness prevention or relief duty by Stratford-on-Avon Council. In Warwick this figure is higher at 179 households. Both areas have seen an increase in presentations over time, from June 2024 to June 2025

Warwick saw an average of 154 households assessed as being owed a duty each quarter, this figure was similar in Stratford-on-Avon at 148 households. This is an increase from the average across the whole assessed period (June 2018 – June 2025) which was an average of 122 households in Warwick and 138 households in Stratford-on-Avon per quarter. As the chart below shows, there has been a general upward trend in homelessness acceptances since 2021; albeit the more recent data shows a fall in Stratford-on-Avon District.

Figure 13.1 Households owed a homelessness duty



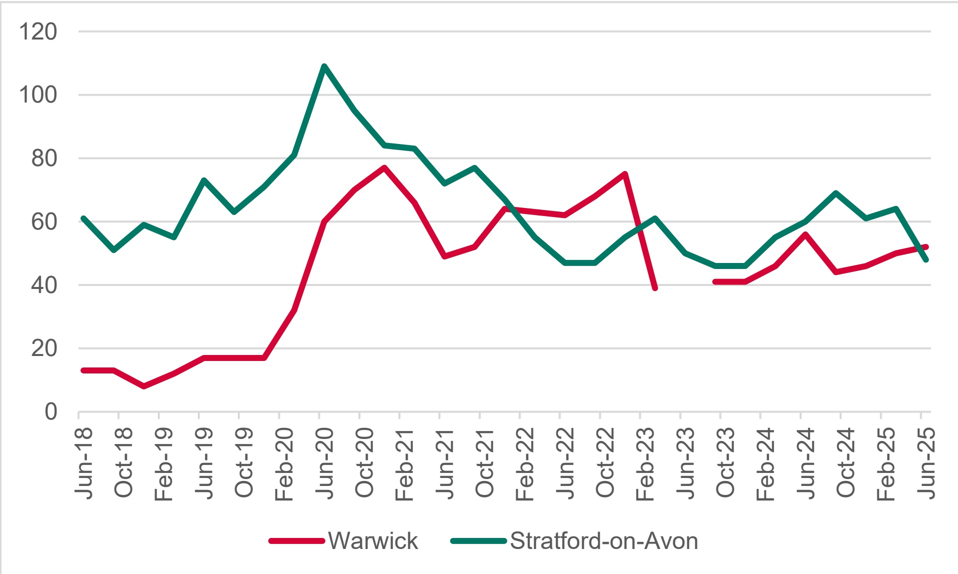
Source: MHCLG H-CLIC – Note data for Warwick is not available for June 2023

13.20 Homelessness presentations directly feed into need for Temporary Accommodation (TA) in each area. Importantly, TA is not categorised as ‘affordable’ and, as its name suggests, does not represent a ‘permanent’ resolution to homelessness cases: this is dependent on other suitable accommodation becoming available in the long-term.

13.21 The figure below shows the number of households living in temporary accommodation in each area at the end of each quarter. In June 2025, Stratford-on-Avon had 48 households in TA, Warwick had 52 households.

13.22 Usage of TA has changed in each area over time, in Warwick usage appears to have increased with the average number of households in TA each quarter prior to March 2020 sitting at 16, whereas post March 2020 the average is higher at 57 households. Stratford-on-Avon sees no significant difference between the averages before and after March 2020 at 64 and 65 households respectively. Generally, usage of TA in Stratford-on-Avon appears to have been falling since March 2020 however there has been an uptick in use since December 2023.

Figure 13.2 Households in Temporary Accommodation



Source: MHCLG H-CLIC – Note data for Warwick is not available for June 2023

13.23 The table below shows the type of TA households are placed in, both authorities make significant use of B&B's or hotels at 44% in Warwick and 48% in Stratford. This type of accommodation is often expensive for the Council and lacks facilities such as kitchens making living there difficult for residents, particularly families. Local Authority or Housing Association stock is the next most common type of accommodation in each area, Stratford-on-Avon make more use of this than Warwick.

13.24 The types of TA utilised in Warwick District are more diverse, with some households in nightly paid accommodation as well as other types. Warwick also places some households in other Local Authority areas: highlighting that the Council struggle with finding sufficient placements for households within the district itself.

Table 13.1 Types of Temporary Accommodation Used (June 2025)

	Warwick		Stratford-on-Avon	
	H'holds	%	H'holds	%
Private sector accommodation leased by authority or by a registered provider	0	0%	0	0%
Nightly paid, privately managed accommodation, self-contained	11	21%	0	0%
Local authority or Housing association stock	10	19%	25	52%
B&B/ hotels (including shared annexes)	23	44%	23	48%
Hostels (including reception centres, emergency units and refuges)	0	0%	0	0%
Any other type of temporary accommodation	8	15%	0	0%
In TA in another local authority district	5	0%	-	0%
Duty owed, no accommodation secured	5	0%	1	0%

Source: MHCLG H-CLIC

13.25 Understanding the reasoning behind households becoming homeless is an important step in the prevention of it. The table below shows the reasons behind the loss of a settled home in both areas. In Warwick family and friends being no longer able to accommodate was the main reason for households losing a settled home, this is also significant in Stratford-on-Avon.

13.26 In Stratford-on-Avon the end of a private rented tenancy and domestic abuse were also significant reasons behind households losing homes. These are also significant in Warwick although not quite at the level seen in Stratford.

Table 13.2 Reason behind loss of last settled home (June 2025)

	Warwick		Stratford-on-Avon	
	H'holds	%	H'holds	%
Family or friends no longer willing or able to accommodate	32	18%	28	21%
End of private rented tenancy	30	17%	33	25%
Domestic abuse	45	25%	28	21%
Non-violent relationship breakdown with partner	14	8%	6	5%
End of social rented tenancy	6	3%	14	11%
Eviction from supported housing	13	7%	3	2%
Other violence or harassment	7	4%	4	3%
Left institution with no accommodation available	14	8%	1	1%
Required to leave accommodation provided by Home Office as asylum support	5	3%	6	5%
Other reasons / not known	10	6%	8	6%
Home no longer suitable	2	1%	2	2%

Source: MHCLG H-CLIC

Differing needs for Homeless Families and Single People

13.27 The table below shows the types of households that were owed a prevention or relief duty as of June 2025. Female single parents are by far the most common type of household, although some male single parents are seen this is not nearly to the same extent. Single adults are the next common group, although males appear to be more common than females there are a large number classed as 'other'.

13.28 Overall, households with dependent children make up 66% of those owed a duty in Warwick and 65% in Stratford. Single adults make up 29% of those owed a duty in Warwick and 30% in Stratford.

Table 13.3 Types of Households owed a duty (June 2025)

	Warwick		Stratford-on-Avon	
	H'holds	%	H'holds	%
Male Single parent with dep children	42	12%	45	17%
Female Single parent with dep children	137	38%	88	33%
Unknown Single Parent with dep children	3	1%	4	2%
Single adult - Male	29	8%	35	13%
Single adult - Female	0	0%	0	0%
Single adult - Other/Unknown	75	21%	44	17%
Couple with dependent children	45	13%	32	12%
Couple / two adults without dep children	1	0%	0	0%
Three+ adults with dep children	8	2%	3	1%
Three+ adults without dep children	14	4%	11	4%
Not known	2	1%	3	1%

Source: MHCLG H-CLIC

13.29 We have engaged with officers at Warwick Council to understand the how the support needs differ for homeless single people versus homeless families.

13.30 Homeless single people tend to present with significantly higher and more complex support needs than homeless families. Many single applicants have multiple and overlapping issues, including mental health needs, substance misuse, and chaotic or insecure lifestyles. Their needs often fall between existing service thresholds, meaning they do not align well with the available supported accommodation, which is largely low to medium risk.

13.31 As a result, singles are more likely to cycle between temporary accommodation, unsuitable placements and repeat homelessness applications, particularly in the absence of direct-access hostel provision and sufficient one-bed move-on accommodation. A lack of ongoing and specialist support further increases the risk of tenancy breakdown, especially in the private rented sector or when placed in social housing without support.

13.32 In contrast, homeless families, particularly those in priority need, typically have lower needs and are more stable. However, families face different structural challenges, notably a shortage of larger properties, especially four-bedroom homes and accessible accommodation. While families receive a basic level of support in temporary accommodation, gaps remain in early tenancy sustainment support, particularly during the initial weeks of a new tenancy, which could help prevent repeat homelessness.

13.33 Overall, homelessness among single people is driven primarily by complex support needs and a lack of suitable supported accommodation, whereas homelessness among families is more closely linked to property size, accessibility and availability, with comparatively lower but still important support needs.

Conclusion and Policy Recommendations

13.34 Homelessness in South Warwickshire is shaped by a combination of structural and personal drivers. The principal causes include the ending of private rented tenancies, family and friends no longer being able to accommodate people, and domestic abuse, all of which feature prominently in both Warwick and Stratford-on-Avon. These issues are compounded by wider pressures such as high rents, a shortage of one-bed homes accessible to single people, and the complex needs of households presenting to the Councils, including those with mental health conditions, substance misuse issues, and young people leaving care.

13.35 The Plan can help by boosting housing supply as well as the supply of affordable housing. Provision of 1- and 2-bed affordable properties will be important in addressing homelessness in the longer-term. Expanding the availability and quality of temporary accommodation is also essential to reduce reliance on hotels and bed and breakfast provision, and to enable more stable move-on arrangements, particularly where there is an evident local need.

Survivors of Domestic Abuse

Existing Policy Framework

Preventing Homelessness in Warwickshire: A multi-agency approach

13.36 The Warwickshire Homelessness Strategy specifically considers victims of domestic abuse. It outlines existing actions that focus on prevention and crisis response.

13.37 The County Council commissions refuges and funds Independent Domestic Violence Advisers, who provide housing advice and rural outreach. Multi-agency initiatives include the Sanctuary Scheme, Civil Protection Orders, and collaboration with police and the Crown Prosecution Service to strengthen enforcement and judicial responses.

13.38 The report recommends that all survivors are treated as having priority need for accommodation, creating women-only spaces in temporary housing and expanding outreach services, particularly in rural areas where gaps exist. Additional measures involve promoting early referrals through the Duty to Refer, delivering specialist training for frontline staff to identify coercive control and ensuring screening for domestic abuse becomes routine in services supporting vulnerable households. Finally, it recommends that housing allocation policies are reviewed so that rent arrears or anti-social behaviour linked to abuse do not block survivors from accessing safe housing.

Existing Provision and Additional Need

13.39 We have consulted with Warwickshire County Council to get an understanding of the current supply of refuge accommodation. In Warwickshire overall there are 51 safe accommodation units, the units are often full, there are units in both Stratford-on-Avon and Warwick although for security reasons the County Council are unable to disclose how many units there are. However, the County Council are able to confirm than none of the safe accommodation units are able to house male survivors.

13.40 The County Council reports that the 51 units that are available are usually full, however they do not have exact data on demand for safe refuge accommodation.

13.41 Warwickshire County Council's 2021 Joint Strategic Needs Assessment (JSNA)[22] considers the need for refuge accommodation at a county level. It used the Council of Europe rate for identifying need for refuge accommodation as 1 unit per 10,000 of the population. Based on this rate the JSNA identified a need in 2021 for 57 units of refuge accommodation (against a supply at the time of 24) across Warwickshire.

13.42 The table below shows how the 1 unit per 10,000 population rate would interact with the Standard Method based population projections undertaken earlier within this report. This indicatively shows a gross need of 40 safe accommodation units in South Warwickshire overall over the plan period to 2050.

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[22] Warwickshire's Domestic Violence and Abuse JSNA (2021) - Publications - Warwickshire County Council

Table 13.4 Estimated gross need for Refuge Accommodation (2025-2050)

	2025		2050	
	Population	Need	Population	Need
Stratford-on-Avon	149,219	15	198,197	20
Warwick	156,192	16	204,954	20
South Warwickshire	305,411	31	403,151	40

Source: Iceni Projects

13.43 With the lack of information that the County Council are able to provide on the supply of accommodation in South Warwickshire, it is difficult to understand what the net need for units is up to 2050. However, given that we know that the refuge units across Warwickshire are often full, it can be assumed that at this current moment in time there is a need for safe accommodation that is not being met. If the estimated need for 2025 (31 units) is not being met, it can only be assumed that the growth in need cause by population growth would also be additional.

13.44 It is therefore assumed that by 2050 **there will be a need for a minimum of 9 additional refuge spaces in South Warwickshire**, 5 in Stratford-on-Avon and 4 in Warwick.

Assisting in meeting the need and Policy Implications

13.45 It is Warwickshire County Council that leads on all commissioning for domestic abuse services in the County. It is Warwick and Stratford District Councils responsibility to house survivors as part of their duties towards tackling homelessness. When the Standard Method housing growth population figures are used it is assumed that by 2050 there will be a need for a minimum of 9 additional units of refuge accommodation within South Warwickshire. Not all additional units are required to be brand new accommodation

13.46 The JSNA makes a number of key recommendations in terms of housing which are set out below. Overall, the Councils should seek to support the County Council in the provision of safe accommodation for victims/survivors of domestic abuse.

- Create a coordinated approach towards the provision of safe accommodation for DVA victim-survivors across the county that is accessible and open to all.

- Review temporary accommodation provision to ensure that female only spaces are created, where they do not currently exist.

- Review local housing allocations schemes to ensure that the consequences of being a victim-survivor of DVA (ASB, Criminal Damage, Rent Arrears, debt) do not present a barrier to appropriate rehousing; that this requirement is extended to Registered Social Landlords (RSL).[23]

- Empower victim-survivors to make their own decisions regarding accommodation provision; ensuring that they are aware of the options available to remain in their own home, should they wish.

13.47 The Plan can help address this through supporting an uplift in affordable housing delivery to help maintain a supply of smaller, flexible homes that enable rapid rehousing when people need to relocate urgently. The redeployment of existing affordable stock could also aide in this.

13.48 The second would be to encourage the co-location of community services in new developments, the centralisation of health and community hubs as well as provision of infrastructure (such as transport and schools/childcare) can be very beneficial for survivors who have had to relocate.

[23] Note that Warwick Council already allow for those suffering from domestic abuse to be exempt for local connection criteria for housing allocations. Stratford-on-Avon are due to consult on amendments to the allocations scheme that would also allow this (as agreed at Cabinet on the 19th of January 2026)

13.49 The requirement of new housing to meet accessibility and adaptability standards can also aid in this, helping survivors with mobility needs or trauma-related requirements.

13.50 Additionally, while not directly impacting the local plan, the Councils should seek to work with the County Council and Registered Providers to support growth in supply to meet needs over time.

Drug and Alcohol Dependence

Preventing Homelessness in Warwickshire: A multi-agency approach

13.51 The Warwickshire Homelessness Strategy considers drug and alcohol misuse as part of Chapter 3 which looks at Health. It outlines that Substance misuse exacerbates poor health outcomes, increases hospital admissions, and shortens life expectancy. Homeless individuals often present late to health services, typically in crisis, and face barriers to accessing treatment.

13.52 In Warwickshire current actions that aim to help those who misuse substances include the Dual Diagnosis Protocol which aims to address co-existing mental health and substance misuse issues, ensuring collaboration between mental health and addiction services. The Change Grow Live service which provides free, confidential support for adults and young people, offering harm reduction, detoxification, prescribing, and housing advice alongside recovery programs.

13.53 One of the key recommendations is the strengthening of partnerships between housing, health, and substance misuse services to deliver support that sustains tenancies and reduces relapse risks.

Existing Provision

13.54 Change Grow Live (CGL) is the commissioned provider for adult substance misuse treatment in Warwickshire. The service is recovery-focused and offers a comprehensive range of interventions to help individuals take control of their recovery journey and achieve their goals. CGL operates three main hubs in Leamington Spa, Nuneaton, and Rugby, and is also co-located at the Fred Winter Centre in Stratford. In addition, the team delivers outreach support to rural areas across the County.

13.55 The service provides harm reduction initiatives, opiate replacement prescribing, and referrals to both residential rehabilitation and community detox programs. Clients can access counselling, emotional support, and facilitated links to mutual aid groups. Beyond treatment, CGL supports individuals with training, employment opportunities, and housing access.

Assisting in meeting needs

13.56 Iceni have consulted with care commissioners at Warwickshire County Council to understand the need for housing from people with Drug and Alcohol dependency issues. Their data suggests that across Warwickshire in 2023/24 there were 310 drug and alcohol service users who did not have access to safe and stable accommodation, this is out of a total of 2,395 adults in treatment with the service, this means that around 13% of service users also need support with housing. Unfortunately, data is not available at a local authority level.

13.57 Going forward there is likely to continue to be need for housing for those with drug and alcohol dependence. It is ultimately the County Council and their commissioned providers responsibility to aid in some of the key services for this cohort of people, particularly those surrounding health and wellbeing.

13.58 The South Warwickshire Councils can however aide the County Council in a number of ways, the first is prioritising access to stable housing ensuring individuals have a secure base for recovery. The Councils could also seek to strengthen partnerships with care commissioners and treatment providers such as CGL. Equally, expanding specialist supported accommodation options, including schemes that offer wraparound support, will help meet complex needs. Finally, equipping housing colleagues with substance misuse awareness and training can improve engagement, reduce stigma, and enable more effective tenancy sustainment.

13.59 The Local Plan therefore has an enabling role in promoting the provision of secure, affordable and appropriately sized homes, supported housing, and move-on accommodation. It should also encourage the development of specialist schemes offering on-site or visiting support to help people stabilise their circumstances before transitioning to independent living.

13.60 People with substance dependence often struggle to access stable accommodation, and repeated homelessness or insecure living situations can make recovery far more difficult. By supporting the delivery of a broad mix of low-cost homes, including smaller, affordable units, supported housing and move-on accommodation, the Plan can also help ensure that vulnerable groups are not excluded from new growth areas.

13.61 Local Plan Policy can also explicitly support the provision of specialist accommodation for people with complex needs, including supported housing schemes that integrate on-site or visiting support services. Policy can identify this type of accommodation as an important part of the local housing mix and encourage its delivery through allocations or by giving positive weight to such schemes in decision making. This can help address gaps in existing provision, particularly for people who need structured accommodation before moving to fully independent living.

Preventing Homelessness in Warwickshire: A multi-agency approach

13.62 The Warwickshire Homelessness strategy specifically considers young people. It outlines that short supply of one bedroom accommodation, which is most needed by single young people makes access to housing very difficult.

13.63 The County Council employ dedicated Leaving Care Accommodation Advisers to support young people moving out of care. The strategies recommendations on further action include expanding pre-tenancy and life skills training, improving joint working between agencies, and considering the extension of the House Project across the county.

Warwickshire Sufficiency Strategy for Homes for Children in Care 2025 – 2028

13.64 Warwickshire County Council’s Sufficiency Strategy for Homes for Children in Care (2025–2028) sets out a clear ambition to improve residential care provision and placement stability for children and young people.

13.65 The Council has invested significantly in internal children’s homes since 2020 and currently operates five Ofsted-registered homes rated “Good,” with a sixth home planned by 2025. These homes collectively provide up to 19 beds for Warwickshire children, offering care for those with emotional and behavioural needs.

13.66 Alongside internal provision, Warwickshire uses a residential block contract for four beds and spot-purchases additional placements through the West Midlands Residential Care Framework when required. Occupancy of block-contracted beds has been consistently high, delivering cost efficiencies and improved sufficiency. The House Project

Warwickshire also plays a key role in supporting care leavers to transition into independent living.

13.67 Despite these developments, challenges remain. Children requiring residential care increasingly present with complex needs, including mental ill health, emotional dysregulation, and self-harming behaviours. Placement instability has grown, with more children experiencing multiple moves, which negatively impacts outcomes and increases costs. Older children, particularly those aged 14 and above, represent the majority of the residential population, making matching difficult. Residential care also accounts for the largest share of placement expenditure, creating financial pressures.

13.68 To address these issues, Warwickshire County Council plans to develop two new internal homes for teenagers: a same-day, short-stay home for assessment and immediate support, and a small three-bed home for young people aged 14–18. Additional specialist provision will be created for children with mental health needs, including those at risk of self-harm or suicidal ideation, and for those subject to Deprivation of Liberty orders due to risks such as criminal exploitation or child sexual exploitation. The County Council will expand block contracts, explore flexible arrangements, and improve provision for children with special educational needs and disabilities through dedicated homes and partnerships with Ofsted-registered providers.

13.69 For Warwick and Stratford-on-Avon specifically, gaps in provision for short breaks and overnight respite have been identified, particularly in West and South Warwickshire. A new short breaks model launched in April 2025 aims to address these gaps by expanding provider capacity and improving access for families. Stratford-on-Avon also hosts the Fred Winter Centre, which co-locates services for care leavers and vulnerable young people, including supported accommodation and outreach.

Support for Care Leavers

13.70 Warwickshire County Council has a statutory duty to provide suitable accommodation and support for care leavers and separated children aged 16 and above. The County Council offers a range of supported accommodation options, delivered through a mix of internal provision and externally commissioned services via block contracts, frameworks, and spot arrangements.

13.71 The use of supported accommodation has grown significantly over the past five years, driven by an increase in the number of separated children arriving through the National Transfer Scheme. While sufficiency for local care leavers has improved year on year, challenges remain in securing suitable homes for separated children within Warwickshire, with many still placed out of county in areas such as Birmingham and Coventry.

13.72 To address these issues, Warwickshire County Council plans to review its supported lodgings arrangements and develop an options appraisal to recommission a service model that complements internal provision when the current contract expires in August 2026. The County Council will continue as a key partner in the West Midlands Supported Accommodation Framework and explore emergency “crash bed” options for urgent placements.

13.73 Additionally, Warwickshire intends to strengthen independent life skills training and work closely with providers to ensure care-experienced young people receive tailored support. These steps aim to increase local provision, reduce reliance on out-of-county placements, and improve outcomes for young people transitioning from care to independence.

Assisting in meeting the needs of Young People

13.74 Warwickshire faces a growing challenge in meeting the needs of young people, particularly in ensuring that accommodation is both sufficient and appropriate. To support care leavers, councils should focus on expanding supported accommodation so that young people can remain close to their communities rather than being placed out of county.

13.75 The SHMA findings on housing mix seek to deliver a balanced profile of affordable housing, which should include provision of smaller affordable homes and by encouraging supported and transitional housing models.

13.76 To support care leavers, the **Councils should focus on encouraging the delivery of supported accommodation** so that young people can remain close to their communities rather than being placed out of county.

13.77 For residential children's homes, the priority is to increase local bed availability and reduce reliance on placements outside Warwickshire, which currently account for the majority of residential care. Going forwards most new children's residential homes are likely to be located in existing residential homes. Where such dwellings are in existing C3 residential use, the operator of the home may need to apply for planning permission for change of use or potentially alterations to the existing home. In such circumstances, the Council's should be broadly supportive of development, subject to other planning considerations, where it meets the increasing need for residential care bedspaces in South Warwickshire.

People with experience in the criminal justice system

13.78 It is important to ensure that anyone with experience in the criminal justice system or leaving prison has access to safe and secure housing. Equally, ensuring public safety is a key consideration. Housing provides stability and security, which are essential for rehabilitation, it allows for easy access to healthcare, services and benefits which are often vital to ensure the person does not re-offend.

13.79 In terms of homelessness presentations, the South Warwickshire authorities saw 8 presentations as a result of a person leaving an institution without having secured housing (6 in Warwick and 2 in Stratford-on-Avon) between June and September 2024. This accounts for less than 5% of presentations. Despite this small number, ensuring that housing is available for ex-offenders is vital in reducing the possibilities of re-offending.

Warwickshire Reducing Re-Offending Strategic Framework (2024–2028)

13.80 This Framework sets out a countywide approach that includes Stratford-on-Avon and Warwick as part of the South Warwickshire Community Safety Partnership. Housing is highlighted as a critical factor in reducing re-offending and supporting rehabilitation.

13.81 The framework recognises that stable accommodation is essential for individuals leaving prison or under probation supervision. Without a secure home, people face significant barriers to accessing health care, substance misuse treatment, and employment opportunities, all of which are vital for reintegration. The plan commits to working with commissioned providers and partners to improve housing outcomes for people on probation, ensuring that accommodation is part of sentence planning and wraparound support.

Assisting in meeting needs

13.82 As mentioned, stable accommodation is one of the most significant factors in helping individuals reintegrate into society and avoid returning re-offending. Equally, this needs to be balanced with public safety considerations.

13.83 Going forwards Stratford-on-Avon and Warwick Councils should work closely with probation services, prisons, housing associations, and voluntary organisations to create clear pathways from custody to community. This means identifying housing needs early, before release, and ensuring that support is in place immediately upon transition.

13.84 Expanding access to supported accommodation is another priority. Councils can commission or partner with providers to offer housing that includes wraparound support for those with complex needs, such as mental health challenges or substance misuse. Short-term emergency accommodation should also be available to prevent homelessness at the point of release.

13.85 In addition, Stratford and Warwick councils can make use of government funding schemes, such as those offered by the Ministry of Justice, to provide tenancy sustainment, deposits and landlord incentives. Working with charities and housing organisations experienced in resettlement, such as Nacro, will help deliver housing alongside life skills and employment support.

13.86 Going forwards Stratford-on-Avon and Warwick Councils should work closely with probation services, prisons, housing associations, and voluntary organisations to create clear pathways from custody to community.

13.87 As with other specific groups, the **Local Plan can support the delivery of supported accommodation for people with complex needs** in suitable locations. This may include supported housing schemes that provide on-site or visiting support, helping individuals stabilise their circumstances.

Service Personnel and Families

13.88 As of April 2025, there were 340 service personnel based in Stratford-on-Avon. This is split fairly evenly between Civilian personnel (180) and

Regular Forces[24] (170). There is a minimal additional presence in Warwick, of less than 10, all of which are Civilian roles instead of Regular Forces. Overall, the number of service personnel has reduced over time, from a high of 480 in 2012, 200 of which were Regular Forces and 280 Civilian. It would appear that the largest decline has been in Civilian personnel rather than Regular service people.

13.89 Most of the MOD personnel in South Warwickshire will be based at MOD Kineton in Stratford-on-Avon. MOD Kineton is the largest ammunition depot in the UK storing more that 60% of the MOD's munition stores. The Defence Explosive Ordinance Disposal, Munitions and Search Training Regiment (DEMS Training Regiment) is also based here. The DEMS Training Regiment delivers course to personal across the MOD bodies (Army, Navy, Air Force) as well as to other government and international bodies. The regiments HQ is based in Bicester, Oxfordshire with two training squadrons based there alongside an additional 2 at Kineton.

13.90 Given the nature of the uses at MOD Kineton, it is assumed that while some of the Regular Service personnel based there will likely be there for training purposes, the remainder will be training staff as well as personnel acting as security for the site.

13.91 Temple Herdewyke, close to the base, is home to some existing military family housing. It is currently undergoing some development with the provision of a new single living accommodation block[25] for those based at the site, this block contains 46 bedrooms and replaces existing accommodation that was in need of upgrading.

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[24] Civilian Personnel refers to civilian employees of the MOD, this covers a variety of roles from military operational support to healthcare amongst others. Regular Forces are full-time trained personnel who are liable for services and can be called to active duty.

[25] Construction to begin on new accommodation at DM Kineton - GOV.UK

13.92 The 2025 draft NPPF consultation seeks to align with wider Government policy to expand affordable housing opportunities for serving personnel and their families. The consultation sits alongside major reforms in Defence housing policy. In early 2025, the Ministry of Defence announced a deal returning more than 36,000 military homes to public ownership, enabling the Government to accelerate building new service family accommodation and create "new opportunities for forces homeownership", including affordable homes delivered through MOD land releases. The forthcoming military housing strategy, flagged within the same set of Government reforms, explicitly aims to use MOD land to support the delivery of affordable homes for families across Britain.

13.93 The NPPF consultation reflects this direction by reinforcing the overall requirement for Local Plans to address identified housing needs, including the housing needs of service personnel where relevant, and by supporting policies that allow public-sector land, including MOD estates, to be used for new affordable housing delivery. Although the consultation text does not detail a specific "military affordable housing" policy, it is clear that the Government expects planning authorities to facilitate housing delivery on surplus or remodelled Defence land, consistent with the Defence Housing Strategy 2025, which emphasises unlocking defence development land for civilian and affordable housing as part of a national renewal of military accommodation.

Assisting in meeting needs

13.94 As part of overall Government strategy to create new opportunities for people in the forces to access affordable housing, a new "military affordable housing" category has been included in the 2025 Draft NPPF consultation.

13.95 As of April 2025, there were 340 service personnel based in South Warwickshire, most of which are based at MOD Kineton in Stratford-on-Avon. Temple Herdewyke close to the base is home to some existing military family housing, it is currently undergoing some development with the provision of a new single living accommodation block for those based at the site.

13.96 Overall, the local plan should seek to echo the draft NPPF on supporting the provision of service personnel accommodation. The South Warwickshire authorities should aim to be supportive of proposals for new military accommodation, particularly where this accommodation aims to meet the needs of officers and staff based at MOD Kineton or wider military families.