Housing Needs Assessment

Thurrock Council

June 2025

Turley

Contents

Client
Thurrock Council

Our reference
02039

June 2025

Executive Summary

1. Thurrock Council ('the Council') was one of up to six authorities to have jointly instructed Turley to produce various assessments of housing need across the whole of South Essex, the most recent of which was the South Essex Housing Needs Assessment (SEHNA) dated June 2022[1].

2. The Council has now commissioned Turley to produce a comparable study for Thurrock alone, so as to ensure that the evidence base for its emerging Local Plan takes account of both the latest available evidence and the new National Planning Policy Framework (NPPF) that was published in December 2024[2].

Recent trends in Thurrock

3. The report reveals a further evolution of the housing market in Thurrock, with housing delivery remaining below the recent peak such that the growth of its stock has not accelerated in the manner seen both regionally and nationally. The borough continues to offer a relatively large number of terraced houses and flats, with its homes most often having three bedrooms and having more relatively rarely.

4. The population has continued to grow but this has also slowed, partly due to the shrinking surplus of births over deaths but mainly because the borough has started to lose more people than it attracts from other parts of the UK. While there are early signs of a recovery, this slowing has served to reduce the growth of all age cohorts, even if there does still appear to have been growth in the number of families with children who are now more prevalent than seen either regionally or nationally. The older population, aged 65 and above, is in contrast relatively small and growing at an increasingly slow rate.

5. Growth in the average price paid to purchase housing in Thurrock has slowed over recent years, albeit only stabilising at a level some 70% above what was recorded a decade ago. The ratio between median house prices and earnings has equally stabilised at a relatively high level. Private rents have continued to rise but not at the rate seen regionally or nationally.

Overall housing need

6. The SEHNA introduced the standard method that was then to be used to determine the minimum number of homes needed in Thurrock, but this has now evolved with changes to the NPPF in December 2024. The Government has introduced a new method that is based on the existing housing stock, adjusted for affordability over the last five years.

7. The new method suggests – as of early 2025 – that **a minimum of 1,071 dwellings per annum** are needed in Thurrock, rising slightly to 1,077 dwellings per annum when newer affordability data is taken into account. Both figures are lower than the outcome

[1] Turley (June 2022) South Essex Housing Needs Assessment

[2] Ministry of Housing, Communities and Local Government (December 2024) National Planning Policy Framework

of the previous method (1,177dpa) but continue to far exceed recent delivery, with Thurrock having only once delivered more homes in any year since 2001.

8. Demographic modelling developed in early 2025 suggests that meeting this need, by delivering 1,071 dwellings per annum throughout the proposed plan period to 2044, could grow the population of Thurrock by nearly a fifth (19%). This would represent growth at an average annual rate (0.8%) that lies midway between what has been recorded over the last five and ten years (0.6/1.0%). The older population would be expected to grow most in such a scenario, likely due to the ageing of existing residents, but this would only slightly increase their representation as a share of the total population. Those aged 30 to 44 and under 16 would be expected to become slightly less prevalent, growing the least in proportionate terms.

9. Such a profile of population growth does appear likely to support job growth in Thurrock, providing labour to fill an estimated 1,000 jobs per annum according to the modelling which makes reasonable assumptions on future behaviour. This notably surpasses what the newly updated Economic Development Needs Assessment (EDNA) – produced in parallel – anticipates as a baseline position (729pa) but it does also proceed to develop a higher growth scenario, in which 1,558 jobs would be created annually, as well as a more cautious mid-growth scenario in which 1,188 jobs would be created each year. Further modelling suggests that the population would need to grow at a faster but not unprecedented rate to grow the labour force and support these higher levels of job creation. This could require provision of **1,444 or 1,184 dwellings per annum**, respectively. This suggests that the Council may need to plan for more homes than suggested, as only a minimum, by the standard method – as the NPPF clearly permits – if it targets such levels of job growth through its emerging Local Plan.

Size and type of housing needed

10. The NPPF continues to require consideration of the size and type of housing needed, which is known to vary between different types of households in Thurrock and will also be influenced by the profile of stock that is available.

11. If the household profile changes as envisaged in this report's updated modelling, and the occupancy trends recorded by the 2021 Census endure – as they largely did over the prior decade – then around half (49%) of all additional households could be expected to need three bedrooms, in each of the three scenarios that have been considered. Around 25% would be expected to need two bedrooms with 15% needing at least four and the remaining 11% needing only one.

12. Delivering such a mix could require around 71% of all new homes to be houses with 23% needing to be flats and the remaining 6% bungalows, albeit there is arguably potential for the latter need to be more efficiently met by flats that offer similar benefits.

13. The above do continue to represent only illustrative estimates that can be used for guidance and monitoring, or as a starting point for proposed market housing, but they should not be rigidly applied to all sites given the need to respond to changing market demands, local context and viability factors.

Need for affordable housing

14. This report also estimates the need for affordable housing in Thurrock, once again using the well-established methodology that was followed in the SEHNA.

15. It shows there to be 864 households in priority bands on the Council's housing register, and estimates that they will be joined each year by 1,084 households who will either be newly forming – and unable to afford housing on the open market – or existing households whose circumstances will have changed. These households can be collectively expected to generate a gross need for **1,130 affordable homes per annum over the period to 2044**, most often requiring no more than two bedrooms even though the proportion needing at least three appears to have risen since the SEHNA was produced.

16. Supply also needs to be taken into account when calculating the need for affordable housing, to allow not only for lettings but also projected completions and the release of affordable housing that is currently occupied. Data supplied by the Council suggests that 305 affordable homes could become available each year, approximately half having a single bedroom. This is evidently lower than the estimated gross need, leaving a residual net need for **825 affordable homes per annum**. This is nearly double the previous estimate in the SEHNA (418pa) with the pipeline having reduced, housing register grown and rents risen, making it likelier that newly forming households will be unable to afford market housing. There remains a need for all sizes of affordable housing but the greatest shortfall is implied to be for properties with two bedrooms.

17. National policy requires this need for affordable housing to be considered in the context of its likely delivery alongside market housing. The Council's existing policy requires 35% affordable housing, suggesting that up to 2,357 homes could be needed each year for the need to be met in full, but this does oversimplify what is widely known to be a complex relationship between affordable and market housing. The Council will therefore need to exercise planning judgement in deciding whether to increase its overall housing requirement to help deliver affordable housing.

18. Consideration has also been given to how different affordable housing products could meet the estimated need. Several are found to have the potential to meet the need arising from newly forming households unable to afford private rent, due to their lower cost, but this could still be beyond some households such that 46% of the calculated need could arguably be met only through social rent. Other options – ranging from affordable rent to shared ownership and discounted market sale (or similar) – appear to be broadly as affordable as each other in Thurrock, meaning that it could be reasonable for each to account for around 18% of all new provision. This is though reflectively only of the calculated need, which indeed may not capture the full need for some products where this could also arise from those able to rent but not buy. The Council is advised to seek the views of registered providers and also consider viability before deciding on its approach for the emerging Local Plan.

Specific needs of different groups

19. With the NPPF continuing to require assessment of the particular needs of different groups in the community, this report updates the analysis in the SEHNA by specifically considering:

- **Older people**, the youngest of whom (65-74) have been growing in number at an increasingly slow rate which has contrasted with the accelerated growth of those aged 75 and above. This entire cohort is in increasingly good health and able to undertake daily activities, with most living in private households – and owning their generally smaller homes – rather than communal establishments like care homes. The older population is expected to grow in each of the scenarios considered in this report, by 33-39% over the period to 2044. This could generate an additional need for 12-13 bedspaces in communal establishments, which is separate from and additional to any assessed need for dwellings. Circa 41-46 units of other specialist accommodation, such as sheltered and extra care housing, could also be needed each year although this is *included* in any assessed need for dwellings.

- **People with disabilities**, who appear to represent a shrinking proportion of the entire population in Thurrock since fewer people are reporting themselves to be limited by a long-term illness and/or disability. This does though continue to vary by age, being most common amongst older people. With only 633 people living in medical or care establishments in 2021, most people with disabilities are believed to be living in private homes and this report's modelling implicitly assumes that this will continue. Some will require adaptations, akin to the 68 that the Council has made annually in recent years, and if this is sustained as the housing stock grows then circa 1,667-1,719 adaptations could need to be made over the emerging plan period (2024-44). As many as 8% could affect newly built homes, arguably making it reasonable for the Council to expect 10% of all new homes to be accessible at least as a starting point. It does have the freedom to suggest and separately justify a different figure if preferred, and data limitations mean that it will also need to exercise judgement in deciding how many homes should be wheelchair accessible.

- **Private renters**, who are becoming increasingly prevalent in Thurrock even if proportionately fewer households than nationally are renting their home. Nearly half of renting households contain dependent children and this group is also the second most likely to rent, after unrelated adults. Renting households tend to be generally larger and are more likely to be led by younger people.

- **Students**, who have grown in number and tend to be younger than seen elsewhere with nearly half aged 16 or 17. These younger students tend to live with parents, as do over half of those aged 18 or above. Few of this latter group live in communal accommodation of the kind that houses nearly a fifth of all students both regionally and nationally. The borough's older students are also less likely to be living in all-student households, but nearly a third live – potentially alongside non-students – in other types of households.

- **Families**, who account for a growing share of all households in Thurrock in contrast with the regional and national trend. Families are more prevalent in the private rented sector than amongst those who own their homes, to a greater extent than seen regionally or nationally. They most often have three bedrooms but a growing proportion have only two, and such households are also more likely to have at least four bedrooms than others living in Thurrock. Most families have sufficient bedrooms in which to sleep, with overcrowding much less common than seen regionally or nationally.

- **Prospective self-builders**, of which there were reportedly 252 in December 2024 – according to the Council's self-build register – but this number has been rising at an increasingly slow rate. There has been a long-term rise in the number of people that would typically be living in any property that was built, and the vast majority of those to have enrolled on the register wish to start building within two years.

1. Introduction

1.1 Thurrock Council ('the Council') was one of up to six authorities to have jointly instructed Turley to produce various assessments of housing need across the whole of South Essex, the most recent of which was the South Essex Housing Needs Assessment (SEHNA) dated June 2022[3].

1.2 The Council has now commissioned Turley to produce a comparable study for Thurrock alone, so as to ensure that the evidence base for its emerging Local Plan takes account of both the latest available evidence and the new National Planning Policy Framework (NPPF) that was published in December 2024[4].

1.3 The revised NPPF continues to require strategic policies to be '*informed by a local housing need assessment*', conducted using a '*standard method*' that has itself been updated through revisions to the accompanying Planning Practice Guidance[5] (PPG). It also requires assessment of the '*size, type and tenure of housing needed for different groups in the community*', so that this can be '*reflected in planning policies*'[6].

1.4 The SEHNA did anticipate changes in national policy, albeit only from the previous Government which made its own revisions to the NPPF[7] – now largely reversed – in December 2023. The SEHNA also acknowledged that it had been produced at '*a particularly turbulent time*', with the impact of various events – from the easing of the COVID-19 pandemic to the rise in mortgage rates – yet to have become apparent in most of the datasets that were then available[8]. Newly available data now provides such insights and is therefore referenced throughout this report, as is the Economic Development Needs Assessment (EDNA) that has been updated in parallel to similarly account for the latest available evidence.

1.5 The report is structured as follows:

- **Section 2 – Recent Trends in Thurrock** – a brief overview of how the housing market in Thurrock has evolved since it was last profiled in the SEHNA, influenced by change in the housing stock and demographics;

- **Section 3 – Minimum Need for Housing in Thurrock** – confirmation of the minimum need for housing suggested for Thurrock by the standard method, with consideration also given to how such a level of provision could change the size and structure of the local population;

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[3] Turley (June 2022) South Essex Housing Needs Assessment
[4] Ministry of Housing, Communities and Local Government (December 2024) National Planning Policy Framework
[5] *Ibid*, paragraph 62; https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments
[6] Ministry of Housing, Communities and Local Government (December 2024) National Planning Policy Framework, paragraph 63
[7] Department for Levelling Up, Housing and Communities (December 2023) National Planning Policy Framework
[8] Turley (June 2022) South Essex Housing Needs Assessment, preface

- **Section 4 – Economic Considerations** – a review of whether the Council will need to set a higher housing requirement if it is to pursue the levels of job growth set out in the EDNA;

- **Section 5 – Size and Type of Housing Needed** – consideration of the size and type of housing that could be needed by those households projected to form in Thurrock over the emerging plan period;

- **Section 6 – Need for Affordable Housing** – an updated calculation of the number and size of affordable homes needed in Thurrock, following the well-established methodology outlined in the PPG;

- **Section 7 – Role of Different Affordable Housing Products** – consideration of how different types of affordable housing could meet the need identified in the previous section;

- **Section 8 – Housing Needs of Older People** – specific consideration of the housing needs of older people, drawing upon the report's demographic modelling as well as the latest available evidence**;**

- **Section 8 – Housing Needs of People with Disabilities** – consideration of the needs of those with disabilities, drawing upon the latest available information;

- **Section 10 – Specific Needs of Other Groups** – analysis of the housing needs of further distinct groups identified by the Council, in the context of the NPPF; and

- **Section 11 – Summary and Conclusions** – a concise summary of the analysis presented in this report and its implications for the emerging Local Plan.

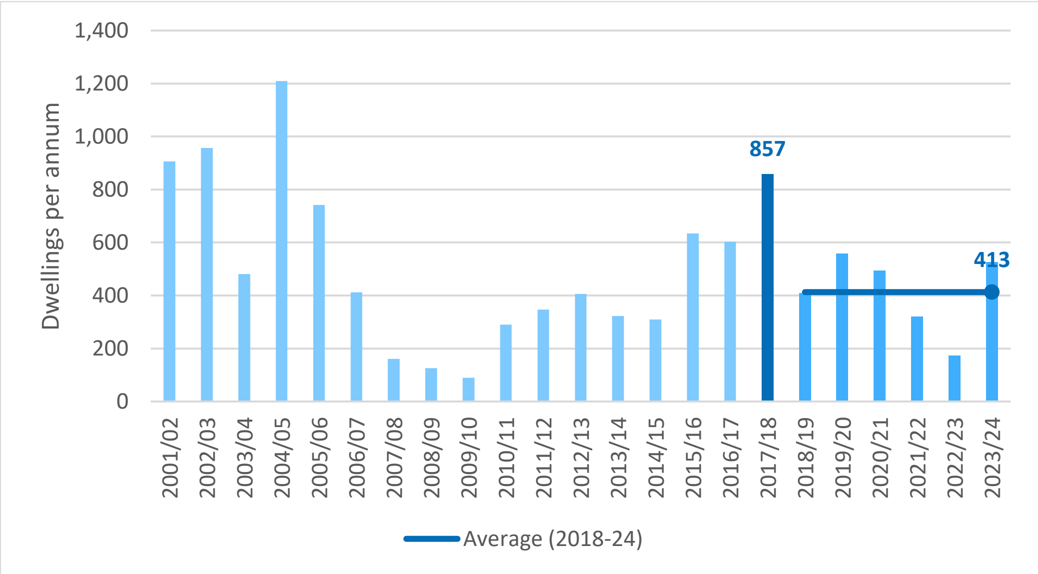
2. Recent Trends in Thurrock

2.1 The SEHNA drew upon the latest information then available to outline how the housing market of South Essex, and of each individual authority, had been evolving[9]. The release of further data means that this can now be revisited and brought up to date, focusing on Thurrock.

Growth in the housing stock

2.2 The SEHNA identified that housing delivery in Thurrock had risen over the period to 2018, returning to and surpassing the levels recorded before the previous recession a decade earlier[10]. This was not sustained, however, as delivery more than halved in the following year and the subsequent recovery ended with the onset of the COVID-19 pandemic. The further data now available from the Council indicates that housing delivery has remained lower than the recent peak, with less than half as many homes completed annually on average compared to provision in that year.

Figure 2.1: Net Housing Completions in Thurrock (2001-24)



Source: Council monitoring; Turley analysis

2.3 The housing stock of Thurrock has consequently grown at a slower rate over the last six years, since 2018, than it did during the prior six-year period in which it had kept pace with the East of nat and was exceeding the national average[11]. Both the region and country as a whole have subsequently grown their housing stock at faster rates, contrasting with the slowing seen in Thurrock.

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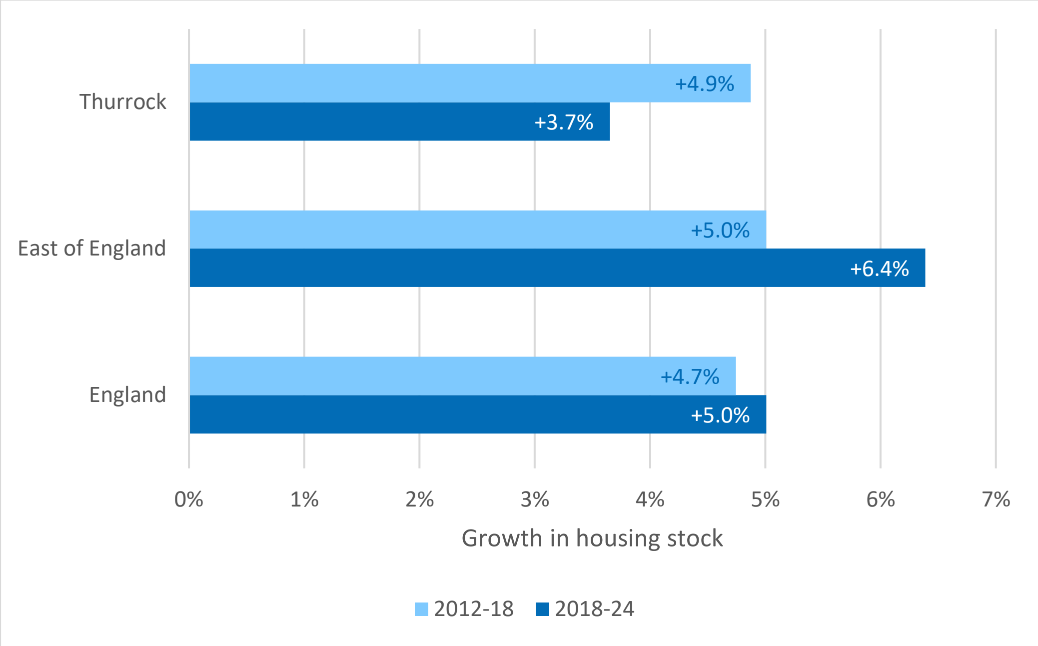
[9] Turley (June 2022) South Essex Housing Needs Assessment, section 2

[10] *Ibid*, Figure 2.1 and paragraph 2.4

[11] MHCLG (May 2025) Table 125: dwelling stock estimates by local authority district. In order to align with the Council's monitoring of housing completions in Thurrock, its own figures have been calculated as a proportion of the dwelling stock in both 2012 and 2018

Figure 2.2: Benchmarking Growth in Housing Stock (2012-24)



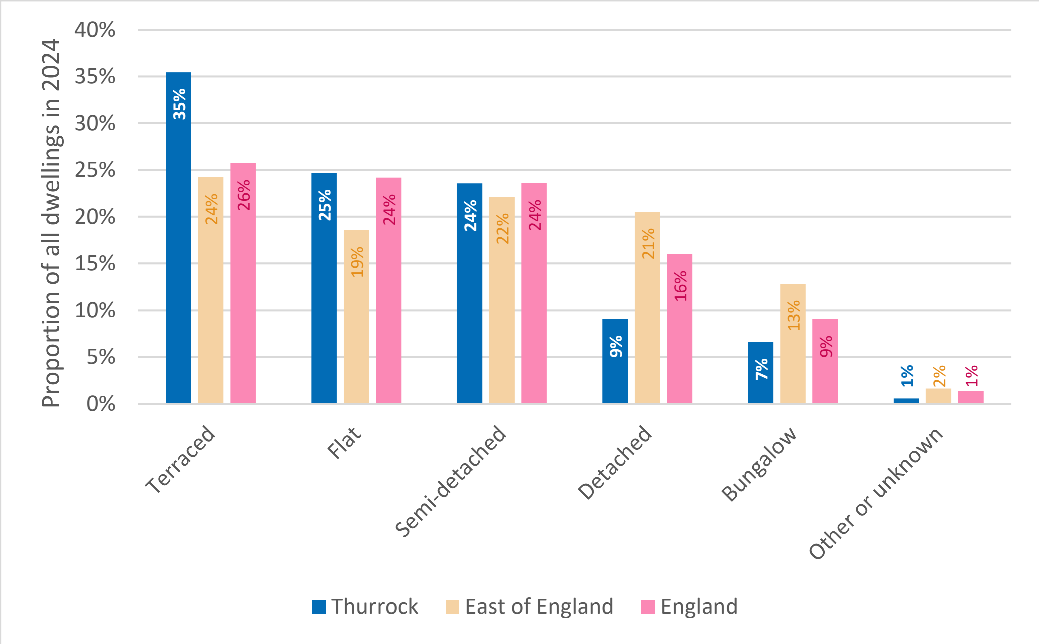
Source: MHCLG; Council monitoring; Turley analysis

2.4 The housing stock has grown by only 1.5% since 2021, which was the latest year's data available when the SEHNA profiled the homes on offer in Thurrock[12]. This means that it largely remains as previously described, with a relatively large proportion of homes being terraced houses[13]. Thurrock has a relatively large number of flats, compared to other parts of the region if not the country as a whole, but offers fewer detached houses or bungalows.

[12] Turley (June 2022) South Essex Housing Needs Assessment, Table 2.1 and Figure 2.4

[13] Valuation Office Agency (August 2024) Council Tax: stock of properties

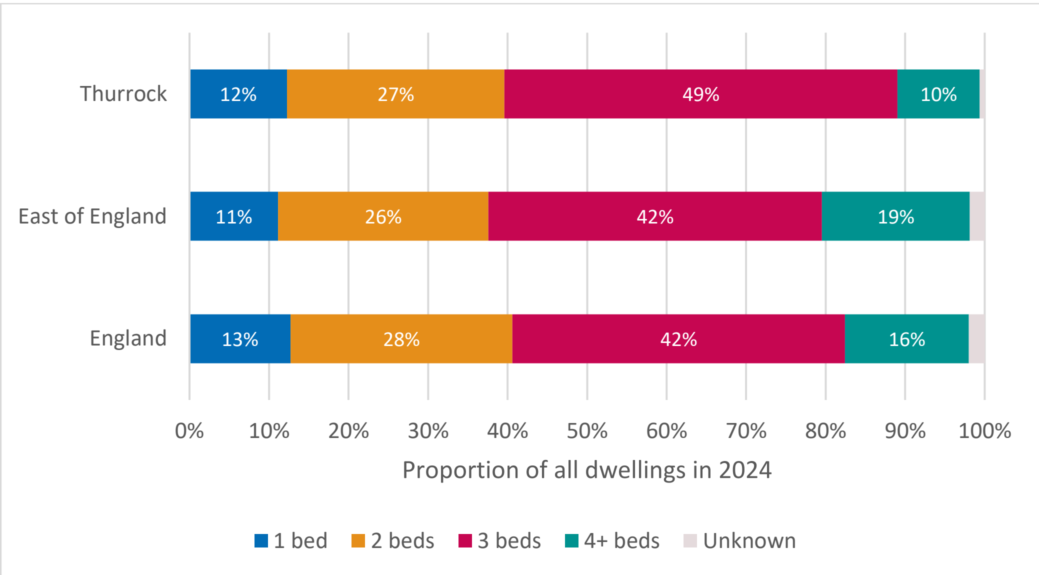
Figure 2.3: Existing Housing Stock by Property Type (2024)



Source: VOA, 2024

2.5 Reflecting this profile, homes in Thurrock are less likely to have at least four bedrooms than is typical throughout the East of England or the country as a whole[14]. Around half (49%) have three bedrooms, with properties of this size being more prevalent than seen regionally or nationally (both 42%).

Figure 2.4: Existing Housing Stock by Number of Bedrooms (2024)



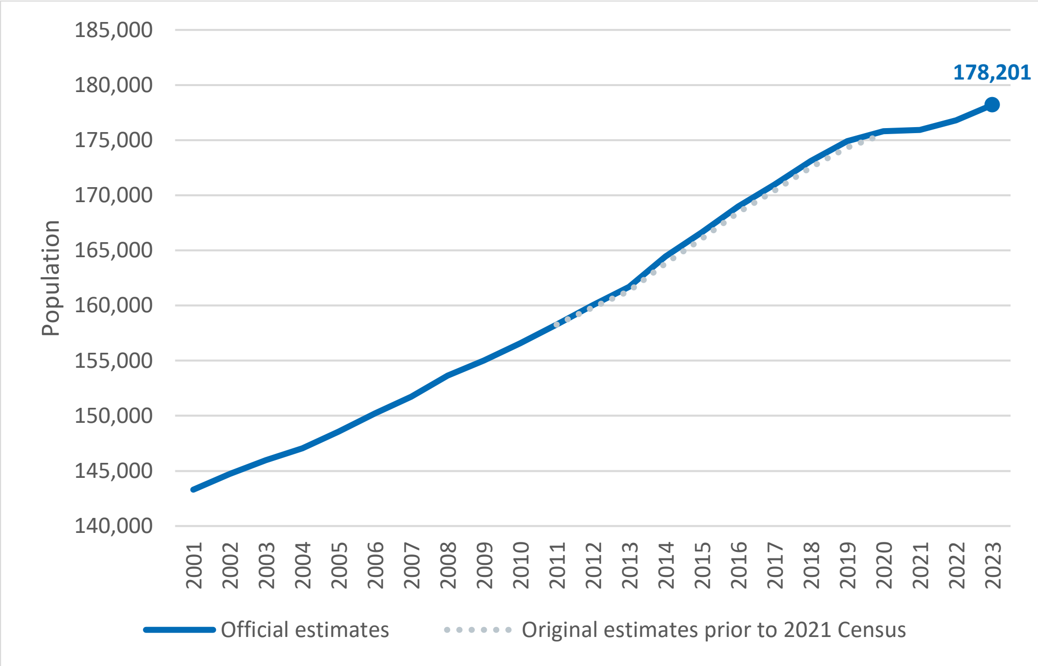
Source: VOA, 2024

[14] *Ibid*

Growth and change in the resident population

2.6 The population of Thurrock has continued to grow in recent years, according to official estimates that the Office for National Statistics (ONS) has continued to develop for the period to 2023[15]. Some of these estimates have been retrospectively revised since the SEHNA was produced, in order to reflect the findings of the 2021 Census, but this resulted in only modest changes for Thurrock[16].

Figure 2.5: Population of Thurrock (2001-23)



Source: ONS

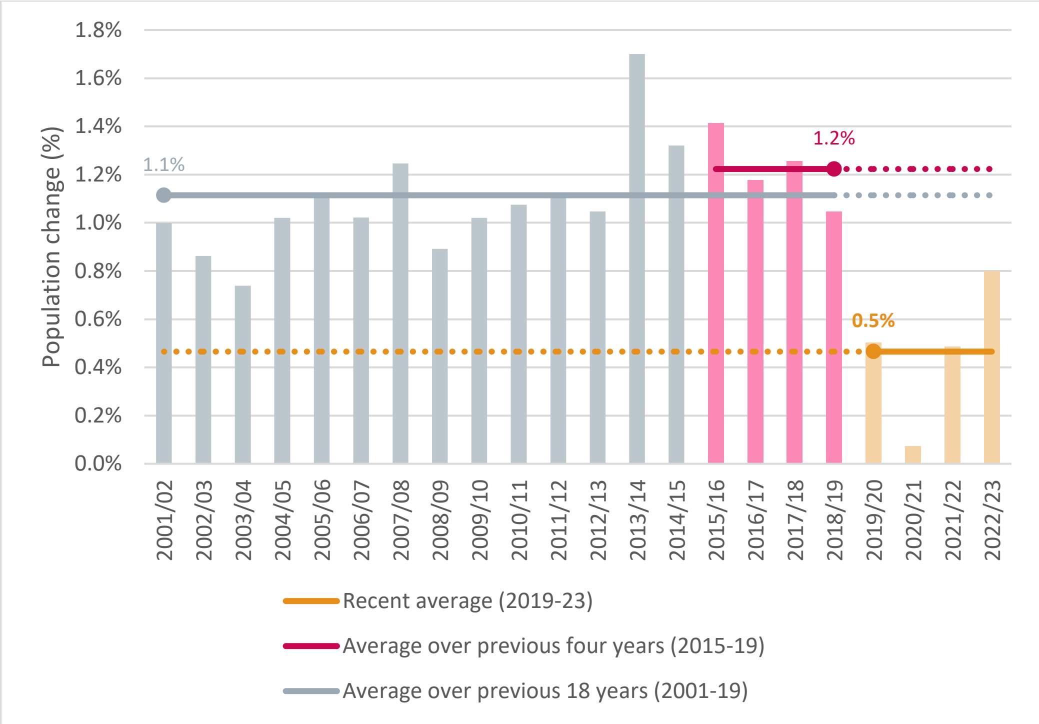
2.7 The rate of population growth is though estimated to have slowed in recent years, averaging only 0.5% per annum over the last four reported years (2019-23) after having grown at over twice this rate during the prior four years (2015-19) and indeed over the longer-term back to 2001. This will have almost certainly been influenced by the rate of housing provision, since the last four reported years have seen over a third (38%) fewer homes delivered than in the prior four, and circa 25% fewer than were provided over the longer-term period from 2001 to 2019[17].

[15] ONS (July 2024) Estimates of the population for England and Wales

[16] The ONS increased its original estimate for mid-2020, the last reported prior to the 2021 Census, by only 272 people (or 0.2%) to align with the findings of the latter

[17] The Council's monitoring, introduced at Figure 2.1, suggests that an average of 386 dwellings per annum were completed in Thurrock between 2019 and 2023. This is 38% fewer than recorded over the prior four years (2015-19) and 25% fewer than recorded between 2001 and 2019

Figure 2.6: Annual Change in Population of Thurrock (2001-23)

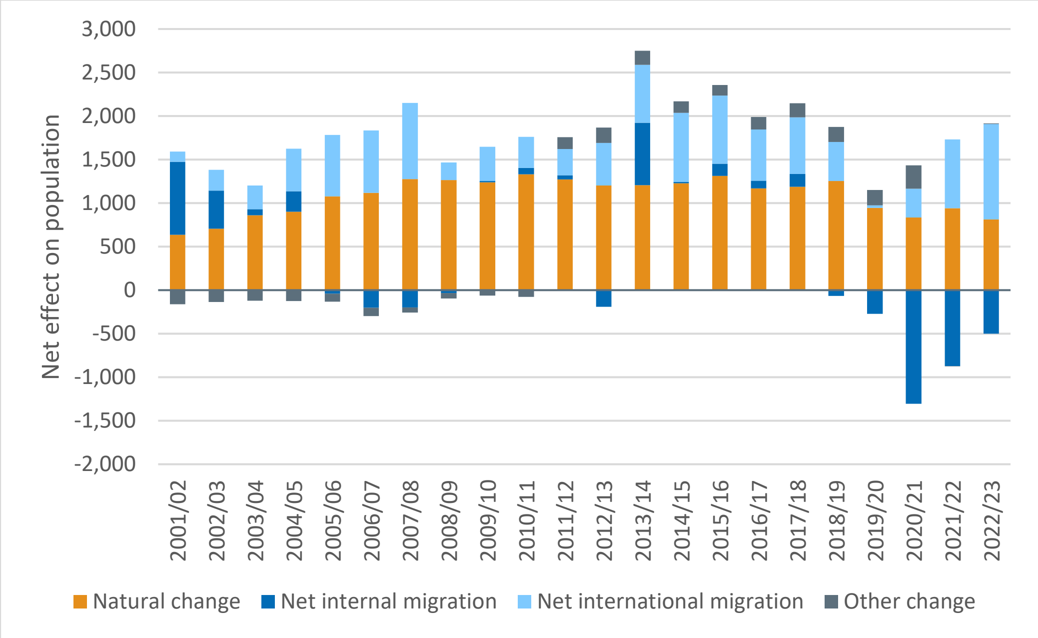


Source: ONS

2.8 From a demographic perspective, the slowing can also be partly attributed to the shrinking surplus of births over deaths, which is generating less "natural change" in the population than has been recorded in Thurrock since the early 2000s[18]. The main driver does though appear to be net internal migration, which measures the number of people moving to Thurrock from other parts of the UK balanced against those moving in the opposite direction. Over five years prior to 2018, Thurrock saw an average net inflow of circa 221 people per annum, but the five years reported since – notably covering the COVID-19 pandemic – have seen a net *outflow* that has been nearly three times larger, averaging 603 people per annum. There are though recent signs of improvement, coinciding with a growing net inflow of international migrants to increase the rate of population growth in each of the last two reported years.

[18] ONS (July 2024) Estimates of the population for England and Wales, Table MYEB3

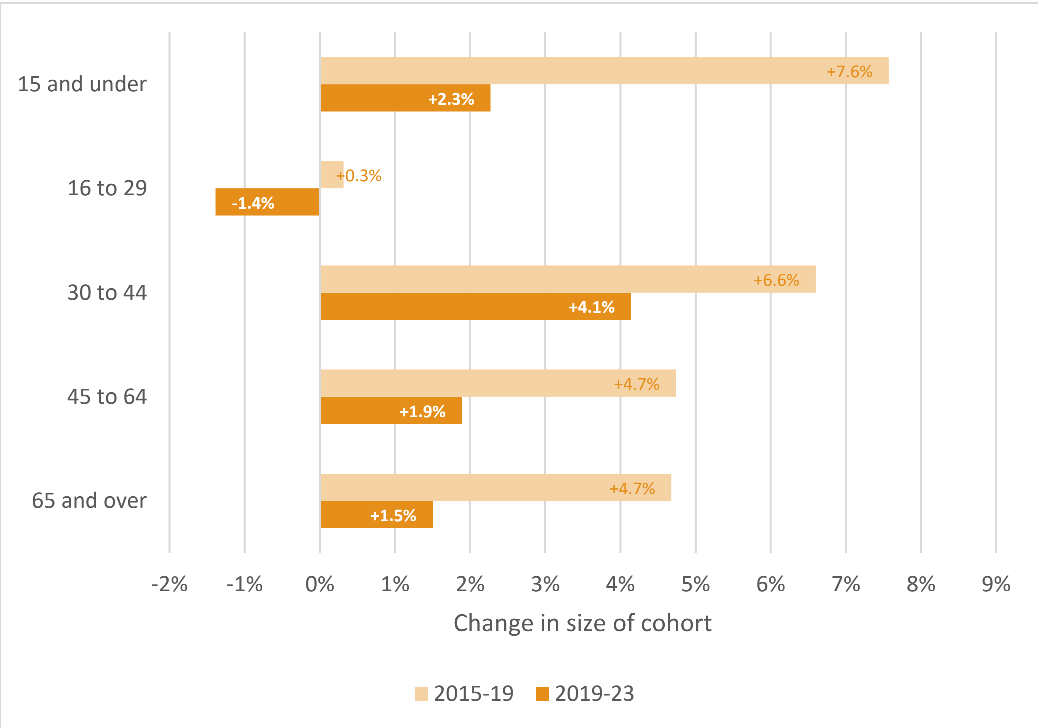
Figure 2.7: Components of Population Change in Thurrock (2001-23)



Source: ONS

2.9 These trends – combined with the ageing of the existing population – have slowed the rate at which all age cohorts have grown, even reversing what had already been only modest growth of those aged 16 to 29.

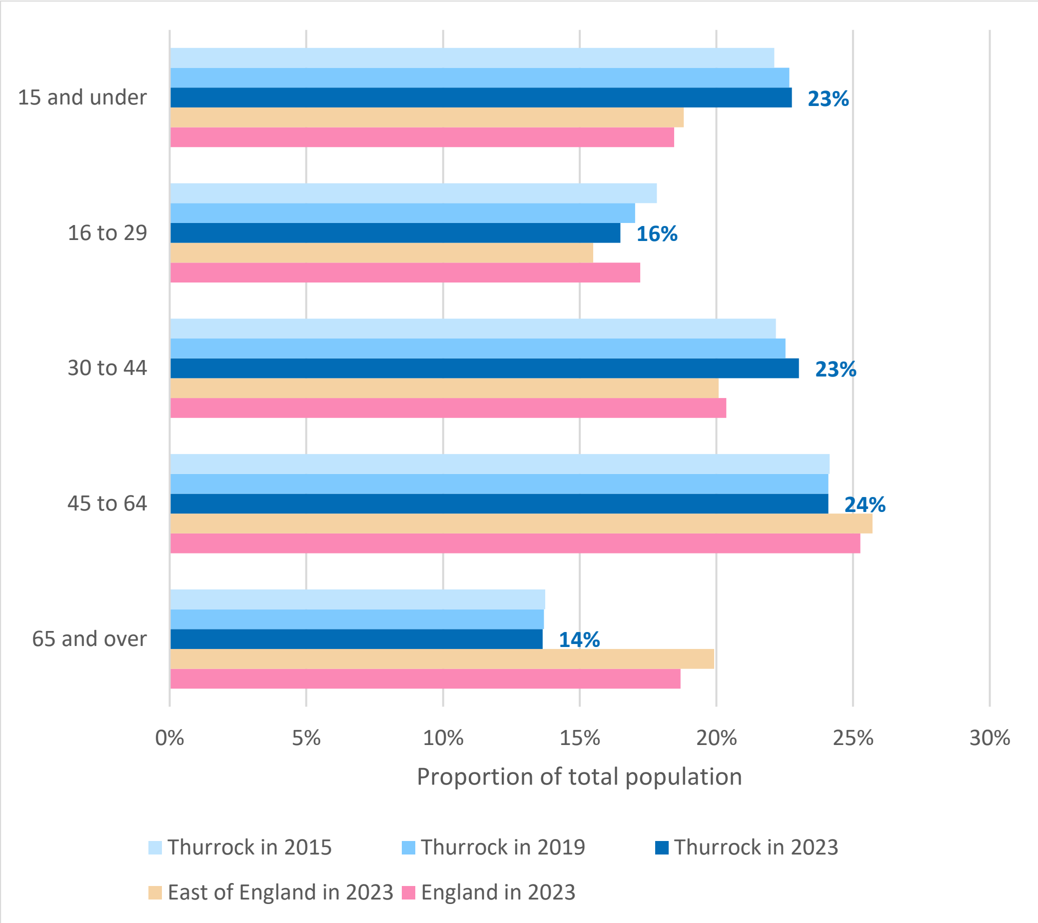
Figure 2.8: Population Change by Age Cohort (2015-23)



Source: ONS

2.10 The cohort aged 30 to 44 has growth at the fastest rate since 2019 and this has served to increase its representation, when measured as a share of Thurrock's overall population. The proportion of residents who are children aged 15 and under has also increased, with both of these cohorts being proportionately larger in 2023 than was seen either regionally or nationally. The older population, aged 65 or above, was in contrast relatively small and indeed has become slightly smaller as a share of the overall total.

Figure 2.9: Change in the Age Profile of Thurrock (2015-23)



Source: ONS

Housing market activity

2.11 The SEHNA identified that the average price paid to purchase housing in Thurrock had increased by some 60% between 2014 and 2021, then the last complete year for which data was available[19]. Changes retrospectively made by the Land Registry have increased this to 64%, equivalent to 7% per annum on average[20].

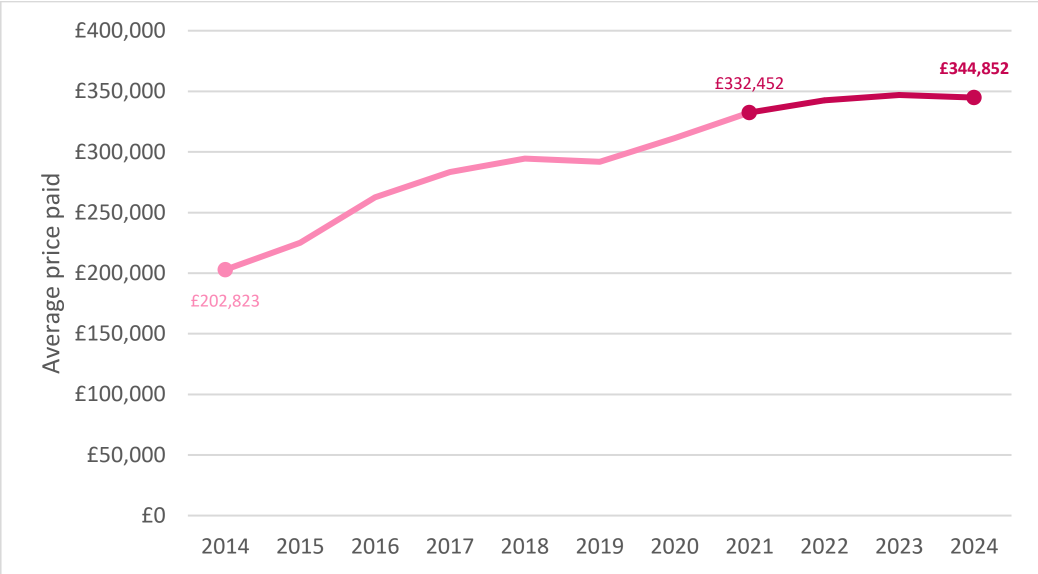
2.12 Growth does appear to have slowed over the three additional years reported since, with the average price paid rising by only 4% or 1% per annum. Last year even saw the

[19] Turley (June 2022) South Essex Housing Needs Assessment, Figure 2.16 and paragraph 2.25

[20] Land Registry (2025) Price paid data

average fall by 1%, for the first time in five years. Prices have though stabilised at a relatively high level, some 70% above the average recorded a decade earlier.

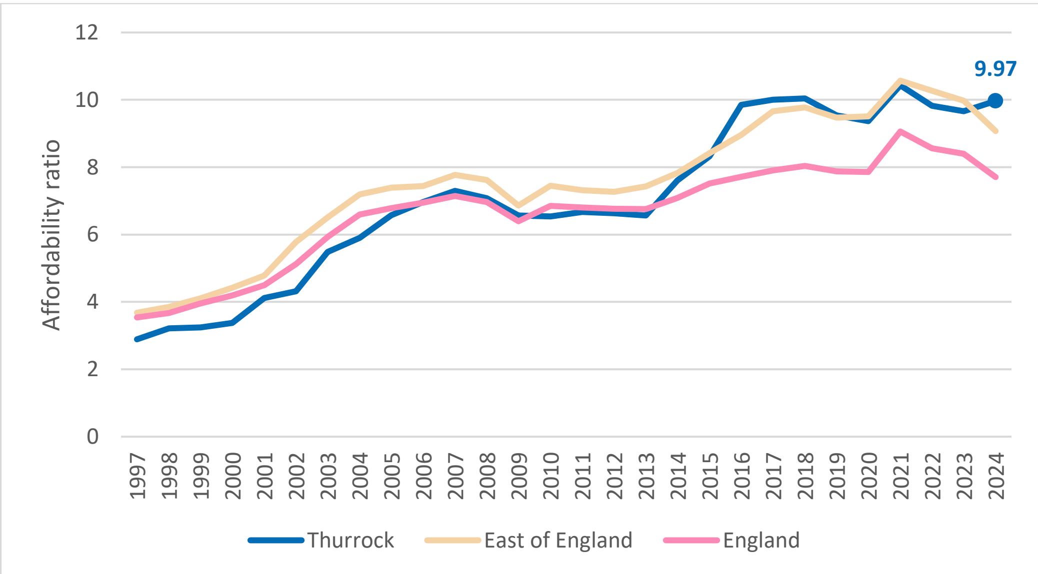
Figure 2.10: Average Price Paid to Purchase Housing in Thurrock (2014-24)



Source: Land Registry; Turley analysis

2.13 The ratio between median house prices and earnings in Thurrock – reported annually by the ONS[21] – has also stabilised over recent years but remains at a relatively high level, having long departed from the national average with which it previously aligned.

Figure 2.11: Benchmarking Median Affordability Ratios (1997-2024)

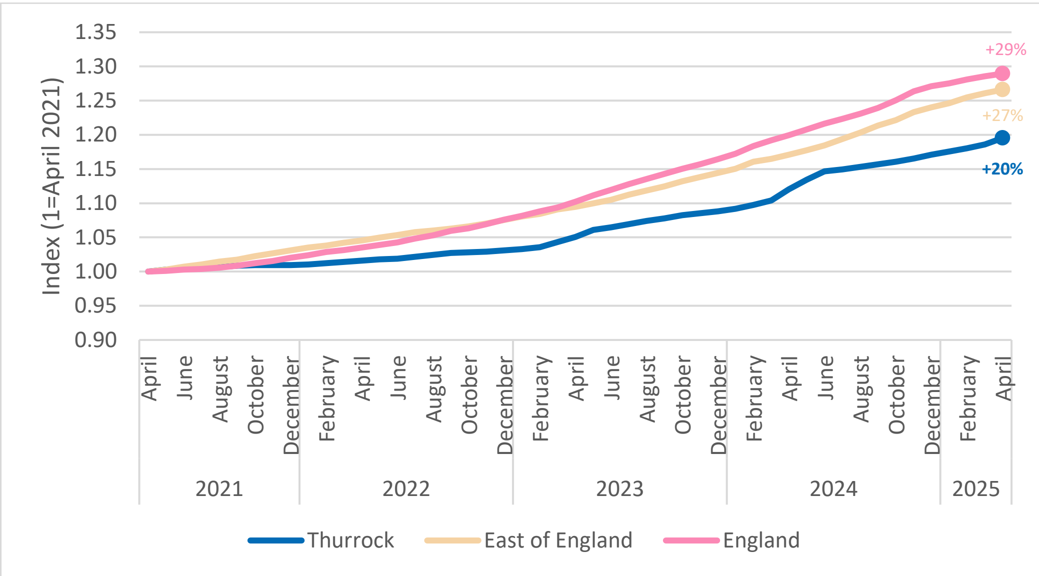


Source: ONS

[21] ONS (March 2025) House price to workplace-based earnings ratio

2.14 While the above focuses on the cost of purchasing housing, circa 18% of households in Thurrock were privately renting their home as of the 2021 Census. The SEHNA identified that such households' typical rents had been rising over the period to March 2021, and although this particular dataset is no longer updated a newly available alternative – again from the ONS – suggests that this trend has continued[22]. The mean rent in Thurrock is reported to have increased by 20% over four years to April 2025, reaching £1,273 per month, although it is notable that this has been slower growth than was recorded either regionally (27%) or nationally (29%).

Figure 2.12: Indexed Change in Mean Private Rent (April 2021 – April 2025)



Source: ONS

Summary

2.15 The latest available information shows that the housing market of Thurrock has continued to evolve since it was last profiled in the SEHNA.

2.16 Housing delivery has remained below the recent peak, recorded in 2017/18, with fewer than half as many homes completed annually on average in the years since. This has slowed the rate at which the housing stock has grown, contrasting with the acceleration seen both regionally and nationally.

2.17 Thurrock continues to offer a relatively large number of terraced houses and flats, but fewer detached houses or bungalows. Compared to the wider region and country as a whole, homes are less likely to have at least four bedrooms and more likely to have three.

2.18 The population of Thurrock has continued to grow but the rate of growth has slowed in recent years, partly due to the shrinking surplus of births over deaths but mainly because of the borough's changing relationship with other parts of the UK. The net

[22] Turley (June 2022) South Essex Housing Needs Assessment, Table 2.5; ONS (May 2025) Private rent and house prices, UK

inflow of people previously received from such areas has latterly transformed into a net *outflow*, although there have been recent signs of improvement which has coincided with a growing net inflow of international migrants to increase the rate of population growth in each of the last two reported years.

2.19 The recent slowing of population growth has affected all age cohorts, albeit most have recently been growing at different rates. Those aged 30 to 44 have grown in number at a faster rate to account for an increasingly large share of the total population, as are children aged 15 and under, with each of these groups proportionately larger than seen either regionally or nationally. The older population, aged 65 or above, is in contrast relatively small.

2.20 Growth in the average price paid to purchase housing in Thurrock has slowed over recent years, albeit only stabilising at a level some 70% above what was recorded a decade ago. The ratio between median house prices and earnings has equally stabilised, but at a relatively high level. Private rents have continued to rise but not at the rate seen regionally or nationally.

3. Minimum Need for Housing in Thurrock

3.1 The SEHNA followed what was then the standard method of assessing housing need to conclude that, as of April 2022, a minimum of 1,177 dwellings per annum were needed in Thurrock[23].

3.2 The standard method has though evolved in the intervening period, as noted in the introduction to this report. This section explains the changes and confirms the level of housing need that is now suggested for Thurrock by the revised method. It then proceeds, like the SEHNA, to consider how the borough's population could change if this minimum need is met.

Background

3.3 Shortly after its election in July 2024, the Government expressed an intention to '*reform*' the NPPF in order to '*kickstart economic growth*' and deliver the infrastructure that the country needs, including '*one and a half million homes over the next five years*'[24]. It consulted on proposed reforms over eight weeks from 30 July[25].

3.4 A new standard method of assessing housing need featured amongst the proposed changes. This was intended to replace the method that was first introduced in July 2018 and later amended in December 2020, which used 2014-based household projections as a baseline and then adjusted for affordability before capping the outcome and applying a final 35% uplift in the twenty largest cities and urban centres.

3.5 In proposing to replace this method – which was followed in section 3 of the SEHNA – the Government acknowledged that:

"The use of household projections in the current standard method has attracted criticism from across the sector. Household projections are volatile, and subject to change every few years, making it difficult for local planning authorities to plan for housing over their plan periods (10-15 years). To guard against regular shifts, the previous government opted to lock in 2014-projections. This means the dataset is now ten years old and is no longer fit for purpose in reflecting current housing needs. By projecting forward past trends, household projections have also resulted in artificially low projections in some places, particularly where overcrowding and concealed households have suppressed household formation, which generally happens in the least affordable parts of the country"[26]

3.6 In response to these issues, the Government proposed a new method that was more aligned with its aspirations for the housing market. This was to be based on each area's existing housing stock, rather than household projections, with this change:

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[23] Turley (June 2022) South Essex Housing Needs Assessment, Table 3.3

[24] Speech by the Chancellor, The Rt Hon Rachel Reeves MP, on 8 July 2024

[25] MHCLG (August 2024) Proposed reforms to the National Planning Policy Framework and other changes to the planning system

[26] *Ibid*

"…designed to provide a stable baseline that drives a level of delivery proportionate to the existing size of settlements, rebalancing the national distribution to better reflect the growth ambitions across the Midlands and North"[27]

3.7 The baseline of the standard method was proposed to be – and ultimately was – set at 0.8% of the existing housing stock, in order to approach the average seen nationally over the prior decade (0.89%) and thus '*bank the average status quo level of delivery*'[28].

3.8 As in the original method this was still to be adjusted based on affordability, with the Government acknowledging that:

"High and rapidly increasing house prices indicate an imbalance between the supply of and demand for new homes, making homes less affordable. The worsening affordability of homes is the best evidence that supply is failing to keep up with demand"[29]

3.9 The Government proposed to retain use of affordability ratios produced by the ONS, which compare median house prices with the equivalent earnings of those working in an area. It planned to keep applying uplifts in areas where house prices equated to more than four years' earnings, but proposed to more than double the weighting of this adjustment and also base it on an average of the last three published ratios rather than simply the latest one.

3.10 This part of the proposed method was ultimately changed following the eight-week consultation, to make it '*more responsive to affordability pressures*'[30]. The Government opted to raise the threshold beyond which an adjustment is made, from four to five years, arguing that the former is '*now less appropriate*' given changes in the housing market and access to mortgages[31]. It acknowledged that this change would generally reduce the size of adjustments and responded by further increasing their weight, so as to ensure that housing need nationally remains at a level that it deems '*appropriate*'[32]. These changes served to reduce housing need in more affordable areas, compared to the original proposals, while increasing it in '*areas where affordability issues are most acute*'[33].

3.11 A final change extended the period over which affordability ratios would be averaged, from three to five years. This aimed to both reflect slightly longer-term trends and '*smooth out outlying changes to affordability over time*', making the outcome of the method more stable[34].

[27] *Ibid*
[28] *Ibid*
[29] *Ibid*
[30] MHCLG (December 2024) Government response to the proposed reforms to the National Planning Policy Framework and other changes to the planning system consultation
[31] *Ibid*
[32] *Ibid*
[33] *Ibid*
[34] *Ibid*

3.12 Having made these changes, the Government formally introduced the new standard method by revising the PPG on 12 December 2024[35]. Amongst other things, this confirms that '*the standard method should be used to assess housing needs*', producing '*a minimum annual housing need figure*' which ensures that '*plan-making is informed by an unconstrained assessment of the number of homes needed in an area*'[36].

3.13 The revised NPPF, published on the same day, explicitly confirms that '*a local housing need assessment, conducted using the standard method*' should '*determine the minimum number of homes needed*' and so inform strategic policies[37]. Text added by the previous Government a year earlier, describing the outcome of the standard method as '*an advisory starting-point*' and suggesting that '*exceptional circumstances*' could justify '*an alternative approach to assessing housing need*', was removed[38].

3.14 The revised NPPF confirmed that its policies would apply for the purposes of preparing Local Plans from 12 March 2025, excluding only those that had by that point been submitted for examination or had reached the Regulation 19 stage with a housing requirement equivalent to at least 80% of the need suggested by the new standard method[39]. Plans were also exempt if they were building on an existing Local Plan, adopted in the previous five years, or were being prepared for areas already covered by Spatial Development Strategies. It is noted that none of these circumstances apply in the case of Thurrock, meaning that the revised method should now be used to calculate the minimum number of homes needed in the borough.

Outcome of the new standard method for Thurrock

3.15 The baseline of the new method, as noted above, should equate to 0.8% of the existing housing stock. The PPG confirms the specific dataset that should be drawn upon in this regard, also stating that '*the most recent data published at the time should be used*'[40].

3.16 The latest available data, at the time of writing in early 2025, suggests that there were 70,033 dwellings in Thurrock as of 31 March 2023[41]. Calculating 0.8% of this total produces a baseline figure of **circa 560 homes per annum[42]**.

3.17 This baseline is then adjusted based on an average of affordability ratios '*over the five most recent years for which data is available*'[43]. When work on this study commenced in early 2025, affordability ratios were available for the period to 2023, with an average

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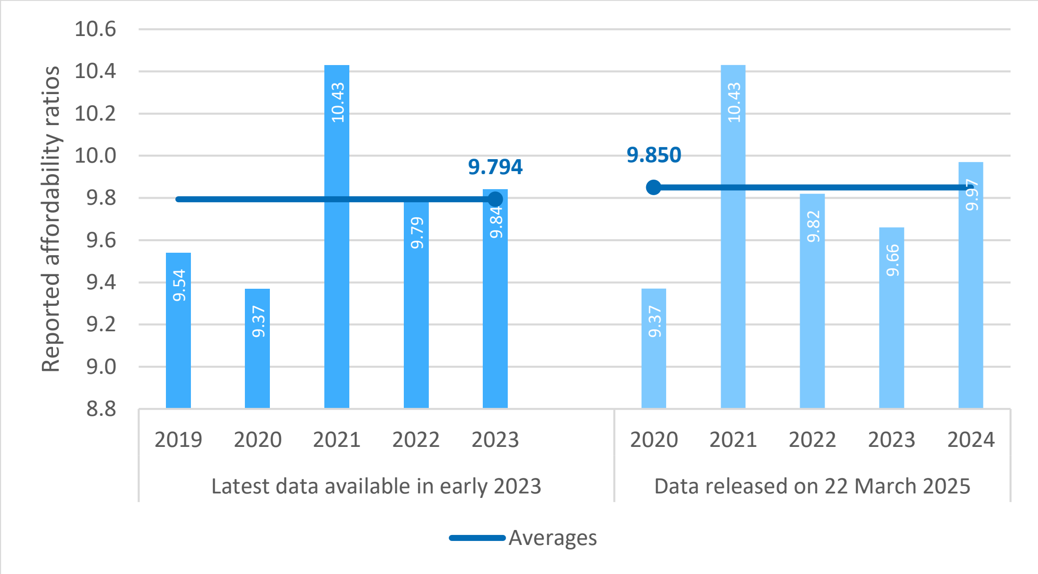
[35] https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments
[36] PPG Reference ID 2a-002-20241212 and 2a-003-20241212
[37] MHCLG (December 2024) National Planning Policy Framework, paragraph 62
[38] Department for Levelling Up, Housing and Communities (December 2023) National Planning Policy Framework, paragraph 61
[39] MHCLG (December 2024) National Planning Policy Framework, Annex 1
[40] PPG Reference ID 2a-004-20241212
[41] Department for Levelling Up, Housing and Communities (May 2024) Table 125: dwelling stock estimates by local authority district
[42] The specified dataset was updated on 22 May 2025, as a draft of this report was being finalised. This suggests that there were 70,558 dwellings in Thurrock as of 31 March 2024, with 0.8% of this figure producing a slightly higher baseline (564dpa)
[43] PPG Reference ID 2a-004-20241212

of the five most recent years equating to circa 9.794[44]. Newer data did become available during the course of reporting, as shown by the earlier Figure 2.11 presenting ratios up to 2024, and it can therefore be noted that a five-year average calculated to that point – incorporating some revisions to earlier ratios[45] – would be very slightly higher at 9.850[46].

Figure 3.1: Evolution of the Average Affordability Ratio in Thurrock



Source: ONS

3.18 The PPG outlines a formula which confirms the level of adjustment that should be made, based on the average affordability ratio[47]. This suggests that an adjustment of **91.086%** should be applied for Thurrock, as of early 2025, rising to **92.15%** if newer data is used.

3.19 When applying such uplifts to the baseline, it can be concluded as of early 2025 that a minimum of **1,071 dwellings per annum** are needed in Thurrock, rising slightly to **1,077 dwellings per annum** when newer affordability data is taken into account.

[44] ONS (March 2024) House price to workplace-based earnings ratio

[45] The previously published ratios for 2022 and 2023 were revised in the latest release, with the ONS confirming that this can occur due to the delayed registration of property transactions or the finalisation of earnings data that is initially released on a provisional basis

[46] ONS (March 2025) House price to workplace-based earnings ratio

[47] PPG Reference ID 2a-004-20241212

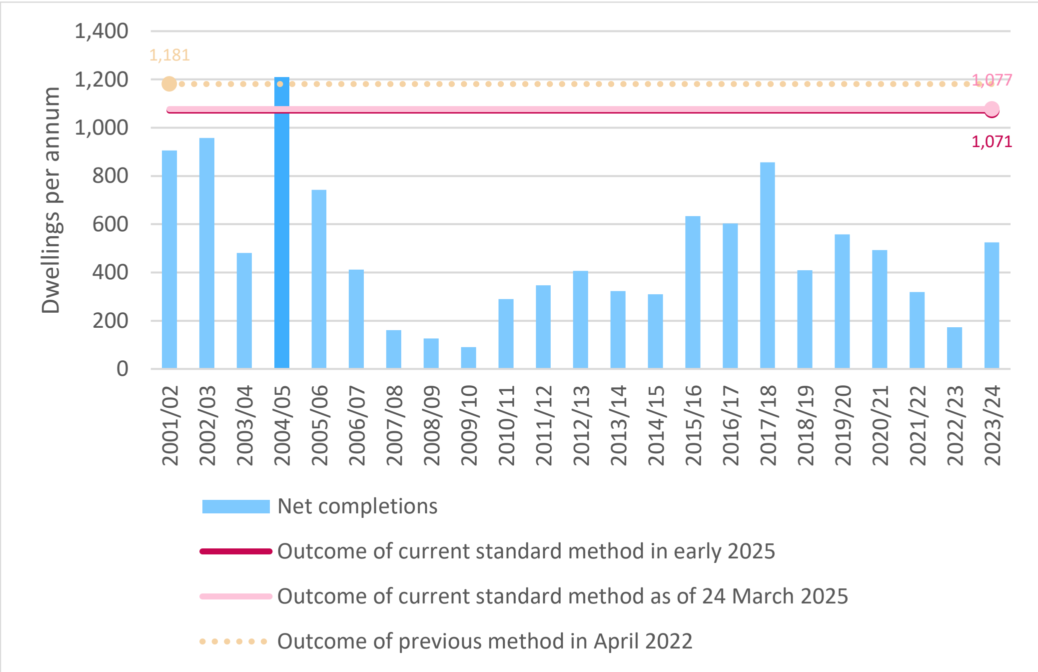
Table 3.1: Outcome of the Standard Method for Thurrock

	Early 2025	Following release of new affordability data on 24 March 2025
0.8% of stock in 2023	560.264	560.264
Affordability adjustment	+91.086%	+92.150%
Minimum need	**1,071**	**1,077**

Source: MHCLG; ONS; Turley analysis

3.20 Both figures fall slightly below what the SEHNA reported to be the outcome of the previous standard method for Thurrock, as of April 2022[48] (1,177dpa). They do though continue to far exceed recent delivery, with the earlier Figure 2.1 showing that an average of only 413 dwellings per annum have been completed over the last six years (2018-24). Even the recent peak, recorded when 857 homes were completed a year earlier in 2017/18, is circa 20% short of what is now implied to be needed. Only once since 2001 has delivery reached or surpassed this level, with 1,209 homes being completed in 2004/05.

Figure 3.2: Comparing Outcome of the Standard Method to Recent Delivery



Source: Council monitoring; Turley analysis

[48] Turley (June 2022) South Essex Housing Needs Assessment, Table 3.3

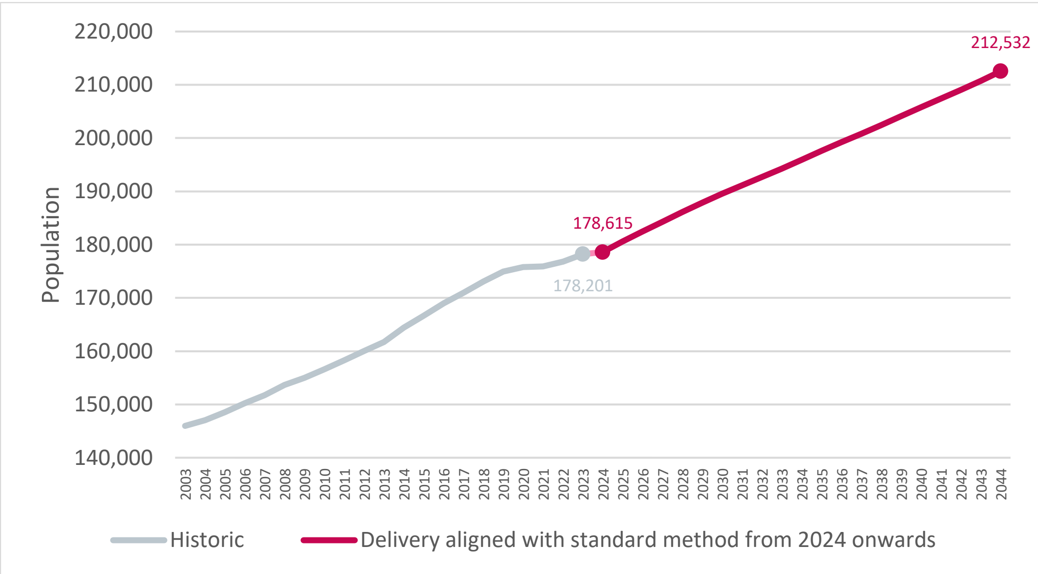
Estimated population growth if minimum need is met

3.21 There is no official indication of how the population of an area is being assumed to change within a standard method that is now fully disconnected from official demographic projections. The PPG also offers no guidance on how this can be understood.

3.22 Demographic modelling, of the kind previously presented in the SEHNA, can though be developed by Edge Analytics to overcome this issue. As further explained in **Appendix 1**, such a model can incorporate the most appropriate demographic data and make evidence-based assumptions to robustly estimate how provision in line with the outcome of the standard method – in this case as of early 2025[49] – could change the size and profile of the population in Thurrock, when allowing also for the ageing of existing residents. This assumes that the minimum need is met in full from 2024 onwards, aligning with the start of the proposed plan period and using known completions to bridge the small gap from the latest official population estimate for 2023.

3.23 This modelling suggests that the population of Thurrock could reach 212,532 people by the proposed end of the plan period, in 2044, if the minimum need for housing now suggested by the standard method is met in full to that point. This would grow the existing population by around 19% in total, at an average annual rate (0.8%) that notably sits between what has been officially estimated in Thurrock over the last five and ten years to 2023 (0.6/1.0%).

Figure 3.3: Estimated Effect on Population of Thurrock

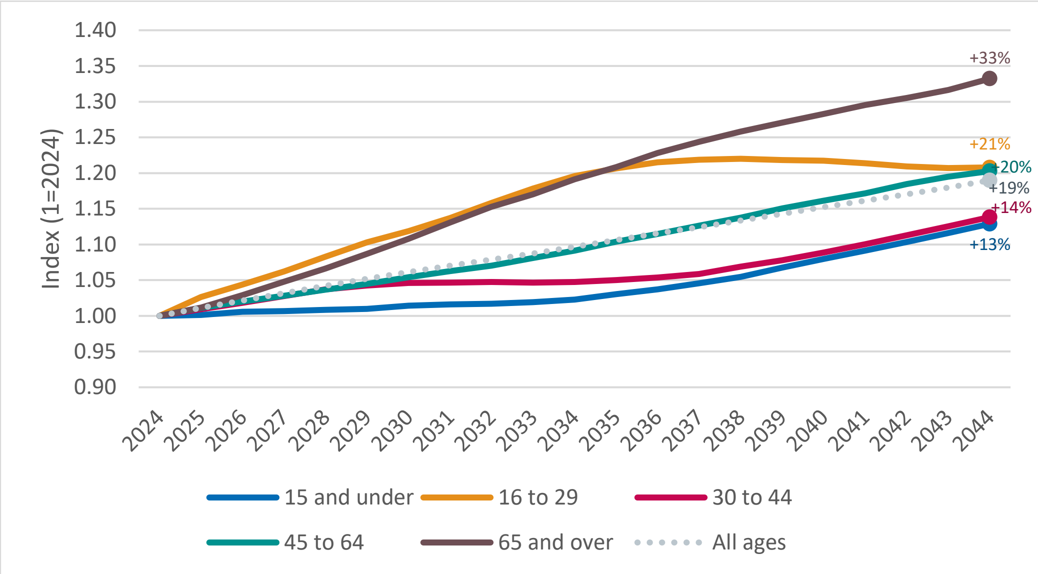


Source: ONS; Edge Analytics

[49] This was necessary both to feed modelling outputs into the Economic Development Needs Assessment (EDNA) and to provide the Council with an early indication of findings

3.24 This level of housing provision in Thurrock, combined with the ageing of existing residents, would be expected to grow the size of each of the age cohorts defined in section 2. This is shown through the use of indexing in Figure 3.4 below. In a notable shift from the recent trend presented at the earlier Figure 2.8, the modelling suggests that the older population would grow most in this scenario, likely due to the assumed ageing of existing residents, with the number of individuals aged 65 or above projected to increase by a third. Those aged 30 to 44 and under 15 would grow in number the least, in proportionate terms.

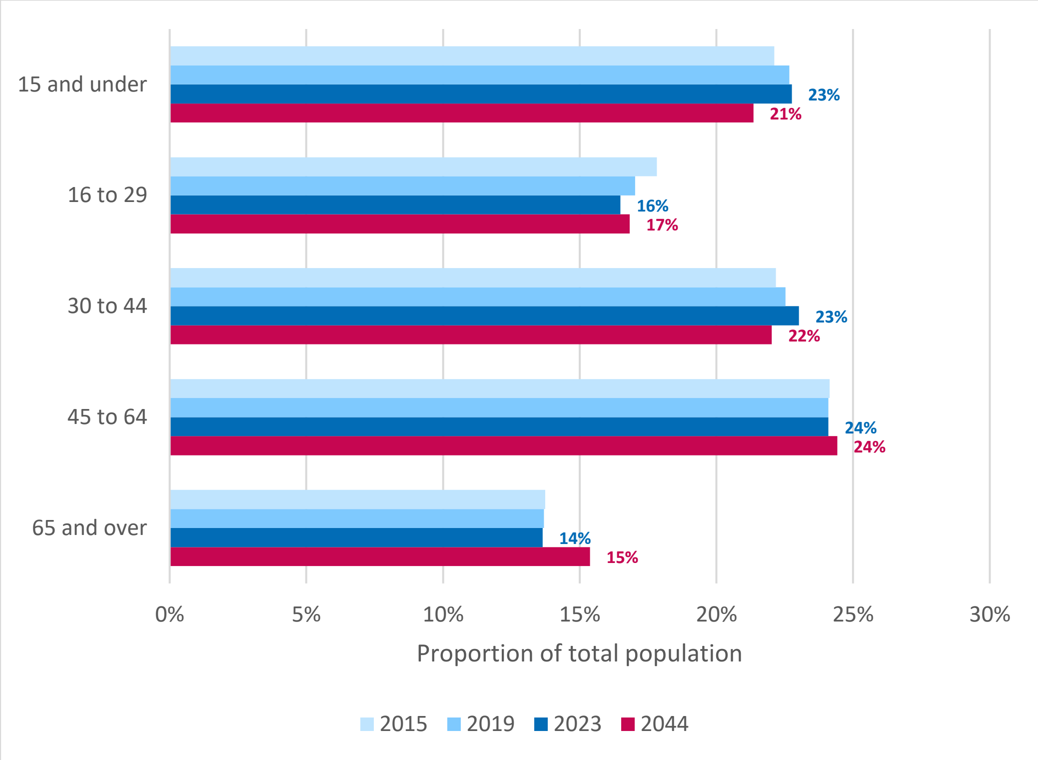
Figure 3.4: Indexed Change by Age Cohort (2024-44)



Source: Edge Analytics; Turley analysis

3.25 This would though result in only subtle changes to the existing age profile, introduced at the earlier Figure 2.9. Circa 15% of all residents would be aged 65 or above in 2044, rising only slightly from 14% in 2023. A smaller proportion of residents would be children aged 15 or below, reducing from 23% to 21%, and slightly fewer would also be aged 30 to 44.

Figure 3.5: Projected Change in Age Profile of Thurrock



Source: ONS; Edge Analytics

Summary

3.26 The NPPF continues to require use of a standard method to determine the minimum number of homes needed in an area, but the method itself has evolved since it suggested – when the SEHNA was produced – that at least 1,177 dwellings would be needed annually in Thurrock.

3.27 While previously based on increasingly dated household projections, the standard method is now driven by the existing housing stock of an area, with a continuing – though in most cases larger – adjustment then made to reflect relative affordability. The outcome of the method is no longer capped and the subsequent uplift for the country's largest cities and urban centres has also been removed.

3.28 As of early 2025, the new method suggests that a minimum of **1,071 dwellings per annum** are needed in Thurrock. This can be noted as having slightly risen to 1,077 dwellings per annum following the release of new affordability data in late March. Either figure is lower than the outcome of the previous method but continues to far exceed recent delivery, with Thurrock having only once delivered more homes in any year since 2001.

3.29 Demographic modelling developed in early 2025 suggests that meeting this need, by delivering 1,071 dwellings per annum throughout the proposed plan period to 2044, could grow the population of Thurrock by nearly a fifth (19%). This would represent growth at an average annual rate (0.8%) that lies midway between what has been recorded over the last five and ten years (0.6/1.0%). The older population would be expected to grow most in such a scenario, likely due to the ageing of existing residents, but this would only slightly increase their representation as a share of the total population. Those aged 30 to 44 and under 16 would be expected to become slightly less prevalent, growing the least in proportionate terms.

4. Economic Considerations

4.1 The previous section explains that the standard method suggests a need for 1,071 dwellings per annum in Thurrock, as of early 2025, but the NPPF makes clear that this should be viewed as only '*the minimum number of homes needed*'[50]. It confirms that authorities can establish housing requirements that are higher than the identified housing need if this '*reflects growth ambitions linked to economic development or infrastructure investment*' for example[51]. The PPG similarly states that '*authorities should consider the merits of planning for higher growth if, for example, this would seek to reflect economic growth aspirations*'[52].

4.2 This section aims to assist the Council as it decides whether to plan for a higher level of housing provision. It first considers the level of job growth that could result from simply planning for the minimum need suggested by the standard method. It then compares this to the job growth envisaged in the Economic Development Needs Assessment (EDNA) that has been completed in parallel with this study, introducing further modelling to show how many homes could be needed in the various scenarios that it has developed.

Job growth supported by aligning with the standard method

4.3 The demographic modelling introduced in the previous section estimates how housing delivery in line with the outcome of the standard method, as of early 2025, could affect the size and profile of the population in Thurrock.

4.4 The resulting change in the labour force, and capacity to support job growth in the borough, can also be estimated within the model as it was in the SEHNA[53]. This requires the application of various assumptions on the future behaviour of the labour force, as follows:

- **Unemployment** has been assumed to remain aligned with the historically-low average recorded over five years to 2023[54] (4.3%). This is slightly lower than the equivalent assumption of the SEHNA which was based on the average over five years to 2020[55] (4.5%);

- **Economic activity rates** amongst residents aged 16 to 89 are assumed to have evolved from the position recorded by the 2011 Census, reflecting what remains the latest forecast from the Office for Budget Responsibility[56] (OBR). This

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[50] MHCLG (December 2024) National Planning Policy Framework, paragraph 62

[51] *Ibid*, paragraph 69

[52] PPG Reference ID 2a-040-20241212

[53] Turley (June 2022) South Essex Housing Needs Assessment, p39-40

[54] ONS (December 2024) Model-based estimates of unemployment. The average unemployment rate in Thurrock over five years to 2022 also stood at 4.3% but at no point since at least 2008 has the average over five years been lower.

[55] Turley (June 2022) South Essex Housing Needs Assessment, Table 5 of Appendix 3

[56] Office for Budget Responsibility (July 2018) Fiscal Sustainability Report

replicates the approach of the SEHNA instead of using newer data from the 2021 Census, which is likely to have been skewed by the pandemic[57];

- **Commuting** has been assumed to occur at the reasonably balanced rate recorded by the 2021 Census, when there was a small net out-commute from Thurrock as it had 1.04 working residents for every person employed in the borough's workplaces at that point. While this is likely to have been skewed to an extent by the pandemic, such an approach is in this case considered preferable to assuming a return to the larger net out-commute recorded in the aftermath of the great recession in 2011, given subsequent growth in the number of jobs available in Thurrock[58]; and

- **Double jobbing**, whereby residents hold more than one job, has been assumed to continue at the average rate recorded in Thurrock over ten years to 2023 (3.0%).

4.5 The modelling suggests that circa **20,009 jobs** could be created in Thurrock over the plan period (2024-44) if the labour force behaves in this way and housing delivery aligns with the outcome of the standard method. This equates to around **1,000 jobs per annum** on average.

Future growth scenarios in the EDNA

4.6 The job growth that could potentially occur in Thurrock by aligning with the standard method can be benchmarked against what is envisaged in the various economic growth scenarios that have been separately developed within the EDNA.

4.7 This uses a forecast from Oxford Economics (OE) as a baseline which is then adjusted to produce a higher growth scenario, aiming to account for locally-specific future drivers of growth within certain sectors as well as activities associated with the Thames Freeport. It also presents a more cautious mid-growth scenario between the two, to reflect uncertainties.

4.8 These scenarios – further detailed in the EDNA – suggest that between 14,574 and 31,166 jobs could be created in Thurrock over the period from 2024 to 2044, at an average rate of between 729 and 1,558 jobs per annum. The modelling of this report suggests that housing provision aligned with the standard method could enable a level of job growth within this range, its capacity to support circa 20,009 jobs falling slightly short of the EDNA's mid-growth scenario which envisages 23,756 new jobs being created.

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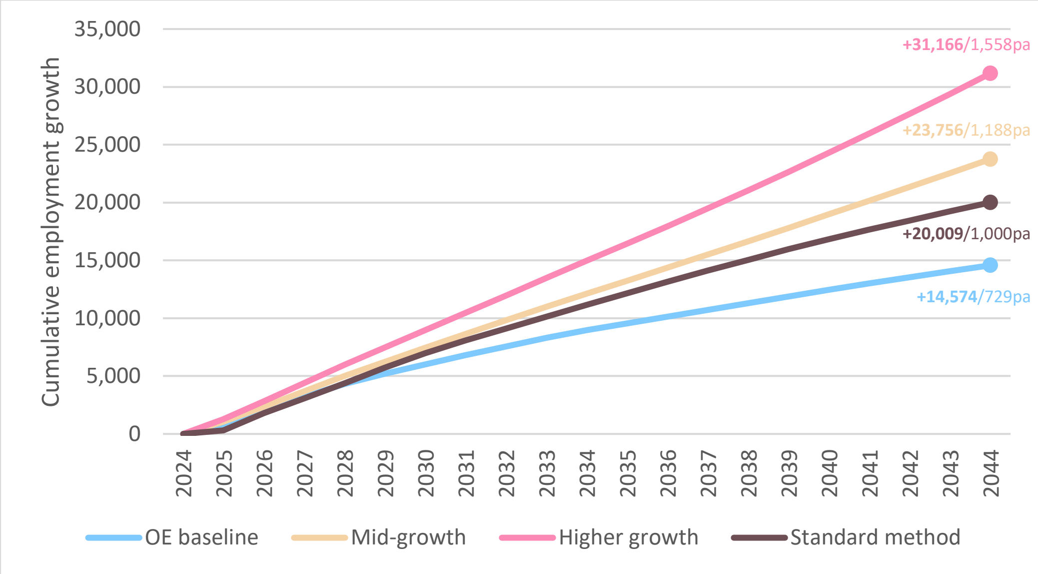
[57] *Ibid*, paragraph 3.35

[58] Jobs density data produced by the ONS indicates that Thurrock has consistently offered 0.75 jobs per working-age resident over the last three reported years (2021-23) having risen from only 0.64 in 2011

Figure 4.1: Job Growth Supported vs. EDNA Scenarios



Source: Oxford Economics; GC Insight; Edge Analytics; Turley analysis

4.9 The above suggests that it would not be necessary for the Council to set a housing requirement higher than the outcome of the standard method if it was to target only the baseline level of job growth forecast by OE. More homes would though appear likely to be needed if it chooses to pursue one of the higher growth scenarios presented in the EDNA, as explored further below.

Homes needed to support the EDNA's growth scenarios

4.10 While the modelling introduced to this point has been designed to show the impact of a specific level of housing provision, in this case based on the outcome of the standard method, it is also possible to develop further scenarios which assume that jobs are indeed created and proceed to estimate the resulting level of population growth and housing need. These outputs can then be compared to the minimum housing need suggested for Thurrock by the standard method, to estimate the uplift that could be needed to support a higher level of job growth.

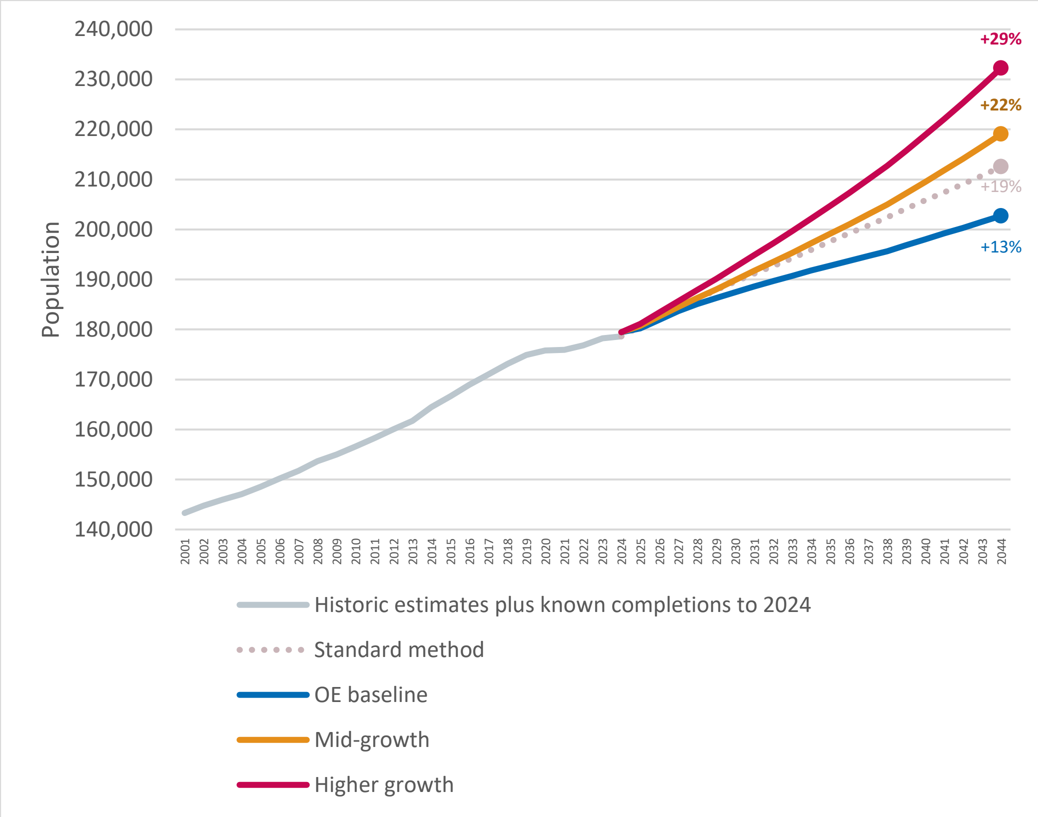
4.11 Further modelling has therefore been developed based on the job growth envisaged in each of the scenarios presented in the EDNA, otherwise applying consistent assumptions to the modelling that has already been introduced and is further detailed at **Appendix 1**.

4.12 This further modelling suggests that the population of Thurrock could have to increase by as much as 29% over the plan period – at an average rate of 1.3% per annum, comparable to that seen over eight years to 2018[59] – to provide the labour needed to support the higher growth scenario. This reduces to 22% for the mid-growth scenario, the latter aligning with the ten-year trend to 2023 by equating to an average of 1.0% per annum. While the baseline scenario could seemingly be supported if the

[59] See Figure 2.6

population grows by as little as 13%, this is notably less than would likely result from Thurrock meeting the minimum housing need suggested by the standard method, making this a more theoretical scenario where the NPPF does not allow authorities to provide fewer homes for economic reasons.

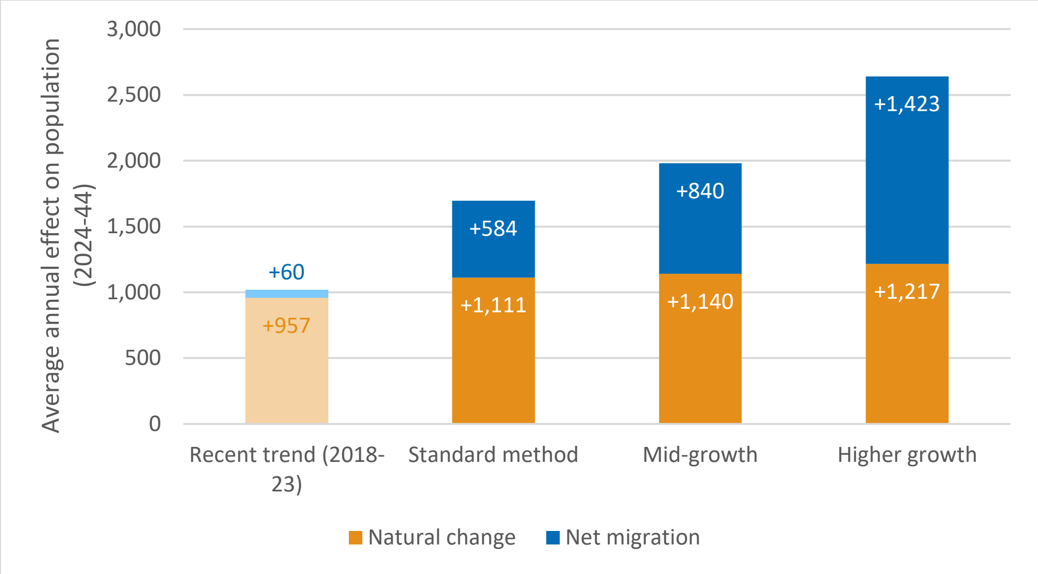
Figure 4.2: Population Growth Needed to Support EDNA Scenarios



Source: Edge Analytics

4.13 The modelling varies the assumed level of net migration from other parts of the UK when the existing population is unable to support jobs that are forecast to be created in any single year, after having allowed for changing behaviours. It thus suggests that there would need to be a larger net inflow to support the higher growth scenario, with people being more effectively attracted and retained than would be likely if only the minimum need for housing was met. This consequently results in slightly more natural change, as some of those additional residents who are attracted to or retained in Thurrock give birth.

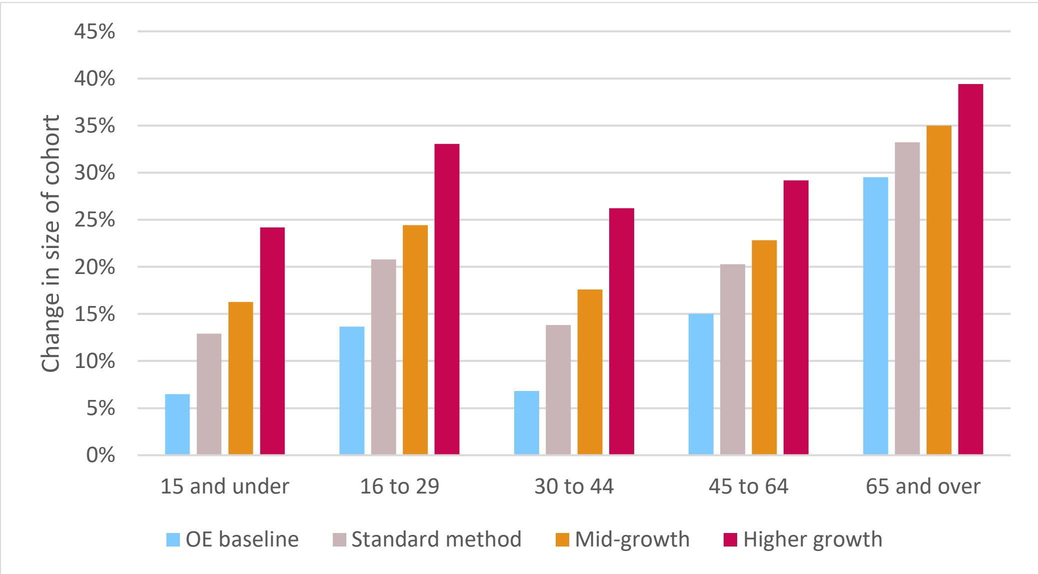
Figure 4.3: Estimated Drivers of Population Growth (2024-44)



Source: ONS; Edge Analytics

4.14 The modelling suggests that these trends would cause each age cohort to grow by more than if only the minimum need for housing was met. In the higher growth scenario, the number of residents aged 30 to 44 would be expected to grow almost twice as fast, as would the number of children in what is likely a linked effect. The older population would though still grow at the fastest rate in every scenario, in a sign that this trend is being driven mainly by the ageing of existing residents.

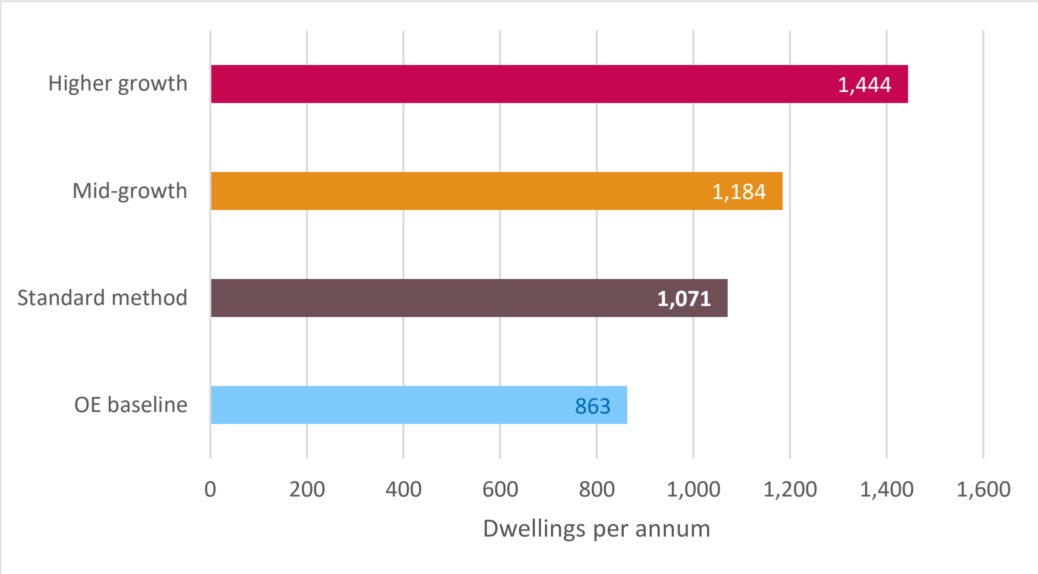
Figure 4.4: Projected Population Change by Age Cohort (2024-44)



Source: Edge Analytics

4.15 The modelling suggests that some 1,444 dwellings per annum would be needed to accommodate the growing population in the higher growth scenario. This is nearly a fifth (19%) more than have been delivered in any single year since at least 2001[60]. Circa 1,184 dwellings per annum would be needed even to support the mid-growth scenario, representing a level of provision surpassed in all but one year of this period. These figures respectively stand around 35% and 11% above the minimum need suggested by the standard method in early 2025. While it is implied that fewer homes would be needed to support the baseline scenario, this is presented only for completeness and should not be taken forward by the Council given that the NPPF does not allow authorities to plan for fewer homes for economic reasons.

Figure 4.5: Homes Needed to Support EDNA Scenarios (2024-44)



Source: Edge Analytics

Summary

4.16 The NPPF makes clear that the outcome of the standard method should be viewed as only a minimum, with authorities able to set higher housing requirements linked for example to economic development or infrastructure investment.

4.17 Simply meeting the minimum need – as of early 2025 – does appear likely to support a level of job growth in Thurrock, as modelling suggests that such a level of housing provision plus changing behaviours could provide labour to fill around **1,000 jobs per annum** over the proposed plan period (2024-44).

4.18 This exceeds what the EDNA – commissioned alongside this study – suggests as a baseline, having presented a forecast from Oxford Economics which envisages **729 jobs** being created annually over this period. It does though proceed to also develop a higher growth scenario which better accounts for local drivers of growth as well as the Thames Freeport, estimating that this could result in some **1,558 jobs** being created annually in Thurrock. This is beyond what appears likely to be supported if only the

[60] The earlier Figure 2.1 indicates that no more than 1,209 homes have been delivered in Thurrock in any year since 2001/02

minimum need for housing is met, as is the EDNA's more cautious mid-growth scenario in which **1,188 jobs** would be created each year.

4.19 This section has introduced further modelling which suggests that the population of Thurrock would need to grow at a faster but not unprecedented rate to grow the labour force and support these higher levels of job creation. The modelling assumes that this will be achieved both by more effectively retaining existing residents and attracting more people to the borough.

4.20 The modelling suggests that some **1,444 dwellings per annum** could be needed to support the higher growth scenario, surpassing the outcome of the standard method by circa 35% and peak recent delivery by nearly a fifth. Around **1,184 dwellings per annum** could be needed to support the mid-growth scenario, circa 11% more than the minimum need and likewise more than have been delivered in all but one year since at least 2001. This means that the Council may need to plan for a higher level of housing provision if it chooses to target such levels of job creation through its emerging Local Plan.

5. Size and Type of Housing Needed

5.1 With the NPPF then requiring assessment of the size and type of housing needed – as it still does[61] – the SEHNA used data from the 2011 Census to establish households' varying tendencies to occupy different sizes of housing in Thurrock, subsequently applying these rates to the additional households then projected to form[62].

5.2 Equivalent data from the 2021 Census is now available, providing an updated position on households' choices which can once again be combined with demographic modelling that has itself been updated in this report. This section therefore introduces this newly available evidence and uses it to estimate the size and type of housing needed in Thurrock.

Updated evidence on occupancy trends

5.3 Table 5.1 of the SEHNA outlined how five different types of households occupied housing of various sizes in Thurrock as of the 2011 Census. It revealed that properties with three bedrooms were most commonly chosen by all types of households, albeit people living alone also often occupied smaller homes.

5.4 The SEHNA acknowledged that this was reflective of a point in time, over a decade earlier, but noted that the equivalent data from the 2021 Census was then yet to have been published[63]. This has now been released but gives a more limited breakdown of household types than previously, complicating attempts to directly compare with the data presented in the SEHNA, albeit this can still be done by considering three broad types rather than the previously reported five.

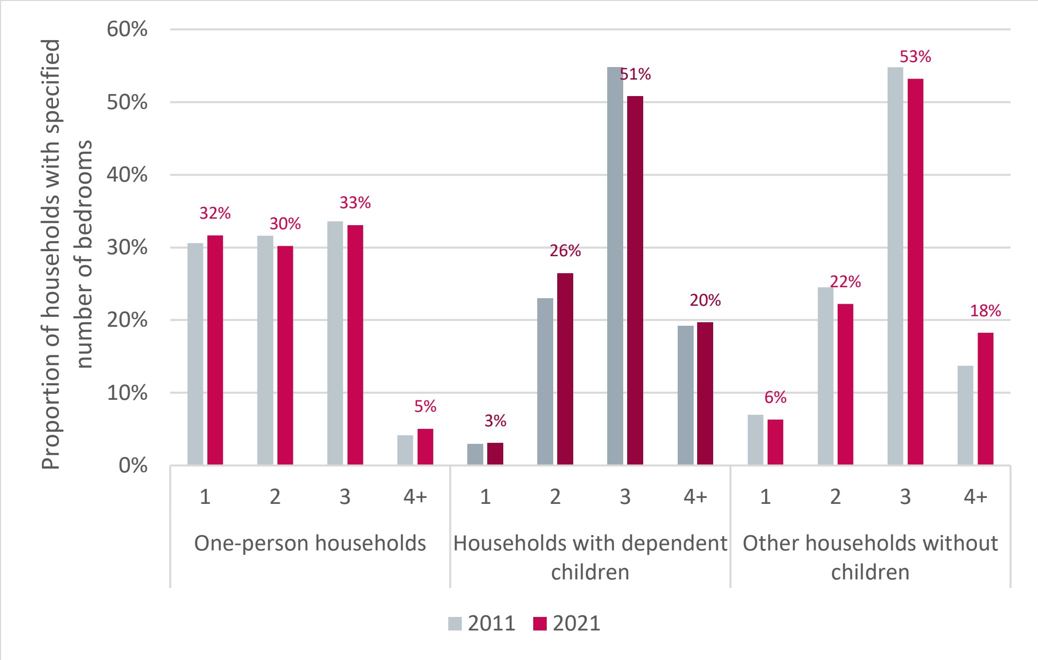
5.5 Figure 5.1 shows that over the period from 2011 to 2021, there has been no fundamental change in the size of housing occupied in Thurrock by people living alone, households with children and all other households, the latter including couples without children and other unrelated adults sharing a home. People living alone have become marginally less likely to have two or three bedrooms, with more having only one or at least four, albeit the latter does remain rare. A growing proportion of households with children have two bedrooms but over twice as many have three, and there has also been a slight rise in the proportion with at least four. Other households without children have seen the greatest growth in the tendency to occupy such large housing, seemingly at the expense of all other property sizes, but three-bed homes continue to be occupied the most by this group.

[61] MHCLG (December 2024) National Planning Policy Framework, paragraph 63

[62] Turley (June 2022) South Essex Housing Needs Assessment, section 5

[63] *Ibid*, paragraph 5.10

Figure 5.1: Number of Bedrooms in Homes Occupied by Different Households in Thurrock (2011-21)



Source: Census 2011; Census 2021

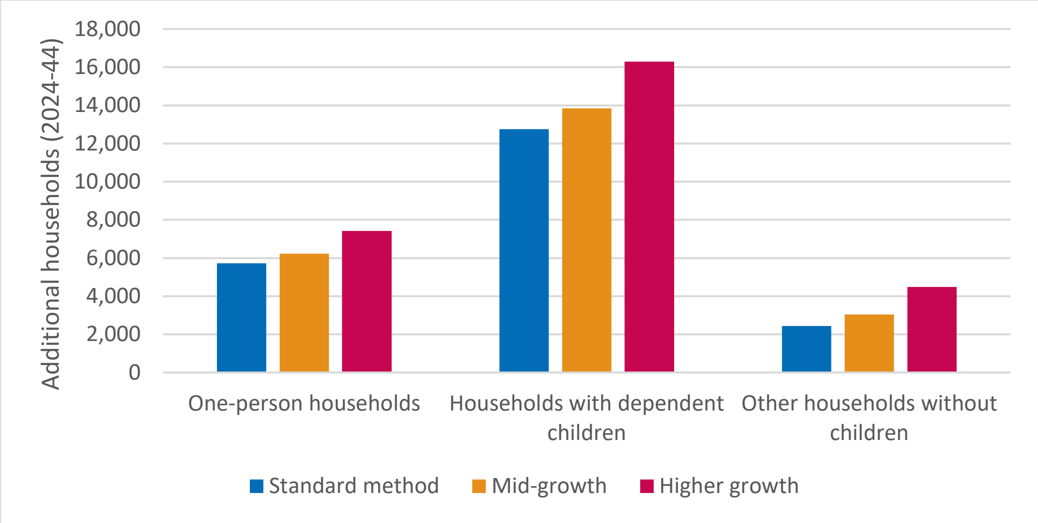
Projected change in the household profile

5.6 The modelling introduced in the previous sections makes assumptions on the types of households that could be formed by new and existing residents. As in the SEHNA, these continue to be drawn from official 2014-based household projections – still widely used – but allowance is once again made for improved younger household formation[64].

5.7 This suggests a comparable of profile of growth in each of the main scenarios, discounting the more theoretical OE baseline which suggests a lower need than the minimum figure generated for Thurrock by the standard method. Households with dependent children would be expected to grow in number the most, followed by one-person households and then other households without children.

[64] *Ibid*, paragraph 3.27

Figure 5.2: Projected Change by Household Type (2024-44)



Source: Edge Analytics; Turley analysis

Implications for the size of housing needed

5.8 The local tendencies introduced at the earlier Figure 5.1 can be applied to the modelling, summarised above, to estimate the size of housing that could be needed overall across all tenures. As previously in the SEHNA, this assumes that evidenced local tendencies are maintained throughout the plan period, with no attempt made to estimate how market factors – like changes to house prices, incomes and household preferences – will impact upon households' propensity to occupy housing of different sizes in Thurrock. This approach is still considered to be reasonable, as while inevitably influenced by the existing stock of an area – and the prevalence of three-bed properties in Thurrock – it does ensure that the analysis is grounded in a robust evidence-based position on household choices.

5.9 A continuation of existing tendencies could lead to around 49% of households needing properties with three bedrooms, in each of the three main scenarios. Roughly half as many (25%) would be expected to need two bedrooms, with 15% needing at least four and the remaining 11% needing only one.

Table 5.1: Estimated Size of Housing Needed in Thurrock (2024-44)

	Proportion of households requiring…				
Scenario	1 bed	2 beds	3 beds	4+ beds	Total
Standard method	11%	25%	49%	15%	100%
Mid-growth	11%	25%	49%	15%	100%
Higher growth	11%	25%	49%	15%	100%

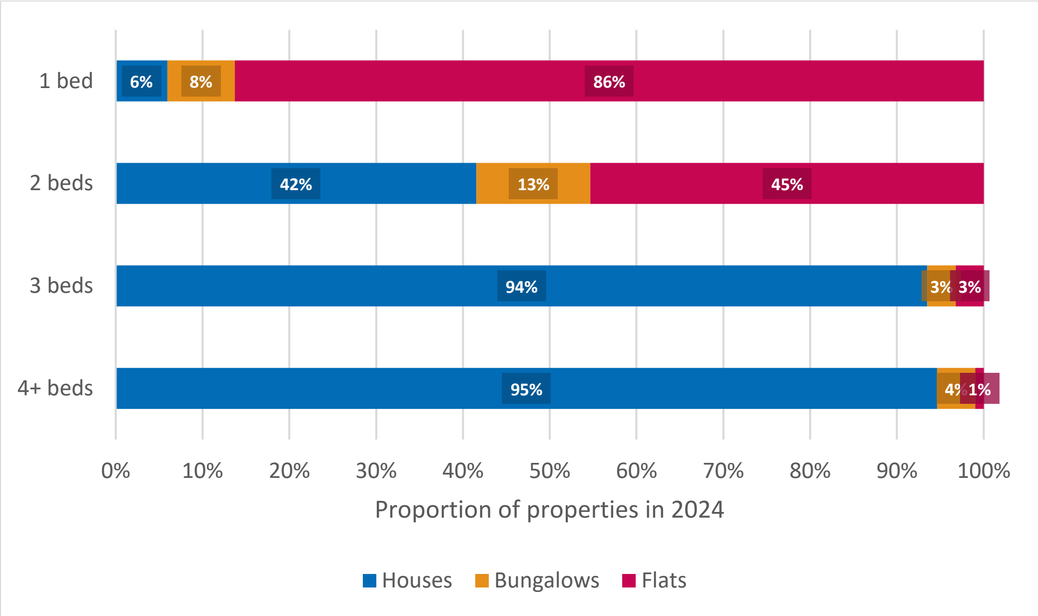
Source: Edge Analytics; Census 2021; Turley analysis

Implications for the type of housing needed

5.10 The SEHNA also estimated the *type* of housing that could be needed to deliver homes of the requisite size, drawing upon data from the Valuation Office Agency (VOA) which confirmed how many of Thurrock's existing homes – of each size – were houses, bungalows and apartments as of 2021[65].

5.11 This dataset is updated annually, meaning that data for 2024 is now available having indeed been introduced at the earlier Figure 2.3. This continues to suggest that most one-bed properties in Thurrock are flats, as are nearly half of properties with two bedrooms. Almost as many of the latter are houses but bungalows are much less prevalent. The vast majority of larger homes in Thurrock are then houses.

Figure 5.3: Profile of Different Sized Housing in Thurrock (2024)



Source: VOA

5.12 Given the profile of these existing homes, it can be reasonably assumed that meeting the need for different property sizes – summarised at the earlier Table 5.1 – could require around 71% of new homes in Thurrock to be houses, with flats (23%) rather than bungalows (6%) accounting for most of the residual.

[65] *Ibid*, Figure 5.4

Table 5.2: Estimated Type of Housing Needed in Thurrock (2024-44)

	Proportion of households requiring…			
Scenario	Houses	Flats	Bungalows	Total
Standard method	71%	23%	6%	100%
Mid-growth	71%	23%	6%	100%
Higher growth	71%	23%	6%	100%

Source: Edge Analytics; Census 2021; VOA; Turley analysis

5.13 As in the SEHNA, the implied need for bungalows is based on an assumption that such properties will continue to be developed, to offer housing of the size that they currently do in Thurrock. It remains important to acknowledge that this will not necessarily be the case, as comparably sized homes can be reasonably be offered in other forms. This could serve to overcome the challenges often faced in developing bungalows, described as follows during a Select Committee Inquiry into housing for older people given their popularity amongst this cohort:

"In London and the south-east, where land prices are so high and space is at such a premium, to suggest we can build enough bungalows for all the old people who want them – it is not going to happen. That is why trying to capture what it means to live in a bungalow, in terms of some outside space, all one area, open plan, easily accessible, in alternative village-type designs or apartment-type designs, is the way forward"[66]

5.14 In this context, when interpreting and applying the above modelling outputs for the purposes of future policy development, it could arguably still be justified to view the implied need for bungalows and flats in combination, to acknowledge their similarities while still distinguishing them from houses.

Interpreting the evidence

5.15 Like the equivalent analysis in the SEHNA, the estimates presented in this section represent only **illustrative modelling based on available evidence**. They can be reasonably used as guides that can be reflected in policies, offering a starting point for any proposed market housing – where a more refined estimate for affordable housing is presented in the next section – while also enabling the strategic monitoring of future development at the borough level.

5.16 Any such policy should not though be overly prescriptive by expecting all sits to precisely align with the illustrative mixes presented in this section. The mix of housing provided on individual sites will need to respond to, and be influenced by, changing demands in the market as well as viability factors and local market context, also taking account of a scheme's location given that needs and development density will inevitably vary between town centres and suburbs for example.

[66] Claudia Wood of Demos, quoted in the second report of session 2017-19 for the Communities and Local Government Committee on "Housing for older people", February 2018, paragraph 106

Summary

5.17 This section has estimated the size and type of housing that could be needed by the additional households projected to form in Thurrock over the plan period, in each of the scenarios that have been introduced in the previous two sections.

5.18 It suggests that a continuation of the occupancy trends recorded in Thurrock by the 2021 Census – which are largely unchanged from a decade prior but will undoubtedly be influenced by the stock that is available – could lead to around half (49%) of households needing three bedrooms, in each scenario. Around 25% would be consistently expected to need two bedrooms, with 15% needing at least four and the remaining 11% needing only one.

5.19 Based on the profile of the existing stock, delivering such a mix could require around 71% of all new homes to be houses – again in every scenario – with 23% needing to be flats and the remaining 6% bungalows. This assumes a continuation of the latter's current role in Thurrock, so does not allow for the prospect of at least some need being more efficiently met by flats that offer similar benefits to older people in particular.

5.20 As in the SEHNA, the above continue to represent only illustrative estimates that can be used for guidance and monitoring, or as a starting point for proposed market housing where affordable housing is considered separately in the next section. They should not be rigidly applied to all sites, given the need to respond to changing market demands, local context, the characteristics of particular locations and viability factors.

6. Need for Affordable Housing

6.1 The NPPF continues to require the needs of '*those who require affordable housing*' to be assessed and reflected in planning policies[67]. The PPG likewise continues to offer guidance on how those needs should be calculated, which is broadly unchanged from the long-established approach that was followed to estimate the need for affordable housing in Thurrock in section 6 of the SEHNA[68].

6.2 The PPG therefore still requires calculation of '*the total net need (subtract total available stock from total gross need)*' which should then be converted into '*an annual flow based on the plan period*'[69].

6.3 This section applies this methodology to provide an updated position on the need for affordable housing in Thurrock, first considering the gross need and then accounting for supply to arrive at the net annual position required by the PPG. This continues to be broken down by the number of bedrooms required, as in the SEHNA.

6.4 The section draws upon information held and collated by the Council, which is introduced throughout and supplemented as necessary with secondary data. It should also be noted at the outset that numbers are rounded throughout, and this may result in certain figures appearing not to sum.

Current and future gross need

6.5 This part of the calculation identifies both the existing backlog of households in need of affordable housing and the additional need that could be continuously generated in future, as existing households' circumstances change and new households form but are unable to access the home that they need on the open market.

Current need for affordable housing (A)

6.6 The Council's housing register identifies existing households who report themselves, and it accepts, as being in need of affordable housing. The PPG explicitly acknowledges that housing registers provide '*relevant information*' for this type of assessment, and while it also identifies other data sources it rightly warns of the risk of double counting and emphasises that care should be taken to include '*only those households who cannot afford to access suitable housing in the market*'[70]. Given that a household's ability to do so is comprehensively assessed when applying to join the housing register, it is considered the most suitable and reliable source of information for the purposes of the assessment, as it was in the SEHNA.

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[67] MHCLG (December 2024) National Planning Policy Framework, paragraph 63

[68] PPG section 67 – "Housing needs of different groups"; relevant paragraphs last revised in July 2019. Section 2 of the PPG ("Housing and economic needs assessment")

[69] PPG Reference ID 67-008-20190722

[70] PPG Reference ID 67-006-20190722

6.7 The Council shared a snapshot of its housing register in January 2025, confirming that 864 households were at that point enrolled in the highest priority bands[71]. This is around 29% more than reported in the SEHNA, based on an equivalent snapshot in summer 2021[72]. The number who were already occupying affordable housing – implied to be inadequate – has though slightly reduced, with growth instead being driven by other households not currently accommodated in such housing. There has also been a shift in the size of affordable housing needed, as while one-bed properties are still the most commonly needed households are now over twice as likely to need at least three bedrooms[73].

Table 6.1: Current Need for Affordable Housing (A)

	1 bed	2 beds	3 beds	4+ beds	Total
A1 Existing affordable housing tenants in need *Households in priority bands who are currently renting from the Council or a housing association*	202	112	63	52	429
A2 Others in priority bands on housing register *Other households in Bands 1-3*	140	163	99	43	445
A3 Total housing need currently A1 + A2	**342**	**275**	**162**	**95**	**874**
%	39%	31%	19%	11%	100%

Source: Council records; Turley analysis

Future need for affordable housing (B)

6.8 It is naturally more challenging to predict the scale of future need, compared to the need outlined above which exists and can therefore be quantified. Since it was restructured in 2019, the PPG also provides less guidance than previously on how authorities should estimate '*the projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market*'[74]. Previous guidance on how to calculate '*the number of newly arising households likely to be in affordable housing need*' has not been copied across to the new section of the PPG but does remain in its former location at the time of writing[75]. This can therefore continue to be used to estimate both the number of newly forming households unable to buy or

[71] Households in Bands 4/5 have once again been discounted, as on p72 of the SEHNA, as have households on the "transfer list" which captures tenants '*with no priority band*' according to the Council's Housing Allocations Scheme (p23)

[72] Turley (June 2022) South Essex Housing Needs Assessment, Table 6.1

[73] *Ibid*, Appendix 4. This confirms that 59% of households needed only one bedroom in summer 2021, compared to 39% now, whereas 13% previously required at least three bedrooms and this now stands at 30%.

[74] PPG Reference ID 67-006-20190722

[75] PPG Reference ID 2a-021-20190220

rent in the local market, and the number of existing households falling into need from other tenures.

6.9 The PPG indicates that this stage of the assessment should '*reflect new household formation*' but it does not provide specific guidance on how this should be calculated[76]. This has though historically featured in guidance issued by the Department for Communities and Local Government, which set a detailed framework for the long-established methodology that continues to be broadly reflected in the PPG[77]. This notably endorses the use of a *gross* annual household formation rate, rather than measuring net additional households, to specifically measure '*the number of households at the end of the year which did not exist as separate households at the beginning*'[78]. This is achieved by comparing the number of households in specific five-year age bands to the number in the age band five years previously, albeit the guidance advises this to be limited to households led by someone aged 44 years or younger to more accurately isolate newly forming households only. This input has been calculated by Edge Analytics based on the scenario that envisages the meeting of the minimum need suggested by the standard method, so as to provide an integrated assessment, but the gross figures used below cannot be directly compared with the net additional need for dwellings implied by the standard method itself.

6.10 It is likely that a proportion of newly forming households will be unable to afford the cost of market housing, as acknowledged by the PPG. This can be estimated through an affordability benchmarking exercise, which compares the cost of purchasing or renting to households' income. While it is acknowledged that the latter will not be the only determinant of whether a household will be able to access the market – with income type, credit score and savings also crucial – there is generally less robust and consistent data on these factors at the local level. It is equally not possible to isolate the income of those requiring different sizes of property, making it necessary to consider costs overall before applying evidence-based assumptions on the size of housing needed.

6.11 Focusing first on private rent, newly reported data from the ONS – introduced towards the end of section 2 – suggests that the mean rent in Thurrock is £1,273 per month, as of May 2025[79]. This is substantially higher than the benchmark of £795 per month used in the SEHNA but is not directly comparable where this represented a lower quartile figure, then but no longer reported by the ONS[80]. While it could be assumed that an up-to-date lower quartile figure would in turn be substantially lower, this may not be the case given that the lower quartile of 99 properties *currently* advertised for rent in Thurrock is only slightly lower at £1,200 per month[81]. This suggests that it is not unreasonable to use a benchmark of **£1,273 per month**, favouring official data which is more comprehensive and less sensitive to the number of properties on the market at a particular point in time.

[76] *Ibid*

[77] DCLG (August 2007) Strategic housing market assessments: practice guidance, Annex B

[78] *Ibid*, p45

[79] ONS (May 2025) Private rent and house prices, UK

[80] Turley (June 2022) South Essex Housing Needs Assessment, Table 2.4

[81] Based on search of Rightmove in late May 2025

6.12 Unlike with private rent, it *is* possible to use official data from the Land Registry – introduced at the earlier Figure 2.10 – to calculate the lower quartile price paid for an entry-level property in Thurrock[82] (£260,000). This does though require assumptions to be made to estimate the associated monthly cost of a mortgage, which is a more challenging exercise than in the past given the sharp rise in mortgage rates over recent years. While they will very likely continue to change in the coming months and years, it has been assumed for the purposes of this assessment that households would obtain a mortgage at the average five-year fixed rate available in May 2025[83] (5.10%) with repayment over 25 years, having put down a 5% deposit. A mortgage for an entry-level property in Thurrock would cost an estimated **£1,458 per month** on these terms, circa 15% more than the average monthly rent.

6.13 The income required to purchase or rent housing in Thurrock can be estimated based on the above costs. This can reasonably assume – as in the SEHNA – that no more than one third of net income is spent on housing costs, in order to align with research produced by the Resolution Foundation which is regularly cited by both Shelter and the Joseph Rowntree Foundation. This found that '*households spending at or above this threshold are far more likely to struggle to actually make housing payments….and are also more likely to experience material hardship*'[84].

6.14 The resulting benchmarks can then be compared to the income profile of households in Thurrock, as reported by CACI through its Paycheck data, albeit this does report only on *gross* income so is acknowledged to not be directly comparable. This is nonetheless the best available data that assigns every household to different income bands, thus providing an indication of how many earn less than a certain amount, even if it does require rounding to align with the reported bandings[85]. Such a process indicates that roughly 55% of all households in Thurrock are unable to afford the cost of purchasing an entry-level home, whereas fewer – circa 47% – are unable to afford the lower cost of rent. Both figures are higher than previously reported at Table 6.2 of the SEHNA (48/34%) in a reflection of rising mortgage costs and rents.

Table 6.2: Income Required to Access Entry-Level Market Housing in Thurrock

	Annual cost	Net income required	Rounded	Able to afford	Unable to afford
Purchase	£17,500	£52,501	£52,500	45%	55%
Private rent	£15,276	£45,828	£45,000	53%	47%

Source: ONS; Land Registry; Turley analysis

82 Land Registry (2025) Price paid data

83 https://moneyfactscompare.co.uk/news/mortgages/average-two-year-mortgage-rate-falls-to-two-and-a-half-year-low/

84 Resolution Foundation (August 2014) Housing pinched: understanding which households spend the most on housing costs

85 While CACI report in bands of £5,000, figures are here rounded to the nearest £2,500 on the assumption that households are evenly distributed within each such band

6.15 The above is ultimately intended to estimate the proportion of newly forming households that could be unable to access open market housing. While it has used an income profile that captures all types of households – including recently formed households, working households and older households with pensions – there is no local evidence showing how income varies between different household types in Thurrock. In the absence of more comprehensive data, it is therefore necessary to assume – for the purposes of this calculation – that the income profile of newly forming households aligns with that of all existing households, and that those unable to afford the average rent will require affordable housing. It should though be recognised that some of those households who are technically able to rent may still require affordable housing, where the latter can include ownership products which are considered in section 7.

6.16 The number of bedrooms required by newly forming households can be reasonably assumed to mirror the profile of those already on the housing register, excluding transfer tenants who are by definition existing households and are thus less comparable to newly forming households.

6.17 In addition to newly forming households, a number of existing households can also be expected to fall into need from other tenures when their financial or family circumstances change for example. This can be estimated using the Council's record of lettings to households moving from other tenures, to which can be added those who remain on the housing register having joined over the same period (2022-24). Such an approach should capture all those living in other tenures that were deemed to need affordable housing, regardless of whether they have yet been accommodated.

6.18 When drawing these elements together, Table 6.3 overleaf suggests that a new gross need for 1,084 affordable homes could arise every year from new and existing households in Thurrock. This is nearly a third (31%) more than previously estimated in the SEHNA, with a greater number of newly forming households assumed to be unable to afford increasingly high rents.

Table 6.3: Future Need for Affordable Housing (B)

	1 bed	2 beds	3 beds	4+ beds	Total
B1 New household formation, gross *Edge Analytics' projection of younger household formation*	–	–	–	–	2,098
B2 Newly forming households unable to privately rent in the open market *Proportion derived from ONS and CACI data, then applied to B1 and split based on housing register*	–	–	–	–	47%
	308	359	218	95	980
B3 Existing households falling into need *Households from other tenures annually receiving lettings or registering need*	46	20	32	6	104
B4 Newly arising need, gross annual (B1 x B2) + B3	**354**	**379**	**250**	**101**	**1,084**
%	33%	35%	23%	9%	100%

Source: Council records; Turley analysis

Total gross need for affordable housing (C)

6.19 When combining the current need – as of January 2025 – with the estimated future need, assumed to arise annually over the 19 remaining years to 2044, it can be estimated that circa 1,130 households throughout Thurrock will need affordable housing each year. Like the previous estimate in the SEHNA[86] – which was 23% lower – this represents a ***gross*** figure, taking no account of supply which is incorporated in the next stage of the calculation as required by the PPG.

[86] Turley (June 2022) South Essex Housing Needs Assessment, Table 6.4

Table 6.4: Total and Annual Gross Need for Affordable Housing (C)

	1 bed	2 beds	3 beds	4+ beds	Total
C1 Total housing need currently A3	342	275	162	95	874
C2 Total newly arising need over 19 years B4 x 19	6,726	7,201	4,750	1,919	20,596
C3 Total gross need over 19 years C1 + C2	7,068	7,476	4,912	2,014	21,470
C4 Annual gross need over 19 years C3 / 19	**372**	**393**	**259**	**106**	**1,130**
%	33%	35%	23%	9%	100%

Source: Council records; Turley analysis

Accounting for supply (D)

6.20 The PPG recognises that '*there will be a current supply of housing stock that can be used to accommodate households in affordable housing need…as well as future supply*'[87]. This supply can therefore be assumed to contribute towards meeting, in at least quantitative terms, the gross need calculated above.

6.21 Lettings data supplied by the Council confirms the number of affordable homes that have become available to non-transfer tenants over the last three years, on average. This can reasonably inform an assumption on the number of such properties that will become available in future, albeit it is acknowledged that this may be susceptible to change when accounting for losses through Right to Buy and the extent of replacement.

6.22 The calculation should also take account of affordable homes that are expected to be delivered, but this is not actively monitored by the Council. It does though track its overall five-year housing land supply, most recently in April 2024, and this has therefore been used to first identify large schemes coming forward and then confirm the amount of affordable housing proposed on each site. Broad assumptions have been made where sites have already started building out and the realism of delivery in the reported timescales has also not been independently scrutinised, meaning that the estimated supply should be treated only as indicative.

6.23 A further source of supply emerges when it is recognised that some of the households currently in need of affordable housing already occupy such a home, which will thus be vacated when their needs are met. Allowance for these transfers is therefore made within the calculation.

6.24 When the above are combined, it is suggested that circa 305 affordable homes could become available every year in Thurrock, with 37% containing two bedrooms and

[87] PPG Reference ID 67-007-20190722

roughly a quarter each having one or three bedrooms. This is fewer than were previously estimated in the SEHNA, with the Council having then indicated that there was a sizeable pipeline which can no longer be relied upon.

Table 6.5: Assumed Supply to 2044 (A)

	1 bed	2 beds	3 beds	4+ beds	Total
D1 Committed supply of affordable housing *Pipeline over next five years*	43	184	120	64	411
D2 Affordable homes occupied but vacated by households in need *Transfer tenants from A1*	202	112	63	52	429
D3 Emerging supply per annum over 19 years (D1 + D2) / 19	12	15	9	6	42
D4 Lettings to new tenants per annum *Lettings data supplied by the Council excluding transfers*	139	71	48	5	263
D5 Estimated annual supply **D3 + D4**	**151**	**86**	**57**	**11**	**305**
%	50%	28%	19%	4%	100%

Source: Council records; Turley analysis

Net need to 2044

6.25 The projected supply of 305 affordable homes per annum is lower than the estimated gross need for 1,074 such homes each year, suggesting that there is a net annual need for circa **825 additional affordable homes** in Thurrock beyond the existing and expected future supply. This is nearly double the previously reported need for 418 affordable homes per annum, with the increase having been driven by the smaller pipeline, the growth of the housing register and the expectation that a greater number of newly forming households will be unable to afford increasingly high rents. While there remains an implied need for all sizes of affordable housing, there has also been a shift towards larger properties with at least three bedrooms[88].

[88] *Ibid*, Appendix 4. This suggested that only 12% of the overall net need related to properties with at least three bedrooms, whereas the equivalent figure is now 37%. There has been a corresponding fall for one-bed properties, from 56% to 26%, albeit it can be noted that the absolute scale of this need has reduced by only 25%

Table 6.6: Estimated Net Need for Affordable Housing (2025-44)

	1 bed	2 beds	3 beds	4+ beds	Total
Annual gross need over 19 years C4	372	393	259	106	1,130
Estimated annual supply D5	151	86	57	11	305
Net need per annum C4 – D5	**221**	**307**	**202**	**95**	**825**
%	27%	37%	24%	12%	100%

Source: Turley analysis

Considering likely delivery

6.26 As with the equivalent calculation in the SEHNA, the above is intended to provide a position on the total need for affordable housing, which the PPG still requires to be then:

"…considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, taking into account the probable percentage of affordable housing to be delivered by eligible market housing led developments"[89]

6.27 The PPG continues to invite authorities to consider '*an increase in the total housing requirement in the plan…where it could help deliver the required number of affordable homes*'[90].

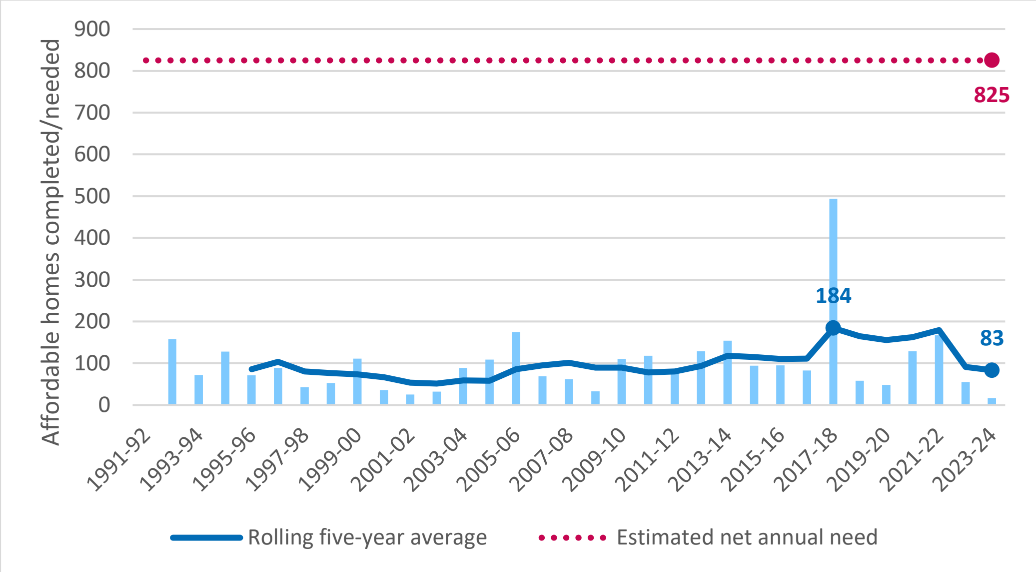
6.28 In Thurrock's case, data that the Council has submitted to the Government[91] – summarised at Figure 6.1 – suggests that affordable housing delivery has never come close to the level now implied to be needed, at least over the reported period back to 1991. No more than 494 affordable homes have been completed in any single year of this period, while the average over five years has never been higher than 184 affordable homes per annum.

[89] PPG Reference ID 67-008-20190722

[90] *Ibid*

[91] MHCLG (June 2025) Live Table 1008C: Total additional affordable dwellings provided by local authority area – completions

Figure 6.1: Gross Affordable Housing Completions in Thurrock (1991-2024)



Source: MHCLG

6.29 The existing Core Strategy aims to ensure that at least 35% of the homes built in Thurrock are affordable[92]. On a purely numerical basis, such a policy could theoretically require provision of up to 2,357 homes each year if the annual need for affordable housing is to be met in full. This is more than twice the minimum need suggested by the standard method (1,071dpa) and also far exceeds even the uppermost of the higher employment-led estimates presented in this report (1,444dpa).

6.30 It has though long been accepted that there is a complex relationship between affordable and market housing. The newly revised standard method itself allows for growth of the entire housing stock, which includes existing affordable homes, so there is an argument that this should not be viewed as additional. There is also an important dynamic whereby existing households vacate properties once their affordable housing need is met, helping to meet the needs of others in the market.

6.31 While stated in the context of the original NPPF, rather than the more recently revised versions, the consistency between their respective approaches towards affordable housing need mean that it remains relevant to acknowledge confirmation in the High Court that:

"…neither the Framework nor the PPG suggest that [affordable housing needs] have to be met in full when determining the [full objectively assessed need]. This is no doubt because in practice very often the calculation of unmet affordable housing need will produce ***a figure which the planning authority has little or no prospect of delivering in practice****. This is because the vast majority of delivery will occur as a proportion of open-*

[92] Thurrock Council (January 2015) Core Strategy Local Plan, Policy CSTP2

market schemes and is therefore dependent for its delivery upon market housing being developed"[93] (emphasis added)

6.32 This judgment, made in 2015, was subsequently upheld at the Court of Appeal which acknowledged – again in the context of the original NPPF – that the overall housing need and the need for affordable housing were products of '*separate and different calculations*' with some overlap inevitable[94]. It confirmed that:

"Planning judgment [is] required in gauging a suitable uplift to take account of the need for affordable housing, without either understating or overstating that need"[95]

6.33 The arithmetic and '*notional*' calculation of the total number of homes required to meet affordable housing need in full – of the kind presented above – was noted at the Court of Appeal. However, the '*risk of overexaggerating the "full, objectively assessed need" by making a calculation of this kind*' was highlighted, with the Inspector's conclusion that such an exercise was '*purely theoretical*' supported on that basis.

6.34 While dated, these judgments continue to provide important context in considering the relationship overall housing need and affordable housing need, especially given that neither the revised NPPF nor the updated PPG offer further guidance on how the two should be compared. It is though for the Council to consider whether an increased housing requirement could help to increase the delivery of the affordable housing that is evidently needed in Thurrock.

Summary

6.35 This section has once again used the well-established methodology, outlined previously in the SEHNA, to provide an updated position on the need for affordable housing in Thurrock.

6.36 The first stage of the calculation establishes the scale and profile of affordable housing need in gross terms, capturing 864 households that are currently enrolled in priority bands on the Council's housing register. It is estimated that a further need for 1,084 affordable homes will arise every year as existing households' circumstances change and others form but are unable to afford the open market, albeit it may not only be these households that require the increasingly wide range of affordable housing products that can now be made available. Combined with an existing need that is assumed to be cleared over the proposed plan period, there could thus be a gross need for **1,130 affordable homes per annum** over the period to 2044. Smaller properties with no more than two bedrooms are implied to most often be needed, but the proportion of households needing at least three appears to have risen since the SEHNA was produced.

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[93] Borough Council of Kings Lynn and West Norfolk v Secretary of State for Communities and Local Government, ELM Park Holdings Ltd [2015] EWHC 2464 (Admin)

[94] Jelson Ltd v Secretary of State for Communities and Local Government and Hinckley and Bosworth Borough Council [2018] EWCA Civ 24

[95] *Ibid*, paragraph 36

6.37 The PPG also requires supply to be taken into account, allowing not only for lettings but also projected completions and the release of affordable housing that is currently occupied. Data supplied by the Council suggests that 305 affordable homes could become available each year, approximately half having a single bedroom. This is evidently lower than the estimated gross need, meaning that there is a residual net need for **825 affordable homes per annum**. This is nearly double the previous estimate in the SEHNA (418pa) with the pipeline having reduced, housing register grown and rents risen, making it likelier that newly forming households will be unable to afford market housing. There remains a need for all sizes of affordable housing but the greatest shortfall is implied to be for properties with two bedrooms.

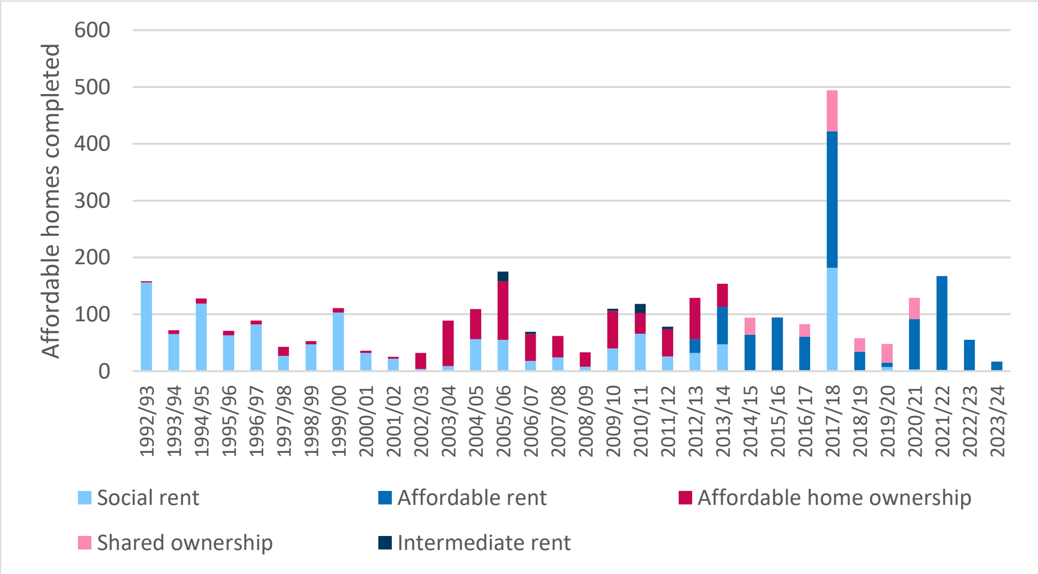
6.38 No more than 494 affordable homes have been completed in Thurrock in any single year since 1991, and no more than 184 have been consistently delivered annually in any five-year period. The Council's existing policy requiring 35% affordable housing could theoretically require provision of up to 2,357 homes each year for the need to be met in full, although such basic calculations oversimplify what is widely known to be a complex relationship between affordable and market housing.

7. Role of Different Affordable Housing Products

7.1 The SEHNA highlighted the previous Government's acknowledgement that housing providers were being increasingly innovative in their efforts to meet the needs of those households who are unable to access market housing. It noted a shift in the type of affordable housing that was being delivered in South Essex, away from social rent towards shared ownership and particularly affordable rent[96].

7.2 The equivalent data for Thurrock alone[97] – presented and brought up-to-date at Figure 7.1 below – reveals a similar shift towards affordable rent, which has been responsible for 60% of the affordable homes completed in Thurrock since it was first provided in 2012. This similarly appears to have at least partially come at the expense of social rent, which has accounted for only 18% of completions since 2012 compared to 38% over the prior twelve years. It does though also appear to have replaced affordable home ownership, such products having accounted for some 57% of completions in Thurrock over twelve years to 2012 but only 7% since. While shared ownership has become more prevalent in this time – rising from zero to 14% – overall this does suggest a shift away from affordable home ownership towards rental products in Thurrock.

Figure 7.1: Type of Affordable Housing Completed in Thurrock (1992-2024)



Source: MHCLG

7.3 The previous Government aimed to facilitate innovation by amending the definition of affordable housing within the NPPF, as noted in the SEHNA[98]. This has been largely

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[96] Turley (June 2022) South Essex Housing Needs Assessment, paragraph 6.38

[97] MHCLG (June 2025) Table 1011C: additional affordable housing supply, detailed breakdown by local authority – completions

[98] Turley (June 2022) South Essex Housing Needs Assessment, paragraphs 6.39 and 6.40

retained in the updated version that was published by the current Government in December, which continues to describe affordable housing as:

"Housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers"[99]

7.4 It has though placed a greater emphasis on social rent, which is now explicitly distinguished from '*other affordable housing for rent*' – with the intention of giving '*clearer priority*' to this product[100] – although the definitions themselves are effectively unchanged[101]. The Government has also removed what had become a redundant definition for Starter Homes, with this concept ultimately never taken forward by the previous administration[102].

7.5 Within this context, this section reconsiders how the products that continue to be referenced in the revised NPPF could help to meet the evidenced need for affordable housing in Thurrock. It focuses first on affordable home ownership before turning to rental products, evolving the approach of the SEHNA by additionally considering the residual need for social rent.

Affordable routes to home ownership

7.6 The revised NPPF continues to refer to discounted market sale (DMS) which, as the SEHNA previously explained, is required to cost at least 20% less than market value[103].

7.7 Such a discount is also expected of any '*other low cost homes for sale*', within the broader category of '*other affordable routes to home ownership*'[104].

7.8 As in the SEHNA, the relative affordability of such a product can be estimated by calculating the likely annual cost of purchase with a mortgage, after applying a discount to what would be a newly-built property. The breakdown offered by the Land Registry data introduced earlier in this report does indicate that such properties were priced at a premium in Thurrock last year, with the lower quartile price paid for a newly-built property some 69% higher than when all sales are included (£440,357 vs. £260,000). This is though likely to have been skewed by the small number of newly-built homes recorded by the Land Registry (16) as it sharply reduces to **£244,336** when sales in the prior year are included, and a lower quartile figure is taken across the two most recent complete years. With the earlier Figure 2.10 showing that there has been little change in the average price paid for housing in Thurrock over these two years, this latter figure

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[99] MHCLG (December 2024) National Planning Policy Framework, Annex 2

[100] MHCLG (February 2025) Government response to the proposed reforms to the National Planning Policy Framework and other changes to the planning system consultation, response for Questions 52 and 53

[101] MHCLG (December 2024) National Planning Policy Framework, Annex 2. Each of the conditions now specified for social rent were previously contained in the broader definition for "affordable housing for rent", which explicitly referenced social rent at various points

[102] National Audit Office (November 2019) Investigation into Starter Homes

[103] MHCLG (December 2024) National Planning Policy Framework, Annex 2; Turley (June 2022) South Essex Housing Needs Assessment, paragraph 6.47

[104] MHCLG (December 2024) National Planning Policy Framework, Annex 2

is considered to be a more reliable benchmark that can be illustratively discounted for the purposes of this analysis.

7.9 Table 7.1 suggests that even the smallest permissible discount of 20% – applied to the lower quartile over the last two years – could leave households paying less for a mortgage than they otherwise would on private rent, albeit only if they are able to place an assumed deposit of circa £9,800[105]. With those households unable to afford rent having been assumed in the previous section to need affordable housing, there appears a scenario in which at least some such households *could* afford DMS or similar products that discount prices by a minimum of 20%. This represents a notable shift from when the SEHNA concluded that only a 50% discount would bring costs below market rent, with the sharp rise in the latter appearing responsible for this change[106].

Table 7.1: Benchmarking Cost of Discounted Housing for Sale

	Price of home	Annual cost of mortgage or rent	Net income required	Hholds ***able*** to afford	Hholds ***unable*** to afford	Difference from market rent
Purchase^	£260,000	£17,500	£52,501	45%	55%	+8%
Purchase*	£244,336	£16,446	£49,338	48%	52%	+6%
Market rent	**–**	**£15,276**	**£45,828**	**53%**	**47%**	**–**
20% discount*	£195,469	£13,157	£39,471	59%	41%	-6%
30% discount*	£171,035	£11,512	£34,537	65%	35%	-12%
40% discount*	£146,602	£9,868	£29,603	72%	28%	-19%
50% discount	£122,168	£8,223	£24,669	78%	22%	-25%

Source: ONS; Land Registry; CACI; Turley analysis ** new home; ^ any home*

7.10 There is also the option of shared ownership through which households buy a 25-50% share of a new home and pay rent on the remaining share, in addition to their mortgage[107]. Table 7.2 overleaf again suggests that this could be a more affordable option than private rent, with an annual cost that could be affordable to up to 75% of households in Thurrock if they are able to place an assumed deposit of at least £3,050.

[105] Mortgage assumptions are as described in section 6

[106] Turley (June 2022) South Essex Housing Needs Assessment, Table 6.10

[107] Rent assumed to be equivalent to 2.75% of the unsold equity, as in the SEHNA, to align with the Capital Funding Guide produced by Homes England (2025)

Table 7.2: Benchmarking Cost of Shared Ownership

	Annual cost of mortgage	Annual rent	Total annual cost	Net income required	Hholds unable to afford	Difference from market rent
Purchase (any)	£17,500	–	£17,500	£52,501	55%	+8%
Purchase (new)	£16,446	–	£16,446	£49,338	52%	+6%
Market rent	**–**	**£15,276**	**£15,276**	**£45,828**	**47%**	**–**
50% share (new)	£8,223	£3,360	£11,583	£34,748	35%	-12%
25% share (new)	£4,112	£5,039	£9,151	£27,453	25%	-22%

Source: ONS; Land Registry; CACI; Turley analysis

Affordable housing for rent

7.11 The NPPF also refers to a separate range of affordable housing products that are offered to rent[108]. Some are expected to be priced relative to the local market – with discounts of at least 20% – and this would clearly offer a more affordable option than the private rental market in Thurrock, as would be expected. This would only be enhanced through a larger discount which would also be permitted through national policy. Around a quarter of all households could though remain unable to afford rent even with a 40% discount, with this indicating that there will also be a need for lower cost social rent as considered further below.

Table 7.3: Estimated Annual Cost of Affordable Rent

	Annual cost	Net income required	Households ***able*** to afford	Households ***unable*** to afford	Difference from market rent
Market rent	**£15,276**	**£45,828**	**53%**	**47%**	**–**
80% market	£12,221	£36,662	62%	38%	-9%
60% market	£9,166	£27,497	75%	25%	-22%

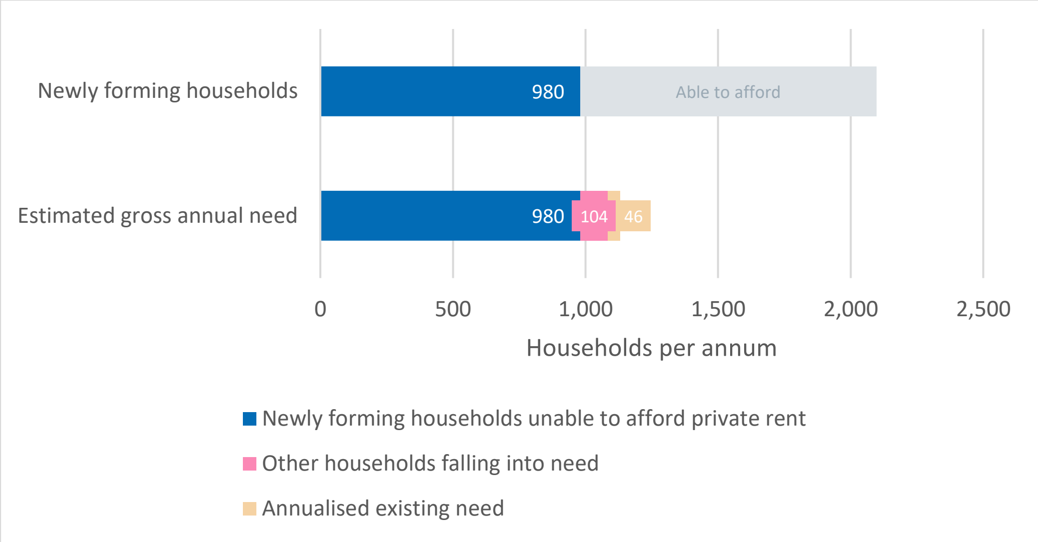
Source: ONS; CACI; Turley analysis

Bringing the analysis together

7.12 The calculation in the previous section assumes, at Step B2, that 47% of newly forming households will be unable to afford the cost of private rent in Thurrock and will thus require affordable housing. Such households are responsible for 90% of newly arising need – the residual being existing households falling into need – and for 87% of the overall gross need calculated at Table 6.4.

[108] MHCLG (December 2024) National Planning Policy Framework, Annex 2

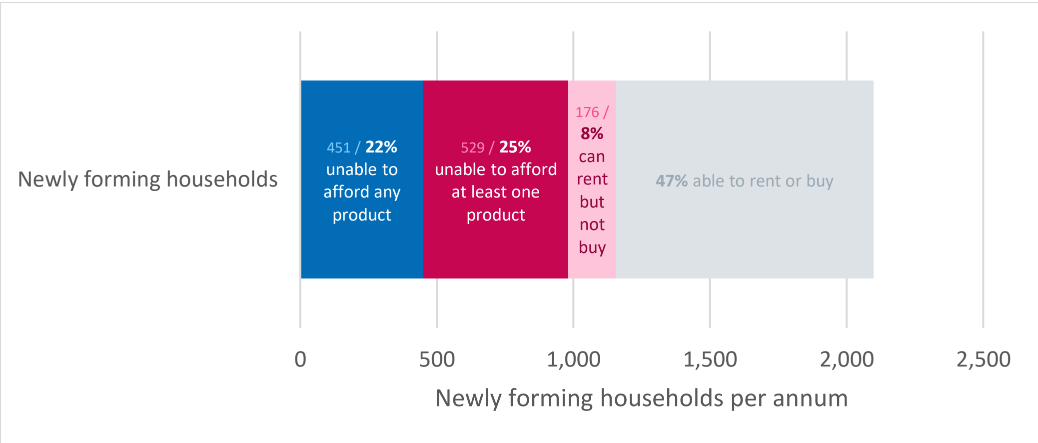
Figure 7.2: Households Unable to Afford Private Rent within Calculation



Source: Turley analysis

7.13 This section has shown there to be products that would theoretically cost less than private rent, and so help to meet at least some of the need estimated in the previous section (or indeed a separate need from the 8% of all households that *are* able to rent but not purchase, thus benefiting from affordable home ownership options). It is estimated that circa 25% of newly forming households would be unable to afford private rent but would be able to access at least one of the alternative products that have been considered. This represents more than half (54%) of the newly forming households assumed to be generating a need for affordable housing in Thurrock, as illustrated at Figure 7.3.

Figure 7.3: Newly Forming Households by Ability to Access Products

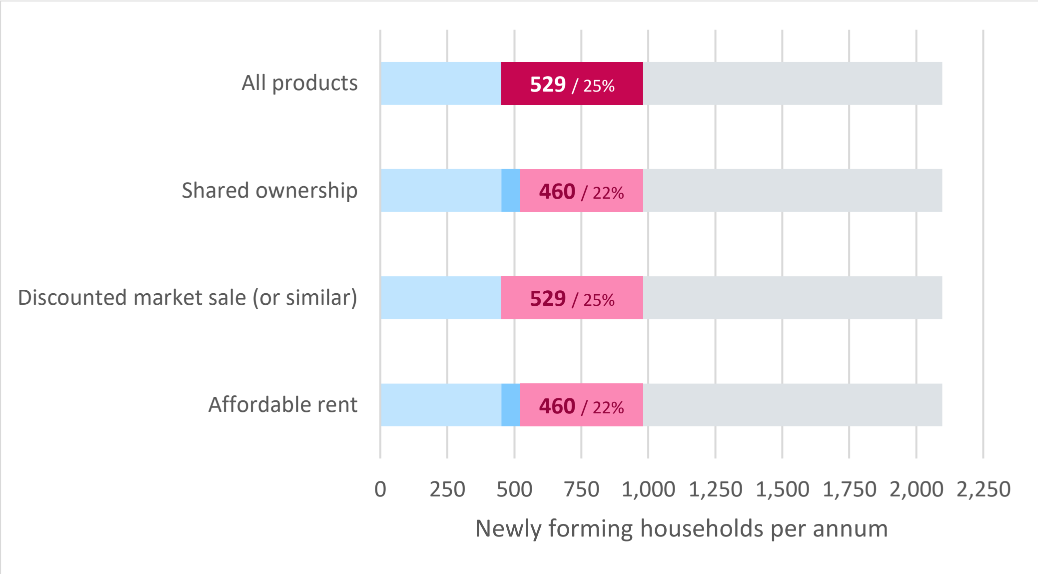


Source: Turley analysis

7.14 Households unable to afford any of the products considered in this section are implied to need social rented housing. The NPPF now expects local authorities to specify '*the minimum proportion of social rent homes required*', and if this was to be based purely on this calculation of need – taking no account of viability nor the preferences of registered providers – it could be argued that 46% of households will need social rented housing. This represents the estimated proportion of newly arising need, from newly forming households – the main driver of need in Thurrock[109] – that cannot be met by other products.

7.15 The residual need can then be split between different products, albeit this can only ever be indicative and is also complicated in this case by the respective entry thresholds being very similar. Circa 22% of all households are unable to privately rent but could afford either affordable rent – with a discount of 40% – or shared ownership. Only slightly more (25%) could theoretically afford to purchase a home discounted by up to 50%.

Figure 7.4: Comparing Households' Ability to Access Affordable Housing Products



Source: Turley analysis

7.16 This suggests that there is potentially a role for all of these products in meeting the need for affordable housing in Thurrock, as well as the further (unquantified) need that could arise from households able to rent but not buy[110]. While it appears that 46% of the need could only be met through social rent, there is arguably a case for equally splitting the residual so that each of the remaining three products accounts for around 18% of the total. These figures could also be summed and rounded to suggest that around 65% of affordable homes should be offered to rent, with the residual 35% offered to wholly or partially purchase.

[109] Figure 7.2 shows that this group are responsible for 87% of the gross annual need estimated in the previous section. The ability of the residual 13% to access different products cannot be so easily assessed, where these are existing households whose financial means are not known

[110] The existence of this unquantified further need means that it is not appropriate to simply take a proportion of the calculated need and assume that this represents the full need for shared ownership, for example, as this is likely to be an underestimate

Figure 7.5: Indicative Split of Affordable Housing Need in Thurrock

Social rent	Affordable rent	DMS or similar	Shared ownership
46%	**18%**	**18%**	**18%**
Affordable housing to rent c.65%		**Affordable home ownership** c.35%	

Source: Turley analysis

7.17 It should be emphasised that the above is only **indicative** and although it can arguably be used as a starting point in negotiations – subject to viability testing – such a mix of products should not be expected of every site. Developments providing a greater proportion of social rent, for example, would not only be offset by sites doing the opposite elsewhere in Thurrock – by providing a greater amount of affordable home ownership products – but they would also themselves help to meet what appears to be a substantial need for those products alone. A scheme's individual contribution should therefore be carefully considered within this context.

Summary

7.18 With the previous section having estimated the number of affordable homes needed in Thurrock, this section has proceeded to consider how this could be met through the delivery of social rent, affordable rent, discounted market sale (or similar) and shared ownership products.

7.19 It has shown that several have the potential to meet the need that could be generated by newly forming households unable to afford private rent, by virtue of costing less each year (albeit those involving either full or partial ownership would require an upfront deposit). They could also meet the needs of those able to rent but not buy, albeit this has not been quantified.

7.20 There is though likely to remain a residual need arising from households unable to afford even the most affordable of the products considered, by implication requiring social rent. Circa 46% of the calculated need could arguably be met only through this type of provision.

7.21 Other options – ranging from affordable rent to shared ownership and discounted market sale – appear to be broadly as affordable as each other in Thurrock, such that it could arguably be reasonable for each to account for circa 18% of all new provision. This is though reflective solely of the calculated need, with the Council advised to seek the views of registered providers and consider viability before deciding on its approach for the emerging Local Plan.

8. Housing Needs of Older People

8.1 The NPPF continues to require the housing needs of '*different groups in the community*' to be '*assessed and reflected in planning policies*', as noted in the introduction to this report[111].

8.2 The PPG also continues to offer guidance on how such needs should be assessed, as when the SEHNA reviewed them in its section 7. It emphasises that:

"Plan-making authorities should set clear policies to address the housing needs of groups with particular needs such as older and disabled people. These policies can set out how the plan-making authority will consider proposals for the different types of housing that these groups are likely to require. They could also provide indicative figures or a range for the number of units of specialist housing for older people needed across the plan area throughout the plan period"[112]

8.3 This section therefore specifically considers the different types of housing that could be required by older people living in Thurrock, drawing largely upon data from the 2021 Census which has become available since the SEHNA was produced. Section 9 then proceeds to focus on the housing needs of people with disabilities, before section 10 explores other specific needs.

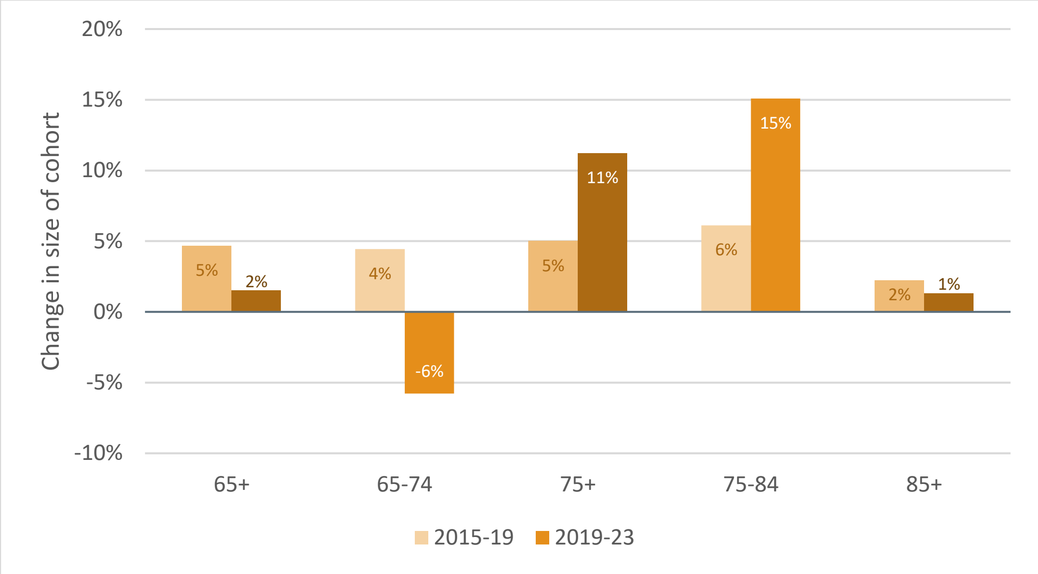
Recent change in the older population

8.4 The earlier Figure 2.8 introduced official population estimates which suggested that the number of Thurrock residents aged 65 or above grew by around 1.5% between 2019 and 2023, less than a third the rate of growth seen over the prior four years. Further interrogation does though reveal some nuance, with the rate of growth amongst individuals aged 75 and above having recently more than doubled while the number aged 65 to 74 has actually reduced.

[111] Ministry of Housing, Communities and Local Government (December 2024) National Planning Policy Framework, paragraph 63

[112] PPG Reference ID 63-006-20190626

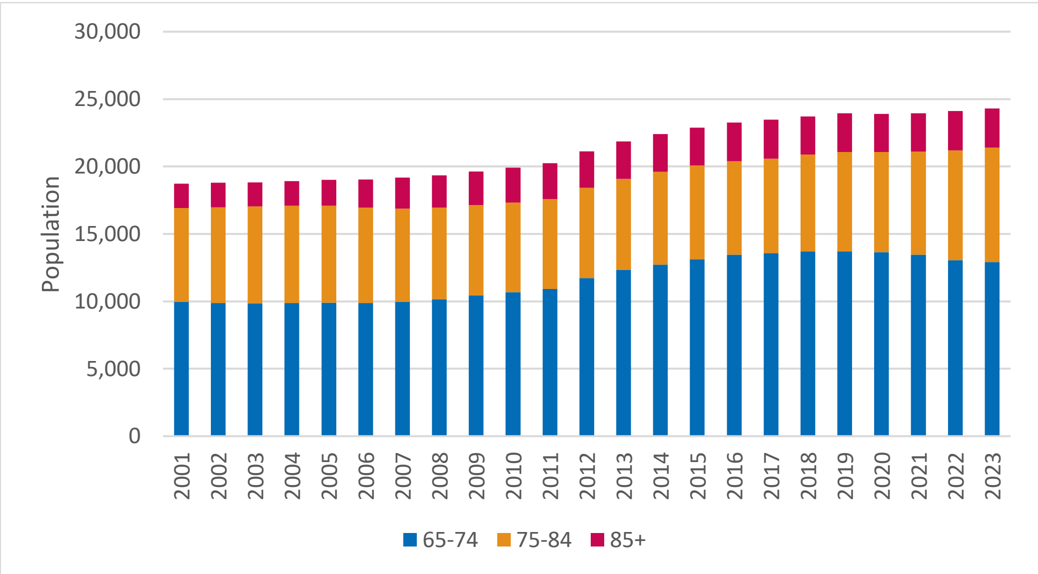
Figure 8.1: Population Change by Elderly Age Cohort (2015-23)



Source: ONS

8.5 Figure 8.2 further illustrates this trend, within a longer-term context back to 2001. It shows how the number of residents aged 65 to 74 has stabilised over recent years, after having previously grown, whereas those aged 75 to 84 have become increasingly prominent. Overall, circa 24,315 residents were aged 65 or above in 2023.

Figure 8.2: Older Population of Thurrock (2001-23)

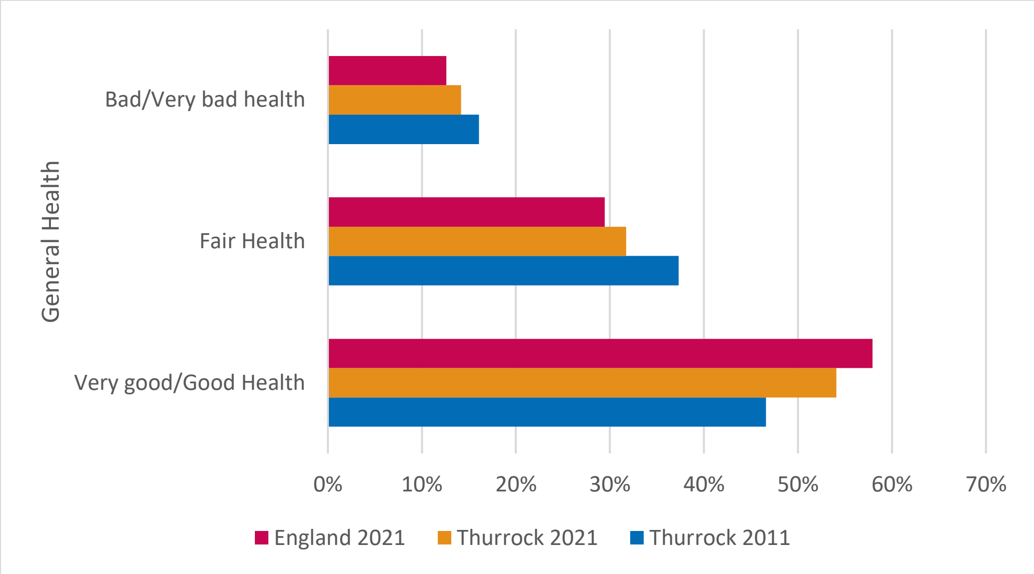


Source: ONS

Health of the older population

8.6 While the older population has inevitably changed since it took place, the most recent Census of 2021 suggested that elderly residents of Thurrock are increasingly in good health, with 54% reporting that they were either very good or good health. While this is slightly below the national average of 59%, it marks a positive position for more than half of the borough's older population. This represents a marked improvement from 2011, when just 47% of older residents reported themselves to be in good or very good health.

Figure 8.3: General Health of Older Population (2011-21)



Source: ONS

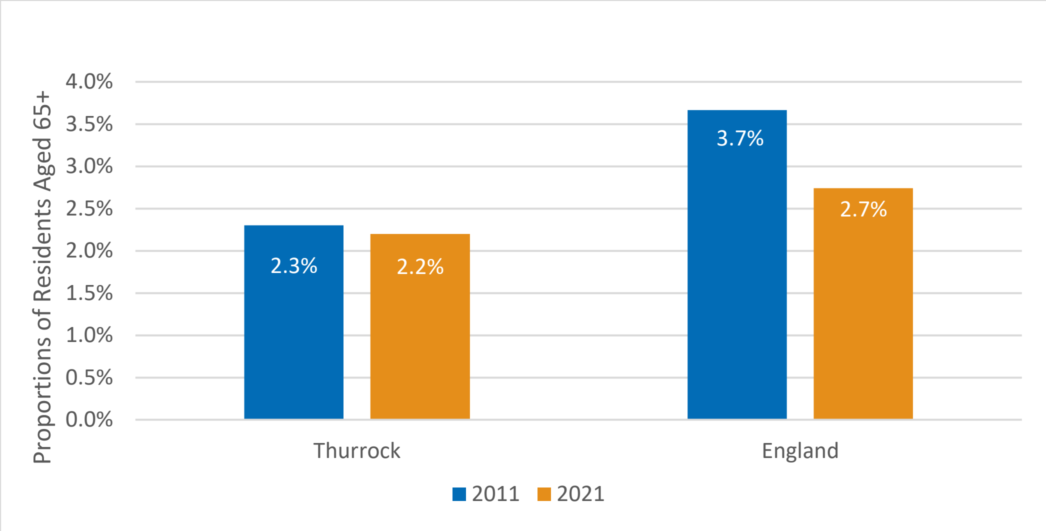
8.7 Older residents are also generally able to undertake day-to-day activities, although 19% reported that they were limited a little and a further 18% were limited a lot. This also represents an improvement from 2011, when 27% of older residents reported that their day-to-day activities were limited a little and another 27% reported that they were limited a lot. It also compares with national averages, which are 18% and 16%, respectively.

Housing occupancy trends

8.8 As of the 2021 Census, a total of 525 older people aged 65 and over in Thurrock were residing in communal establishments, such as care homes, rather than in private households. This equates to approximately 2.2% of the older population, which is slightly below the national average of 2.7%.

8.9 In comparison, the 2011 Census recorded that 2.3% of older residents in Thurrock lived in communal settings, indicating a marginal decline over the past decade. As shown in Figure 8.3, this contrasts with the sharper national decline in older people living in communal establishments over the same period. The data therefore confirms that the overwhelming majority of older people in Thurrock continue to reside in private households, either by preference or due to broader factors such as availability to home-based care or limited capacity in residential care homes.

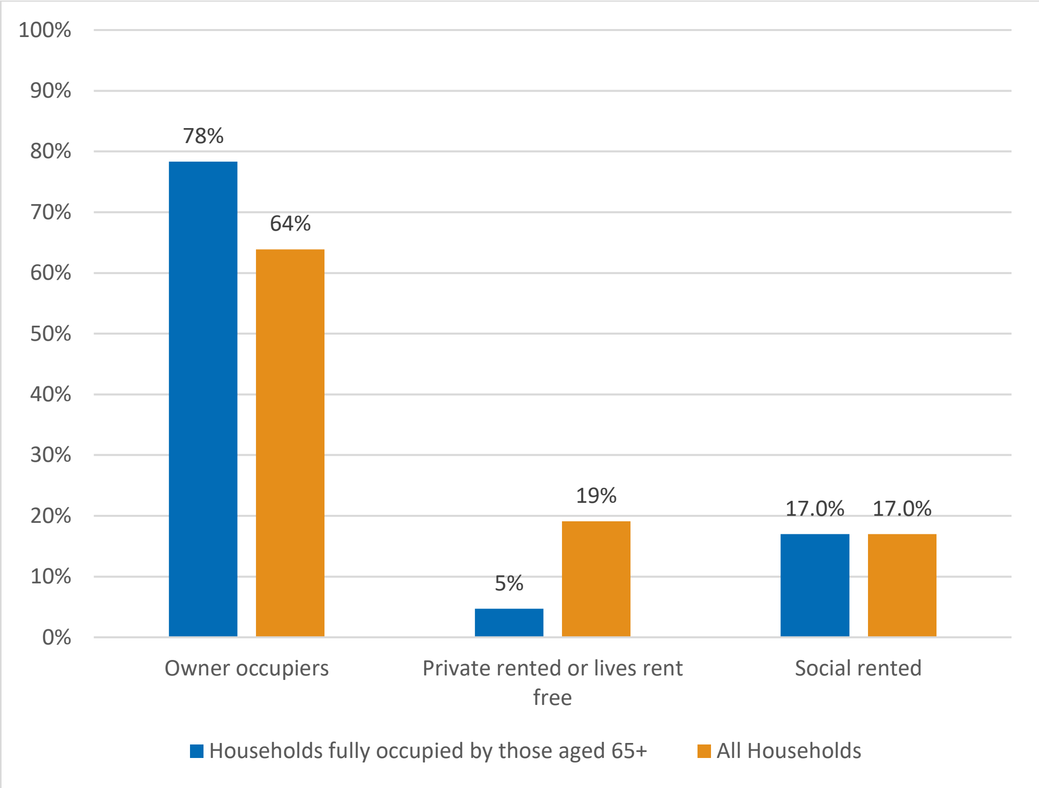
Figure 8.4: Proportions of Residents Aged 65+ Living in Communal Establishments (2011-21)



Source: ONS

8.10 Across Thurrock, some 78% of the private households occupied solely by individuals 65 or above, at the time of the 2021 Census, were owner occupiers. This tenure was therefore more popular amongst the older cohort than the population at large, with only 64% of all households in Thurrock being owner occupiers. Older households were significantly less likely to be privately renting or living rent-free, with just 5% of such households recorded in these tenures. Furthermore, they were also less likely to be living in social rented sector albeit this did accommodate 17% of such households.

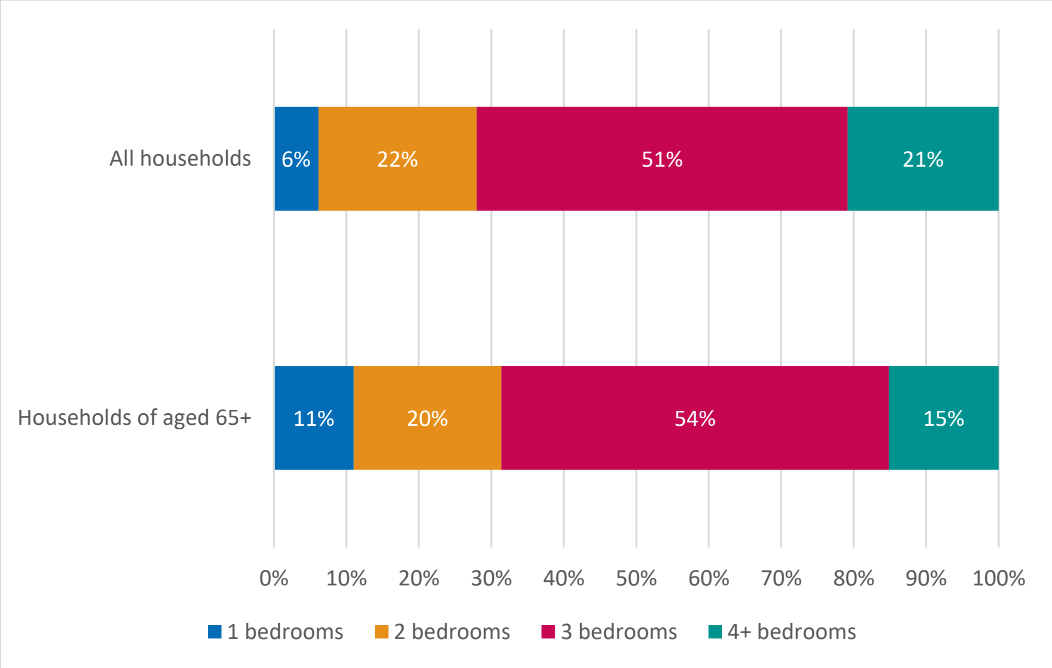
Figure 8.5: Tenure of Older Households in Thurrock (2021)



Source: ONS

8.11 Older households in Thurrock were slightly more likely to be living in smaller properties, as circa 31% had one or two bedrooms whereas the equivalent figure for all households was 28%. Notably, the biggest difference is seen in one-bedroom homes as 11% of older households lived in such properties, which is nearly double the proportion of all households (6%). This suggests a tendency to downsize or remain in smaller dwellings. However, the majority of older households had at least three bedrooms in their home, and indeed appreciably more had at least four bedrooms than had only one (15/11%)

Figure 8.6: Size of Housing Occupied by Older Households in Thurrock (2021)



Source: ONS

Implications of projected future growth

8.12 The modelling introduced earlier in this report, linked both to the standard method and the EDNA's economic growth scenarios, can be broken down by age as previously shown. The earlier Figure 3.4 indicated that the number of Thurrock residents aged 65 and above could increase by a third (33%) if the minimum need for housing suggested by the standard method was met. Figure 4.4 suggested that this could rise to 39% if the borough creates the jobs envisaged in the higher growth scenario, due to the gradual ageing of the extra labour drawn to fill jobs over the period to 2044.

8.13 Table 8.1 provides a further breakdown of this modelling, showing that the eldest in this group are projected to grow at an even faster rate. The number of residents aged 75 and above would be expected to rise by 41-47% and the number aged 85 or above could rise by 58-65%.

Table 8.1: Projected Population Change by Age Cohort and Scenario (2024-44)

	Standard method		Mid-growth		Higher growth	
	Change	% change	Change	% change	Change	% growth
Aged 65+	+8,146	+33%	+8,597	+35%	+9,683	+39%
Aged 75+	+4,775	+41%	+4,967	+43%	+5,430	+47%
Aged 85+	+1,700	+58%	+1,761	+60%	+1,896	+65%

Source: Edge Analytics

Need for communal accommodation

8.14 The PPG continues to suggest that such '*projections of population and households by age group can…be used*' to estimate the housing needs of older people, as in the SEHNA[113].

8.15 In doing so, it remains important to first recognise that Edge Analytics' modelling itself makes assumptions about the number of people living in a communal establishment, such as a care home, as opposed to a private home. Its methodology is designed to be consistent with official household projections, specifically assuming that:

- The number of people aged 74 and under that are not in private households remains aligned with the value recorded by the 2021 Census; and
- The *proportion* of those aged 75 and above that are not in private households remains aligned with the 2021 Census, therefore varying in absolute terms depending on the size of this cohort throughout the modelling period.

8.16 This approach means that, as in the SEHNA, modelled growth in the number of people living in communal establishments is entirely attributable to those aged 75 and above. This in turn implies a need for additional bedspaces in elderly care and nursing homes.

8.17 Edge Analytics' modelling therefore suggests that the communal population of Thurrock could increase by circa 235 persons over the plan period if the minimum need for housing is met and recent demographic trends continue. This could rise to 264 if the older population grows at the slightly faster rate envisaged in the higher growth scenario. These additional older people are assumed to not be living in dwellings, so the implied need for 12-13 bedspaces per annum is therefore **excluded from and additional to** the overall need for dwellings suggested by the standard method.

Table 8.2: Projected Change in Communal Population of Thurrock (2024-44)

	Total change	Average change per annum
Standard method	235	12
Mid-growth	244	12
Higher growth	264	13

Source: Edge Analytics

8.18 It should be noted that, as in the SEHNA, no attempt has been made to consider how other forms of specialist housing – possibly in different use classes – could meet this distinct need[114]. This reflects uncertainties around residents' requirements and preferences. The extent to which existing residents are suitably accommodated has

[113] PPG Reference ID 63-004-20190626

[114] Turley (June 2022) South Essex Housing Needs Assessment, paragraph 7.22. It is acknowledged, as previously, that housing strategies or development could accommodate those assumed to be in need of bedspaces in residential institutions (Use Class C2) within other forms of accommodation, in Use Class C3, if this is capable of meeting their needs. Where evidenced, this would directly elevate the overall need for dwellings to include those individuals that are currently excluded by the underlying projections

also not been considered, due to a lack of robust data with which to quantify a further need that will almost certainly exist to at least some extent.

Specialist housing for older people

8.19 While the above quantifies a distinct component of need that is likely to require communal accommodation – in addition to private dwellings – it is important to also consider the need for other types of specialist housing for older people, especially as the earlier analysis showed that the majority do not live in such communal establishments.

8.20 The PPG continues to encourage the use of '*online tool kits provided by the sector*' for such purposes, specifically referencing the Strategic Housing for Older People Analysis (SHOP@) toolkit – developed by Housing LIN and previously used in the SEHNA – as '*a tool for forecasting the housing and care needs of older people*'[115]. While no longer freely available, the tool drew upon national data to estimate the rate at which those aged 75 and over could require different forms of specialist housing, generally suggesting that there could be demand for:

- **125 sheltered housing units** per thousand residents aged 75 or above;
- **20 enhanced sheltered housing units** per thousand residents aged 75 or above; and
- **25 extra care units with 24/7 support** per thousand residents aged 75 or above.

8.21 The earlier Table 8.1 outlined how the population aged 75 and above could change in Thurrock in each scenario. Such growth could, according to this toolkit, generate demand for between 41 and 46 units of specialist accommodation each year, predominantly driven by an assumed demand for sheltered housing as shown at Table 6.4.

Table 8.3: Projected Demand for Specialist Housing in Thurrock (2024-44)

	Standard method	Mid-growth	Higher growth
Additional residents aged 75+	**4,775**	**4,967**	**5,430**
Demand for sheltered housing (125/1,000)	597	621	679
Demand for enhanced sheltered housing (20/1,000)	95	99	109
Demand for extra care (25/1,000)	119	124	136
Total demand for specialist housing	**812**	**844**	**923**
Average per annum	41	42	46

Source: Edge Analytics; Housing LIN; Turley analysis

[115] PPG Reference ID 63-004-20190626

8.22 Unlike the separate need estimated at the earlier Table 8.2, those assumed to be occupying the different types of accommodation set out in Table 8.3 *are* otherwise assumed to live in private households, meaning that such individuals are **included** in any calculated need for dwellings. While challenging to quantify further, it is important to also recognise that the need could be even greater if existing older residents are living in unsuitable accommodation – possibly due to a lack of supply – but are themselves also in need of this type of housing.

Summary

8.23 The NPPF continues to require the housing needs of different groups in the community to be assessed and reflected in planning policies. The PPG provides guidance on how such needs should be assessed, devoting an entire section to housing for older and disabled people who are therefore considered in this and the following section.

8.24 Circa 24,315 residents of Thurrock were aged 65 or above in 2023. This cohort has grown over the last two decades but the rate of growth has latterly slowed, with less than half as much growth over the last three reported years as in the three prior. Growth in the number aged 75 and above has though recently accelerated.

8.25 Elderly residents of Thurrock are increasingly in good health and able to undertake day-to-day activities, although more than a third (37%) were still limited to some extent as of the 2021 Census.

8.26 While inevitably influenced to some extent by the options available, the vast majority of the borough's older residents live in private households rather than communal establishments like care homes, with a marginally smaller proportion living in the latter in 2021 when compared to 2011. Most of the private households containing older people were owner occupiers, and they were also more likely than the population at large to be living in smaller homes.

8.27 The older population is expected to grow in each of the scenarios considered in this report, with Edge Analytics' modelling suggesting that there could be a third more residents aged 65 and above by 2044 if the minimum need for housing is met and recent demographic trends continue. This could rise to 39% if Thurrock creates the jobs envisaged in the higher growth scenario, due to the gradual ageing of the extra labour that is assumed to be attracted and retained.

8.28 The modelling itself assumes that there will be an additional 12-13 older people that each year need bedspaces in communal accommodation. These individuals are excluded from and additional to any assessed need for dwellings, and indeed they are unlikely to represent the only individuals in need of such accommodation if existing residents are unsuitably housed for example.

8.29 A further demand for other forms of specialist accommodation – such as sheltered and extra care housing – can also be anticipated as the older population grows. Available toolkits suggest that circa 41-46 units could be needed by these residents alone each year. This would be included in any assessed need for dwellings, and would again add to any existing need amongst current residents which cannot be robustly quantified.

9. Housing Needs of People with Disabilities

9.1 The PPG states that:

"The provision of appropriate housing for people with disabilities, including specialist and supported housing, is crucial in helping them to live safe and independent lives. Unsuitable or unadapted housing can have a negative impact on disabled people and their carers. It can lead to mobility problems inside and outside the home, poorer mental health and a lack of employment opportunities. Providing suitable housing can enable disabled people to live more independently and safely, with greater choice and control over their lives. Without accessible and adaptable housing, disabled people risk facing discrimination and disadvantage in housing"[116]

9.2 It proceeds to confirm that '*multiple sources of information may need to be considered in relation to disabled people who require adaptations in the home, either now or in the future*'[117]. It describes the Census as one such source of information, given that this records the extent to which residents consider their day-to-day activities to be limited by long-term health problems or disability[118].

9.3 It can be seen from the Census that, as of 2021, circa 14% of all people living in Thurrock were limited to some extent by a long-term illness and/or disability, with around 6% of the population stating that their activities were "limited a lot". This has slightly reduced from 2011, when 16% of residents were limited to some extent.

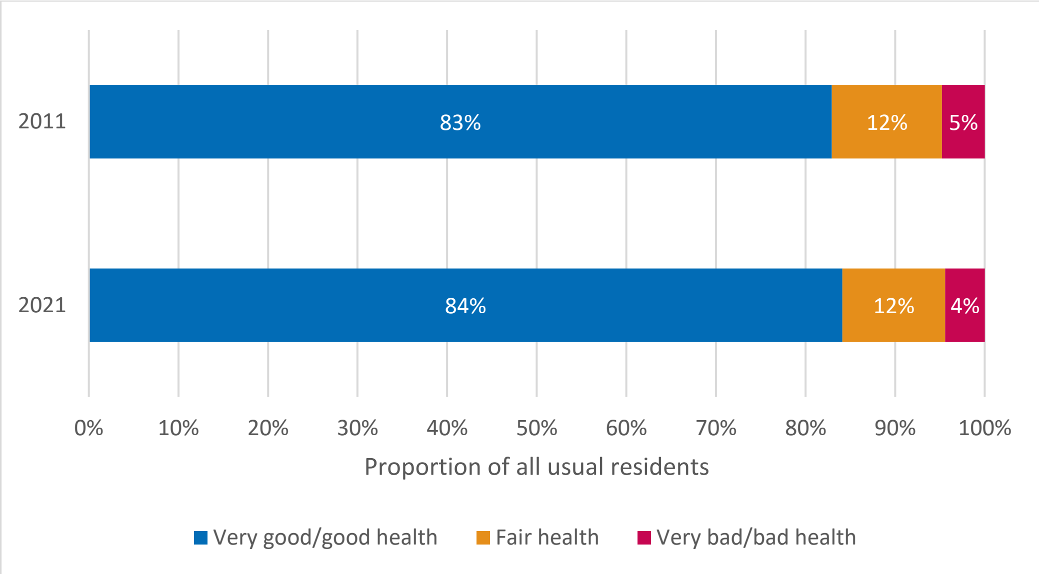
9.4 Individuals responding to the Census also self-report on their general health, which has remained broadly consistent across Thurrock as a whole over the decade to 2021 with circa 84% being in good or very good health.

[116] PPG Reference ID 63-002-20190626

[117] PPG Reference ID 63-005-20190626

[118] A long-term health problem or disability that limits a person's day-to-day activities, and has lasted, or is expected to last, at least 12 months. This includes problems that are related to old age. People were asked to assess whether their daily activities were limited a lot or a little by such a health problem, or whether their daily activities were not limited at all.

Figure 9.1: General Health of Thurrock Residents (2011-2021)



Source: ONS

9.5 While the Census asks nothing more on the nature of individual conditions, the Council's Joint Strategic Needs Assessment (JSNA) provides some further insight. It outlines that life expectancy for both men and women is lower in Thurrock than the England average[119], with preventable mortality rates from cancer and circulatory diseases notably higher. These are largely attributed to modifiable risk factors such as smoking, poor diet, and physical inactivity, highlighting the importance of effective public health interventions and supportive environments that promote healthy lifestyles. The JSNA also notes that long-term conditions such as cardiovascular and respiratory diseases remain key health concerns in Thurrock[120], reinforcing their priority status in future health and social care planning

9.6 The Census does allow some further analysis to be conducted into the prevalence of long-term health problems and/or disability by age. Figure 9.2 confirms that the proportion of Thurrock residents whose daily activities are limited to some extent by long-term health problems and/or disability increases markedly with age. While only 5% of those aged 15 or under are limited to some extent in their daily activities, this figure increases to 37% for those aged 65 or over. Furthermore, of those who have their activities limited to some extent, nearly three quarters (74%) are over the age of 35.

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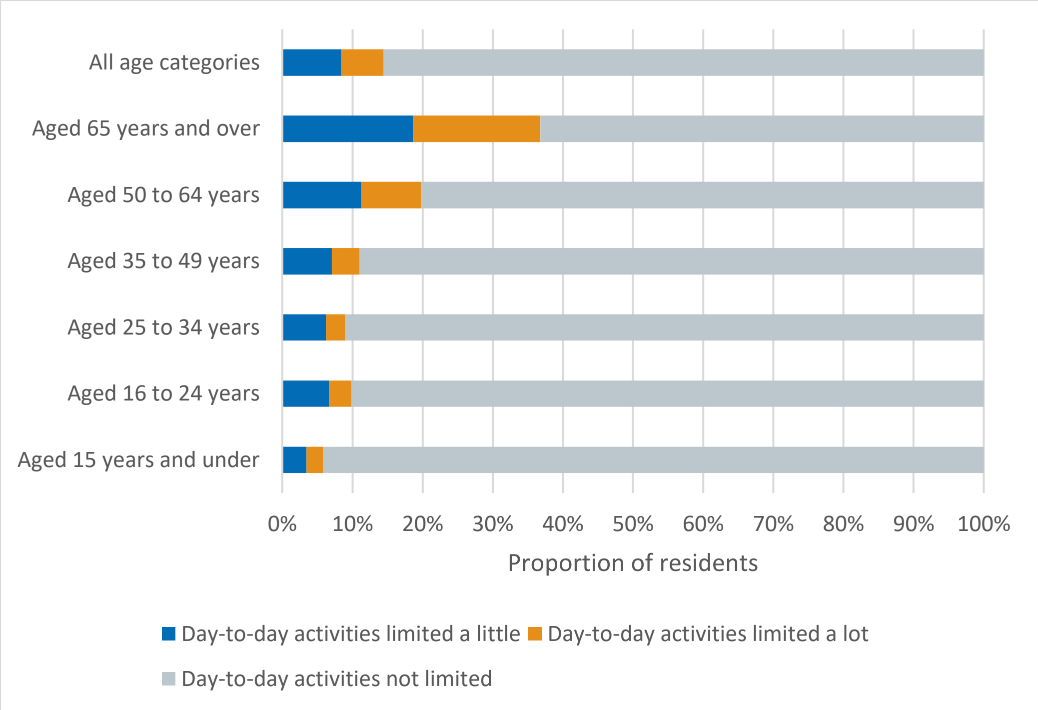
[119] Thurrock Council, 2020 - Joint Strategic Needs Assessment: Self-care with Long-term Conditions

[120] JSNA Greater Essex Area Profile 2025 - https://data.essex.gov.uk/download/2ywny/5wj/Thurrock.pdf

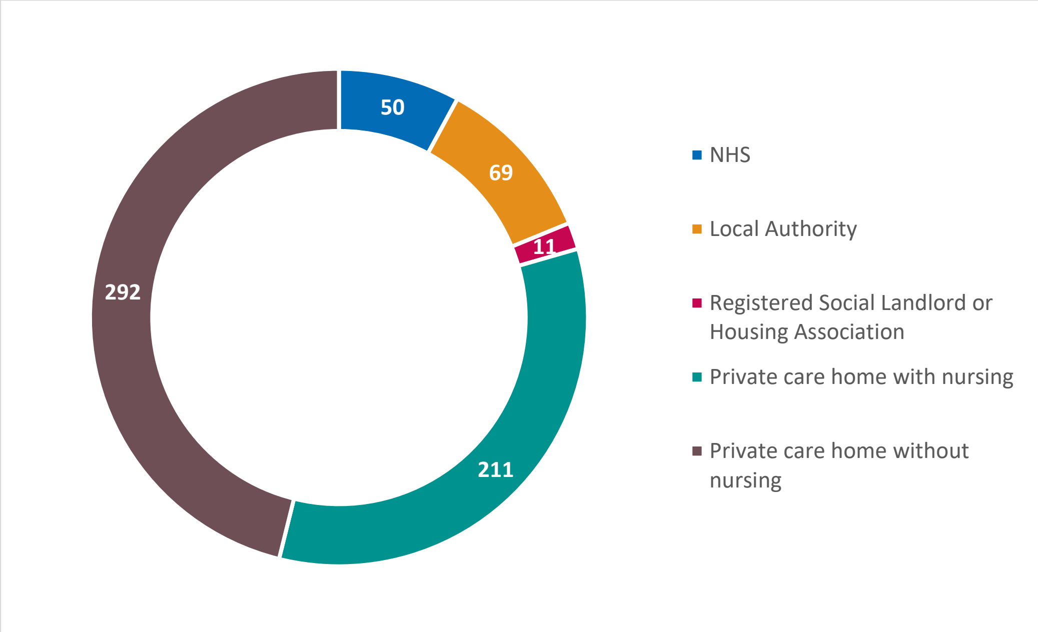
Figure 9.2: Prevalence of Long-term Health Problems and/or Disability by Age (2021)



Source: ONS

9.7 The PPG states that data sources like the Census *'can provide an indication of the number of disabled people'* but it also emphasises that *'not all of the people included within these counts will require adaptations in the home'*. Some are definitively known to have not even been living in private homes, as there were reported to be around 633 people living in medical or care establishments throughout Thurrock as of 2021. Almost half of these (292) were living in care homes that did not offer nursing, with another 211 living in care homes that did.

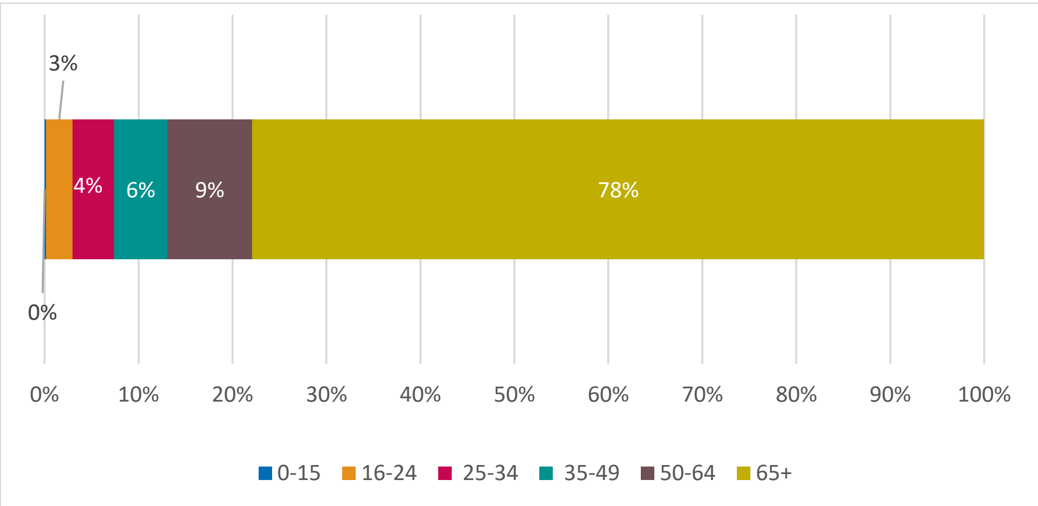
Figure 9.3: Residents of Medical and Care Establishments in Thurrock (2021)



Source: ONS

9.8 These individuals formed the majority of the 674 people living as residents in some form of communal establishment throughout Thurrock, as of the 2021 Census. Some 78% of these individuals were aged 65 or above, while 65% were at least 75 years old. A smaller proportion (c.7%) were under 35 years old.

Figure 9.4: Age of Communal Population in Thurrock (2021)



Source: ONS

9.9 From a technical perspective, it is important to recognise that the modelling presented in this report assumes that most people will continue to require private housing, as opposed to communal accommodation. A fixed number of those aged under 75 are though assumed to require the latter – based on the findings of the 2021 Census – as are a *proportion* of the growing number aged 75 or above. This results in the additional need quantified at the earlier Table 8.2, aside from which there is no implicit further need for specialist accommodation targeted at those aged 74 and under. There are equally no publicly available toolkits that provide alternative means of estimating the demand for such accommodation from people with disabilities.

9.10 The majority of residents – and by extension those with disabilities – are therefore assumed to carry on living in private dwellings, some of which are likely to require (or in the past have required) adaptations. The PPG suggests that applications for Disabled Facilities Grants (DFGs) will provide '*an indication of levels of expressed need*' for adaptations, although it also warns that this will '*underestimate total need as there may be a large number of people who would want or need an adaptation, but would not have applied to the DFG*'[121].

9.11 Data supplied by the Council indicates that circa 203 adaptations have been completed in Thurrock over three financial years to 2023/24, averaging around 68 per annum. This implies that adaptations were made to 0.1% of the borough's dwellings in each of these years, on average[122].

Table 9.1: Adaptations to Existing Dwellings in Thurrock (2021-24)

Financial year	Dwellings at start of year	Adaptations	% of dwellings adapted
2021/22	69,537	66	0.09%
2022/23	69,856	68	0.10%
2023/24	70,033	69	0.10%
Average	**–**	**68**	**0.10%**

Source: MHCLG; Council records; Turley analysis

9.12 If this continues as the housing stock of Thurrock grows, and it is assumed that the minimum need suggested by the standard method is met, then around 1,644 adaptations could need to be made in total over the plan period at an average rate of 82 per annum. This could rise to 1,667 under the mid-growth scenario – equivalent to 83 per annum – and to 1,719, or 86 per annum, in the higher growth scenario. Some of these adaptations could be made to newly built properties, affecting as many as 8% of the new homes that would be provided annually on average. This figure would reduce if existing homes were also adapted but could equally be required to rise if not all of those in need of adaptations have actually received one in recent years.

9.13 The PPG does suggest that:

[121] PPG Reference ID 63-005-20190626

[122] MHCLG (May 2025) Table 125: dwelling stock estimates by local authority district

"It is better to build accessible housing from the outset rather than have to make adaptations at a later stage – both in terms of cost and with regard to people being able to remain safe and independent in their homes"[123]

9.14 In light of this advice, the Council would arguably be justified in expecting around 10% of new homes to be accessible, at least as a starting point for negotiation. It does though have the freedom to suggest and separately justify a different figure if preferred for other reasons.

9.15 It is important to note that such a target, although locally-derived, would be relatively low compared to what has recently been achieved in some areas. Habinteg – a registered social housing provider with 50 years' experience building and promoting accessible homes and communities – has forecast in 2020 that 22% of homes outside London would be '*accessible and adaptable*', 19% adhering to the M4(2) standard and 3% to the Lifetime Homes standard[124].

9.16 It separately expected around 1.5% of homes planned outside London to be wheelchair accessible, to M4(3) or an older standard[125]. It is challenging to derive a comparable local figure for Thurrock, due to a lack of data on the number of residents who are wheelchair users. The Council will therefore need to exercise judgement in arriving at a position on how many new homes should be wheelchair accessible.

Summary

9.17 This section has considered the housing needs of people with disabilities, so that these can be reflected in planning policies as the NPPF requires.

9.18 It has shown that circa 14% of all people living in Thurrock, as of the 2021 Census, were limited to some extent by a long-term illness and/or disability. This has slightly reduced since 2011 and continues to vary with age, with older people the most likely to report such difficulties. The proportion of all residents separately reporting themselves to be in bad health also slightly reduced between 2011 and 2021.

9.19 The PPG suggests that the Census can provide an indication of the number of disabled people, but warns that not all will necessarily require adaptations in the home. Some are definitively known to not even be living in private homes, as 633 people were living in medical or care establishments – most often care homes – as of 2021.

9.20 The modelling introduced in this report assumes though that most people with disabilities will continue to require private housing over such forms of communal accommodation. It is reasonable to expect at least some of these individuals to need adaptations, as recent years have seen the Council issue 68 Disabled Facilities Grants per annum and the PPG notes that this provides a valuable indication of '*expressed demand*'.

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[123] PPG Reference ID 63-008-20190626

[124] Habinteg (January 2021) Forecast for Accessible Homes 2020, p12

[125] *Ibid*, p13

9.21 If homes continue to be adapted at this rate as the borough's stock grows, in line with that envisaged in the modelling presented in this report, then between 1,667 and 1,719 could need to take place over the emerging plan period (2024-44). As many as 8% of these adaptations could affect newly built homes, and while this could fall if existing homes are adapted it could equally rise if not all of those in need of adaptations have actually received one in recent years. Given these competing factors, and the PPG's preference for building accessible housing from the outset, the Council could arguably expect around 10% of new homes to be accessible, at least as a starting point, albeit it does also have the freedom to suggest and separately justify a different figure if preferred for other reasons.

9.22 It is more challenging to estimate the proportion of households in need of wheelchair accessible homes, due to data limitations. The Council will therefore need to exercise judgement in deciding how many homes should be wheelchair accessible (M4(3)).

10. Specific Needs of Other Groups

10.1 This section considers the current and future housing needs of other distinct groups identified by the Council, namely private renters, students, families and self-builders. In combination with the previous sections, this captures most of the specific groups that the NPPF expects to be considered, excluding only[126]:

- **Looked after children**, which the NPPF accepts are already covered by a local authority's Children's Social Care Sufficiency Strategy[127];
- **Travellers**, who have been covered by a separate Gypsy and Traveller Accommodation Assessment[128] (GTAA); and
- **Service families**, who cannot be isolated in the latest available data but are unlikely to be prevalent in Thurrock, given that the 2011 Census recorded only 66 residents who were employed in the Armed Forces.

Private renters

10.2 Between 2011 and 2021, the number of privately renting households in Thurrock increased from 8,772 to 12,131, a growth of 3,359 households (38%). The proportion of households privately renting rose from 14% to 18% over the decade, which means more households are now renting within Thurrock.

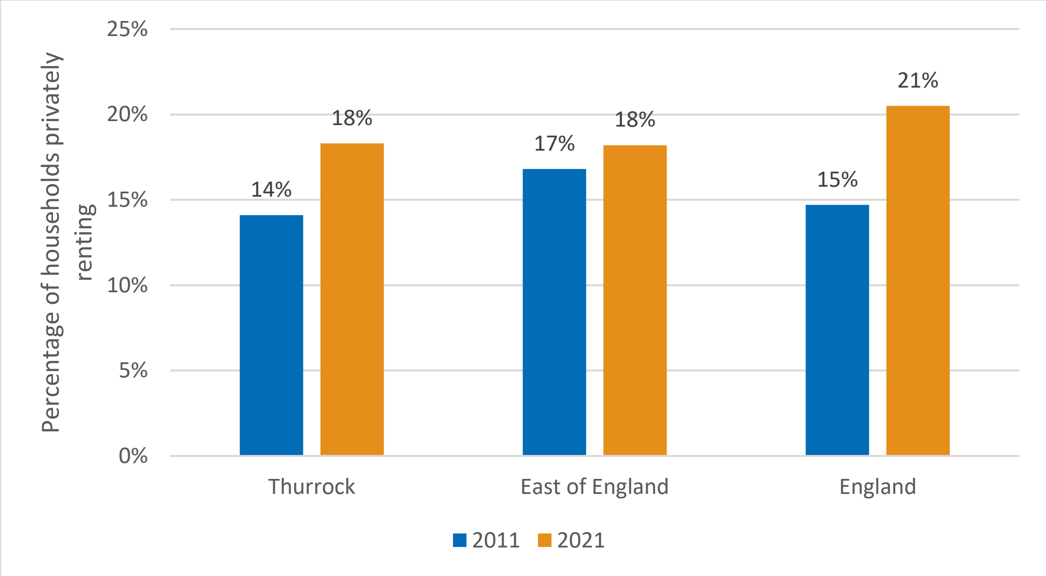
10.3 This increase exceeds the regional growth in the East of England (17% to 18%) and is slightly above the national increase (17% to 21%). While the rate of increase in Thurrock is higher than both regional and national averages, the overall proportion of private renters in Thurrock in 2021 (18%) remains below the national average (21%).

[126] MHCLG (December 2024) National Planning Policy Framework, paragraph 63

[127] *Ibid*, footnote 26

[128] ORS (July 2023) Thurrock Council Gypsy and Traveller Accommodation Assessment (GTAA)

Figure 10.1: Changing Tendency to Privately Rent (2011-21)



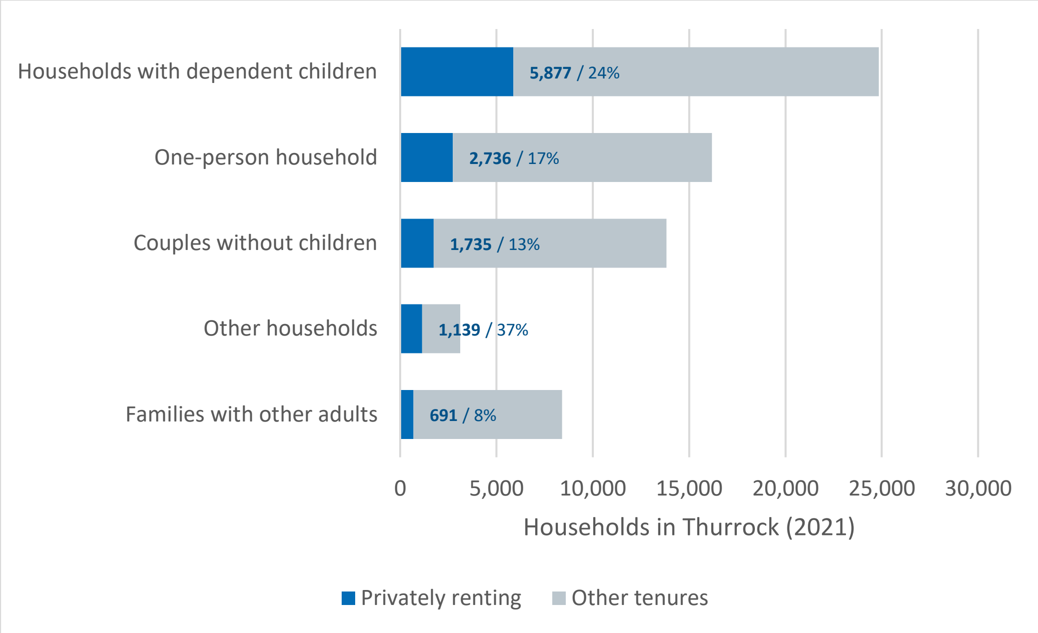
Source: Census 2011; Census 2021

10.4 Households with dependent children account for the largest share of all households in Thurrock, at 37%, followed by people living alone who account for 24% of all households. When tenure is broken down by household type, households with dependent children are the most likely group to be privately renting in absolute terms, with 5,877 such households renting in 2021 which is equivalent to 9% of all households in Thurrock. However, when looking proportionally within this group, only a quarter (24%) of households with dependent children were privately renting their home, suggesting that other tenures were more prevalent.

10.5 Other households – by definition excluding the others shown at Figure 10.2 – were the group most likely to be privately renting, in proportionate terms (37%). Families containing other adults, who may be non-dependent children, were the least likely.

10.6 This suggests that while families with children make up the highest share of private renters in Thurrock numerically, they are not necessarily more likely to rent than other household types on a proportional basis. Other tenures like home ownership still dominate across most household types but renting remains more common amongst certain types of households.

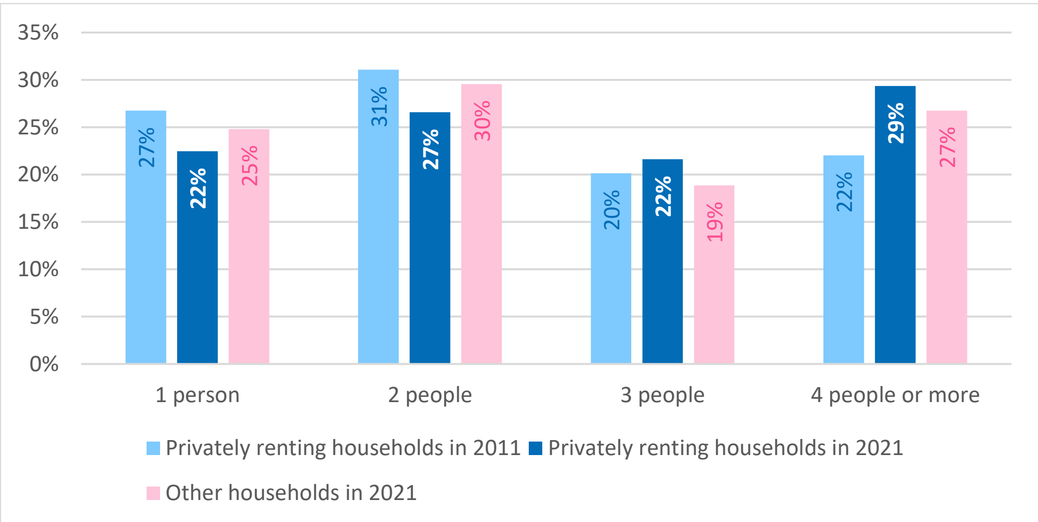
Figure 10.2: Types of Households Privately Renting in Thurrock (2021)



Source: Census 2021

10.7 Privately rented households remained slightly larger on average compared to other households. In 2021, 29% of all privately renting households contained four or more people, up from 22% in 2011 and also surpassing the equivalent figure for households in other tenures (27%). On the other hand, renters living alone decreased in share from 27% in 2011 to 22% in 2021, the latter falling below the equivalent figure for households in other tenures. This suggests that the private rented sector is increasingly accommodating larger households, potentially due to affordability constraints or changing family structures.

Figure 10.3: Size of Households Privately Renting in Thurrock (2011-21)



Source: Census 2011; Census 2021

10.8 Between 2011 and 2021, the tendency to privately rent has remained significantly higher among households led by younger people in Thurrock. In 2011, 35% of households led by individuals aged 16–34 were privately renting, making them the most likely group to do so. This was unchanged in 2021 when 35% of such households were again privately renting.

10.9 Other tenures appear to be more common in older age groups. In 2021, 75% of households led by someone aged 65 or above were homeowners, whereas just 5% were privately renting.

10.10 Households led by those aged 35 to 49 also showed a shift away from ownership, with 25% renting in 2021 (up from 16% in 2011). This suggests growing reliance on the private rental sector, not only among young adults but now increasingly among mid-life households.

Table 10.1: Tendency to Privately Rent in Thurrock by Age of Household Reference Person (HRP)

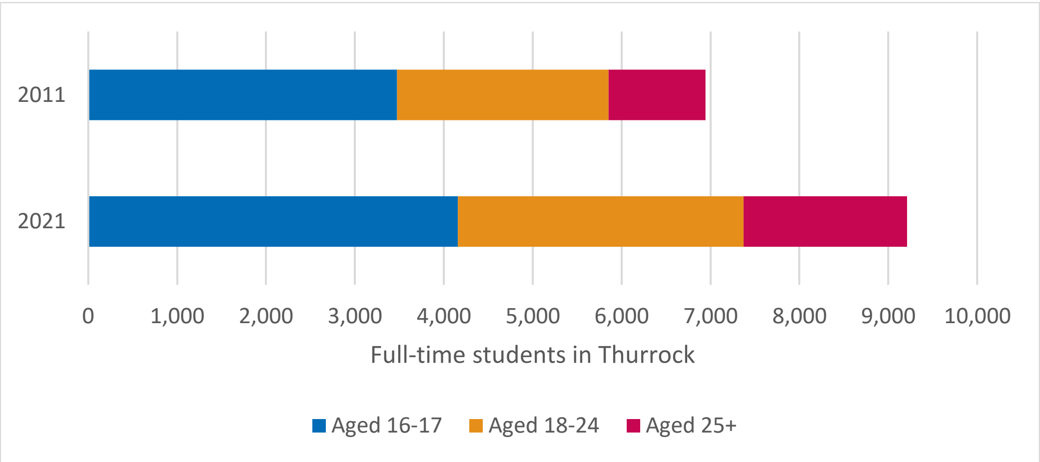
Age of HRP	2011	2021
16-34	35%	35%
35-49	16%	25%
50-64	7%	13%
65+	5%	5%

Source: Census 2011; Census 2021

Students

10.11 As of the 2021 Census, there were 9,216 full-time students, aged 16 or above, who were living in Thurrock. This has risen by a third (33%) since 2011, when only 6,943 such students were recorded.

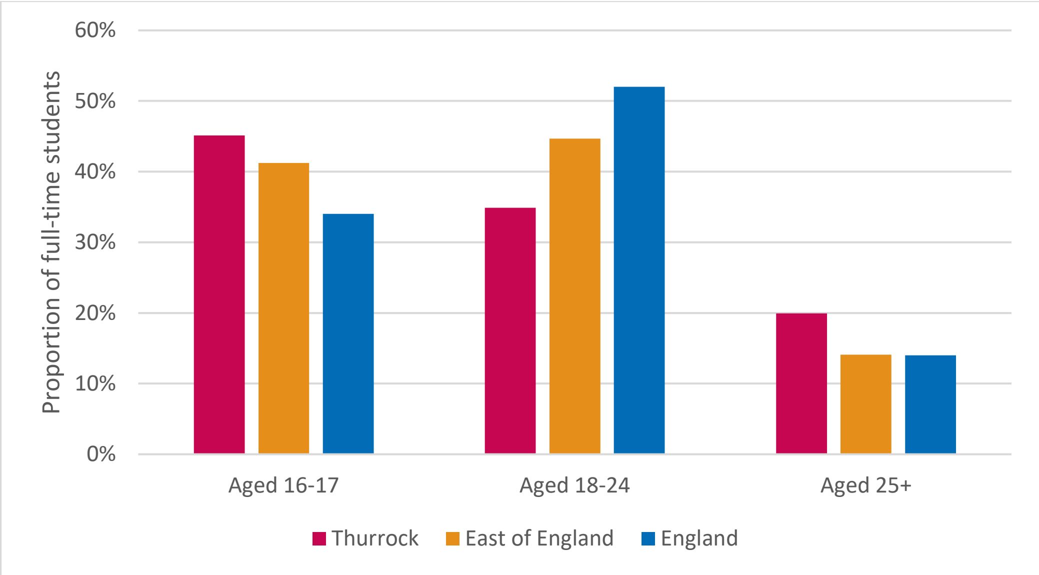
Figure 10.4: Full-time Students in Thurrock by Age (2011-21)



Source: Census 2011; Census 2021

10.12 Compared to the wider region and England as a whole, the student population of Thurrock skews younger with relatively few being aged 18 to 24. This is likely to reflect the absence of a major higher education institution, such as a university campus, causing many young adults to move elsewhere to study.

Figure 10.5: Age Profile of Full-time Students in Thurrock (2021)



Source: Census 2021

10.13 Nearly half (45%) of full-time students in Thurrock were aged 16 or 17, with the number of such individuals having grown by around 20% since 2011. Virtually all students of this age live with parents, even more so than in 2011, and this occurs more often than seen either regionally or nationally as shown by Table 10.2.

Table 10.2: Accommodation of Full-time Students Aged 16-17 in Thurrock (2011-21)

	Thurrock				East of England, 2021	England, 2021
	2011	%	2021	%		
Living with parents	3,353	96%	4,049	97%	96%	95%
Other household type	105	3%	97	2%	2%	3%
All-student household	14	0%	9	0%	0%	0%
Communal establishment	1	0%	2	0%	1%	2%
Living alone	2	0%	2	0%	0%	0%
All full-time students	**3,475**	**100%**	**4,159**	**100%**	**100%**	**100%**

Source: Census 2011; Census 2021

10.14 Older students in Thurrock, aged 18 and above, were much less likely to be living with parents as only 54% were doing so in 2021, falling from 59% a decade earlier when there were nearly a third (31%) fewer such individuals living in the borough. The tendency to live with parents did though remain higher than seen either regionally or nationally, with this likely to be at least partially attributable to a lack of communal accommodation where this housed nearly a fifth of these areas' students but effectively none of their counterparts in Thurrock. The borough's students were also less likely to be living in all-student households, even if the proportion doing so has slightly increased since 2011. Nearly a third of full-time students in Thurrock were living in another type of household, which is not further broken down but will likely include private households in which not all individuals are students.

Table 10.3: Accommodation of Full-time Students Aged 18+ in Thurrock (2011-21)

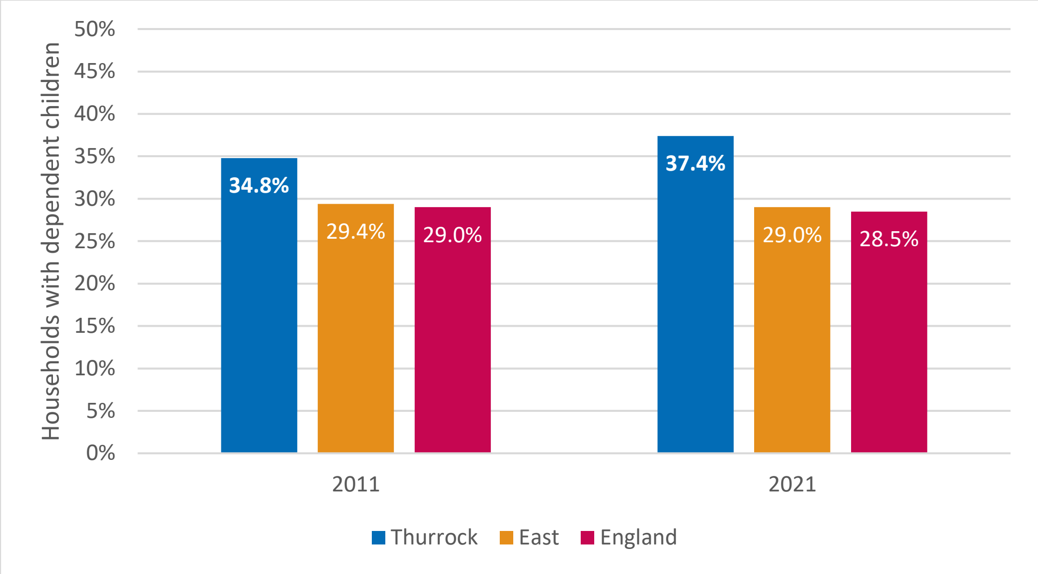
	Thurrock				East of England, 2021	England, 2021
	2011	%	2021	%		
Living with parents	2,062	59%	2,723	54%	44%	40%
Other household type	983	28%	1,621	32%	19%	18%
All-student household	304	9%	574	11%	15%	20%
Living alone	114	3%	135	3%	4%	5%
Communal establishment	5	0%	4	0%	18%	18%
All full-time students	**3,468**	**100%**	**5,057**	**100%**	**100%**	**100%**

Source: Census 2011; Census 2021

Families

10.15 The number of households with dependent children increased by around 14% in Thurrock over the decade to the 2021 Census, when 24,847 such households were recorded compared to 21,719 in 2011. This group therefore accounts for a growing proportion of the households living in Thurrock, continuing to surpass regional and national averages that both slightly fell over the decade to 2021.

Figure 10.6: Changing Representation of Families in Thurrock (2011-21)



Source: Census 2011; Census 2021

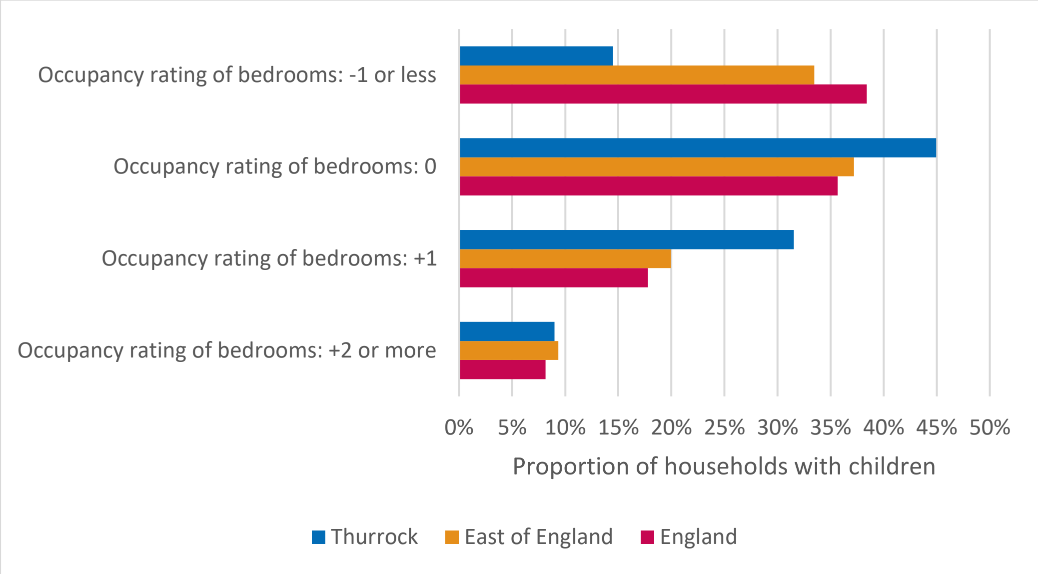
10.16 Out of all household types in Thurrock, families with dependent children are the most likely to privately rent their property (42%), but overall, they are more likely to own their property than rent, as around 29% of all owner-occupied households in Thurrock are families with dependent children. This reliance on private renting is comparatively higher than regional and national trends, where 31% of families with dependent children within the East of England privately rent in comparison to the national rate of 29% across England.

10.17 The earlier Figure 5.1 indicated that roughly half (51%) of all households with children had three bedrooms in their home, as of the 2021 Census, with this figure having fallen slightly since 2011. A growing proportion had only two bedrooms, rising from 23% to 26% over the decade. There was only a slight rise in the proportion having at least four bedrooms, but this was still sufficient to keep such households as the most likely to be living in homes of this size.

10.18 In 2021, the majority of households with dependent children in Thurrock were not living in overcrowded conditions, according to occupancy ratings that the ONS calculates based on the size of a household and the relationship between its occupants. As seen in Figure 10.7, 9% of families had two or more spare bedrooms (+2 or more), in line with both the East of England and national averages (both 9% and 8%, respectively). Around 32% of families with dependent children in Thurrock had one spare bedroom (+1), which is notably higher than the regional (20%) and national averages (18%).

10.19 Some 45% of households with children had exactly the number of bedrooms they needed (occupancy rating of 0) with this again higher than the East of England (37%) and England overall (36%). However, 15% were identified as overcrowded, having fewer bedrooms than required (-1 or less). While this is a concern, it compares favourably to both the East of England (33%) and England as a whole (38%), suggesting that overcrowding among families in Thurrock is less prevalent than seen regionally and nationally.

Figure 10.7: Overcrowding amongst Households with Dependent Children in Thurrock (2021)



Source: Census 2021

Self-builders

10.20 The SEHNA highlighted how the previous Government was aiming to increase the number of self- and custom-built homes.

10.21 Its Self-build and Custom Housebuilding Act, which received Royal Assent in March 2015 – and was later amended by the Housing and Planning Act 2016 – provided a legal definition of self-build and custom housebuilding.

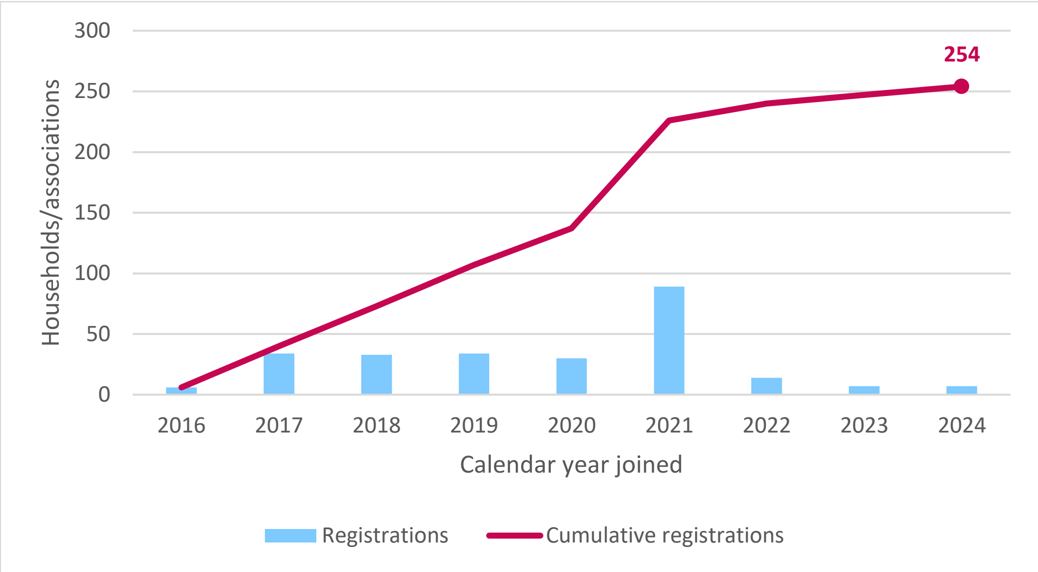
10.22 It introduced, amongst other things, a requirement for local authorities to maintain a register of individuals and associations wishing to acquire serviced plots. It placed a duty upon those authorities to have regard to such registers in carrying out planning functions.

10.23 A register was in place for Thurrock when the SEHNA was produced, with 225 households reported as being enrolled as of October 2021[129]. An update shared by the Council in December 2024 confirms that this has since grown, with 252 households – plus two associations – now enrolled. This also confirms the date of registration, suggesting that most of those enrolled when the SEHNA was produced still are given that 210 of those currently on the register joined prior to October 2021. It appears that the number of registrations has markedly fallen over the period since, averaging only

[129] Turley (June 2022) South Essex Housing Needs Assessment, Table 8.4

nine per annum over the last three years compared to 51 per annum during the prior three years.

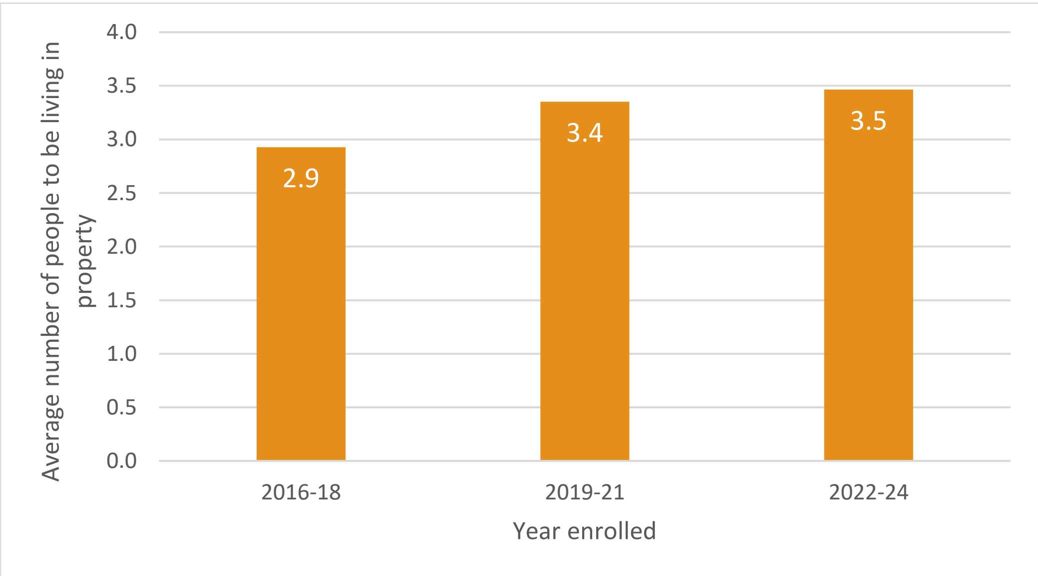
Figure 10.8: Self-Build Register by Year Joined



Source: Council records; Turley analysis

10.24 Those joining the register over the last three years are each seeking to accommodate a comparable number of people as those that joined over the prior three years and continue to be enrolled. Those who joined earlier appear to have been planning slightly smaller homes, having stated that fewer people would be living in any property that was built.

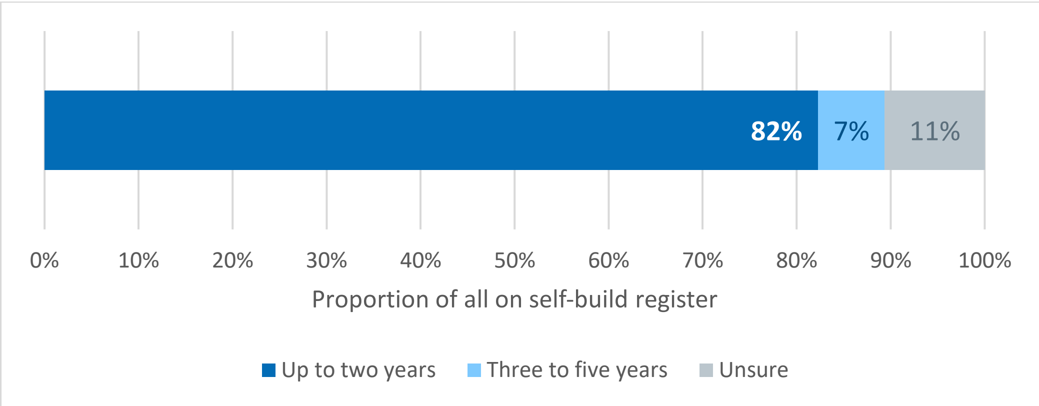
Figure 10.9: Change in the Average Number of People to be Living in Properties



Source: Council records; Turley analysis

10.25 The majority of those on the register – some 82% – indicated their desire to commence their project within two years. Circa 7% planned to start within three to five years, while the remaining 11% were unsure.

Figure 10.10: Intended Commencement



Source: Council records; Turley analysis

10.26 The above provides a valuable indication of the expressed demand for self-build plots in Thurrock, but it may not capture the full need for such plots as not all of those interested may have registered this with the Council, if they are not aware of the self-build register for example. It is challenging to allow for this issue without double counting, or potentially exaggerating the scale of need, so the Council is instead advised to recognise the limitations of its self-build register and be aware that the true need for plots could be higher.

Summary

10.27 This section has considered the housing needs of private renters, students families and self-builders, in doing so covering most of the remaining groups that the NPPF expects to be considered. Most of those omitted – specifically looked after children and travellers – have been considered elsewhere, while service families have not been reviewed in detail given that few have historically lived in Thurrock.

10.28 The analysis has shown that a growing proportion of households in Thurrock are privately renting their home, albeit it is still the case that fewer do so than seen nationally. Nearly half of households living in the sector contain dependent children and this group is the second most likely to rent, after “other households” – who may include unrelated sharing adults – and it is likely for these reasons that privately renting households in Thurrock are generally larger. Households led by younger people are more likely to be privately renting, but a majority even of those led by individuals under 35 still live in other tenures.

10.29 Thurrock is also home to a growing number of full-time students, who tend to be younger than seen elsewhere with nearly half (45%) aged 16 or 17. Virtually all of these younger students live with their parents, with the tendency to do so much lower – but still relatively common – amongst those aged 18 and above. Few of this latter group live in communal accommodation of the kind that houses nearly a fifth of all students both regionally and nationally, and the borough's students are also less likely to be living in all-student households, but nearly a third live in other types of households, potentially alongside non-students.

10.30 The number of households with dependent children in Thurrock grew by some 14% over the decade to 2021, to account for a growing share of the borough's households in direct contrast with the regional and national trend. Families are more prevalent in the private rented sector than amongst those who own their homes, to a greater extent than seen regionally or nationally. They most often have three bedrooms but a growing proportion have only two, and such households are also more likely to have at least four bedrooms than others in Thurrock. Around 15% of families had fewer bedrooms than they technically needed, as of the 2021 Census, but this is much less common than seen regionally or nationally.

10.31 There has been growth in the number of households enrolled on the Council's self-build register since the SEHNA was produced, with 252 households plus two associations having expressed their need for a plot with most aiming to start work within the next two years.

11. Summary and Conclusions

11.1 Having previously been one of six authorities to have jointly commissioned the South Essex Housing Needs Assessment (SEHNA) – completed in June 2022 – the Council has recommissioned Turley to produce this comparable study for Thurrock alone, to ensure that its emerging Local Plan takes account of the latest available evidence and changes to national policy.

Recent trends in Thurrock

11.2 The report has revealed a further evolution of the housing market in Thurrock, with housing delivery remaining below the recent peak such that the growth of its stock has not accelerated in the manner seen both regionally and nationally. The borough continues to offer a relatively large number of terraced houses and flats, with its homes most often having three bedrooms and having more relatively rarely.

11.3 The population has continued to grow but this has also slowed, partly due to the shrinking surplus of births over deaths but mainly because the borough has started to lose more people than it attracts from other parts of the UK. While there are early signs of a recovery, this slowing has served to reduce the growth of all age cohorts, even if there does still appear to have been growth in the number of families with children who are now more prevalent than seen either regionally or nationally. The older population, aged 65 and above, is in contrast relatively small and growing at an increasingly slow rate.

11.4 Growth in the average price paid to purchase housing in Thurrock has slowed over recent years, albeit only stabilising at a level some 70% above what was recorded a decade ago. The ratio between median house prices and earnings has equally stabilised at a relatively high level. Private rents have continued to rise but not at the rate seen regionally or nationally.

Overall housing need

11.5 The SEHNA introduced the standard method that was then to be used to determine the minimum number of homes needed in Thurrock, but this has now evolved with changes to the National Planning Policy Framework (NPPF) in December 2024. The Government has introduced a new method that is based on the existing housing stock, adjusted for affordability over the last five years.

11.6 The new method suggests – as of early 2025 – that **a minimum of 1,071 dwellings per annum** are needed in Thurrock, rising slightly to 1,077 dwellings per annum when newer affordability data is taken into account. Both figures are lower than the outcome of the previous method (1,177dpa) but continue to far exceed recent delivery, with Thurrock having only once delivered more homes in any year since 2001.

11.7 Demographic modelling developed in early 2025 suggests that meeting this need, by delivering 1,071 dwellings per annum throughout the proposed plan period to 2044, could grow the population of Thurrock by nearly a fifth (19%). This would represent growth at an average annual rate (0.8%) that lies midway between what has been recorded over the last five and ten years (0.6/1.0%). The older population would be expected to grow most in such a scenario, likely due to the ageing of existing residents, but this would only slightly increase their representation as a share of the total population. Those aged 30 to 44 and under 16 would be expected to become slightly less prevalent, growing the least in proportionate terms.

11.8 Such a profile of population growth does appear likely to support job growth in Thurrock, providing labour to fill an estimated 1,000 jobs per annum according to the modelling which makes reasonable assumptions on future behaviour. This notably surpasses what the newly updated Economic Development Needs Assessment (EDNA) – produced in parallel – anticipates as a baseline position (729pa) but it does also proceed to develop a higher growth scenario, in which 1,558 jobs would be created annually, as well as a more cautious mid-growth scenario in which 1,188 jobs would be created each year. Further modelling suggests that the population would need to grow at a faster but not unprecedented rate to grow the labour force and support these higher levels of job creation. This could require provision of **1,444 or 1,184 dwellings per annum**, respectively. This suggests that the Council may need to plan for more homes than suggested, as only a minimum, by the standard method – as the NPPF clearly permits – if it targets such levels of job growth through its emerging Local Plan.

Size and type of housing needed

11.9 The NPPF continues to require consideration of the size and type of housing needed, which is known to vary between different types of households in Thurrock and will also be influenced by the profile of stock that is available.

11.10 If the household profile changes as envisaged in this report's updated modelling, and the occupancy trends recorded by the 2021 Census endure – as they largely did over the prior decade – then around half (49%) of all additional households could be expected to need three bedrooms, in each of the three scenarios that have been considered. Around 25% would be expected to need two bedrooms with 15% needing at least four and the remaining 11% needing only one.

11.11 Delivering such a mix could require around 71% of all new homes to be houses with 23% needing to be flats and the remaining 6% bungalows, albeit there is arguably potential for the latter need to be more efficiently met by flats that offer similar benefits.

11.12 The above do continue to represent only illustrative estimates that can be used for guidance and monitoring, or as a starting point for proposed market housing, but they should not be rigidly applied to all sites given the need to respond to changing market demands, local context and viability factors.

Need for affordable housing

11.13 This report has proceeded to estimate the need for affordable housing in Thurrock, once again using the well-established methodology that was followed in the SEHNA.

11.14 It has shown there to be 864 households in priority bands on the Council's housing register, and estimated that they will be joined each year by 1,084 households who will either be newly forming – and unable to afford housing on the open market – or existing households whose circumstances will have changed. These households can be collectively expected to generate a gross need for **1,130 affordable homes per annum over the period to 2044**, most often requiring no more than two bedrooms even though the proportion needing at least three appears to have risen since the SEHNA was produced.

11.15 Supply also needs to be taken into account when calculating the need for affordable housing, to allow not only for lettings but also projected completions and the release of affordable housing that is currently occupied. Data supplied by the Council suggests that 305 affordable homes could become available each year, approximately half having a single bedroom. This is evidently lower than the estimated gross need, leaving a residual net need for **825 affordable homes per annum**. This is nearly double the previous estimate in the SEHNA (418pa) with the pipeline having reduced, housing register grown and rents risen, making it likelier that newly forming households will be unable to afford market housing. There remains a need for all sizes of affordable housing but the greatest shortfall is implied to be for properties with two bedrooms.

11.16 National policy requires this need for affordable housing to be considered in the context of its likely delivery alongside market housing. The Council's existing policy requires 35% affordable housing, suggesting that up to 2,357 homes could be needed each year for the need to be met in full, but this does oversimplify what is widely known to be a complex relationship between affordable and market housing. The Council will therefore need to exercise planning judgement in deciding whether to increase its overall housing requirement to help deliver affordable housing.

11.17 Consideration has also been given to how different affordable housing products could meet the estimated need. Several are found to have the potential to meet the need arising from newly forming households unable to afford private rent, due to their lower cost, but this could still be beyond some households such that 46% of the calculated need could arguably be met only through social rent. Other options – ranging from affordable rent to shared ownership and discounted market sale (or similar) – appear to be broadly as affordable as each other in Thurrock, meaning that it could be reasonable for each to account for around 18% of all new provision. This is though reflectively only of the calculated need, which indeed may not capture the full need for some products where this could also arise from those able to rent but not buy. The Council is advised to seek the views of registered providers and also consider viability before deciding on its approach for the emerging Local Plan.

Specific needs of different groups

11.18 With the NPPF continuing to require assessment of the particular needs of different groups in the community, this report has updated the analysis in the SEHNA by specifically considering:

- **Older people**, the youngest of whom (65-74) have been growing in number at an increasingly slow rate which has contrasted with the accelerated growth of those aged 75 and above. This entire cohort is in increasingly good health and able to undertake daily activities, with most living in private households – and owning their generally smaller homes – rather than communal establishments like care homes. The older population is expected to grow in each of the scenarios considered in this report, by 33-39% over the period to 2044. This could generate an additional need for 12-13 bedspaces in communal establishments, which is separate from and additional to any assessed need for dwellings. Circa 41-46 units of other specialist accommodation, such as sheltered and extra care housing, could also be needed each year although this is *included* in any assessed need for dwellings.

- **People with disabilities**, who appear to represent a shrinking proportion of the entire population in Thurrock since fewer people are reporting themselves to be limited by a long-term illness and/or disability. This does though continue to vary by age, being most common amongst older people. With only 633 people living in medical or care establishments in 2021, most people with disabilities are believed to be living in private homes and this report's modelling implicitly assumes that this will continue. Some will require adaptations, akin to the 68 that the Council has made annually in recent years, and if this is sustained as the housing stock grows then circa 1,667-1,719 adaptations could need to be made over the emerging plan period (2024-44). As many as 8% could affect newly built homes, arguably making it reasonable for the Council to expect 10% of all new homes to be accessible at least as a starting point. It does have the freedom to suggest and separately justify a different figure if preferred, and data limitations mean that it will also need to exercise judgement in deciding how many homes should be wheelchair accessible.

- **Private renters**, who are becoming increasingly prevalent in Thurrock even if proportionately fewer households than nationally are renting their home. Nearly half of renting households contain dependent children and this group is also the second most likely to rent, after unrelated adults. Renting households tend to be generally larger and are more likely to be led by younger people.

- **Students**, who have grown in number and tend to be younger than seen elsewhere with nearly half aged 16 or 17. These younger students tend to live with parents, as do over half of those aged 18 or above. Few of this latter group live in communal accommodation of the kind that houses nearly a fifth of all students both regionally and nationally. The borough's older students are also less likely to be living in all-student households, but nearly a third live – potentially alongside non-students – in other types of households.

- **Families**, who account for a growing share of all households in Thurrock in contrast with the regional and national trend. Families are more prevalent in the private rented sector than amongst those who own their homes, to a greater extent than seen regionally or nationally. They most often have three bedrooms but a growing proportion have only two, and such households are also more likely to have at least four bedrooms than others living in Thurrock. Most families have sufficient bedrooms in which to sleep, with overcrowding much less common than seen regionally or nationally.

- **Prospective self-builders**, of which there were reportedly 252 in December 2024 – according to the Council's self-build register – but this number has been rising at an increasingly slow rate. There has been a long-term rise in the number of people that would typically be living in any property that was built, and the vast majority of those to have enrolled on the register wish to start building within two years.

Appendix 1: Demographic Modelling Assumptions

THURROCK DEMOGRAPHIC SCENARIOS

Assumptions Note

July 2025

EDGE ANALYTICS

ACKNOWLEDGMENTS

Demographic statistics used in this report have been derived from data from the Office for National Statistics licensed under the Open Government Licence v.3.0.

EDGE ANALYTICS

CONTENTS

1 METHODOLOGY

1.1 A range of demographic scenarios has been developed for Thurrock using Edge Analytics in-house forecasting models, VICUS.

1.2 The main VICUS model is a ‘cohort component’ model, which enables the development of population forecasts by single year of age and sex using assumptions related to fertility, mortality and migration (internal and international in and out flows), in line with the methodology used by the Office for National Statistics (ONS) and other statistical agencies.

1.3 Alongside this is the VICUS-DF (‘derived forecast’) model, providing a headship/membership rate model for household and dwelling projections and an economic activity rate model for labour force and employment projections (Figure 1).

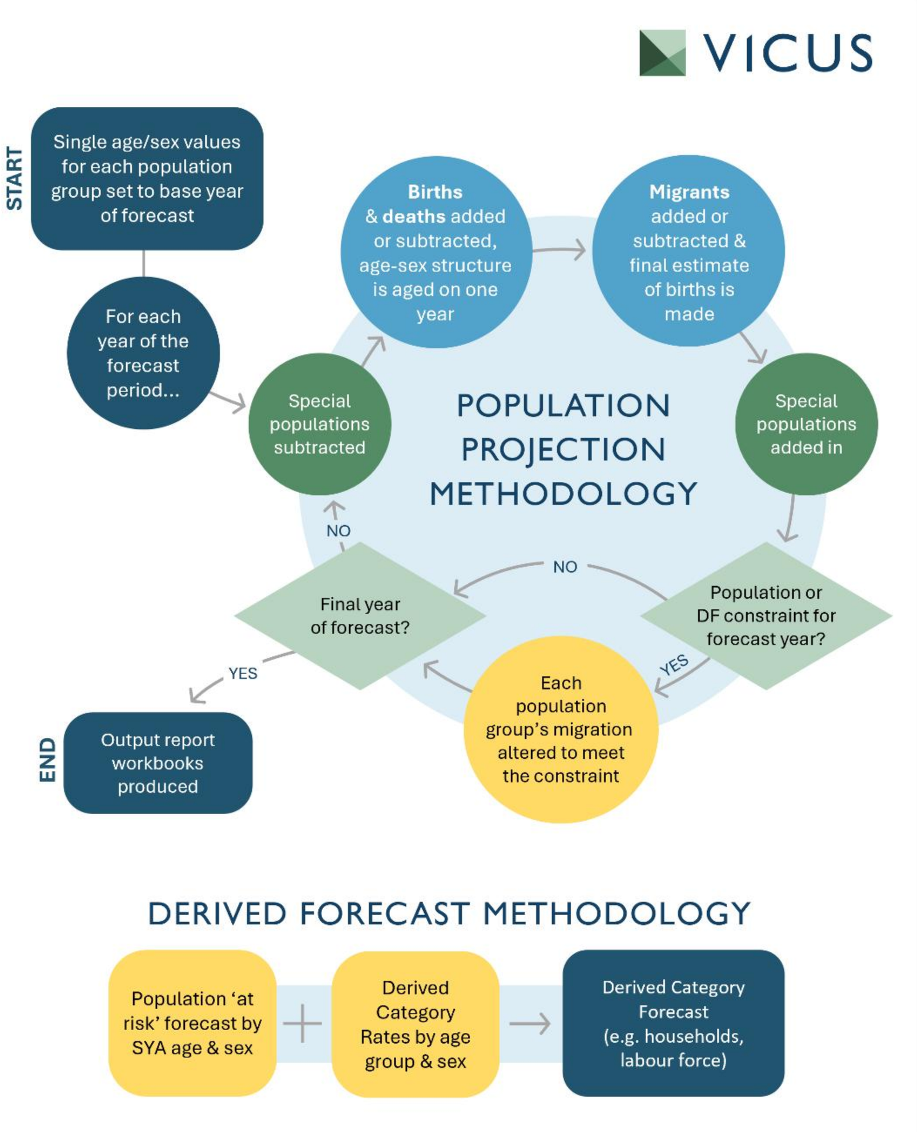


Figure 1: VICUS modelling methodology

2 DEMOGRAPHIC SCENARIOS

Introduction

2.1 Three scenarios have been developed for Thurrock using VICUS to a 2044 horizon. In each scenario, future fertility, mortality and migration assumptions have been derived from the historical mid-year estimate (MYE) time series from ONS and the latest available subnational population projections (SNPP) from ONS.[1] Assumptions relating to household formation have been derived from the 2014-based Ministry of Housing, Communities & Local Government (MHCLG) household projection for Thurrock. Labour force growth assumptions have been derived from ONS data.

2.2 Detail on the scenario definitions, inputs and assumptions is provided below.

Scenario Definitions

2.3 Edge Analytics has developed one **Dwelling-led** scenario and two **Employment-led** scenarios for Thurrock (Table 1).

Table 1: Scenario definitions

Dwelling-led	Dwelling-led scenario with a dwelling growth constraint of +525 in 2023/24 +1,071 per year to 2043/44. This is based on the number of dwellings completed in 2023/24 and the government's December 2024 standard method for calculating LHN.
Employment-led (Growth)	Employment-led scenario with a 'growth' employment forecast (with a double-jobbing adjustment), produced by Ekosgen, used as the employment growth constraint.
Employment-led (Medium)	Employment-led scenario with a 'medium-growth' employment forecast (with a double-jobbing adjustment), produced by Ekosgen, used as the employment growth constraint.

2.4 In a dwelling-led scenario, population growth is determined by the annual change in the number of dwellings, using key assumptions on household headship rates, communal population statistics and a household to dwelling conversion factor. Internal (domestic) migration is used to balance between dwelling and population growth, with a higher level of net internal migration resulting where the resident population is insufficient in size and structure to support the defined level of dwelling growth.

2.5 In an employment-led scenario, population growth is determined by the annual change in employment using key assumptions relating to economic activity rates, a commuting ratio and an unemployment rate. Internal (domestic) migration is used to balance between employment and population growth,

[1] At the time of the demographic scenario configuration, the 2018-based SNPPs were the most recent SNPPs, released on 24th March 2020. The 2022-based SNPPs were released on 24th June 2025, after these scenarios were configured.

with a higher level of net internal migration resulting where the resident population is insufficient in size and structure to support the defined level of employment growth.

Scenario Assumptions

Population

2.6 In each scenario, the forecast base year is provided by the 2023 ONS MYE, disaggregated by single year of age and sex. From the 2023 base year onwards, future population counts are estimated by single year of age and sex, using the defined assumptions on fertility, mortality, migration outlined below.

Births & Fertility

2.7 An area-specific and age-specific fertility rate (ASFR) schedule is derived from a five-year history of historical births data (2018/19–2022/23). In combination with the 'population at risk' (i.e., all women between the age of 15–49), the ASFR assumptions provide the basis for the calculation of births in each year from 2023/24 onwards. Over the forecast period, the ASFR is adjusted to reflect the annual rate of change in the long-term fertility assumptions of the 2018-based SNPP.

Deaths & Mortality

2.8 An area-specific and age-specific mortality rate (ASMR) schedule is derived from a five-year history of historical deaths data by sex (2018/19–2022/23). In combination with the 'population at risk' (i.e., the total population), these ASMR assumptions provide the basis for the calculation of deaths in each year from 2023/24 onwards. Over the forecast period, the ASMR is adjusted to reflect the annual rate of change in the long-term mortality assumptions of the 2018-based SNPP.

Internal Migration

2.9 An area and age-specific migration rate (ASMigR) schedule is derived from the latest ten years of historical data (2013/14–2022/23), which determines the age/sex distribution of internal in- and out-migrants over the forecast period.

2.10 In a dwelling-led or employment-led scenario, the level of internal migration is altered by the model to meet defined annual dwelling or employment growth targets respectively.

International Migration

2.11 Future counts of international in- and out-migration is derived from the latest ten years of historical data (2013/14–2022/23). An ASMigR schedule of rates is derived from the relevant migration history and used to distribute the future counts by single year of age.

2.12 Within the historical rebased MYEs, which were released in November 2023 to better align the population estimates between the 2011 Census and 2021 Census, is an unattributable population change (UPC) component. ONS considers it likely that UPC is associated with migration, either internal and/or international, although it does not assign it to any flow in particular. Within the scenarios presented here, UPC is included within the historical international migration flows as this has historically been the most difficult component to estimate.

Households & Dwellings

2.13 The Census defines a household as, *“one person living alone, or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or sitting room or dining area”.*

2.14 In the modelling, a dwelling is defined as a unit of accommodation which can either by occupied by one household or can be vacant.

2.15 The household and dwelling growth implications of the employment-led scenarios are estimated through the application of communal population statistics, household headship rates and a dwelling vacancy rate. In the dwelling-led scenario, these assumptions are used to derive the level of population growth required to meet the defined dwelling-growth target.

Household Headship Rates

2.16 A household headship rate is defined as the *“proportion of individuals in a specific group considered the head of household.”*[2]

2.17 The household headship rates used in the VICUS modelling have been taken from the MHCLG 2014-based household projection model, which is underpinned by the ONS 2014-based SNPP. The MHCLG household projections are derived through the application of projected headship rates to a projection of the private household population (i.e. the total population *minus* the communal population). The methodology used by MHCLG in its household projection models consists of two stages:

- **Stage One** produces the national and local authority projections for the total number of households by sex, age-group and relationship-status.
- **Stage Two** provides the detailed ‘household-type’ projection by age-group, controlled to the previous Stage One totals (Table 2).

Table 2: MHCLG 2014-based Stage Two household type classification

MHCLG Category	Description
One person male	One person households: Male
One person female	One person: Female
Couple no child	One family and no others: Couple households: No dependent children
Cple+adlts no child	A couple and one or more other adults: No dependent children
One child	Households with one dependent child
Two children	Households with two dependent children
Three+ children	Households with three or more dependent children
Other households	Other households with two or more adults

2.18 In each scenario, the **Stage Two** headship rates have been applied.

[2] MHCLG 2014-based Household Projections

2.19 These rates have been 'rebased' to the 2021 Census using statistics on the number of households by age of the household representative person and household composition.

2.20 As the 2014-based household projection model only runs to 2039, the final-year trend has been continued across all age groups and household types to the 2044 scenario end year.

2.21 Each scenario has been run with a variation on the rescaled 2014-based headship rates, with the rates returning, between 2023 and 2044, to higher levels of household formation experienced in 2001 in the younger adult age-groups (25–34 and 35–44).

Communal Population Statistics

2.22 Household projections in VICUS exclude the population 'not-in-households' (i.e. the communal/institutional population). These data are drawn from 2021 Census. Examples of communal establishments include prisons, residential care homes, student hall of residence, and certain armed forces accommodation.

2.23 For ages 0–74, the number of people in each age-group 'not-in-households' is fixed throughout the forecast period. For ages 75–85+, the population 'not-in-households' varies across the forecast period depending on the size of the population.

2.24 The communal population statistics are therefore used to derive the size of the household population in each scenario.

Household to Dwelling Conversion Factor

2.25 The relationship between households and dwellings is modelled using a conversion factor, sourced from MHCLG Council Tax data. Under all scenarios, a household to dwelling conversion factor of 2.4% for Thurrock has been applied and fixed throughout the forecast period.

Labour Force & Employment

2.26 The labour force and employment growth implications of the dwelling-led scenarios are estimated through the application of economic activity rates, commuting ratios and unemployment rates. In the employment-led scenarios, these assumptions are used to determine the size of the labour force and population growth required to support the defined level of employment.

Economic Activity Rates

2.27 Economic activity rates are the proportions of the population that are actively involved in the labour force, either employed or unemployed and looking for work. In each scenario, economic activity rates by five-year age group (16–89) and sex have been derived from 2011 Census statistics for Thurrock. Adjustments have been made in line with the Office for Budget Responsibility's (OBR) analysis of labour market trends for the UK in its 2018 Fiscal Sustainability Report.[3]

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[3] OBR Fiscal Sustainability Report, July 2018

Commuting Ratios

2.28 The difference between the level of employment in an area and the size of the resident workforce (i.e., residents in employment) can be used to infer a 'commuting ratio'. A ratio higher than 1.00 indicates a net out-commute (the number of residents exceeds the level of employment in an area). A commuting ratio lower than 1.00 indicates the reverse: a net in-commute (the level of employment in the area exceeds the size of the resident workforce). The closer the ratio is to 1.00, the greater the balance between the size of the resident workforce and the level of employment.

2.29 According to the 2021 Census, the number of resident workers in Thurrock was approximately 85,938, with the number of people employed in the area at 82,297. This results in a commuting ratio of 1.04, indicating a net out-commute. The 2021 Census commuting ratios has been applied and fixed throughout the forecast period in each scenario.

Unemployment Rate

2.30 Unemployment rates measure the proportion of unemployed people within the economically active population. In all Dwelling-led and Employment-led scenarios, an unemployment rate of 4.3% for Thurrock has been applied and fixed throughout the forecast. This has been sourced from a five-year average of the ONS model-based estimates (July 2020 to June 2024).

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