



Strategic Housing Market Assessment

Final Report 2008

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Bolton
Council

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1 INTRODUCTION

1.1 Background and Context

- 1.1.1 In November 2007, DCA was commissioned by Bolton Council to carry out a Strategic Housing Market Assessment (SHMA).
- 1.1.2 This Strategic Housing Market Assessment aims to enable the authority to understand the nature and level of housing demand and need within Bolton.
- 1.1.3 The study used both secondary data ranging from the 2001 Census and data collected during the 2006 Bolton Housing Needs Survey. Housing market data at December 2007 was analysed and the most up to date data available from the Council which is mainly based at March 2007 fiscal year end. It is this latter date which should be used as the base date from which updating should be undertaken.

1.2 Why Carry Out a Strategic Housing Market Assessment?

- 1.2.1 It is essential that local authorities understand the whole housing market and can develop sound and robust approaches to preparing and reviewing local plans and local housing strategies.
- 1.2.2 The Strategic Housing Market Assessment, along with other strategies and research including Gypsy and Traveller Accommodation Assessments, Strategic Land Availability Assessments and the Economic Viability Study, are a crucial part of the evidence base for Bolton Council to review local housing strategies and the Local Development Framework. It can also inform the Council's business planning process, as well as to identify targets for investment.
- 1.2.3 An assessment of housing demand and need is necessary to support affordable housing policies in development plans, which will require developer contributions for affordable housing via Section 106 agreements.
- 1.2.4 Planning Policy Statement 3 (PPS3), defines housing need as *'the quantity of housing required for households who are unable to access suitable housing without financial assistance'*.
- 1.2.5 PPS3 defines housing demand as *'the quantity of housing which households are willing and able to buy or rent'*.
- 1.2.6 Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) specifies that a Strategic Housing Market Assessment can also contribute to the following areas:-
- enabling regional bodies to **develop long-term strategic views** of housing need and demand to inform regional spatial strategies and regional housing strategies;
 - enabling local authorities to **think spatially** about the nature and influence of the housing markets in respect to their local area;
 - providing **robust evidence** to **inform policies** aimed at providing the right mix of housing across the whole housing market – both market and affordable housing;
 - providing evidence to inform policies about the level of affordable housing required, including the need for different sizes, types and tenures of affordable housing;
 - supporting authorities to **develop a strategic approach** to housing through consideration of housing need and demand in all housing sectors – owner occupied, private rented and affordable – and assessment of the key drivers and relationships within the housing market;
 - drawing together the bulk of the evidence required for local authorities to **appraise strategic housing options** including social housing allocation priorities, the role

of intermediate housing products, stock renewal, conversion, demolition and transfer; and

- ensuring the **most appropriate and cost-effective use** of public funds.

1.2.7 A Strategic Housing Market Assessment differs from a Housing Needs Study in that the latter generally focuses primarily on identifying housing demand and need, whereas the SHMA takes a more holistic approach to understanding the drivers of a housing market and how these impact on housing demand and need.

1.2.8 Strategic Housing Market Assessments are not intended to replace Housing Needs Surveys. Instead it is envisaged that the studies will compliment each other in order to provide local authorities with a comprehensive evidence base of both primary and secondary data and subsequently a more in-depth understanding of housing demand and need and the key drivers of the housing market.

1.3 Methodology and Report Structure

1.3.1 The methodology used in this SHMA is based on the Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007). This guidance brings together and builds upon the key elements of existing guidance on housing market and housing needs assessment. Key recent guides include:

- *Local Housing Needs Assessment: A Guide to Good Practice*, DETR, 2000;
- *Housing Market Assessment Manual*, ODPM, 2004;
- *Local Housing Systems Analysis Best Practice Guide*, Communities Scotland, 2004; and
- *Local Housing Market Assessment Guide*, Welsh Assembly Government, 2006.

1.3.2 The Strategic Housing Market Assessments Practice Guidance (August 2007) replaces the DETR and ODPM good practice guide and manual published in 2000 and 2004 respectively.

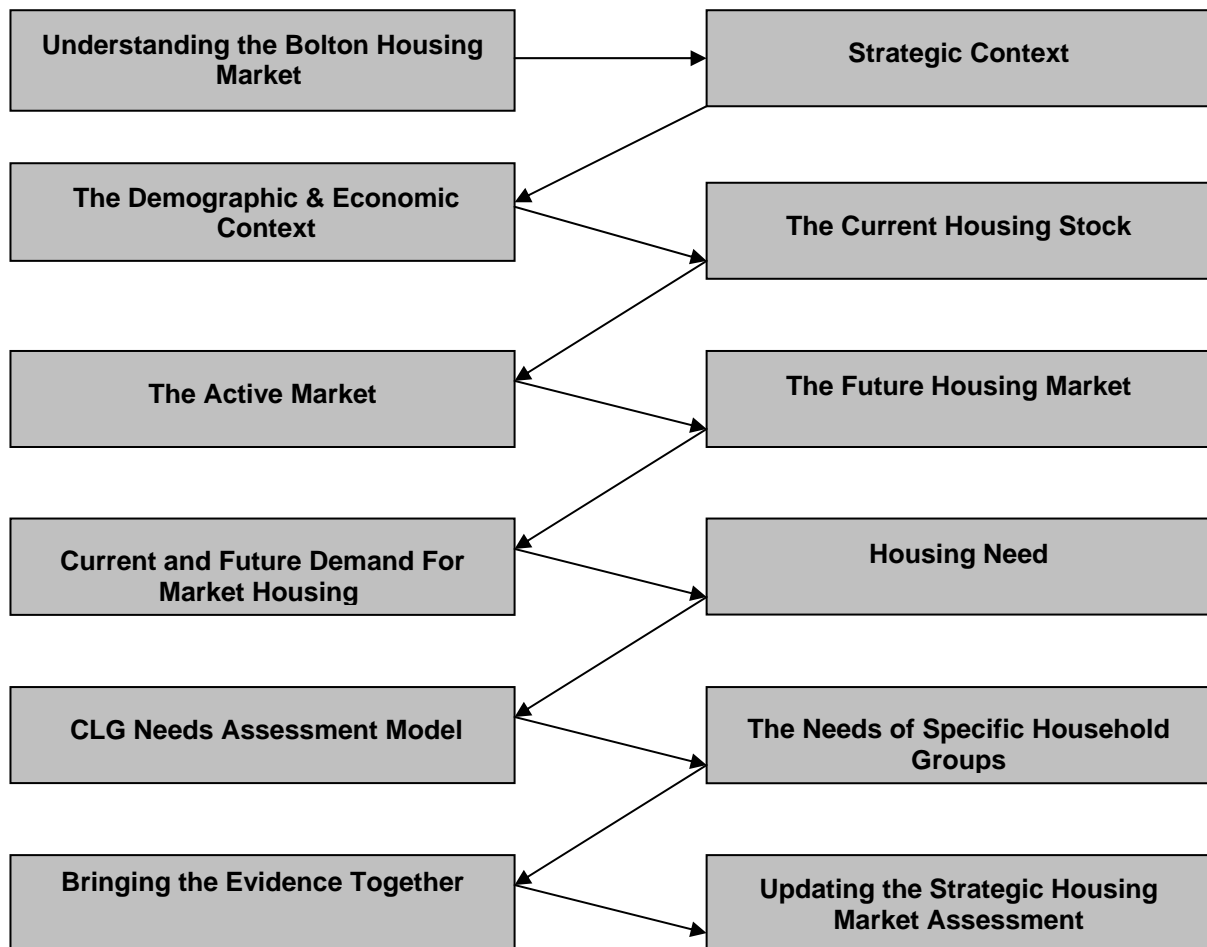
1.3.3 Strategic Housing Market Assessment Practice Guidance encourages the formation of a Housing Partnership Board, consisting of a multi-disciplinary team including housing, planning, economic development and regeneration expertise.

1.3.4 The aim of this is to involve key stakeholders in the assessment process in order to ensure that all key delivery agencies are involved. Stakeholders are to be able to bring wider experience and will have had the opportunity to express their concerns on any aspect of the assessment process.

1.3.5 In early 2008, a Partnership Board was formed. Details of the Partnership Board and the wider stakeholder consultation can be found at Section 12.

1.3.6 Figure 1-1 gives an overview of the report structure utilised in this study, based on the Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007).

Figure 1-1 – Report Structure



1.4 Report Structure

1.4.1 The structure of the report complies with Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007). The key processes that the Practice Guidance expects the SHMA to follow are detailed below.

Understanding the Bolton Housing Market

1.4.2 In Section 2 the scope of the Bolton Strategic Housing Market Assessment is established. This involves consideration of where Bolton sits within sub-regional housing market or whether there are overlaps with other sub-regions.

Review of the Strategic Context

1.4.3 It is essential that local authorities have a clear view about the national, regional, and local strategies and policy aims and objectives surrounding the housing market. In Section 3, existing policy is reviewed to identify the wider strategic drivers that will influence the Strategic Housing Market Assessment.

The Demographic and Economic Context

1.4.4 Following the identification of the local housing market boundaries and the key policy drivers, the next step is to explain how local demographic and economic conditions can influence the housing market. Section 4 examines:-

- Demographic structure;
- Household characteristics;
- Employment levels and structure;
- Labour force and income; and
- Skills and educational attainment.

The Current Housing Stock

1.4.5 Section 5 examines the characteristics and structure of the current housing stock in Bolton. Analysis of the supply of housing entails an assessment of the range, quality, and location of the existing housing stock. More specifically, this section examines the following:-

- Number of dwellings in the area by size, type, location and tenure;
- Stock condition;
- Overcrowded and vacant properties; and
- Shared housing & communal establishments.

The Active Market

1.4.6 Section 6 analyses indicators of housing market activity. It examines changes over time to identify pressure points in the market. There are four steps to this assessment:-

- The cost of buying or renting a property;
- Affordability of housing;
- Overcrowding and under occupation; and
- Vacancies, turnover rates and available supply by tenure.

Future Housing Requirements

1.4.7 Section 7 enables estimates of the scale of future housing need and demand across the housing market area. The three main stages of this analysis are:-

- Projecting changes in the population and the number of households;
- Future social housing stock needed by property size; and
- Current and future demand for market housing by size.

Housing Need

1.4.8 Section 7.4 assesses unmet need for housing, in particular those living in unsuitable housing. This is assessed by looking at:-

- Homelessness data;
- Mismatch of housing need and dwellings; and
- Dwelling amenities and condition.

CLG Housing Needs Assessment Model

1.4.9 Section 8 consists of the CLG Needs Assessment Model for the Borough. The CLG Housing Need Assessment Model provides a quantitative assessment of housing need at local authority level. From this an estimate can be made of:-

- current number of households in housing need;
- future households requiring affordable housing;
- future households requiring market housing; and
- the size (number of bedrooms) of affordable housing required.

The Needs of Specific Household Groups

1.4.10 Section 9 assesses the housing needs of specific household groups. These include:-

- Households with support needs;
- Older people;
- Black & Minority Ethnic (BME) households;
- Gypsy and Traveller Households; and
- Students.

Bringing the Evidence Together

1.4.11 Section 10 brings together the evidence previously gathered to provide an estimate of housing need and the requirement for affordable housing. The research questions for this stage of the assessment are:-

- How are market characteristics related to each other geographically?
- What do the trends in market characteristics tell us about the key drivers in the market area?
- What are the implications of the trends in terms of the balance between supply and demand and access to housing?
- What are the key issues for future policy / strategy?

Planning Policies and Recommendations

1.4.12 Section 10 provides a range of recommendations, for both planning policy and other strategies relating to housing and support services to ensure that the local authority in Bolton is working towards delivering a mix of housing by tenure, type and size to meet the current and future requirements of all household groups in the community.

Updating the Assessment

1.4.13 A Strategic Housing Market Assessment is not just a quantitative analysis. Section 11 provides an outline of the mechanisms to monitor the housing market drivers and update the assessment.

Stakeholder Input

1.4.14 Section 12 considers the role of the Housing Partnership Board and sets out the feedback gathered through the various stakeholder consultations staged.

1.5 Glossary of Terms

1.5.1 A glossary of the technical terms used throughout this report is provided at Appendix I.

1.6 Data Benchmarking

- 1.6.1 Throughout this study where possible, data has been provided at national, regional, sub-regional and local authority levels in order to provide an understanding of comparative performance between Bolton and other areas.

1.7 Key Outputs of the SHMA

- 1.7.1 Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) specifies that in line with PPS12¹, a Strategic Housing Market Assessment should be considered robust and credible if at a minimum it provides all the core outputs outlined in Table 1-1 below and meets the requirements of all the process criteria as outlined in Table 1-2 below.

Table 1-1 Strategic Housing Market Assessment Core Outputs

1	Estimates of Current dwellings in terms of size, type, condition, tenure	Section 5
2	Analysis of past and current housing market trends including the balance between supply and demand in different housing sectors and price / affordability. Description of key drivers underpinning the housing market	Section 6
3	Estimate of total future number of households broken down by age and type where possible	Section 4
4	Estimate of current number of households in housing need	Section 7.4
5	Estimate of future households that will require affordable housing	Section 8
6	Estimate of future households requiring market housing	Section 7.9
7	Estimate of the size of affordable housing required	Section 7.8
8	Estimate of household groups who have particular housing Requirements	Section 9

Source: Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007)

Table 1-2 Strategic Housing Market Assessment Process Checklist

1	Approach to identifying housing market area(s) is consistent with other approaches to identifying housing market areas within the region	✓
2	Housing Market conditions are assessed within the context of the housing market area	✓
3	Involves key Stakeholders including house builders	✓
4	Contains a full technical explanation of the methods employed, with any limitations noted	✓
5	Assumptions, judgements and findings are fully justified and presented in an open and transparent manner	✓
6	Uses and reports upon effective quality control mechanisms	✓

Source: Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007)

¹ PPS12 paragraphs 4.23 – 4.25 (39-40)

2 UNDERSTANDING THE BOLTON HOUSING MARKET

2.1 Introduction

- 2.1.1 In order to undertake a meaningful analysis of the housing market in Bolton, it is necessary to establish the boundary of the sub-regional housing market(s).
- 2.1.2 Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) define sub-regional housing market areas as 'geographical areas defined by household demand and preferences for housing'
- 2.1.3 The housing market boundaries of this study were pre-defined to DCA, consisting of the six Bolton sub areas used in the 2006 HNS. However an element of this Bolton SHMA is to determine whether Bolton can be considered to be part of the Manchester West sub-regional housing market, or whether there are overlaps with other sub-regions.
- 2.1.4 This section sets out the geographical context of Bolton and the characteristics of the local authority area. The processes of identifying the sub-regional housing market are then described and an analysis of migration and travel to work patterns are undertaken to investigate how the local authority is linked internally and with other boroughs by household demand and preferences for housing.

2.2 The Context of Bolton



Map from gmpf.org.uk

- 2.2.1 Bolton Borough is situated in the heart of North West England and to the North of the City of Manchester. Bolton is the major town of the eight townships that make up the Borough, namely Blackrod, Farnworth, Horwich, Kearsley, Little Lever, South Turton and Westhoughton. In all, the Borough covers 54 square miles and was formed in April 1974.
- 2.2.2 Bolton is surrounded by the boroughs of Wigan to the South West, Salford and Bury to the South and East, and Blackburn with Darwen and Chorley to the North.
- 2.2.3 Bolton is one of the more deprived boroughs in England according to the Indices of Deprivation 2007 (ONS). It is the 31st most deprived in England based on the ranking of income deprived people and 51st on overall average ranking. A third of the Borough's population lives within seven wards which are amongst the 10% most deprived in England.
- 2.2.4 However, the Borough also contains areas including Heaton, Horwich, Harwood and Smithills which are increasingly attracting more affluent residents.

- 2.2.5 Bolton enjoys close proximity to Manchester and to the international airport, frequent rail connections to Manchester, Scotland and London as well as other regional centres, a comprehensive local bus network and a comprehensive road network including the M61, M6 and M60.
- 2.2.6 Bolton has strong links with the regional centre in Manchester, both as the fastest growing regional economic centre outside the City of Manchester, and as a base for commuters into the City centre.
- 2.2.7 Bolton has a long history in the production of textiles, first wool and later cotton, which was the major employer in the area. However, following the reduction in the size of the textile industry in particular, and manufacturing in general, only 16,700 people remain employed in manufacturing in the Borough in 2006, based on Nomis statistics, although the area is still highly dependant on this sector. In recent years this manufacturing base has been re-shaped and other sectors are beginning to grow to replace it, including new technologies and the service sector.
- 2.2.8 The largest employment sector is the service industry, employing 80,500 people locally. These are predominantly public sector (28,500) and distribution, hotel and restaurant (26,200) jobs. It is also a key area for data processing and call centre businesses with a growing IT sector. The Horwich area is home to the 'Bolton Economic Development Zone' where there is significant construction for white collar business. Further key developments in business development are underway at Church Wharf and Merchant's Place in the town centre. It is predicted that these sectors will continue to grow if suitable skills can be developed, based on the Greater Manchester Forecasting Model.
- 2.2.9 Bolton Borough is rated highly in environmental terms with easy access to the surrounding West Pennine moor land with remnant woodland, river valleys and pastoral agriculture as well as several country parks and nature reserves, including four Sites of Special Scientific Interest and locally designated Sites of Biological Importance. Within the Borough there are 26 conservation areas ranging from town centres to industrial villages and residential neighbourhoods.
- 2.2.10 The table below outlines key demographic features of Bolton Borough.

Table 2-1 Key Demographics of Bolton Council Area

Population (2006) *	Households (2006) **	Land Area (Hectares)	Number of Dwellings (2007) ***	Average Property Price (£) ****
262,400	113,000	13,980	117,867	141,098

Sources: * ONS 2007 Mid-year Estimate

** 2004-based Household Projections, CLG 2007

*** 2007 HSSA

**** © Crown Copyright (Land Registry), Q42007

2.3 Identifying Housing Market Area Boundaries

- 2.3.1 In order to undertake a meaningful analysis of the housing market in Bolton, it is necessary to establish the boundary of the sub-regional housing market. The previous study, 'Making Housing Count' (2007), placed Bolton in the West sub-region of the Greater Manchester Housing Market. This work will be discussed further below and in section 3.

- 2.3.2 Before commencing the process of establishing the boundaries of the local Bolton housing markets, it is important to ensure that there is a common understanding of what is meant by the term 'housing market'. It will then be possible to explain what is meant by Bolton housing markets.
- 2.3.3 A market is where buyers and sellers exchange goods or services for an agreed price. A housing market is a complex market for a variety of reasons:
- Housing is a high value commodity. The decision to purchase is of great importance to individuals due to the scale of the investment and the time required to pay off this investment;
 - Only a fraction of the stock is for sale and available to purchase at any point in time;
 - The housing market is highly regulated and the location and volume of new development is controlled through planning policies and procedures;
 - Housing is a basic human requirement and resources are provided to ensure that those who cannot access market housing are adequately housed through either direct provision of housing, subsidy or support;
 - A housing market has a strong spatial dimension. Location matters to people. Most buyers seek to move within the same sub-region because they want to continue living in that area for proximity to family, employment or access to particular services such as schools.
- 2.3.4 A sub-regional housing market, such as the Manchester West market, typically comprises an area in which around 70% of moves are contained and the sub-regional market is likely to fall in the administrative areas of a number of local authorities. It would also be expected that a sub-regional housing market would have a close relationship between the boundaries of both the sub-regional market and travel to work areas.
- 2.3.5 Within these sub-regional markets there will be smaller housing market areas contained wholly or partially within local authority boundaries.
- 2.3.6 It is recognised that local authorities face a variety of challenges in their housing markets. Patterns of housing demand and need, affordability, availability and tenure can all vary from the neighbourhood upwards.
- 2.3.7 It is recommended in the Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) "*Identifying Sub-regional Housing Market Areas*" *Advice Note*² that local authorities should consider developing sophisticated approaches to identify the precise spatial boundaries of the local housing markets. The Guidance also requires that the approach taken in this assessment to identifying the housing market area(s) is consistent with other approaches to identifying housing market areas within the region.
- 2.3.8 Planning Policy Statement 3: Housing³ (PPS3) advocates local authorities to work together on the basis of sub-regional housing market areas to produce an evidence base for the development of sub-regional development policies.
- 2.3.9 Bolton forms part of the North West, Manchester and more specifically, Manchester West Sub-Regional Housing Market. These will now be introduced, followed by a description of other SHMAs currently underway in surrounding areas.

² Annex to Strategic Housing Market Assessments – Practice Guidance, CLG March 2007

³ PPS3: Housing (Communities and Local Government,2006)

The North West Housing Market

- 2.3.10 The Draft Regional Spatial Strategy (January 2006) identifies 16 sub-regions within the North West Region.
- 2.3.11 The plan outlines provision to be made for additional housing in the North West Region, including the Manchester City Region, North East Cheshire, Mid Mersey, Greater Preston and Central East Lancashire. This plan has been updated in 2008 and is currently out to consultation on the changes. The additional housing targets from 2006 and the updated 2008 totals are set out for areas related to Bolton and Manchester City Region in the table below. Where applicable the Manchester Growth Point bid figures have also been provided.

Table 2-2 Housing Provision in North West Authorities, 2003 - 2021

Local Authority	Annual average		District Total (2006-2026)		Proposed Growth Point	
	Draft 2006	Amend 2008	Amend 2008	Draft 2006	Annual	Over 8 years
Bolton	511	578	10,400	9,200	694	5,552
Salford	1,600	1,600	28,800	28,800	1,600	15,360
Warrington	380	380	6,840	6,840	~	~
Wigan	900	978	17,600	16,200	~	~
Vale Royal	500	500	9,000	9,000	~	~
Manchester	3,500	3,500	63,000	63,000	4,200	33,600
Blackburn with Darwen	489	489	8,800	8,800	~	~
Chorley	361	417	7,500	6,500	~	~
Bury	600	500	9,000	10,800	~	~
Oldham	400	289	5,200	7,200	~	~
Rochdale	400	400	7,200	7,200	~	~
Tameside	750	750	13,500	13,500	~	~
Stockport	450	450	8,100	8,100	~	~
Trafford	430	578	10,400	7,740	694	5,552

Source: North West Plan 2006, Amended RSS 2008, AGMA Growth Point Bid 2007.

- 2.3.12 Target proportions for new housing on brownfield sites have been set for all of these boroughs. In all areas at least 80% of all new housing provision should be on brownfield land. In Manchester and Salford, brownfield sites must make up at least 90% of all sites.
- 2.3.13 Key issues identified by the plan for Northern Manchester region (which includes Bolton with Bury and Wigan) are the delivery of 'sufficient new residential development to support the potential for economic growth and local regeneration strategies a wider range of general and high quality market housing...while at the same time ensuring the ability to meet local needs and requirements for affordable housing' (p34).

The Manchester City Region Housing Market

- 2.3.14 The 2007 study conducted by Ecotec '*Manchester City Region Housing Market report*', carried out on behalf of Association of Greater Manchester Authorities, GONW, Manchester Enterprises and the Housing Corporation, investigated the strategic pattern of housing markets across the region. The analysis was based on extensive analysis of data and informed consultation with stakeholders.
- 2.3.15 This report identified 4 sub-regional housing markets in the Manchester City Region.
- 2.3.16 Bolton falls into the West housing market area. This housing market extends across the boroughs of Bolton, Wigan and parts of Salford, and Warrington and Vale Royal in Cheshire. These areas are linked by the M6 motorway corridor, a major driver of local growth.
- 2.3.17 Several reasons were given for the placement of Bolton in the West housing market. The key reasons were:-
- Less connected to Manchester City than other HMAs;
 - Growth of new build, home ownership and the private rental market (driven by buy-to-let), as more affordable than other regional HMAs, but still housing shortages in some sectors or locations;
 - Deprived urban centres with high terraced turnover and a shortage of social sector properties;
 - A wide geographic mix of ethnicity, deprivation and housing across the Housing market – more deprived in the North (similar to Manchester pathfinder areas), more affluent in the South;
 - Good prospects for economic growth along M6 corridor.
- 2.3.18 However, the report also acknowledges that Bolton does not entirely fit with the rest of this sub – market;
- It has stronger links than other boroughs in the West (except Salford) to the urban centre at Manchester;
 - Bolton's neighbourhood typology as town centres, outer suburbs and inner suburbs is different from that found in other boroughs, particularly Vale Royal and Warrington;
 - Bolton has distinct housing markets around major neighbourhoods and has key migration links with the North HMA (Bury, Oldham, Rochdale, Rossendale, Tameside and parts of Manchester);
 - House prices in Bolton have little connection with those found in Warrington or Vale Royal, with greater similarities to the North HMA, although affordability issues are growing;
 - There are longer waiting lists and higher vacancy rates for social housing in Bolton (and Salford) than in other boroughs in the HMA, and higher levels of social tenure;
 - Bolton Town Centre (alongside Warrington and Salford) has lost population unlike many of the other boroughs in the market through decentralisation and suburbanisation;
 - A significant growth in BME communities (South Asian and other international migration) not seen in other boroughs and more similar to those found in Oldham, Rochdale or Manchester.

Regional Positioning Statement for Bolton

- 2.3.19 Bolton Council and its partners were “concerned that the interpretation of the research evidence...does not fully reflect Bolton’s circumstances and its requirements for future housing and regeneration investment” (NLA 2007 p7)
- 2.3.20 In response to this Bolton commissioned a ‘Regional Positioning Statement for Bolton’ (Nevin Leather Associates, December 2007) as a brief overview of Bolton’s circumstances within a sub-regional context – particularly links to the Manchester City Region, Central Lancashire City region and into East Lancashire. This study found:-
- Bolton is an important employment and residential centre whose catchment overlaps with surrounding urban centres;
 - There are strong migratory and travel to work links within Greater Manchester;
 - There are several-micro markets within Bolton Borough; Western settlements; Central and South Eastern Bolton; Tonge ward;
 - Markets are polarised by income, wealth and house prices. Low market values are particularly found in Central Bolton and Farnworth, where migratory patterns connect these three areas as a de facto single market;
 - Growing issues of affordability;
 - A pattern of stable communities with little turnover in some areas, including some that are lower housing cost areas although these do have significant vacancy rates – this signifies a lack of market pressure;
 - Large increase in demand for social housing but a decrease in lettings;
 - This net increase is likely to be swallowed up by migration, particularly from EU Accession countries;
 - Bolton has experienced the largest population rise anywhere in Greater Manchester, excepting the City of Manchester, mainly caused by the natural increase within BME communities and the development of suburban estates in the Borough;
 - Many of these new residents of Bolton will be aged over 65 years and this is likely to cause further strain on support services and develop demand for different types of housing provision;
 - There are traditionally deprived areas in the Borough which relate to the decline in industry from the 1960s onwards. These include not only council estates but also private sector, many of which are now privately rented;
 - There is a firm correlation between low skills, low employment levels and lower value house prices in many neighbourhoods – the Borough has become highly polarised between the haves and have-nots;
 - The issues Bolton face threaten to be overlooked due to the current focus of regeneration resources in other areas of the City region and strategies need to be developed to tackle this problem.

Recent Regional HMAs

- 2.3.21 Other Housing Market Assessments are currently underway in other authorities within the sub-region including Wigan and Tameside. It is envisaged that these will inform the Manchester City Region Strategic Housing Market Assessment, assessing the four identified market areas.

Greater Manchester Strategic Housing Market Assessment

- 2.3.22 A Strategic Housing Market Assessment 2008 - 2026 for the Greater Manchester authorities has been commissioned by AGMA in February 2008. This will follow a methodology agreed with GONW and will be overseen by one Housing Market Partnership, covering the 10 local authorities.
- 2.3.23 The work will draw on the completed HMAs, including this one, in the development of SHMAs for the four identified markets within the region, including any amendments as appropriate. These SHMAs will recognise the relationships between and across these housing markets and into the wider region.
- 2.3.24 Key areas that will be considered as part of the studies include:-
- Social rented sector;
 - Private rented sector;
 - Migration;
 - Student / Young Adult Markets;
 - Supported Housing;
 - Affordability; and
 - Delivery.

2.4 Household Migration Movements

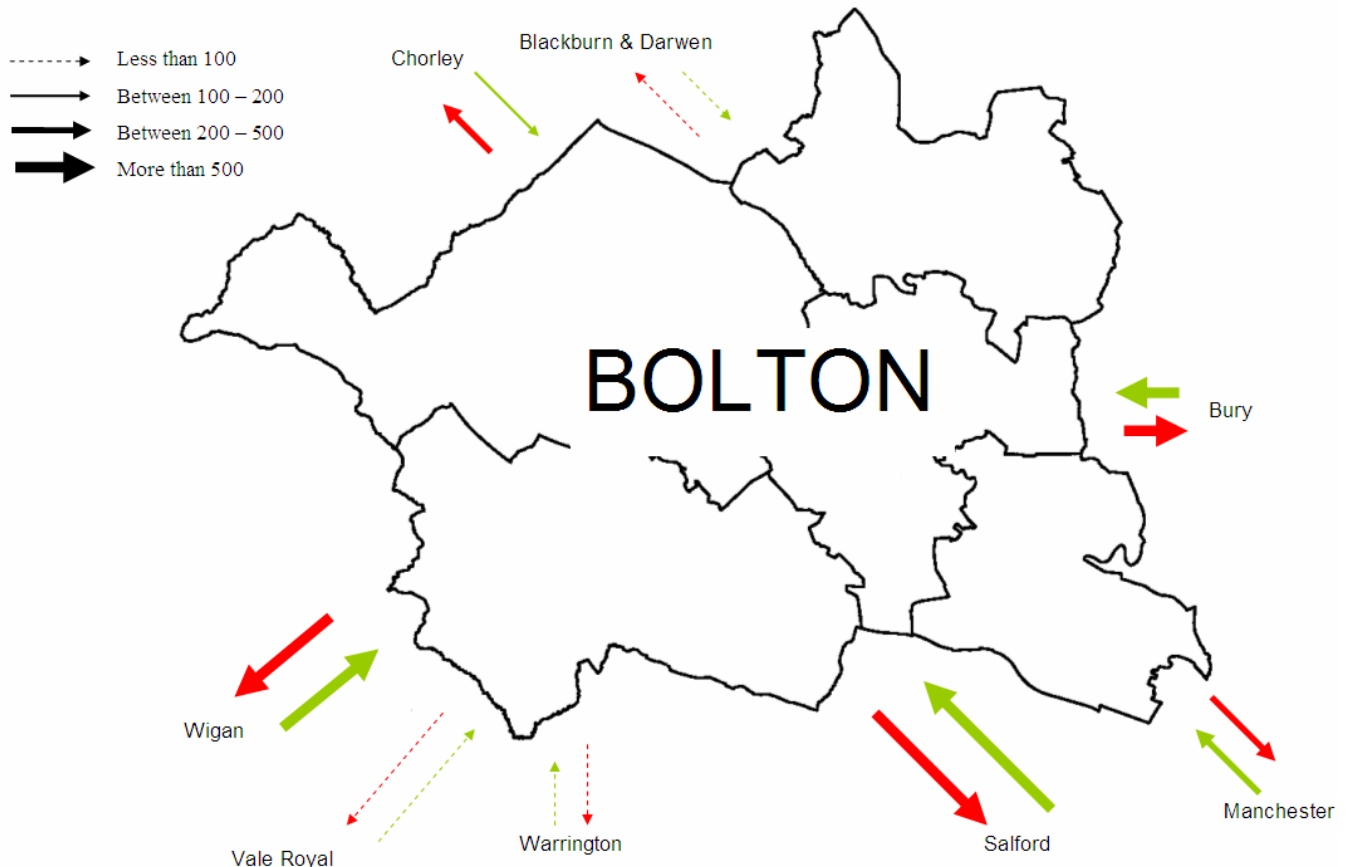
- 2.4.1 Household movements reflect a variety of economic, social and environmental factors including households' proximity to work and family. Migration patterns can help to identify these relationships and the extent to which people move within an area.
- 2.4.2 This analysis has been conducted by examining 2001 Census data and more recent primary data from the local housing needs survey regarding migration.
- 2.4.3 The 2001 Census Origin-Destination Statistics for local authorities have been analysed to determine migration patterns into the Bolton area.

2.4.4 The following table and figure assesses the previous location of people currently living in Bolton. The data is taken from the 2001 Census of all people resident in the UK whose address at Census day was different from that one year before and whose previous location was the Bolton authority area or elsewhere in the region.

Table 2-3 Sub-Regional Household Migration

Area of Residence	Total population	Place of previous residence									Row total
		Bolton	Wigan	Warrington	Vale Royal	Salford	Blackburn with Darwen	Chorley	Bury	Manchester	
Bolton	261,037	18,263	696	57	6	747	25	173	736	351	21,054
Wigan	301,415	736	19,545	387	32	616	6	158	96	244	21,820
Warrington	191,080	61	362	10,993	156	250	6	24	53	260	12,165
Vale Royal	122,089	30	35	250	6,416	31	3	18	3	187	6,973
Salford	216,103	500	438	171	43	14,968	26	35	489	1,292	17,962
Blackburn with Darwen	137,470	15	11	9	0	28	6,959	9	12	31	7,074
Chorley	100,449	348	232	33	9	91	20	5,508	43	93	6,377
Bury	180,608	636	76	34	6	707	33	23	10,723	890	13,128
Manchester	392,819	290	277	249	162	1,351	108	123	632	39,058	42,250
Column total	1,903,070	20,879	21,672	12,183	6,830	18,786	7,186	6,071	12,787	42,406	
*Local moves %		77.2	81.6	82.3	86.9	68.7	95.3	79.4	70.6	85.7	

Source: © Crown Copyright Census 2001. * % of moves contained within local authority area from overall number of moves in and out of Borough.

Figure 2-1 Sub-Regional Household Migration

- 2.4.5 The 2001 Census data showed a high level of self-containment within Bolton at 77.2% of moves within the associated local authority sub-areas shown above. Self contained movements were very high across all of the sub-areas studied. The largest number of in-migrants came from Salford, Bury and Wigan. The lowest level of in-migration to Bolton was from Vale Royal and Blackburn with Darwen,
- 2.4.6 Out-migrating Bolton households were most likely to have moved to Wigan, Bury and Salford and least likely to have gone to Blackburn with Darwen, Vale Royal and Warrington.
- 2.4.7 Comparisons on household movements have also been made with the most recent Housing Needs Survey (HNS) undertaken for the Borough. This provides a more detailed assessment of in-migration to and out-migration from Bolton.
- 2.4.8 The 2006 HNS asked respondents who had indicated a move in the last three years, where they had moved from (in-migrants). A further question asked respondents planning a move within the next three years and moving out of the current local authority area (both existing and concealed households) where they were planning to move to (out-migrants).

2.4.9 The tables below outline the net migration pattern in each local authority area.

Table 2-4 Bolton Borough Net Migration Pattern

Migration Areas	Wigan	Warrington / St. Helens	Bury	Salford	Blackburn with Darwen	Chorley / Preston
Moving into Bolton Borough	609	39	719	678	11	151
Moving out of Bolton Borough	318	91	273	50	0	176
Net Migration	+ 291	- 52	+ 446	+ 628	+ 11	- 25

Migration Areas	Rochdale / Oldham	Manchester	Elsewhere in the NW	Elsewhere in the UK	Abroad
Moving into Bolton Borough	85	719	489	1,456	690
Moving out of Bolton Borough	0	217	1,061	1,594	535
Net Migration	+ 85	+ 502	- 572	- 138	+ 155

Source: 2006 Housing Need Survey data

2.4.10 As Table 2-4 shows Bolton has made significant population gains from several associated areas, particularly Salford, Manchester, Bury and Wigan-. There are only minor migration links with Blackburn with Darwen, Warrington / St. Helens and Chorley / Preston.

2.4.11 Out-migration flows are mainly to areas either elsewhere in the North West beyond these immediate and surrounding areas and elsewhere in the UK beyond the North West region.

The Impact of Greater Manchester

2.4.12 2001 Census data outlined in Table 2-3 shows levels of migration links to Bolton from Manchester. Bolton gained 61 households from Manchester in the previous year. Data from the housing needs survey in 2006 identified a net gain of 502 households from moving from Manchester to Bolton over the previous 3 years, 167 each year.

2.4.13 There is a similar inflow from Salford and the combined impact reflects a strong northerly migration from the centre of Greater Manchester into Bolton.

2.4.14 The previous Bolton Housing Needs Studies and the 2001 Census data provided evidence of the relationship with Manchester with regard to employment and travel to work patterns. These are shown in Table 2-5 below.

2.5 Travel to Work Patterns in and around Bolton

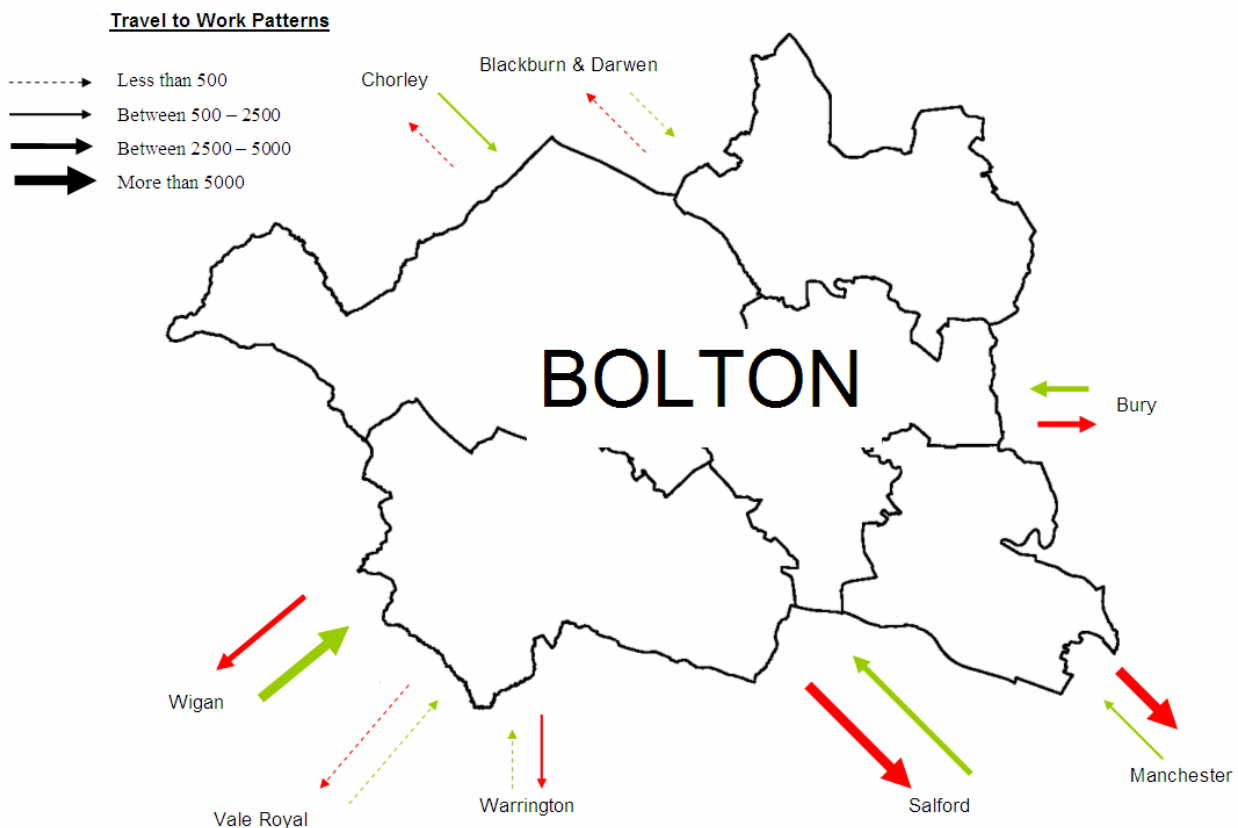
2.5.1 In defining the spatial extent of housing markets, patterns of household and residential migration are augmented by the analysis of travel to work areas and travel to work patterns. Travel to work data for associated local authorities is shown in table 2-5 below.

Table 2-5 Travel to Work Patterns

	Total employed population	Place of Work									% contained travel
		Bolton	Wigan	Warrington	Vale Royal	Salford	Blackburn with Darwen	Chorley	Bury	Manchester	
Bolton	116,000	77,097	4,162	924	67	6,626	73	55	4,345	6,589	66.5
Wigan	142,000	8,296	82,652	5,892	174	5,632	85	1,567	698	5,345	58.2
Warrington	89,000	462	1,834	60,377	1,057	1,998	15	112	176	3,871	67.8
Vale Royal	53,000	104	181	2,223	32,536	415	3	33	49	2,022	61.4
Salford	89,000	3,466	1,250	1,330	114	48,778	65	170	1,671	14,870	54.8
Blackburn with Darwen	53,000	137	49	60	3	124	25,138	112	212	409	47.4
Chorley	49,000	2,200	1,869	450	43	565	132	24,141	176	1,081	49.3
Bury	80,000	4,416	508	520	54	5,628	233	157	43,243	13,631	54.1
Manchester	150,000	888	603	1,102	273	6,780	6	3	1,424	95,242	63.5

Source: © Crown Copyright Census 2001 * ONS Labour Force Survey – working age employment 2001 – 2002

* Travel to work contained within local authority area of residence.

Figure 2-2 Travel to Work patterns

2.5.2 66.5% of people lived and worked within Bolton, emphasising some degree of self containment with regards to commuting and place of residence. However 5.7% of residents commuted outside of the Bolton boundary to work within the City of Manchester and Salford, 3.7% to Bury and 3.6% to Wigan.

2.5.3 Recent analysis of nationwide travel to work areas (TTWAs) by ONS (2007) based on the 2001 and older censuses has shown that Bolton has a generally self contained travel to work area based around the Borough but with some key links to neighbouring boroughs such as Wigan, Chorley, Blackburn with Darwen, Bury and Salford. Many people commute relatively short distances. This self containment is decreasing as longer distance travel to work becomes more common strengthening links to Manchester, Salford and Preston.

2.6 Is Bolton a Single Market?

2.6.1 As discussed in 2.3.4, a sub-regional market is normally one where 70% of moves take place. In Bolton over 77% of moves are local and the Borough can therefore be considered to be a single market within the wider West Manchester market. Most market areas however contain smaller sub-markets and both 2001 Census and the 2006 HNS support the proposition sub-markets within the Borough.

2.6.2 The data shows a strong correlation between actual housing moves and travel to work patterns in the Borough. There is a large amount of self containment within the Borough, and indeed within individual sub-markets within it. Analysis of the 2001 Census (and thus of the former ward areas) for the Regional Positioning Statement 2007 found:-

- The highest levels of internal movement are found within the Bolton Central, Tonge and Farnworth wards;

- There is also significant internal movement within the Westhoughton and Hulton Park wards and the wards of Horwich and Blackrod;
- There is a South Bolton market working in the wards of Kearsley, Farnworth, Derby, Burnden and Harper Green.

Moves within the Borough of Bolton.

- 2.6.3 Analysis of the 2006 Housing Needs Survey, shown in Table 2-6 below, gives some details of the intended migratory patterns within Bolton sub-areas over the following three years. Respondents were asked where they would be likely to move to if they were intending to move, or to form a new household, within Bolton Borough. Respondents were given two choices so this table does not give absolute numbers, just choice indications.
- 2.6.4 Several areas had strong internal markets whereby more than 70% of respondents said they wished to remain within the same area. On average each of the 9,860 existing households gave 1.3 choices (i.e. 4 in 10 made 2 choices) whilst the 3,593 concealed households gave 1.4 choices.
- **Area 1:** Horwich & Blackrod / Smithills / Heaton & Lostock, where 98.7% of existing or concealed households currently living in the area wished to remain.
 - **Area 2:** Westhoughton / Chew Moor / Hulton, where 70.9% of existing or concealed households currently living in the area stated they wished to stay in the area.
 - **Area 3:** Astley Bridge / Bromley Cross / Bradshaw, where 87.0% of households wished to remain.
 - **Area 4:** Halliwell / Crompton / Tonge / Breightmet; Only 52.6% of local residents said they wished to stay in the area.
 - **Area 5:** Rumworth / Great Lever / Harper Green; Just 37.2% of local residents wished to remain in the same area after a move.
 - **Area 6:** Farnworth / Kearsley / Little Lever & Darcy Lever where 90.9% of existing households stated they wished to remain.
- 2.6.5 Analysis shows clear links between some of these study areas:-
- There is some linkage in migration between Area 1, Area 2 and Area 3. There is little desire from residents of these areas to move elsewhere in the Borough. The three areas also show similar pattern in house pricing in the sales and rental markets;
 - These areas are also seen as desirable by current residents in Area 4; Area 1 and Area 3 were as popular as the home area;
 - Area 4, the Central Bolton Wards stand out as a separate housing market. Although there is clear desire from current residents of this area to move elsewhere with the Borough, but there is little indication from residents of other areas of the Borough to move to this area. Although less than half of existing households moving plan to stay within the area the level for concealed households setting up home for the first time is higher;
 - These factors indicate that at present the market in Area 4 is self-sustaining as current residents and their families remain within these wards but are not joined by a large number of new households from elsewhere in the Borough. There is some likelihood this insularity could continue if current populations and their growing children choose to remain in these traditional areas, and if prices stay affordable.

- There may be several negative factors influencing this, including external perceptions of these neighbourhoods and its residents, the housing offer available locally and the neighbourhood and housing conditions available in bordering areas;
- There is also some evidence of a separate market to the South of the Borough in Area 6, based around Farnworth and with links to Area 5 and Area 4. There are strong ties for existing households to remain in this area (73%) and even stronger ties for concealed/ newly forming households (96.2%). Where people desire to move elsewhere this is usually to the North and West where it is more rural.
- These areas are very similar to the housing 'micro-market' areas identified by Nevin and Leather (2007).

Table 2-6 Future Internal Migration Patterns

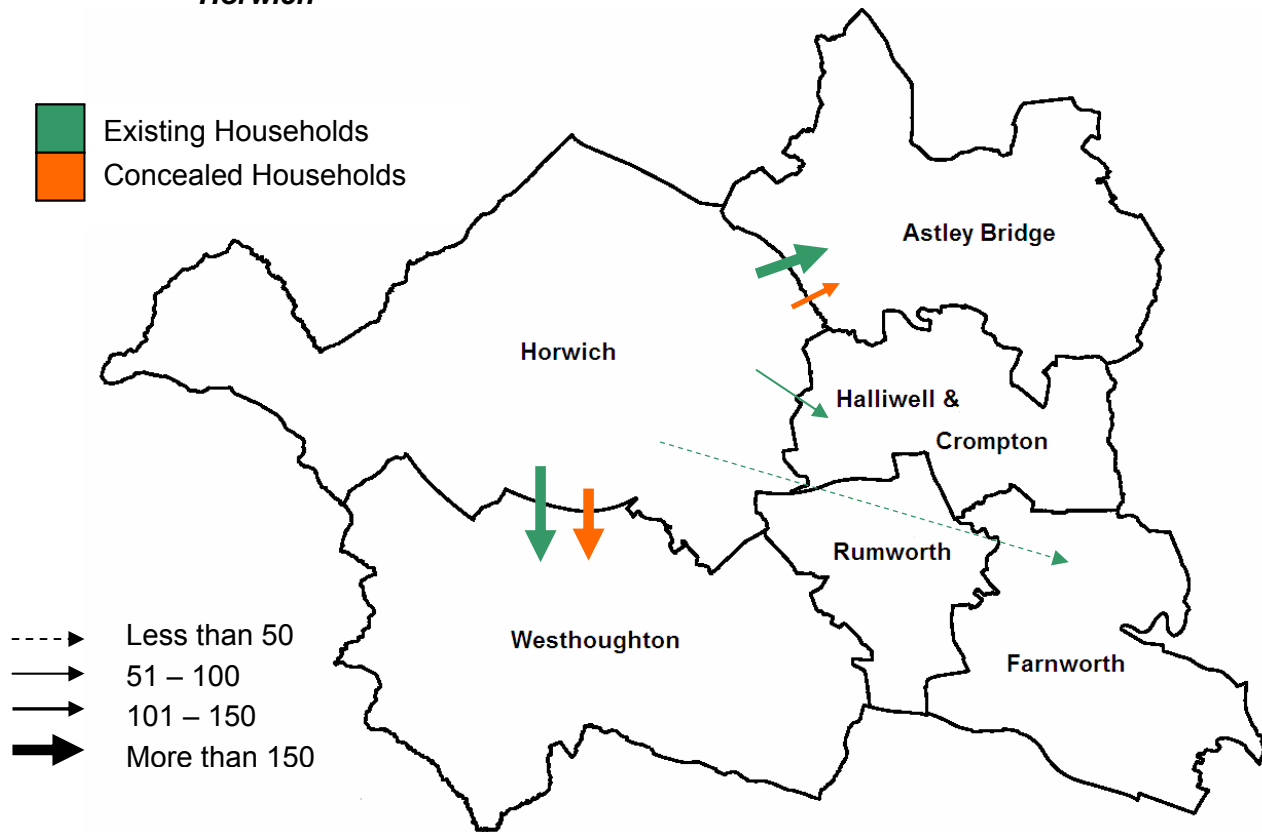
Question Q17b by Q24 or Q32a

Area required	Existing Households – current area						Concealed Households – current area					
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Area 1: Horwich & Blackrod / Smithills / Heaton & Lostock	1,596	489	301	1,316	499	188	847	286	170	22	192	0
Area 2: Westhoughton / Chew Moor / Hulton	161	1,012	26	269	275	93	151	442	0	0	138	0
Area 3: Astley Bridge / Bromley Cross / Bradshaw	163	122	1,168	1,098	44	48	103	83	453	161	33	125
Area 4: Halliwell / Crompton / Tonge / Breightmet	82	0	123	1,315	151	50	94	0	73	350	70	25
Area 5: Rumworth / Great Lever / Harper Green	0	65	0	178	353	132	0	0	0	0	250	168
Area 6: Farnworth / Kearsley / Little Lever & Darcy Lever	26	104	47	230	223	979	0	0	0	32	28	731
Total no. respondents	1,765	1,489	1,371	2,773	1,121	1,341	880	562	493	395	502	760
% requiring local moves	90.4	68.0	85.2	47.4	31.5	73.0	96.3	78.6	91.9	88.6	49.8	96.2

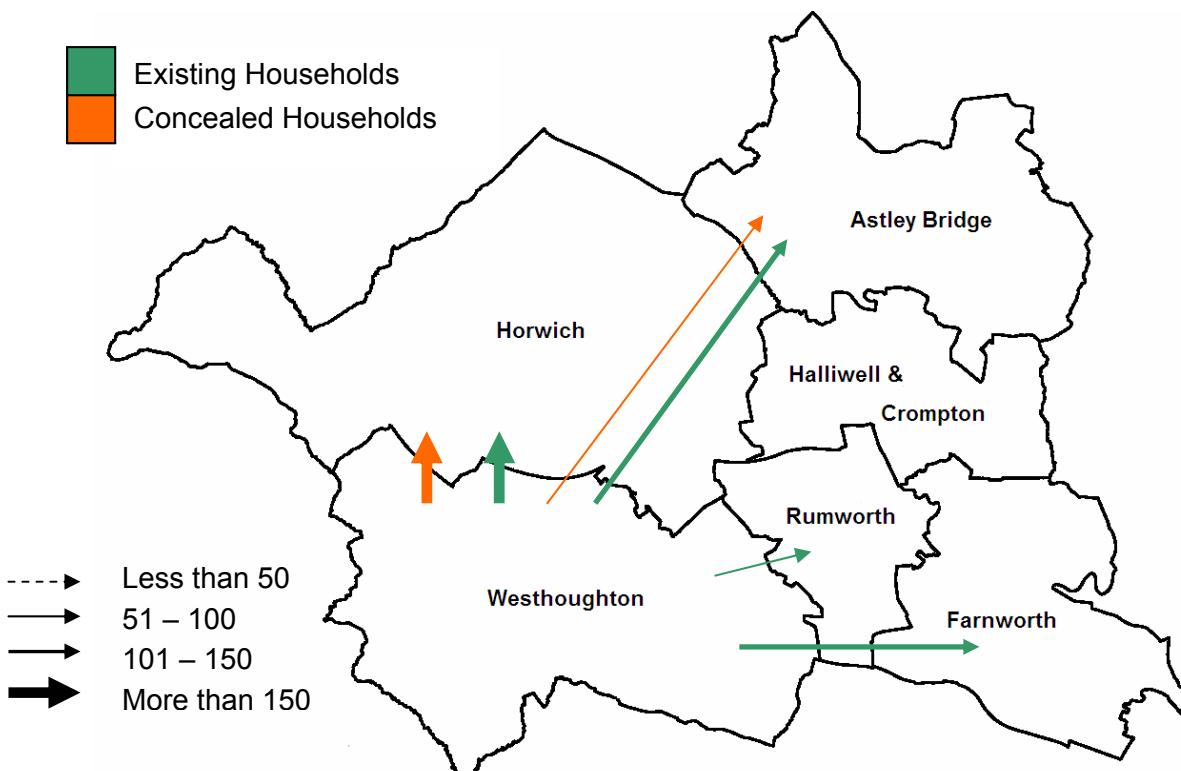
Source: Housing Needs Survey 2006

- 2.6.7 The proportion of existing and concealed households moving within their current area is generally high and the low proportions for Area 4 and Area 5 have been highlighted to show the significance of limited migration from elsewhere in Bolton into these areas.
- 2.6.8 Maps detailing the future movements of households from their current area to their area of preference within the Borough are provided below Figure 2-3. This individual sub-area analysis is shown separately for existing and concealed households.
- 2.6.9 Only an outflow arrow is shown as this scale is the level of inflow in the receiving sub-area featured in each graph.

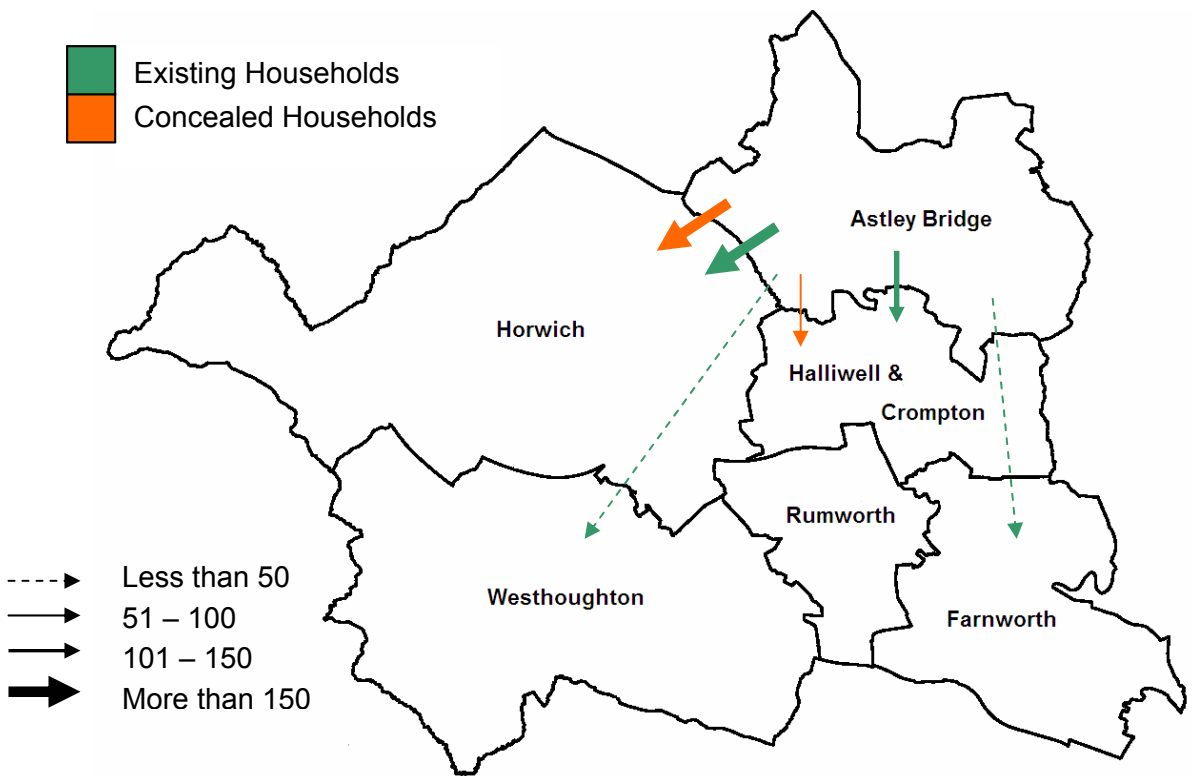
Figure 2-3 Internal Migration
Horwich



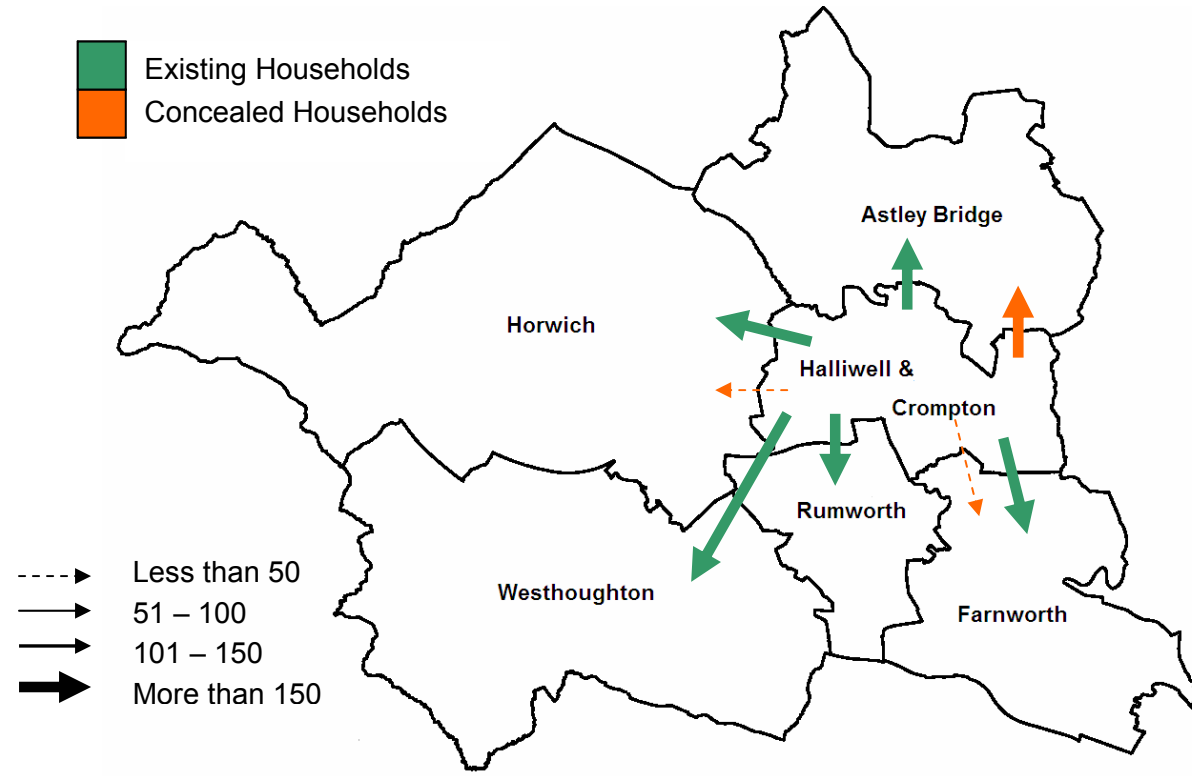
Westhoughton

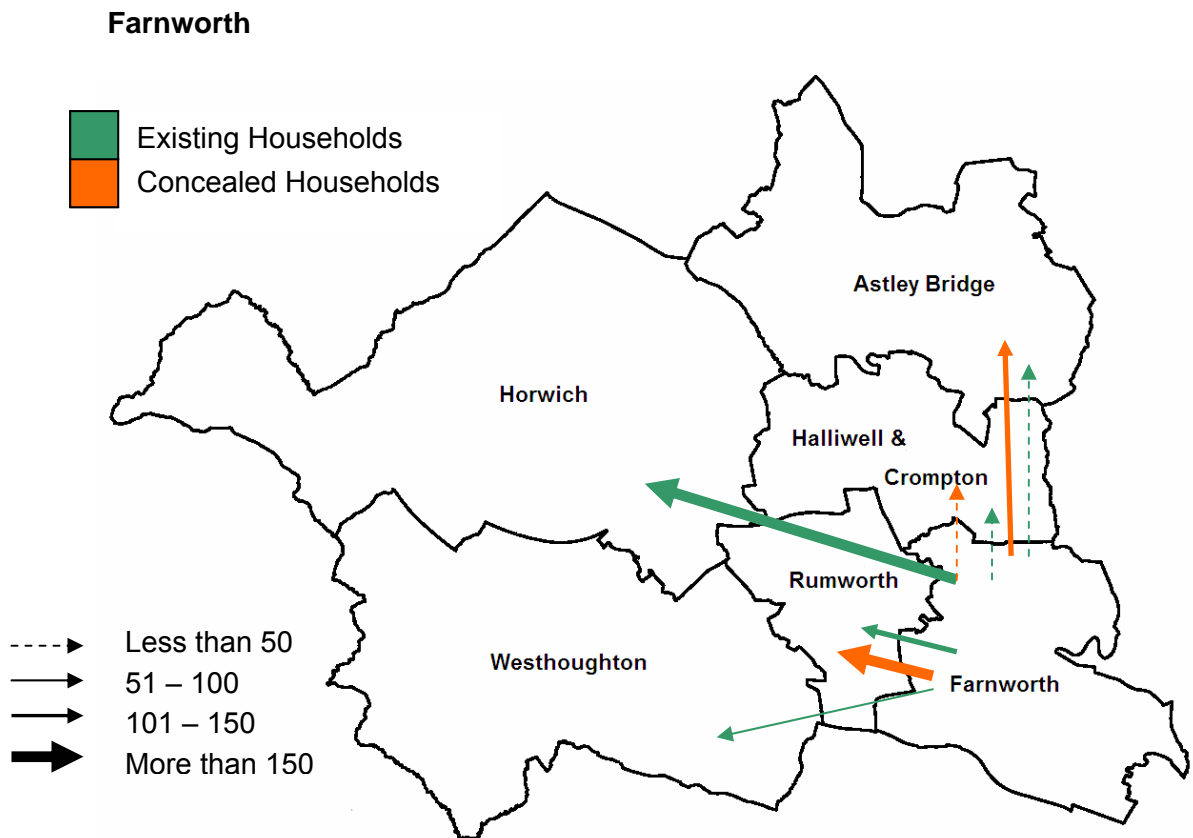
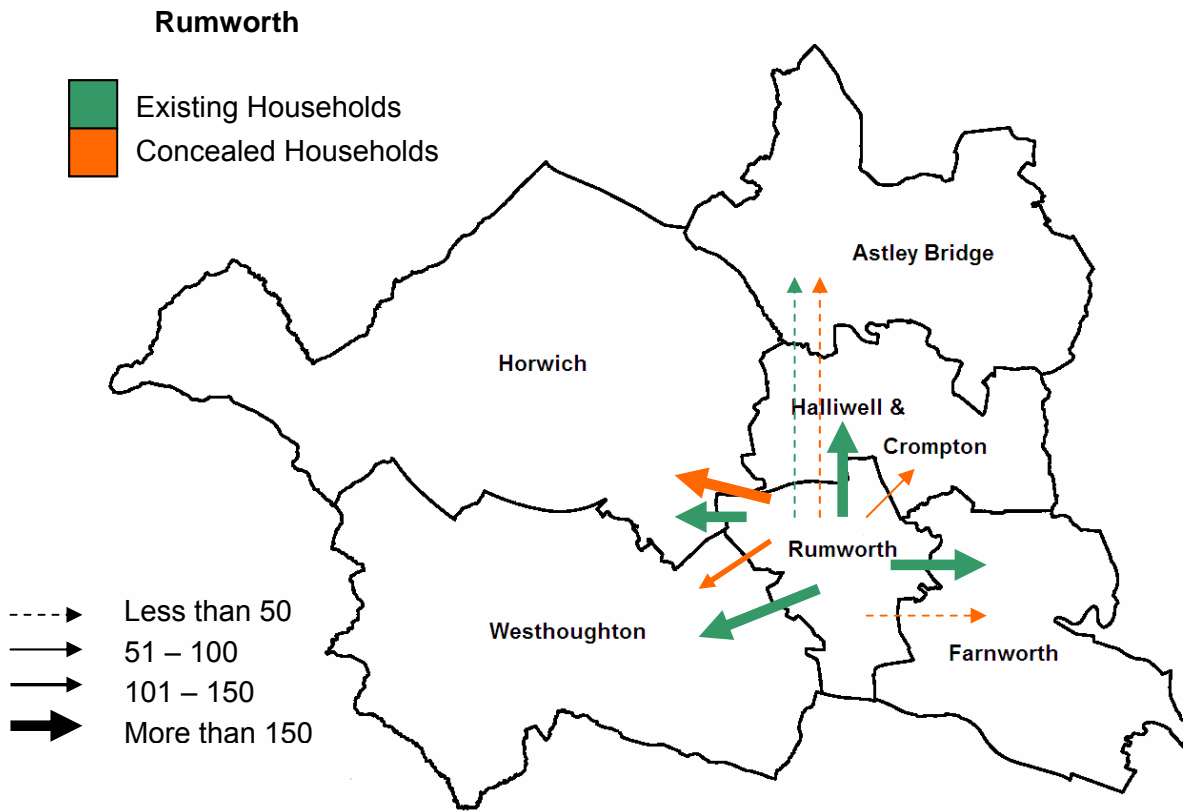


Astley Bridge



Halliwell





3 STRATEGIC CONTEXT

3.1 Regional and Sub - Regional Policies

3.1.1 As part of the study, a number of regional strategy and policy documents which have an impact on the local housing market in Bolton have been reviewed.

3.1.2 The following regional strategies and policies are considered and summarised below:-

- The Draft Regional Spatial Strategy for the North West (January 2006);
- The North West Regional Housing Strategy, (2005);
- The Greater Manchester Local Transport Plan 2 (2006);
- The Regional Economic Strategy (2006);
- Making Housing Count in the Manchester City Region – The Prospectus (2007); and
- The Association of Greater Manchester Authorities (AGMA) bid to designate the conurbation as a New Growth Point (August 2007).

The Draft Regional Spatial Strategy for the North West (2006)

3.1.3 The North West Draft Regional Spatial Strategy (RSS) provides the holistic framework to guide development in the region for the next 15 to 20 years. It includes the regional priorities for Housing, environment, transport and the economy. The plan highlights broad themes in the region relevant to this study which are as follows:-

- The North West region lies at the intersection of two internationally important transport links; The M6 North - South corridor which links Scotland to Europe, and the M62 East - West corridor linking Ireland to Europe via Liverpool. Known as the North European Trade Axis or NETA.
- The City Region of Manchester is the North West's largest sub-regional economy and has the greatest potential for closing the gap between the economies of the North and South of the UK.
- For future development in the region to be sustainable it must support the Urban Renaissance agenda and greater levels of social inclusion in the region.
- The need to reduce the effect of climate change, including by planning for the effective use of energy and by developing renewable resources.

3.1.4 The North West Draft Regional Spatial Strategy 2006 prescribes the regional housing requirements and allocates new build targets for the region's individual Local Authorities. The plan shows that Bolton's housing allocation is 511 units per annum, a total of 9,200 between 2003 and 2021. The RSS states that at least 80% of the new build developments should occur on Brownfield sites.

The North West Regional Housing Strategy (2005)

3.1.5 The North West Regional Housing Strategy 2005 was produced by the North West Regional Housing Board (NWRHB) and builds upon the previous Housing Strategy (2003). It was prepared at a time of far-reaching changes in national policy.

3.1.6 The Strategy's aims include:-

- To comprehensively set out the strategic housing issues in the region;
- Develop spatial priorities for the region to better direct investment decision making; and
- To sets long term objectives for the region against which shorter term priorities for action can be established.

- 3.1.7 The strategy identifies a number of regional housing themes relevant to this study, including:-
- Between 2002 and 2004 there were comparatively sharp increases in house prices across the North West. Already highly priced areas saw the biggest increase, creating a wider gap between the higher and lower priced areas.
 - Buy-to-Let is making a significant impact on housing markets including by pushing up prices in low demand areas, capturing City centre markets and new build developments.
 - Housing Markets and conditions are far from uniform across the region and a priority for the NWRHB has been to improve understanding of the differences between different parts of the region in order to develop more explicit policy responses.
 - 89% of the North West's land area is rural however 88% of the region's population live in urban areas. The challenges facing the region's rural communities need to be identified and tackled at the very local level.
- 3.1.8 The Regional Housing Strategy established four priorities for future housing policy in the region to address the issues, they are:-
- Delivering Urban Renaissance;
 - Providing affordable homes to maintain balanced communities;
 - Delivering decent homes in thriving neighbourhoods; and
 - Meeting the needs of communities and providing support for those who need it.

The Second Greater Manchester Local Transport Strategy

- 3.1.9 The ten Greater Manchester Local Authorities and the Passenger Transport Authority produced the Second Greater Manchester Local Transport Plan (LTP) which covers the period 2006 / 07 to 2010 / 11. The plan sets out the City Region's five year programme for investment in local transport. The Second LTP is designed to be the first stage in the much longer term Greater Manchester Integrated Transport Strategy (GMITS).
- 3.1.10 The overall objective of the plan is to accommodate the trips generated by increased employment and earnings in the most sustainable way as to improve social inclusion and protect the environment and improve the quality of life.
- 3.1.11 Given that major schemes will take a long time to deliver, the plan prioritises schemes which can be implemented in the short term and hence there is a focus on measures to increase walking, cycling and the use of buses. The LTP prioritises investment in the regional centres where it will have the greatest impact on peak hour congestion.
- 3.1.12 Two points relevant to the Bolton context worth highlighting here are:-
- There are severe peak hour congestion problems on the commuter rail services between Bolton and Manchester City Centre; and
 - The LTP funding allocation has set Bolton's Town Centre Public Transport Scheme as a priority.

The North West Regional Economic Strategy (2006)

- 3.1.13 The Regional Economic Strategy (RES) 2006 sets out the region's 20 year economic strategy, together with the specific actions required over the next three years. The RES has been prepared in the context of a rapidly changing global environment where international competition, energy supply and climate change are all of significant concern.

- 3.1.14 The overarching challenge for the RES is to claim back the £13 billion output gap in the region's economy, caused by a lower Gross Value Added (GVA) per head of 12%, which is lower than the England average.
- 3.1.15 The RES highlights where the region's economy under-performs compared with the England average and needs improvement. Key "gaps" with the England average (based on the size of the population) include:-
- 80,000 fewer people working;
 - 120,000 more people with no qualifications;
 - 80,000 fewer people with degree level qualifications;
 - 90,000 fewer people working in the knowledge economy;
 - 38,000 fewer companies; and
 - The Northern part of the Manchester City region which includes Bolton underperforms compared with the South.
- 3.1.16 The Plan identifies eight targets for future economic development in the region :-
- Achieve GVA growth above the England average;
 - Create 150,000 new jobs, 80,000 of which should be in 'knowledge' occupations to bring the proportion of people working in these occupations up to the England average;
 - Raise the firm formation rate to 21,000 per annum;
 - Reduce the number of working age people with no qualifications by 80,000 and ensure no district has more than 29% with no qualifications;
 - Increase the number of people in the workforce with graduate qualifications by 120,000 in order to meet the England average;
 - Increase the number of people in the workforce by 83,000 in order to meet the England average employment rate, and ensure no district has an employment rate less than 68%;
 - Reduce the number of areas in the worst 5% deprived, nationally; and
 - Reduce CO2 emissions per unit (£) of GVA.
- 3.1.17 Between 2002 and 2006 the North West has seen an increase of 150,000 jobs, mainly lower paid service sector or part time occupations, in 2000 – 2003 the North West region's economy grew quicker than England as a whole:-
- 5% growth in number of firms (England average – 3%);
 - 5% growth in number of employees (England average – 2%);
 - 3% growth in employment rate (England average – 0%); and
 - 18% GVA growth (England averaged 16%).
- 3.1.18 Making Housing Count in The Manchester City Region – The Prospectus, investigated the ways in which housing influences the economy and made recommendations to the Association of Greater Manchester Authorities (AGMA) on how they can make their housing stock an economic asset. The Prospectus summarises these findings and recommendations for consideration by the AGMA and to inform the sub-regional Housing Strategy for the Greater Manchester City Region.

- 3.1.19 For the purposes of analysis in the report the City region was divided into four separate Housing Market Areas (HMAs), these were; North, Central, West and Southern. The HMAs were based on migration patterns and travel to work areas (TTWAs), though the consultants do not recommend these HMAs as the basis for future policy development.
- 3.1.20 Bolton was included in the 'West' HMA along with Wigan, Warrington, Salford and Vale Royal, based on their relationship with the M6 motorway. The key characteristics of this HMA were; more prosperous South compared to North, fast growing BME population, and was found to be more detached from Manchester City Centre than the other HMAs. There were however significant variations in the indicators in this HMA; average prices ranged from £100,000 to £300,000, and the percentage of homes in Council Tax bands A and B ranged from 15% to 80%.
- 3.1.21 At present there are strong concentrations of particular property types and tenures with an almost complete absence of other types and tenures in the same area. This is evidenced by the distribution of Council Tax bands with very few high tax band (F - H) properties in inner city areas.
- 3.1.22 The report identified important changes occurring in the Borough which have affected the housing markets and the economy, for example the City region is undergoing significant change, it is forecast that by 2021;
- There will be an additional 132,000 jobs in the region, 82% of which will be 'higher skilled and higher income occupations.'
 - There will also be an additional 256,000 households.
 - A growing demand through international migration of inner city housing, which may produce an increased risk of ethnic and economic segregation.
- 3.1.23 Most of those who can afford to choose to live in the South of the City region and commute, causing further affordability problems in these areas. New house building in these areas however is unfavourable as it would be contrary to the goals of sustainability and reducing the need to travel.
- 3.1.24 Without a strong planning framework (a Local Development Framework for Bolton is still in preparation) developers will seek to build in the most profitable suburban locations. If this occurs the inner city areas will not benefit from the predicted growth and the polarisation and segregation which exists today will be exacerbated contrary to the Borough's aim of 'reducing the gap'. A coherent policy and investment framework is needed to accommodate the anticipated demand from the region's changing economy.
- 3.1.25 The issue of affordability is becoming an increasing problem within the City region. In addition to new build rates lagging far behind household formation, the increased demand from buy-to-let investors is pricing out potential owner occupiers.
- 3.1.26 If developers begin to serve the buy-to-let investment market it will distort the supply / demand balance upon which the RSS housing new build allocations are based. This is because new units count towards the RSS allocation whether they are occupied or not. Vacancy rates in Manchester City centre are up to 24%, particularly flats.
- 3.1.27 The report's recommendations are not area specific and apply to the whole City region. The most pertinent recommendations for the purposes of this study are:-
- Identify measures to engage private developers and RSLs in public realm and employment developments, as the housing offer is closely linked to the prosperity and long term sustainability of the region.
 - Building a good relationship with English Partnerships (or the subsequent organisation after several national bodies are merged) will be key to bringing forward and developing sites.

- Identifying public housing estates that are unpopular or low density may allow the opportunity for redevelopment at a higher density and with greater choice of tenure and type.
- To launch a co-ordinated bid for a Greater Manchester growth point to secure Government housing investment.

3.1.28 The levels of new build required throughout the City region are far in excess of previous years and the availability of suitable sites in terms of size and location is a constraint. A key challenge for the Greater Manchester Housing Strategy will be to identify inner city housing sites. Projections based on the Greater Manchester Forecasting Model (GMFM) suggest household formation rates and new build requirements above the level of the DNWRSS of 9,600 per annum.

AGMA Greater Manchester Conurbation New Growth Point bid (October 2007)

- 3.1.29 In October 2007 The association of Greater Manchester Authorities (AGMA) placed an expression of interest with the CLG for the Greater Manchester Conurbation to be designated a Super New Growth Point.
- 3.1.30 There were clear criteria laid out by the CLG outlining the necessary terms for designation as a growth point. Growth points should :-
- be areas where accelerated economic and housing growth would help to tackle high demand and affordability issues;
 - be compatible with the principles of the RSS growth strategy and capacity;
 - be focused on urban areas and should offer housing growth at more than 20% above RPG from January 2003;
 - evidence that they are sustainable and not cause major environmental, social or economic impacts;
 - acknowledge the impacts on transportation locally and regionally, outlining the need for further investment;
 - contribute to government priorities (sustainability, housing, transport, economy etc); and
 - synergise with other public sector projects and involve private sector finance.
- 3.1.31 29 areas were designated by the CLG in 2005 as New Growth Points. All of these were in the South of England or the Midlands. The Growth Point initiative was extended to the Northern regions in response to the growing and changing regional economy and this prompted the AGMA bid.
- 3.1.32 In the bid, AGMA recognises that the needs of northern Growth Points may differ from those in the South, as factors such as quality and choice, and sustainable, mixed communities are as important as the rapidity of development.
- 3.1.33 However many issues faced are similar to other regions. The huge economic expansion in the Manchester City region over the previous five years, and the forecasts of continued growth confirm Manchester as the most important sub-regional economy outside of London. Therefore developing and maintaining the infrastructure of housing is essential if the 'wealth creators' and 'high-value' workers are to continue to be attracted to or retained within the region, and that high quality, affordable housing is available near the work places of the lower paid workers to support this economic growth.

- 3.1.34 The four key Boroughs that have been identified as the focus for this growth are Bolton, along with Manchester, Salford and Trafford. Bolton has been chosen as the “*largest and fastest growing economic centre outside the conurbation core...the vibrant economy is complemented by the development of a number of sustainable communities.*”
- 3.1.35 The growth point bid suggests a new annual total of housing completions for Bolton at 694 (9,100 between 2007 and 2016), 116 each year above the amended RSS total for the Borough. This can be delivered within the built up areas of Bolton on brownfield land whilst providing sustainable communities and high environmental quality with good access to services and transport infrastructure. Major areas of delivery would include Bolton Town Centre, Horwich Locomotive Works, the re-use of heritage mills, and Transforming Estates.

3.2 Local Policy Context

- 3.2.1 There is a range of current and impending local strategy and policy documents which are likely to inform (and be informed by) the SHMA. Strategy and policy documents reviewed as part of this assessment include:-

Local Strategies and Policies

- Sustainable Community Strategy, 2007-2017;
- Bolton Unitary Development Plan (2007);
- Bolton Housing Strategy - Our Homes, Our Communities, Our Future: Strategic Priorities for Housing in Bolton (2008 – 2011)
- BME Housing and Related Support Strategy 2005 – 2007;
- Joint Housing Plan for Older People in Bolton 2007 – 2010;
- Homelessness Strategy and Action Plan (2007);
- Bolton’s Private Sector Housing Renewal Policy;
- Bolton’s Transforming Estates Strategy; and
- Bolton at Home Customer Involvement Compact.

Bolton: Our Vision 2007 – 2017

- 3.2.2 Bolton: Our Vision 2007 – 2017 is the Borough’s Sustainable Community Strategy. It is the Council’s core prospectus of how they see Bolton improving over the plan period. The Sustainable Community Strategy in turn informs the many specific sub-strategies such as the Supporting People Strategy and the Housing Strategy.
- 3.2.3 The plan has been produced by the Bolton Vision Partnership and builds on the earlier 2002 strategy, which needed updating to include changes in national policy, new development opportunities arising, and the climate change agenda. Since that plan there have been significant improvements in the Borough such as;
- Key crimes have reduced by a quarter and burglary has halved;
 - There have been improvements in public sector housing;
 - Knowledge based industries have grown by a third; and
 - Bolton is the fastest growing centre in the North West after Manchester.
- 3.2.4 However the partnership recognises Bolton still has significant challenges.
- Bolton is the 51st on average deprivation ranking out of 354 districts in England;
 - More than a third of the Borough’s population live in deprived areas; and

- Life expectancy in the most deprived wards is on average 7.4 years lower than in the more affluent wards.
- 3.2.5 The strategy's two overarching aims are to narrow the gap between the Borough's most and least well off and to ensure economic prosperity. Initiatives most relevant to this study include;
- Bolton is making the largest planned investment in Higher Education in the North West region, including joining two major collages near the town centre.
 - New large developments are taking place at Wingates and Middlebrook in the West of the Borough, and the Cutacre site in the South.
 - Reducing number of empty private sector homes and improving the decency of those occupied by vulnerable people.
 - Delivering 650 new homes per annum, 80 of which will be affordable. This is above the original Draft North West RSS allocation which has been revised.

Bolton Unitary Development Plan (Adopted 2007)

- 3.2.6 The current statutory development document for the Borough is the adopted Unitary Development Plan (UDP). It was formally adopted on the 7th of April 2005 and covers the period up to 2011, when the housing figure policies will be replaced with the Local Development Framework, currently in development.
- 3.2.7 The Plan seeks to integrate economic, environmental and social factors in its decisions on where to locate homes, jobs, shops and leisure facilities. Achieving sustainable development is the underlying principle of all the plan's policies, and the plan has four themes to achieve it:-
- Environmental protection;
 - Prudent use of natural resources;
 - Social progress which recognises the needs of everyone; and
 - Economic growth and employment.
- 3.2.8 The Plan has an urban renaissance agenda, which seeks to preserve and enhance the environment by concentrating development on previously developed land and restricting development on Greenfield sites.
- 3.2.9 The UDP policy relating to the provision of housing is Policy H1 which states; "*The Council will grant sufficient planning permissions in order to maintain a completion rate of 470 dwellings per year in the period April 2002 to March 2011 on identified sites and on suitable land within the urban area*". (Bolton adopted UDP, 2000, P.7)
- 3.2.10 The plan notes that the land area is roughly 50% urban, 50% rural across the Borough. The main urban areas are Bolton, Farnworth, Kearsley and Turton. The remaining 'free-standing' settlements are Little Lever, Horwich, Blackrod and Westhoughton.

Bolton Housing Strategy (2008 - 2011)

- 3.2.11 The Bolton Housing Strategy has recently been updated to cover the next 3 years. It aims to make certain that Bolton's homes and housing services meet customer's needs and aspirations, and ensure that all stakeholders clearly see Bolton's vision for housing.
- 3.2.12 The strategy has been developed through consultations with a wide range of stakeholders and customers, including events exploring housing as an economic driver, sustainable design, national housing challenges and the future of housing in Bolton and the North West.

- 3.2.13 The strategy has also been endorsed by all of the strategic partners and stakeholders, including the Bolton Community Homes Partnership. A joint working approach has been taken in developing the strategy and action plan, and partnerships are a key element of its implementation.
- 3.2.14 The strategy and its priorities have been developed using the findings of the 2006 Housing Needs Survey and Private Sector Stock Condition Survey, along with the preliminary outcomes of this SHMA report. Together these documents have examined the current housing stock and future housing needs and aspirations for Bolton.
- 3.2.15 There are several challenges for housing in Bolton, which the strategy addresses through its strategic priorities and its action plan.
- 3.2.16 *Affordable Housing* – Bolton’s continuing rising house prices and rising numbers on the housing register mean that it is essential that we make the best use of existing housing stock and increase the numbers of affordable housing to rent and buy.
- 3.2.17 *Homelessness* – A reduction in available move-on properties and temporary accommodation has created a barrier to providing these services to homeless people. It is important that the Homelessness Strategy focuses on sustainable interventions and prevention.
- 3.2.18 *Private Sector Housing* – Bolton has an over representation of terraced and aging housing in poor condition. With the reduction in resources for Private Sector Renewal, the development of a long term, comprehensive Private Sector Housing Strategy is key to maintaining investment in the areas of most need.
- 3.2.19 *Aging Population* – The number of people living over the age of 65 is a growing and continuing trend in Bolton. Changing aspirations and needs of older people will mean that a large proportion of current housing in Bolton will not be appropriate in the future.
- 3.2.20 *Environment* – Ensuring that Bolton’s housing providers build sustainably is a necessity, but costs of using renewable technologies and environmentally friendly design can be a deterrent to many. Using a co-ordinated strategic approach with all relevant partners will maximise opportunities for sustainable design and reduce the environmental impact on new and existing housing developments.
- 3.2.21 *Worklessness* – Bolton is ranked 7th in the North West in terms of number of residents in receipt of Incapacity Benefit and is the 28th most employment deprived local authority district nationally. Demand for higher skills and qualifications will see the employment gaps of Bolton’s most deprived residents grow further, unless people can be assisted back into education, training and work.
- 3.2.22 *Community Cohesion* – New communities are settling within Bolton from different parts of the world and under varied circumstances, all wanting to exercise real choices about the type and location of homes they want to live in. New flexible approaches, that promote equality and understanding, are needed to ensure this level of service and choice is available.
- 3.2.23 The following are the key Strategic Housing Priorities for the period 2008 to 2011.
- 3.2.24 *To provide housing that is affordable and offers choice whilst meeting the needs and demands of the future:-*
- The provision of decent and affordable homes is a clear priority within Bolton’s Sustainable Community Strategy. We want to be able to provide a range of housing choices that meet both needs and aspirations, in locations where people want to live and that support economic growth.

3.2.25 *To create and promote communities that are sustainable and inclusive:-*

- Ensuring that our communities and neighbourhoods are desirable places that people want to live in and become part of, is a priority that cuts across a number of the goals in the Sustainable Community Strategy. The challenges facing Bolton include deprivation, fear of crime, increasing levels of migration into Bolton and environmental issues. Residents should have an active role in influencing how we tackle these problems and support communities to live together in a cohesive manner.

3.2.26 *To improve the quality of private sector housing:-*

- Bolton has an aging stock of private sector housing, both owner-occupied and rented, which in some cases is in poor condition. A significant proportion of these properties are occupied by older people and those on low incomes, which means they may not have the resources to carry out the improvements needed to improve the property. Limiting the quality of life of residents who live in these properties and in the surrounding areas.

3.2.27 *To promote health, well-being and quality of life:-*

- Improving the health of residents in Bolton, is a key goal set out in the Sustainable Community Strategy. The provision of housing and support to vulnerable people has a significant impact on health and enabling people to sustain quality of life. There is a need for adaptable, sustainable homes, and for preventative action to stop health and independence from deteriorating.

3.2.28 *To strengthen our partnership approach to improve housing, services and communities:-*

- Housing in Bolton is based on a long tradition of partnership working and the provision of services that best meet the needs of our customers. In the future, there will be changes in the way we deliver services, work with each other and in customer expectations. To ensure that we continue to provide excellent housing services in Bolton and be influential at a regional and national level, we will need to build on our existing partnerships and relationships and continuously improve services.

BME Housing and Related Support Strategy

3.2.29 The BME Housing and Related Support Strategy 2005 – 2007 provides a framework that identifies the issues, options, solutions and priorities with a clear mechanism for monitoring and delivering the action plan.

3.2.30 This strategy replaces the previous BME Housing Strategy which needed updating due to changing BME aspirations, local housing markets, and national policy such as the Race Relations Amendment Act 2000 and the National Strategy for Refugee Integration.

3.2.31 The strategy has been produced by a partnership of organisations including Bolton Community Homes, housing and support services, health, social services and educational bodies. It was informed by research which identified BME housing and support needs.

3.2.32 The overall aim of the strategy is *“To pursue housing and related support policies committed to achieving an improvement in the quality of life for Bolton’s Black Minority Ethnic Communities by increasing opportunities and choice through active partnership working.”*

(Bolton Community Homes, 2005, p. 4)

- 3.2.33 The 2001 Census recorded Bolton's BME community at approximately 11% which equates to 28,671 people (England average was 9.1%). The BME community mainly consists of Pakistani and Indian Muslims.
- 3.2.34 The Bolton Refugee Multi-Agency Partnership Strategy 2002-5 recorded 1,400 asylum seekers dispersed in Bolton at any time. Estimates suggest that 300 people per year choose to settle in Bolton if given leave to remain in the UK. In July 2003 there were 1,006 asylum seekers in the Borough who were housed in private sector, RSL and public sector housing. In 1999 / 2000 there were 82 BME homelessness applications, in 2003 / 04 there were 189.
- 3.2.35 Bolton has seen new BME communities setting up as a result of the National Asylum seekers Support Services (NASS) dispersal programme. The areas with large BME communities are generally the most deprived. However BME communities also exist in the more affluent wards such as Horwich and Westhoughton. In order to use resources effectively the strategy focuses on actions needed to improve the housing circumstances of the most vulnerable of this community.
- 3.2.36 The housing needs and aspirations of BME communities are discussed in the strategy. It shows that;
- BME communities have an aspiration to live in bigger homes, 72.7% of the Borough's Pakistani community expressed the need for a bigger home;
 - 81.8% of those expressed a need for a three bed property;
 - All the households in the Borough's Pakistani community expressed a need for two living rooms; and
 - 56.4% of the potential moving group require culturally appropriate housing with two living rooms.
- 3.2.37 The plan aims to deliver a supply of culturally appropriate housing with different tenure options for BME communities. The Council will engage with the private sector in building more appropriate, affordable and larger housing using planning gain through section 106 agreements, and review the feasibility of "2 into 1" remodelling of existing stock.
- 3.2.38 Planning permission has been granted for 3,048 dwelling completions over five years (2004 – 2008). This allows the Council scope to influence the volume of culturally appropriate housing developed over the period within the 470 per annum allocation.

Joint Housing Plan for Older People in Bolton 2007 – 2010

- 3.2.39 The Joint Housing Plan for Older People has priorities and actions for delivering good quality and sustainable housing in an ageing society. The predicted increase of people who are aged 45 or over will have a significant impact on resources and planning in the future.
- 3.2.40 The plan will form part of developing wider Strategic Housing Priorities for Bolton (SHP) 2007 which will set out the plans for change and improvement across Bolton over the following three years. The SHP included a postal survey sent to 12,475 households and 910 interviews across the Borough.
- 3.2.41 The Plan's vision is; 'For Bolton to be a place where all older people are able to access, choose and benefit from a range of housing and support options that they aspire to and meets their needs both now and in the future'

(Bolton Borough Council, 2007, p.10)

3.2.42 The plans stated actions include:-

- Look at ways to commission, improve and re-design services as opposed to 'filling the gaps';
- Commission a Housing Needs Study specifically for older people;
- Improve information and access to services; and
- Commission services that fit older people's needs and identify solutions to the stated issues.

3.2.43 The plan stresses the need for partnership working between health, social care and housing in Bolton to work together in providing related care and support services for older people.

3.2.44 Housing related support services are primarily funded by supporting people, who spent over £2.5 million per annum on services such as community alarms, support staff and extra care schemes that currently support over 5,000 people in Bolton. Health and Adult Services fund services such as the recent 'Telecare' initiative, Homecare services, handyperson services and more. Bolton at Home and Housing Associations manage 4,500 homes for older people.

3.2.45 The main element of financial support for older people's accommodation is Supporting People 86% of its services are for older people. A review of these services has taken place and new models of providing support regardless of tenure will be piloted during 2008.

3.2.46 Key findings of the Plan:-

- Of the 4,500 social rented properties occupied by older people in the Borough, many are sheltered housing schemes of bed-sits. These have become increasingly unpopular as older people's needs and aspirations have changed.
- Nearly 20% of Bolton's residents have a disability, two thirds of whom are aged over 60.
- 79% of the support provided to older people is tied to social housing making it difficult for the majority of older people who are owner occupiers to access services.
- It is estimated that the demand for adaptations in the Borough (2,490) would cost £8.96 million to install.
- The retired population will increase by almost a third by 2021, and there will be an increase of 12,600 people over 65.
- A quarter of households in the Borough include a member with support needs (25,631 households).

Homelessness Strategy and Action Plan

3.2.47 Bolton's Homelessness Strategy and Action Plan "*maps out the way forward in order to address needs by effective action to achieve our strategic objectives and meet the present challenges*".

(Bolton Council, 2007, p.2 Para. 3.2)

3.2.48 The aim of the strategy is to; "*Prevent homelessness, improve the range and quality of the housing options available and provide appropriate housing and support to enable people to maintain their accommodation or secure more suitable accommodation where possible; AND provide appropriate services and interventions to those people experiencing homelessness and ensure that they are supported to play a full and positive role within the community in which they live.*"

3.2.49 Since the last homelessness strategy in 2003 effort has been focused on identifying and targeting key vulnerable groups and types of situations and circumstances that arise. This has led to the ongoing development of approaches, and in particular multi-agency responses to the needs of households and individuals in order to prevent homelessness. Where it does occur, the plan envisages ensuring sustainable positive outcomes with these interventions.

3.2.50 Key findings of the Plan:-

- Average house prices have increased 50% since 2003 with increases of up to 100% at the lower end of the market;
- Average incomes have remained relatively static at around £21,000 to £22,000;
- Right to Buy sales of social stock have increased from 200 per annum in 2000 / 01 to approximately 800 in 2004 / 05;
- Social re-lets in the Borough have fallen from approximately 4,500 in 2000 / 01 to 2000 per annum in 2005 / 06;
- The number of applicants on the housing register has increased from approximately 500 in 2001 to over 23,000, with each property receiving on average over 50 expressions of interest;
- Homelessness presentations have fallen from around 1,700 per annum in 2004 / 05, to 1,375 during 2005 / 06 and 1,018 during 2006 / 07; and
- Homeless families requiring temporary accommodation has increased 30% between 2003 and 2007; In 2006 / 07 there were five Bed and Breakfast placements, up from one during 2003 / 04.

3.2.51 The Plan's priority actions include:-

- Setting up surgeries with accommodation providers in actual temporary accommodation;
- Provide three emergency accommodation units for young people aged 16 / 17;
- Open new Housing Services centres and change their opening times to address customers needs;
- Re-assess provision of temporary accommodation for homeless applicants awaiting appeal decisions on statutory homeless duty;
- Reduction in the use of temporary accommodation.

Private Sector Housing Renewal Policy

- 3.2.52 Bolton's Private Sector Housing Renewal Policy is aimed at tackling disrepair and low demand in the private sector. The policy aims to direct resources to maximise effectiveness. Local Authorities have a statutory duty to review stock condition and develop policies to deal with poor conditions.
- 3.2.53 Bolton has 90,130 private sector dwellings. The main area of disrepair is dense terraced housing in inner city areas, however the decline in these neighbourhoods has been offset by repopulation by BME households. The latest Stock Condition Survey revealed the scale of private sector disrepair:-
- It is estimated that it would cost £600 million to bring the Borough's entire private sector stock up to decency standards;
 - Government Decent Homes target is that 70% of vulnerable people should be in decent private sector homes by 2010;
 - 24% of the Borough's private sector homes, 21,260 dwellings, fall below the Government's decency standard;
 - Private renting is increasing and causing much concern as it is focused on the lower end of the market. Some landlords fail to manage their businesses in an acceptable manner;
 - Poor housing conditions are linked with poor health and households of social or economic disadvantage whose ability to repair and maintain their home is constrained, such as Older and Houses in Multiple Occupation (HMOs); and
 - A growing number of former Right to Buy properties are causing concern as they are in such a state of disrepair and neglect they actually blight surrounding Council stock.
- 3.2.54 It is difficult to remedy the final point as the cost of buying back and repairing ex-Council stock would have to be recovered through the rent which would then be far in excess of the rent charges on neighbouring and identical Council stock. Therefore Bolton's housing renewal policies are largely about prevention rather than recovery, by working closely with owner occupiers and private landlords.
- 3.2.55 The scale of private sector disrepair exceeds the level of public sector resources available to tackle them. Therefore the policy has to decide how to use the limited resources in order to maximise their effect. Resource limitations also restrict the use of enforcement action against problem landlords.
- 3.2.56 Bolton has not obtained Housing Market Renewal (HMR) status, so no major housing renewal funding will be forthcoming from Central Government. The Council continues to argue that a second tier of HMR funding is required for the Borough's extensive private sector renewal, if Bolton is to match the progress of surrounding HMR neighbourhoods. At present Bolton Council's direct funding of renewal activity is the national Single Pot for L.A borrowing.
- 3.2.57 There are areas where market collapse is deemed inevitable without intervention, therefore this policies' overall approach is on local interventions to ensure the symptoms or market collapse are eradicated. Protection from such a scenario will be achieved through refurbishment with selective demolition and rebuild. Emphasis is placed as much on community capacity building as it is on structural works. Some of the policies key actions are as follows:-
- Continue to use repair grants as a tool against disrepair;
 - Intervention on individual properties is not cost effective, therefore the bulk of capital resources will be spent in target areas;
 - Pilot an equity release scheme for improvements outside the target areas;

- Match £850,000 of main stream resources with private resources and invest it into non-target areas;
- Improve the levels and impact of enforcement action, possibly securing additional funding;
- Resolve the problems related to private sector landlords using a range of tools including; accreditation, registration, business support and enforcement; and
- Develop BARLO, a body to coordinate public / private sector partnership to deal with the landlord issues.

3.2.58 Bolton Council and its partners have made significant improvements in private sector stock conditions since the last policy was published in 2003. The successes include bringing back 110 empty properties into use and average house prices in the Housing Renewal area of Oxford Grove have increased from £20,000 to £40,000.

Transforming Estates Strategy

3.2.59 Bolton at Home has developed a Transforming Estates Strategy in partnership with Bolton Council. This strategy aims to tackle the main issues experienced in the Borough, namely:-

- The shortage of affordable housing in the Borough;
- The maintenance of council homes at the Decent Homes standard into the future;
- The environmental improvement of council estates to match the improved housing and meet modern aspirations; and
- Social exclusion, particularly on council estates, where there are a lack of skills and employment opportunities.

3.2.60 Bolton at Home has worked with environmental architects to audit the quality of their estates and devise solutions. Four estates have so far been transformed and it estimated that to roll this out across the Borough will cost £200 million. This audit uncovered the potential to build new homes, on under utilised land or on land adjacent to some of these estates.

3.2.61 A model has been developed to address the identified problems. This would include:-

- Bolton at Home becoming an independent company so it could borrow the £200 million required, using rental incomes as security;
- The establishment of a Special Purpose Vehicle (SPV) partnership of Bolton at Home, the council and developers to build new homes both for market sale and affordable rent/sale. This would require the Council to contribute the land it owns at a low/ no cost;
- The development of an intensive support package to raise skill levels, reduce unemployment and stimulate enterprise of people living in these areas.
- This model will require the support of a range of partners including the CLG and development would continue further through 2008.

Bolton at Home - Customer Involvement Compact

3.2.62 Bolton at Home's (Bolton's ALMO) Customer Involvement Compact was implemented in April 2003 and is made up of several of documents. Bolton at Home together with its customers, has recently reviewed some of the many individual documents which make up the compact. It is proposed that the updated documents be implemented from April 2008.

3.2.63 Bolton at Home has set the following service standards in responding to customers views:-

- Include five tenant representatives on Bolton at Home Board;
- Give tenants the opportunity to get involved in decision making process through local neighbourhood panels;
- Provide an agreed level of training for all customers who wish to take an active role in Bolton at Home decision making;
- Produce three customer newsletters per year delivered to all tenants and leaseholders; and
- Provide an information leaflet to all new tenants and private sector renewal customers explaining how they can get involved in their community.

3.3 Previous Research

3.3.1 As part of the study, some of the previous research reports produced for Bolton Council were reviewed, in order to build up an understanding of some of the more specific factors important to Bolton's housing context. Some of the research reports reviewed are listed here:-

- '*Making Housing Count in the Manchester City Region*' was a programme of work which consisted of several different research projects into the economic and housing dynamic in the Borough, including Secondary and Economic migrant research. The final Prospectus was published in October 2007;
- A Social Housing Supply and Demand Analysis produced in 2003 was used to inform the Borough's Housing Strategy;
- A Private Sector Stock Condition Survey produced in 2006 was also used to inform the housing and private sector renewal strategy;
- Bolton's BME Housing and Related Support Strategy was informed by a programme of research including questionnaires and interviews with members of the community into their housing needs and aspirations, conducted in 2005;
- A body of relevant research was established as part of the Bolton Refugee Multi-Agency Partnership Strategy 2002 – 2005;
- A large research project took place in 2007 as part of producing a Strategic Housing Priorities for Bolton (SHP). Some of its findings were used in the Joint Housing Plan for Older People. This research included a large postal survey of 12,475 people and 910 interviews;
- Review of Community Cohesion (August 2007) was undertaken by the Institute of Community Cohesion to give an external overview of the progress made in delivering Community Cohesion in Bolton and to recommend and prioritise further action to strengthen these local community bonds. The study included interviews with key stakeholders and focus groups with a wide range of people from across the community;
- A large survey titled The Bolton Health Survey, conducted primarily by the Health Services, researched the health status of the Borough's residents. Its findings have been used in part by the some of strategies listed above;
- There is research being undertaken into the private rented sector in the Borough which will explore the effects of the increase in private renting; and
- DCA produced the previous (2006) Housing Needs Survey Report.

3.3.2 Bolton Council and its partners have set up a Bolton research group; a forum formed specifically to share research and best practice between the Council and its partners. They meet regularly to discuss and share relevant information and developments.

4 THE DEMOGRAPHIC AND ECONOMIC CONTEXT

4.1 Introduction

4.1.1 This section provides an understanding of the current housing situation in Bolton and key drivers that affect housing demand across the Borough of Bolton. The key aims of this section are to understand the current level of demand and identify the key housing demand pressure within Bolton utilising the most recent data available.

4.1.2 The factors that affect housing demand include:

- The current demographic structure;
- Household characteristics;
- Migration;
- The economic context.

4.2 The Current Demographic Structure

4.2.1 Demography is a key factor influencing the requirements for both market and affordable housing. This section analyses the demographic change over the last ten years, along with the current characteristics of the Bolton population.

Key Findings

- In 2006, the population in Bolton was 262,400;
- According to the 2001 Census, there was a net in-migration to Bolton totalling 301 households in the year proceeding the Census;
- The largest migration group moving in and out of Bolton are those in the 0-15 age group;
- 2001 Census recorded the largest proportion of households groups in Bolton are couples, both with and without children;

4.3 Population

4.3.1 The population across the Bolton study area (based on 2004 based mid-year estimates) is 262,400. The Bolton area accounts for 3.8% of the population of the North West, which had a population (in 2006) of 6,853,200.

4.3.2 Table 4-1 below presents the population growth in Bolton relative to benchmark areas over the period 1981 to 2006. The table uses mid-year estimates in line with Census results.

Table 4-1 Population Change (1981-2005)

Area	1981	1986	1991	1996	2001	2006	Change (Nos.)	Change (%)
Bolton	262,100	258,000	261,300	260,100	261,300	262,400	+ 3,000	+ 1.1
North West	6,940,300	6832,700	6,843,000	6,809,600	6,773,000	6,853,200	- 871	- 0.0
England	46,820,800	47,187,600	47,875,000	48,519,100	49,449,700	50,762,900	+ 3,942,100	+ 8.4

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4.3.3 The projections in Table 4-1 are based on the predictions made by ONS (2004 based revisions). These figures are based on the assumptions regarding mortality, fertility and migration etc, and are contained in population projections for the Borough for the period 2006– 2021.

Table 4-2 Population Forecast Change in Bolton, 2007 – 2027

	2007	2012	2017	2022	2027	Change
Total Population	264,900	268,600	273,100	277,500	281,000	
Change		+ 3,700	+ 4,500	+ 4,400	+ 3,500	+ 16,100
% Change		+ 1.4	+ 1.7	+ 1.6	+ 1.3	+ 6.1

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Figures have been rounded to the nearest 100

- 4.3.4 The table above shows an increase in the population of the Borough of 16,100 people over the forecast period. Numbers rise steadily throughout the forecast period, with the largest increase occurring in the current period to 2017 (4,500; 1.7%).
- 4.3.5 Population projections have also been undertaken using the Greater Manchester Forecasting Model (GM model). Two sets of projections have been developed, a baseline and an accelerated growth scenario. These forecasts are shown in Table 4-3 below as a comparison.
- 4.3.6 Even using the baseline GM forecast scenario, the population of Bolton is projected to rise at 3.9% between 2007 and 2022 rather than at the ONS total of 5.4% in the 15 year period 2006 - 2021. This would mean there were 3,600 fewer people in Bolton by 2021/2022 using the GM baseline model or 1,000 fewer using the accelerated growth model.

Table 4-3 Population Forecast Change in Bolton, 2007 – 2022

Baseline Growth	2007	2022	Change	Change %
Total Population	262,900	273,100	+ 10,200	+ 3.9
Accelerated growth	2007	2022	Change	Change %
Total Population	262,900	275,700	+ 12,800	+4.9

© GM Forecast 2007

4.4 Household Numbers, Characteristics & Composition

- 4.4.1 Table 4-4 outlines the household formation forecasts for the Borough in the 20 year period from 2006 to 2026 and are based on 2007-based statistics produced by CLG.
- 4.4.2 The household projections show an increase in the number of households. During the period the forecast change in households in the Borough is projected to increase (22,000; 19.5%). The most major increase is predicted up to the year 2016, where after it is expected to slow down.

Table 4-4 Forecast Change in Households in Bolton, 2006 – 2026

	2006	2011	2016	2021	2026	Change
Households	113,000	119,000	125,000	130,000	135,000	
Household change		+ 6,000	+ 6,000	+ 5,000	+ 5,000	+ 22,000
% Change		+5.3	+ 5.0	+ 4	+ 3.8	+ 19.5

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- 4.4.3 There have been significant changes in household formation over the last decade which often results in much higher household numbers compared to population growth and a lower average household size. The increase in household growth is at a higher rate than population, 19.5% compared to 6.9%. The changing nature of household types has implications for future housing demand.
- 4.4.4 Household population forecasts have also been developed using the Greater Manchester Forecasting Model (GM model). It was agreed with the Council that the Baseline Growth forecasts would be used and these are applied in the Report. This again shows a lower rate of growth in household numbers when compared with the CLG model as shown in Table 4-5 below.

Table 4-5 Forecast Change in Households in Bolton, 2006 – 2021

	2006	2011	2016	2021	Change
Households	110,900	114,500	117,900	121,100	
Household change		+ 3,600	+ 3,400	+ 3,200	+ 10,200
% Change		+3.2	+ 3.0	+ 2.7	+ 9.2

© GM Forecast 2007

- 4.4.5 Household population is predicted to rise by 9.2% or 10,200 households over the 20 year period from 2006 using the GM model. This again shows a lower rate of growth in household numbers when compared with the CLG model where household numbers will grow by 15% (17,000 households) over the same period.
- 4.4.6 Using Census data it is clear the levels of single person households and lone parent households have increased significantly in the ten-year period 1991 – 2001 (see Table 4-6). Single person households have increased by 5,571 households (20.1%) and lone parent households by 6,948 (149.7%), a significant rise.

Table 4-6 Change of household types from 1991 to 2001

Household Type		1991	2001
One Person	Pensioner	16,124	16,124
	Other	11,352	16,923
Family	Pensioner	29,511	8,530
	Couple, no children		17,885
	Couple with dependent children	21,998	23,936
	Couple with non-dependent children		7,510
	Lone parent with dependent children	4,642	8,017
	Lone parent with non-dependent children		3,573
Other Households	With dependent children	18,063	2,608
	Students		99
	Pensioner		336
	Other		2,544
Total		101,713	108,085

Source: Crown Copyright © Census 2001 and 1991

- 4.4.7 There are less lone parent families in Bolton (10.7%) than in the NW region (11.1%) but more than the English average of 9.5%. There are fewer single pensioner (14.9%) and pensioner couple (7.9%) households in Bolton than in the NW region as a whole (15.1% and 8.5% respectively). In England these figures are 14.4% and 8.9%.
- 4.4.8 Trends in household sizes and the number of households are crucial in determining the demand for future housing. Future changes in the number of households will be determined by increases in population and the extent to which an area follows the trends in reducing average household size. This also has implications as to the size of property that will be required.
- 4.4.9 Gender has an influence on the mix and location of housing need and demand. Evidence has shown that female-headed households (e.g. those where the main or only wage earner is female) tend to have lower rates of home ownership than male-headed households (e.g. those where the main or only wage earner is male). Female headed households are also over-represented in older age groups compared with male-headed households as women have a longer life expectancy.
- 4.4.10 Bolton Borough has a slightly lower proportion of female headed households at 40.4% than the regional average (41.5%), but higher than the national (39.6%) benchmarks.

4.5 Migration

- 4.5.1 The key drivers of population growth are natural changes in population, caused by a disparity between the number of births and deaths, and migration. Migration is generally associated with the relative economic prosperity of an area, with workers moving to areas where they have the best chance of finding employment. However, research has shown that migration can also be associated with lifestyle changes, such as retirement, or moving to an area with a higher quality of life.
- 4.5.2 The table below outlines the household movements, including in and out-migration, across the Bolton area and the regional / national benchmarks taken from the 2001 Census data.

**Table 4-7 Household Movements by Area, 2000 – 2001
(including inflow from outside the UK)**

Area	Inflow		Internal movement within the area	Outflow from area*	Net change within the area
	Within the UK	Overseas			
Bolton	1,793	158	5,479	1,650	+301
North West	20,873	5,039	170,620	21,549	+4,363
England	21,378	72,747	1,415,271	25,347	+ 68,778

Source: Crown Copyright © Census 2001 * figures show numbers moving out of the area but remaining within the UK.

- 4.5.3 The migration pattern from the 2001 Census across Bolton Borough in Table 4-7 above shows that there was a net in-flow to Bolton of 301 households in that year. This trend is reflected regionally, and nationally.
- 4.5.4 8.0% of the 1,951 in-migrating households into Bolton are from overseas. The 2001 Census figures do not include the recent migrants from EU Accession states such as Poland and Lithuania.

- 4.5.5 Analysis of people within the migrating households shows that the largest group of people in-migrating during the year to 2001 was the 25 – 44 year age band. This is the most economically active age band and those most likely to be settling into larger family homes in commuter areas. The largest net gain was children in the 0 to 15 age range. These people will become the most economically active group (25 – 44) during 2011 - 2026.

**Table 4-8 Net Migration Balance by age groups 2000 - 2001
(including the inflow from outside of the UK)**

Ages	Inflow	Inflow %	Outflow	Outflow%	Balance
All ages	6,927	100.00	6,099	100.00	+ 828
0 - 15	2,617	37.8	1,282	21.0	+ 1,335
16 – 24	1,456	21.0	1,390	22.8	+ 66
25 – 44	2,971	43.0	2,546	41.7	+ 425
45 – 59	701	10.1	660	10.8	+ 41
60 – 74	255	3.7	228	3.7	+ 27
75 +	357	5.2	100	1.6	+ 257

Source: Crown Copyright © Census 2001

- 4.5.6 There were a relatively large number of in-migrants in the 75+ age group. These people are likely to require greater support services over the next few years.
- 4.5.7 The household composition of in-migrants and out-migrants reveals that the largest moving groups across Bolton are single adults under 60, and couples with and without children. There is also a large movement of lone parent families with a net gain of in-migrants. The proportion of migrant couples with children moving out of Bolton is higher than those moving in.

Table 4-9 Household Composition of Migrants

	Inflow	Inflow %	Outflow	Outflow %	Balance
Single adult under 60	796	40.8	609	36.9	+ 187
Single adult over 60	117	6.0	85	5.2	+ 32
Couple no dep. children	377	19.3	356	21.6	+ 21
Couple with dep. children	325	16.7	331	20.1	- 6
Lone parent	229	11.7	181	11.0	+ 48
Other - Other	107	5.5	88	5.3	+ 19
Total	1,951	100.0	1,650	100.0	+ 301

Source: Crown Copyright © Census 2001

- 4.5.8 The more recent figures in the tables below were drawn from the 2006 Housing Needs Survey data. The table shows that the highest net household in-migration into Bolton is from Salford (628 implied households) followed by Manchester (502 implied households).

Table 4-10 Location of Previous Dwelling (In-migrants) and future Location of those leaving Bolton (out-migrants)

Question 5a and Q17c

Location	In-migration		Out-migration		Net migration
	%	N ^{os.} implied	%	N ^{os.} implied	
Elsewhere in the UK	25.8	1,456	36.9	1,594	- 138
Manchester	12.8	719	5.0	217	+ 502
Abroad	12.3	690	12.4	535	+ 155
Salford	12.0	678	1.2	50	+ 628
Wigan	10.8	609	7.4	318	+ 291
Bury	10.7	604	6.3	273	+ 331
Elsewhere in the North West	8.7	489	24.6	1,061	- 572
Preston / Chorley	2.7	151	4.1	176	- 25
Blackburn with Darwen	2.0	111	-	-	+111
Rochdale / Oldham	1.5	85	-	-	+ 85
St Helens / Warrington	0.7	39	2.1	91	- 52
Total	100.0	5,631	100.0	4,224	1,316

Source : 2006 Housing Needs Survey data

Note : No out-migration responses for Rochdale / Oldham or Blackburn with Darwen

- 4.5.9 In terms of in-migration the largest group of people are coming from elsewhere in the UK (25.8%), with 12.8% coming in from Manchester. When grouping the West SHMA towns of Salford Wigan and Bury together, the total in-migration from these towns into Bolton is 33.5% (1,891 implied households) and 1,250 of the total net in-migration.
- 4.5.10 The total moves numbers and the net position reflect the strong Manchester and Salford flows North into Bolton and also the East and West flows from and to Bury and Wigan.
- 4.5.11 The highest out-migration is to elsewhere in the North West (572 implied) and elsewhere in the UK (138 implied).
- 4.5.12 People who are leaving Bolton are predominantly leaving to go elsewhere in the UK (36.9%). When grouping the West SHMA towns of Salford, Wigan and Bury together there is an implied number of 641 households leaving Bolton to go to these places. This figure is much smaller than the figure of those entering Bolton from these locations giving a net migration of 1,250 households moving into Bolton.

- 4.5.13 Levels of migration abroad are similar and the reasons for leaving Bolton to go abroad have been analysed in the table below.

Table 4-11 Reasons for Existing Households Moving Abroad
Q17c and Q17d

Reason	Household %	Response %	N ^{os.} Implied
Quality of Neighbourhood	33.8	48.6	291
Retirement	27.4	39.4	236
Employment / Access to Work	16.5	23.7	142
Family Reasons	8.1	11.5	69
Unable to Buy	5.1	7.4	44
Lack of Affordable Rented Housing	5.1	7.4	44
Education	4.0	5.7	34
Total	100.0		860

Source : 2006 Housing Needs Survey data

- 4.5.14 The main reason for existing households moving is abroad is due to quality of neighbourhood (48.6%) with the second main reason being for retirement (39.4%).
- 4.5.15 Most other reasons are much less important factors, except employment / access to work being a third most popular reason at 23.7%.

Internal Sub-Markets

- 4.5.16 It is normal to find that a high proportion of households move locally within the area where they currently live. The following data shows how true this is of the sub-areas within Bolton.

Table 4-12 Internal Migration of Existing Households
Question 24

Area Moving From	Area Moving To (%)						
	1	2	3	4	5	6	
Area 1	80.0	8.0	6.3	4.7	0.0	1.0	100.0
Area 2	25.7	55.8	10.4	0.0	3.1	5.0	100.0
Area 3	18.4	2.9	69.2	6.9	0.0	2.6	100.0
Area 4	28.2	6.4	27.2	28.1	3.2	6.9	100.0
Area 5	26.6	14.7	2.1	7.1	31.4	18.1	100.0
Area 6	12.1	5.1	5.8	4.8	10.0	62.2	100.0

Source : 2006 Housing Needs Survey data

- 4.5.17 In four sub-areas the majority of households are moving within the area where they currently live. Moves from sub-areas 4 and 5 however are spread out across other sub-areas.
- 4.5.18 However these sub-areas are also the least selected by households in other areas and because of lack of popularity, the local movers still form a high proportion of all moves in these sub-areas.

4.6 Economic Drivers of Demand

- 4.6.1 Demographic change within an area creates the need for different levels and types of housing provision. However the economic development of an area can be of equal importance in driving change in housing markets, especially due to the effect on migration. This section analyses the recent economic performance of the Bolton sub-region and how changes have influenced and interacted with demographic and socio-economic changes.
- 4.6.2 It is important to highlight the reciprocal relationship between economic development and the provision of housing. While there is an obvious and established link between economic development and the requirement for new housing, or economic decline and problems of low demand, the type of housing provided within an area can also play a central role in addressing and facilitating economic development and regeneration objectives.

4.7 The Impact of National and Regional Economic Policy

- 4.7.1 Local housing markets are sensitive to macro-economic policies. Interest rates, set by the Bank of England, are monitored by Central Government to achieve and maintain stable, low inflation rates. Higher interest rates can reduce the demand for housing by making it more expensive to borrow money, although households may still aspire to buy in the future.
- 4.7.2 However, at present interest rates are at a low level when compared to interest rates over the last few decades. Although recent rises in interest rates will have affected the affordability of housing and demand for mortgages. Interest rates can also affect employment levels by increasing the cost of investment. Government subsidies and grants can also influence local housing markets.
- 4.7.3 Whether an area has access to regeneration budgets or to the Housing Corporation's National Affordable Housing programme can act as an important influence on housing supply. However, it should be borne in mind that new build is a small proportion of total stock (less than 2% per annum nationally).
- 4.7.4 During 2006 / 07 economic activity rate in Bolton was 76.7% or 123,600 people. The local authority had slightly lower economic activity rates than the average level in England (78.6%); however economic activity was almost identical to the regional average of 76.6%.
- 4.7.5 The unemployment rate for Bolton is 5.5% (6,900) compared to the regional average of 5.4% and the national average of 5.3%.
- 4.7.6 19.7% of employees in Bolton commute less than 20km to work, very similar to the North West regional average (19.4%) and just above the national average (18.4%). Compared to the regional averages more people from Bolton Council travel between 10 and 30 km to work. This indicates a higher level of people travelling out of the local authority area to work, most likely in Manchester (16.1 km from Bolton) and other regional centres.
- 4.7.7 Central to the long term growth capacity and productivity of an economy is the level of workforce skills. According to the Annual Population Survey 2006, the English national average for people attaining degree level or higher qualifications is 22.3%. In the North West region this is 19.9%, whilst in Bolton it is only 16.2% (19,700 people).

4.8 Employment and Occupational Structure

4.8.1 The number of employees in the Bolton Borough, as measured by the most recent Annual Population Survey (2007) is 116,800.

Table 4-13 Employment Change, 2001 / 02 – 2006 / 07

	2001*	2007**	Absolute Change	Change %
Bolton	116,000	116,800	+ 800	+ 0.7
North West	2,893,000	2,971,100	+ 78,100	+ 2.7
England	30,005,000	30,702,400	+ 697,400	+ 2.3

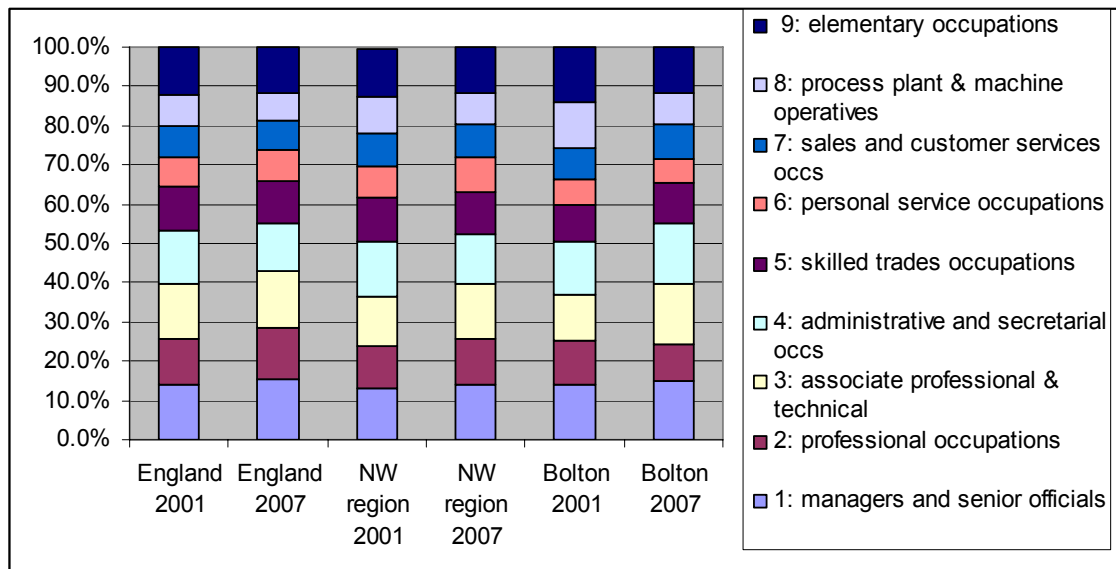
Source: * Annual Population Survey 2007 ** Local Area Labour Force Survey 2002

4.8.2 Between 2001 and 2007, the employment level in has increased by 800 jobs (0.7%) There has also been higher growth observed at the North West regional and England-wide levels. Therefore, although employment growth is positive it is below the North West regional and national averages.

4.8.3 The increasing employment levels in the Bolton sub-region mean that mobile households are more likely to relocate to the area, heightening demand on the housing stock.

4.8.4 The occupational structure of a population can be used to assess the competitiveness of an economy. Table 4-14 below, outlines the split by occupation of those who live in Bolton, the NW region and England, and are in work in 2001 / 02 and 2006 / 07, based on the Standard Occupational Classification System from the Annual Population Survey. The occupational structure of the workforce is linked with the types of industry that are prevalent within the economy.

Figure 4-1 Annual Population Survey Employment by Broad Sector, 2001 / 02 – 2006 / 07



Source: * Annual Population Survey 2007 ** Local Area Labour Force Survey 2002

4.8.5 Groups 1 to 3 contain managers & senior officials, professional occupations and associate professional & technical occupations, Groups 4 to 5 contain administrative & secretarial and skilled trade occupations, Groups 6 to 7 contain personal service occupations and sales & customer service occupations and Groups 8 to 9 contain process plant & machine operatives and those working in elementary occupations.

- 4.8.6 In 2001 / 02 there were three major employment sectors in Bolton (ONS Local Area Labour Force Survey). These were managers and senior officials, and elementary occupations both employing around 17,000 (13.8%). Another major sector was administrative and secretarial occupations, employing 16,000 locally (13.7%).
- 4.8.7 In the same period the largest sectors in the NW region were; administrative and secretarial jobs, employing 411,000 (13.8%); managers and senior officials, employing 386,000 (13%); and associate professional and technical jobs, employing 378,000 (12.7%). Nationwide the main sectors were managers and senior officials (3,276,000 14.1%); associate professional and technical jobs (3,139,000 13.6%) and administrative and secretarial (3,150,000 13.6%).
- 4.8.8 By 2006 / 07 the major sectors of employment in Bolton had changed (ONS Annual Population Survey). The largest employment was now by administrative and secretarial occupations (18,700 15.4%). Two other major sectors were associate professional and technical jobs (18,500 15.2%) and managers and senior officials (18,100 14.9%).
- 4.8.9 Across the NW region the major employment sectors were now associate professional and technical jobs (430,500 14%); managers and senior officials (427,400 13.9%); and administrative and secretarial occupations (392,500 12.7%). Nationwide, the main occupation are managers and senior officials (3,683,200 15.5%); associate professional and technical jobs (3,422,600 13.1%); and professional occupations (3,109,000 13.1%).
- 4.8.10 The most important sectors within the Bolton economy in 2006 (ONS Annual Business Inquiry Employee Analysis) in absolute employment terms are public administration, health and education (27.3%), distribution, hotels and restaurants (25.1%) and Finance, IT and other business activities (16.7%)

Table 4-14 Employment Sectors, 2006 / 07

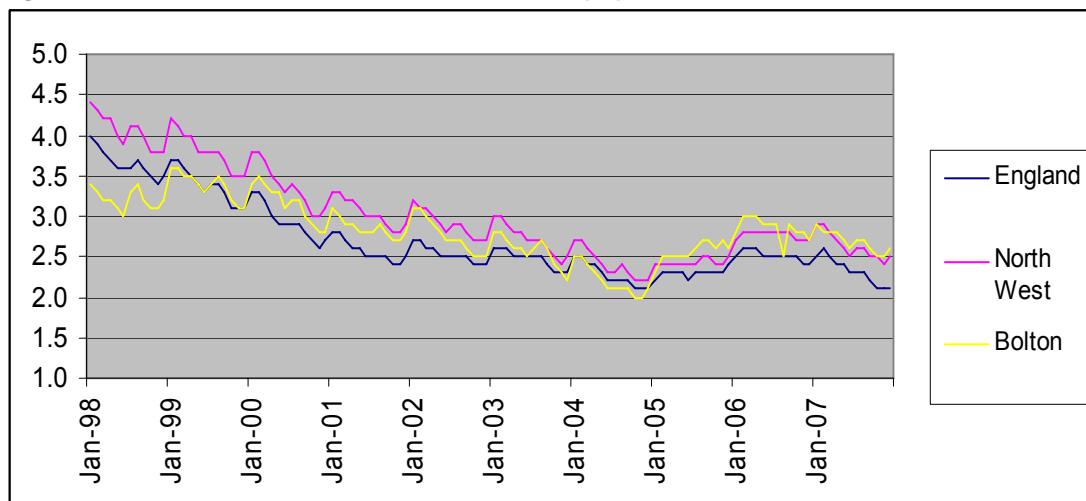
	Bolton		North West		England	
	No.	%	No.	%	No.	%
managers and senior officials	18,100	14.9	427,400	13.9	3,683,200	15.5
professional occupations	11,700	9.6	367,400	11.9	3,109,000	13.1
associate professional & technical	18,500	15.2	430,500	14.0	3,422,600	14.4
administrative and secretarial	18,700	15.4	392,500	12.7	2,865,700	12.0
skilled trades occupations	12,300	10.1	329,100	10.7	2,569,100	10.8
personal service occupations	7,900	6.5	264,400	8.6	1,892,600	7.9
sales and customer services	10,700	8.7	257,500	8.4	1,802,800	7.6
process plant & machine operatives	9,700	8.0	242,700	7.9	1,684,000	7.1
elementary occupations	13,900	11.4	360,800	11.7	2,711,300	11.4

Source: Annual Population Survey 2007

4.9 Economic Activity and Unemployment

- 4.9.1 It is important to understand the extent to which the working age population is engaged with the labour market. Data from the Annual Population Survey provides an indication of economic activity rates, the proportion of the working age population who are employed, self-employed, unemployed but available for work, or full time students. The Labour Force Survey also provides an insight into the level of unemployment within an area.
- 4.9.2 During 2006 / 07 economic activity rate in Bolton was 76.7% or 123,600 people. The local authority had slightly lower economic activity rates than the average level in England (78.6%); however economic activity was almost identical to the regional average of 76.6%.
- 4.9.3 The unemployment rate for Bolton is 5.5% (6,900) compared to the regional average of 5.4% and the national average of 5.3%.
- 4.9.4 An alternative measure of unemployment is to review the rate of the claimant count (the number of people claiming Job Seekers Allowance, previously known as Unemployment Benefit). Due to restrictions in claiming Job Seekers Allowance, this figure is likely to understate the true level of unemployment, by omitting those who are long term unemployed or people whose partners may be in work and are not eligible for benefit.
- 4.9.5 Figure 4-2 below outlines the rate of claimant count from 1998 to 2007 for Bolton.

Figure 4-2 Claimant Rate, 1998-2007 (%)



Source: ONS Claimant Count

- 4.9.6 Figure 4-2 above shows how the claimant rate (as a proportion of working age population) in Bolton has changed over the period 1997 to 2007. The claimant rate has fallen in all areas between 1998 and 2007 and was 2.6% in December 2007. Across the Bolton sub-region the claimant count was at its lowest in 2004.

4.10 Commuters

4.10.1 It is important when analysing the dynamics of the housing market to assess patterns of commuting. Table 4-15 presents a breakdown of workers by the distance they commute to their workplace. 19.5% of employees in Bolton commute less than 2km to work, very similar to the North West regional average (21.2%) and the national average (20%).

Table 4-15 Commuting Distances of Residents within Bolton 2001

	Bolton %	North West %	England %
Less than 2km	19.5	21.2	20.0
2km – 5km	25.6	22.6	20.1
5km – 10 km	18.3	19.5	18.2
10km – 20km	15.3	14.3	15.2
20km – 30km	6.0	4.6	5.3
30km – 40km	1.1	1.9	2.4
40km – 60km	0.7	1.5	2.2
More than 60km	1.8	2.1	2.7

Source: Crown Copyright © Census 2001

4.10.2 Although nearly two-thirds of residents work locally, 21% travel between 10 and 30 km to work, close to national and regional levels. The data in Table 2-5 indicates that people commuting out of the local authority area, mostly work in Manchester (16.1 km from Bolton) Salford and to a lesser degree, Bury and Wigan.

4.10.3 When looking at commuter's mode of transport across Bolton, Table 4-16 below shows that use of public transport in Bolton is very limited at 10.6%, just below the North West regional average of 11.1% and the national average of 14.9%. 2.4% of commuters in Bolton travel to work by train, above the regional but below the national average.

4.10.4 59.8% of all commuters travel to work by car (just above to the regional and national averages).

Table 4-16 Commuters Mode of Transport

	Bolton %	North West %	England %
Underground, metro, light rail or tram	0.2	0.6	3.2
Train	2.4	1.9	4.2
Bus, minibus or coach	8.0	8.6	7.5
Motor cycle, scooter or moped	1.0	0.9	1.1
Driving a car or van	59.8	58.4	54.9
Passenger in a car or van	8.2	7.5	6.1
Taxi or minicab	0.8	0.8	0.5
Bicycle	1.2	2.3	2.8
On foot	10.1	10.3	10.0
Other	0.3	0.5	0.5

Source: Crown Copyright © Census 2001

4.10.5 In Bolton 7.9% of households work from home, compared to 8.4% in the North West and 9.2% nationally. This can indicate a need for larger housing to accommodate a room for an office / workspace.

4.11 Income

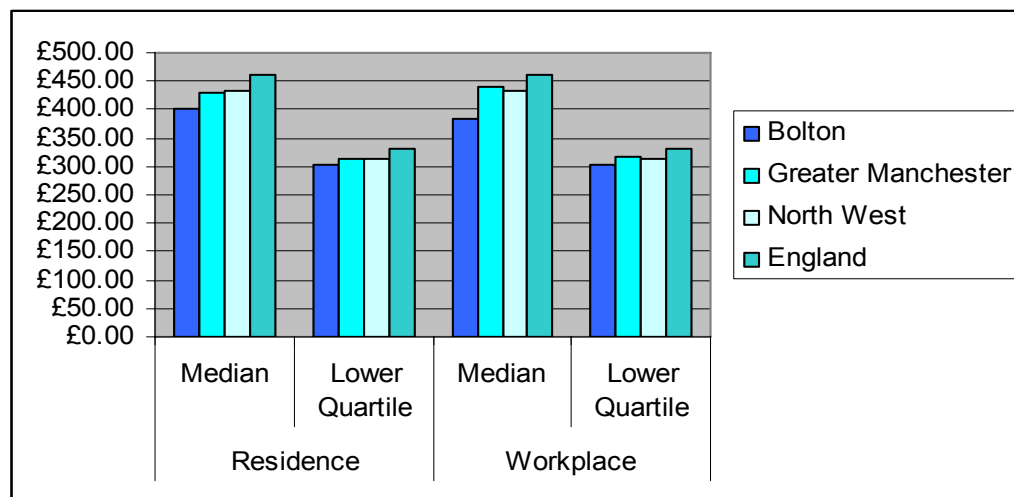
- 4.11.1 Income, and particularly household income, is one of the fundamental determinants of the ability of households to access home ownership or the market rented sector. Table 4-17 and Figure 4-3 present gross weekly pay by workplace (people who work in the area) and residence (people who live in the area) from the Annual Survey of Hours and Earnings (ASHE 2007), which provides information about the levels, distribution and make-up of earnings and hours worked for employees in all industries and occupations.
- 4.11.2 The average weekly residence pay for full time workers in Bolton during 2007, at £400.70, is significantly lower than that observed at the regional (£432.70) or national level (£462.60). The table shows that wages are significantly higher across the whole of 'Greater Manchester' than in Bolton.
- 4.11.3 The average weekly gross pay for people working in Bolton is lower than the residence pay at £382.90. This reflects the level of out commuting seen in the Borough. People working in Bolton on average earn only 88.2% of the wages of their counterparts in Greater Manchester.
- 4.11.4 The fact that the wages of those living in the Bolton area are higher than those working in Borough, suggests that a relatively high proportion of the local population commute out of the area of residence to find higher paid work, most notably to Manchester.

Table 4-17 Gross Weekly Pay, 2006 / 07

	Residence Based	Workplace Based
Bolton	£400.70	£382.90
Greater Manchester	£429.7	£439.90
North West	£432.7	£434.20
England	£462.60	£462.00

Source: Annual Survey of Hours and Earnings (2007)

Figure 4-3 Average and Lower Quartile Earnings 2002-2006 per week



Source: Annual Survey of Hours and Earnings (2007)

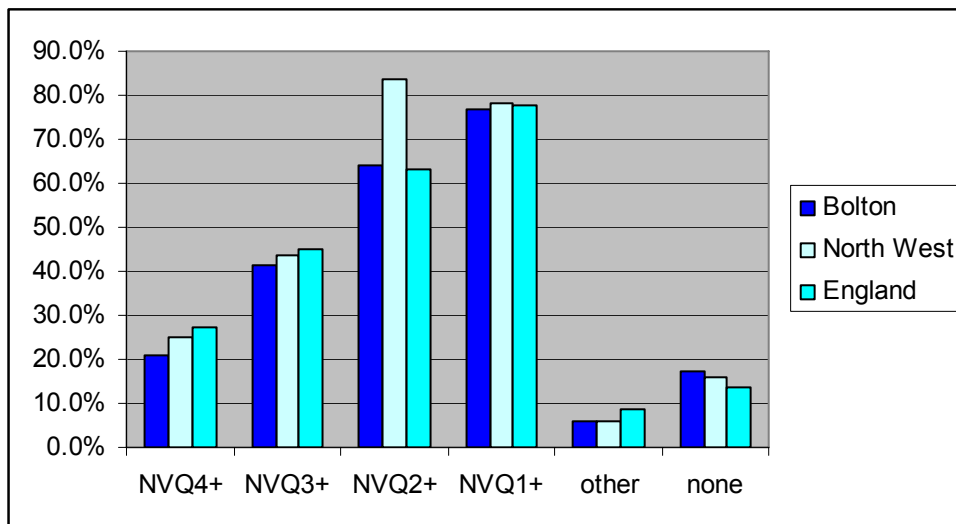
- 4.11.5 Figure 4-3 above compares the average weekly residence earnings during 2006 / 07, to the lowest quartile weekly earnings (i.e. the bottom 25%) for Bolton and the benchmark areas

- 4.11.6 Since 1997 the median wage of a full time worker living in Bolton has risen by 39.1% from £288.10 in 1997 to £400.10 by 2007. Lower Quartile levels have increased by 43.1% from £211.00 to £302.1 over the same period.
- 4.11.7 The source of income data above assesses individual earnings (ASHE); however data on household incomes is more relevant. CORE (CONTinuous REcording) is a system developed jointly by the National Housing Federation (NHF) and the Housing Corporation. CORE is used to record information on both Registered Social Landlords (RSL) lettings and sales in England.
- 4.11.8 The CORE data for lettings to new tenants in RSL housing in 2006 - 2007 highlights the median combined household incomes in Bolton at £8,424. Just over a quarter of new tenants earned more than £14,300 each year.

4.12 Skills and Educational Attainment

- 4.12.1 Central to the long term growth capacity and productivity of an economy is the level of workforce skills. Figure 4-4 presents the NVQ (National Vocational Qualification) qualifications data for the working age population in the year to December 2006 for Bolton's workforce compared to the regional and national benchmark areas.

Figure 4-4 Workforce Skills (NVQs)

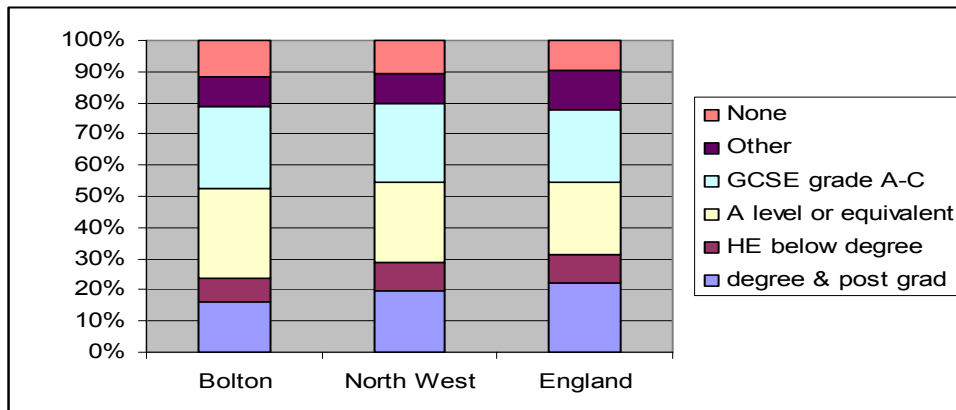


Source: Annual Population Survey (2006) % from NVQ – NVQ4 are cumulative.
 NVQ: National Vocational Qualification

- 4.12.2 Bolton has a high level of working age residents without any qualifications at 17.2% (27,700 people) in comparison with benchmark areas of England and the North West (13.6% and 15.8% respectively). At the other end of the qualifications scale only 20.9% (33,800) had attained NVQ level 4 or above, compared with 24.8% North West average and 27.1% across England as a whole.

4.12.3 Figure 4-5 below presents the level of qualifications of economically active residents in Bolton and the benchmark areas.

Figure 4-5 Economically Active Skills & Qualifications



Source: Annual Population Survey (2006)
NVQ: National Vocational Qualification

4.12.4 The English national average for people attaining degree level or higher qualifications is 22.3%. In the North West region this is 19.9%, whilst in Bolton it is only 16.2% (19,700 people). 78.5% of the economically active residents of Bolton are qualified to GCSE grade C or above, higher than the national average (77.9%) but slightly lower than the regional average (79.7%)

4.12.5 In Bolton 11.5% (19,700) people have no qualifications, compared with 10.4% in the North West region or 9.5% in England. This factor clearly puts Bolton in a poorer position within the region when attracting high skill industries into the Borough, and leaves little leeway for improving the low wage levels found in the area unless the educational improvement strategy for the area is successful.

4.13 Key Findings

4.13.1 The number of jobs in the Bolton Borough, as measured by the most recent Annual Population Survey (2007) is 116,800. There has been a growth of 0.7% in job numbers since 2001 / 02, below national and regional averages.

4.13.2 The most important sectors within the Bolton economy in 2006 (ONS Annual Business Inquiry Employee Analysis) in absolute employment terms are public administration, health and education (27.3%), distribution, hotels and restaurants (25.1%) and Finance, IT and other business activities (16.7%)

5 THE CURRENT HOUSING STOCK

5.1 Introduction

5.1.1 This section examines the characteristics and structure of the housing supply in Bolton. Analysis of the supply of housing allows an assessment of the range, quality and spatial distribution of housing that is available in the area.

5.1.2 This analysis is carried out to establish:-

- the nature of the current stock of housing, by size, type, location and tenure;
- the quality of the current housing stock;
- the extent of shared accommodation and communal establishments;
- how the housing stock has changed over the last decade.

5.2 Housing Units

5.2.1 The change in housing stock between 1991 and 2007 was analysed using Census data from 1991 and 2001 outlining household numbers.

Table 5-1 Household Numbers - (1991& 2001)

Area	1991 Census	2001 Census	Change 1991 – 2001 (Nos.)	Change 1991 – 2001 (%)
Bolton	101,987	108,097	6,110	+ 6.0
North West	2,675,222	2,812,789	137,567	+ 5.1
England	18,877,776	20,451,427	1,573,651	+ 8.3

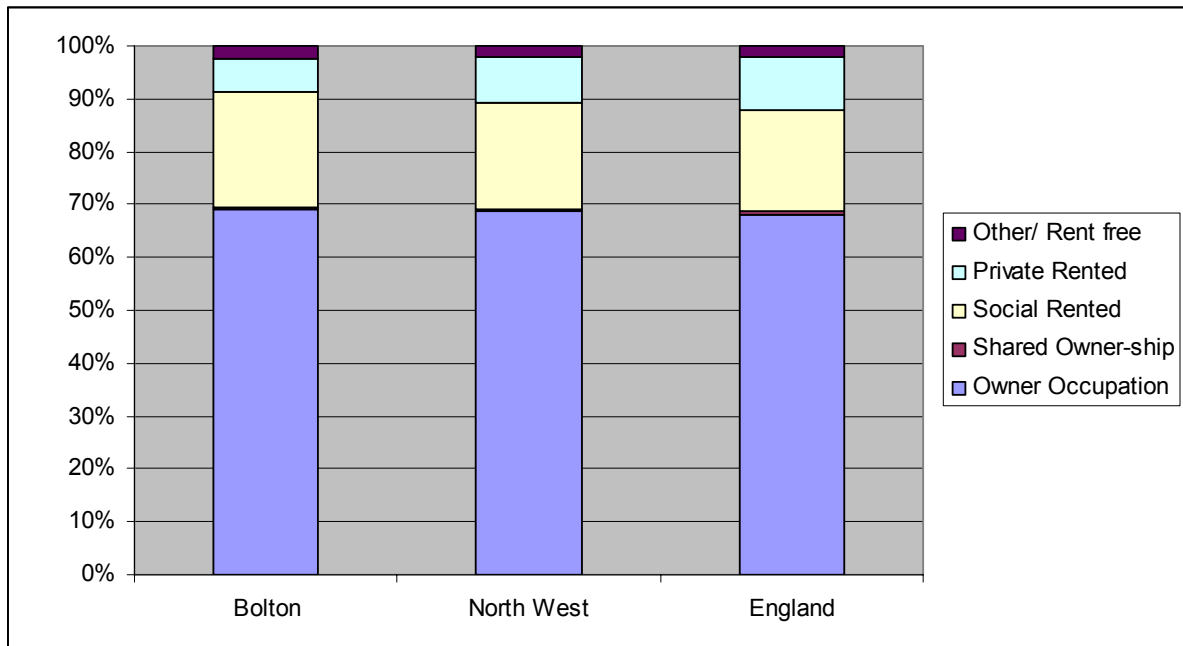
Source: Crown Copyright © Census 2001 and 1991

5.2.2 In total, the dwelling stock in Bolton Borough exhibited a net increase of 6,110 properties (6%) between 1991 and 2001 (around 611 additional net units per annum). There was a further increase of 9%, approximately 9,770 dwellings, between 2001 and 2007 (around 977 additional net units per annum).

5.3 Tenure Profile

5.3.1 2001 Census data has been used and is the latest accurate data available as the data is only collected once every ten years. 2001 Census recorded a level of owner-occupation of 68.9% in Bolton which is very similar to the values for the North West (68.7%) and England (68.1%).

5.3.2 2001 Census records illustrate that Bolton has similar numbers for each tenure type when compared with both the North West and nationally. The major differences occur in the private rental sector, with figures for Bolton being 6%, the North West 8.5% and England 10%. There is also a slightly higher social stock than regionally or nationally.

Figure 5-1 2001 Housing Tenure (%)

Source: Crown Copyright © Census 2001

Table 5-2 2001 Housing Tenure (Units)

	Owner Occupation	Shared Ownership	Social Rented	Private Rented	Other / Rent free
Bolton	74,508	652	23,703	6,522	2,694
North West	1,931,531	16,479	564,573	240,037	60,169
England	13,920,429	133,693	3,940,728	2,037,470	419,107

Source: Crown Copyright © Census 2001

5.3.3 The table below provides a more updated tenure profile at local authority level from the HSSA 2007. It must be noted that when comparing table 5-2 and 5-3 as the data is from two different sources it is not directly comparable. Additionally there is no breakdown within the private sector between owner occupation and private rental in HSSA data.

5.3.4 Council houses in Bolton are managed by the ALMO Bolton at Home on behalf of the Council.

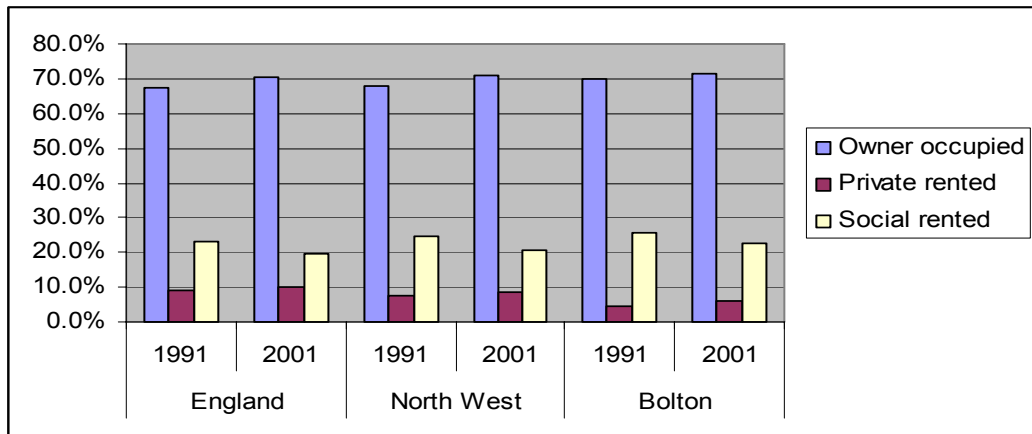
Table 5-3 Household Tenure by units and %, 2007

	Local Authority	RSL	Other Public Sector	Private Sector	Total
Number	18,452	7,092	8	92,323	117,867
%	15.7	6.0	0.0	78.3	100.0

Source: Housing Strategy Statistical Appendix, 2007

5.3.5 The following graph highlights changes from 1991 to 2001 of tenure across Bolton, as well changes across the North West and changes nationally.

Figure 5-2 Household Tenure Change, 1991 – 2001



Source: Crown Copyright © Census 1991 – 2001

5.3.6 All areas show a similar increase in the private rented sector but with actual figures for Bolton being lower in 1991 and 2001 than those of the North West and England.

5.3.7 All three areas show an overall decrease in the social rented sector. Bolton shows a similar level of decrease when compared to the North West and the nation as a whole. However the amount of social housing in Bolton is still higher than the other two areas.

5.3.8 Increases occur both nationally and across the North West for owner occupied properties from 1991 to 2001. However this is not the case in Bolton where a very slight decrease occurs in the owner occupied sector – probably influenced by the growth in the private rental / buy to let sector. There was no apparent change in Bolton between 2001 and 2007.

5.3.9 Due to recent changes in market conditions such as rising mortgage interest rates, the 'credit crunch' impact on lending criteria and stagnating rents, recent investors in the buy to let private rental sector could decide not to expand or to sell their properties. In the current financial climate it is difficult to predict how this sector will change the next five years.

5.3.10 There is a need for growth in quality units in the private rented sector in all districts in Bolton to provide access to the housing market for households unable to buy but who have incomes in excess of the social rented sector, to support economic growth, changed employment patterns and the future potential growth in the university student population.

5.3.11 Table 5-4 below outlines the social sector stock of General Needs Housing in Bolton (i.e. excluding supported housing, intermediate housing and accommodation for the elderly). This is broken down by size (number of bedrooms).

Table 5-4 Social Housing (General Needs) by Number of Bedrooms

Area	Bed-sit / 1-bed	2-bed	3-bed	4+ bed	Total
Bolton at Home	2,646	5,179	6,414	287	14,526
RSLs	1,728	2,117	1,248	487	5,580
Total	4,374	7,296	7,662	774	20,106
%age	21.8%	36.3%	38.0%	3.9%	100.0%

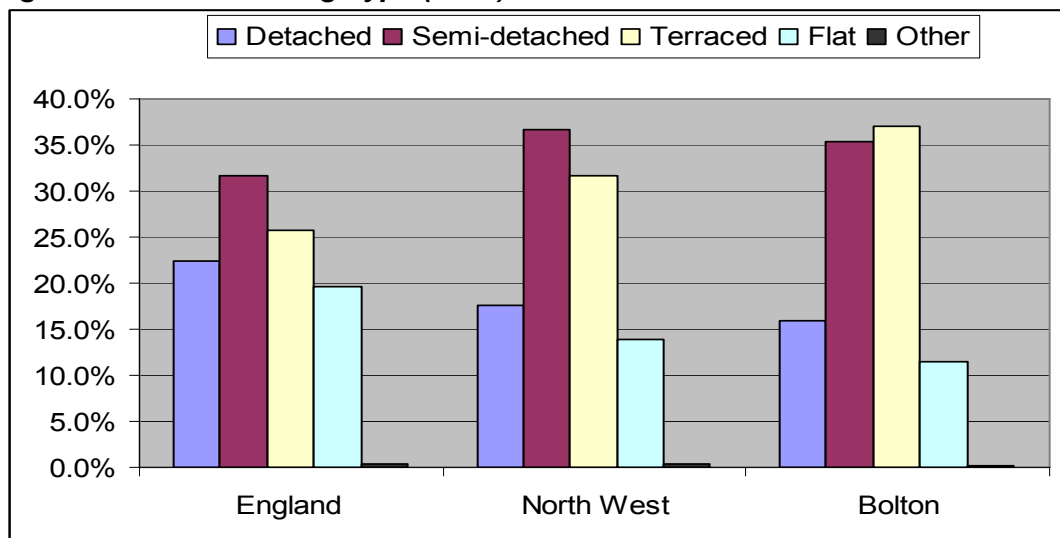
Source: Bolton Council February 2008

- 5.3.12 Bolton at Home offer a wide variety of property types and sizes including family sized properties, although these have borne the brunt of Right to Buy sales. They also manage a large number of small one bedroom properties and also a limited number of larger 4+ bed homes (only 2% of Bolton at Home stock and about a third of the large social properties in the Borough). Most of the Borough's larger homes are provided locally by RSLs who have been able to develop new homes more recently to meet this identified need.

5.4 Type Profile

- 5.4.1 The current supply of housing by tenure and property types will have to be taken into account when assessing the future need for houses and affordability in the area.

Figure 5-3 Housing Type (2001)



Source: Crown Copyright © Census 2001

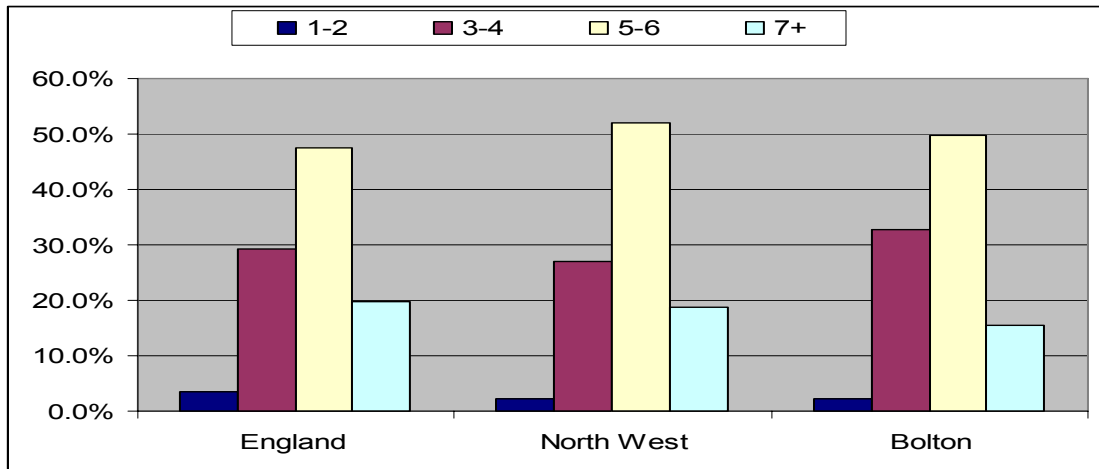
- 5.4.2 Compared to the North West and national benchmark areas, Bolton has low levels of detached stock at 16%.
- 5.4.3 Bolton has high levels of semi-detached properties when compared to the national percentage but lower amounts than found in the North West region.
- 5.4.4 Bolton also has higher levels of terraced stock than both the national and regional benchmarks, with terraced stock making up the largest part of the housing stock (37.1%) in the whole of Bolton.
- 5.4.5 Compared to the North West and especially the national benchmarks, Bolton has a much lower level of flats (11.5%).

5.5 Size Profile

- 5.5.1 The Census does not record the number of bedrooms a property has, but the total number of rooms in a property. It has to be clarified that according to the Census definition the number of rooms does not include bathrooms, toilets, halls or landings, or rooms that can only be used for storage. However, all other rooms for example kitchens, living rooms, bedrooms, utility rooms and studies are counted.
- 5.5.2 **Error! Reference source not found.** shows that Bolton has slightly fewer 1-2 room smaller properties compared to national figures, but very close to regional levels, perhaps because there are fewer flats in the Borough which tend to have a high proportion of one bedroom units. Bolton has high levels of middle sized stock, both 3-4 room and 5-6 room properties, greater than the national but fewer than the regional levels.

- 5.5.3 Bolton has lower levels of large properties (those with over seven rooms or more than 4 bedrooms) compared to the North West and nationally.

Figure 5-4 Housing Size, Room Numbers



Source: Crown Copyright © Census 2001

5.6 Intermediate Housing

- 5.6.1 Intermediate housing refers to housing at prices or rents above those of social rented but below market prices or rents. This includes shared ownership, shared equity and sub-market renting.
- 5.6.2 The Government has introduced a range of low-cost home ownership products branded as HomeBuy to help first-time buyers get a foot on the property ladder. There are three parts to the HomeBuy scheme:
- **New Build HomeBuy**, where you share ownership of your home with a housing association;
 - **Open Market HomeBuy**, where you part-buy a property and get a loan from a housing association for the rest; and
 - **Social HomeBuy**, where housing association and local authority tenants are helped to buy their current home.
- 5.6.3 To assess the scale of viability of the two main intermediate housing options, grant assisted shared ownership and shared equity using land subsidy only, recent examples of new build RSL shared ownership schemes in the Borough were studied, outlined in the table below. The required household income has been checked against the market values of one, two and three bed units in these developments.
- 5.6.4 Bolton Council works with several RSL partners across the Borough to deliver new build properties, both in the social and intermediate sectors. These partners are; Places for People; Contour; Irwell Valley; St Vincent's and Great Places.
- 5.6.5 Access to these forms of tenure is administered by Bolton Council using their S106 powers. The Council liaises with developers and RSLs to prioritise and assist local residents in all forms of home ownership. Highest priority is given to applicants who either live or work in, or have close family ties with the Borough. The average initial share is around 50% with a rent chargeable on the remainder.
- 5.6.6 The schemes are advertised in the local press and radio, through local leaflet drops, promotion through Bolton Council and if needed using local estate agents. Almost all new shared ownership projects are bought by those moving from privately rented accommodation and new forming households who previously lived with their families. To date there has been more interest in two bedroom houses than those with three bedrooms.

5.6.7 Shared ownership supply at Census 2001 in Bolton was 652 units. Using HSSA figures there have been a further 301 shared ownership units developed between 2001 / 02 and 2006 / 07. This gives a current total of 953 units.

5.6.8 In 2001 Bolton had shared ownership levels that were characteristic of the North West but slightly lower than was seen nationally.

Table 5-5 Shared Ownership (%) in 2001 and 2007

	2001 *	2007 **
Bolton	0.6	0.3
North West	0.6	
England	0.7	

* Source: Crown Copyright © Census 2001 ** Source: 2007 HSSA

5.6.9 Recent examples of shared ownership projects in Bolton were provided by the Council to identify the cost and income thresholds locally. These are outlined in the table below.

Table 5-6 Recent Shared Ownership Cost Examples in the Borough

Property Type	Full Sale Price	Share price (% owned)	Monthly Cost				Income Required [^]
			Rent	Mortgage **	Service Charge	Total	
1-bed flat Picturehouse	£104,000	£52,000 (50%)	£151.66	£323	£70	£544.66	£21,800
1-bed flat Picturehouse	£104,000	£78,000 (75%)	£75.83	£485	£70	£630.83	£25,200
2-bed flat Picturehouse	£110,000	£55,000 (50%)	£160.42	£342	£70	£572.42	£22,900
2-bed flat Picturehouse	£110,000	£82,500 (75%)	£80.21	£509	£70	£659.21	£26,400
2-bed duplex Picturehouse	£160,000	£80,000 (50%)	£233.33	£497	£80	£810.33	£32,400
2-bed duplex Picturehouse	£160,000	£120,000 (75%)	£116.67	£745	£80	£941.67	£37,700
1 bed flat Cricketers	£70,950	£35,475 (50%)	£95.26	£218	£40	£353.26	£14,100
2 bed flat Cricketers	£82,950	£41,475 (50%)	£111.29	£255	£40	£406.29	£16,200
3 bed mid mews house Cricketers	£126,950	£63,475 (50%)	£170.32	£390	~	£560.32	£22,400
3 bed end mews house Cricketers	£132,450	£66,225 (50%)	£177.03	£407	~	£584.03	£23,400
2 bed house Greenroyd	£112,500	£56,250 (50%)	£128.90	£345	~	£473.90	£18,900
3 bed house Greenroyd	132,950	£66,475 (50%)	£152.34	£408	~	£560.34	£22,400

Source : Bolton Council

** Based on a typical 95% mortgage at 5.5% interest rate over 25 years

[^] Based on a third of income / 3 x annual salary

- 5.6.10 The Picturehouse apartments are in Bolton Town centre (selling 2007-8). The Cricketer's View development is in Little Lever (selling 2007-8) and Greenroyd Avenue is in Bolton (sales 2007-8) where an annual ground rent of £50 is charged.
- 5.6.11 The cheapest one bedroom apartment can be accessed with an income of £14,100, for a 50% stake in a £70,950 property. The cheapest 2-bed flat can be accessed with an income of £16,200, for a 50% share of a £82,950 property, rising to £32,400 for a 2-bed duplex for a 50% share of a property at £160,000.
- 5.6.12 Family homes can be accessed with an income from £18,900 for a 2 bedroom house, part of the Greenroyd Avenue development, buying a 50% stake of a £112,500 unit. A 50% share in a three bedroom property can be accessed from £22,400 for a £126,950 property at Cricketers View in Little Lever.

5.7 Second Homes

- 5.7.1 Data on second homes is available from a number of sources including the Survey of English Housing (2005 / 06), The Omnibus Survey, Council Tax data, and the 2001 Census.
- 5.7.2 DCA research has shown that the determination of an exact number of second homes either nationally or locally is difficult. Living and working arrangements in the UK are increasingly complex, for example with one member of a family perhaps working away and requiring a second home, and people living or working abroad and retaining a property in the UK.
- 5.7.3 The Survey of English Housing 2005 /06 reports that around 260,000 households in England have a second home, representing a rise of 30% compared to 9 years ago. The Centre for Future Studies with Direct Line has estimated this could rise by a further 24% by 2014. Table 5-7 below sets out the number and proportion of second homes across Bolton and compares it with the regional and national levels.

Table 5-7 Second Homes in Bolton

	Number of Second Homes	% of total dwellings which are second homes
Bolton	73	0.1%
North West	6,409	0.3%
England	166,237	1.0%

Source: CLG

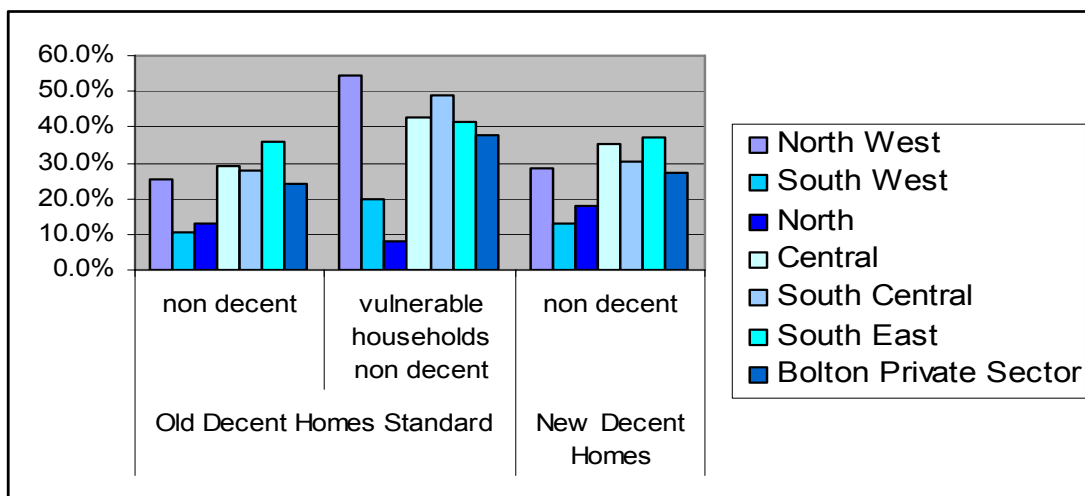
- 5.7.4 Bolton has a low level of second home ownership when compared to both regional and national levels.

5.8 Property Condition

- 5.8.1 The numbers of unfit properties are assessed by undertaking a Stock Condition Survey, as completed by Bolton Council in 2006. Details from the 2001 Census, the 2006 Housing Needs Survey and the 2007 HSSA have also been examined to complement this work.
- 5.8.2 Unfit dwellings are an indication of housing conditions. Trends in the number of unfit properties are hard to establish since there is no system of continuous recording. The English House Condition Survey (EHCS) carries out a survey once every five years to monitor the conditions of the housing stock in England. The most recent survey was published in 2004.
- 5.8.3 Overall, according to the 2001 Census, 0.3% of all households Bolton did not have a bath / shower and a toilet for the sole use of their household. This is lower than the average of 0.5% in England and 0.4% in the North West Region. 13.6% of Bolton households did not have central heating, compared with 11.8% in the North West region and 8.5% in England.

- 5.8.4 During 2006 a Private Sector Stock Condition survey was undertaken in Bolton, as part of which 2,312 properties were visited. The purpose of this survey was to identify the numbers of homes not meeting the Decent Homes Standard. Briefly, the standard requires that a home should be “wind and weather tight, warm and (with) modern facilities”:-
- Be above the current minimum statutory standard for housing;
 - Be in a reasonable state of repair;
 - Have modern facilities and services; and
 - Provide a reasonable degree of thermal comfort.
- 5.8.5 Bolton has a large supply of pre 1919 terraced properties. Overall 32.1% of all private sector homes were built prior to 1919, and are thus most likely not to meet present standards. Some sub areas had high levels of pre-1919 stock, particularly the central area, where nearly half (49.2%) of stock was built in this period, and the South Central neighbourhood (36.5%). As could be expected more than six in 10 properties in these areas were terraced homes. Nearly half of the stock in South West (47.6%) and North (46.9%) sub-areas were constructed after 1964. These homes were largely detached or semi-detached.
- 5.8.6 Overall, 23.9% of Bolton private sector stock was found to be non-decent using the old standard (Fitness standard) – this equates to around 21,700 homes in the Borough. 45% of these non-decent homes were built before 1919. The sub - areas with the highest levels of non-decency were the South East (35.5%), Central (29.2%) and South Central (27.9%) neighbourhoods. These three areas also had the highest levels of vulnerable households in non-decent homes. Amongst owner occupiers in the South Central and South East areas there were more than 50% vulnerable households in non-decent dwellings.
- 5.8.7 The new DHS standard outlined above highlights a larger problem. Across the Borough’s private sector stock more than a quarter (27.2%) are non-decent. More than three in 10 homes were non-decent in South East (37%), Central (35.4%) and South Central (30.2%) areas. These two standards are shown in the figure below.

Figure 5-5 Non-Decent Homes Using The ‘Old’ And ‘New’ Decent Homes Standards



Source: Bolton Council Private Sector Stock Condition Survey 2006

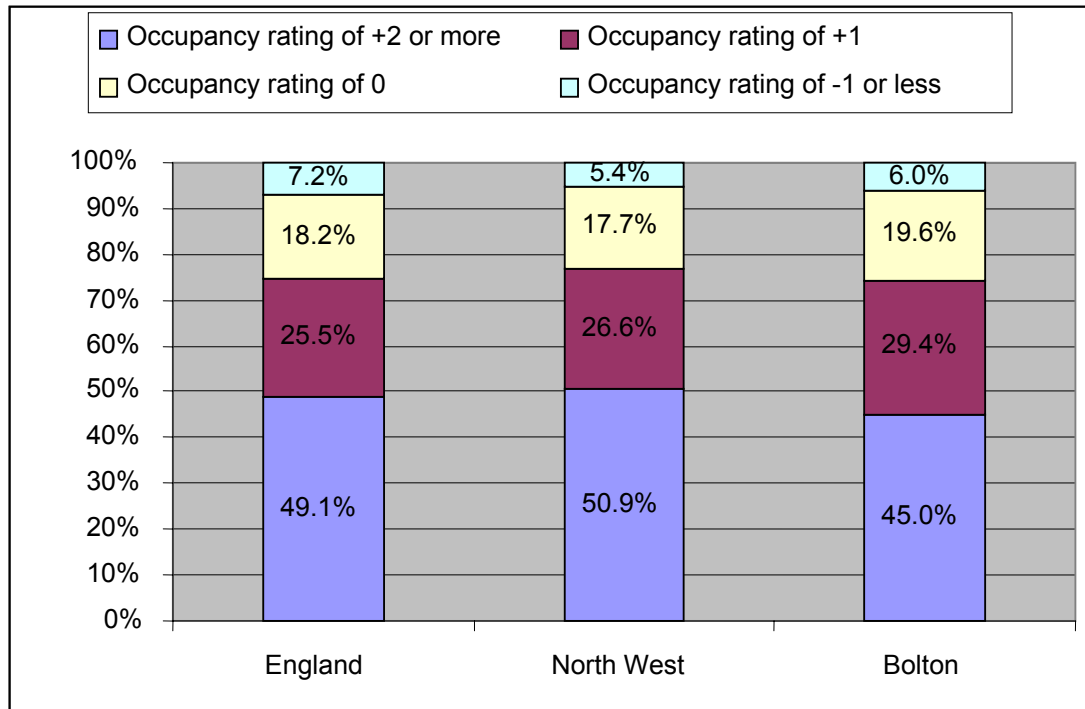
- 5.8.8 The Housing Health and Safety Rating System (HHSRS) is the new risk assessment procedure for residential properties. It replaced the Housing Fitness Regime from 2006 in England and Wales. The HHSRS also replaces the fitness standards as an element of the Decent Homes Standard. The requirement is that a dwelling should be free of Category 1 hazards and authorities have a duty to take action in respect of any dwellings falling into this category.
- 5.8.9 In March 2007 there were 2,546 properties identified in the HSSA across the Borough with category 1 hazards. This consisted of 2,440 properties in the private sector and a further 106 in the RSL sector. This is significantly less than the 19.3% (approximately 17,570 dwellings) identified by the stock condition survey in 2006. The main reason given for this rating was 'excess cold' which is a more significant problem in older terraced homes, such as those common in some parts of Bolton.
- 5.8.10 Due to the age and construction type of the stock, there are also low levels of energy efficiency in some private sector stock. The North and Central areas have below Bolton average SAP ratings (using the 2001 guidelines) of 56. The average SAP of houses constructed pre-1929 across the Borough is even lower at 55.
- 5.8.11 When the low income levels of residents are taken into consideration it is clear that a large number of households are at risk of falling into fuel poverty. Indeed Bolton Council identify 15% of households at risk of fuel poverty, 2.8% at risk of severe fuel poverty and 1% at risk of extreme fuel poverty.
- 5.8.12 The recent Housing Needs Study undertaken in Bolton in 2006 asked residents for their views regarding the amenities they had in their current home and adequacy of the stock.
- 5.8.13 The Survey for Bolton found that 91.3% of households had some form of Central heating and 94.1% had some form of double glazing. 87.6% of households in the Borough felt that their accommodation was adequate for their needs. Of the 12.4% who felt that their accommodation was inadequate, 28.1% felt that their home needed improvement / repair, 20.4% felt that their home was too small and 12.9% felt they had an insufficient number of bedrooms.
- 5.8.14 It can therefore be concluded that although many of the properties within Bolton are in a good condition (based on the data available) there are some areas where there are significant problems. These issues are predominantly found in older terraced style properties within the Central, South Central and South East areas.

5.9 Over- Crowding and Under- Occupation

- 5.9.1 Over-occupation occurs when, using the 'bedroom standard', there are insufficient bedrooms in the property based on the number of residents and their age / sex / marital status composition. A household is under-occupying if there is more than one spare bedroom available using the bedroom standard test.
- 5.9.2 The 2001 Census features data on overcrowding by area, however it is important to note that it does not apply the Government 'bedroom standard' in its calculation, and is therefore only of value when comparing one local authority area to another. The method used to calculate over-occupation from Census data (known as "*Occupancy Rating*") results in higher levels of overcrowding than would apply using the 'bedroom standard'.

- 5.9.3 According to the 2001 Census, 6% of households in Bolton were overcrowded (with an occupancy rating of -1 or less), compared to 5.3% in the North West, and 7.1% in England. Occupancy rating is a measure of under-occupancy and overcrowding. A positive measure refers to the number of rooms in addition to the minimum requirements. A negative measure refers to the number of rooms short of the minimum, and gives some indication of over-crowding.

Figure 5-6 Occupancy Levels



Source: Crown Copyright © Census 2001

- 5.9.4 Figure 5-6 shows that the majority of households in each area had an occupancy rating of +2 or more. However, this figure in Bolton was lower than the regional and national benchmarks.
- 5.9.5 From Figure 5-6 it is clear that Bolton has more households with an occupancy rating of +1 than the North West or England.
- 5.9.6 The figure for households with an occupancy rating of 0 (meaning an appropriate number of rooms for the household) is similar for all three areas but with Bolton being slightly ahead.
- 5.9.7 Figures for households with an occupancy rating of -1 or less are the lowest figures in each area with Bolton being slightly higher than the regional average but lower than the national average.
- 5.9.8 A broad assessment of 'under-occupation' and 'over-occupation' was conducted utilising local housing need survey data. This was based on a detailed analysis of the family composition data.
- 5.9.9 The number of bedrooms required in each household was established allowing for age and gender of occupants as defined by the 'bedroom standard'. In the case of over-occupation, any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwelling with more than one 'spare' bedroom above requirement has been categorised as under-occupied.

- 5.9.10 The assessment of under / over occupation by tenure revealed some disparity between tenure types as indicated below.

Table 5-8 Under / Over Occupation by Tenure

	Under Occupied	Over Occupied
Owner Occupied (with Mort)	32.9	2.9
Owner Occupied (No Mort)	50.3	1.8
Private Rented	13.3	5.4
Council Rented	13.9	4.9
HA Rented	9.7	2.6
HA Shared Ownership	6.4	0.0
Tied to Employment	58.4	0.0
Living Rent Free	11.2	0
All Tenures	32.4	3.0

Source : 2006 Housing Needs Survey data

- 5.9.11 The levels of over-occupation were significantly higher in the rented sector than in the owner occupied sector and was highest in the private rental and council sectors. Under occupation within the owner occupied no mortgage sector, which will include a higher proportion of elderly households, was somewhat below the level of around 62.0% found in recent DCA surveys at 50.3%.
- 5.9.12 Under-occupation in the social housing sector was low in comparison to the all tenure average and the owner occupied forms of tenure. The highest levels of under-occupation were found in the owner-occupied with no mortgage group, where many residents are likely to be 'empty nesters' or retired (and in the tied to employment group from a very low sample).

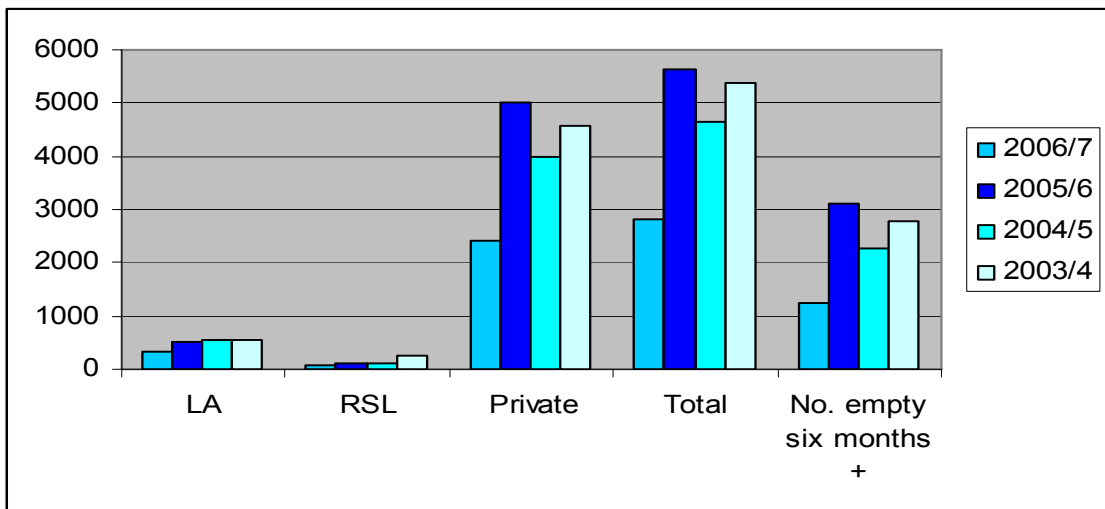
5.10 Vacant Properties

- 5.10.1 The number of vacant properties is reported annually in the HSSA collected by Bolton Council. Table 5-9 below details the number of vacant properties in Bolton over the last four years, during which between 43% and 55% have been vacant for at least six months.

Table 5-9 Vacant Homes in Bolton 2003 – 2007

Year	LA	RSL	Private	Total	No. empty six months +	% empty six months +
2006 / 07	336	56	2,407	2,799	1,227	43.8
2005 / 06	508	96	5,012	5,616	3,111	55.4
2004 / 05	562	118	3,978	4,658	2,269	48.7
2003 / 04	556	238	4,583	5,377	2,792	51.9

Source: Bolton Council

Figure 5-7 Vacant Homes in Bolton 2003 - 2007

5.11 Shared Housing & Communal Establishments

- 5.11.1 The term 'Communal Establishment' is defined as an establishment providing managed residential accommodation. The three major types are nursing homes, residential care homes and any other medical and care establishments provided by local authorities, public, private and voluntary bodies. The most reliable data on communal establishments is from the Census.
- 5.11.2 Shared housing and communal establishments are an important type of accommodation for people needing flexible housing options and / or vulnerable to homelessness as well as for students.
- 5.11.3 In 2001, 2,189 residents in Bolton lived in 134 communal establishments, the largest number (75) in the medical and care sector. The numbers of residents and communal establishments in each of the comparison areas are shown in Table 5-10.

Table 5-10 Communal Establishments

Area	No. of Communal Establishment	No. of Residents in Communal Establishments
Bolton	134	2,189
North West	6,517	102,612
England	43,972	818,466

Source: Crown Copyright © Census 2001

5.12 Key Findings

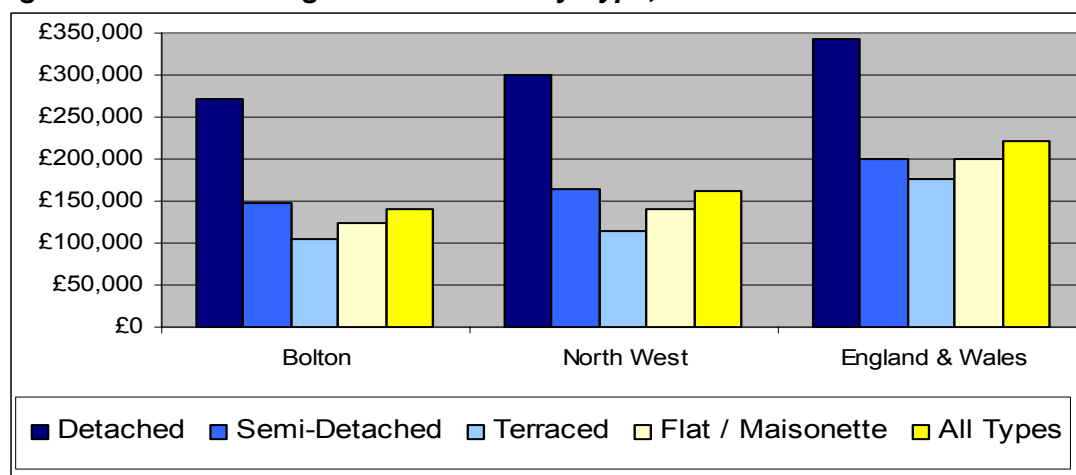
- At 2007 Bolton had a housing stock of 117,867 units (HSSA).
- In 1991 there were 101,987 households in the Borough rising to 108,097 in 2001;
- The number of new homes to be built is likely to be at least 9,200 between 2003 and 2021, based on the Draft North West Regional Spatial Strategy (2006);
- Bolton's housing profile has figures similar to those of the North West and England. Bolton's housing profile does not seem to have had any large changes between 2001 and 2007;
- The 2001 Census shows that Bolton had a higher than average social housing stock when compared nationally and regionally. The social rented sector has increased from 21.9% to 22.3% from 2001 to 2006;
- The 2001 Census showed that compared to national and regional benchmarks, Bolton has significantly higher levels of terraced properties.

6 THE ACTIVE MARKET

6.1.1 This section provides an analysis of indicators of housing market activity to provide an understanding about changes in demand over time and to identify any pressure points within Bolton Borough.

6.1.2 The latest data on average house prices during the fourth quarter of 2007 from Land Registry are summarised below in Figure 6-1 and Table 6-1.

Figure 6-1 Average House Prices by Type, Q4 2007



Source: © Crown Copyright Land Registry, 4th Quarter 2007

Table 6-1 Average House Prices by Type, Q4 2007

Area	Detached	Semi-Detached	Terraced	Flat / Maisonette	All Types
Bolton	270,732	148,728	103,646	123,804	141,098
North West	299,489	164,870	115,064	139,633	161,566
England & Wales	342,800	200,037	176,732	200,967	222,256

Source: © Crown Copyright Land Registry, 4th Quarter 2007

6.1.3 Table 6-1 shows that the average house prices in the Bolton are significantly lower than those for England & Wales, but are only slightly below the regional average. Overall average house prices in Bolton (£141,098) are 12.7% below the North West regional average (£161,566) and 36.5% lower than the England and Wales average.

6.1.4 The Western area market of Greater Manchester is examined in the table below. Average house prices for Bolton are compared to the authority areas of Wigan, Salford and Bury as recorded by the Land Registry.

Table 6-2 Land Registry Average House Prices (£) - All Buyers 2007

Property Type	Bolton	Bury	Salford	Wigan	Sub-region Average
Terraced	103,646	122,297	109,215	103,932	108,267
Semi-detached	148,728	157,211	149,497	134,771	145,518
Detached	270,732	268,678	268,407	218,053	249,365
Flats & maisonettes	123,804	128,963	145,303	125,575	136,449
All properties	141,098	155,140	144,808	134,025	139,299

Source: © Crown Copyright Land Registry Residential Property Price Report, 4th Quarter 2007,

- 6.1.5 The average price of all properties across all four areas is £139,299, and average prices in Bolton (£141,098) are 1.3% above this figure. The average prices range from the highest in Bury (£155,140) followed by Salford (£144,808), to the lowest average price of £134,025 in Wigan.
- 6.1.6 The average price of terraced houses in Bolton (£103,646) is 15.3% lower than in Bury where terraced properties sell at an average price of £122,297 and 4.3% lower than the sub-regional average.
- 6.1.7 The average price of flats and maisonettes is 17.4% higher in Salford (£145,303) compared to Bolton (£123,804) which has the lowest average price of flats / maisonettes in the Western area of Greater Manchester.
- 6.1.8 The differences in average prices of properties, particularly in the entry level stock of terraced houses and flats / maisonettes is assumed to have an affect on in-migration to Bolton from the surrounding areas. For example there is likely to be a higher level of in-migration (particularly from concealed households looking for cheaper housing) to Bolton from the areas of Bury and Salford, as average price of properties is lower in Bolton, attracting movers to the Borough.
- 6.1.9 Table 6-3 below show the extent to which property prices have changed in Bolton in the last five years (2003 to 2007), compared to other areas in the Western Manchester SHMA area.

Table 6-3 Change in Average Property Prices - 2003 to 2007

Property Type	Detached	Semi-detached	Terraced	Flat / Maisonette	Overall Increase
Bolton	+ 68.2%	+ 100.2%	+ 150.6%	+ 52.1%	+ 90.1%
Bury	+ 63.9%	+ 87.9%	+ 111.8%	+ 76.7%	+ 76.4%
Salford	+ 82.1%	+ 88.3%	+ 156.4%	+ 74.2%	+ 98.6%
Wigan	+ 73.8%	+ 104.0%	+ 144.1%	+ 89.2%	+ 97.1%
Sub-Region	+ 68.6%	+ 95.8%	+ 140.2%	+ 71.4%	+ 90.2%

© Crown Copyright Land Registry, 2003 to Q42007

- 6.1.10 Property prices in Bolton have risen by 90% over the five year period. This followed a period of significant increase from 2000 to 2003 in Bolton and the region. The largest increase across the sub-region was seen in Salford and Wigan at 99% and 97% respectively, with Bury recording the smallest increase at 76.4%.
- 6.1.11 Terraced properties have seen the largest increase of any property type in the Borough at 150%.
- 6.1.12 These price increases will greatly affect the affordability of owner occupation and impact upon the number of households who are able to access this form of tenure. The most logical impact is an increased demand for low cost home ownership initiatives and more private rented accommodation.
- 6.1.13 Although house prices across the North West have seen a sustained growth over the last five years, economic circumstances and the 'credit crunch' have begun to show a slow down in property sales on a national and regional scale and house prices are expected to fall slightly through 2008 (Shelter Healthcheck 2008).
- 6.1.14 The indexed trend in the overall number of sales recorded in each of the areas during between 2003 and 2007 is shown in Figure 6-2 below (with absolute data shown in Table 6-4 below).

6.1.15 The data shows that sales levels in Bolton Borough decreased over the two years to 2005, then increased during 2005/06, similar to the pattern which occurred at regional and national levels which fell again in 2006/07 unlike Bolton where levels continued to rise.

Figure 6-2 Indexed Trend in Sales Volumes 2003 to 2007



Source: © Crown Copyright Land Registry, Sales data 2003 to 2007

Table 6-4 Absolute Trend in Sales 2003 to 2007

Area	% Change 2003 - 2007					% change 2003 - 2007
	2003	2004	2005	2006	2007	
Bolton	6,499	6,307	4,930	5,043	5,372	- 17.3
North West	161,297	161,191	126,017	142,223	134,257	- 16.8
England & Wales	1,276,737	1,294,234	1,067,111	1,245,535	1,165,612	- 8.7

Source: © Crown Copyright Land Registry, Sales data 2003 to 2007

6.1.16 The table below shows the volume of sales by property type during 2007.

Table 6-5 Volume of Sales by Type (2007)

Area	Detached		Semi-Detached		Terraced		Flat / Maisonette		All Types No.
	No.	%	No.	%	No.	%	No.	%	
Bolton	754	14.0	1,626	30.3	2,516	46.8	476	8.9	5,372
North West	19,424	14.5	43,207	32.2	53,178	39.6	18,448	13.7	134,257
England & Wales	238,868	20.5	322,240	27.6	368,411	31.6	236,093	20.3	1,165,612

Source: © Crown Copyright Land Registry, 2007

6.1.17 Across Bolton Borough in 2007, the highest volume of sales were focused on terraced properties (46.8%) and semi-detached properties (30.3%). The lowest level of sales in Bolton related to flats or maisonettes (8.9%), less than half the national level, reflecting the relatively low level of this type of property in the private market.

6.2 Affordability Issues

- 6.2.1 In 2007, Hometrack, a leading UK housing intelligence business, published the results of a study undertaken across Great Britain examining the ability of working households, both existing and newly forming, to become homeowners.
- 6.2.2 The study entitled '*Can't Buy – Can Rent*' conducted by Professor Steve Wilcox provides a detailed analysis of private sector market affordability in 2006. The report uses Hometrack data to analyse the affordability of local private sector rents as well as the affordability of home ownership.
- 6.2.3 The Hometrack Study sets out the top forty individual authorities with the most acute affordability difficulties. None of these are in the North West region.
- 6.2.4 Table 6-6 highlights the data and house price to income ratio for Bolton, the North West and the national benchmark. The house price data is based on 2 / 3 bedroom house prices which represent modest family sized dwellings and comprise the bulk of the nations housing stock. The incomes are based on local income data for 2006 from the Annual Survey of Hours and Earnings (ASHE).

Table 6-6 House Price to Income Ratios (2006)

Area	2006 Prices	Income	Ratio
Bolton	113,604	34,971	3.25
North West	127,755	34,487	3.70
England	177,403	40,771	4.35

Source: Hometrack Report '*Can't Buy – Can Rent*' 2007

- 6.2.5 The house price to income ratio in Bolton (3.25 to 1) is below that of the North West regional level (3.70 to 1) and below the national benchmark (4.35 to 1). This means Bolton is still relatively affordable for house buyers, certainly when compared with other areas in the region. The study also relates to the ability of the intermediate market to assist younger working households aged 20 to 39 to buy in their local housing market.

Table 6-7 Working Households Unable to Buy

Area	Narrow IHM * (%)
Bolton	13.5
North West	17.4
England	25.2

* The proportion of working households that could afford to pay more than HA rent without benefit but could not afford a 2 / 3 bedroom dwelling.

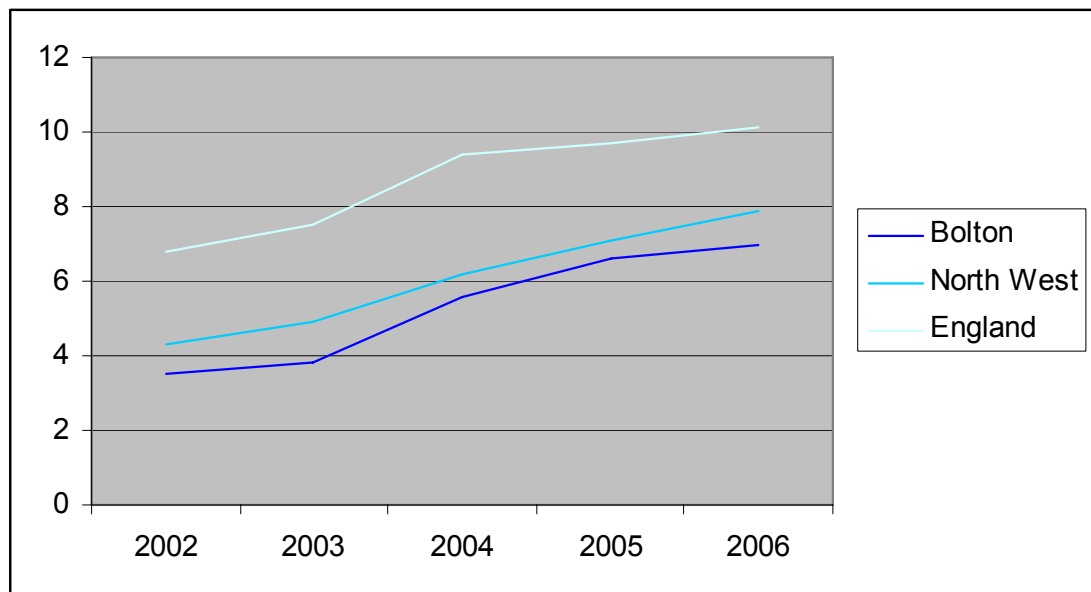
Source: Hometrack Report '*Can't Buy, Can Rent*', 2007.

- 6.2.6 The data gives a general indicator that 13.5% of working households in Bolton cannot afford to buy a 2 / 3 bedroom property, well below the regional benchmark of 17.4% of working households unable to buy and is less severe than the national figure of 25.2%.
- 6.2.7 The price to income ratio is exacerbated for those working households on lower incomes as is demonstrated in Table 6-8 below. This table displays the lower quartile house prices to lower quartile income ratios for Bolton and the regional and national benchmarks, across the five year period to 2006. The data, taken from CLG, uses data on lower quartile house prices (from the Land Registry) against data from the Annual Survey of Hours and Earnings (ASHE) on annual gross pay by place of residence for all jobs over the period.

Table 6-8 Lower Quartile House Prices to Lower Quartile Income Ratios

	2002	2003	2004	2005	2006
Bolton	3.5	3.8	5.6	6.6	7.0
North West	4.3	4.9	6.2	7.1	7.9
England	6.8	7.5	9.4	9.7	10.1

Source: Land Registry and Annual Survey of Hours and Earnings

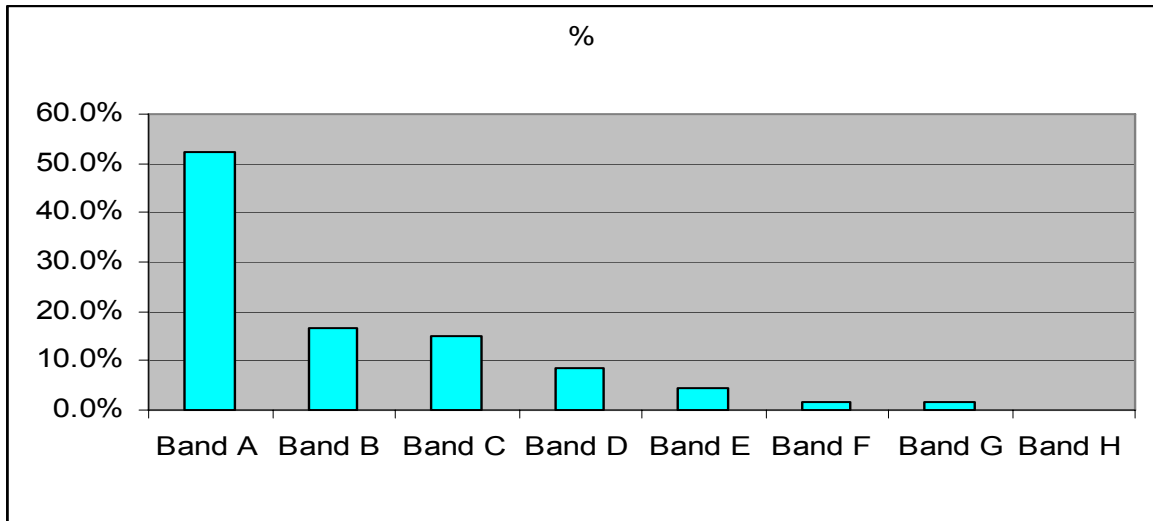
Figure 6-3 Lower Quartile House Prices to Lower Quartile Income Ratios

Source: ASHE & Land Registry

- 6.2.8 House price to income ratios across all the benchmark areas have increased over the five year period, reinforcing the suggestion that affordability is becoming a significant issue even in Bolton and the problem is increasing year on year as local incomes fail to keep pace.
- 6.2.9 The Roof Affordability Index, devised by Professor Steve Wilcox and published in May 2008 further highlights the massive growth in house prices in recent years. The index utilises CLG house price data and the results of a Family Expenditure Survey. Taking 100 as the base level in 1994, the index for the North West region in 2007 was 166.1, meaning that it is now 66.1% harder for first time buyers to access the market. Across England as a whole the index was 173.6 in 2007.
- 6.2.10 Although house prices have now begun to flatten off and even fall in some areas, the recent credit crisis has led to a tightening of credit conditions so that mortgages are not as easily available as they have been over the last decade and so the number of approvals has fallen. Research (Capital Economics quoted by Shelter Healthcheck 2008) has indicated that this easily available credit was a key driver in the growth of house prices, thus decreasing affordability overall.
- 6.2.11 Council tax bands were examined to determine whether there are concentrations of high or low valued properties within Bolton. Figure 6-4 shows the spread of council tax bands across the Bolton Borough.
- 6.2.12 The chart shows that over 50% of properties in Bolton fall into the lowest Council tax band A. No other tax band accounts for more than 17% of the total in the Borough. Properties in Council tax bands E, F, G, and H together are 7.7% of the total dwelling stock. Only 4.3% are in band E, 1.7% in band F, 1.5% in band G and just .2% in band H.

- 6.2.13 This distribution suggests that Bolton has a larger proportion of smaller, more affordable property types but has a small level of larger family dwellings. While this may alleviate acute affordability problems it is important that larger family dwellings are available to avoid the 'silting up' of stock and maintain stock flow.

Figure 6-4 Properties by Council Tax Band



Source: Bolton Council

6.3 Lowest Quartile Entry Sales Levels in Bolton

- 6.3.1 First-time buyers as new entrants to the housing market do not purchase houses at average prices as they will often have lower than average incomes. Although average prices are useful for comparisons in general they are not the purchase levels used in assessing the ability of households to enter local markets. In broad terms new purchasers of either flats or terraced properties buy in the lowest quartile of prices, i.e. the bottom 25%.
- 6.3.2 Entry to the market is clearly dependent on availability, a factor which is particularly critical for low income households who can only enter the market in any numbers where there is an adequate supply of affordable dwellings.
- 6.3.3 Internet and telephone surveys of local estate agents were undertaken to ascertain the cost of the cheapest units available (i.e. the lowest quartile stock costs) for sale in the Borough. This involved gathering data from property papers, online property sites and conducting telephone interviews with estate agents regarding the housing market across Bolton.
- 6.3.4 The data gathering for Bolton was carried out between December 2007 and January 2008. It was noted in the policy and research review that Bolton, like most other large towns, has areas where certain property types are not available. The rental house price search conducted on a sub-area basis found that some sub-areas contained almost no 2-bed semi-detached properties for rent; namely areas 4 and 5. Area 5 had few flats to rent and Area 6 had comparatively few terraced units available for rent.
- 6.3.5 This may have the effect of making some areas difficult for young people to find a suitable property, or lead to a lack of larger rented housing for families, potentially undermining the long term sustainability of the local markets.

- 6.3.6 The average of the lowest quartile prices was calculated. The average Borough-wide entry level prices for the Borough are outlined in the table below.

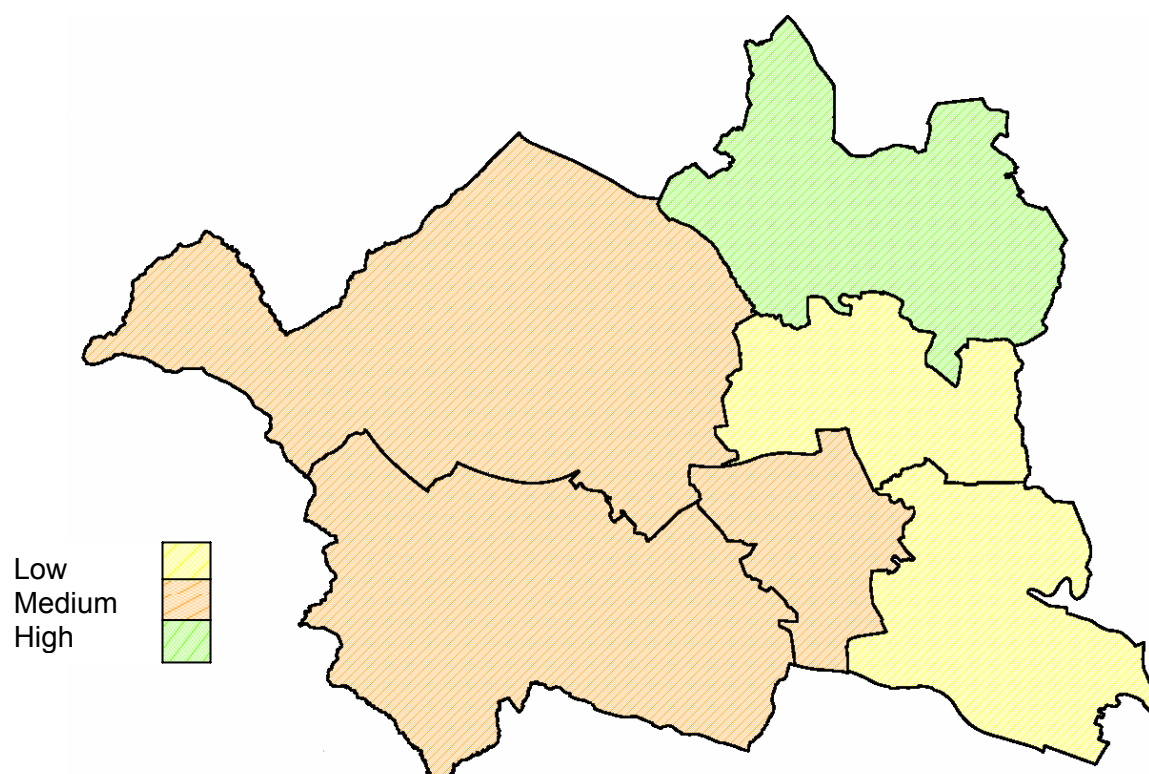
Table 6-9 Bolton Borough Lower Quartile Property Prices (2007)

Property Type	Entry-level
1-Bed Flat	£69,950
2-Bed Flat	£80,000
2-Bed Terraced	£74,950
3-Bed Terraced	£99,000
2-Bed Semi-detached	£109,950
3-Bed Semi-detached	£129,950

Source: Source: DCA Estate Agency Survey 2007

- 6.3.7 The table shows that as expected 1-bed flats provide the cheapest accommodation in the Borough, however this is followed by 2-bed terraced properties at a lower quartile price of £74,950, below that of 2-bed flats (£80,000).
- 6.3.8 In order to further analyse house prices in the area, the authority was divided into six sub-areas. Details of the house prices in each sub-area can be found in Appendix X.

Figure 6-5 Lowest quartile House prices by sub-area



6.4 Purchase Income Thresholds

- 6.4.1 This section assesses the position in 2008 and the income levels required to enter the local market in the local authority area through the lowest quartile stock available in reasonable supply. These are based on 95% mortgage availability and a 3.5 times gross income lending ratio for single income households and 2.9 times ratio for dual income households.

- 6.4.2 The tables below outlines the income ranges needed to enter the market in each of the sub-areas, for single income and dual income households.

Table 6-10 Sub-area Purchase Income Thresholds – Single Income, 2008

Area	Income Thresholds (£)		
	1 Bed Flat	2 Bed Flat	2 Bed Terrace
Area 1 North West	19,000	21,700	22,900
Area 2 South West	25,200	22,900	21,700
Area 3 North	19,000	26,900	25,800
Area 4 Central	16,300	20,400	20,300
Area 5 South Central	23,100	19,000	19,800
Area 6 South East	14,900	23,100	19,000
Bolton	19,000	21,700	20,300

Source: DCA Estate Agency Survey 2008

Table 6-11 Sub-area Purchase Income Thresholds – Dual Incomes, 2008

Area	Income Thresholds (£)		
	1 Bed Flat	2 Bed Flat	2 Bed Terrace
Area 1 North West	22,900	26,200	27,700
Area 2 South West	30,500	27,700	26,200
Area 3 North	22,900	32,500	31,100
Area 4 Central	19,700	24,600	24,600
Area 5 South Central	27,800	22,900	23,900
Area 6 South East	18,000	27,800	22,900
Bolton	22,900	26,200	24,600

Source: DCA Estate Agency Survey 2008

- 6.4.3 For single households, the income required to purchase a 1-bed flat in the Borough varies significantly across the sub-areas from £14,900 in Area 6 to £25,200 in Area 2. The income required to purchase a 2-bed flat also varies considerably from £19,000 in Area 5 to £26,900 in Area 3.
- 6.4.4 Purchase income thresholds for terraced properties are more uniform across the Borough ranging from £19,000 in Area 6 to £25,800 in Area 3.
- 6.4.5 Interest rates, set by the Bank of England, are monitored by Central Government to achieve and maintain stable, low inflation rates. Higher interest rates can reduce the demand for housing by making it more expensive to borrow and as a result the income required to meet loan re-payments also increases.

6.5 Renting a Property

- 6.5.1 The table below shows the 2007 average rental prices in Bolton compared to other areas in the Western Manchester SHMA area.

Table 6-12 Average Rental Prices (£) 2007

Property Type	Overall Average	1-Room	2-Rooms	3-Rooms
Bolton	97.58	55.69	78.01	93.23
Bury	96.81	51.44	84.27	101.99
Salford	80.00	60.00	84.00	-
Wigan	93.39	52.83	77.88	92.74

Property Type	4-Rooms	5-Rooms	6 Rooms
Bolton	104.30	115.26	135.89
Bury	102.74	114.00	125.25
Salford	-	-	-
Wigan	96.81	109.27	129.00

Source: The Rent Service 2008

- 6.5.2 Overall average rental costs in Bolton are £97.58, the highest level compared to Bury, Salford and Wigan in the Western Area market.
- 6.5.3 Salford demonstrates the lowest overall average rental cost, although mainly due to the lack of 4+room rental properties available in the area.
- 6.5.4 Table 6-13 below provides details of RSL median averaged weekly rents from 2004 / 05 to 2006 / 07 (with proposed rents for 2007 / 08 where available). RSL rent levels have increased by 4.6% in Bolton over the two year period. This reflects changes in national rental charging policy. The national and regional rent levels show a slightly higher increase in RSL rent levels over the two year period to 2006 / 07 (5.6% and 5.2% respectively).

Table 6-13 Average Weekly RSL Rents (£), 2004-2008 (All property sizes)

	2004 / 05	2005 / 06	2006 / 07	2007 / 08
Bolton	57.13	57.65	59.74	
North West	54.00	54.00	57.00	58.00
England	58.00	60.00	61.00	63.00

Source: © CORE, Housing Corporation

Table 6-14 Average Weekly Bolton at Home (Council) Rents (£), 2005-2009 (All property sizes)

	2005 / 06	2006 / 07	2007 / 08	2008 / 09
Bolton	48.68	51.04	53.54	58.04

Source: Bolton Council

- 6.5.5 Council rents (Bolton at Home) were 10.4% lower than RSL rents at 2006 / 07 but will continue to rise to meet RSL rent levels by 2012 as outlined in the governments rent convergence policy.

- 6.5.6 Table 6-15 below highlights the average private weekly rents for Bolton in 2006 (the most up to date data available) by property size. The data is taken from the Housing Corporation's 'Guide to Local Rents 2006'. This is based on properties occupied in receipt of housing benefit and shows the rent payable had benefit not applied. These private market rent levels were significantly higher than social rents, with an average weekly rent of £82.95 payable.

Table 6-15 Average Private Weekly Rents (£), 2006

	Bed-sit	1-bed	2-bed	3-bed	4+ bed	All
Bolton	68.79	77.64	86.73	93.43	108.74	82.95
North West	74.85	80.12	91.27	98.52	110.49	86.74
England	92.89	101.15	122.69	140.33	163.54	111.47

Source: Housing Corporation

6.6 Private Sector Entry Level Rents in Bolton

- 6.6.1 Entry level rents are those in the lowest quartile. A survey of the main estate / letting agents in the Borough was conducted to gather data on the entry rent levels for each area.
- 6.6.2 The overall average and entry rent levels for each of the six sub-areas within the Borough are outlined below.

Table 6-16 Overall Average and Entry Rent Levels by Sub-area

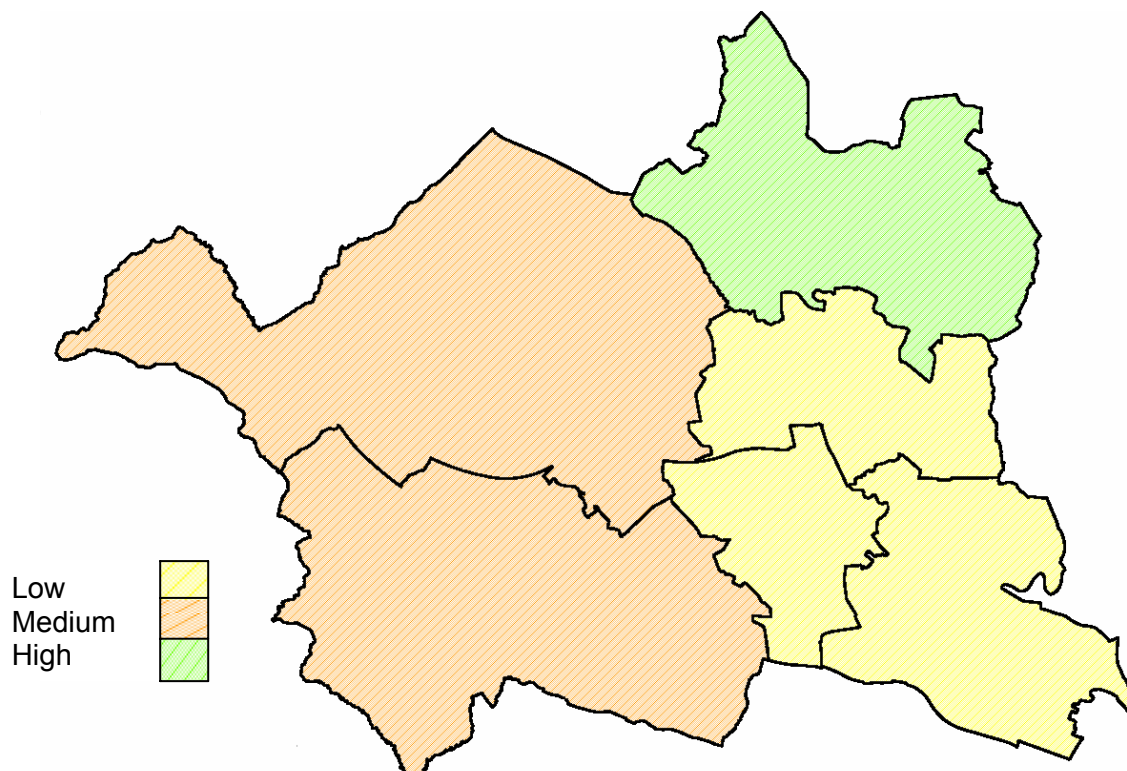
Property Type	Area 1		Area 2		Area 3	
	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	£483	£385	£415	£350	£432	£375
2-Bed Flat	£518	£425	£481	£450	£620	£450
2-Bed Terraced	£444	£425	£468	£425	£489	£445
3-Bed Terraced	£509	£465	£556	£495	£533	£500
2-Bed Semi-detached	£550	£525	£528	£475	£558	£550
3-Bed Semi-detached	£651	£645	£609	£575	£613	£575

Property Type	Area 4		Area 5		Area 6	
	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	£392	£295	£375	£375	£392	£325
2-Bed Flat	£415	£375	£437	£380	£477	£450
2-Bed Terraced	£424	£385	£409	£395	£452	£395
3-Bed Terraced	£506	£450	£511	£440	£710	£625
2-Bed Semi-detached	£497	£435	£450	-nd-	£433	£395
3-Bed Semi-detached	£573	£550	£567	£525	£574	£550

Source: DCA Housing Market Survey 2008; -nd- No Data

- 6.6.3 Entry rental costs in the private rented sector vary by sub-area within Bolton. The private rented sector can be accessed from £295 per month for a 1-bed flat, the smallest unit, in Area 4, rising to £385 per month in Area 1. 2-bed flat entry levels are £375 in Area 4 rising to £450 in Areas 2, 3 and 6.
- 6.6.4 In the case of 2-bed terraced houses, entry rent levels were found to be £385 p.m. in Area 4, rising to £445 p.m. in Area 3. Entry level prices for 3-bed terraced properties vary from £440 per month in Area 5, rising to £625 in Area 6. This may be due to the popularity of this property type, varying quality and low turnover rates in some areas.
- 6.6.5 Semi-detached properties show a large variation in entry level prices ranging from £395 in Area 6 to £550 in Area 3 for a 2-bed semi-detached property. 3-Bed Semi-detached entry levels range from £525 in Area 5 to £645 in Area 1.

Figure 6-6 Overall Entry Rent Levels by Sub-area



6.7 Rental Income Thresholds

- 6.7.1 The cheapest rental prices of the smallest units were assessed in order to calculate the rental income threshold levels. These are based on rent at 25% of gross income (equivalent to 30% of net income).
- 6.7.2 The table below outlines the income ranges needed to enter the rental market in each of the Bolton sub-areas.

Table 6-17 Bolton-wide Rental Income Thresholds 2007

Area	Income Thresholds (£)		
	1 Bed Flat	2 Bed Flat	2 Bed Terrace
Area 1 North West	18,500	20,400	20,400
Area 2 South West	16,800	21,600	20,400
Area 3 North	18,000	21,600	21,400
Area 4 Central	14,200	18,000	18,500
Area 5 South Central	18,000	18,200	19,000
Area 6 South East	15,600	21,600	19,000
Bolton	18,000	20,400	19,200

Source: DCA House Price Surveys 2008; -nd- No Data

- 6.7.3 Based on rent at 25% of gross income, a 1-bed flat in Area 4 requires an income of £14,200 per annum, rising to £18,500 in Area 1. A 2-bed flat requires an income of £18,000 in Area 4 rising to £21,600 in Areas 2, 3 and 6.
- 6.7.4 2-bed terraced properties require an annual income of £18,500 in Area 4, rising to £21,400 in Area 3. The average entry level income for 2-bed terraced housing is lower than that for a 2-bed flat on average across the Borough.

6.8 Social Sector Vacancies, Turnover Rates

- 6.8.1 Vacant dwellings provide an important indication of the efficiency in utilisation of the housing stock within an area and reflect the extent of any potential spare capacity in the housing market.
- 6.8.2 The following table shows that the level of empty homes across Bolton has reduced between 1991 and 2007, the most significant reduction of 50% between 2005 / 06 and 2006 / 07. However, the number of vacant dwelling across the North West region has remained almost constant over the period, with a small overall decrease between 2003 / 04 and 2006 / 07 of 5.7%.

Table 6-18 Vacant Dwelling Stock 1991-2007

Authority	Census *		HSSA			
	1991	2001	2003 / 04	2004 / 05	2005 / 06	2006 / 07
Bolton	4,753	5,147	5,377	4,658	5,616	2,799
North West	133,753	124,600	135,106	127,473	128,733	128,993

Source: HSSA 2007 * Crown Copyright © Census 1991 & 2001, nd – No Data

- 6.8.3 In Bolton there is a common housing register for RSLs and the ALMO. Out of a total of 18,355 council properties, 1,253 properties were vacant (had terminated tenancies) at the end of 2007.

6.9 Social Stock Turnover

- 6.9.1 It is important to consider not just the supply of social housing but also turnover or flow of the social stock which is the major means of addressing need. There are 25,544 social rented units, 21.7% of the total housing stock.

Table 6-19 Household Tenure by units and %, 2007

	Local Authority	RSL	Other Public Sector	Private Sector	Total
Number	18,452	7,092	8	92,323	117,867
%	15.7	6.0	0	78.3	100.0

Source: Housing Strategy Statistical Appendix, 2007

- 6.9.2 The overall average re-let figure for the Council stock for the three year period to 2006 / 07 is 1,455 units per annum.

Table 6-20 2005 to 2007 Affordable Housing Supply (HSSA)

Council Re-lets	2004 / 05	2005 / 06	2006 / 07	Average
HSSA Return	1,465	1,552	1,349	1,455

- 6.9.3 Based on an average of 430 units per annum from both HSSA and CORE data for HA re-lets, added to the 1,455 Council re-lets to make a total of 1,853 units, a stock turnover rate of 7.5% arises.

Table 6-21 2005 to 2007 Affordable Housing Supply (HSSA & CORE)

RSL Re-lets	2004 / 05	2005 / 06	2006 / 07	Average
HSSA Return	313	311	400	341
CORE Data	565	467	522	518
Average	439	389	461	430

* © CORE, Housing Corporation

- 6.9.4 In total 2,010 Council and Housing Association homes have been sold to existing tenants through right to buy (RTB) and preserved right to buy (in the case of tenants of LSVT housing associations) during the three years to 2006 / 07. This is an average of 670 RTB sales per annum in the Borough.

- 6.9.5 The table below shows the right to buy and demolition levels from Council data for the three years to 31/03/2007.

Table 6-22 2005 to 2007 Right to Buy & Demolition Levels

	2004 / 05	2005 / 06	2006 / 07	Average
Right to Buy	774	431	805	670
Demolition	289	68	0	119
Total	1,063	499	805	789

Source : Bolton Council

- 6.9.6 The average loss of units through demolition and annual Right to Buy is 789 units per annum. RTB levels, which make up the majority of these totals, have fluctuated over the period since 2004 / 05 whilst the demolition total has dropped after a period of stock rationalisation.

6.10 Key Points:-

- Over the last five years (2002 to 2007), average property prices in Bolton have more than doubled, rising by 90%, from £73,423 in 2002 to £141,098 in 2007;
- These average house prices are however below the 2007 regional average of £158,810 and are also significantly below the national average of £219,884;
- The number of sales in Bolton has reduced by 17.3% over the 2003 to 2007 period. There has been a similar downward trend at regional and national levels;
- In 2006 / 07, average social sector weekly rents ranged from around £51.04 in council properties to £57.48 for RSL homes in Bolton;
- In 2008, entry-level private sector rent costs for 1-bed flats ranged from £295 per month to £375 per month depending on location within the Borough. The highest prices were generally found in Area 1 and the lowest in Area 4;
- A recent Hometrack study entitled '*Can't Buy – Can Rent*' conducted by Professor Steve Wilcox provides a detailed analysis of private sector market affordability in 2006. A house price to income ratio of 3.25 was found in Bolton Borough, below that of the region (3.70) and the England average (4.35).

7 THE FUTURE HOUSING MARKET

7.1 Introduction

7.1.1 This section provides an understanding of the scale of future housing demand across the Bolton study area. The key aims of this section are to build upon the understanding of the current housing situation in Bolton derived in Section 5 and consider how the current drivers of housing markets shape future changes in housing demand.

7.1.2 This section investigates:-

- How the total number of households and household structure may change in the future;
- How economic factors might influence total future demand;
- Whether affordability is likely to worsen or improve;
- What the key issues are for future policy / change.

7.2 Population Projections

7.2.1 Demography is a key factor influencing the requirements for market and affordable housing. The future changes in population will have an impact on future demand in the housing market.

7.2.2 Overall, the population in Bolton is projected to increase by 16,100 people (6.1%) by 2027. The largest increase is seen in the 65+ age group (39.8%), a rise of 16,000 people by 2027.

Table 7-1 Population Age Band Forecast, Bolton, 2006– 2021

	2007	2012	2017	2022	2027	Change
0 - 19	69,000	67,000	66,300	66,800	66,500	- 2,500
20 - 24	16,700	17,500	16,500	15,400	15,800	- 900
25- 29	16,200	17,900	18,800	17,600	16,500	+ 300
30 - 44	56,800	53,300	52,200	55,200	56,600	- 200
45 - 64	66,000	68,500	70,600	70,600	69,400	+3,400
65 +	40,200	44,400	48,700	52,000	56,200	+ 16,000
Total	264,900	268,600	273,100	277,500	281,000	+ 16,100
% Change		+ 1.4	+ 1.7	+ 1.6	+ 1.3	+ 6.1

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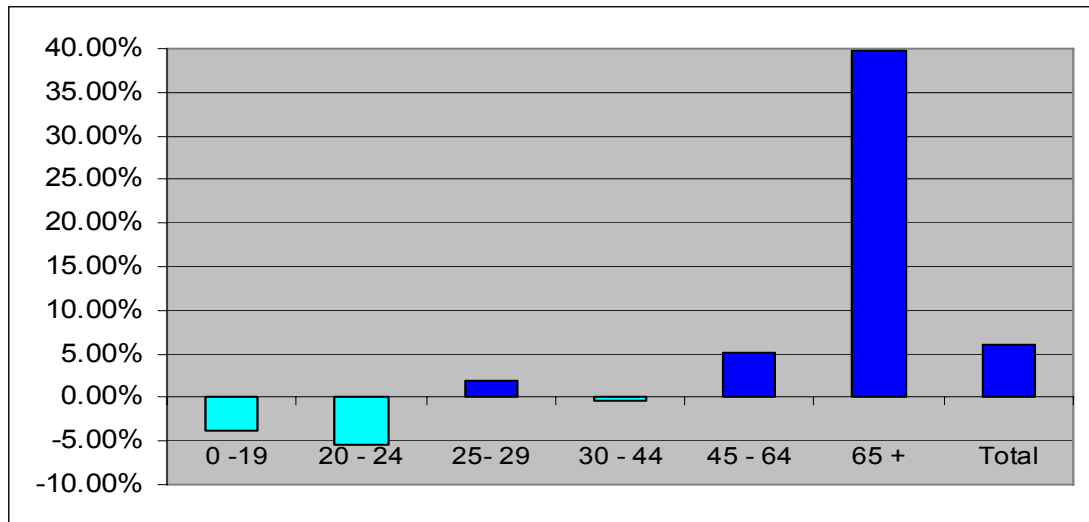
Figures are rounded to the nearest 100 so totals may not agree with the sum of their rounded counterparts.

7.2.3 Percentage change in Table 7-2 is measured between year bands, not the base population. This provides a better representation of the incremental change.

7.2.4 The population increases across the forecast period. There is projected to be around 16,200 more people in the Borough in 2026 than in 2006, a rise of 6.1%.

7.2.5 Figure 7-1 shows the overall change in population age bands over the forecast period.

Figure 7-1 Population Age Band Change Forecast , Bolton, 2006 – 2026



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- 7.2.6 The 0-19 age range shows the largest decrease in numbers overall, showing a drop of 2,500 (3.75%) over the forecast period. The largest decrease is seen between 2006 and 2011 (2,000; 1.2%).
- 7.2.7 The 20-24 age range also shows a small decline overall (900; 5.4%). The amount of individuals increases at the start of the forecast period to 2012. There is a considerable fall of numbers within this age band between 2017 and 2022, (1,100; 6.6%).
- 7.2.8 The 25 – 29 years age group is expected to have a small increase in numbers by 300 (1.9%) people over the period. A large rise is forecast to 2017, after which the numbers begin to drop once more.
- 7.2.9 The 30-44 age range comprises new forming households and younger families moving to larger accommodation and will have implications for future affordable housing need both in the short and longer term. There is a small decrease overall (200; 0.4%) within this age band across the forecast period.
- 7.2.10 Numbers fall steadily between 2007 and 2017 followed by a rise between 2017 and 2027 (4,400; 8.42%). The largest decrease is seen between 2007 and 2012 (3,500; 6.2%). The decline is potentially significant given that this age band is one of the main economically active groups.
- 7.2.11 In the 45-64 age group there is a growth in the population. Over the forecast period, numbers rise overall by 3,400 people (5.2%). Individuals within this age band continue to increase up to 2022, with the largest rise seen between 2007 and 2012 (2,500; 3.8%) before dropping off towards 2027. The significant increase of individuals within this age band will have an impact on resources and planning for the future within the Borough, throughout the forecast period to 2027.
- 7.2.12 The most significant feature is the growth in the over 65 population. An increase of 16,000 individuals (39.8%) is seen over the forecast period. The largest increase in numbers is seen between 2012 and 2017 (4,200; 10%).

- 7.2.13 Within the older population there is a significant increase of individuals within the 80+ age group (6,200; 48.6%) up to 2027, with the greatest rise proportionately in percentage terms occurring between 2022 and 2027 (22%) after a period of steady increase. Given the resource demands often associated with very elderly people, these are very significant figures.

Table 7-2 Numbers of 80+ in Bolton, 2006 - 2021

	2007	2012	2017	2022	2027	Change
80+	11,000	11,400	12,200	14,100	17,200	
Change		+ 400	+ 800	+ 1,900	+ 3,100	+ 6,200
% Change		+ 3.6	+ 7.0	+ 15.6	+ 22.0	+ 56.4

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- 7.2.14 This growth in the retired and older population is a common pattern found in the vast majority of local authorities, reflecting the reduction in births from the 1970s and the reduction in deaths in older people due to better housing, working conditions and healthcare. This age group is much more likely to have care and support needs which need to be assessed in detail by the statutory authorities in Bolton.
- 7.2.15 The key features of population change impacting on the housing market are migration and the number of younger and economically active households; and an ageing population with increasing care and support needs.
- 7.2.16 Local Development Documents will need to take account of the projected growth in demand in these sectors and the strategic implications of these projections are as such:
- Changes in the population structure will impact on demand for different house types and tenures;
 - There are decreases in the numbers of the 0 – 19 population in Bolton. This will impact on school utilisation;
 - Growth in the 25 – 29 age group will impact on the demand for affordable housing from newly forming households;
 - The fall in the number of individuals in the 30 – 44 age band, the main economically active, household forming and moving household group is unlikely to impact significantly on the demand for flats and small family sized units of accommodation because of the over-riding imbalance between supply and demand. Combined with the 25 to 29 group the fall is marginal;
 - Growth in the number of individuals in the 45 – 64 age group may impact on demand for market housing, whilst the increase in the number of people in the 65+ age group and in particular the 80+ age group may impact on demand for supported housing, support services and adaptations.
 - Members of older age groups (65- 80 and 80+) tend to remain in their family home even after children have left home or after the loss of a partner in both the market and social sectors. The implication has been to create poorer stock turnover and increasing levels of under-occupation which is particularly important in meeting the need for family housing in the social sector.
 - If historic trends persist, this pattern suggests that future population increases in Bolton are likely to be increasingly underpinned by the growth in older age groups and those most associated with owner-occupied property. Historically young family households have inherited owner occupied property from their older relatives. However, increased longevity and the trend for equity release may have reduced this possibility and could impact on the housing market.

- The increase in older householders (i.e. 80+) will have implications for support services, extra care housing, longer term suitability of accommodation, equity release schemes, adaptations, and other age - related care requirements.

7.3 Forecast Change in Households 2004-2026

Household Size

- 7.3.1 Trends in household sizes and the number of households are crucial in determining the demand for future housing. Future changes in the number of households will be determined by increases in population and the extent to which an area follows the trends in reducing average household size. This also has implications as to the size of property that will be required.
- 7.3.2 Average household size has been falling for many years. Communities and Local Government figures show that over the period 2004 to 2029, the average household size in the North West is expected to drop from 2.32 to 2.05. Average household size is expected by CLG to fall by 14.3% across England and 11.6% in the North West between 2004 and 2026.
- 7.3.3 In Bolton the size the average household during 2006 was 2.34 persons according to CLG data. By 2026 this is expected to reduce to 2.07 persons in each household. Using GM model data the average household size in the Borough was 2.4 persons in 2006 and this is forecast to fall to 2.3 by 2021 (whereas the ONS model would project a household size of 2.1 persons by 2021).
- 7.3.4 This could mean that there would be not only lower population and household levels than predicted but marginally larger household size as well.
- 7.3.5 This forecast decline in household size to 2026 can be linked to the significant predicted growth in the over 60 population where more older people are living longer; the impact of relationship breakdown; and the increase in the number of single / couple households.
- 7.3.6 The decline in average household sizes in the North West, combined with a growing population, generates significant additional requirement for housing. Declining average household size raises the relative requirement for additional housing units as a given population requires a greater number of dwellings to house it.

Table 7-3 Household Composition and Population Trends and Projections, 2004-2026 (numbers give in 000s)

	Year	Married couple H/H	Co-habiting couple H/H	Lone parent H/H	Other multi-person H/H	One person H/H	All H/Hs	Population
North West	2006	1,253	279	269	190	957	2,946	6,756
	2011	1,212	329	285	199	1,055	3,080	6,847
	2016	1,187	367	295	210	1,162	3,220	6,952
	2021	1,168	394	301	219	1,265	3,348	7,059
	2026	1,149	416	306	227	1,357	3,455	7,150
England	2006	9,415	2,181	1,655	1,452	6,816	21,519	49,808
	2011	9,182	2,605	1,760	1,538	7,562	22,646	51,044
	2016	9,050	2,944	1,830	1,629	8,384	23,837	52,331
	2021	8,978	3,204	1,882	1,708	9,200	24,973	53,625
	2026	8,898	3,424	1,928	1,775	9,951	25,975	54,787

Source: CLG

- 7.3.7 Census figures show that the total number of households in Bolton has risen by 1.14% over the 25 years between 1981 and 2006.
- 7.3.8 Actual growth in households between 1981 and 2006 across the whole of the Bolton study area has been 3,000, and figures forecast for the next ten years to 2016 anticipate a growth of approximately 1,020 households per annum (using the lower GM forecasts). Therefore the household numbers in Bolton are expected to grow after several decades of declining numbers.
- 7.3.9 Table 7-4 outlines the household formation forecasts for the Bolton authorities from 2006 to 2021. The forecasts are 2004-based study area household projections developed by Greater Manchester Forecasting model and the ONS.

Table 7-4 Forecast Change in Households in Bolton, 2006 – 2021

	2006	2011	2016	2021	Change (N ^{os})	Change %
Bolton (GM)	110,900	114,500	117,900	121,100	+ 10,200	+ 9.2
Bolton (ONS)	113,000	119,000	125,000	130,000	+ 17,000	+ 15.0

Source: GM Forecast Model 2007(Baseline Growth) & ONS 2004-based Household Projections

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- 7.3.10 The Greater Manchester forecast is for 10,200 (9.25%) more households in the Bolton area in 2021 than in 2006 and 17,000 more households based on the ONS model. Future developments in the number of households will depend on future changes in the size of households and the population in the area.
- 7.3.11 CLG forecast that average household sizes will continue to decline to around 2.07 in the North West by 2026. The decline in the average household size will be driven by longer life expectancy, the reduction in inter-generational households (where an extended family lives in the same household), higher labour mobility and increased social aspirations.
- 7.3.12 In addition, the type of housing provided and brought forward through the planning system should be influenced by household size, although new housing represents a small proportion of all stock.

7.4 Housing Need

- 7.4.1 The aim of this section is to assist in estimating the number of current and future households in housing need and an analysis of the available stock and requirements of existing affordable housing tenants for different sizes of properties.
- 7.4.2 As set out in PPS3, housing need is defined as 'the quantity of housing required for households who are unable to access suitable housing without financial assistance'. The number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market have therefore been assessed.

- 7.4.3 The types of housing that should be considered unsuitable are listed in the table below.

Table 7-5 Unsuitable Housing

Homeless households or insecure tenure	Homeless households
	Households with tenure under notice, real threat of notice or lease coming to an end, housing that is too expensive for households in receipt of housing benefit or in arrears due to expense
Mismatch of housing need and dwellings	Overcrowded according to the 'bedroom standard'
	Too difficult to maintain (e.g. too large) even with equity release
	Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household
	Households containing people with mobility impairment or other specific needs living in unsuitable dwelling (e.g. accessed via steps), which cannot be made suitable in-situ
Dwelling amenities & condition	Lacks a bathroom, kitchen or inside WC and household does not have the resources to make fit (e.g. through equity release or grants)
	Subject to major disrepair or unfitness and household does not have the resources to make fit (e.g. through equity release or grants)
Social Needs	Harassment from others living in the vicinity which cannot be resolved except through a move

Source: CLG Strategic Housing Market Assessments Practice Guidance (page 41)

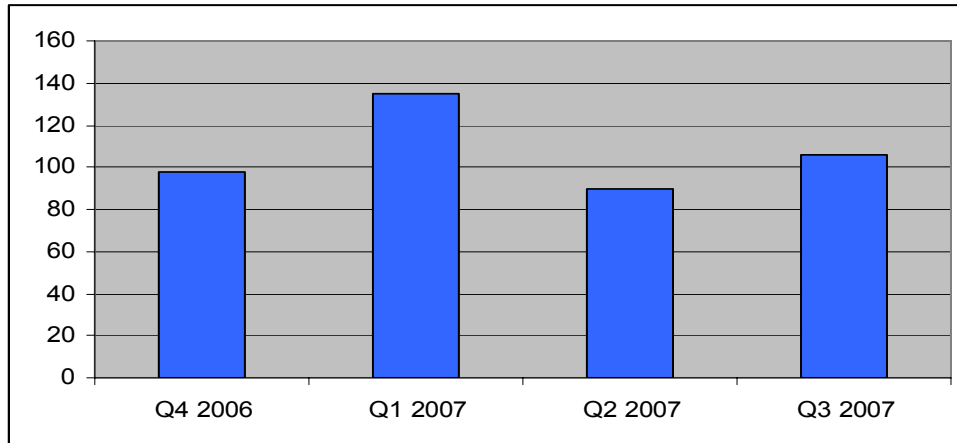
7.5 Homelessness

- 7.5.1 The Communities for Local Government (CLG) Homelessness Strategy entitled '*Sustainable Communities: settled homes; changing lives*' aims to expand housing opportunities and reduce homelessness by offering a range of preventative measures and increasing access to settled homes, halving the number living in temporary accommodation in the UK by 2010.
- 7.5.2 It aims to do this by preventing homelessness, providing support for vulnerable people, tackling the wider causes and symptoms of homelessness, help more people move away from sleeping rough and providing more settled homes. In order to deliver this strategy, a series of targets have been devised including an increase in the supply of new social housing by 50% and to make better use of existing social and private rented stock and an increase in Government funding to tackle homelessness by 23% from £60 million to £74 million by 2007-08.
- 7.5.3 The implementation of this strategy has led to local authorities taking a more proactive role in dealing with homelessness and potential homelessness. This has resulted in a reduction in levels of statutory homelessness in Bolton.
- 7.5.4 The Council has made progress in terms of preventing homelessness and reducing the number of homeless acceptances and the number in temporary accommodation, in line with Government policy.
- 7.5.5 However it should be noted that the strategy may not necessarily have reduced the numbers of households at risk of homelessness or in housing need. Therefore there is a need to ensure that the reduction in official homelessness is not presented as leading to an eradication of housing need.
- 7.5.6 This is measured in the P1(e) returns titled '*Local Authority activity under homelessness provisions of the 1996 Housing Act*' produced by local authorities on a quarterly basis. These reports are the Communities and Local Government primary source of data on statutory homeless households.

7.5.7 The P1(e) returns for the period Quarter 4, 2006 to Quarter 3 2007 for Bolton were utilised.

7.5.8 The P1(e) returns during 2006 / 07 recorded the number of households in Bolton accepted for re-housing as homeless and in priority need was 429, with an additional 51 homeless but not in priority need.

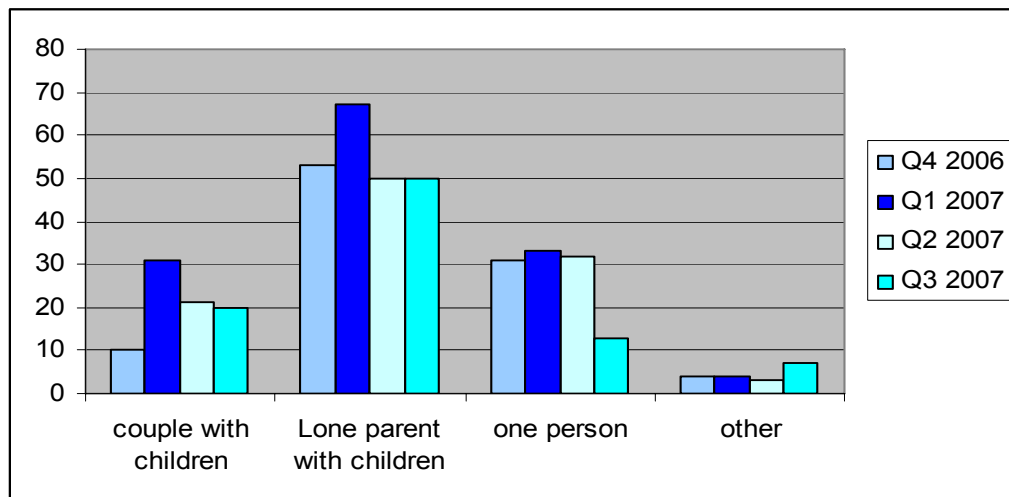
Figure 7-2 Total Number of Households Accepted as Homeless – Q4 2006 / Q3 2007



Source: Bolton Local Authority P1E (Q4 2006 – Q3 2007)

7.5.9 During the year 2006 / 07 period, the most common size of household required is smaller accommodation to house lone parent families with dependent children and one person households.

Figure 7-3 Composition of Household accepted as Homeless 2006 / 07



Source: Source: Bolton Local Authority P1E (Q4 2006 – Q3 2007)

- 7.5.10 Council records show that Bolton had 51 households in temporary accommodation at the end of Q4 2006, 56 at the end of Q1 2007, 47 at the end of Q2 2007 and 48 at the end of Q3 2008. The vast majority of households are housed in the Council's temporary accommodation facilities.

Table 7-6 Homeless Households in Temporary Housing Q4 2006-Q3 2007

Type of Temporary Accommodation	Q4 2006	Q1 2007	Q2 2007	Q3 2007
Bed and Breakfast (Shared)	0	0	0	0
Privately managed accommodation (self contained)	0	0	0	0
Hostel (inc. women's refuge)	4	6	6	2
Private sector Accommodation	1	1	0	0
Accommodation within LA stock	42	47	39	44
RSL Stock	4	2	2	2
Other	0	0	0	0
Total	51	56	47	48

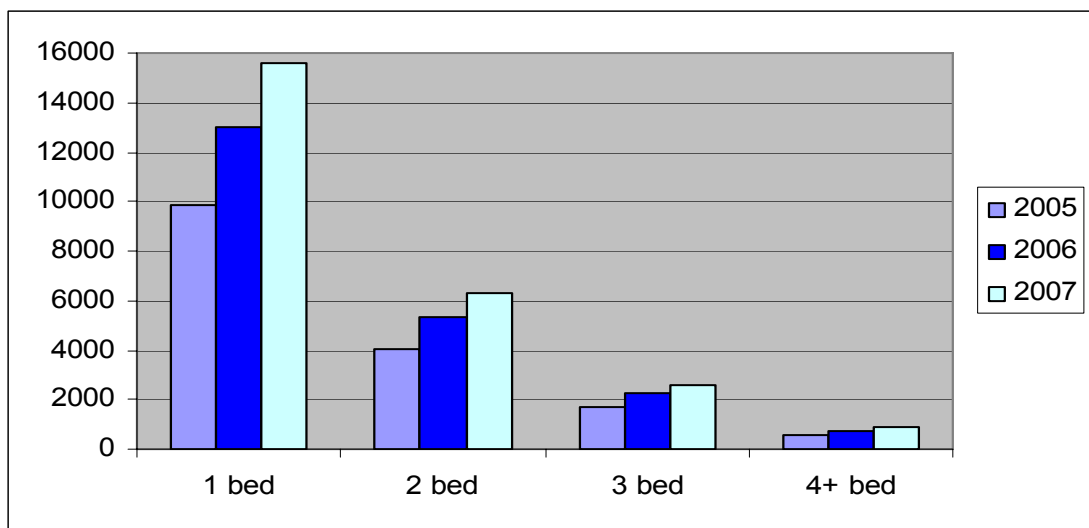
Source: Bolton P1e, Q4 2006 to Q3, 2007

7.6 Housing Register

- 7.6.1 A Housing Register is a waiting list for people in need of affordable housing and is used as a basis for allocating all the types of housing available to the council in the Borough. Bolton Council has a joint registration system for Bolton at Home (ALMO) and other RSLs who operate in the Borough. The number of people seeking Council / HA accommodation far exceeds the number of available homes and authorities often operate a banding policy or points system, taking into account each household's circumstances including medical and social problems to ensure that people in greater need are given high priority.
- 7.6.2 In order to join the register, applicants are required to complete a Housing Register Form which details their current circumstances and these details enable the local authority to decide whether the applicant is eligible to join the register, what sort of accommodation they need, which area(s) of the district they would prefer to live in and what priority to give the applicant.
- 7.6.3 Following a change in the law, people with no connection to a local authority and currently live outside the local authority area can apply to join the register.
- 7.6.4 Choice Based Lettings (CBL) schemes are a new way of allocating social housing, with the aim of providing applicants with a greater choice regarding their home. The schemes allow people to apply for advertised social housing vacancies, often through the local press or an interactive web site. Applicants can see the full range of available homes and apply for the homes to which they are matched.
- 7.6.5 The successful applicant is the person with the highest priority for the property which they have bid for. The Government has set a deadline for all authorities to introduce Choice based lettings by 2010.
- 7.6.6 Bolton Council has a joint registration system for Bolton at Home (ALMO) and other RSL's who operate in the Borough. Launched in 2003, they have created a choice based lettings scheme now called 'Find a Home'.

- 7.6.7 The aim of each scheme is to promote greater choice for housing applicants (including tenants seeking transfers) and allow greater movement across throughout the Borough.
- 7.6.8 At 31/03/2007, Bolton had 25,405 households on the register. This had risen from 21,422 the previous year and 16,096 in 2005. The register contains 9,607 households who are not active in the lettings system and the net "active" waiting list is 15,798 households.
- 7.6.9 As Bolton uses a Choice Based Lettings scheme to allocate social housing in the Borough there are no records of property required (number of bedrooms).
- 7.6.10 The available data on the total number of households on the housing register by size of property required (number of bedrooms) found that demand is the highest for one bedroom properties (61% of registered applicants in 2006 / 07).

Figure 7-4 Households on the Register by Property Size Required



Note : Bolton Council data for 2004 / 05 to 2006 / 07 (Including Transfers)

Table 7-7 Size of Property Required

Size of property Required	2004 / 05	2005 / 06	2006 / 07	% change
1 bedroom	9,835	13,029	15,521	+57.8
2 bedrooms	4,024	5,362	6,307	+56.7
3 bedrooms	1,674	2,264	2,601	+55.4
4+ bedrooms	563	767	876	+55.6
Total	16,096	21,422	25,405	+57.8

Source: Bolton Council, HSSA 2005, 2006 & 2007

- 7.6.11 The scale of the housing register has increased from 16,096 in 2004 / 05 to 25,405 in 2006 / 07, an increase of 57.8%, and with similar growth levels in all property sizes.

7.6.12 Analysis of the properties let during 2006 / 07 in the table below found that most lettings were of one bedroom homes (796), followed by two bedroom homes (579).

Figure 7-5 Council and RSL lettings 2006 / 07 by no. of bedrooms (including Transfers)

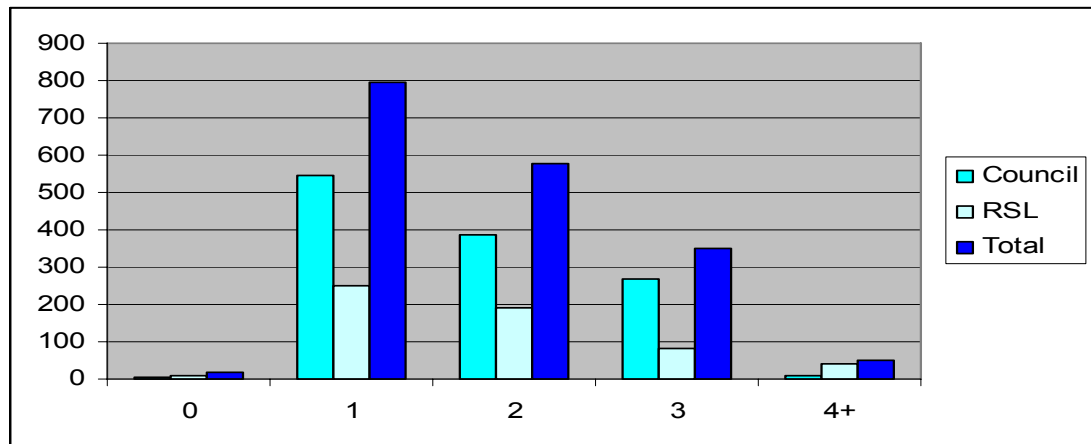


Table 7-8 Numbers of Property Lettings by Size

Lettings by Size	Council	RSL	Total
0 bedrooms	6	10	16
1 bedroom	544	252	796
2 bedrooms	387	192	579
3 bedrooms	269	81	350
4+ bedrooms	8	40	48
Total	1,214	575	1,789

Source: Bolton Council, 2006/07 Lettings Data

7.7 Future Size of Affordable Housing Stock

7.7.1 Local Development Documents need to provide a clear guide on the size of future affordable housing units. Stock balance, turnover and waiting list demand analysis are vital to identify the gaps in the stock and the proportions by type and size required to address current and future need.

Social Rented Stock

7.7.2 The social stock in the Borough is almost evenly distributed between 1, 2 and 3 bed units. The stock of 4 bedroom and larger units in this sector is very small, averaging only 3.4% of all social stock across the authority.

7.7.3 Highest unit need is for 1 bed stock, 61.5% of the waiting list in Bolton. Turnover of the smallest units is however also the highest, 45.4% of re-lets.

7.7.4 The number of four-bedroom and larger social rented homes is relatively small and although the number of households requiring units of this size is low, the turnover rate is extremely low. Taking all these factors together, meeting the needs of the households requiring four-bedroom homes in the social rented sector is the most difficult to achieve. If there were no future need it would take more than 18 years to address the current need from re-let supply alone.

- 7.7.5 The 1 and 2 bed stock has high turnover supply (around 78% of re-lets) but 3 bed units, mainly family houses, provide only 19.6% of re-let supply despite being 33.2% of the stock. It would take seven years for current supply from re-lets to meet existing need only, i.e. with no future need.
- 7.7.6 Determining future stock delivery proportions by size is however complex:-
- There is currently a highest need for the smallest and largest units;
 - Family unit turnover is low;
 - Tackling under-occupation of family houses would make a positive contribution but it is difficult to achieve and would put further strain on the availability of smaller units.
- 7.7.7 Bolton has a level of social stock shortfall not met by existing turnover from re-lets which is significantly greater than can be provided from new delivery. 86.3% of need is for one and two bed units, principally flats. Although numerically less significant, family units have a much lower re-let supply and therefore meeting the needs of families is difficult to address.
- 7.7.8 Four bedroom unit needs are very small in terms of numbers but the most difficult to resolve due to extremely low turnover levels. Addressing any under-occupation within the existing 4 bedroom stock and larger social stock should be a housing priority.
- 7.7.9 It may be difficult for the planning system to deliver these larger affordable units on Section 106 sites bearing in mind site sizes and unit mix / types in new developments.

Intermediate Housing Stock

- 7.7.10 Within affordable supply there is a need for further intermediate stock, primarily to assist young households who previously would have been first time buyers. This is clearly evidenced by the requirements of concealed households in the survey.
- 7.7.11 The major requirement of stock provided in this sector is 1 and 2 bedroom properties and therefore is usually delivered in flatted developments. At the other end of the scale there is growing demand for older people both in sheltered and extra care housing, where shared equity products could have a significant role to play.
- 7.7.12 To meet concealed household demand 45% of new intermediate properties should be one bedroom and 30% two bedroom.
- 7.7.13 However it is also important to recognise that intermediate products both to buy and rent are increasingly required for existing households with young families needing to move to larger accommodation. Therefore there is also demand for family sized houses across the Borough, mainly of three bedrooms. It is suggested that 25% of new intermediate homes should be of three bedrooms.
- 7.7.14 Demand for intermediate products by existing households is evenly split between 1, 2 and 3 bedrooms whilst concealed households mostly opt for 1 bedroom properties.

7.8 Future Social Stock Size Balance

Table 7-9 Social Stock, Waiting List Demand, Social Stock Turnover

Size	Social Stock (2008) *		Waiting List (HSSA) **		Social Turnover ***		Waiting List % of Stock	Supply vs. Stock	Ratio Need/Supply
1-bed	7,064	30.5%	15,621	61.6%	812	45.4%	221.1%	11.5%	19.2
2-bed	7,651	33.0%	6,307	24.8%	579	32.4%	82.4%	7.6%	10.9
3-bed	7,691	33.2%	2,601	10.2%	350	19.6%	33.8%	4.6%	7.4
4+ bed	777	3.3%	876	3.4%	48	2.7%	112.7%	6.2%	18.3
Total	23,183	100.0	25,405	100.0%	1,789	7.7%			14.2

Source: * - Bolton Council records February 2008

** - HSSA Returns – 2007 *** - Bolton Council records 2006 - 2007

- 7.8.1 The net re-let stock turnover rate of 7.7% is the level expected in an urban authority. However 90% of need is expected to be met from turnover of the existing stock but the scale of the growing waiting list suggests that turnover would take over 14 years to meet all registered need.
- 7.8.2 The ratio of waiting list demand to supply is in effect the number of years it would take for the waiting list for individual property sizes to be met through the turnover of the existing stock. This also makes the extreme assumption that there was no future need other than the current backlog which clearly will not be the case.
- 7.8.3 Across the study area it would take over 19 years to meet the requirements for 1 bedroom homes; nearly 11 years for 2 bedroom and seven years for 3-bed properties, but over 18 years to address 4+ bedroom requirement because of the very low stock supply of only 777 units and turnover of these larger properties. The current registered need at 876 units is greater than the total stock.
- 7.8.4 Nearly 80% of turnover is from 1 and 2 bedroom units, close to the proportions of waiting list need for these units but these are the highest need in unit numbers by some margin. The turnover rate is 11.5% in total but much higher if the sheltered stock which is all of 1 or 2 bedrooms is excluded.
- 7.8.5 However a number of factors need to be considered in determining targets by size which clearly also influence property type. Small units turn over significantly more regularly in the existing stock than family units.
- 7.8.6 Waiting list registration, particularly for one bedroom properties, will also contain a large number of households who have very low, if any, priority or may be older households registering for sheltered housing as insurance for a future potential need.
- 7.8.7 Although over 86% of waiting list need is for one and two bedroom properties, in view of the scale of likely annual new provision, it would be reasonable to consider overall targets for future delivery in the social sector of 50% of units for single/couple households, 10% one and 40% two bedroom.
- 7.8.8 To assist in addressing the need for higher priority family units which represent 13.6% of registered need, a target of 50%, over three times that level, 30% three and 20% four bedrooms could be applied.

7.9 Current and Future Demand for Market Housing

- 7.9.1 PPS3 identifies the core government objectives to provide a variety of high quality market housing including addressing any shortfalls that apply in market housing. Authorities are required to plan for a full range of market housing to meet the needs of the whole community, so that provision is made for family, single person, and multi-person households. PPS3 does not indicate a requirement for specific targets for different types or sizes of dwellings in the market sector.
- 7.9.2 Local Development Documents will however need to provide indications of the type or size of dwellings to be provided to meet household demand. Although Guidance has made it clear that it does not envisage prescriptive targets for different types of dwelling, since this would undermine the responsiveness of the market to demand, authorities should provide an indication of the relative priority for particularly property size requirements which should be delivered in future developments to provide for a more balanced housing market.
- 7.9.3 Although the market area has broad similarity, there are variations between boroughs in terms of the types of property required to meet current and future demand for market housing. It would nonetheless be beneficial at authority level to attempt to influence future delivery to address local demand as the movement between is not significant.
- 7.9.4 The following table identifies the annual net shortfall of market properties in Bolton after allowing for the flow of the existing stock, to meet the level of demand from both local and in-migrating households. All data is from the DCA 2006 Housing Needs Survey.

Table 7-10 Bolton Market Housing by Size

Households	Bed-sit / 1-bed		2-bed		3-bed		4+ bed		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		68		1,188		1,699		576		3,531
Concealed		277		692		155		42		1,166
In-migration		36		933		600		321		1,890
Total Demand		381		2,813		2,454		939		6,587
Moving within	31		2,268		1,419		649		4,367	
Out-migration	32		512		621		559		1,724	
Total Supply	63		2,780		2,040		1,208		6,091	
Net Shortfall (Surplus)		318		33		414		(269)		496
% Shortfall		41.6		4.3		54.1				

Source: 2006 Bolton Housing Needs Survey

- 7.9.5 PPS3 requires that there is proper annual monitoring of delivery, both in scale and by type and size and it is important that this is conducted for both sectors. Individual developments will vary between locations and in size. This will clearly create variance in the type and size of properties able to be delivered.
- 7.9.6 It is important to bear in mind that the longer term impact of reductions in household size through demographic change will, in the longer term, create a need for a better balance than is provided in the current stock which has higher levels of middle sized 2 and 3 bedroom properties.
- 7.9.7 However the success of the economic growth strategy, which should create higher quality jobs, also creates a related requirement for more high quality houses in the market sector. This is also needed to provide a more balanced stock and improve the current level of larger properties, mainly four bedroom houses.
- 7.9.8 Although overall the data shows a surplus of these units, the changing economy and the creation of the University in Bolton are related factors which require a better balanced residential offer if economic progress is to be achieved.
- 7.9.9 It will also be important to address household preferences in future delivery in the market sector to help retain family households in the Borough who have been out migrating to areas such as Chorley.

7.10 Housing Completions and Allocations

- 7.10.1 The Regional Spatial Strategy for the North West requires that Bolton delivers 10,400 net dwelling completions between 2003 and 2021 which equates to an annual rate of 578 dwellings per annum (dpa.). The Bolton Sustainable Community Strategy 2007 highlights the re-negotiated housing allocation for Bolton of 650 dwellings each year over the in the period 2007 to 2026 which equals 12,350.
- 7.10.2 Table 7-11 below shows the number of net completions in Bolton since 2005. The average completion rate has been 765 dpa. i.e. above the required RSS and community strategy figures.

Table 7-11 Bolton Housing Completions (Net) 2005-2007

2004 / 05	2005 / 06	2006 / 07	Total
691	786	887	2,296

Source: Bolton Council - Housing Flows Reconciliation data

- 7.10.3 As noted above the annual average of completions for Bolton in the period 2005 - 2007 was 2,296 and which has therefore exceeded the regional recommended figure of 650 dpa.

Overall Level of Demand

- 7.10.4 It is an accepted norm that 90% of all housing requirements should be met by the turnover of the existing stock. There is however a total shortfall of 496 units a year after allowing for market housing turnover. This is particularly significant bearing in mind that the total annual allocation of housing in the RSS is 578 units for the Borough area to cover both market and affordable housing.
- 7.10.5 If the authority achieved 35% affordable housing to meet local needs in that sector, only around 375 market properties would be delivered each year.
- 7.10.6 As noted above the annual average of completions for Bolton in the period 2001 to 2007 was 765, which has therefore exceeded the recommended figure of 650 dwellings per annum.
- 7.10.7 Housing monitoring work undertaken by the authority indicates that the North West Plan targets are likely to be met and may well be exceeded over the next ten years.

7.11 Key Findings

- Over the period 2007 to 2027, the population across Bolton is forecast to increase by 16,100 people (6.1%).
- The most significant increases overall are projected to be in the 65+ age group where the population is forecast to rise by 39.8% (16,000) in Bolton;
- Growth in the 80+ group is high with an increase of 56.4%. These households are more likely to have a need for support services, adaptations or specialist accommodation;
- The total number of households in Bolton is forecast to increase in the period 2006 to 2021 by 15% across the study area to 121,100, a total rise of 10,200 households (GM Forecasting Model); The ONS forecast is for an increase of 17,000 households.

7.11.1 The general demographic forecasts in the tables in this section have been provided by Bolton Council and are ONS 2004-based sub-national population projections. The 2001 Census data has been taken into consideration in the production of these population projections.

7.11.2 The population projections for Bolton as a whole as forecast from 2004 to 2026, are shown in the following tables. These are trend based assumptions and show what will happen if recent trends continue and do not take into account any future policy changes.

8 CLG NEEDS ASSESSMENT MODEL

8.1 Introduction

8.1.1 (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) indicates that housing partnerships should estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market.

8.1.2 The following table outlines the types of housing considered unsuitable.

Table 8-1 Types of Housing Deemed Unsuitable

Unsuitable Housing	
Homeless households or insecure tenure	Homeless households
	Households with tenure under notice, real threat of notice or lease coming to an end; housing that is too expensive for households in receipt of housing benefit or in arrears due to expense
Mismatch of housing need and dwellings	Overcrowded according to the 'bedroom standard'
	Too difficult to maintain (e.g. too large) even with equity release
	Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household
	Households containing people with mobility impairment or other specific needs living in unsuitable dwelling (e.g. accessed via steps), which cannot be made suitable in-situ
Dwelling amenities and condition	Lacks a bathroom, kitchen or inside WC and household does not have the resources to make fit (e.g. through equity release or grants)
	Subject to major disrepair or unfitness and household does not have the resources to make fit (e.g. through equity release or grants)
Social Needs	Harassment from others living in the vicinity which cannot be resolved except through a move

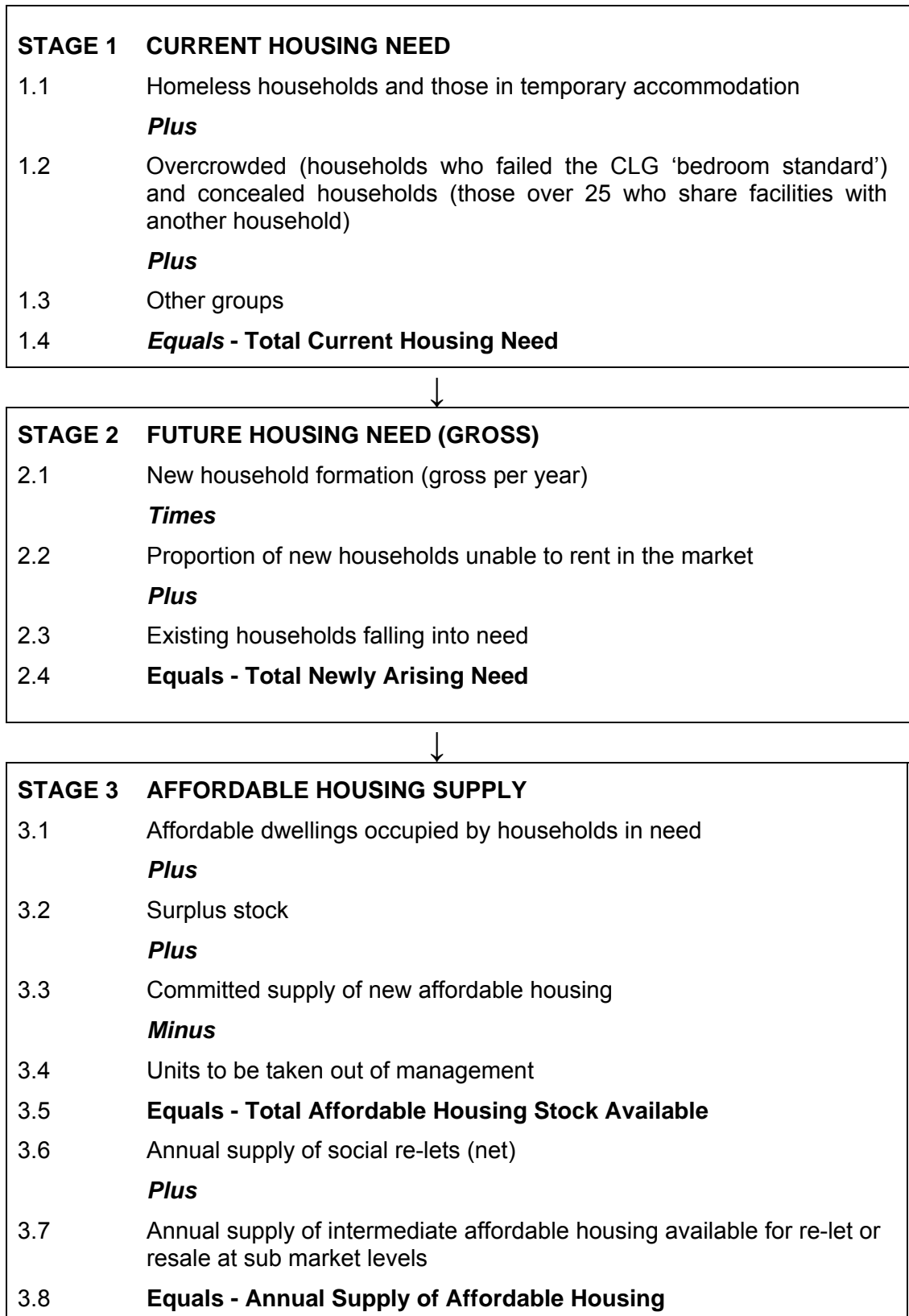
Source: Strategic Housing Market Assessments Practice Guide, CLG,

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8.1.3 This element of the assessment is essential to identify the total scale of need of those not able to access the market, the provision available from existing stock turnover and the net need which requires to be addressed from future new provision. It provides essential support evidence for affordable housing targets in Local Development documents.

8.2 The CLG Needs Assessment Model Structure

8.2.1 There are three 'stages' in the needs assessment model, combined into three distinct sections assessing current and future housing need and supply.



8.3 Model Structure

- 8.3.1 The Housing Needs Assessment Model is based on the 2007 Strategic Housing Market Assessments Practice Guidance, and is designed to estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market.
- 8.3.2 The model utilises data from the 2006 Housing Needs survey and is structured on a 'flows' basis, taking account of recent experience over the previous three years and examining projections over the next two years. It has to be assumed that this 'annualised' data will occur each year to 2011. The primary data gathering will of course be undertaken again before 2011, but unless there are major changes in house prices and incomes it is unlikely that there will be much variation in the overall situation.
- 8.3.3 In this section the assessment of affordable housing need has been conducted for using both primary and secondary data.
- 8.3.4 The overall assessment of housing need is structured from the survey data to take account of the key demand sources, households requiring subsidised housing, homeless households not assessed in the survey, households living in unsuitable housing whose needs can only be resolved in a different dwelling and concealed household formation emanating from demographic change.

8.4 Stage 1 – Current Housing Need (Gross)

- 8.4.1 The first stage of the CLG Housing Need model assesses the gross backlog of current housing need, defined in PPS3 as "*the quantity of housing required for households who are unable to access suitable housing without financial assistance*". For the purposes of the CLG model, this means estimating the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market. The first element of this stage of the model estimates the number of homeless households including those in temporary accommodation. This data is a 'snapshot' at a point in time, and the Q3 2007 P1(E) return has been used to determine the number of households in temporary accommodation at 30th September 2007.
- 8.4.2 This data shows 48 households in temporary accommodation, of which 2 households were in hostel, refuge or bed & breakfast accommodation. Care must be taken in the assessment to avoid double counting those households who are "*homeless at home*" or in other general stock as they would potentially have been captured in the survey data, which is also used to determine housing need at different stages.
- 8.4.3 The total of 2 households is therefore the figure applied at **Stage 1.1** in the model.

- 8.4.4 The second element in stage 1 of the model estimates the number of households in overcrowded conditions (i.e. those who fail the 'bedroom standard'), and concealed households (couples, people with children and single adults aged over 25 who share facilities with another household).

Table 8-2 Over-crowded and Concealed Households

Over-crowded Households		3,373
MINUS New Forming Solution or Leaving Borough	685	2,688
PLUS Concealed Households	2,134	4,822
MINUS Duplication	44	4,778
Net Over-crowded + Concealed Group		4,778
Proportion unable to afford market housing	39.9%	
Stage 1.2 - Overcrowding and concealed households		1,907

- 8.4.5 There are 3,373 households in the Borough who are overcrowded by the 'bedroom standard', however 685 of these will be resolved by a newly forming household leaving or by these households leaving the Borough, leaving a net group of 2,688. There are 2,134 concealed households in the Borough, 44 of whom are already included in the overcrowded group and have been removed, leaving a total of 4,778 overcrowded and concealed households.
- 8.4.6 A test of affordability for these households shows that 39.9% cannot afford to resolve their housing difficulties through market housing in the Borough, leaving 1,907 households to be applied in the model at **Stage 1.2**.
- 8.4.7 The third element in stage 1 of the model examines households living in unsuitable accommodation whose problem cannot be solved 'in-situ' and who therefore require to move in order to resolve their difficulty.
- 8.4.8 Households who are overcrowded, were suffering harassment, those whose rent / mortgage was too expensive, housing was affecting their health, whose tenancy was insecure or whose home was too large are all assessed to require a move.
- 8.4.9 The survey data identified 6,328 households with one or more of these inadequacies, of whom 366 were already counted in Stage 1.2 and need to be removed to avoid double-counting. This leaves a net group of 5,962 households, 51.2% of whom are unable to afford to resolve their housing difficulties through market housing in the Borough, leaving 3,051 households to be applied in the model at **Stage 1.3**.
- 8.4.10 The final element of stage 1 of the model is a sum of steps 1.1, 1.2 and 1.3 above, a total of 4,960 applied at **Stage 1.4**.

Table 8-3 Current Housing Need (Gross)

STAGE 1 – CURRENT HOUSING NEED (GROSS)		
1.1	Homeless households and those in temporary accommodation	2
1.2	Overcrowding and concealed households	1,907
1.3	Other groups	3,051
1.4	TOTAL CURRENT HOUSING NEED (GROSS) 1.1 + 1.2 + 1.3	4,960

8.5 Stage 2 – Future Need (Gross per year)

8.5.1 The first element of stage 2 of the model estimates the annual number of newly forming households in the Borough.

8.5.2 The total of concealed households identified in the survey has annualised at the average level of those forming in the next two years.

Table 8-4 Time of Move – Concealed Households

Time of Move	Nos. implied	Annual Average
Now / Within 1 year	2,975	2,099
1 - 2 years	1,222	

Source: 2006 Bolton Housing Needs Survey

8.5.3 The table shows that the annual average new household formation level is 2,099 households per annum, however in view of the large difference between those forming within the next year and those intending to form 1 to 2 years from now, the year one total of 2,975 has been used in the model to better reflect the scale of this group.

8.5.4 In order to avoid double counting due to two-person household formation, duplication is removed. 48.5% of concealed households forming over the next two years specified formation as a couple, but only 50.3% of these were with a partner who lived separately elsewhere in the Borough, which would cause a double count.

8.5.5 However data on recently formed households suggests that couple formation might rise to 59.6% and the 50.3% has therefore been removed from this higher level in the table below ($59.6\% \times 50.3\% = 30.0\%$).

Table 8-5 Double Counting Removal

New household formation (gross p.a.)	2,975
MINUS - Two person formation (30.0%) x 0.5	446
Total	2,661

Source: 2006 Bolton Housing Needs Survey

8.5.6 This results in an annual average formation level of 2,661 households per annum, used at **Stage 2.1** of the model.

8.5.7 The income of recently formed households over the last year has been used to test future concealed household ability to both purchase in the lower quartile stock and access the private market to buy or rent 1, 2 and in some cases 3 bedroom units suitable for their requirements. 56.5% of recently formed households are considered to be unable to purchase in the market, with 47.0% unable to rent. The rental proportion is used at **Stage 2.2** of the model.

8.5.8 The data on recently formed households' income was based on responses from those who formed their first home in the Borough over the last year. It is likely that income levels of this group at the point of actual access to the market may be lower in some cases than it is now, and the proportion used is therefore an under-estimate of those who cannot access housing without assistance.

8.5.9 The final element of stage 2 of the model estimates the number of households in the Borough who fall into priority housing need. Priority need is those households whose circumstances need to be addressed quickly and usually these households are homeless, in high medical need, suffering harassment, living accommodation which is unfit or in high levels of disrepair or have insecure tenancies. Bolton data is only available for Urgent Priority Need and the scale able to be identified under-represents this group out of the total waiting list of 25,405 households.

- 8.5.10 The calculation of existing households falling into priority need found that of registrations on the waiting list, there were 772 homeless household acceptances with urgent levels of priority need, comprising homeless households and those with severe priority need whose needs were not met. Therefore a total of 772 has been used at **Stage 2.3**, even although it is acknowledged this is likely to be an underestimate of true priority need arising in the Borough.
- 8.5.11 The final element of stage 2 of the model is a sum of step 2.1 multiplied by step 2.2, added to step 2.3 above, a total of 2,023 applied at **Stage 2.4**.

Table 8-6 Future Need (Gross per Year)

STAGE 2 – FUTURE NEED (GROSS PER YEAR)		
2.1	New household formation (gross per year)	2,661
2.2	Proportion of new households unable to buy or rent in the market	47.0%
2.3	Existing households falling into need	772
2.4	TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3	2,023

8.6 Stage 3 – Affordable Housing Supply

- 8.6.1 The first element of stage 3 of the model determines the number of households analysed in stages 1.2 and 1.3 who currently occupy social rented or shared ownership dwellings. It is assumed that any move by these households would release a unit of affordable housing, and it is therefore assumed that there would be no overall net effect on the annual flow model.
- 8.6.2 The survey data shows that 3,965 of the households at stages 1.2 and 1.3 of the model are affordable units, and this total is applied at **Stage 3.1**.
- 8.6.3 The second element of stage 3 of the model assesses the level of surplus affordable stock in the Borough. The level of vacant affordable units in the Borough is low at less than 2% of the stock, and in view of this level of voids a total of zero is applied at **Stage 3.2** of the model.
- 8.6.4 The third element of stage 3 of the model forecasts the number of new affordable units to be built in the Borough on an annual basis, based on the number of planned units over the next two years. HSSA data shows that 159 new units are planned in 2007 / 08, and 172 units in 2008 / 09, an annual average of 164 units which is the level applied at **Stage 3.3** of the model.
- 8.6.5 The next element of the model estimates the number of units to be taken out of management in the Borough through stock demolition on an annual basis. There are no known demolition programs in the Borough over the next few years and a zero total is therefore applied at **Stage 3.4**.
- 8.6.6 **Stage 3.5** of the model is the sum of Stages 3.1, 3.2 and 3.3, less Stage 3.4, a total of 4,129.
- 8.6.7 The annual supply of affordable units over the last three years is used in the model as a prediction for future annual affordable housing supply which is likely to arise.
- 8.6.8 It is important firstly to establish the average stock re-let level and data from both the HSSA returns and CORE has been studied for the three years to 31/03/2007, which shows the following:-

Table 8-7 2005 to 2007 Affordable Housing Supply (HSSA)

Council Re-lets	2004 / 05	2005 / 06	2006 / 07	Average
HSSA Return	1,465	1,552	1,349	1,455

- 8.6.9 The overall average re-let figure for the Council stock for the three year period to 2006 / 07 is 1,455 units per annum.

Table 8-8 2005 to 2007 Affordable Housing Supply (HSSA & CORE)

RSL Re-lets	2004 / 05	2005 / 06	2006 / 07	Average
HSSA Return	313	311	400	341
CORE Data	565	467	522	518
Average	439	389	461	430

* © CORE, Housing Corporation

- 8.6.10 An average of both HSSA and CORE data for HA re-lets, 430 units per annum, has been used and added to the 1,455 Council re-lets to make a total of 1,885.
- 8.6.11 However increased vacancies and units taken out of management will have an effect on the annual flow of affordable housing. The calculation takes the average annual right to buy / demolition level, multiplied by the average re-let rate of the stock.

- 8.6.12 The table below shows the right to buy and demolition levels from Council data for the three years to 31/03/2007.

Table 8-9 2005 to 2007 Right to Buy & Demolition Levels

	2004 / 05	2005 / 06	2006 / 07	Average
Right to Buy	774	431	805	670
Demolition	289	68	0	119
Total	1,063	499	805	789

Source : Bolton Council

- 8.6.13 The average loss of units through demolition and annual Right to Buy is 789 units per annum. RTB levels, which make up the majority of these totals, have fluctuated over the period since 2004 / 05 whilst the demolition total has dropped after a period of stock rationalisation and so the average level of 789 units has been used. With an average stock re-let rate of 7.5% per annum this leads to a total of 59 units per annum, deducted from the 1,885 annual re-let level, leading to a total of 1,826 net lettings applied at **Stage 3.6**.
- 8.6.14 Shared ownership units are estimated at 953, based on 2001 Census numbers of 652 plus 301 units built up to March 2007. CORE data for the Borough identifies 16 re-sales in 2006 / 07 and this number is incorporated at **Stage 3.7** of the model.
- 8.6.15 The final element of stage 3 of the model is a sum of stages 3.6 and 3.7, a total of 1,842 applied at **Stage 3.8**.

Table 8-10 Affordable Housing Supply

STAGE 3 – AFFORDABLE HOUSING SUPPLY		
3.1	Affordable dwellings occupied by households in need	3,965
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	164
3.4	Units to be taken out of management	0
3.5	TOTAL AFFORDABLE HOUSING STOCK AVAILABLE 3.1 + 3.2 + 3.3 – 3.4	4,129
3.6	Annual supply of social re-lets (net)	1,826
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	16
3.8	ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.6 + 3.7	1,842

8.7 Affordable Housing Needs Model

STAGE 1 – CURRENT HOUSING NEED (GROSS)		
1.1	Homeless households and those in temporary accommodation	2
1.2	Overcrowding and concealed households	1,907
1.3	Other groups	3,051
1.4	TOTAL CURRENT HOUSING NEED (GROSS) 1.1 + 1.2 + 1.3	4,960
STAGE 2 – FUTURE NEED (GROSS PER YEAR)		
2.1	New household formation (gross per year)	2,661
2.2	Proportion of new households unable to buy or rent in the market	47.0%
2.3	Existing households falling into need	772
2.4	TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3 (2,661 x 47% = 1,251 + 772 = 2,023)	2,023
STAGE 3 – AFFORDABLE HOUSING SUPPLY		
3.1	Affordable dwellings occupied by households in need	3,965
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	164
3.4	Units to be taken out of management	0
3.5	TOTAL AFFORDABLE HOUSING STOCK AVAILABLE 3.1 + 3.2 + 3.3 – 3.4	4,129
3.6	Annual supply of social re-lets (net)	1,826
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	16
3.8	ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.6 + 3.7	1,842
A	TOTAL NET CURRENT NEED 1.4 – 3.5	831
B	QUOTA TO ADDRESS NEED OVER 5 YEARS *	20%
C	ANNUAL CURRENT NEED A x B	166
D	TOTAL ANNUAL NEWLY ARISING NEED 2.4	2,023
E	TOTAL AFFORDABLE NEED PER YEAR C + D	2,189
F	ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.8	1,842
OVERALL ANNUAL SHORTFALL (E – F)		347

* - Elimination over a five year period is recommended in the SHMA Guidance for model purposes but the Council can make a Policy decision to do so over a longer period (e.g. 10 years or years to the end of the Local Development Framework period).

8.8 Needs Assessment

- 8.8.1 The total affordable housing need annually is for 2,189 units. Net re-lets of the existing social stock, after Right to Buy (RTB) impact, average 1,842 units and are the major means of addressing the scale of need identified.
- 8.8.2 After allowing for existing stock net re-let supply, there will be an annual affordable housing shortfall of 347 units. However, in the Model, this net shortfall has already taken account of 20% of the average new supply of 164 units i.e. 33 units pa. The total shortfall is therefore 380 units, (347 + 33) each year.
- 8.8.3 Based on the average planned new unit supply of around 164 units over the next two years, this level of annual need is more than double the number of units able to be provided from new delivery and conversions resulting in growing levels of unmet need each year.

9 THE NEEDS OF SPECIFIC HOUSEHOLD GROUPS

9.1 Introduction

- 9.1.1 The Housing Act (2004) specified that specific consideration must be given to the differing needs of households. In addition, Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) indicates that housing partnerships should consider gathering information about the housing requirements of specific groups and that doing so will improve planning and housing policy.
- 9.1.2 This section investigates the needs of specific household groups that may have specific housing requirements which differ from the general population. Certain groups may exert influences within the housing market area which need to be better understood and planned for.
- 9.1.3 The housing requirements of the following household groups have been analysed:
- Households with support needs;
 - Older people;
 - Black & Minority Ethnic (BME) Households;
 - Gypsy and Traveller Households;
 - Students.
- 9.1.4 The data on the needs of households with support needs, older people and BME households was primarily gained from utilising primary data from the 2006 housing needs survey.
- 9.1.5 The data has been re-weighted where appropriate to reflect current levels, enabling DCA to identify the proportion and characteristics of households within each specific household group.

9.2 Households with Support Needs

- 9.2.1 Housing may need to be purpose built or adapted for households with specific support needs. Information about the characteristics of these households can inform the Council's Supporting People and other related strategies.
- 9.2.2 The local housing need surveys asked respondents whether their household is receiving sufficient care / support in order to meet their needs. The table below outlines the proportion with an outstanding support need.

Table 9-1 Households with an Outstanding Support Need

Outstanding Support Need %	N ^{os} . implied
19.6	2,689

Source: 2006 Bolton Housing Needs Survey

- 9.2.3 There are 2,689 households in the Borough with an un-met support need, almost a fifth of those requiring support.

- 9.2.4 Those who currently received sufficient care and support services were asked who provided their support.

Table 9-2 Provider of Care / Support

Social Services / Voluntary Services (%)	N^{os}. implied	Family / Friends / neighbours (%)	N^{os}. implied
34.2	4,159	78.7	9,575

Source: 2006 Bolton Housing Needs Survey

- 9.2.5 In 34% of cases in Bolton (4,159 implied) support was provided by Social Services / Voluntary Body. In the majority of cases (78% or 9,575 implied cases), support was provided by family / friends / neighbours, suggesting that around 12% receive a mix of formal and informal support.
- 9.2.6 Data was collected on the degree to which the home had been built or adapted to meet the needs of disabled persons and what facilities need to be provided within the next three years to ensure that current household members can remain in the property.
- 9.2.7 9.8% of properties in the survey already have adaptations to meet the needs of a disabled resident.
- 9.2.8 A further question asked respondents what facilities / adaptations were required within the next three years to ensure that current household members can remain in the property, results shown in Table 9-3 below.

Table 9-3 Types of Facilities / Adaptations Needed

Facilities Required			
Wheelchair adaptations	Access to Property Adaptations	Vertical lift / stair lift	Bathroom adaptations
1,599	2,067	2,872	7,184
Extension	Ground Floor Toilet	Handrails / Grab-rails	Other
3,484	4,814	4,154	4,165

Source: 2006 Bolton Housing Needs Survey

- 9.2.9 By far the most common facility required was bathroom adaptations, followed by ground floor toilet, handrails, and other adaptation, which were all required on a similar scale.
- 9.2.10 Existing households moving were asked if they were interested in supported housing and what type of supported housing they required in the next three years.

9.2.11 Household surveys do not include households living in supported or sheltered accommodation and are therefore an estimate only of those living in their own home. The data in the following table will therefore under-estimate the total need for supported housing because it does not take account of households needing to move on, for instance from sheltered to extra care housing.

Table 9-4 Type of Supported Accommodation Required

Supported Accommodation Required						Total
Council / HA sheltered housing	Independent accommodation (with external support)	Extra care housing	Residential / nursing home	Private sheltered housing	Independent accommodation (with live in carer)	
1,227	539	203	66	254	89	2,378

Source: 2006 Housing Needs Survey

* Option not provided in survey

9.2.12 By far the greatest demand for supported accommodation is for Council / HA sheltered housing, with over twice the level of demand from the next most sought after type, which was independent accommodation (with external support).

9.2.13 The demand for private sheltered housing was very small in comparison with social sheltered housing, suggesting the vast majority of those requiring this type are unable to afford market accommodation.

9.3 The Housing Needs of Older People

9.3.1 Similar to the needs of households who have support needs, housing may need to be purpose built or adapted for households with elderly residents.

9.3.2 As at 2006 (ONS 2004 revisions), 15.1% of the population in Bolton was aged 65 or over (39,800 people).

9.3.3 The general demographic forecasts provided by Bolton Council (ONS 2004-based sub-national population projections) indicate that the 65+ age group is forecast to rise by 16,000 people by 2027 in Bolton, a rise of 39.8%.

9.3.4 The increase in older householders will have implications for support services, extra care housing, the long term suitability of accommodation, equity release schemes, adaptations, and other age - related care requirements.

9.4 Older Persons Household Profile in Bolton

9.4.1 This section examines the housing and household circumstances of older people living in Bolton. The tables below relate to the survey findings for the households where the head of household is aged 60+.

Table 9-5 Tenure of Accommodation Occupied by Older People

Owner Occupied (with Mortgage)	Owner Occupied (No Mortgage)	Private Rented	Council / HA Rented	Shared Ownership	Tied to Employment / other	Living Rent Free
4,403	22,639	1,365	10,487	216	38	658

Source: 2006 Bolton Housing Needs Survey

9.4.2 The main tenure type occupied by older households, as expected by an older population was owner occupied (no mortgage). This is compared to the general population in Bolton where the main tenure type was owner occupied (with mortgage). A significant group - nearly half the number of owner occupiers without a mortgage occupy social tenure dwellings.

Table 9-6 Type of Accommodation Occupied by Older People within Bolton

Detached House	Semi-detached House	Terraced	Bungalow	Flat / maisonette	Houseboat / Caravan / Mobile home
3,779	11,782	10,406	7,807	5,832	0

Source: 2006 Bolton Housing Needs Survey

- 9.4.3 The main property type occupied by older households was semi-detached properties, closely followed by terraced houses. 19.7% of older households in Bolton live in bungalow accommodation, much higher than the all type average of 8.6%.
- 9.4.4 Nationwide it is acknowledged that older people on fixed incomes have difficulty maintaining their homes, especially as these are often older properties with higher maintenance needs.

9.5 The Future Needs of Older People

- 9.5.1 Respondents were asked whether they had older relatives (over 60) who may need to move to the Bolton local authority area in the next three years. 1.9% (2,003 households implied) indicated that a relative would need to move to the area from outside the Borough. This figure is low compared to recent surveys; nevertheless this group is likely to have additional support or adaptation requirements on top the need from existing residents already identified.
- 9.5.2 A further question asked respondents to specify the type of accommodation required. The responses to a multiple choice question are set out in the table below.

Table 9-7 Accommodation Required by Older Relatives in Next 3 Years

Accommodation Required							
Private sheltered housing	Private housing	Live with respondent (need extension / adaptation)	Residential care / nursing home	Council / HA sheltered housing	Extra Care housing	Council / HA Property	Live with respondent (existing home adequate)
596	416	739	352	588	380	409	281

Source: 2006 Bolton Housing Needs Survey

- 9.5.3 Demand for accommodation from this group was similar across all the options. Most required the options of the relative living with the respondent (need property extension / adaptation), followed by Private and Council / HA Sheltered Housing.
- 9.5.4 Demand for this group was predicted by the children of older people and, as would be expected, it shows a different pattern to that normally seen among older respondents in DCA surveys. DCA experience shows that older people seek to remain in their own homes and prefer to receive support at home. In contrast, the children of older parents tend to predict the need for supported housing.
- 9.5.5 The sheltered housing needs of older people within Bolton were captured within the question on supported housing for existing households moving within each sub-area on supported housing. The combined requirement for sheltered housing in both sectors from existing households living in Bolton and in-migrating parents / relatives is shown below.
- 9.5.6 Extra care is a relatively recent type of provision and will not be known to a high proportion of the population and the level of 380 is therefore significant.
- 9.5.7 In total, the data suggests a combined requirement for sheltered accommodation for older people currently living in Bolton and those in-migrating into the study area of 852 in the private sector and 1,815 in the affordable sector.

9.6 Black & Minority Ethnic Households

- 9.6.1 Households from particular ethnic groups can differ in terms of their housing or accommodation requirements.
- 9.6.2 Data collected from the Housing Needs Survey for Bolton enable DCA to identify the ethnic origin of households.
- 9.6.3 The breakdown provided in the table below refers to the ethnicity of the household in which the respondent lives. This provides percentage breakdown of all ethnic groups who responded to the ethnicity question in the 2006 Housing Needs Survey and is compared with the 2001 Census levels.

Table 9-8 Ethnic Origin of Households

Ethnic Origin		%	N ^{os.} implied	Local Area Census 2001 *
White	British	90.7	98,389	90.5
	Irish	0.8	907	1.2
	Other White	0.9	982	1.1
Mixed	White & Black Caribbean	0.1	156	0.2
	White & Black African	0.2	190	0.1
	White & Asian	0.2	270	0.1
	Other Mixed	0.2	216	0.1
Asian or Asian British	Indian	4.0	4,308	4.0
	Pakistani	1.3	1,464	1.3
	Bangladeshi	0.1	123	0.1
	Other Asian	0.3	365	0.3
Black or Black British	Caribbean	0.1	68	0.5
	African	0.6	664	0.3
	Other Black	0.0	0	0.0
Chinese	Chinese	0.2	183	0.1
Kashmiri	Kashmiri	0.0	0	n/a
Any other	Any other	0.1	154	0.1
Total			108,439	

* © Crown Copyright (Census)

- 9.6.4 The table above shows 90.7% of households' in the survey ethnic origin was white British. The largest single BME group is the Indian community which represent 4.0% of all households in the survey and 44% of BME groups. The second biggest ethnic group was Pakistani 1.3%. 0.6% are African and there are small numbers of people from many other ethnic origins, typically representing between 0.1 – 0.3% of the population respectively.
- 9.6.5 The BME respondents include categories of 'White Irish' and 'White Other' (in line with the Census definition). These categories represent 1.7% of households in Bolton.
- 9.6.6 The total survey figure of household ethnicity for BME groups at 9.3% is slightly lower than the 11% reported in Bolton's BME Housing and related Support Strategy (2005) which relates to people. Legislation and guidance requires the local authority to adopt a strategic approach to delivering housing services to meet the differing needs of local communities.
- 9.6.7 Bolton has a relatively large BME community and legislation and guidance requires the local authority to adopt a strategic approach to delivering housing services to meet the differing needs of local communities.

- 9.6.8 The Institute of Community Cohesion's Review of Community Cohesion (August 2007) had several key recommendations regarding the housing the BME communities in Bolton and delivering greater community cohesion. Key was 'closing the gap' between the more prosperous areas of the borough and the less prosperous areas, often those neighbourhoods with BME populations, by continuing to target investment resources to improve the housing, services and facilities in these neighbourhoods and tackling deprivation, crime and anti-social behaviour
- 9.6.9 Another of the bigger challenges was balancing the needs of an ageing general population with a significant number of younger people from BME communities. The need of BME elders for independent accommodation should be further examined as South Asian families in particular begin to move away from the cultural norm. In the context of an ageing population, the needs of BME elders should be considered alongside the needs of all older people in the District.
- 9.6.10 In general however, the BME population have similar incomes and new housing requirements as the non-BME population and so their needs would ideally be met through initiatives to address the needs of the whole population targeted on the neighbourhoods with the highest levels of deprivation and non-decent homes.
- 9.6.11 As the ICOCO report suggests, work should continue to improve access to the private sector for BME communities in partnership with landlords, estate agents and developers, and to provide positive information on living in social housing to widen the customer range for local RSLs and Bolton at Home.
- 9.6.12 Methods of communication and consultation with BME communities should be further strengthened to reflect the changing demographics, needs and aspirations of these communities and to enable greater input into future community cohesion strategy.

9.7 Gypsy and Traveller Households

- 9.7.1 Section 225 of the Housing Act 2004 means every local housing authority must assess the accommodation needs of Gypsies and Travellers residing in or resorting to their district.
- 9.7.2 It is based on a research and consultation programme called 'Gain an Insight' which included 33 Gypsy and Traveller households and service providers.
- 9.7.3 Bolton has developed a Gypsy and Traveller Strategy for Bolton 2006 – 2011 building on this assessment work.
- 9.7.4 Bolton's Gypsy and Traveller Strategy (2006) is a five year strategy which addresses the issues options for assessing Gypsy and Traveller accommodation needs, with mechanisms for monitoring and delivery.
- 9.7.5 The aim of this assessment is to inform the future Gypsy and Traveller accommodation strategies for individual authority areas and to allow a regional allocation of pitch requirements.
- 9.7.6 Within the Borough the only existing legal council managed site is the Crompton Lodge Caravan Park in Hall Lane, Farnworth. There are 26 pitches there, each able to hold one static and one mobile caravan. There are also two private sites in the Borough, but the majority of travellers currently live in 'bricks and mortar' although 2 / 3 would prefer not to. Therefore there is likely to be need for more pitches in the future.
- 9.7.7 Bolton has relatively few unofficial sites, with no greater problems than experienced regionally or nationally. However survey work found that few travellers sought planning permission or would know how to secure it.
- 9.7.8 Two thirds of Gypsy and Traveller Households said when asked that they didn't want to live in bricks and mortar accommodation and didn't expect their children to either.

- 9.7.9 Gypsy and Traveller families often have up to 10 children, and a quarter of the G&T households interviewed for the research stated they were already looking for their own land.
- 9.7.10 A Bolton Multi-Agency Group for G&T (BMAGGT) is responsible for monitoring the strategy and delivering its action plan. The strategies four immediate priorities are listed as:
- Quantify scale of issues & understanding of need, including establishing Ethnic Monitoring across all agencies;
 - Improve Partnership working;
 - Implement action which address needs of G&T households in Bolton, especially land and accommodation;
 - Improve social cohesion and reduce prejudice and exclusion;
- 9.7.11 Bolton has developed a Gypsy and Traveller Strategy for Bolton 2006 – 2011, building on this assessment work.
- 9.7.12 The NW Regional Housing Board is currently undertaking a Gypsy and Travellers accommodation needs study to inform the future development of the Regional Housing Strategy. The report estimates there are 1,574 people in the gypsy and traveller population within Bolton Borough, including at least 583 children. A Borough-wide caravan count in July 2007 identified 52 caravans. In addition there were somewhere around 147 gypsy and traveller families living in 'bricks and mortar' housing.
- 9.7.13 Therefore, there was thought to be a shortfall in current pitch provision of 55 pitches. Early estimates from this work envisage that there will be a need for 64 pitches in the Borough up until 2015.

9.8 Students

- 9.8.1 Bolton hosts three higher education academic institutions, the University of Bolton, Bolton 6th Form College and Bolton Community College.
- 9.8.2 The characteristics of these institutions are outlined in the table below.

Table 9-9 Bolton Higher Education Institutions (2007)

Name of Institutions	Full Time Students	No. of Halls of Residence
University of Bolton	4,500	2
Bolton 6 th Form College	1,250	0
Bolton Community College	nk	0

The University of Bolton

- 9.8.3 The University of Bolton was formed from the Bolton Institute in 1982 and has awarded degrees since 1990, becoming the University of Bolton in 2005. The college employs approximately 802 staff members and has around 8,740 students, 1,740 of which are postgraduates. Around half of the students study full time and the University attracts a high number of mature and international students. It has been named one of the fastest growing educational establishments in the country, with the number of applications doubling in the past 3 years.
- 9.8.4 The University has just completed an £11.3m building programme which included a new Design Studio and a two-floor suite of state-of-the-art teaching rooms. Further investment will provide expanded student union facilities over the next few years.

- 9.8.5 The University has two modern halls of residence, housing 700 students; 383 at Orlando Village and 317 at The Hollins. The University, similar to many Higher Education institutions, like to accommodate as many first year students as possible in halls of residence and can extend this to some second year students.
- 9.8.6 In addition to those in its Halls of Residence, there are around 1,300 of its students who are living in the Bolton area away from their home address utilising private sector rented accommodation.
- 9.8.7 The University currently has no plans to build any additional halls of residence in the area.

Bolton Community College

- 9.8.8 Bolton College is situated outside the town centre. Most students at the College are studying for vocational qualifications. There are no halls of residence available to students and most students live locally and travel to the college on a daily basis.
- 9.8.9 It has recently been announced that the college has been awarded £80 million to develop a new campus across from the university. This will offer a joint new campus that the college will share with the 6th Form College.

Bolton 6th Form College

- 9.8.10 Bolton College, the largest further education college in the Borough, is situated on two sites, the North and South campuses and has approximately 1,250 full time students. The South campus is due to be relocated to a state of the art campus at Farnworth in September 2008. There are no halls of residence available to students and most students live locally and travel to the college on a daily basis.

Planning Issues

- 9.8.11 In University towns, the student population mainly live in the private rented sector, in purpose built student accommodation or in rooms in a shared house provided by the private sector. Halls of residence provided by a university are normally available to first year students only.
- 9.8.12 Although students require lower cost accommodation they do not represent households eligible under planning definition for 'Affordable Housing'. They are not included in the Guidance Needs Assessment Model.
- 9.8.13 The majority of student accommodation is met in the market sector as rental income streams create viable developments able to access private sector borrowing.
- 9.8.14 The scale of students who require accommodation in Bolton is very low because the nature of the further education courses provided are such that students are local and travel daily and therefore reduce the potential impact on the private rented sector.
- 9.8.15 The Higher Education sector is however an important element of local economies. This sector is vital to the aims to improve the local skills levels to be able to compete for the new employment opportunities which should be created by the economic strategy.
- 9.8.16 The need for student halls of residence should be considered as part of the wider planning strategies for local areas where this requirement could apply. Student growth will also impact on the demand for private sector lettings as increasing proportions of students studying in Bolton come in from other parts of the country.

Households with Support Needs - Key Findings

- Overall there are around 25,631 households in Bolton containing one or more household members with a disability;
- 19.6% of households in Bolton have an outstanding support need;
- 9.8% of properties in Bolton have been adapted to meet the needs of a disabled household;
- The most commonly requested adaptations required were bathroom adaptations;
- Interest in supported accommodation was focused on Council / Housing Association Sheltered Housing.

Strategic Recommendations

- Support services rely heavily on help provided by family and friends. Carer support networks should be recognised and used to complement rather than replace statutory provision.
- Almost a quarter of all households in the Borough (25,631 implied) contain one or more members with a disability or limiting life long illness, and 18.4% of these households contain 2 members with a disability or limiting life long illness.
- Assessment of the UK average for the proportion of households affected is difficult both because of the impact of multiple disability and the tendency to express statistics in terms of population rather than households. The Department of Social Security report of 1998 (based on a 1996 / 97 survey) suggested as many as 8.6 million disabled adults in private households - around 14 - 15% of the population. However, DCA survey results have indicated a consistently higher level in the region of 20%. The proportion in Bolton therefore is considered above average.

Housing Needs of Older People - Key Findings

- 2006 (ONS mid year population estimates) revealed that 15.1% of the population in Bolton was aged 65 or over.
- The 65+ age group is forecast to increase by 16,000 people in Bolton by 2027 (39.8%), according to 2004-based sub-national population projections.
- 1.9% of households in Bolton (2,003 implied) indicated that a relative would need to move to Bolton from outside the Borough in the next 3 years (2007-2010).
- Data suggests a combined requirement for sheltered accommodation for older people currently living in Bolton and those in-migrating into the study area of 852, in the private sector and 1,815 in the affordable sector over three years.

Strategic Recommendations

- With the retired population (65+ age group) forecast to rise by 39.8% (16,000 people) and the 80+ population by 56.4% (6,200 people) by 2027, the housing and support needs of older households must be considered at a strategic level.
- The population profile would suggest an increasing future need for extra care provision. Although a high proportion of older people may have their own resources to meet their accommodation and care needs and provision should not be exclusively in the social rented housing sector, others will need financial support to enable them to access housing support services.

10 BRINGING THE EVIDENCE TOGETHER

10.1 Introduction

10.1.1 The evidence gathered in this Report provides an insight into the current housing market and past trends in terms of the demographic and economic context, the current housing stock and housing demand. This section will bring this evidence together in order to answer:-

- How are market characteristics related to each other geographically?
- What do the trends in current market characteristics tell us about the key drivers in the market area and what are the implications of the trends in terms of the balance between supply and demand and access to housing?
- What are the key issues for future policy / strategy?

10.2 The Bolton Market

10.2.1 A housing market area is normally one where 70% of moves take place. In Bolton over 77% of moves are local and the Borough can therefore be considered to be a single market in itself. Most market areas however contain smaller sub-markets and both 2001 Census and the 2006 HNS data supports the proposition of sub-markets within the Borough.

10.2.2 Self-contained movements were very high across all of the areas studied. The largest number of incomers to Bolton came from Manchester, Salford, Bury and Wigan. The lowest level of in-migration to Bolton was from Vale Royal and Blackburn with Darwen.

10.2.3 66.5% of people lived and worked within Bolton, emphasising some degree of self containment with regards to commuting and place of residence. However 5.7% of residents commuted outside of the Bolton boundary to work within the City of Manchester and Salford, 3.7% to Bury and 3.6% to Wigan.

10.2.4 The data shows a strong correlation between actual housing moves and travel to work patterns in the Borough. Most markets have a large amount of self containment as applies in Bolton, and indeed within individual sub-markets within the Borough.

10.2.5 Three sub-markets were identified and the highest levels of internal movement are found within :-

- The Bolton Central, Halliwell / Tonge and Runworth wards.
- The outlying areas of Westhoughton and Hulton Park wards and Horwich and Blackrod.
- A South Bolton market working in the wards of Kearsley, Farnworth, Derby, Burnden and Harper Green.

10.2.6 In DCA's view, the West market area of Greater Manchester, including Bolton, is a single market but containing sub-markets – Bolton Borough and localised markets within it. There will need to be a review of the movement from other Greater Manchester authorities when the Greater Manchester SHMA is completed for the adjacent housing market areas.

10.3 Trends and Drivers

- 10.3.1 Demand trends such as housing costs and key demographic and economic factors enable housing partnerships to better understand the key drivers in the housing market in Bolton.
- 10.3.2 The demographic structure of a population sets out the basic framework for housing demand and household characteristics and composition directly relate to the number, type and particularly the size of properties required in both market and affordable sectors.

Demographic trends and drivers of demand

- 10.3.3 2001 Census figures show that the total number of households in Bolton has increased by 6.3% in the ten year period from 1991, impacting on the quantity of housing required.
- 10.3.4 The population of Bolton is increasing in line with the national average. Between 1981 and 2006 the population in Bolton has increased by 1.1% to 262,400. During this same period the population in the North West decreased by 0.1%.
- 10.3.5 Future ONS demographic forecasts suggest that the population will increase by 16,100 people and that there will be 22,000 extra households by 2026.
- 10.3.6 Two other sets of projections have been developed using the Greater Manchester Forecasting Model (GM model), a baseline growth scenario of 10,200 more people and an accelerated growth scenario of 12,800 more people in Bolton between 2007 and 2022.
- 10.3.7 The greatest change is in the 65+ age group, forecast to increase by 16,000 people in Bolton by 2026 (39.8%).

Economic Drivers of Demand

- 10.3.8 Around 116,800 people currently work in Bolton; the number of jobs in the study area has increased since 2001 by 0.7%, against national (3%) and regional (2%) growth trends.
- 10.3.9 2006 Annual Population Survey revealed that the economic activity rate in Bolton (76.7%) is lower than nationally, however the economic activity rate was almost identical to the regional average of 76.6%. The unemployment rate (5.5%) is slightly higher than regionally (5.4%) and nationally (5.3%).
- 10.3.10 The most important sectors within the Bolton economy in 2006 (ONS Annual Business Inquiry Employee Analysis) in absolute employment terms are public administration, health and education (27.3%), distribution, hotels and restaurants (25.1%) and Finance, IT and other business activities (16.7%)
- 10.3.11 The average weekly residence pay for full time workers in Bolton during 2007, at £400.70, is significantly lower than that observed at the regional (£432.70) or national level (£462.60). Wages are significantly higher across the whole of 'Greater Manchester' than in Bolton.
- 10.3.12 The fact that the wages of those living in the Bolton area are higher than those working in Borough, suggests that a quarter to a third of the local working population commute out of the area of residence to find higher paid work, most notably to Manchester.
- 10.3.13 There are inter-related factors of future economic growth, local skills levels improvement and university status which will require the support of a higher quality and more balanced housing offer in Bolton if the planned economy changes are to succeed.

Household Characteristics & Composition

- 10.3.14 The 2001 Census data across all tenures revealed that the number of single person households and lone parent households have increased in the ten year period since 1991 by 5,571 and 6,948 respectively. In addition, CLG figures show that both regionally and nationally, average household size is decreasing.
- 10.3.15 This decline in average household size, combined with a higher number of people living alone generates significant demand for additional housing units as a given population requires a greater number of dwellings to house it.
- 10.3.16 The 2001 Census also revealed that around a quarter of households in Bolton are couples with children. Demand from this group is likely to be for family sized accommodation consisting of two or more bedrooms. 55% of households in Bolton (around 59,462) are either single person or couple households (including pensioners), with no children, with a potential requirement for smaller units.

The Current Stock Supply

- 10.3.17 The 2007 HSSA shows that the housing stock in Bolton has risen to 117,867, an increase of 9,770 since 2001 (9.0%).
- 10.3.18 There is a similar level of owner occupation in Bolton at 68.9% compared to the North West (68.7%) and nationally (68.1%). The overall proportion of affordable housing has declined slightly from 21.9% in 2001 to 21.7% of the housing stock in 2007.
- 10.3.19 There are around 20,106 general needs social rented homes in Bolton, 58.0% (11,670) of which are 1 and 2 bedroom properties. Three bedroom units for families are marginally the greatest by number (7,662), representing 38.0% of the social stock. The 4 bedroom stock is only 774 units in total, 3.8% of the social stock.
- 10.3.20 Within Bolton there are very high numbers of properties in the lowest council tax band (Band A), which would be the 'entry level' homes. This distribution suggests that Bolton has a larger proportion of smaller, more affordable property types but on balance lacks larger family dwellings.
- 10.3.21 While this may alleviate acute affordability problems it is important that larger family dwelling are available to enable households to move through the stock as their need arises and not leave the area to find higher quality housing, critically important in sustaining a good socio-economic balance and attracting higher skilled jobs.

Stock and Household Size

- 10.3.22 The stock has high level of under-occupation particularly in the market sector. Households with two or more spare bedrooms are 32.4% of all households, but the level rises to 50% of owner occupiers with no mortgage.
- 10.3.23 In the social sector under-occupation is much lower at 13.9%, around 2,500 households in the Council sector and 9.7%, over 680 households in the RSL sector, nearly 3,200 social sector properties in total.
- 10.3.24 Affordable housing delivery is constrained by a number of factors including overall housing delivery and public funding support levels. Therefore it will be important if the needs of families are to be addressed, to develop strategies to provide incentives to assist under-occupying households to move to make best use of the existing stock.
- 10.3.25 The current private and social housing stock has opposite proportions by size. In the owner-occupied sector 68% of stock is 3 bedrooms or more and in the social sector only 30% of the stock is 3 bedrooms or more. There is a need for more small units in both sectors, especially in the longer term, but there are significant needs for family units in the social sector.

10.3.26 The stock is mainly made up of middle sized accommodation with 37% terraced and 32% semi-detached houses, more than two-thirds of the total stock.

Market Stock Prices

10.3.27 Average house prices within Bolton are £141,098, lower than regionally and nationally.

10.3.28 Over the last 6 years (2002 - 2007), prices have increased by 90% in Bolton, the same as the average increase in the Western market area.

10.3.29 The number of sales in Bolton has decreased by 16.5% since 2003. This reflects the regional and national trend over this period.

10.3.30 Affordability ratios, which compare lower quartile house prices to lower quartile incomes, have been climbing steeply since 2002, due to the level of increases in house prices above wage inflation.

10.3.31 Bolton displays significant affordability issues. The lower quartile house price to lower quartile income ratio is 7.0 in Bolton. House price to income ratios across all the benchmark areas have increased over the five year period, reinforcing the suggestion that affordability is becoming a significant issue even in Bolton and the problem is increasing year on year as local incomes fail to keep pace with price rises.

Issues for Future Policy / Strategy

- This could have wider community and economic sustainability impacts unless more affordable housing is delivered in future.
- To address the affordability problem, the authority should assess all possible options to address the needs of households unable to access the local housing market. At local level affordability is now a major problem for those on lower incomes, who are important in sustaining employment levels in the local services sector.

10.4 Future Delivery and the Policy Process

- 10.4.1 As highlighted in PPS3, Strategic Housing Market Assessments are only one of several factors which need to be taken into account in determining targets and the mix of housing to be developed in the future.
- 10.4.2 Although balancing the housing market is a key objective, policy formation will also be informed by evidence from Strategic Housing Land Availability Assessments, spatial issues relating to environmental impact and the importance of the delivery of high quality accommodation with correspondingly high design standards, particularly in high density developments.

10.5 Creating Mixed and Balanced Communities

- 10.5.1 PPS3 consolidates government thinking on planning for mixed communities and what that should mean in terms of planning for a mix of tenures and housing types in new development. The government wishes to foster the creation of mixed communities though what this means in practice is not defined, nor the spatial level at which a mix is to be achieved (e.g. within neighbourhoods, or across market areas).
- 10.5.2 It is also important to recognise that neighbourhoods have different characteristics and that this is important to providing a variety of choice in the housing market.
- 10.5.3 The development of flats in urban and town centre housing should appeal particularly to young single people and couples. Suburban locations are favoured by families who place a higher priority on access to good schools and houses with gardens. Such variety should be valued as part of creating diverse and liveable towns.
- 10.5.4 PPS3 requires that authorities should be aware of the 'overall balance of different household types to be provided for across the plan area, to ensure housing provision is made for example for family, single person, and multi-person households.
- 10.5.5 In planning at site level, it is important that a broad mix of housing suitable for different household types is provided on larger sites. The mix of housing on smaller sites should contribute to the creation of mixed communities.
- 10.5.6 PPS3 does not however, indicate a requirement for specific market sector targets for different types or sizes of dwellings but it must be of value both to authority policy makers and developers to use the assessment data to achieve more balanced stock and communities.
- 10.5.7 Local Development Documents therefore need to provide indications of the type and size of dwellings to be provided to meet household demand within the area, although it is clear that prescriptive targets are not to be set for different types of dwelling, since this would undermine the responsiveness of the market to demand.
- 10.5.8 The authority should provide a strategic assessment of where there are gaps within current housing provision and identify in broad terms the relative priority to be accorded to development of different types of dwelling.

10.6 Balancing the Housing Market

- 10.6.1 Determining what this means for the future requirement for types of dwellings is complex. The scale of under-occupation is significant and the type and size of dwelling that households demand is not necessarily driven by actual need. The requirement for the expected future growth in households can only be estimated in terms of the size of new dwellings. Providing a better balanced housing stock should however be the key criteria.
- 10.6.2 The table below outlines the proposed annual average dwelling provision in the Draft RSS between 2003 and 2021, against the market demand and affordable need shortfall after allowing for the turnover of the existing stock.

Table 10-1 Proposed Dwelling Provision Against Demand & Affordable Need

Dwelling Provision p.a.*	Affordable Need Shortfall p.a.	Market Demand Shortfall p.a.
Draft Plan		
578	380	496

* Draft North West RSS

- 10.6.3 The scale of demand and need identified through the Strategic Housing Market Assessment is significant. Compared to either the proposed Bolton annual provision of 578 units p.a. in the Draft RSS there is an identified annual shortfall of 496 units in the market sector, and 380 units of affordable housing, which alone is 67% of the whole annual dwelling provision to 2021.
- 10.6.4 Dwelling provision is low relative to the housing requirements of market and affordable sector. Unless future delivery levels are increased beyond the current levels, the scale of affordable needs will increase year by year and on a pure supply and demand basis house prices should be expected to continue to rise above income inflation levels in normal economic conditions.
- 10.6.5 The scale of new provision provides a very limited ability to create a more balanced housing market in terms of property type, size and tenure. The limited scale of both market and affordable delivery could increase out-migration, particularly of service sector and key workers.

10.7 Property Type and Size

- 10.7.1 Future development has to address current and future requirements by stock type and size, and both by tenure and location to create a more sustainable and balanced housing market across the Borough.
- 10.7.2 However, in view of the scale of allocation of 578 units per annum in Bolton, even allowing for some bias towards small units in the longer term there is limited capacity to create better balance in the stock.
- 10.7.3 Although the current stock is dominated by terraced and semi-detached houses there is still a requirement for smaller units over the long term.
- 10.7.4 It is important to recognise that the stock and the demand and supply varies significantly between the social and market sectors. A detailed balance of property size requirements is provided in Section 7.8 for the social sector and in Section 7.9 for the market sector.
- 10.7.5 The requirements set out in these sections are based upon net shortfalls created from the supply and demand from turnover of the existing stock, the need and demand of new forming households and past experience and future projection of migrating households. There is a need to consider the impact of future demographic and planned economic change as key drivers of the market in providing stock which addresses future household change and supports regeneration and economic growth strategies.

Social Sector Stock

- 10.7.6 A detailed analysis of the balance of property types is provided in Section 7.8 and it is emphasised that although family unit requirements are lower in number, they are significant in meeting priority needs to for family growth and overcrowding.
- 10.7.7 In view of the current stock balance and the longer term demographic and household formation change impact, a level of 50% of future delivery in the affordable sector should be for small units of one and two bedrooms, lower than current need levels.

- 10.7.8 This is to allow for a higher proportion of larger family units, mainly three and four bedroom properties. The analysis identified a waiting list of over 870 four bedroom units in the social sector, a significant number bearing in mind that re-let levels are very low, only 48 units a year.
- 10.7.9 In view of the scale of likely annual new provision, it would be reasonable to consider overall targets for future delivery in the social sector of 50% of units for single / couple and small family households, 10% one and 40% two bedroom and 50% for families, 30% three and 20% four bedrooms.

Intermediate Sector Stock

- 10.7.10 The intermediate sector of the housing market has been very small in areas like Bolton in the past but because of price-income relationship change, affordability has become an issue for both new forming and some existing households.
- 10.7.11 The majority of need is for one and two bedroom units, but although the need is greatest for one bedroom units there is very limited preference expressed for units of this size and the bias would always be towards two bedroom properties. There is a small but not insignificant need from existing households for three bedroom units.

Market Sector Stock

- 10.7.12 Current market stock has high levels of two bedroom terraced and three bedroom semi-detached houses. There is a requirement in the market sector to meet a shortfall of mainly one and three bedroom units to meet demand not met by stock turnover.
- 10.7.13 It is important however to recognise that although the data suggests a surplus of four bedroom units, it is almost entirely created by a higher level of out-migrating households compared to in-migration for properties of this size. The stock will require more four bedroom detached houses in high quality environments to prevent out-migration and support strategies to achieve economic growth.
- 10.7.14 More large units built in high quality environments will be essential if Bolton is to attract higher levels of in-migration to support an improving economy and to retain existing households who require larger units within the Borough.
- 10.7.15 The current economic climate is creating conditions in the housing market which have never been seen before making it almost impossible to forecast what will happen in the housing market over the next one to two years.
- 10.7.16 It would be reasonable, especially in view of the scale of new housing provision, to consider providing a guide for future delivery in the market sector of 50% of units for single / couple and small family households, 20% one and 30% two bedroom and 50% for larger families, 30% three and 20% four bedrooms.
- 10.7.17 **Property Size Targets**
- 10.7.18 A summary of the future property size affordable housing targets for consideration in setting targets in the Core Strategy and a guide for market housing is shown below.

Table 10-2 Future Delivery By Tenure

Tenure	Bedroom Size (%)			
	1-Bed	2-Bed	3- Bed	4- Bed +
Market	20	30	30	20
Intermediate	40	40	20	0
Social Rented	10	40	30	20

10.8 Future Affordable Housing Delivery – Tenure Balance

- 10.8.1 The tenure balance of new affordable delivery over the last three years has averaged 59% social rented units and 41% intermediate market housing.
- 10.8.2 The social rented stock at 21.7% is close to the national average of 19.3%, but does not provide adequate turnover to meet the scale of need identified. In determining the balance of tenure mix, the number of households who cannot afford private rent but would be able to enter the market through intermediate housing has to be taken into account.
- 10.8.3 A major priority housing need in Bolton is for additional social rented dwellings. DCA consider that this should be the priority in terms of meeting housing need within the area. The scale of need could justify the whole affordable target as social rented units and still not address the level of need, but a balanced approach is now the core of Government strategy, although a high proportion of units are still required for social rent.

Intermediate Housing

- 10.8.4 However, there are advantages in providing a proportion of intermediate housing as part of the affordable housing delivery.
- 10.8.5 The increases in entry level house prices of around 180% over the last six years are double the overall average increase and have excluded many 'first-time buyers' from the owner occupied market.
- 10.8.6 DCA believe therefore that the proportion of affordable housing provided on new sites should encompass more intermediate market housing than would have been the case even five years ago when it was a more marginal element of affordable need.
- 10.8.7 There is no obvious solution to the affordability problem in Bolton, other than a severe market crash or significant increases in incomes above inflation to solve access to the market for people on above average incomes. Neither of these factors are however desirable for the economy.
- 10.8.8 There is therefore a need to deliver more intermediate housing bearing in mind that the total scale of intermediate housing preference identified in the 2006 survey of 235 units a year is greater than the whole planned affordable housing delivery of 164 units.
- 10.8.9 The significant rise in house price to income ratios over the last six years has created a larger potential market for intermediate housing.
- 10.8.10 Shared ownership (now HomeBuy) has been the main affordable product in this sector, but shared equity, utilising free or discounted land but without grant, also has a potentially significant role to play in the future.
- 10.8.11 Intermediate market rented accommodation delivery has been very small to date, even at national level. Fundamentally it requires that there is a large gap between social and market rents. This situation does not apply in the Bolton market area and this sector has very limited potential in the area in our view.
- 10.8.12 As the scale of need is not able to be met from existing turnover and planned new delivery levels, it is essential that the widest range of initiatives, utilising subsidies from land and grant resources effectively are employed to maximise delivery.
- 10.8.13 Planning for a certain level of intermediate housing provision is therefore sensible as part of a strategy to maximise the level of public funding secured for affordable housing. It is likely to be appropriate in the light of affordability problems and people's housing aspirations.

- 10.8.14 Home ownership is the tenure of choice of virtually all households in England regardless of tenure. Government policy has reflected this in the past through encouragement of the Right to Buy, and the current government has indicated its intention to develop new intermediate housing products such as Home Buy to meet the aspiration for home ownership.
- 10.8.15 Provision of intermediate housing can go some way to meeting identified needs. Not all those in housing need want or need social rented housing. It therefore makes sense in terms of an overall housing strategy to plan for a certain level of intermediate housing provision.
- 10.8.16 Intermediate housing can also be used by the local authorities to free up social rented stock, where households are willing and able to afford to access intermediate products.
- 10.8.17 **Tenure Mix Targets**
- 10.8.18 At the local authority level the tenure balance could be 75% for social rent and 25% intermediate housing, although the balance could vary by sub-area.
- 10.8.19 Future tenure mix delivery at local level should take account of the current social stock levels and the scale of new households and those on average incomes and above, unable to purchase in the market in Bolton. The Council will need to consider the tenure target balance which addresses local need, although the overall affordable target and the tenure mix target are subject to a wider range of strategic policy support, regeneration, planning and economic viability factors at local site level.

10.9 Affordable Housing Targets

- 10.9.1 The Draft RSS allocation for Bolton is now proposed in the Secretary of State's changes to increase to 10,400 units from 2003 to 2021 (578 a year). Not all of these will be on qualifying sites, nor does this total take account of completions or outline consents.
- 10.9.2 However the total outstanding affordable need of 380 is 66% of the full annual allocation. A target of this level is unachievable and a simple arithmetic calculation to determine the overall target level cannot be undertaken. Targets can only therefore be set by a professional judgement based on experience of what is sustainable, viable and deliverable, and importantly supports other corporate strategies, especially for regeneration areas where site conditions and the desire for a better socio-economic balance determine the scale and tenure mix of any affordable housing.
- 10.9.3 The scale of affordable need justifies a high target, provided it is sustainable and viable but even in the highest priced areas nationally where there are also usually small social stock levels, targets do not exceed 50%.
- 10.9.4 The affordability problem for new forming households exists in all regions and targets generally are at 40%. Developers have been able to deliver at this level, subject to the tenure mix balance which is an important factor linked to the overall affordable unit target to be able to achieve site viability.
- 10.9.5 However the SHMA is not the only basis for Council decisions on target levels, but it is a major element. Based on the evidence found in this SHMA, consideration should be given to an affordable housing target to 35% of new units negotiated from the total of all suitable sites.
- 10.9.6 This is at the lower end of affordable target levels in national terms, although higher than previous levels in many northern areas and is recommended taking account of the regeneration and economic growth strategies for Bolton Borough.

- 10.9.7 Sites will need to be assessed individually, targets being subject to wider planning, economic viability, regeneration and sustainability considerations and will require a flexible approach to specific site negotiation. To address the need for larger affordable family units, it may be beneficial to negotiate on a habitable rooms basis, especially in flatted developments where need for large units cannot be met on site.
- 10.9.8 Meeting the total need for affordable housing involves a range of initiatives making best use of the existing stock, by bringing empty houses back into use, bringing social sector stock up to Decent Homes Standard, conversions of existing buildings in addition to new delivery through the planning system.
- 10.9.9 In view of the limited amount of new unit delivery relative to the level of need, it is important that housing strategies are also developed to address under-occupation in social housing to make best use of the existing stock.

10.10 Thresholds

- 10.10.1 The evidence of the scale of affordable need found in this assessment requires a significant increase in affordable delivery. This should be addressed both through an increase in affordable housing target levels from the total of developments on suitable sites and a reduction in site thresholds.
- 10.10.2 The national indicative minimum threshold level in PPS3 is set at 15 units which will need to be justified. In all areas across Bolton, the significant level of need identified is unlikely to be met even at the threshold of 15 units in the new Guidance.
- 10.10.3 However it is critical to test the level of increased supply which any threshold level below 15 dwellings would generate from a Strategic Housing Land Availability Assessment, taking economic viability into account.
- 10.10.4 The scale of need within the Bolton market requires that the Council should consider a range of thresholds within each area at levels below 15 units. Smaller sites may, because of viability, require target levels below 35% or greater use may need to be made of the provision of commuted sums to deliver on alternative sites.

10.11 Key Findings and Recommendations

- 10.11.1 This assessment has analysed evidence on the projected growth in different households, the relationship between demand and supply of housing by type and dwelling size, housing need and the stock of housing across the study area.
- 10.11.2 A key reason for undertaking this study is to inform the development of housing and planning policies in Bolton and this section provides recommendations in relation to the following policy issues.
- The general mix of market housing by size to be delivered from future new developments;
 - On the target levels for affordable housing and future unit delivery by size;
 - Type and size of affordable housing to be provided in the future.

10.12 Key Points Arising from the Evidence

10.12.1 There are a number of key points to draw out from the evidence:-

- The proposed scale of future provision of housing to 2026 is much lower than that required to meet demand levels in the market sector and affordable housing need.
- The low minimum target numbers relative to demand will result in continuing higher house prices, more younger households leaving Bolton to the detriment of local economies and increasing travel pressures. These out-migrating households are predominately single person, couple and small family households.
- Although in-migration from outside the North West region is significant, there is a very strong influence from the City of Manchester and the adjoining West market area authorities.
- Travel to work patterns show a very similar relationship and the economic link to Manchester clearly impacts on migration and the local housing market.
- The forecast decline in household size to 2026 can be linked to the significant predicted growth in the over 65 population where more older people are living longer, the impact of relationship breakdown and the increase in the number of single / couple households.
- Social stock analysis however indicates much longer waiting times for larger social rented properties and it is harder to address the needs of families and larger households, even though actual numbers of units required are much lower than for small units.
- House price to income relationships of this scale suggest a market which is not sustainable. New households in particular with no access to equity from an existing home require a significant deposit or parental financial assistance to be able to remain in the Borough.
- Single person households are the next largest group and make up a very significant proportion of all households. Growth in single person households is forecast over the next 20 years.
- The large growth in older households will have a longer term impact in increasing levels of under-occupation and in the requirement for new specialist units, especially extra care housing.
- The impact of demographic change on future housing requirements, especially on the significant rise in the numbers of older people creates a need for an ongoing, comprehensive Older Persons Housing Strategies covering integrated housing and care support and assessing the need for specialist sheltered and extra care accommodation.
- The increase in older households, particularly those aged 75+ will have implications for the long term suitability of accommodation, support services, sheltered and extra care housing, equity release schemes, property adaptations and other age related care requirements.
- These care and support needs to enable people to remain in their current home where possible and provision of specialist sheltered and extra care housing for some households, will need to be addressed by the statutory authorities covering Bolton.

10.13 Key Recommendations

10.13.1 Strategic housing market assessments identify key inter-related priorities for housing, planning and care strategies to address the current and future requirements of households in the study area. Key recommendations for the area housing market are summarised below.

1. There are high levels of housing demand and need within Bolton. The level of both demand and need far exceeds what could be supplied in the study area from the proposed minimum level of total new housing provision to 2021.
2. Development of sustainable and balanced communities will require a higher level of new housing provision than proposed and allocations should be considered as a minimum. The affordable housing needs of the area can only be addressed in a meaningful way if there is greater provision overall and all possible means of increasing the scale of delivery should be considered.
3. Ensure that future development provides a mix of housing type / size to meet the needs of all households which vary between the market and social sectors;
4. Focus new delivery in market housing to address the stock imbalance, the impact of future demographic and household formation change and the need to support future planned economic growth;
5. Provide a guide to developers of market housing so that new stock meets local demand not addressed by existing stock turnover;
6. Set an affordable housing target of 35% of all suitable sites;
7. The tenure target balance at local authority level could be 75% for social rent and 25% intermediate housing to address local need and are subject to a wider range of planning and development factors at site level.
8. Consider social rented housing property size targets of 50% one and two bedroom units, principally flats and terraced houses to meet the needs of single, couple and small family households, and 50% three and four bedroom houses to meet larger family requirements;
9. Meeting the accommodation requirements of families and those with priority needs should be as important as the volume requirements of small units for single and couple households in the social sector;
10. Consider a range of site thresholds below 15 units in sub-areas within the Borough, recognising that viability issues may require lower target levels or provision of commuted sums for delivery on alternative sites;
11. Develop strategies and initiatives to address under-occupation in the social stock, to more effectively address the housing and care needs of older people and create greater re-let opportunities to assist in meeting the need for family housing.
12. Address the current and future growth in older people and in frail older households across all tenures and their related care and support needs, through provision of:-
 - support services and adaptation required to enable people to remain in their own home;
 - the type and quality of existing sheltered stock in meeting today's housing standards and preferences;
 - 'extra care' units to meet the growth in the frail elderly population.

11 UPDATING THE STRATEGIC HOUSING MARKET ASSESSMENT

- 11.1.1 This section provides guidelines as to how the findings of the Bolton SHMA should be monitored and updated on a regular basis, as outlined in the Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007).
- 11.1.2 PPS3 expects that regular monitoring (Annual Monitoring Report - AMR) will take place and that where market conditions change there may be a need to reassess demand and need. The SHMA will provide tools to allow regular monitoring and updating to take place, to satisfy requirements of AMR and also keep a watching brief on any changes within the market.
- 11.1.3 This assessment is easily and readily updated annually. It is important to recognise that there is a difference between monitoring and updating the assessment. Updating requires tracking short-term changes in the housing market conditions, to ensure policies and strategies are responsive to changes in local demands and pressures.
- 11.1.4 SHMA updates will initially focus on the three main variables identified in the 2007 Strategic Housing Market Assessment Practice Guidance as shown below.

Variable	Data source
External impacts on the market	Mid-year population and households estimates Labour market changes Interest rates Income and earnings surveys
Housing stock changes	New build completions Affordable housing delivered through S106 agreements Demolitions Remodelling Outstanding planning permissions
Affordability changes	House prices Private sector rents Changes in household incomes Shared ownership initiatives etc

- 11.1.5 The set of core indicators above will be used, which DCA have developed during the course of the study. These could be integrated into the new monitoring framework for LDFs (Annual Monitoring Report).

12 STAKEHOLDER CONSULTATION

12.1 The Housing Partnership Board

- 12.1.1 The Strategic Housing Market Assessments Practice Guidance (2007) encourages the formation of a Housing Partnership, consisting of a multi-disciplinary team including housing, planning, economic development and regeneration expertise.
- 12.1.2 The aim of this is to involve stakeholders in the assessment process in order to minimise objections to policies proposed as stakeholders will have had the opportunity to express their concerns on any aspect of the assessment process.
- 12.1.3 The roles of this group are to:-
- share and provide intelligence and additional context, and engagement in outcomes;
 - ultimately gain sufficient research experience/expertise to complete assessments;
- 12.1.4 The responsibilities of partnership includes to:-
- share and pool information and intelligence, including relevant contextual intelligence and policy information;
 - support the housing market partnership core members in the analysis and interpretation of housing market intelligence;
 - assist with the development of a project plan for undertaking the Strategic Housing Market Assessment and ensuring their findings are regularly reviewed; and
 - consider the implications of the assessment, including signing off its outputs and agreeing follow-up actions.

12.2 Formation of the Board

- 12.2.1 In February 2008, letters were sent to key organisations in the Borough inviting them to become members of the Housing Partnership Board and to attend a meeting where the roles of the board would be clarified.
- 12.2.2 Those invited were key Council personnel and partners in health and social services and voluntary agencies, renewal, development and planning personnel and key delivery partners, RSLs, private house builders and estate agents within Bolton and special interest groups.
- 12.2.3 In March 2008, the first housing partnership meeting was held. The aim of the event was to:
- form the Housing Partnership and outline the key role and responsibilities of the housing partnership board and ;
 - present the key draft findings of Interim Report 1,
 - enable those present to discuss and comment on those findings and raise any other relevant issues that they feel have not been included
 - bring local knowledge to the assessment process and to provide a check on the findings of the study from the practical experience of key stakeholders and delivery partners.

12.2.4 The presentation carried out covered:-

- The aims and objectives of the Bolton SHMA;
- The methodology of the SHMA;
- The study outputs;
- Understanding the Local Housing Markets.

12.2.5 The table below outlines the membership of the Housing Partnership Board.

Table 12-1 Membership of the Bolton Strategic Housing Market Assessment Partnership Board

Name	Organisation
Terri Farrow	Housing Corporation
Paul Smith	Taylor Wimpey Manchester
John Holder	Taylor Wimpey Manchester
Andrew Kilpatrick	Bolton Council
Andy Dyson	Richardson Projects
Jayne Dowse	Miller Metcalfe
Wendy Perkins	Great Places
Marcus Connor	Bury Council
Peter Layland	Wigan Council
David Chilton	English Partnerships

12.2.6 The second Housing Partnership Board meeting was held in as part of a wider stakeholder consultation event.

12.3 Response to Consultation

12.3.1 The draft report was revised in light of the comments received from the Housing Partnership Board and further data/information / examination of these issues has been undertaken. The Partnership Board has sought to ensure that the final report has given due consideration to the results of the consultation undertaken.

APPENDIX I

GLOSSARY OF TERMS

GLOSSARY

ABI	Annual Business Inquiry.
ADP – Approved Development Programme	This is the Housing Corporation's total capital programme in any one year. It is normally broken down into rented housing, shared ownership and other home ownership initiatives. This is now called the National Affordable Housing Programme.
Affordability	<p>A measure of whether households can access and sustain the costs of private sector housing. DCA use two types of affordability: mortgage and rental.</p> <p><u>Mortgage affordability</u> measures whether households can afford a deposit and a mortgage; <u>rental affordability</u> measures whether a household can afford a private rental.</p> <p>Mortgage affordability is based on conditions set by mortgage lenders - a minimum level of household income and savings. We use a 3 times multiple of gross income. Rental affordability is defined as the rent being less than a proportion of a household's gross income. We use a 25% level of rental affordability.</p>
Affordable Housing	Affordable housing is that provided, with subsidy ¹ , for people who are unable to resolve their housing requirements, in the general housing market because of the relationship between local housing costs and incomes. This definition covers housing for social rent and intermediate housing through shared ownership, shared equity and sub-market rent.
Bedroom Standard²	<p>The standard number of bedrooms allocated to each household in accordance with its age/sex/marital status composition and the relationship of the members to one another.</p> <p>A separate bedroom is allocated to each married couple, any 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, he or she is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms available for the sole use of the household and the differences are tabulated.</p>
BME	Black & Minority Ethnic.
CBL	Choice Based Lettings allows applicants for social housing (and tenants who want to transfer) to apply for vacancies which are advertised widely in the neighbourhood. Applicants can see the full range of available properties and can apply for any home to which they are matched.
CLG	Communities and Local Government. CLG has responsibility for local and regional government, housing, planning, fire, regeneration, social exclusion and neighbourhood renewal with the ambition to create sustainable communities for all. Previously known as DETR, DTLR, ODPM and DCLG.

¹ This subsidy is not always public subsidy.

² This definition is taken from the Survey of English Housing, CLG.

Concealed Household	A Concealed Household is someone living within a household wanting to move to their own accommodation and form a separate household (e.g. adult children living with their parents).
CORE	The Continuous Recording System (Housing Association and Local Authority Lettings / New Tenants).
Cost rented housing	Housing let at rents which are set to cover development and management costs only, i.e. not for profit. Cost rents are above the Housing Corporation's rent caps but below market rents.
Data Entry Checks	Checks on errors in keying survey data into computer systems.
Data Processing and Analysis	The process by which the responses on a questionnaire are converted into numbers or categories. These are then used to produce outputs such as tables and charts.
DETR	Government body superseded by CLG. (See CLG)
Decent Homes Standard	<p>In 'Sustainable communities: building for the future', the Government reaffirmed its commitment to establish the decent homes standard for all council housing by 2010.</p> <p>This is a minimum standard that no social housing should fall below, designed to 'trigger action'. It is not the standard to which work should be undertaken.</p> <ul style="list-style-type: none"> • A decent home is one, which is wind and weather tight, warm and has modern facilities and must meet the following criteria: • current statutory minimum standard for housing – dwellings below this standard are those defined as unfit under section 604 of the Housing Act 1985 (as amended by the 1989 Local Government and Housing Act) • in a reasonable state of repair – a home fails this criterion for the following reasons: one or more of the key building components are old and because of their condition, need replacing or major repair; or two or more of the other building components are old, and because of their condition, need replacing or major repair • provides reasonably modern facilities and services – a home fails this criterion when it lacks three or more of the following conditions: <ul style="list-style-type: none"> ○ a reasonably modern kitchen (20 years old or less) ○ a kitchen with adequate space and layout ○ a reasonably modern bathroom (30 years old or less) ○ an appropriately located bathroom and WC ○ adequate insulation against external noise (where external noise is a problem) ○ adequate size and layout of common areas for blocks of flats. • It is not necessary to modernise kitchens and bathrooms if a home passes the remaining criterion. • provides a reasonable degree of thermal comfort – effective insulation and efficient heating. <p>*summary of definition taken from the CLG information.</p>

Discounted Market Rented Housing	New Units utilising the equity from the discounted or free land from the planning process where Housing Associations could build at only development cost and provide, without grant, units which would be available at lower than private rented market cost but above Housing Corporation rent caps.
Existing Household	An existing household encompasses the household in its entirety.
Existing Household In Unsuitable Accommodation	Refers to all circumstances where households are living in housing which is in some way unsuitable, whether because of its size, type, design, location, condition, security or cost.
Focus Group	A type of qualitative research in which the views of respondents are sought and recorded in a group setting. Also known as a 'group discussion'.
HHSRS	The Housing Health and Safety Rating System (HHSRS) is the new risk assessment procedure for residential properties. It replaced the Housing Fitness Regime from 2006 in England and Wales. The HHSRS also replaces the fitness standards as an element of the Decent Homes Standard. The requirement is that a dwelling should be free of Category 1 hazards and authorities have a duty to take action in respect of any dwellings falling into this category
HMO	Houses in Multiple Occupation.
Homeless Household	A household is accepted as statutorily homeless by the authority if it meets the criteria set out in the Housing Act 1996.
Household	The Census definition of a household is:- <i>"A household comprises either one person living alone or a group of people (not necessarily related) living at the same address with common housekeeping - that is, sharing at least one meal a day or sharing a living room or sitting room."</i>
Households In Unregistered Need	Households in unregistered need are those households that are in need but not registered on the Council's Waiting or Transfer List.
Housing Demand	Is the quantity and type / quality of housing which households wish to buy or rent and are able to afford. It therefore takes account of preferences and ability to pay.

Housing Need	Refers to households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the local housing market without some assistance.
Housing Register	A register of people waiting for affordable housing. It may have two components: a list for those not currently occupying affordable housing (more properly known as the Housing Register) and a Transfer List for those tenants who wish to move to another affordable home within the same District.
HSSA	The Housing Strategy Statistical Appendix.
IHM	<p>The Intermediate Housing Market (IHM) analyses the distribution of house prices and earnings and provides a measure of the proportion of younger working households unable to buy in their local market.</p> <p>The narrow IHM represents the proportion of younger working households that could afford to pay more than HA rent without benefit but could not afford a 2/3 bedroom dwelling at the very low end of the local housing market (as measured by lowest decile house prices).</p>
Inadequate Housing	Housing which is inadequate or unsuitable in meeting the needs of the household, comprising a range of criteria on house condition, size, cost and security of tenure. These criteria are used to assess whether the unsuitability can be resolved by improvements to the dwelling, or whether the household has to move to another home.
Intermediate Housing	Housing at prices or rents above those of social rented but below market prices or rents. This includes shared ownership, shared equity and sub-market renting.
Key Worker ³	<p>A Key Worker is someone:</p> <ul style="list-style-type: none"> - employed by the public sector - in a frontline role delivering an essential public service - in a sector where there are serious recruitment and retention problems.
LA	Local Authority.
LCHO	Low Cost Home Ownership.
LDF	Local Development Framework. This is a folder of local development documents that outlines how planning will be managed in your area.
NOMIS	National On-line Manpower Information System.

³ Source: CLG

Over Occupation	Over occupation occurs when, using the bedroom standard , there are insufficient bedrooms in the property based on the number of residents and their age/sex/marital status composition. Over occupation is more common in the public sector than the private sector.
ODPM	Office of the Deputy Prime Minister.
ONS	Office for National Statistics.
PPS	Planning Policy Statement. PPSs are prepared by the government after public consultation to explain statutory provisions and provide guidance to local authorities and others on planning policy and the operation of the planning system.
Qualitative Research	A type of research designed to reveal a full range of views and circumstances of the population under study, giving an in-depth picture. Examples of this approach are depth interviews and focus groups . It differs from quantitative research in not providing statistically reliable numerical data.
Quantitative Research	Research designed to provide numerical information about a topic which is statistically reliable. If carried out using adequate methodology, quantitative data from a sample of the population can be extrapolated to assume that the results apply to the population as a whole, to greater or lesser degrees of reliability. Data is usually collected by post, telephone or by face-to face interview.
Random Sample	A sample where no member of the target population has a greater chance of being of being chosen than any other. Also known as Simple Random Sampling .
Relets	Local Authority or RSL rented accommodation that becomes vacant due to the departure of a previous tenant; therefore the accommodation can be re-let to another tenant or new applicant on the Housing Register.
RSL – Registered Social Landlords	A Housing Association or a not-for-profit company, registered by the Housing Corporation, providing social housing.
RTB	Right To Buy. The Right To Buy Scheme gives eligible council tenants the right to buy their property from their council at a discount. Many RSL tenants have similar rights under the Right To Acquire.
SDS – Scheme Development Standards	A set of standards published by the Housing Corporation setting out the essential and desirable standards for SHG-funded property acquired or developed as affordable housing.
SEH	The Survey of English Housing is a continuous household survey that collects information from nearly 20,000 households about the characteristics of their housing and their attitudes to housing and related issues.

<p>Section 106 sites (S106 of the Town and County Planning Act 1990)</p>	<p>A general term to describe a housing site which is large enough to require a developer to contribute affordable housing as part of a development scheme. S106 of the Act allows Planning Authorities to negotiate planning obligations as part of a development and could include, among other things, a proportion of affordable housing.</p>
<p>SHG – Social Housing Grant</p>	<p>Capital provided by the Housing Corporation, or Local Authority, to fully or partially fund RSLs when developing social housing. SHG is paid under s18 of the Housing Act 1996.</p>
<p>SO – Shared Ownership</p>	<p>Either newly built or existing properties purchased by a housing provider, which are then sold on a part rent / part buy basis under a shared ownership lease. The shared owner buys a percentage of the property, funded by mortgage and / or savings. The remaining percentage is still owned by the housing provider who charges a rent on it.</p>
<p>Transfer List</p>	<p>A list of Local Authority and RSL tenants that have applied for alternative Local Authority housing. Housing Associations may keep their own Transfer Lists.</p>
<p>TTWA</p>	<p>Travel To Work Area. There are 243 TTWAs which were defined in 2007 from 2001 Census data using home and work addresses.</p>
<p>Under Occupation</p>	<p>A household is under-occupying if more than one spare bedroom is available, using the bedroom standard as a test. Under-occupation is common in the private sector.</p>

APPENDIX X

BREAKDOWN OF SUB-AREAS BY WARD USED FOR THE HOUSING MARKET ANALYSIS

Bolton Sub Area & Ward Structure

Bolton has twenty wards to draw a sample from at ward level. The wards are grouped in 6 areas for house price analysis outlined in the table below.

Sub Area	Wards
Sub Area 1	Horwich & Blackrod / Horwich North East / Lostock with Heaton / Smithills
Sub Area 2	Hulton / Westhoughton North / Westhoughton South
Sub Area 3	Astley Bridge / Bradshaw / Bromley Cross
Sub Area 4	Brightmet / Crompton / Halliwell / Tonge with the Haulgh
Sub Area 5	Farnworth West / Great Lever / Rumworth
Sub Area 6	Farnworth East / Kearsley / Little Lever



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