

# Parish of Blackrod

## Housing Needs Assessment

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Final Report

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Please note that in this report some of the tables include rounded figures. This can result in some column or row totals not adding up to 100 or to the anticipated row or column 'total' due to the use of rounded decimal figures. We include this description here as it covers all tables and associated textual commentary included. If tables or figures are to be used in-house, then we recommend the addition of a similarly worded statement being included as a note to each table used.

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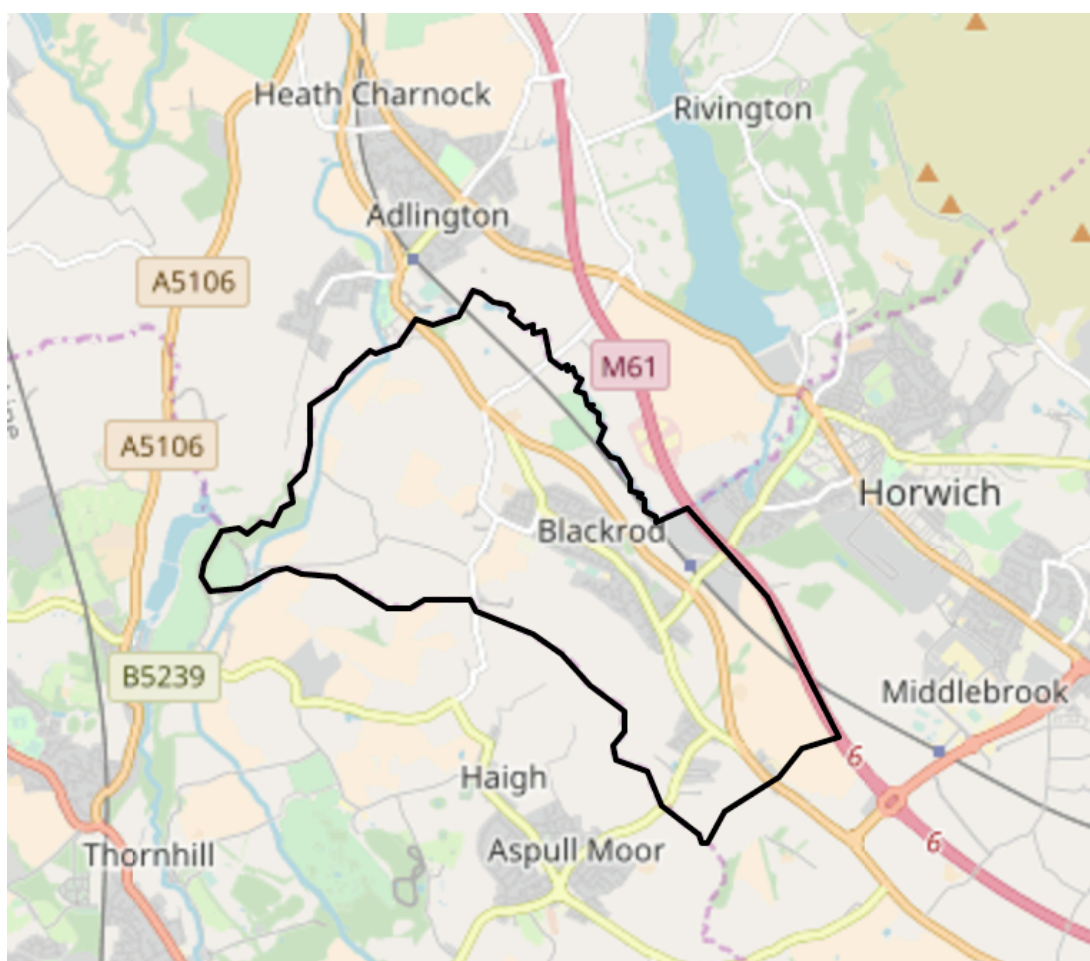
## 1. Introduction

- 1.1 arc<sup>4</sup> was commissioned by Blackrod Town Council to undertake a housing needs assessment to inform the emerging neighbourhood plan.
- 1.2 The aim of the assessment is to form an evidence base to support neighbourhood plan policies and in the longer term to provide the town council with independent and robust evidence to support its response to planning consultations.

### The study area

- 1.3 The following map shows the boundary of the civil parish of Blackrod in the context of nearby towns, road and rail connections.

**Map 1.1**      **Blackrod Parish**



## 2. Study Method

- 2.1 Several methods are used to estimate the quantity size and type of housing needed by local existing and newly forming households that are resident in the parish or having a strong connection to it. Affordable housing estimates are based upon household survey information and information from the local authority. This information is used in a standard model to provide a consistent basis for assessing affordable housing need. Market housing requirements are based on a household survey information and secondary data to inform an arc<sup>4</sup> model that defines the mismatch between the supply created by moving households and demand from those households who plan to seek more suitable housing in the parish. The mismatch is quantified and defined in terms of number of bedrooms, house type and tenure needed.
- 2.2 Overall, Information is brought together from 6 sources to form a long term comprehensive description of housing needs and requirements that is unlikely to be met from existing supply. This information is viewed in a local context:
- official data from the census and other sources to profile housing and households in the study area;
  - population projections;
  - data from the local authority, (the SHMA);
  - evidence from local housing specialists such as estate and letting agents;
  - evidence from the land registry Zoopla and Rightmove; and
  - a household survey.
- 2.3 All of this information is compared and analysed, trends and drivers of demand are understood. The information provides essential context for modelling of housing requirements based upon these data.
- 2.4 Survey data provides an incomplete picture of parish household intentions due to households choosing not to complete survey questionnaires. Data weighting is used to adjust for this.
- 2.5 Weighting is widely used in social research to adjust the results of a study to bring them more in line with what is known about a population. For example, if survey results contain 40% males and the population is known to contain 49% males, weighting can be used to correct the data to correct for this discrepancy. Weighting carries a risk that the weighted data may not be representative of the sample so error margins are calculated and estimated.



### 3. The parish profile

- 3.1 The following information will provide an essential context to the study. Our aim is to understand the extent to which the housing stock is suited to the needs of households now and moving forward.
- 3.2 The following figures profile the parishes housing, population and households. They are the proportions (percentages) of people or households compared to the Bolton Council area (the district) and England as a whole. Information is taken from the census 2011 unless otherwise stated. The data behind the charts is presented in the appendix.
- 3.3 Overall, at census day 2011, 5,001 people lived in the parish in 2,209 households. That is an average of 2.26 people per household. That compares to an average of 2.38 for the district and 2.40 for England.
- 3.4 Figures 1-4 summarise the key parts of the profile. Figure 1 shows that the parish has a 20% larger proportion of 3-bedroom homes than the district and England as a whole. As a consequence, there is a lower proportion of all other sized homes. The proportion of 1 bedroom homes is half that the other geographies. 64% of the housing stock has 3 or more bedrooms. The proportion of 2-bedroom homes is below the district average but above the average for England.
- 3.5 Figure 2 shows that there is a significantly larger proportion of semi-detached housing than the other geographies. The parish has a larger proportion of detached homes than the district but a lower proportion than England as a whole. The parish has a smaller proportion of terraced houses and a very small proportion of flats compared to the national average.
- 3.6 Regarding tenure, figure 3 shows that almost 82% of homes are owner occupied. This is a much larger proportion than the district and national averages. Most notable is the large proportion of home owners that own outright - without a mortgage. Outright home owners tend to be older or retired households. The parish has low proportions of social and private rented housing compared to the other geographies.
- 3.7 The population projections for the district, figure 4, estimates change in the population by age group in 5 year bands over a 25-year period from 2014 to 2039. This is the context within which the parish level findings must be set. Overall the population of the district is estimated to grow by nearly 26,000 people over the 25 years an increase of 9.2%.
- 3.8 Characteristics of the population will change significantly over this period. The number of people aged 55 and over will increase by 24,000 over the period. The number aged 40-54 will reduce by 4,200 but there will be increases in younger age groups.
- 3.9 The proportion of those aged 70-years and over will increase by 70% over this period with over 85s increasing by 135%. The proportion of older households that are infirm will increase with age both increasing demand for support services and for suitable housing. The parish has a large elderly population and projected growth in population will impact on the parish.

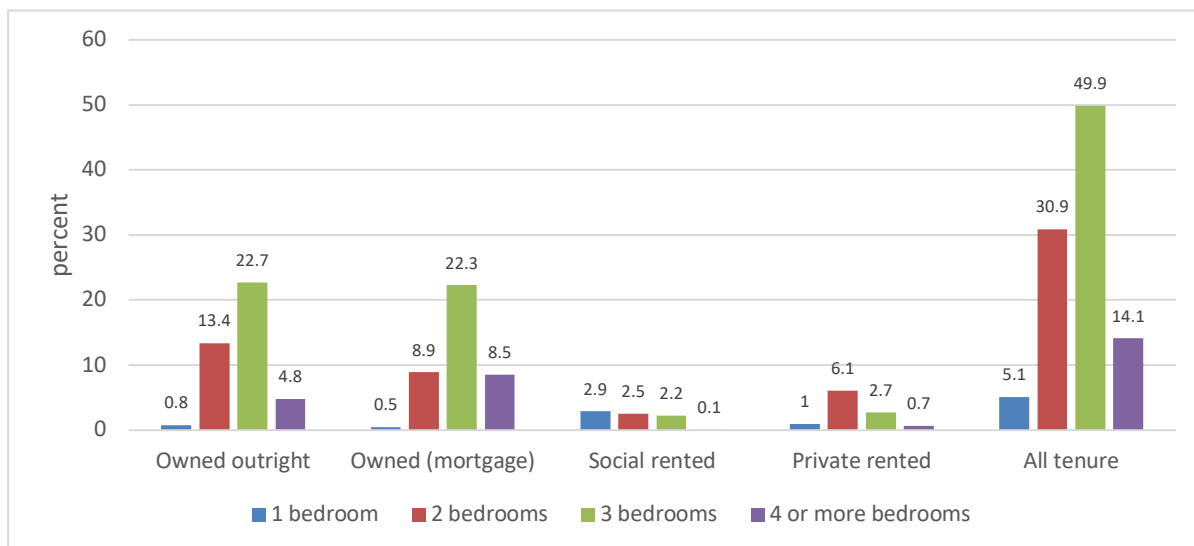


Source: Census 2011 and Nomis

3.10 (\*) Further to figure 2, a limitation of census data is that it does not distinguish between houses and bungalows. We have addressed this using Valuation Office Agency (VOA) data and this is reported at figure 6 below.

3.11 Figure 5 shows the number of bedroom distribution across the tenures for the parish only and it expands on figures 1 and 3. It shows that half (49.9%) of the parish housing stock is 3-bedroom housing. 3-bedroom housing forms the largest proportion of housing for home owners. The larger proportion of housing for private rented housing is 2-bedroom homes. Social housing has a similar proportion of 1,2 and 3-bedroom housing with very little 4-bedroom housing.

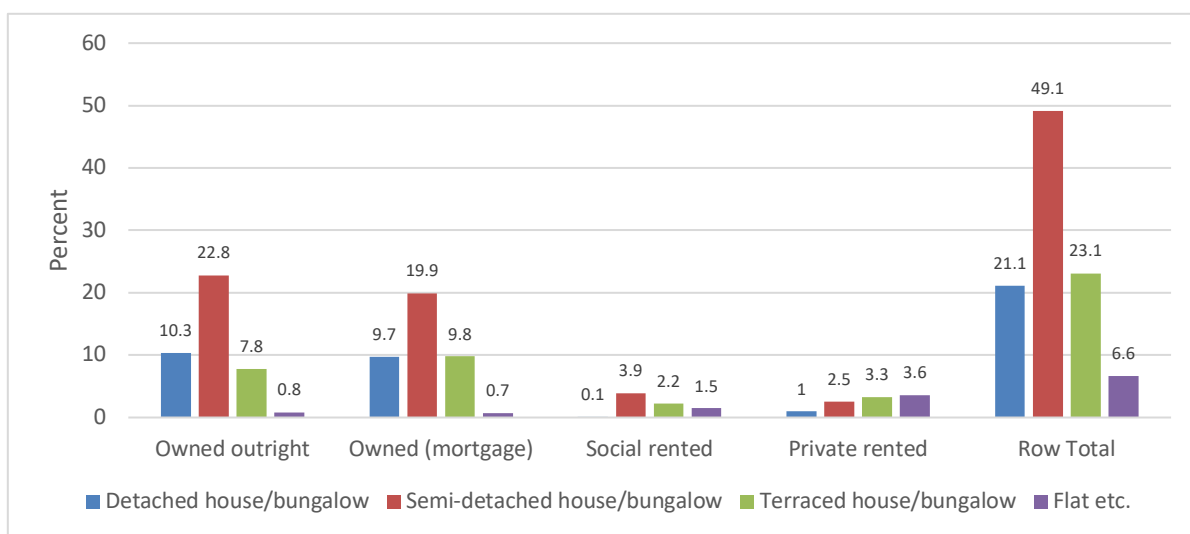
**Figure 5** Number of bedrooms by tenure (parish only)



Source: Census 2011

3.12 Figure 5 shows the house type distribution by tenure for the parish only and it also expands on figures 2 and 3. It shows that semi-detached houses and bungalows are the main house type occupied by home owners and social renters. 62.7% of all dwellings in the parish were owner occupied, semi-detached homes.

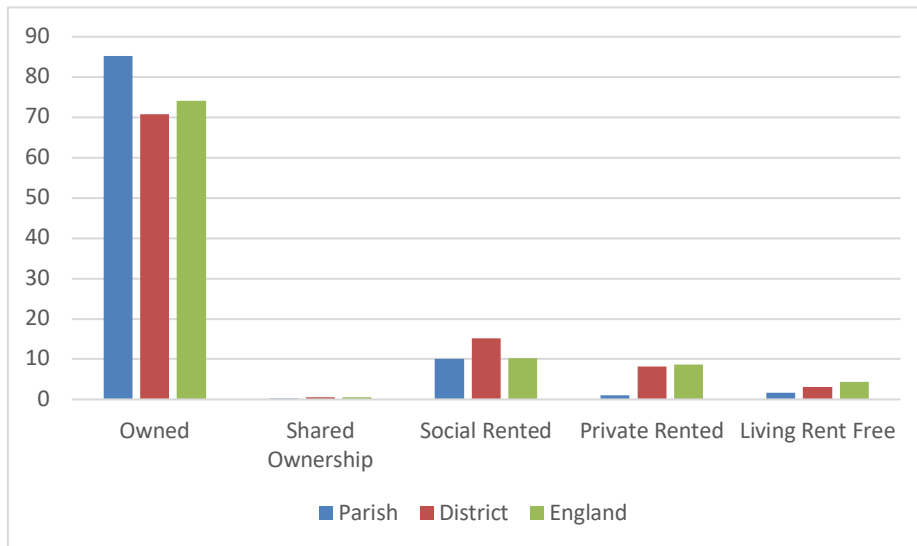
**Figure 6** House type by tenure (parish only)



Source: Census 2011

3.13 Figure 7 is the tenure distribution of households with a household representative person (HRP) (head of household) aged 65 or over. There is a similar tenure pattern across the geographies. However, when compared to figure 3 it is clear that a slightly larger proportion of these households are owner occupiers (85%:82%, and a much lower proportion are private renters (1%:9%)

**Figure 7 Tenure (HRP 65 years or older)**

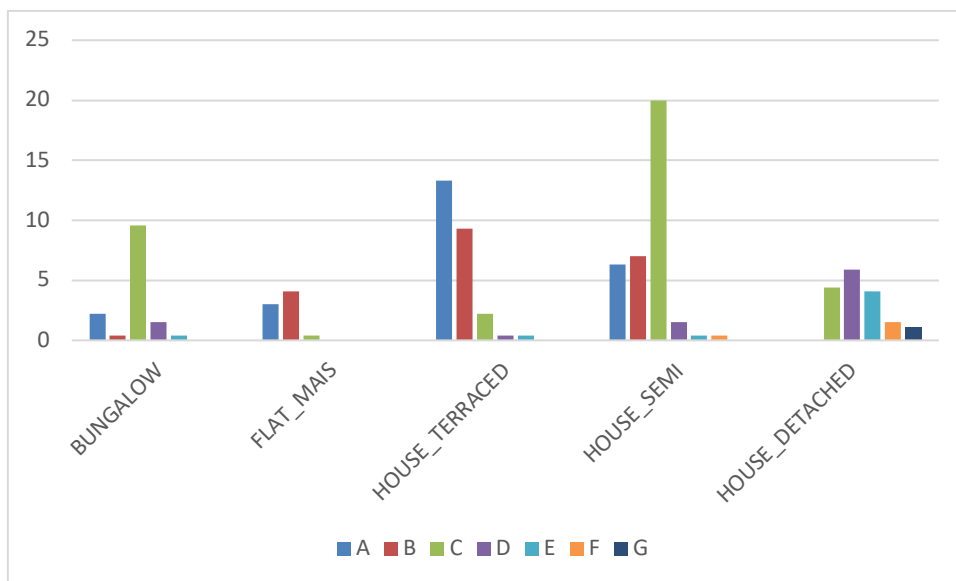


Source: Census 2011

3.14 Information from the Valuation Office Agency (VOA) states the council tax band distribution of residences as at 2016. This information is published at census lower level super output area (LSOA) and above. This is a similar area than the parish boundary. It is noteworthy that there are no band H dwellings and one 20th of the stock is band A. This will comprise mostly of social rented housing. According to this 2016 there are no detached houses in band A. Detached houses have the highest proportion of homes in the higher value bands E, F and G.

3.15 The VOA data also gives us a fuller and more up to date profile of parish dwelling types than the census. Figure 8 shows the council tax band distribution across the dwelling types. This enables us to distinguish between houses and bungalows. The corresponding data table in the appendix shows that in 2016 there were 380 bungalows - 14% of the housing stock of which 60 bungalows were in band A. The largest group of bungalows (260 no.) is in band C.

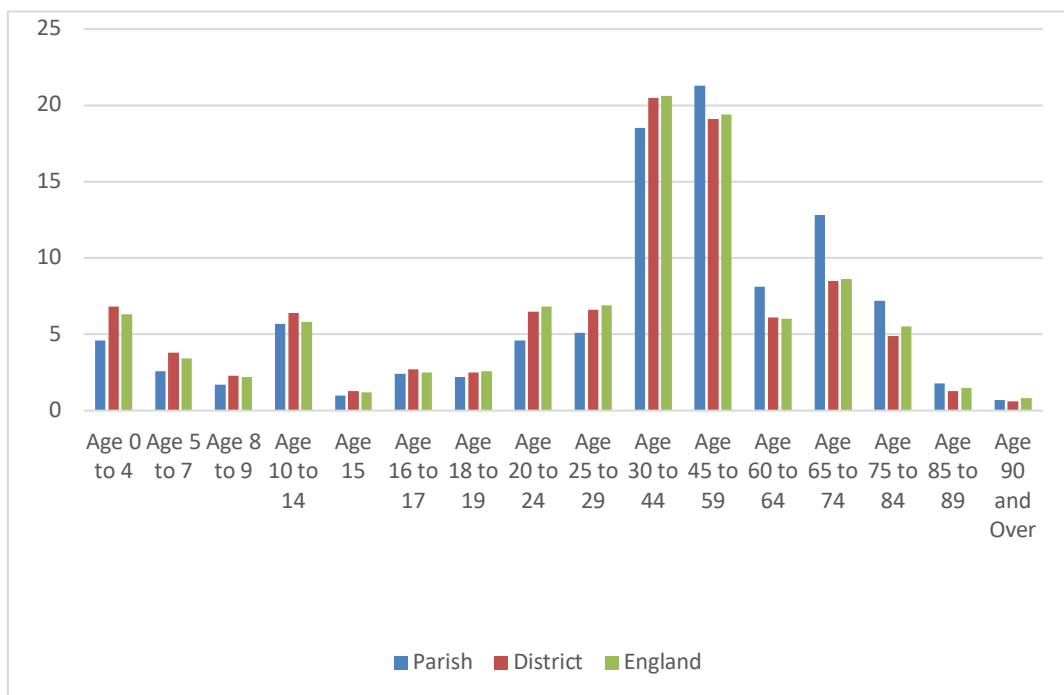
**Figure 8 Council tax band by dwelling type:**



Source VOA 2016

3.16 The population age structure (figure 9) is a snapshot of the age of the population as at census day 2011. It shows that the parish has a significantly larger proportion of people aged 45-89 years over the other geographies especially those aged 65-74. There is a smaller proportion of children in all age groups resident in the parish than the other geographies. The disproportionately large population of those aged 60 years and older means that the parish may see a greater growth in the proportion of older people than suggested by the district population projections (figure 4).

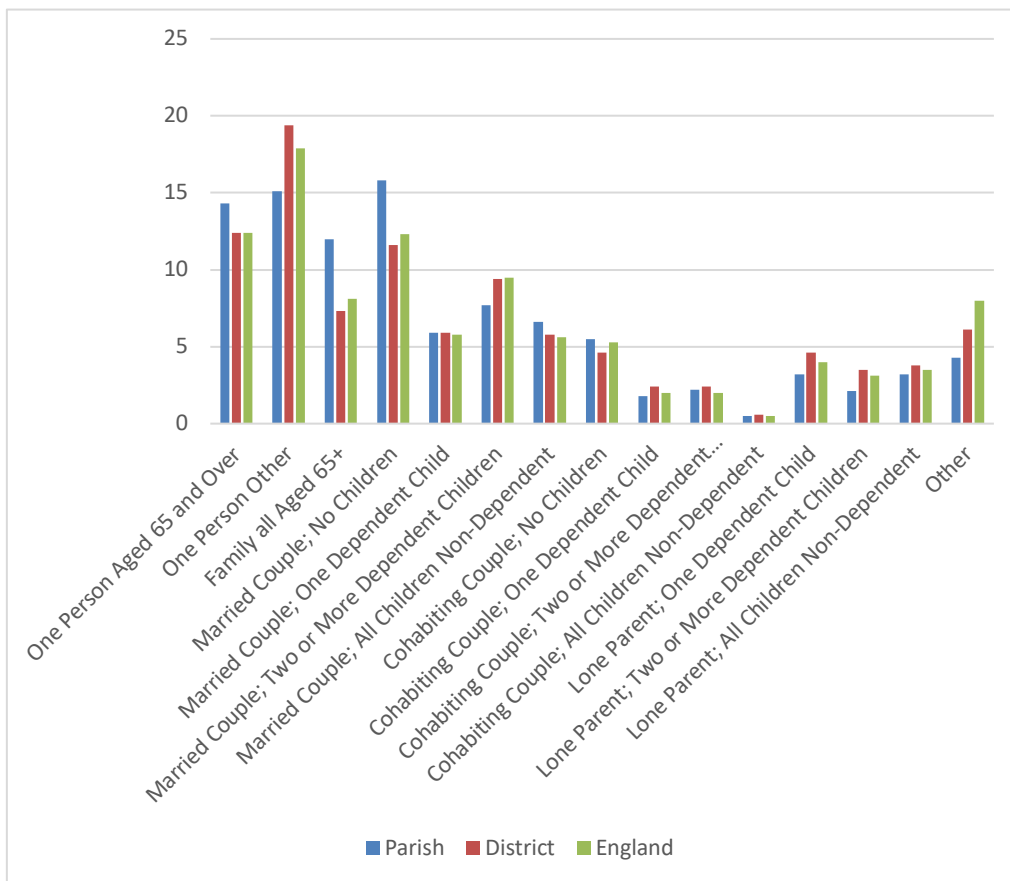
**Figure 9 Population age structure**



Source: Census 2011

3.17 Figure 10 shows that compared to the other geographies, the parish has a larger proportion of households that comprise of a single person over age 65. 26% of parish households are over 65, (single persons or couples). 62.7% of households have no children living with them. The largest single household group is married couple no children (non-pensioner) at 348 households or 15.8% of all households. This is a greater proportion than the other geographies. 12% of households have non dependent children living with them.

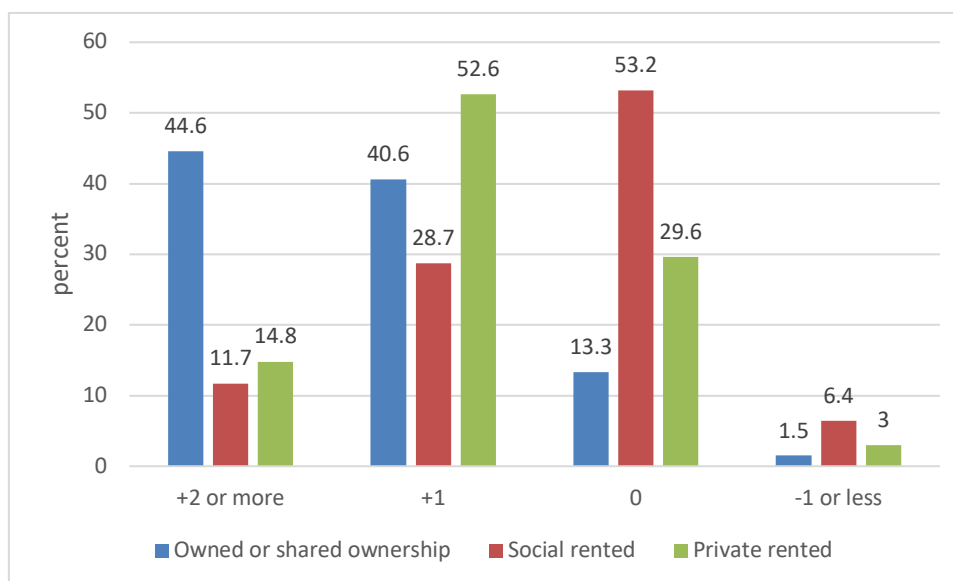
**Figure 10 Household composition**



Source: Census 2011

3.18 The occupancy rating shown in figure 11 provides a measure of whether a household's accommodation is overcrowded or under occupied. The rating is shown for each broad tenure group at parish level.

3.19 The occupancy rating is based upon the number of rooms in a household's accommodation. The ages of the household members and their relationships to each other are used to derive the number of rooms/bedrooms they require, based on a standard formula. The number of rooms required is subtracted from the number of rooms in the household's accommodation to obtain the occupancy rating. An occupancy rating of -1 implies that a household has one fewer room than required, whereas +1 implies that they have one more room than the standard requirement.

**Figure 11** Occupancy rating (bedrooms) - parish only

Source: Census 2011

- 3.20 Figure 11 shows that the occupancy rating varies considerably by tenure. Around 45% of home owners have 2 or more spare bedrooms. Around 12% of social tenants have 2 or more spare bedrooms and around 53% of social tenants have no spare rooms.

### Key findings from the parish profile

- 3.21 The findings from the above figures combine to show that, compared to the other geographies, housing in the parish has disproportionate levels of 3-bedroom, semi-detached homes that are mostly owner occupied. There is relatively low proportion of 1 bedroom homes and flats. There are low proportions of social rented and private rented housing.
- 3.22 At the time of the census 2011 there were 709 households where the household representative person was aged 65 or over. A very high proportion of these (85.2%) of older people are home owners. These older person households are around one third (32%) of all households resident in the parish. Population projections for the district show that by 2039 there will be significantly more older people resident in the district and by implication, the parish. For the district, the proportion of those aged 70-years and over will increase by 70% over this period with over 85s increasing by 135%. The proportion of older households that are infirm will increase with age both increasing demand for support services and for suitable housing.
- 3.23 The largest groups of people resident in the parish are those aged 45-59 and married couple with no children (under 65 years of age and nearly two thirds of households have no children living with them). 12% of households have non dependent children living with them.

- 3.24 The combination of factors, two thirds (64%) of the housing stock being 3 bedrooms or larger, many households and two thirds (62.7%) being single person or 2 person households there is significant under-occupation of the housing stock especially amongst home owners.
- 3.25 It is not unusual for older people to occupy larger homes than they need and we are not suggesting that they should not be free to do so, but some households may wish to downsize and are unable to for many reasons. Frail older people may not be able to manage a large home, a house with stairs and no ground floor facilities, especially if they have a large garden or live in a hilly area. At the same time because there is a relative shortage of larger homes (4-bedrooms or over), families that need more space find restricted supply locally. Both groups may wish to remain resident in their community for care and support or social reasons and families may not want their children to change school. Newly forming households will generally look to smaller houses and flats to achieve their first step on the housing ladder. They may find this difficult due to the relatively small proportions of smaller houses and flats although their ability to afford housing may be a major factor.
- 3.26 So, in this section we have established that the profile of houses by size and type households is potentially frustrating the needs and aspirations of a number of households.
- 3.27 In the next section, we will test the affordability of market and rented housing. Then we will use household survey data to arrive at the quantity and mix of house types and tenures needed if their housing needs and aspirations are to be met.



## 4. House prices, affordability and market appraisal

- 4.1 It is necessary to put the survey findings into context and provide further evidence of supply and demand for re-sale housing in order to suggest the mix of new build housing that would best meet local needs. Part of this information comes from the ward profile, chapter 3. However, by studying the recent supply of resale housing we can analyse the supply by number and type. We can then use information from estate and letting agents to broadly identify shortages of supply.
- 4.2 The Land Registry provides basic information about every sale. It states the selling price rather than the asking price, the broad property type but not the number of bedrooms. In most cases Rightmove and Zoopla supplements this information by adding the number of bedrooms. Therefore, we base, the following analysis on the 67 dwellings sold between January 2016 and June 2017 which is the latest data available. A table showing all 67 sales is presented in appendix 2. The tables presented in this section are based on these data.
- 4.3 It is very useful to compare the profile of property on sale to that of the dwelling stock in the ward profile and the household survey. This will tell us whether the supply of certain dwelling sizes and types is disproportionate to the number of dwellings.
- 4.4 Selling prices have been analysed into percentiles and this information is presented in figure 12.

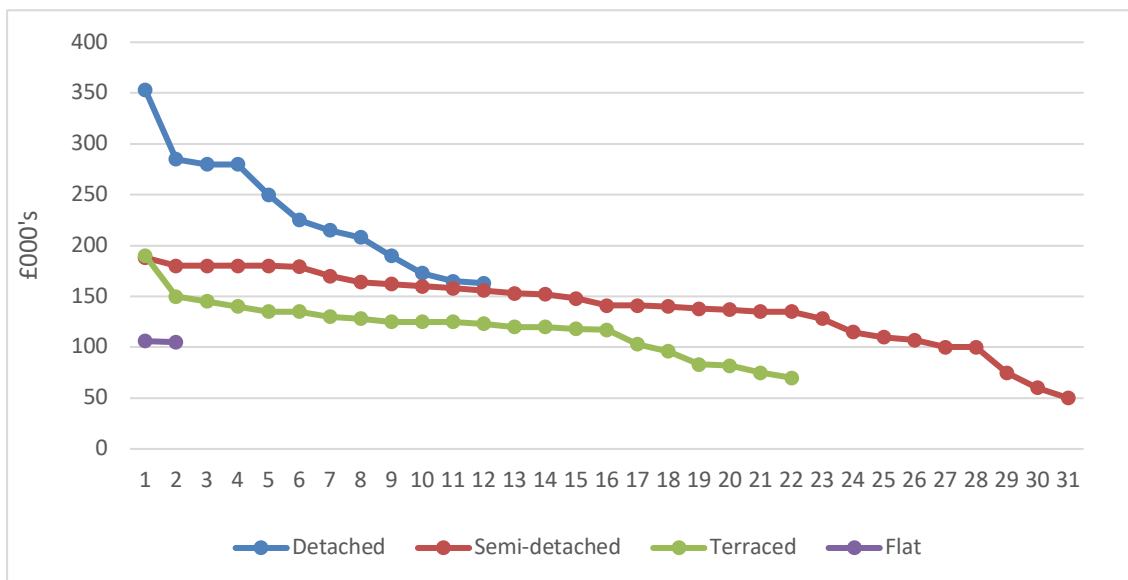
Percentile	£000's
Highest	353
75th	170
<b>50th percentile</b>	<b>140</b>
<b>25th</b>	<b>117</b>
Lowest	50

Source: Land Registry

- 4.5 Figure 13 presents the number of homes sold by selling price and house type. The figure shows that semi-detached homes are nearly half of all homes sold with prices between £188,000 and £50,000. Around one third of all sales was terraced housing with prices in the range £190,000 and £70,000. Approximately half of the semi-detached homes and all but 2 of the terraced homes are below median prices. 8 (36%) terraced homes and 8 semi-detached homes (26%) are at or below 25<sup>th</sup> percentile (lower quartile) prices although some of these were sold at very low prices indicating that they were likely to be of very poor quality.

4.6 Figure 6 data table (in appendix 1) shows that just over 52% of owner occupied housing is semi-detached compared to 46% (31/67) of sales and nearly 21% is terraced housing compared to 32% of sales. (22/67).

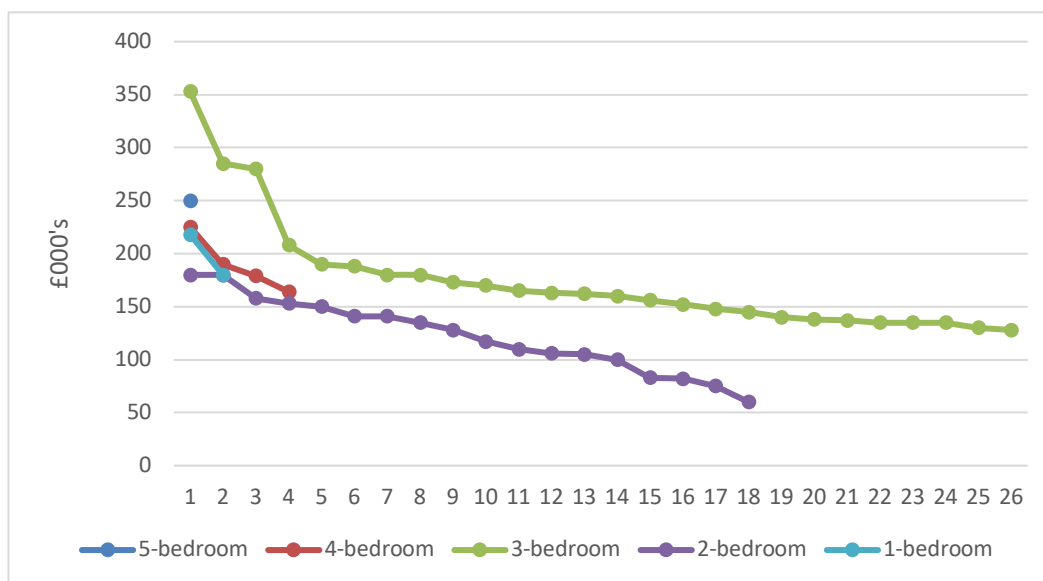
**Figure 13** Number of registered sales by house type



Source: Land Registry and Rightmove

4.7 We were able to determine the number of bedrooms for 59 out of the 67 sales. Figure 14 shows that 31 sales were of 3-bedroom homes (52%) and 18 were 2-bedroom (30%).

**Figure 14** Volume of registered sales by house type



Source: Land Registry and Rightmove

- 4.8 From figure 5 data table (in appendix 1) we learned that nearly 55% of owner occupied homes are 3-bedroom homes compared to 52% of the sales and 2-bedroom homes are 27% compared to 30% of the sales indicating that the proportion of sales is in line with the proportion of 2 and 3-bedroom homes in the housing stock.

## Parish household income distribution and affordability of market housing

- 4.9 The information in figure 15 states the household gross annual income for all households at the 25<sup>th</sup> 50<sup>th</sup> percentile. The income levels are similar in Horwich. This is gross household income per annum. The income is higher than for the district as a whole. Also shown is the income of newly forming households according to our household survey. We base the following analysis on all households. Newly forming households are considered in chapter 5.

Figure 15 Parish household income		
	25 <sup>th</sup> Percentile £	50 <sup>th</sup> Percentile £
All households	11,700	19,500

Sources: household survey

- 4.10 The following figure projects the spending power for mortgage purposes based upon the Government's historic affordability ratio of mortgage equal to 3.5 times gross household income for a two-income household. We are advised that lenders may lend up to 4.5 times gross income for low risk households with a good credit rating so we have also calculated spending power on this basis.

Figure 16 Spending power based upon income: mortgage		
Percentile income	3.5 x income £	4.5 x income £
25th	40,950	52,650
50th	68,250	87,750

Source: arc<sup>4</sup>

- 4.11 Next, we estimate the purchase price that could be afforded taking into account a 10% deposit. We have used the 4.5 x multiplier.

Figure 17 Purchase price based upon income (4.5 x income)		
Percentile income	10% deposit £	To fund £
25th	5,265	57,915
50th	8,775	96,525

Source: arc<sup>4</sup>

- 4.12 It is clear from figures 11 and 17 that in the most favourable lending scenario, a household on 25th percentile income could not afford to finance any housing that was available for sale in figure 14 - the year to June 2017.
- 4.13 So first time buyers or first time mover on 50<sup>th</sup> percentile income could afford 8 of the 67 sold in the year to June 2017. However, it is likely that a smaller number would actually achieve this as some of the less expensive homes would be in poor condition and would be purchased by investors. A larger number of households could participate in the market if they could fund a larger deposit, possibly with parental support.
- 4.14 Next, we investigate the affordability of market rented housing. Figure 18 uses the Government's benchmark of maximum rent being 25% of gross income.

Figure 18 Spending power based upon income: rent pcm	
Percentile	£pcm
25th	243
50th	406

Source: arc<sup>4</sup>

- 4.15 We are unable to comment on rent levels and supply affecting Blackrod for reasons stated in the next section. We return to the topic in our concluding chapter. However as at mid-September 2017 there were 2 dwellings advertised for rent in Horwich and the surrounding area. Based on this information the lower quartile rent was approximately £425pcm with a range of rents from £350pcm to £1,100pcm. In addition, there was a premium listing at £2,400pcm.

## Evidence from Estate and Letting Agents

- 4.16 Rightmove publishes up to date information on local housing markets. According to Rightmove as at September 2017:
- Most of the sales in Blackrod over the past year were terraced properties which on average sold for £118,833. Semi-detached properties had an average sold price of £142,757 and detached properties averaged at £232,121.
  - Blackrod, with an overall average price of £146,045, was similar in terms of sold prices to nearby Horwich (£149,351), but was cheaper than Aspull (£165,649) and Standish (£204,700).
- 4.17 However, this is a different finding to our analysis of recent sales figure 14 that shows most sales were semi-detached homes. The most likely explanation for this is that the time that the samples were taken are different.
- 4.18 We interviewed several estate and letting agents based in Horwich as advised by the Town Council.
- 4.19 Regarding resale housing agents told us that the high proportion of semi-detached homes did not mean that there was an over-supply of this type of housing. It was in strong demand from local households seeking to upsize. There was also strong demand from such households from the surrounding area including Horwich. Agents told us that semi-detached homes priced at around £160,000 'fly out' i.e. are in strong demand, sell very quickly and sometimes attract offers in excess of asking prices.
- 4.20 An agent believed that this demand was due to the relatively low proportion of detached housing in the parish. This means that households have restricted choice when seeking to upsize or aspire to seek a detached home. Some would leave the area for this reason. It was anticipated that the Roland development under construction might address this.
- 4.21 Agents told us that the rest of the market was mostly about Blackrod residents buying and selling as their circumstances changed. The area did attract some Manchester residents because of its road and rail links but the agent considered that the area was at the edge of the Manchester commuter belt.
- 4.22 Agents identified little supply of suitable housing for older people seeking to downsize into more manageable accommodation and a lack of good quality housing for young people with limited budgets. Agents said that local first time buyers could only afford to pay up to £120,000.
- 4.23 Agents told us that new build shared ownership properties were currently on offer. Otherwise we came across a small amount of infill, conversion and small scale new build in the parish although there was evidence that larger scale new building had commenced locally.
- 4.24 Agents told us that there was little interest from investors except for a small number of local people taking on individual properties as part of their pension planning. They thought there was little prospect of growth of the private rented sector in the parish.

- 4.25 Agents were unable to comment on the private rental market, telling us that very few properties became available for letting compared to Horwich.
- 4.26 Agents expressed concern about the impact of large scale development envisaged at the old locomotive works at Horwich. Whilst it would benefit the local Horwich economy it would place strain on the road infrastructure leading to congestion and which might affect Blackrod house prices.

### Key findings arising from the analysis

- 4.27 The relatively large supply of semi-detached homes is a key feature of the market and the relatively smaller supply of detached homes is seen as an important issue, preventing local families from upsizing. Although families may have the option to extend their existing homes.
- 4.28 The affordability of local housing is more favourable than other parts of the Manchester commuter belt some of which has seen significant rises in house prices. However due to low household income levels few local households on median income levels and a minimum deposit can afford to purchase a house in Blackrod. This is a likely scenario for local first time buyers and first time movers. More established households may be able to put a larger deposit down funded by equity in their present home.
- 4.29 The private rented sector is relatively small and agents believe that the potentially poor return on investment is the main factor preventing its growth.
- 4.30 Agents also expressed concern about the ability of the road infrastructure to cope as and when large scale housebuilding occurs in Horwich and this may adversely affect Blackrod.

## 5. The household survey and market housing requirements

- 5.1 A household survey was conducted in July 2017. The arc4 standard questionnaire was adapted by the council. A questionnaire was sent to every household in the parish and 513 responses were received, 2,212 were dispatched resulting in a 23.2% response rate and a  $\pm 3.8\%$  sampling error overall.
- 5.2 This chapter reports the main outputs of the survey to inform the need for additional market housing and further information about local households - especially those that are proposing to move home or newly forming households seeking their first home. The chapter also reports on the questions added to the survey by the parish council.

### Respondent general views on housing needed

- 5.3 Figures 19-21 were multiple-choice questions so there will be inconsistencies in the total responses between these questions. Respondents could indicate more than one preference or none. Percentages sum to 100 for each row to enable the proportion of responses from each tenure to be gauged for each option. Figure 19 records respondent views about groups of people that in their view needed housing. It is clear that the group with most support was no further homes are needed. However, a similar level of support was recorded for homes for older people and homes for first time buyers. The group with the least support was 'large family homes'. The majority of views expressed were those of owner occupiers. The group that attracted most support from private tenants was 'large family homes', the group that attracted most support from affordable housing tenants was 'homes for people with disabilities'.

**Figure 19 Q23 Please tell us what type of housing you think is needed in Blackrod?**  
Base: All respondents

	Total households		Owner Occupier		Private tenant		Affordable tenant	
	No.	%	No.	%	No.	%	No.	%
Homes for young people	557		420	75.4	55	9.9	82	14.7
<b>Homes for first time buyers</b>	<b>813</b>		<b>621</b>	<b>76.4</b>	<b>110</b>	<b>13.6</b>	<b>82</b>	<b>10</b>
Small family homes	532		377	70.9	88	16.6	67	12.5
Large family homes	251		184	73.5	44	17.6	22	8.9
Homes for people with disabilities	493		356	72.2	33	6.7	104	21.1
Homes for single people	363		249	68.5	55	15.2	59	16.3
<b>Homes for older people</b>	<b>867</b>		<b>634</b>	<b>73.2</b>	<b>121</b>	<b>14</b>	<b>111</b>	<b>12.8</b>
<b>No further homes are needed</b>	<b>969</b>		<b>866</b>	<b>89.3</b>	<b>66</b>	<b>6.8</b>	<b>37</b>	<b>3.8</b>
Other	55		47	86.4	0	0	7	13.6
Total weighted	2,311		1,864	80.7	254	11	193	8.3
Total Actual	484		435		23		26	

Source: household survey

- 5.4 Figure 20 shows that 57% of respondents thought that there is insufficient suitable housing for older people. Respondents could only give a single choice. Percentages sum to 100 for each tenure single choice. A larger proportion of private and affordable tenants than home owners told us that there is insufficient suitable housing for older people.

**Figure 20 Q24 Do you think there is enough suitable housing for the elderly?**  
Base: All respondents

	Total households		Owner Occupier		Private tenant		Affordable tenant	
	No.	%	No.	%	No.	%	No.	%
Yes	948	43	844	47.7	66	27.3	37	19.2
No	1,258	57	926	52.3	176	72.7	156	80.8
Total weighted	2,205	100	1,770	100	243	100	193	100
Total Actual	461		413		22		26	

Source: household survey

- 5.5 Figure 21 shows that 39.4% of residents would support a small development of affordable housing if there was proven need. 36.8% responded with 'maybe'. A higher proportion of private and affordable tenant respondents would support such development.

**Figure 21 Q25 Would you support a small development of affordable housing for local people within your parish if there were a proven need?**  
Base: All respondents

	Total households		Owner Occupier		Private tenant		Affordable tenant	
	No.	%	No.	%	No.	%	No.	%
Yes	925	39.4	681	35.5	132	54.5	111	60
No	558	23.8	514	26.8	44	18.2	0	0
Maybe	865	36.8	724	37.7	66	27.3	74	40
Total weighted	2,348	100	1,920	100	243	100	185	100
Total Actual	495		448		22		25	

Source: household survey



## Household historic factors

- 5.6 5.7% of households stated that a member of their household in the last 5 years had moved away from Blackrod due to difficulties in finding a suitable home locally (figure 22).

**Figure 22 Q20 In the past five years, has anyone in your household moved away from Blackrod due to difficulties in finding a suitable home locally?**  
Base: All respondents

	Total households		Owner Occupier		Private tenant		Affordable tenant	
	No.	%	No.	%	No.	%	No.	%
Yes	138	5.7	116	5.9	22	8.7	0	0
No	2,268	94.3	1,851	94.1	231	91.3	185	100
Total weighted	2,406	100	1,967	100	254	100	185	100
Total Actual	507	123.9	459	191.3	23	14.9	25	168.5

Source: household survey

- 5.7 Figure 23 records the reasons stated for households needing to leave the town. Respondents could indicate more than one preference. It is clear that the most frequent reason given by owner-occupiers and social tenants was because of marriage or a new relationship. The most frequent reason given by private tenants was 'to move in with friends'. This was the least frequent reason given by owner-occupiers. Other least frequent reason given were lack of public transport and lack of affordable housing.

**Figure 23 Q22 If members of your family have moved away why is this?**  
Base: All respondents

	Total households	Owner Occupier		Private tenant		Affordable tenant	
	No.	No.	%	No.	%	No.	%
Lack of affordable housing	110	77	70	33	30	0	0
To take up employment elsewhere	151	129	85.4	22	14.6	0	0
Lack of public transport	44	26	58.2	11	25	7	16.8
To go to university / college	133	111	83.5	22	16.5	0	0
<b>Marriage / new relationship</b>	<b>400</b>	<b>356</b>	<b>88.9</b>	<b>22</b>	<b>5.5</b>	<b>22</b>	<b>5.6</b>
To move in with friends	24	13	53.8	11	46.2	0	0
Other	102	69	67.5	33	32.5	0	0
Total weighted	711	626		55		30	
Total Actual	155	146		5		4	

Source: household survey

5.8 Households that had moved home in the last 5 years told us (figure 24) of reasons for moving home. The two most common main reasons were that they were seeking larger property or property that was better in some way. The next most significant reason was to be closer to family and friends; and to move to a better area. Another common reason was to move to smaller accommodation. The last 2 factors were particularly apparent from affordable private tenants. Affordable tenants cited their need for smaller property or to meet the need for older or disabled tenants.

**Figure 24 Q33: of the above reasons, which was the most important?**  
Base: All respondents who have lived at their address for less than 5 years

	Total households		Owner Occupier		Private tenant		Affordable tenant	
	No.	%	No.	%	No.	%	No.	%
<b>Wanted larger property or one which was better in some way</b>	<b>54</b>	<b>14.9</b>	<b>43</b>	<b>20</b>	<b>11</b>	<b>8.3</b>	<b>0</b>	<b>0</b>
<b>Needed smaller property as previous property difficult to manage</b>	<b>16</b>	<b>4.4</b>	<b>9</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>50</b>
<b>Needed smaller property for other reasons</b>	<b>31</b>	<b>8.5</b>	<b>9</b>	<b>4</b>	<b>22</b>	<b>17</b>	<b>0</b>	<b>0</b>
Needed housing suitable for older / disabled person	18	5.1	0	0	11	8.3	7	50
Wanted to buy	26	7.1	26	12	0	0	0	0
<b>To be closer to family / friends to give / receive support</b>	<b>35</b>	<b>9.7</b>	<b>13</b>	<b>6</b>	<b>22</b>	<b>17</b>	<b>0</b>	<b>0</b>
To be closer to family / friends for social reasons	17	4.7	17	8	0	0	0	0
Wanted own home / live independently	13	3.6	13	6	0	0	0	0
<b>To move to a better neighbourhood / more pleasant area</b>	<b>34</b>	<b>9.5</b>	<b>34</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
To be closer to work / new job	20	5.4	9	4	11	8.3	0	0
To be in a particular school catchment	20	5.4	9	4	11	8.3	0	0
Wanted smaller garden	4	1.2	4	2	0	0	0	0
Other	74	20.5	30	14	44	33	0	0
Total weighted	361	100	214	100	132	100	15	100
Total Actual	64		50		12		2	

Source: household survey

## Current households: future housing requirements

5.9 113 households identified that they needed to move home but were unable to do so. The reasons given are stated in figure 25. This was a multiple-choice question and the most frequent response was that there was 'lack of suitable type of accommodation'. Other frequent responses were 'cannot afford to' and 'lack of suitable accommodation in the area wanted'. Responses were broadly similar across the tenures.

**Figure 25 Q37: Why is it not possible for your household to move?**  
**Base: All respondents who would like to move but are unable to (Q36)**

	Total households		Owner Occupier		Private tenant		Affordable tenant	
	No.		No.	%	No.	%	No.	%
Cannot afford to	56		34	60.9	22	39.1	0	0
Negative Equity	4		4	100	0	0	0	0
Lack of suitable accommodation with adaptations needed	17		17	100	0	0	0	0
Lack of suitable accommodation in area wanted	56		34	60.9	22	39.1	0	0
Lack of suitable accommodation of type wanted	72		39	53.8	33	46.2	0	0
Would disrupt child(rens) education	4		4	100	0	0	0	0
Employment (work locally)	13		13	100	0	0	0	0
Other reasons	11		0	0	11	100	0	0
Total weighted	113		69	60.9	44	39.1	0	0
Total Actual	20			0		0	0	0

Source: household survey

- 5.10 409 households identified that they needed to move home and were able to do so. Their reasons given are stated in figures 26 and 27. Figure 26 was a multiple-choice question and the most frequent response from owner occupiers was 'wanted larger property or one that was better in some way', 'wanted a larger garden; and 'to move to a better neighbourhood'. Private tenants 'wanted to buy'; 'could not afford rent' that there was 'lack of suitable type of accommodation'. Most affordable tenants needed to be closer to facilities'. Some moving households offered no reason.

**Figure 26 Q41: Why do you think you will move in the next five years?**  
**Base: All respondents who intend to move at Q36**

	Total h/holds		Owner Occupier		Private tenant		Affordable tenant	
	No.	%	No.	%	No.	%	No.	%
<b>Wanted larger property or one which was better in some way</b>	<b>191</b>		<b>103</b>	<b>53.8</b>	<b>88</b>	<b>46.2</b>	<b>0</b>	<b>0</b>
Needed smaller property as previous property difficult to manage	63		56	88.2	0	0	7	11.8
Needed smaller property for other reasons	46		39	83.9	0	0	7	16.1
Could not afford rent / mortgage payments	31		9	28	22	72	0	0
Needed housing suitable for older / disabled person	83		43	51.4	33	39.7	7	8.9
Wanted to buy	79		13	16.3	66	83.7	0	0
To be closer to family / friends to give / receive support	43		21	49.3	22	50.7	0	0
To be closer to family / friends for social reasons	28		17	60.9	11	39.1	0	0
To move to a better neighbourhood / more pleasant area	96		56	57.9	33	34.4	7	7.7
To be closer to facilities e.g. shops, doctors	25		17	69.8	0	0	7	30.2
To be closer to work / new job	31		13	41.1	11	35.2	7	23.7
To be in a particular school catchment	54		21	39.3	33	60.7	0	0
Wanted smaller garden	50		43	85.2	0	0	7	14.8
<b>Wanted larger garden</b>	<b>127</b>		<b>43</b>	<b>33.6</b>	<b>77</b>	<b>60.5</b>	<b>7</b>	<b>5.8</b>
Other	73		51	70	22	30	0	0
Total weighted responses to Q 36	409		240		154		15	
Total Actual responses to Q36	72		56		14		2	

Source: household survey

5.11 Figure 27 records the most important reason. Home owners and private tenants most frequently cited the main reason as 'Wanted larger property or one which was better in some way'. Affordable tenants only cited 'Needed housing suitable for older / disabled person'. Some moving households offered no reason.

**Figure 27 Q42: Of the above reasons stated in Question 41, which is likely to be the most important?**

**Base: All respondents who intend to move at Q36**

	Total h/holds		Owner Occupier		Private tenant		Affordable tenant	
	No.	%	No.	%	No.	%	No.	%
<b>Wanted larger property or one which was better in some way</b>	<b>130</b>	<b>34.9</b>	<b>64</b>	<b>28.8</b>	<b>66</b>	<b>46.2</b>	<b>0</b>	<b>0</b>
Needed smaller property as previous property difficult to manage	30	8	30	13.5	0	0	0	0
Needed smaller property for other reasons	17	4.6	17	7.7	0	0	0	0
Could not afford rent / mortgage payments	4	1.1	4	1.9	0	0	0	0
Needed housing suitable for older / disabled person	51	13.6	21	9.6	22	15.4	7	100
Wanted to buy	37	10	4	1.9	33	23.1	0	0
To be closer to family / friends to give / receive support	15	4.1	4	1.9	11	7.7	0	0
To be closer to family / friends for social reasons	4	1.1	4	1.9	0	0	0	0
To move to a better neighbourhood / more pleasant area	26	6.9	26	11.5	0	0	0	0
To be closer to facilities e.g. shops, doctors	4	1.1	4	1.9	0	0	0	0
To be in a particular school catchment	15	4.1	4	1.9	11	7.7	0	0
Wanted larger garden	4	1.1	4	1.9	0	0	0	0
Other	34	9.2	34	15.4	0	0	0	0
Total weighted	374	100	223	100	143	100	7	100
Total Actual	66		52		13		1	

Source: household survey

## Supply and demand for market housing

- 5.12 This section uses survey findings to suggest the scale and mix of housing that might be appropriate to meet market housing needs over the next 5 years. The data presented here however should be considered in a wider context which is considered in our concluding chapter 6.
- 5.13 The supply of resale market housing comes from entire households that told us that they plan to move home over the next 5 years. We have analysed this supply in terms of house type and number of bedrooms.
- 5.14 Demand for re-sale market housing comes from the above moving households plus households that are likely to form over the next 5 years.

- 5.15 As we have seen from figures 26 and 27, many households need to move because their home is too large or too small or need to be more manageable for an older or disabled person.
- 5.16 If we compare the profile of the supply by house type and number of bedrooms to the demand profile, we can estimate the mismatch between supply and demand profiles. This is the basis for our estimate of the additional housing that is required in the town if the housing stock is to be more in-step with the needs of its households. We do this by means of a cross tabulation of data. The characteristics of each dwelling on the supply side (bedrooms and type) are matched to the needs of existing and newly forming households on the demand side. This enables us to quantify the degree of mismatch between supply and demand which is more than a crude shortage or surplus as described in the next paragraph.
- 5.17 Figure 28 shows an estimated demand for 390 homes and a supply of 364 homes over the next 5 years. This is a crude shortage of 26 additional homes. However, a greater number of homes are needed to meet specific local requirements. There will be an estimated shortage of 76 4-bedroom houses, 34 1 or 2-bedroom bungalows, 9 3-bedroom bungalows (or larger) and 4 3-bedroom flats or larger, 123 dwellings in total, over 5 years.

**Figure 28: Analysis of supply and demand for re-sale housing**

SUPPLY										
	1/2 bed house	3 bed house	4+ bed house	1/2 bed bungalow	3+ bed bungalow	1/2 bed flat	3+ bed flat	1/2 bed other	3+ bed other	Total
Existing households moving within the next 5 years	54	192	26	9	17	66	0	0	0	364
<b>Total supply</b>	<b>54</b>	<b>192</b>	<b>26</b>	<b>9</b>	<b>17</b>	<b>66</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>364</b>
DEMAND										
	1/2 bed house	3 bed house	4+ bed house	1/2 bed bungalow	3+ bed bungalow	1/2 bed flat	3+ bed flat	1/2 bed other	3+ bed other	Total
(A) Existing moving household aspirations	33	121	102	43	26	26	4	0	0	355
(B) Newly forming household aspirations	9	15	0	0	0	11	0	0	0	35
<b>Total demand</b>	<b>42</b>	<b>136</b>	<b>102</b>	<b>43</b>	<b>26</b>	<b>37</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>390</b>
<b>Net shortfall (-)/ surplus</b>	<b>12</b>	<b>56</b>	<b>-76</b>	<b>-34</b>	<b>-9</b>	<b>29</b>	<b>-4</b>	<b>0</b>	<b>0</b>	<b>-26</b>

Source: household survey

- 5.18 Our survey asked moving households about their aspirations and their expectations for their future housing (questions 38-40). We have compiled figure 29 which indicates how the stock profile would need to change if either aspirations or expectations are to be realised. The stock profile is derived from questions 2, 3 and

4a, where respondents indicate the size type and tenure of their home. The red buttons indicate a shortfall the green buttons indicate an adequate supply.

- 5.19 Note that the comparison is in relation to the proportion of each type in the dwelling stock and not the supply generated from it. In figure 13 and 14 our analysis shows that terraced homes generate a larger proportion of sales than would be expected.
- 5.20 We conclude from figure 29 that there is likely to be an adequate supply of terraced and semi-detached homes of all sizes in Blackrod. There is likely to be an undersupply of detached homes, 1-2-bedroom bungalows and 1-bedroom flats/apartments.

**Figure 29 Comparison of likes and expectations to the profile of market housing in Blackrod**

Description	Blackrod	
	Like	Expect
Bungalow 1-2 Beds	● -6.6	● -3.8
Bungalow 3 beds	● 1.8	● 3.4
Bungalow 4+ beds	● 0.2	● 0.2
Detached house 1-2 Bed	● -3.8	● -5.8
Detached house 3 Beds	● -9.3	● -9.9
Detached house 4 or more	● -15.2	● -7.8
Flat/Apartment 1 Bed	● -1.5	● -6.8
Flat/Apartment 2 Beds	● -2.0	● 0.7
Flat/Apartment 3+ Beds	● -1.0	● 0.0
Other 1 Bed	● -2.8	● -2.7
Other 2 beds	● 0.0	● 0.0
Other 3+ Beds	● 0.9	● 0.9
Semi-detached house 1-2 beds	● 5.1	● 3.9
Semi-detached house 3 bed	● 18.8	● 17.7
Semi-detached house 4 or	● 1.1	● 0.6
Terraced house 1-2 Beds	● 7.2	● 5.6
Terraced house 3 Beds	● 5.9	● 2.5
Terraced house 4+ beds	● 1.2	● 1.2

Source: household survey

## Newly forming households

- 5.21 We have undertaken further analysis of the 35 newly forming households identified by the survey. This is because those newly forming households that are youngest are least likely to be able to acquire market re-sale housing for financial reasons. They tend to have lower income than older households and may not be able to fund a deposit without parental support. Older established households may have accrued equity in their present home. Older newly forming households, having undergone a

relationship breakdown and are seeking replacement housing with or without a new partner and may well have suffered reductions of income and equity.

- 5.22 Figure 30 provides a breakdown of the household type and housing aspirations of the 35 newly forming households seeking market housing.

	Couple only (both under 65)	Couple with 1 or 2 child(ren) under 18	Lone parent with 1 or 2 child(ren) under 18	Total
1/2 bed flat	11	0	0	11
1/2 bed house	0	4	4	9
3-bed house	0	4	11	15
<b>Total</b>	<b>11</b>	<b>9</b>	<b>15</b>	<b>35</b>

Source: household survey

- 5.23 According to figure 29, supply may exist for those seeking 1, 2 and 3 bedroom homes however we have undertaken analysis regarding the affordability of such housing and other options.
- 5.24 Using the income data and house prices stated in chapter 4 we illustrate, in figure 31 the income and deposit required to fund market housing at lower quartile and median incomes and house prices.

Tenure Option	Income Required	Deposit	LQ income	Median income	Can provide deposit
Social Rent (average)	£17,393		11700	19,500	44.4%
Affordable Rent (80% of median private rent)	£22,810		11700	19,500	44.4%
Market Rent - Lower Quartile	£21,648	£650	11700	19,500	40.5%
Market Rent - Median	£28,512	£650	11700	19,500	40.5%
Market Sale - Lower Quartile	£30,086	£11,700	11700	19,500	25.0%
Market Sale - Median	£36,000	£14,000	11700	19,500	22.4%
Market Sale - Average	£36,568	£14,221	11700	19,500	21.5%
Starter Home (20%)	£28,800	£11,200	11700	19,500	24.6%
Starter Home (30%)	£25,200	£9,800	11700	19,500	27.6%
Shared ownership (50%)	£27,140	£7,000	11700	19,500	36.4%
Shared ownership (25%)	£22,490	£3,500	11700	19,500	56.9%
Help to buy	£20,000	£14,000	11700	19,500	22.4%

Source: household survey



- 5.25 It is apparent from figure 31 that these households can only afford social rented housing. Even if they had the income required for home ownership only a low proportion would have an adequate deposit.
- 5.26 There are many products aimed at assisting households to get onto the property ladder. We have investigated the affordability of each using the above local house prices and incomes.

**Figure 32 Illustration of the cost of various types of low cost home ownership**

<b>Starter Home (20% discount)</b>	<b>Costings</b>
Full price (based on median)	£140,000
Starter home price (20% less than median)	£112,000
10% deposit on equity share	£11,200
Mortgaged amount	£100,800
<b>Income required for mortgage</b>	<b>£28,800</b>

<b>Starter Home (30% discount)</b>	<b>Costings</b>
Full price (based on median)	£140,000
Starter home price (30% less than median)	£98,000
10% deposit on equity share	£9,800
Mortgaged amount	£88,200
<b>Income required for mortgage</b>	<b>£25,200</b>

<b>Shared ownership 50%</b>	<b>Costings</b>
Full price (based on median)	£140,000
Equity 50%	£70,000
10% deposit on equity share	£7,000
Mortgaged amount	£63,000
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£160
<b>Income required for mortgage</b>	<b>£18,000</b>
Income required for rent/service charge	£9,140
<b>TOTAL</b>	<b>£27,140</b>

Shared ownership 25%	Costings
Full price (based on median)	£140,000
Equity 25%	£35,000
5% deposit on equity share	£1,750
Mortgaged amount	£33,250
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£241
<b>Income required for mortgage</b>	£9,500
Income required for rent/service charge	£12,990
<b>TOTAL</b>	<b>£22,490</b>

Help to buy	Costings
Full price (based on median)	£140,000
Equity 75%	£105,000
Loan 20%	£28,000
Deposit 5%	£7,000
Mortgaged amount	£70,000
<b>Income required for mortgage</b>	<b>£20,000</b>
Loan fee (1.75% in year 6)	£490

## Older people

- 5.27 We asked older person households questions about which housing options they would consider in future. Respondents could select more than one option. In figure 33 the percentages in each row sum to 100%.
- 5.28 The option overwhelmingly cited by home owners was ‘continue to live in current home with support when needed’. Other main choices were buying sheltered accommodation and co-housing. The least frequently cited option was ‘rent from a private landlord’. A large proportion of private renters stated that they would continue to rent privately and few indicated that buying might be an option. Affordable renters would mostly rent sheltered housing or housing association provided housing. None would see buying sheltered or extra care housing as an option.
- 5.29 Note that this is a multiple-choice question. Respondents were asked to tick all options being considered.

**Figure 33 Q15: Which of the following older persons' housing options would you consider?**  
Base: All respondents

	Total households	Owner Occupier		Private tenant		Affordable tenant	
	No.	No.	%	No.	%	No.	%
<b>Continue to live in current home with support when needed</b>	<b>1,601</b>	<b>1,320</b>	<b>82.5</b>	<b>132</b>	<b>8.3</b>	<b>148</b>	<b>9.3</b>
Buying a property in the open market	292	240	82.3	44	15.1	7	2.5
Rent a property from a private landlord	89	34	38.4	55	61.6	0	0
Rent from HA	170	81	47.9	66	38.9	22	13.1
<b>Sheltered Accommodation - Renting</b>	<b>470</b>	<b>274</b>	<b>58.4</b>	<b>121</b>	<b>25.8</b>	<b>74</b>	<b>15.8</b>
Sheltered Accommodation - Buying	339	317	93.5	22	6.5	0	0
Sheltered Accommodation - Shared Ownership	138	120	86.7	11	8	7	5.4
<b>Extra Care Housing - Renting</b>	<b>432</b>	<b>291</b>	<b>67.5</b>	<b>88</b>	<b>20.4</b>	<b>52</b>	<b>12</b>
Extra Care Housing - Buying	292	270	92.5	22	7.5	0	0
Extra Care Housing - Shared Ownership	142	116	81.7	11	7.8	15	10.5
Residential Care Home	194	150	77.3	44	22.7	0	0
Co-housing	389	330	84.8	44	11.3	15	3.8
Total weighted	1,867	1509		187		171	
Total Actual	392	352		17		23	

Source: household survey

## Transport issues

- 5.30 We were asked to include transport related questions in the questionnaire.
- 5.31 From the survey data, we estimate that 2,933 people are vehicle owners. Some households had more than one vehicle owner. It is difficult to put this number into perspective. However, from the census 2011 we note that there are 3,749 people resident in the town of working age (16-74).
- 5.32 Figure 34 shows that 80% of residents park off street. A lower proportion of private renters park off-street consequently a higher proportion park on-street. With reference to figure 6, private renters do not rent a disproportionate amount of terraced housing or flats that may be associated with on-street parking.

**Figure 34 Q26 For each member of the household - parking**

	Total persons		Owner Occupier		Private tenant		Affordable tenant	
	No.	%	No.	%	No.	%	No.	%
Park on street	496	20.0	360	17	99	45	37	26.3
Park off street	1,987	80.0	1,761	83	121	55	104	73.7
Total	2,483	100.0	2,121	100	220	100	141	100

Source: household survey

5.33 Regarding travel to work (TTW) (figure 35) shows the number of people that use each method and their household tenure. The vast majority of people travel to work using their own car. These are mostly home owners. A very low proportion of home owners car share, use park and ride or combined bus and rail methods of transport. Private renters mostly travel to work on foot or by bicycle. Low proportions of private renters and affordable renters use their own car.

**Figure 35 Q26 For each member of the household - travel to work (TTW) arrangements**

	Total persons	Owner Occupier		Private tenant		Affordable tenant	
		No.	%	No.	%	No.	%
TTW by foot or bicycle	175	90	51.6	77	44.2	7	4.2
TTW by car share	98	69	69.9	22	22.5	7	7.6
TTW by own car	1,245	1,024	82.3	176	14.2	45	3.6
TTW bus	240	163	67.8	55	22.9	22	9.3
TTW rail	183	124	67.8	44	24.1	15	8.1
TTW bus/rail	95	47	49.6	33	34.8	15	15.6
TTW park and ride	32	21	66.0	11	34.0	0	0

Source: household survey

## 6. The need for affordable housing

### Introduction

- 6.1 Housing need is defined as *the quantity of housing required for households who are unable to access suitable housing without financial assistance*.
- 6.2 Local authorities take into account the following factors when assessing whether or not an individual household is in need of affordable housing:
- The household must be in housing need such that their existing housing is unsuitable;
  - The household must live in the local area or have a strong connection to it;
  - The household must be unable to afford market housing.
- 6.3 Local authorities differ in their definitions of ‘local’. Some regard ‘local’ as local to the district others to a smaller area e.g. a specific town, neighbourhood, village or groups of neighbourhoods or villages.
- 6.4 Any household can be in housing need regardless of their current tenure and financial standing. Older person households, in particular, may be in housing need, due to health or infirmity or disability, rendering their present accommodation unsuitable. The model we employ initially takes into account all households in housing need but estimates those in need of affordable housing with reference to their ability to afford market housing based upon income data that they supply in the questionnaire.
- 6.5 The 2017 household survey and secondary data provide a robust range of information to quantify housing need arising from parish residents. In order to assess this data, we use a 4-stage model that is widely used to arrive at the quantity of affordable housing that is needed.
- 6.6 In summary, the needs assessment model reviews in a step-wise process:
- Stage 1: Current housing need from existing households;
- Stage 2: Future housing need from:
- new households that are likely to form; and
  - existing households likely to fall into housing need;
- Stage 3: Affordable housing supply; and
- Stage 4: Estimate of households in need and additional housing required
- 6.7 Table 6.1 summarises the different steps taken in assessing housing need and evidencing the extent to which there is a surplus or shortfall in affordable housing in Blackrod parish. Modelling has been carried out using household survey data and takes into account household type and property size requirements. Note that as explained in chapter 1, data have been weighted to reflect the total number of households in the study area.
- 6.8 This chapter continues with an overview of the data and analysis for each stage of the needs assessment process.

<b>Table 6.1 Needs Assessment Summary</b>			
<b>Step</b>	<b>Stage and Step description</b>	<b>Calculation</b>	
		<b>Total households 2,435</b>	<b>Blackrod</b>
	<b>Stage1: CURRENT NEED</b>		
1.1	Homeless households and those in temporary accommodation	Annual requirement	0
1.2	Overcrowding and concealed households	Current need	89
1.3	Other needs (see table 6.2)	Current need	140
1.4	Total current housing need (gross)	Total no. of households with one or more needs	229
	<b>Stage 2: FUTURE NEED</b>		
2.1	New household formation (annual) 45.4	Annual requirement based on average of past formation rate, national formation rate and households wanting to form in the next 5 years	37
2.2	Newly forming households needing affordable accommodation	45.4% cannot afford open market accommodation	17
2.3	Existing households falling into need	Annual requirement	0
2.4	Total newly-arising housing need (gross each year)	2.2 + 2.3	17
	<b>Stage 3: AFFORDABLE HOUSING SUPPLY</b>		
3.1	Affordable dwellings occupied by households in need	(based on 1.4)	15
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0
3.3	Committed supply of new affordable units	Total annual	None assumed
3.4	Units to be taken out of management	None assumed	None assumed
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	15
3.6	Annual supply of social re-lets (net)	Based on lettings data from the SHMA	17
3.7	3-year supply of intermediate affordable housing available for re-let or resale at sub-market levels	Based on lettings data from the SHMA	1
3.8	3-year supply of affordable housing	3.6+3.7	18
	<b>Stage 4: ESTIMATE OF ANNUAL HOUSING NEED</b>		
4.1	Total backlog need	1.4-3.5	214
4.1A	Total cannot afford	45.4%	97
4.2	Quota to reduce over 5 years	20%	
4.3	Backlog reduction	Annual requirement	19
4.4	Newly arising need (annual)	2.4	17
4.5	Total affordable need (annual)	4.3+4.4	36
4.6	Affordable capacity (annual)	3.8	18
<b>4.7</b>	<b>NET ANNUAL IMBALANCE</b>	<b>4.5-4.6 NET</b>	<b>18</b>

Source: 2017 Household Survey; RP CORE lettings data from the Bolton 2015 SHMA; Land Registry House Price Data; Zoopla private lettings data

## Stage 1: Current need

- 6.9 The range of housing needs identified from existing households in the study area from household survey data are summarised in Table 6.2.

Step	Factor	No. Households
Step 1.1	Homeless households or with insecure tenure	0
Step 1.2	Overcrowded according to the 'bedroom standard' model	89
Step 1.3	Other needs (too expensive, difficult to maintain, sharing facilities, lacking amenities, major disrepair, actual harassment or threats of harassment)*	140
Total no. households in need		229
Estimated Total Households at 2017		2,435
% households in need		9.4%

Source: 2017 Household Survey (\*note that some households reported more than one need factor)

### Step 1.1 Homeless households and those in temporary accommodation

- 6.10 A total of **0** households were identified as being homeless or living in temporary accommodation.

### Step 1.2 Overcrowding and concealed households

- 6.11 The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex, and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.
- 6.12 Analysis identifies **89** households who are currently living in overcrowded accommodation or are concealed households and want to move. This figure is taken as the backlog of need from overcrowded and concealed households.

### Step 1.3 Other groups

- 6.13 Analysis identifies a total of **140** households with other housing needs which specifically relates to households containing people with mobility impairment or other special needs living in unsuitable accommodation.

### Step 1.4 Total current housing need

- 6.14 Based on Steps 1.1 to 1.3, using evidence from the household survey, the extent to which households are in housing need in the study area *and* want to move to offset that need has been identified. A base figure for this is **229** households.
- 6.15 Bolton Borough Council was consulted on the level of housing need arising from the parish. We were told that there were 220 households resident in Blackrod that had registered with the local authority and were assessed as having a degree of housing need.
- 6.16 Whilst those identified by the survey as being in need may not be exactly the same people that have registered the two numbers broadly agree and add confidence to the survey findings.

## Stage 2: Future need

### Step 2.1 New household formation (gross)

- 6.17 The needs analysis assumes an 'average' household formation which is based on three components: the national formation rate (1.55%) which is based on the latest three-year average national rate reported in the English Housing Survey over the period 2013/14 to 2015/16); the extent to which households have formed in the past 5 years (35 or 7 each year); and the extent to which households want to form in the next 5 years (326 or 65 each year). The overall average rate is 37 each year (which is similar to the national rate) and this is used in modelling.

### Step 2.2 New households unable to buy or rent in the open market

- 6.18 An analysis of the likely gross income of newly-forming households and access to financial resources was undertaken. Overall, 45.4% of households could not afford open market prices or rents (based on a lower quartile price of £117,000 and a private rate of £425 per calendar month. Therefore, there is an annual need for **17** (i.e. 37 x 45.4%) affordable dwellings for newly forming households.

### Step 2.3 Existing households expected to fall into need

- 6.19 The household survey identified new households who had moved because they had fallen in to need. Analysis considered whether households had moved into social renting from a private tenure because they were in need.



### Step 2.4 Total newly arising housing need (annual)

- 6.20 Total newly arising need is calculated to be **17** households each year.

## Stage 3: Affordable housing supply

- 6.21 The CLG model reviews the supply of affordable units, taking into account how many households in need are already in affordable accommodation, stock surpluses, committed supply of new affordable dwellings and dwellings being taken out of management (for instance pending demolition or being used for decanting).

### Step 3.1 Affordable dwellings occupied by households in need

- 6.22 This is an important consideration in establishing the net levels of housing need as the movement of these households within affordable housing will have a nil effect in terms of housing need<sup>1</sup>. There are **15** households currently in need living in affordable housing.

### Step 3.2 Surplus stock

- 6.23 No surplus vacant social rented stock is assumed in the study area over and above normal vacancy rates.

### Step 3.3 Committed supply of new affordable units

- 6.24 The baseline needs assessment model assumes this to be zero. Any committed supply would reduce the overall scale of need evidenced in the analysis.

### Step 3.4 Units to be taken out of management

- 6.25 The model assumes there will be **no** affordable rented units taken out of management over the next five years.

### Step 3.5 Total affordable housing stock available

- 6.26 It is assumed that there are 15 affordable dwellings available over the five-year period arising from households moving within the stock.

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<sup>1</sup> Strategic Housing Market Assessment Guidance (CLG, August 2007)

### Steps 3.6 Supply of social re-lets

- 6.27 The CLG model considers the annual supply of social rented vacancies based on data presented in the 2015 Bolton SHMA. Allocations data was obtained from RP CORE general lettings data for the three years 2010/11, 2011/12 and 2012/13 for the Horwich and Blackrod area. This was apportioned between Horwich and Blackrod based on 2011 census household data. This results in a provision of 17 social relets each year.
- 6.28 Bolton Borough Council told us that last year there were 11 relets arising in Blackrod. In our model we have used the higher figure stated in paragraph 6.27 to allow for additional supply that will become available from new development over the next 5 years. The supply factor is easily changed in the model in the light of actual delivery.

### Step 3.7 Annual supply of intermediate re-lets/sales

- 6.29 CORE lettings data for 2010/11, 2011/12 and 2012/13 used in the 2015 Bolton SHMA was identified for Horwich and Blackrod and apportioned in the same way as social relets. The result was an annual supply of 1 intermediate re-lets/sales.

### Summary of Stage 3

- 6.30 The annual supply of affordable dwellings was 18 each year.

## Stage 4: Estimate of annual housing need

### Overview

- 6.31 Analysis has carefully considered how housing need is arising within Blackrod by identifying existing households in need and who cannot afford market solutions, newly-forming households in need and existing households likely to fall into need. This has been reconciled with the supply of affordable dwellings.
- 6.32 Based on the CLG modelling process, analysis suggests that there is an overall annual imbalance of 36 affordable dwellings.
- 6.33 For critical stages of the needs assessment model (Step 1.1, Step 1.4, Step 2.4 and Step 3.8), information is broken down by designation (general needs and older) and property size. This allows a detailed assessment of the overall housing requirements of households in need and provides clear affordable requirement information. In turn, this can help identify where there are shortfalls and sufficient capacity of affordable housing, and help to shape policy responses.
- 6.34 Stage 4 brings together the individual components of the needs assessment to establish the total net annual shortfall.

### Step 4.1 Total backlog need

- 6.35 Step 4.1 is the total backlog need which is derived from the number of households in Step 1.4 who are in housing need minus total affordable housing stock available (Step 3.5). The total backlog need is 214. The extent to which these households could afford open market prices and rents was then tested based on a lower quartile price of £117,000 and a private rent of £425 per calendar month
- 6.36 Household incomes were tested against lower quartile prices. For buying, an income multiple of 3.5x was assumed and for renting, rents should not cost more than 25% of household income.
- 6.37 Overall, 45.4% of existing households in need could not afford open market prices or rents. Therefore, the backlog need is 97.

### Steps 4.2 to 4.6

- 6.38 Step 4.2 is a quota to reduce the total backlog need which is assumed to be cleared over 5 years.
- 6.39 Step 4.3 is the total annual backlog reduction based on Step 4.2 (19 each year).
- 6.40 Step 4.4 is a summary of newly-arising need from both newly forming households and existing households falling into need (17 each year).
- 6.41 Step 4.5 is the total annual affordable need based on Steps 4.3 and 4.4 (36).
- 6.42 Step 4.6 is the annual social rented/intermediate tenure capacity based on step 3.8 (18 each year).

### Step 4.7 - Total gross and net shortfalls

- 6.43 The total gross annual shortfall of affordable housing is 36. The net shortfall takes into account affordable supply of 18 each year and results in an overall annual imbalance (shortfall) of 18 affordable dwellings. Table 6.3 presents the gross shortfall and table 6.4 presents the net shortfall across the study area by designation (general needs and older person) and property size. Evidence would suggest a range of affordable dwellings are needed across Blackrod, in particular smaller 1 and 2 bedroom homes for general needs and older person and 3+ bedroom general needs accommodation.

**Table 6.3 Gross affordable housing requirements – total annual requirement 2017/18 to 2021/22**

Number bedrooms	Designation		Total
	General Needs	Older Person	
1	7	4	11
2	12	1	13
3	9	0	9
4 or more	3	0	3
<b>Total</b>	<b>31</b>	<b>5</b>	<b>36</b>

Sources: 2017 Household Survey; RP CORE Lettings and Sales

**Table 6.4 Net affordable housing requirements – total annual requirement 2017/18 to 2021/22**

Number bedrooms	Designation		Total Annual	Total 5-year
	General Needs	Older Person		
1	4	2	6	30
2	5	1	6	30
3	4	0	4	20
4 or more	2	0	2	10
<b>Total</b>	<b>15</b>	<b>3</b>	<b>18</b>	<b>90</b>

Sources: 2017 Household Survey; RP CORE Lettings and Sales

- 6.44 Bolton Borough Council advised us that affordable supply in Blackrod is small on an annual basis relative to the size of the parish and re-lets are sought after from people living outside Blackrod some of which have a connection to it. High numbers of bids are received for vacancies under the choice based letting system. Demand is strongest for 2 and 3 bedroom houses with on average over 100 bids per vacancy.
- 6.45 We were advised that allocated properties in Blackrod (not including the new build scheme) since Oct 2014 found that almost a quarter were allocated to applicants registered/resident in Blackrod. Additionally, a half of properties allocated in Blackrod were to applicants registered in either Blackrod or Horwich.

## 7. Bringing the evidence together, findings and conclusion

### Key findings from the parish profile

- 7.1 The findings from the above figures combine to show that, compared to the other geographies, housing in the parish has disproportionate levels of 3-bedroom, semi-detached homes that are mostly owner occupied. There is relatively low proportion of 1 bedroom homes and flats. There are low proportions of social rented and private rented housing.
- 7.2 Older person households form around one third (32%) of all households resident in the parish. This is significantly higher than the national average. Population projections for the district show that by 2039 there will be significantly more older people resident in the district and by implication the parish. For the district, the proportion of those aged 70-years and over will increase by 70% over this period with over 85s increasing by 135%. The proportion of older households that are infirm will increase with age both increasing demand for support services and for suitable housing.
- 7.3 The largest groups of people resident in the parish are those aged 45-59 and are mostly married couples with no children (under 65 years of age). Nearly two thirds of households have no children living with them. 12% of households have non-dependent children living with them
- 7.4 There is significant under-occupation of housing in the parish as two thirds (64%) of the housing stock is 3 bedrooms or larger and two thirds (62.7%) being single person or 2 person households.
- 7.5 The evidence suggests that homes to enable older people to downsize are needed especially if older people are frail. At the same time because there is a relative shortage of larger homes (4-bedrooms or over), families that need more space find restricted supply locally. Both groups may wish to remain resident in their community for care and support or social reasons and families may not want their children to change school. Newly forming households will generally look to smaller houses and flats to achieve their first step on the housing ladder. They may find this difficult due to the relatively small proportions of smaller houses and flats although their ability to afford housing may be a major factor.
- 7.6 So, in this section we have established that the profile of houses by size and type households is potentially frustrating the needs and aspirations of a number of households.

### Key findings arising from the market appraisal

- 7.7 The relatively large supply of semi-detached homes is a key feature of the market and the relatively smaller supply of detached homes is seen as an important issue, preventing local families from upsizing.

- 7.8 The affordability of local housing is more favourable than other parts of the Manchester commuter belt some of which has seen significant rises in house prices. However due to low household income levels few local households on median income levels and a minimum deposit can afford to purchase a house in Blackrod. This is a likely scenario for local first time buyers and first time movers. More established households may be able to put a larger deposit down funded by equity in their present home.
- 7.9 The private rented sector is relatively small and agents believe that the potentially poor return on investment is the main factor preventing its growth. Agents also expressed concern about the ability of the road infrastructure to cope as and when large scale housebuilding occurs in Horwich and this may adversely affect Blackrod.

## Key findings from the household survey

### General views of housing supply

- 7.10 The option most supported was ‘no further homes are needed’. However, a similar level of support was recorded for extra homes for older people and homes for first time buyers. The group with the least support was ‘large family homes’. The majority of views expressed were those of owner occupiers. The group that attracted most support from private tenants was ‘large family homes’, the group that attracted most support from affordable housing tenants was ‘homes for people with disabilities’.
- 7.11 Respondents thought that there is insufficient suitable housing for older people. A larger proportion of private and affordable tenants than home owners told us that there is insufficient suitable housing for older people.
- 7.12 Regarding the need for small developments of affordable housing, respondent views were evenly divided across yes, no and maybe.
- 7.13 Over 100 households told us that a family members had moved away from Blackrod in the last 5 years because of lack of suitable housing. The main reasons given were because of marriage or a new relationship. The most frequent reason given by private tenants was ‘to move in with friends’. This was the least frequent reason given by owner-occupiers. Other least frequent reason given were lack of public transport and lack of affordable housing.

### Current households: future housing requirements

- 7.14 113 households (5% of all households) identified that they needed to move home but were unable to do so, mostly because of affordability and lack of suitable housing.
- 7.15 409 households (18% of all households) identified a need to move home and felt they were able to do so. Home owners and private tenants most frequently cited the main reason as ‘Wanted larger property or one which was better in some way’. Affordable tenants only cited ‘Needed housing suitable for older / disabled person’.

- 7.16 Based upon the household survey data, an analysis of moving households and newly forming households enables us to estimate the quantity size and type of housing that is needed to meet the housing requirements for market housing over the next 5 years. Affordable housing requirements are estimated using a different method.
- 7.17 We find that there is an estimated demand for 390 homes and a supply of 364 homes over the next 5 years. There is a crude shortage of homes. However, a greater number of homes are needed to meet specific local requirements due to the mismatch between supply and demand. There will be an estimated shortage of 76 4-bedroom houses, 34 1 or 2-bedroom bungalows, 9 3-bedroom bungalows (or larger) and 4 3-bedroom flats or larger, 123 dwellings in total, over 5 years.
- 7.18 There is likely to be an adequate supply of terraced and semi-detached homes of all sizes in Blackrod.
- 7.19 We undertook additional analysis of the 35 households that the survey revealed are likely to form over the next 5 years as this group is most likely to have least spending power to buy a home. Analysis reveals that on current income levels none can afford market housing and few have saved an adequate deposit. We have analysed the cost of owning several low-cost housing options in relation to local house prices.
- 7.20 We undertook additional analysis of older person housing preferences. The option overwhelmingly cited by home owners was ‘continue to live in current home with support when needed’. Other main choices were buying sheltered accommodation and co-housing. The least frequently cited option was ‘rent from a private landlord’. A large proportion of private renters stated that they would continue to rent privately and few indicated that buying might be an option. Affordable renters would mostly rent sheltered housing or housing association provided housing. None would see buying sheltered or extra care housing as an option.

## The need for affordable housing

- 7.21 Information from the local authority and household survey information was used to estimate the need for affordable housing.
- 7.22 The evidence would suggest that there is an annual shortfall of 18 dwellings, around one quarter of which would be for older people. A range of affordable dwellings are needed across Blackrod, in particular smaller 1 and 2-bedroom homes for general needs and older persons, and 3+ bedroom general needs accommodation.

## Conclusions and policy implications

### Meeting future housing requirements

- 7.23 The evidence suggests that a gross 90 affordable homes and gross 123 market homes of specific sizes and types over the next 5 years as at the date of the survey. However new homes will be delivered over the life of the plan. and these are considered in paragraphs 7.28 and 7.29 below.

- 7.24 The mix of housing needed is particularly noteworthy. Evidence from the census and the household survey suggests that there is an adequate supply of 3-bedroom terraced and semi-detached homes in Blackrod. However, 4-bedroom homes and smaller homes are needed.
- 7.25 Several factors are driving this. Firstly, some families need and aspire to live in 4 bedroom homes. The evidence is clear that they form a low proportion of the housing stock and create little supply. Households have to move away to find suitable housing and this can be a loss to the community and family networks.
- 7.26 Secondly, older people find it difficult to move to more suitable housing as they become frail. This may be due to lack of credible options for them and a deep-seated reluctance to leave their family home. Many bungalows that are seen as particularly suited to older people are occupied by younger people and households. Again, leaving the area to find suitable housing is damaging to local communities, family and social networks. This is arguably the most significant factor due to demographic pressure. Older people are projected to form increasingly large proportions of the population over the next 25 years.
- 7.27 Thirdly it is clear that newly forming households are at a financial disadvantage when seeking a place of their own whether for home ownership or market renting solutions. There is very little market rented supply in Blackrod.

## Current housing development and vacant housing

### *Current housing development*

- 7.28 We are advised that 3 sites are currently under construction and will be completed during the next 5 years being 128 units over 5 years or 26 (rounded) over 1 year:
- 110 units on Hill Lane consisting of: 39 - social/affordable 2/3-bedroom units; 16 - market housing 3-bedroom units; 55 - 4-bedroom units.
  - 12, 3-bedroom units on Blackhorse Street (Nightingale Mews)
  - 6, 3-bedroom units on the Paddock, Chorley Road.
- 7.29 In summary:
- 39 affordable units (2 and 3-bedroom); and
  - 89 market units (55 4-bedroom, and 34 3-bedroom).
- 7.30 Agents also advised us that large scale development is also underway outside the parish boundary but close to it.
- 7.31 Regarding the affordable units these will have been negotiated with the local authority and therefore have to assume that they are in accordance with local needs at prevailing at the time. According to our survey 6 1-bedroom homes are needed and none are to be provided. In context, these 39 affordable units are approximately 43% of the units needed over a 5-year period (39/90).
- 7.32 Regarding market housing, the 55, 4-bedroom units are in line with survey findings and may meet up to 70% of the need. Further information would be needed to



assess the impact of the remaining 2 and 3-bedroom units in the light of identified need from older people. Some older people may prefer to downsize to smaller houses.

- 7.33 However, it is not safe to assume that all of the above housing will be occupied by parish residents. Our research over many years tells us that the proportion occupied by local households varies considerably. The fraction is sensitive to price and type and marketing. This issue is considered in the concluding section.

### *Vacant housing*

- 7.34 Vacant housing can also contribute to the housing supply if brought back into use. However, we must take into account that vacancies are necessary and some are unavoidable due to probate processes after the death of the occupant.
- 7.35 Blackrod Town Council obtained a summary of residential vacancies from Bolton Council's council tax register. The latest figures for empty housing in Blackrod (as at 1<sup>st</sup> January 2018) show that 82 dwellings were vacant of which:
- 7 of these have been empty over 2 years;
  - 13 of these are exempt (9 due to death);
  - 13 of these are second homes;
  - 28 of these have been empty for 6 months to 2 years and are available for rent or sale; and
  - 21 of these have been empty for less than 6 months.
- 7.36 This is a vacancy rate of 3.4% (2.8% if second homes are ignored). This is typical of many villages and towns and does not need to be factored into our estimate of housing requirements. Vacancy numbers will fluctuate from time to time. Overall the figures are slightly up on the council's previous report. Second homes are at a low level compared to towns and villages that have a significant tourism offer.

### Net housing requirements

- 7.37 So, taking into account the supply under construction the net additional units needed over 5 years are as follows:
- 7.38 **Market housing:** there is an estimated shortage of 68 market dwellings over 5 years being:
- 21, 4-bedroom houses (i.e. estimated 76 needed minus 55 under construction);
  - 34, 1 or 2-bedroom bungalows;
  - 9, 3-bedroom bungalows (or larger) and
  - 4, 3-bedroom flats or larger.
- 7.39 **Affordable housing:** a minimum of 51 affordable dwellings are needed over 5-years being:

- 11, 2 and 3-bedroom homes (i.e. an estimated 50 needed minus 39 under construction);
  - 30, 1-bedroom homes (none under construction); and
  - 10, 4-bedroom dwellings (none under construction).
- 7.40 We say a minimum as we have not been supplied with the mix of 2 and 3-bedroom units and whether they are general need or for older people. Delivery of these dwellings need to be monitored and the report updated as the information becomes available.
- 7.41 It is not safe to assume that all of the above housing will be occupied by parish residents. Our research over many years tells us that the proportion occupied by local households varies considerably. The fraction is sensitive to price and type and marketing.

### Implications for neighbourhood plan policies

- 7.42 Neighbourhood plans consist of neighbourhood level planning policies that must be in general conformance with local planning authority strategy. There is considerable scope for neighbourhood plans to work alongside the local authority planning strategies and policies to influence development proposals and fine tune them to help meet local needs and issues.
- 7.43 It is suggested that this housing needs assessment (HNA) should be regarded as an evidence base and is used to support both neighbourhood plan policy and influence consultations with the local planning authority. We suggest that a key feature of the HNA is that it does not just state the housing requirements that are apparent from the evidence, but it goes some way to explaining why these requirements have arisen. For example, the growing mismatch between the housing stock that is largely fixed and the circumstances of households that are constantly changing.
- 7.44 The issues identified by this HNA that might be addressed in the neighbourhood plan are:
- Delivery of the additional homes required provided they are of the type and size needed in appropriate tenures at prices affordable to local households;
  - Addressing the risk that some of the housing will not be occupied by the people that it was intended for. Examples of this are:
    - new build housing being occupied by incomers;
    - large family homes being occupied by households without children;
    - housing that is suited to the needs of older people being occupied by younger people;
    - lack of new households coming into the housing market for affordability reasons that are an end point for conveyancing chains.

- 7.45 Some neighbourhood plans have addressed these problems by encouraging diversity in new build housing proposals and incorporating local occupancy clauses and age restricted housing as appropriate.

## Appendix 1: Profile data

A.1 The figures presented in Chapter 3 are based upon the data in the following data tables. The figure references are identical. All data is taken from the census 2011 unless otherwise stated.

	Parish		District		England	
	No	%	No	%	No	%
No Bedrooms	1	0	232	0.2	54,938	0.2
1 Bedroom	112	5.1	11,871	10.2	2,593,893	11.8
2 Bedrooms	683	30.9	39,447	33.9	6,145,083	27.9
3 Bedrooms	1,102	49.9	48,024	41.3	9,088,213	41.2
4 Bedrooms	259	11.7	13,416	11.5	3,166,531	14.4
5 & 5+	52	2.4	3,381	2.9	1,014,710	4.6
Totals	2,209	100	116,371	100	22,063,368	100.1

	Parish		District		England	
	No	%	No	%	No	%
Detached	467	21.1	19,294	16.6	4,949,216	22.5
Semi-Detached	1,086	49.2	40,787	35.1	6,889,935	31.3
Terraced	510	23.1	40,033	34.5	5,396,459	24.5
Flat etc.	146	6.6	15,977	13.8	4,668,839	21.2
Caravan etc.	0	0	77	0.1	80,964	0.4
Total	2,209	100	116,168	100.1	21,985,413	99.9

	Parish		District		England	
	No	%	No	%	No	%
Owned Outright	921	41.7	35,378	30.4	6,745,584	30.6
Owned (Mortgaged)	883	40	38,792	33.3	7,229,440	32.8
Shared Ownership	4	0.2	605	0.5	173,760	0.8
Social rented	171	7.7	23,825	20.5	3,903,550	17.7
Private rented	205	9.3	15,930	13.7	3,715,924	16.8
Living rent free	25	1.1	1,841	1.6	295,110	1.3
All Households	2,209	100	116,371	100	22,063,368	100

A.2 Due to the size of the table, no data is presented for figure 4 - population projections.

Bedrooms	Owned outright		Owned (mortgage)		Social rented		Private rented		All tenure	
	No.	%	No.	%	No.	%	No.	%	No.	%
1	18	0.8	10	0.5	64	2.9	21	1	113	5.1
2	296	13.4	197	8.9	56	2.5	134	6.1	683	30.9
3	501	22.7	493	22.3	48	2.2	60	2.7	1102	49.9
4 or 4+	106	4.8	187	8.5	3	0.1	15	0.7	311	14.1
Totals	921	41.7	887	40.2	171	7.7	230	10.4	2209	100

	Owned outright		Owned (mortgage)		Social rented		Private rented		Row totals	
	No.	%	No.	%	No.	%	No.	%	No.	%
Detached house/bungalow	228	10.3	215	9.7	2	0.1	22	1	467	21.1
Semi-detached house/bungalow	503	22.8	440	19.9	87	3.9	56	2.5	1,086	49.2
Terraced house/bungalow	173	7.8	216	9.8	48	2.2	73	3.3	510	23.1
Flat etc.	17	0.8	16	0.7	34	1.5	79	3.6	146	6.6
Column Totals	921	41.7	887	40.2	171	7.7	230	10.4	2,209	100

	Parish		District		England	
	No	%	No	%	No	%
Owned	604	85.2	20,456	70.7	4,239,177	74.1
Shared Ownership	2	0.3	172	0.6	27,489	0.5
Social Rented	71	10	4,376	15.1	585,397	10.2
Private Rented	7	1	2,338	8.1	499,063	8.7
Living Rent Free	11	1.6	894	3.1	252,553	4.4
All Households HRP is 65 and over	14	2	699	2.4	118,045	2.1
	709	100	28,935	100	5,721,724	100

<b>Tax band</b>	<b>Bungalow</b>	<b>Flat_mais</b>	<b>House_terraced</b>	<b>House_semi</b>	<b>House_detached</b>	<b>All_properties</b>
A	60	80	360	170	0	670
B	10	110	250	190	0	560
C	260	10	60	540	120	990
D	40	0	10	40	160	250
E	10	0	10	10	110	140
F	0	0	0	10	40	50
G	0	0	0	0	30	30
H	0	0	0	0	0	0
All	380	200	700	950	470	2,700

Source Valuation Office Agency

<b>Tax band</b>	<b>Bungalow</b>	<b>Flat_mais</b>	<b>House_terraced</b>	<b>House_semi</b>	<b>House_detached</b>	<b>All_properties</b>
A	2.2	3	13.3	6.3	0	24.8
B	0.4	4.1	9.3	7	0	20.7
C	9.6	0.4	2.2	20	4.4	36.7
D	1.5	0	0.4	1.5	5.9	9.3
E	0.4	0	0.4	0.4	4.1	5.2
F	0	0	0	0.4	1.5	1.9
G	0	0	0	0	1.1	1.1
H	0	0	0	0	0	0
All	14.1	7.5	25.6	35.6	17	99.7

Source Valuation Office Agency

	Parish		District		England	
	No.	%	No.	%	No.	%
Age 0 to 4	228	4.6	18,765	6.8	3,318,449	6.3
Age 5 to 7	128	2.6	10,383	3.8	1,827,610	3.4
Age 8 to 9	83	1.7	6,495	2.3	1,145,022	2.2
Age 10 to 14	283	5.7	17,793	6.4	3,080,929	5.8
Age 15	48	1	3,640	1.3	650,826	1.2
Age 16 to 17	119	2.4	7,483	2.7	1,314,124	2.5
Age 18 to 19	112	2.2	6,799	2.5	1,375,315	2.6
Age 20 to 24	230	4.6	18,071	6.5	3,595,321	6.8
Age 25 to 29	253	5.1	18,285	6.6	3,650,881	6.9
Age 30 to 44	927	18.5	56,720	20.5	10,944,271	20.6
Age 45 to 59	1,065	21.3	52,967	19.1	10,276,902	19.4
Age 60 to 64	404	8.1	16,845	6.1	3,172,277	6
Age 65 to 74	639	12.8	23,553	8.5	4,552,283	8.6
Age 75 to 84	359	7.2	13,659	4.9	2,928,118	5.5
Age 85 to 89	90	1.8	3,652	1.3	776,311	1.5
Age 90 and Over	33	0.7	1,676	0.6	403,817	0.8
All Usual Residents	5,001	100.3	276,786	99.9	53,012,456	100.1

Table A10 Household composition						
	Parish		District		England	
	No	%	No	%	No	%
One Person Aged 65 and Over	315	14.3	14,473	12.4	2,725,596	12.4
One Person Other	334	15.1	22,618	19.4	3,940,897	17.9
Family all Aged 65+	265	12	8,488	7.3	1,789,465	8.1
Married Couple; No Children	348	15.8	13,532	11.6	2,722,702	12.3
Married Couple; One Dependent Child	130	5.9	6,846	5.9	1,285,267	5.8
Married Couple; Two or More Dependent Children	169	7.7	10,953	9.4	2,087,738	9.5
Married Couple; All Children Non-Dependent	145	6.6	6,801	5.8	1,233,748	5.6
Cohabiting Couple; No Children	122	5.5	5,346	4.6	1,173,172	5.3
Cohabiting Couple; One Dependent Child	40	1.8	2,840	2.4	438,750	2
Cohabiting Couple; Two or More Dependent Children	48	2.2	2,808	2.4	452,030	2
Cohabiting Couple; All Children Non-Dependent	10	0.5	644	0.6	108,486	0.5
Lone Parent; One Dependent Child	71	3.2	5,405	4.6	883,356	4
Lone Parent; Two or More Dependent Children	46	2.1	4,091	3.5	689,899	3.1
Lone Parent; All Children Non-Dependent	71	3.2	4,435	3.8	766,569	3.5
Other	95	4.3	7,091	6.1	1,765,693	8
Totals	2,209	100	116,371	100	22,063,368	100

Table A11 Occupancy rating (bedrooms) - parish only								
	Owned		Social rented		Private rented		All groups	
	No.	%	No.	%	No.	%	No.	%
+ 2 or more	806	44.6	20	11.7	34	14.8	860	38.9
+ 1	734	40.6	49	28.7	121	52.6	904	40.9
0	240	13.3	91	53.2	68	29.6	399	18.1
- 1 or less	28	1.5	11	6.4	7	3	46	2.1
Totals	1,808	100	171	100	230	100	2,209	100



## Appendix 2: List of sold house prices January 2016 to date

Table A12 Analysis of resale housing prices by type from January 2016 to date			
Percentile	Selling Price	Type	Number of bedrooms (where known)
	353	1	3
	285	1	3
	280	1	
	280	1	3
	250	1	5
	225	1	4
	215	1	
	208	1	3
	190	1	4
	190	3	3
	188	2	3
	180	2	3
	180	2	2
	180	2	2
	180	2	3
	179	2	4
75	173	1	3
	170	2	3
	165	1	3
	164	2	4
	163	1	3
	162	2	3
	160	2	3
	158	2	2
	156	2	3
	153	2	2
	152	2	3
	150	3	2
	148	2	3
	145	3	3
	141	2	2
	141	2	2
	140	2	3
50	140	3	
	138	2	3
	137	2	3
	135	2	3


Table A12 Analysis of resale housing prices by type from January 2016 to date			
Percentile	Selling Price	Type	Number of bedrooms (where known)
	135	2	3
	135	3	3
	135	3	2
	130	3	3
	128	2	3
	128	3	2
	125	3	
	125	3	3
	125	3	3
	123	3	3
	120	3	3
	120	3	3
	118	3	3
25	117	3	2
	115	2	3
	110	2	2
	107	2	3
	106	4	2
	105	4	2
	103	3	
	100	2	2
	100	2	
	96	3	3
	83	3	2
	82	3	2
	75	2	2
	75	3	
	70	3	
	60	2	2
	50	2	

Source: Land registry/Rightmove

#### Key to type:

- 1=Detached house or bungalow
- 2=Semi-detached house or bungalow
- 3=Terraced house or bungalow
- 4=Flat etc.

## Appendix 3 Household Survey Questionnaire



arc<sup>4</sup>  
ARCHITECTURAL RESEARCH CONSULTANTS

BLACKROD  
TOWN COUNCIL

BLACKROD NEIGHBOURHOOD  
DEVELOPMENT PLAN

ID \_\_\_\_\_

# Blackrod Town Council 2017 Housing Needs Assessment **Household Survey**

If preferred, you can complete this survey on-line at:  
[www.blackrod housingsurvey.co.uk](http://www.blackrod housingsurvey.co.uk), quoting the ID number or your postcode

arc<sup>4</sup> Ltd 2017

This survey collects basic information about you and the people who live with you and comes in three parts.

**PART ONE** should be filled in by **all households**.

**PART TWO** should only be filled in if you have **moved in the past five years**.

**PART THREE** only has to be filled in if:

A. You **intend to move home** in the next five years; or

B. There are any members of your household who intend to **form their own households** in the next five years.

- Please work your way through the form taking care to tick the box(es) next to the answer that applies to you or to members of your household. Please tick **one** box unless instructed otherwise.
- If you prefer, you can do the survey **ON-LINE** by going to [www.blackrodhousingsurvey.co.uk](http://www.blackrodhousingsurvey.co.uk)  
The ID number to quote is the 5-digit one on your printed survey form.
- Please return your completed form by post in the **FREEPOST** envelope provided to arc4 Ltd c/o PHL,  
PO Box 393, Aycliffe Industrial Park, Newton Aycliffe, DL5 6WR.
- **Please return the completed questionnaire by Friday 28th July.**
- Your responses are **confidential and protected under the 1998 Data Protection Act** .
- If you have any difficulties completing this questionnaire or would like further assistance please call arc4 on 0800 612 9133.
- **THANK YOU VERY MUCH** for taking the time to fill in the survey, your help is greatly appreciated.

arc4 Ltd 2017

Q1 ID (for data entry purposes)

## PART 1: YOUR HOME, NEIGHBOURHOOD AND HOUSEHOLD

### Q2 What type of property do you live in?

- Detached house  1  
 Semi-detached house  2  
 Terraced house/town house  3  
 Bungalow  4  
 Maisonette  5  
 Flat/apartment  6  
 Caravan/Park Home  7  
 Other  8

### Q3 What is the tenure of your home?

- Owned (no mortgage)  1  
 Owned (with mortgage)  2  
 Rented Privately (furnished)  3  
 Rented Privately (unfurnished)  4  
 Rented from Bolton at Home or other Housing Association or Registered Provider  5  
 Shared Ownership, Shared Equity, Discounted for Sale, Low Cost Home Ownership  6  
 Tied accommodation (this is usually provided by an employer and can be rent free)  7

### Q4a How many bedrooms does your home have?

- One  1      Four  4  
 Two  2      Five or More  5  
 Three  3      Bedsit/studio  6

### Q4b Do you live in a property that could be classed as.....?

**Sheltered accommodation:** This is usually in a group of bungalows or flats and you have your own front door. Schemes usually have a manager/warden to arrange services and are linked to a careline/alarm service.  1

**Extra care housing:** This is designed with the needs of frailer older people in mind. It includes flats, bungalows and retirement villages. You have your own front door. Domestic support and personal care are available.  2

Nursing home  3

Adapted (for elderly/disabled) - not being sheltered or extra care housing  4

None of these  5

### Q5 When was your property built?

- Pre 1919  1      1965 - 1984  4  
 1919 - 1944  2      1985 - 2004  5  
 1945 - 1964  3      2005 onwards  6

**Q6 How long have you lived at this address?**

- Less than 6 months  1
- Between 6 months and up to 1 year  2
- Between 1 and up to 2 yrs  3
- Between 2 and up to 3 yrs  4
- Between 3 and up to 4 yrs  5
- Between 4 and up to 5 yrs  6
- Between 5 and up to 10 yrs  7
- Between 10 and up to 20 yrs  8
- 20 years or more  9

**Q7 Do you think that your home is:**

- A suitable size  1
- Too big  2
- Too small  3

**Q8a Overall, how satisfied or dissatisfied are you with your accommodation?**

- Very satisfied  1
- Satisfied  2
- Neither satisfied nor dissatisfied  3
- Dissatisfied  4
- Very dissatisfied  5

**Q8b Overall, how satisfied or dissatisfied are you with your neighbourhood as a place to live?**

- Very satisfied  1
- Satisfied  2
- Neither satisfied nor dissatisfied  3
- Dissatisfied  4
- Very dissatisfied  5

**Q9 In total, how many people are there in your household?**

- |       |                            |               |                            |
|-------|----------------------------|---------------|----------------------------|
| One   | <input type="checkbox"/> 1 | Five          | <input type="checkbox"/> 5 |
| Two   | <input type="checkbox"/> 2 | Six           | <input type="checkbox"/> 6 |
| Three | <input type="checkbox"/> 3 | Seven         | <input type="checkbox"/> 7 |
| Four  | <input type="checkbox"/> 4 | Eight or more | <input type="checkbox"/> 8 |

**Q10 How would you describe your household?**

- |   |                            |  |                             |
|---|----------------------------|--|-----------------------------|
| Single Adult (under 65)                 | <input type="checkbox"/> 1 | Couple with child(ren) aged 18+              | <input type="checkbox"/> 7  |
| Single Adult (65 or over)               | <input type="checkbox"/> 2 | Lone Parent with 1 or 2 child(ren) under 18  | <input type="checkbox"/> 8  |
| Couple only (both under 65)             | <input type="checkbox"/> 3 | Lone Parent with 3 or more children under 18 | <input type="checkbox"/> 9  |
| Couple only (one or both over 65)       | <input type="checkbox"/> 4 | Lone parent with child(ren) aged 18+         | <input type="checkbox"/> 10 |
| Couple with 1 or 2 child(ren) under 18  | <input type="checkbox"/> 5 | Student household                            | <input type="checkbox"/> 11 |
| Couple with 3 or more children under 18 | <input type="checkbox"/> 6 | Other type of household                      | <input type="checkbox"/> 12 |

**Q11 For yourself and partner (if applicable or alternatively the next eldest relative/person in your household aged 18 years of age or over in employment), starting with yourself (person 1) please provide details of where you/they mainly work (if applicable)?**

Write in the location of workplace (Town / Village name)  
If person mainly works at or from home, put HOME

Postcode of  
Workplace

	<i>e.g. Bolton</i>	<i>BL1 1RU</i>
Person 1		
Person 2		

**Q12-14 Please answer 'yes or no' to the following.....**

**Q12 Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability?**

Yes  1      No  2

**Q13 Do you, or any other members of your household, require care or support to enable you/them to stay in this home?**

Yes  1      No  2

**Q14 Is there sufficient space in your home for a carer to stay overnight, if this was needed?**

Yes  1      No  2



**Q15 Which of the following older persons' housing options would you seriously consider (if relevant now or in next 5 years)? (tick ALL that apply)**

Continue to live in current home with support when needed e.g. home visits, 'call for help' alarm  1

Buying a property on the open market  2

Rent a property from a private landlord  3

Rent from Housing Association  4

**Sheltered accommodation.** This is usually in a group of bungalows or flats and you have your own front door.

Schemes usually have a manager/warden to arrange services and are linked to a careline/alarm service.

Would you consider:

Renting  5

Buying  6

Part rent/buy (shared ownership)  7

**Extra Care Housing** is designed with the needs of frailer older people in mind. It includes flats, bungalows and retirement villages. You have your own front door. Domestic support and personal care are available. Would you consider:

Renting  8

Buying  9

Part rent/buy (shared ownership)  10

**Residential care home.** You would normally have a bedroom and the use of a shared lounge with other residents.

Personal care is provided – bathing, help dressing, meals etc.  11

**Co-housing.** Your own home in a small community which shares facilities (e.g. laundry) and activities  12

In order to assess what is affordable, could you please provide the following information. We fully appreciate that this is sensitive information and it will be treated with the strictest of confidence.

**Q16 Do you receive any help with your rent / mortgage?**

- |  |                            |  |                            |
|--|----------------------------|--|----------------------------|
| Own outright – no mortgage costs         | <input type="checkbox"/> 1 | No help received with rent / mortgage                    | <input type="checkbox"/> 4 |
| Rent met in full with Housing Benefit    | <input type="checkbox"/> 2 | Rent met in part with Housing Benefit                    | <input type="checkbox"/> 5 |
| Live rent free (e.g. tied accommodation) | <input type="checkbox"/> 3 | Help with mortgage payments<br>(through Benefits Agency) | <input type="checkbox"/> 6 |

If you ticked any of the above, please go to Q19

If you ticked any of the above, please go to Q17

**Q17 How much do you actually pay for your rent/mortgage out of your own pocket? (exclude any housing benefit)**

- | Weekly            | Monthly            |                            | Weekly             | Monthly                |                             |
|-------------------|--------------------|----------------------------|--------------------|------------------------|-----------------------------|
| Under £20         | Under £86          | <input type="checkbox"/> 1 | £100 to under £150 | £433 to under £650     | <input type="checkbox"/> 6  |
| £20 to under £40  | £86 to under £173  | <input type="checkbox"/> 2 | £150 to under £200 | £650 to under £867     | <input type="checkbox"/> 7  |
| £40 to under £60  | £173 to under £260 | <input type="checkbox"/> 3 | £200 to under £250 | £867 to under £1,083   | <input type="checkbox"/> 8  |
| £60 to under £80  | £260 to under £347 | <input type="checkbox"/> 4 | £250 to under £300 | £1,083 to under £1,300 | <input type="checkbox"/> 9  |
| £80 to under £100 | £347 to under £433 | <input type="checkbox"/> 5 | £300 or more       | £1,300 or more         | <input type="checkbox"/> 10 |

**Q18 How concerned are you about your ability to pay your rent or mortgage?**

- |                  |                            |                      |                            |
|------------------|----------------------------|----------------------|----------------------------|
| Very concerned   | <input type="checkbox"/> 1 | Not really concerned | <input type="checkbox"/> 3 |
| Fairly concerned | <input type="checkbox"/> 2 | Not concerned at all | <input type="checkbox"/> 4 |

**Q19 Could you please indicate the total GROSS INCOME of the head of the household (and partner if applicable)**

(This is income from all sources before tax and National Insurance)

Weekly	Annually		Weekly	Annually	
Up to £100	Up to £5,200	<input type="checkbox"/> 1	£350 to under £400	£18,200 to under £20,800	<input type="checkbox"/> 7
£100 to under £150	£5,200 to under £7,800	<input type="checkbox"/> 2	£400 to under £450	£20,800 to under £23,400	<input type="checkbox"/> 8
£150 to under £200	£7,800 to under £10,400	<input type="checkbox"/> 3	£450 to under £500	£23,400 to under £26,000	<input type="checkbox"/> 9
£200 to under £250	£10,400 to under £13,000	<input type="checkbox"/> 4	£500 to under £750	£26,000 to under £39,000	<input type="checkbox"/> 10
£250 to under £300	£13,000 to under £15,600	<input type="checkbox"/> 5	£750 to under £950	£39,000 to under £49,400	<input type="checkbox"/> 11
£300 to under £350	£15,600 to under £18,200	<input type="checkbox"/> 6	£950 or more	£49,400 or more	<input type="checkbox"/> 12

**Notes:**

- If you rent with others, please only state your own income
- If this question is not filled in and you are in housing need, your response cannot be used to help justify the need for affordable housing

**Q20 In the past 5 years, has anyone in your household moved away from Blackrod due to difficulties in finding a suitable home locally?**

- Yes  1 go to Q21  
 No  2 go to Q22

**Q21 If yes, please state where they moved to (postcode and/or city/town/village)**

Person	Where moved to
1	
2	
3	

**Q22 If members of your family have moved away, why is this (please tick all that apply)**

- |                                 |                            |                           |                            |
|---------------------------------|----------------------------|---------------------------|----------------------------|
| Lack of affordable housing      | <input type="checkbox"/> 1 | Marriage/New relationship | <input type="checkbox"/> 5 |
| To take up employment elsewhere | <input type="checkbox"/> 2 | To move in with friends   | <input type="checkbox"/> 6 |
| Lack of public transport        | <input type="checkbox"/> 3 | Other (please explain)    | <input type="checkbox"/> 7 |
| To go to university/college     | <input type="checkbox"/> 4 |                           |                            |

**Q23 Please tell us what type of housing you think is needed in Blackrod (please tick all that apply)**

- |                                    |                            |                             |                            |
|------------------------------------|----------------------------|-----------------------------|----------------------------|
| Homes for young people             | <input type="checkbox"/> 1 | Homes for single people     | <input type="checkbox"/> 6 |
| Homes for first time buyers        | <input type="checkbox"/> 2 | Homes for older people      | <input type="checkbox"/> 7 |
| Small family homes                 | <input type="checkbox"/> 3 | No further homes are needed | <input type="checkbox"/> 8 |
| Large family homes                 | <input type="checkbox"/> 4 | Other (please explain)      | <input type="checkbox"/> 9 |
| Homes for people with disabilities | <input type="checkbox"/> 5 |                             |                            |

**Q24 Do you think there is enough suitable housing for the elderly?**

Yes  1                      No  2

**Q25 Would you support a small development of affordable housing for local people within your parish if there were a proven need?**

Yes  1                      No  2                      Maybe  3

**Q26 Transport.**

For each member of your household please answer the following transport related questions. (Please tick all that apply)

- 1) Vehicle ownership  1                       2                       3 or more
  
- 2) Do you normally park your vehicle(s)
  - a. On the street  1                       2                       3 or more
  - b. Off the street (on a driveway etc)  1                       2                       3 or more
  
- 3) Usual means of travel to work
  - a. By foot/bicycle  1                       2                       3 or more
  - b. Car share  1                       2                       3 or more
  - c. Own car/van  1                       2                       3 or more
  - d. Bus  1                       2                       3 or more
  - e. Rail  1                       2                       3 or more
  - f. Combination bus/rail  1                       2                       3 or more
  - g. Park and ride  1                       2                       3 or more

## PART 2: HOUSING HISTORY

**Q27** Please indicate if you have lived at this address for:

Less than 5 years  1 **GO TO Q28**      5 years or more  2 **GO TO PART 3A Q36**

**Q28** What was the previous address including postcode? (Previous village/town/city and postcode is sufficient)

TOWN / CITY / VILLAGE	
POSTCODE:	

**Q29** What was your previous property type?

- Detached house  1
- Semi-detached house  2
- Terraced house / town house  3
- Bungalow  4
- Flat / apartment  5
- Maisonette  6
- Caravan / Park Home  7
- Other (please specify)  8

**Q30** Previous number of bedrooms?

- One  1
- Two  2
- Three  3
- Four  4
- Five or More  5
- Bedsit / studio  6

**Q31 What was your previous tenure?**

- |  |                          |   |  |                          |   |
|--|--------------------------|---|--|--------------------------|---|
| Owned (no mortgage)  | <input type="checkbox"/> | 1 | Shared Ownership, Shared Equity, Discounted  | <input type="checkbox"/> | 6 |
| Owned (with mortgage)  | <input type="checkbox"/> | 2 | for Sale, Low Cost Home Ownership            |                          |   |
| Rented Privately (furnished)   | <input type="checkbox"/> | 3 | Tied accommodation (this is usually provided | <input type="checkbox"/> | 7 |
| Rented Privately (unfurnished)   | <input type="checkbox"/> | 4 | by an employer and can be rent free)         |                          |   |
| Rented from Bolton at Home or other Housing Association or Registered Provider | <input type="checkbox"/> | 5 | Living with family/friends                   | <input type="checkbox"/> | 8 |
|  |                          |   | Other  | <input type="checkbox"/> | 9 |

**Q32 Why did you move? (tick ALL that apply)**

- |  |                          |    |  |                          |    |
|--|--------------------------|----|--|--------------------------|----|
| Wanted larger property or one which was better in some way       | <input type="checkbox"/> | 1  | To be closer to facilities e.g. shops, doctors | <input type="checkbox"/> | 11 |
| Needed smaller property as previous property difficult to manage | <input type="checkbox"/> | 2  | To be closer to work / new job                 | <input type="checkbox"/> | 12 |
| Needed smaller property for other reasons                        | <input type="checkbox"/> | 3  | To be in a particular school catchment         | <input type="checkbox"/> | 13 |
| Could not afford rent / mortgage payments                        | <input type="checkbox"/> | 4  | To be closer to university / college etc.      | <input type="checkbox"/> | 14 |
| Needed housing suitable for older / disabled person              | <input type="checkbox"/> | 5  | Wanted smaller garden                          | <input type="checkbox"/> | 15 |
| Wanted to buy  | <input type="checkbox"/> | 6  | Wanted a garden / larger garden                | <input type="checkbox"/> | 16 |
| To be closer to family / friends to give / receive support       | <input type="checkbox"/> | 7  | Other (please specify)                         | <input type="checkbox"/> | 17 |
| To be closer to family / friends for social reasons              | <input type="checkbox"/> | 8  |  |                          |    |
| Wanted own home / live independently                             | <input type="checkbox"/> | 9  |  |                          |    |
| To move to a better neighbourhood / more pleasant area           | <input type="checkbox"/> | 10 |  |                          |    |

**Q33 Of the above reasons, which was the most important? Please write response number in the box e.g. Wanted to buy = 6**

**Q34 Please tick which statements apply about your PREVIOUS accommodation:**

When I moved out there was nobody left in the property  1      When I moved out there was someone left in the property  2

**Q35 Please tick which statements apply about your CURRENT accommodation:**

When I moved in the property was empty (but previously occupied by someone)  1      Property was newly converted  3  
 Property was newly-built  2      When I moved in the property was already occupied (e.g. by friends, partner etc.)  4

**PART 3A: FUTURE HOUSING REQUIREMENTS: WHOLE HOUSEHOLD**

**Q36 Does your entire household intend to move in the next five years?**

Yes  1      **Go to Q38**  
 No  2      **Go to Q43**  
 I / we would like to move but are unable to  3      **Go to Q37**

**Q37 Why is it not possible for you to move? (tick ALL that apply and then go to Q43)**

Cannot afford to (other properties too expensive)  1      Need to give support  6  
 Negative equity  2      Need to receive support  7  
 Lack of suitable accommodation:  
     With adaptations needed  3      Would disrupt child(rens) education  8  
     In area wanted  4      Employment (work locally)  9  
     Of type wanted  5      Other reasons  10



**Q38** How many bedrooms would you like in your next property and how many would you expect to have (tick one for like and one for expect)

	Would like	Expect
One	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Two	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Three	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Four	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Five or More	<input type="checkbox"/> 5	<input type="checkbox"/> 5

**Q39** What type of property would you like to move to and what would you expect to move to? (tick one for like and one for expect)

	Would like	Expect
Detached house	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Semi-detached house	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Larger terraced house	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Smaller terraced house	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Flat/apartment – ground floor	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Flat/apartment – above ground floor	<input type="checkbox"/> 6	<input type="checkbox"/> 6
Detached bungalow	<input type="checkbox"/> 7	<input type="checkbox"/> 7
Semi-detached bungalow	<input type="checkbox"/> 8	<input type="checkbox"/> 8
Terraced bungalow	<input type="checkbox"/> 9	<input type="checkbox"/> 9
Caravan / Park Home	<input type="checkbox"/> 10	<input type="checkbox"/> 10
Older people's housing	<input type="checkbox"/> 11	<input type="checkbox"/> 11
Supported housing schemes	<input type="checkbox"/> 12	<input type="checkbox"/> 12
Self build	<input type="checkbox"/> 13	<input type="checkbox"/> 13

**Q40** Please indicate what type of tenure you would consider (tick ALL that apply) and what you are most likely to move to (tick one)

	Would consider (tick all)	Most likely (tick one)
<b>Owned (no mortgage)</b>	<input type="checkbox"/> 1	<input type="checkbox"/> 1
<b>Owned (with mortgage)</b>	<input type="checkbox"/> 2	<input type="checkbox"/> 2
<b>Affordable Rent</b> Rented from Bolton at Home or other Housing Association or Registered Provider	<input type="checkbox"/> 3	<input type="checkbox"/> 3
<b>Private Rented</b>	<input type="checkbox"/> 4	<input type="checkbox"/> 4
<b>Shared Ownership</b> You own the property jointly with a Housing Association, paying a mortgage on the part you own and rent on the rest	<input type="checkbox"/> 5	<input type="checkbox"/> 5
<b>Shared Equity</b> Part of the property is financed by a low-cost equity mortgage by a Housing Association, Council or developer	<input type="checkbox"/> 6	<input type="checkbox"/> 6
<b>Low Cost Home Ownership</b> A scheme to purchase and resell property at below market value	<input type="checkbox"/> 7	<input type="checkbox"/> 7
<b>Shared Accommodation</b> You share the accommodation with others and may share a kitchen/bathroom	<input type="checkbox"/> 8	<input type="checkbox"/> 8
<b>Tied Accommodation</b> (this is usually provided by an employer and can be rent free)	<input type="checkbox"/> 9	<input type="checkbox"/> 9
<b>Starter Home</b> Property is sold at 80% of market value to Eligible households	<input type="checkbox"/> 10	<input type="checkbox"/> 10

**Q41 Why do you think you will move in the next five years? (tick ALL that apply)**

- |  |                            |  |                             |
|--|----------------------------|--|-----------------------------|
| Want larger property or one which is better in some way              | <input type="checkbox"/> 1 | To be closer to facilities e.g. shops, doctors | <input type="checkbox"/> 10 |
| Need smaller property as current property is too difficult to manage | <input type="checkbox"/> 2 | To be closer to work / new job                 | <input type="checkbox"/> 11 |
| Need smaller property for other reasons                              | <input type="checkbox"/> 3 | To be in a particular school catchment         | <input type="checkbox"/> 12 |
| Cannot afford rent / mortgage payments                               | <input type="checkbox"/> 4 | To be closer to university / college etc.      | <input type="checkbox"/> 13 |
| Need housing suitable for older / disabled person                    | <input type="checkbox"/> 5 | Want smaller garden                            | <input type="checkbox"/> 14 |
| Want to buy  | <input type="checkbox"/> 6 | Want a garden / larger garden                  | <input type="checkbox"/> 15 |
| To be closer to family / friends to give / receive support           | <input type="checkbox"/> 7 | Other (Please specify)                         | <input type="checkbox"/> 16 |
| To be closer to family / friends for social reasons                  | <input type="checkbox"/> 8 |  |                             |
| To move to a better neighbourhood / more pleasant area               | <input type="checkbox"/> 9 |  |                             |

**Q42 Out of the above reasons, what is likely to be the most important?**

Please write response number in the box e.g. If want to buy is most important, put 6 in box

## PART 3B: FUTURE HOUSING REQUIREMENTS: NEWLY FORMING HOUSEHOLDS

These questions should only be filled in if you have someone in your household who is planning to move out and start a new household, for instance a young person leaving home

**Q43 Do any people currently living in your household want to move out and form new households in the NEXT FIVE YEARS?**

- Yes  1 go to Q46  
 No  2 the questionnaire is finished, please go to the back page.

They would like to move but are unable to  3 go to Q44

**Q44 How many people would like to move out but are unable to?**

- One  1  
 Two  2  
 Three or more  3

**Q45 Why are they unable to move? (Tick ALL that apply)**

- Cannot afford to (other properties are too expensive)  1
- 
- Lack of suitable accommodation
- With adaptations needed  2
  - In area wanted  3
  - Of type wanted  4
- 
- Need to give support  5
  - Need to receive support  6
  - Would disrupt child(rens) education  7
  - Employment (work locally)  8
  - Other reasons  9

The questionnaire is finished, please go to the back page.

**Q46 How many people are planning to move out and form new households?**

- One  1  
 Two  2  
 Three or more  3

**Q47 For each household member intending to form a new household/move to separate accommodation in the NEXT FIVE YEARS, please indicate the type of properties which would be realistically considered (tick ALL that apply)**

	New Household No.		
Property type preferences	1	2	3
House / cottage	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Flat / apartment	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Bungalow	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Specialist / supported accommodation	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
No. Bedrooms preferences			
One	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Two	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Three	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Four or more	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Bedsit / Studio	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Tenure preferences			
Owner occupied (no mortgage)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Owner occupied (mortgage)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Rent Privately – Furnished	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Rent Privately – Unfurnished	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Rented from Bolton at Home or other Housing Association or Registered Provider	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Shared Ownership (see Q40 for definition)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Shared Equity (see Q40 for definition)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Low Cost Home Ownership (Q40 for definition)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Shared Accommodation (Q40 for definition)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Tied accommodation (Q40 for definition)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Self Build	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Starter Homes	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3

**Q48** For each household member intending to leave home, please indicate their likely gross income per week/year

Weekly	Annually	New Household No.		
		1	2	3
Up to £100	Up to £5,200	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
£100 to under £150	£5,200 to under £7,800	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
£150 to under £200	£7,800 to under £10,400	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
£200 to under £250	£10,400 to under £13,000	<input type="checkbox"/> 4	<input type="checkbox"/> 4	<input type="checkbox"/> 4
£250 to under £300	£13,000 to under £15,600	<input type="checkbox"/> 5	<input type="checkbox"/> 5	<input type="checkbox"/> 5
£300 to under £350	£15,600 to under £18,200	<input type="checkbox"/> 6	<input type="checkbox"/> 6	<input type="checkbox"/> 6
£350 to under £400	£18,200 to under £20,800	<input type="checkbox"/> 7	<input type="checkbox"/> 7	<input type="checkbox"/> 7
£400 to under £450	£20,800 to under £23,400	<input type="checkbox"/> 8	<input type="checkbox"/> 8	<input type="checkbox"/> 8
£450 to under £500	£23,400 to under £26,000	<input type="checkbox"/> 9	<input type="checkbox"/> 9	<input type="checkbox"/> 9
£500 or over	£26,000 or over	<input type="checkbox"/> 10	<input type="checkbox"/> 10	<input type="checkbox"/> 10

**Q49** For each household member intending to leave home and moving to home ownership, how much deposit can they provide? e.g. savings, help from parents

Amount	New Household No.		
	1	2	3
Nothing	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Up to £5,000	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
£5,000 to under £10,000	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
£10,000 to under £20,000	<input type="checkbox"/> 4	<input type="checkbox"/> 4	<input type="checkbox"/> 4
£20,000 to under £30,000	<input type="checkbox"/> 5	<input type="checkbox"/> 5	<input type="checkbox"/> 5
£30,000 to under £40,000	<input type="checkbox"/> 6	<input type="checkbox"/> 6	<input type="checkbox"/> 6
£40,000 or more	<input type="checkbox"/> 7	<input type="checkbox"/> 7	<input type="checkbox"/> 7

**Q50** For each household member intending to leave home and moving into rented accommodation, how much deposit can they provide? e.g. savings, help from parents

Amount	New Household No.		
	1	2	3
Nothing	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Up to £100	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
£100 to under £200	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
£200 to under £300	<input type="checkbox"/> 4	<input type="checkbox"/> 4	<input type="checkbox"/> 4
£300 to under £400	<input type="checkbox"/> 5	<input type="checkbox"/> 5	<input type="checkbox"/> 5
£400 to under £500	<input type="checkbox"/> 6	<input type="checkbox"/> 6	<input type="checkbox"/> 6
£500 to under £1,000	<input type="checkbox"/> 7	<input type="checkbox"/> 7	<input type="checkbox"/> 7
£1,000 or more	<input type="checkbox"/> 8	<input type="checkbox"/> 8	<input type="checkbox"/> 8

**THANK YOU** for completing this questionnaire. Your responses are confidential and are protected under the Data Protection Act (1998). It is not possible for the Council to link responses to individual addresses.

**PLEASE RETURN** in the FREEPOST envelope provided to:

arc4 Ltd c/o PHL, PO Box 393, Aycliffe Industrial Park, Newton Aycliffe, DL5 6WR

**By Friday 28th July 2017**

arc4 Ltd 2017

## Appendix 4: Glossary of Terms

1. A series of terms are used in work of this nature. To avoid ambiguities, these terms are clearly defined as follows:

**CORE – The Continuous Recording System (Housing Association and Local Authority Lettings / New Tenants).**

**District** is a generic term used to reference the local authority, in this case Bolton Borough Council.

**Housing demand** is the quantity of housing that households are willing and able to buy or rent.

**Housing need** is the quantity of housing required for households who are unable to access suitable housing without financial assistance.

**Housing markets** are geographical areas defined by household demand and preferences for housing. They reflect the key functional linkages between places where people live and work.

**Housing requirement** is the combination of both housing need and housing demand.

**NPPF – The National Planning Policy Framework.**

**NPPG – The National Planning Practice Guidance.**

**ONS - Office for National Statistics**

**RP – Registered Provider**

**SHMA – Strategic Housing Market Assessment**

2. Definitions relating to affordable housing have been revised in the National Planning Policy Framework:

**Affordable housing:** Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

**Social rented** housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.

**Affordable rented** housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject

to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).

**Intermediate housing** is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low-cost homes for sale and intermediate rent, but not affordable rented housing.

3. Given the current consultation process being undertaken by Government on the proposed changes to National Planning Policy, it would also be timely to include the proposed broadened definition of affordable housing which is seeking to expand the range of low cost housing opportunities for those aspiring to own their own homes.

**Starter Homes** are new dwellings for first time buyers (as defined) under 40 years of age which are to be sold at a discount of at least 20% of the full market value and at less than the price cap of £250,000 (or £450,000 in London). Current proposals by Government suggest that Starter Homes could provide a valuable source of housing for rural areas, and subject to the classification of Starter Homes as affordable housing in National Planning Policy, then it would be possible to deliver such housing on rural exceptions sites including the lifting of perpetuity restrictions to the first 5 years of occupancy. Such housing may however still be subject to local occupancy or connections criteria.

(V7 17.01.18)