

# Stockport Housing Needs Assessment 2019

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Stockport Council

Final Report

November 2019

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# Executive Summary

## Introduction

The Stockport Housing Needs Assessment (HNA) 2019 provides the latest available evidence to help to shape the future housing and related strategies and policies of the area. This study will complement the Greater Manchester (GM) Strategic Housing Market Assessment (SHMA) by providing detailed local information and support the development of the new Local Plan. A similar report has been prepared for Trafford, a neighbouring borough within GM.

The HNA findings will also be used to inform resource allocation to deliver the existing housing strategy action plan and, to evidence future planning and spending priorities of housing resources. It considers the need for affordable housing and the size, type and tenure of housing need for specific groups within the borough. This research provides an up-to-date analysis of the social, economic, housing and demographic characteristics of the area.

The HNA (2019) method incorporates:

- extensive review, analysis and modelling of existing (secondary) data;
- a comprehensive household survey (2,320 responses were received representing a 15.5% response rate); and
- an online survey of stakeholders.

The HNA evidence base is prepared in accordance with the requirements of the February 2019 National Planning Policy Framework (NPPF) and associated Planning Practice Guidance (PPG). The findings from the study provide an up-to-date, robust and defensible evidence base for policy development, in accordance with Government policy and guidance.

## Housing market context

### House prices

Median house prices in Stockport borough have been consistently higher than those for the North West region since 2000<sup>1</sup>. Compared to England, prices have been lower but following a similar trend over time. From 2010 the gap between Stockport and England widened however the latest 2018 prices show a narrowing of the gap.

During 2018, median prices across the borough were £220,000, compared with £154,000 across the North West and £235,000 across England<sup>2</sup>.

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<sup>1</sup> Land Registry Price Paid Data

<sup>2</sup> Land Registry Price Paid Data

## Dwelling stock and household profiles

According to the MHCLG, there were 128,910 dwellings in the borough in 2018<sup>3</sup> and the Valuation Office Agency reports a total of 128,720 dwellings in 2018<sup>4</sup>. There are an estimated 3,305 vacant properties (2.6% of dwelling stock) in 2018<sup>5</sup>. The HNA uses a base of 125,268 households across the borough<sup>6</sup>.

Based on 2019 household survey, the tenure profile of Stockport is:

- 73.3% owner occupied (39.5% outright and 33.8% owned with a mortgage or loan);
- 14.4% affordable (13.4% rented from a social landlord and 1.0% intermediate tenure (help to buy, discounted sale, shared equity and shared ownership)); and
- 12.3% private rented or living rent free.

The Valuation Office Agency (2018) reports that the housing type and size profile of Stockport is:

- 17.8% 1 or 2-bedroom houses;
- 45.8% 3-bedroom houses;
- 13.3% 4 or more-bedroom houses;
- 8.4% 1-bedroom flats;
- 7.4% 2 or more-bedroom flats;
- 4.3% 1 or 2-bedroom bungalows; and
- 3.1% 3 or more-bedroom bungalows.

## Demographic drivers

The population of the borough is projected to increase over the period 2016-2037, from 289,821 in 2016 to 313,288 in 2037<sup>7</sup>, an overall increase of 9.1%. There will be a marked increase in the number and proportion of older residents. The population aged 65+ years is expected to increase by 32.5% from 57,129 in 2019 to 75,690 in 2037<sup>8</sup>. This compares with an increase of 42.8% across England over the same period. In 2019, 39.7% of residents were aged 65 and over and this compared with 18.4% across England.

## Economic drivers

Across Stockport, the household survey (2019) indicated that 61.4% of households are in employment and a further 29.7% are retired from work. 4.4% are permanently sick or disabled;

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<sup>3</sup> MHCLG Live Tables on Dwelling Stock Table 100 2018

<sup>4</sup> Valuation Office Agency Table CTSOP 1.0

<sup>5</sup> MHCLG Live Tables on Vacant Stock Table LT-615 2018

<sup>6</sup> 2019 Council Tax – compares with a 2019 figure of 126,374 using 2016-based MHCLG household projections

<sup>7</sup> ONS 2016-based Subnational Population Projections

<sup>8</sup> ONS 2016-based Subnational Population Projections

2.5% are either looking after the home or provide full-time care; 1.7% are unemployed and available for work and 0.4% are in full-time education or training.

According to the 2011 Census, 48.4% of residents in employment work within the borough with the remainder commuting out of the borough to work, particularly to Manchester. 22.4% of working-age Stockport residents work there and this results in a net outflow of around 13,836 workers to Manchester from Stockport.

The ONS identifies that across the borough residents' incomes are similar to national averages. Lower quartile earnings in 2018 were £21,118, compared with £21,273 across England. Median incomes were £30,868 compared with £29,869 across England<sup>9</sup>.

## Dwelling need, type and mix

The GM SHMA<sup>10</sup> report considers **future housing need** based on the standard methodology and this has been incorporated into the Greater Manchester Spatial Framework (January 2019). The minimum local housing need figure for Stockport borough is 14,520 up to 2037 or 764 each year<sup>11</sup>.

### *Affordable housing need*

As part of this HNA the scale of **affordable requirements** has been assessed using latest (2019) household survey evidence and housing register data. Modelling takes account of the requirements of Planning Practice Guidance (PPG) and the cost of buying and renting on the open market has been tested. For buying, modelling assumes a 3.5x household income multiple and any savings/equity available and compares this with the cost of a lower quartile property. For private renting, modelling has considered the affordability of lower quartile prices and assumes that a household should spend no more than 25% of household income on rents. Sensitivity analysis assuming 30% of household income has also been considered. Existing households are considered to need affordable housing if they cannot afford lower quartile prices or rents and meet criteria set out in PPG including being homeless or in temporary accommodation, overcrowded, living in unsuitable housing. Newly-forming households are considered to be in affordable need if they cannot afford lower quartile prices or rents.

Based on the 25% income for renting and 3.5x income plus equity/savings for buying, the gross annual shortfall of affordable housing is 1,815. Once annual supply through sales, lettings and pipeline supply is considered, the net shortfall is **549** each year.

Gross and net affordable need by township is summarised in Table ES1. Across the borough it is recommended that 23.8% of new affordable dwellings have one-bedroom, 37.9% two-bedrooms, 27.3% three-bedrooms, 8.2% four-bedrooms and 2.8% five or more-bedrooms. Table ES2 summarises affordable need by proportion of dwelling type and number of bedrooms.

<sup>9</sup> ONS 2018 Annual Survey of Hours and Earnings

<sup>10</sup> <https://www.greatermanchester-ca.gov.uk/media/1733/gm-shma-jan-19.pdf>

<sup>11</sup> Greater Manchester Spatial Framework Revised Draft Table 7.1

**Table ES1 Annual affordable housing need by township and number of bedrooms, 2018/19 to 2022/23**

Number of bedrooms	Township										Stockport Total
	1	2	3	4	5	6	7	8	9	10	
One	7.1	20.5	51.7	18.7	6.7	39.8	37.0	23.7	64.4	20.3	23.8
Two	32.8	30.0	37.0	20.7	38.9	38.5	60.7	34.4	35.6	41.6	37.9
Three	50.4	43.1	5.7	56.9	35.1	20.1	1.1	15.9	0.0	24.9	27.3
Four	8.0	4.1	5.6	3.6	9.5	1.6	1.2	18.7	0.0	13.2	8.2
Five or more	1.6	2.3	0.0	0.0	9.9	0.0	0.0	7.2	0.0	0.0	2.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	99.9	100.0	100.0	100.0
Gross need	<b>206</b>	<b>238</b>	<b>48</b>	<b>154</b>	<b>234</b>	<b>374</b>	<b>205</b>	<b>183</b>	<b>20</b>	<b>198</b>	<b>1,826</b>
Net need	<b>142</b>	<b>131</b>	<b>-222</b>	<b>-59</b>	<b>175</b>	<b>176</b>	<b>-83</b>	<b>156</b>	<b>-72</b>	<b>205</b>	<b>549</b>

**Table ES2 Affordable dwelling size and type by township**

Dwelling type/size	1	2	3	4	5	6	7	8	9	10	Stockport Total
1 or 2-bedroom house	14.9	20.5	5.3	17.3	10.9	23.7	33.7	10.0	39.4	16.6	16.2
3-bedroom house	55.1	39.1	3.8	56.7	19.9	16.6	6.0	15.2	0.0	31.4	29.4
4 or more-bedroom house	7.7	12.4	3.8	3.6	9.7	0.0	0.0	26.0	0.0	7.0	8.9
1 bedroom level-access	1.2	14.3	56.7	12.5	3.3	31.8	45.6	12.0	27.8	1.2	16.6
2 or more bedroom level-access	21.1	13.8	30.4	9.9	56.1	27.9	14.7	36.9	32.7	43.8	28.8
Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: 2019 household survey table may have minor rounding errors

1 Bramhall, Cheadle Hulme (South) and Woodford	6 Hazel Grove, Davenport (East), Heavily, Offerton (West)
2 Bredbury, Lower Brinnington, Woodley (West)	7 Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill
3 Brinnington	8 Heaton Mersey, Heaton Norris (West), Heaton Moor
4 Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold Davenport (West)	9 Town Centre and Hillgate
5 Gatley, Heald Green and Cheadle Hulme (North)	10 Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor

PPG asks councils to compare their current supply of affordable housing with future need. As Table ES3 shows, there are sufficient one-bedroom dwellings relative to need, but a particular shortfall of three-bedroom dwellings and larger affordable dwellings with four or more bedrooms.

Table ES3 Current affordable supply and annual need			
No. of bedrooms	Current supply (SDR 2018)	Annual need (LHNA)	Variance (%)
1-bedroom	48.1	23.8	-24.4
2-bedroom	35.3	37.9	2.5
3-bedroom	15.4	27.3	11.9
4-bedroom	1.1	8.2	7.2
5-bedroom	0.1	2.8	2.8
Total	100.0	100.0	100.0

The latest evidence on an appropriate tenure split is presented in Table ES4. This confirms a strong need for intermediate tenure with an overall split of 32% rented and 68% intermediate tenure. This is mainly due to a strong desire from newly forming households to move into intermediate tenure options.

Table ES4 Tenure split of affordable housing			
Township	Tenure		
	Affordable/ social rented	Intermediate tenure	Total
Bramhall, Cheadle Hulme (South) and Woodford	26.6	73.4	100.0
Bredbury, Lower Brinnington, Woodley (West)	52.2	47.8	100.0
Brinnington	76.7	23.3	100.0
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	29.8	70.2	100.0
Gatley, Heald Green and Cheadle Hulme (North)	25.5	74.5	100.0
Hazel Grove, Davenport (East), Heavily, Offerton (West)	30.3	69.7	100.0
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	45.9	54.1	100.0
Heaton Mersey, Heaton Norris (West), Heaton Moor	26.7	73.3	100.0
Town Centre and Hillgate	40.1	59.9	100.0
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	33.9	66.1	100.0
<b>Stockport total</b>	<b>32.4</b>	<b>67.6</b>	<b>100.0</b>

Newly forming households were asked if they would consider intermediate tenure option and Table ES5 summarises the responses.



Table ES5 Intermediate tenure options being considered by newly forming households		
Intermediate option	Response	% would consider
Shared ownership	4,539	57.4
Discounted home ownership	2,921	36.9
Shared equity	3,401	43.0
Starter Home	5,768	72.9
New-build 'help to buy'	4,202	53.1
Total responses	27,925	
Total respondents	8,110	

Based on this evidence, it is important that the council maintains an appropriate affordable housing target to ensure the continued delivery of affordable housing to support long-term community sustainability. The existing affordable housing policies remain appropriate, and in particular the emphasis on delivering intermediate tenure housing.

### Overall mix of housing

The overall market mix by dwelling type, size and tenure is summarised in Table ES6. This is based on a detailed assessment of the relationship between households and dwellings and how this is expected to change over the period to 2037 which is explained fully in the main report. Analysis assumes that 764 dwellings would be built each year and overall 50% are affordable dwellings in line with overall strategic targets with 50% market dwellings.

Table ES6 Overall annual dwelling mix based on range of housing need 2019-2037				
Dwelling type/size	Market (50%)	Affordable (50%)	Total	%
1 and 2-bedroom house	-19	62	43	5.6
3-bedroom house	194	112	307	40.1
4 or more-bedroom house	121	34	155	20.3
1 bedroom level access	38	64	102	13.4
2 or more bedroom level access	29	110	140	18.3
Other	17	0	17	2.3
<b>Total</b>	<b>382</b>	<b>382</b>	<b>764</b>	<b>100.0</b>
Number of bedrooms				
1	36	69	104	13.7
2	20	147	166	21.8
3	205	133	338	44.2
4	121	34	155	20.3
<b>Total</b>	<b>382</b>	<b>382</b>	<b>764</b>	<b>100.0</b>

Note: level access includes flats/apartments and bungalows

## The needs of other groups

Over the period 2019 to 2037, the number of **older person households**<sup>12</sup> is going to increase by around 13,933, an increase of 27.3% in the borough. The 2019 household survey reports that the majority (74.8%) of older people want to stay in their home with help and support when needed. There is also a need to increase the supply and diversify the range of specialist older persons' housing. Analysis suggests that across the borough there is a need for 2,414 more units of specialist older person (C3) dwellings such as extra care and retirement housing (which is part of the overall housing need); and an increase of around 740 units of C2 residential care dwellings. Analysis is based on the current profile of older persons accommodation and the impact of demographic change on need assuming that the ratios of people living in C2 and C3 accommodation does not change. Evidence elsewhere from the council would suggest a reducing need for C2 accommodation as people remain in their homes for longer and with care and support being provided. This analysis is therefore indicative based on current patterns of provision which may change in the future.

Regarding **housing for people with disabilities**, it is estimated that 22% of all residents have an illness/disability<sup>13</sup> and this is expected to increase to 23.6% by 2037. It is estimated there are around 1,008 households requiring wheelchair adapted properties in Stockport borough over the plan period to 2037.

Around 5.4% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability. There is expected to be an increase of around 824 dwellings needing adaptation across all households to 2037.

Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that a policy to provide new homes built to **accessibility standards** is included in the Local Plan. On the basis of available evidence, it is recommended:

- that 7% of new dwellings are built to M4(3) wheelchair accessible standard<sup>14</sup>; and
- the council should consider building all remaining dwellings to M4(2) standard, subject to viability considerations in line with the GMSF.

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<sup>12</sup> CLG 2014-based household projections

<sup>13</sup> ONS Family Resources Survey 2016/17 and ONS 2016-based population projections

<sup>14</sup> This is based on a need for 1,008 wheelchair accessible dwellings to be built over the plan period 2019 to 2037 (18 years) out of a total of 14,520 = 6.9% rounded up to 7%

# 1. Introduction

## Background, aims and objectives

- 1.1 The Stockport Metropolitan Borough Council (SMBC) Housing Needs Assessment (HNA) has been commissioned by the council to compliment the Greater Manchester (GM) Strategic Housing Market Assessment (SHMA) by providing more detailed local information. The key purpose is to provide detailed, robust and defensible evidence to determine local housing priorities and to inform the council's housing and related strategies.

## Aims

- 1.2 The aims of the HNA are to:
- Provide detailed market analysis of housing need, demand and supply, and provide evidence of the future requirement for both market and affordable housing within Stockport.
  - Better understand the housing market drivers in the borough and how these may change in the future at borough wide and neighbourhood level.
  - Provide the evidence base to support the local plan and local housing strategies and policies. The assessment will also inform the provision of other services such as education and transport.
  - Make the case for additional resources to meet the delivery of the existing action plan found in the housing strategy and relevant sub-strategies.
  - Determine planning and spending priorities particularly around the use of housing resources.
  - Identify the potential and specific requirements for all types of housing across the borough and as a consequence develop and inform emerging or new housing policies within the borough in relation to type, size, location and tenure.
  - Identify the housing needs of specific groups within the borough.
  - Provide a clear and robust evidence base which all partners and agencies can use to better understand the current and future nature of the council's housing needs.
  - Take into account the related wider GM wide studies and research data.

## Geography

- 1.3 Stockport borough is a metropolitan district in GM which sits within the North West region of England. The resident population of Stockport is estimated to be **293,877** in 2019<sup>15</sup>.
- 1.4 Map 1.1 illustrates the geographical context of Stockport borough and the neighbouring local authorities. Stockport is in the south east of GM; it is bordered to the west by

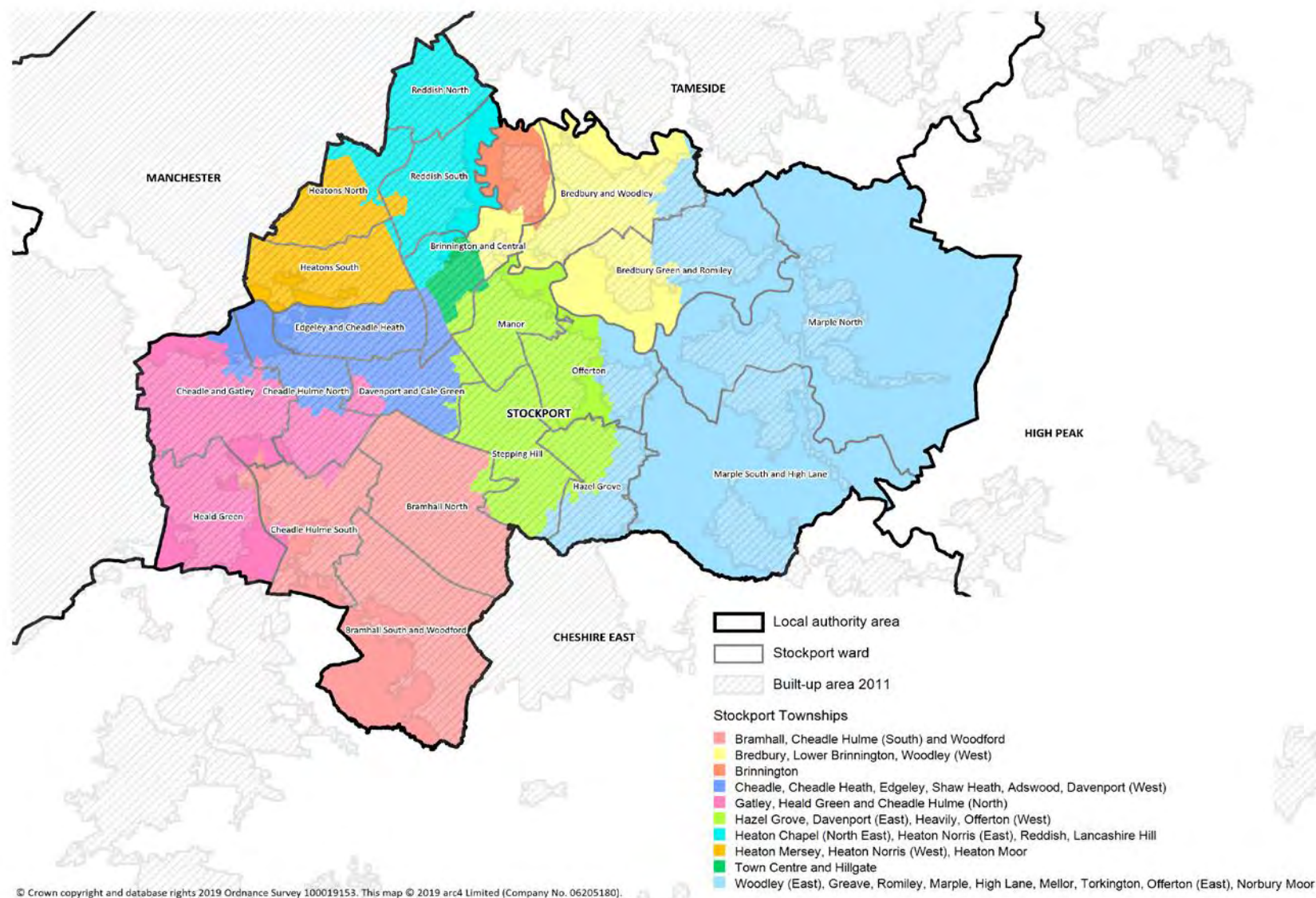
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<sup>15</sup> 2019 figure using 2016-based population projections

Manchester and to the north, by Tameside. The borough of High Peak in Derbyshire is to the east and Cheshire East borough borders the south.

- 1.5 The borough consists of ten distinctive townships referred to as townships. These can also be seen in Map 1.1 below. The townships are areas with similar housing market characteristics and are the same as those used in previous housing needs studies which enables comparisons to be made over time.
- 1.6 Household survey data is available down to postcode level and for the purposes of this report, data has been presented based on the ten townships represented in Map 1.1.
- 1.7 Lower Super Output Areas (LSOAs) have been used to present data on market activity as this provides detail at a small area level. Ward level data is available for bespoke analysis.
- 1.8 Secondary data at Output Area and LSOA level has been produced at township level where necessary. Note however that township geography does not directly match to the ONS LSOAs.

**Map 1.1 Stockport Metropolitan Borough geographical context**



## Research methodology

- 1.9 A multi-method approach has been adopted, which contains:
- a sample survey of households across the Stockport area. Households in the borough were contacted during May and June 2019 and invited to complete a questionnaire. 2,320 questionnaires were returned and used in data analysis. This represents a 15.5% response rate overall and a sample error of +/-2% at district level;
  - an online survey of stakeholders which included 14 representatives from strategic and local organisations;
  - interviews with estate and letting agents operating within the borough;
  - a review of relevant secondary data including the 2011 Census, house price trends, ONS sub-national population projections and 2014 MHCLG household projections, CORE lettings data and MHCLG statistics;
  - modelling of data; and
  - a review of particular client groups relevant to the council's requirements, including hard to reach and vulnerable groups.
- 1.10 Further information on the research methodology is presented at Appendix A.

## Presentation of data

- 1.11 Data presented in this report is based on the 2019 household survey carried out as part of the HNA, unless otherwise stated. Where possible, data are 'triangulated' which means several sources are drawn upon to establish robust output.
- 1.12 It is important to note that survey responses have been weighted to correct for response bias and then grossed up to reflect the total number of households and this process is explained in Appendix A. All survey information presented in this report is for weighted and grossed responses which are rounded up where appropriate.

## Report structure

- 1.13 The Stockport Borough HNA 2019 report is structured as follows:
- **Chapter 2** reviews the national and regional policy context within which the research needs to be positioned;
  - **Chapter 3** considers the main features of the housing market dynamics including house price and rental trends, migration and travel to work patterns;
  - **Chapter 4** reviews the current housing stock, provides a detailed analysis of the main tenures and considers relative affordability;
  - **Chapter 5** considers the need for affordable housing;
  - **Chapter 6** considers household groups with particular housing needs including those with a disability and additional needs;

- **Chapter 7** sets out an assessment of dwelling type and mix for future housing development within the borough; and
  - **Chapter 8** concludes the report with a summary of findings and a consideration of strategic issues.
- 1.14 The report includes a technical appendix, which provides detailed material that underpins the core outputs of the HNA. The technical appendix material includes:
- Research methodology (Appendix A);
  - Policy review (Appendix B);
  - Housing need calculations (Appendix C);
  - Dwelling type and mix modelling (Appendix D);
  - Stakeholder survey (Appendix E);
  - Affordable housing definitions (Appendix F).



## 2. Policy and strategic review

- 2.1 The purpose of this chapter is to set out the policy and strategic context for housing delivery in Stockport borough.

### National context

- 2.2 Since 2010 there has been a radical and sustained programme of reform of welfare, housing and planning policy, set within a context of national austerity and an economic policy of deficit reduction and public spending cuts. The Housing and Planning Act 2016 was intended to provide the legislative basis for a number of Conservative Manifesto commitments, including the flagship Starter Homes scheme. The Act also made provisions for other aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies. The Neighbourhood Planning Act 2017 was passed with the intention of strengthening neighbourhood planning by ensuring that decision-makers take account of well-advanced neighbourhood development plans and giving these plans full legal weight at an earlier stage.
- 2.3 Following the General election of June 2017, the Government published a White Paper “Fixing our broken housing market”. This sets out how the Government aims to reform the housing market in order to significantly increase the supply of new homes which nationally has consistently fallen below the levels needed in order to meet increasing demand (with an annual housing delivery target of 300,000 by the mid 2020s). The White Paper focuses on planning for the right homes in the right places, building homes faster, and diversifying the housing market, which specifically includes supporting housing associations, and local authorities to build more homes. The White Paper also proposes some immediate measures, for instance supporting people to buy their own home, making renting fairer for tenants, and preventing homelessness by earlier interventions.
- 2.4 A detailed national policy review is presented at Appendix B.

### National Planning Policy Framework

- 2.5 The latest National Planning Policy Framework (NPPF) was published in February 2019 which is supported by Planning Practice Guidance (PPG). The NPPF 2019 sets out the Government’s planning policies for England and how these are expected to be applied. Paragraph 10 of the NPPF states that plans, and decisions should apply a ‘*presumption in favour of sustainable development*’. As part of this, in relation to plan-making, it sets out that this means that ‘*strategic policies should, as a minimum, provide for objectively assessed needs for housing...*’.
- 2.6 Paragraph 59 provides an important context to the policy for housing delivery, as follows:
- ‘To support the Government’s objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay’*



2.7 It goes on to state (paragraph 60) that:

*'To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning guidance – unless exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.'*

2.8 The NPPF 2019 (paragraph 61) states that:

*'the size, type and tenure of housing need for different groups in the community, should be assessed and reflected in planning policies including, but not limited to:*

- *those who require affordable housing;*
- *families with children;*
- *older people;*
- *students;*
- *people with disabilities;*
- *service families;*
- *travellers;*
- *people who rent their homes; and*
- *people wishing to commission or build their own homes.'*

2.9 In addition, the NPPF 2019 paragraph 62 sets out that:

*'where a need for affordable housing is identified, planning policies should specify the type of affordable housing required...'*

2.10 The NPPF 2019 (paragraph 65) requires that:

*'strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.'*

2.11 The Localism Act 2010 introduced the 'Duty to Co-operate' as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2019, paragraphs 24-27). Section 110 requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority and the council will have to ensure that it is legally compliant with the Localism Act at local plan examination.

2.12 The NPPF 2019 sets out definitions relating to affordable housing which can be found at Appendix E of the HNA.

## Funding for new housing

- 2.13 In October 2018 the Government announced the “geographical targeting” of five Homes England programmes to direct 80% of their funding to high affordability areas as defined by house prices to household income ratios. These funding streams which are targeted at land assembly, infrastructure, estate regeneration and short-term housebuilding will spatially focus £9.740bn of public sector investment across England in the period up to 2024. This announcement followed an earlier statement in June by the Ministry of Housing Communities and Local Government (MHCLG) which stated that newly available grant for approximately 12,500 social rented housing outside of London should be targeted at local authority areas which exhibited high affordability issues when measuring the gap between market and social rents across England
- 2.14 An important context to the debate about the spatial targeting of housing resources is the development of the National Productivity Investment Fund. This lists five housing funds:
- Accelerated Construction Fund;
  - Affordable Housing;
  - Housing Infrastructure Fund;
  - Small Sites infrastructure Fund; and
  - Land Assembly Fund.
- 2.15 Collectively these funds account for £12.185bn of investment over the period 2017-18 to 2023-24. The spatial targeting of Social Housing Grant announced by MHCLG was based on a simple formula which compared average social housing rents with average private sector rents with eligibility being restricted to those areas where there was a difference of £50 per week or more between the two tenures. The decision made by MHCLG to target resources on the basis of house prices, rents and incomes produces very different outcomes compared to targeting on the basis of measurements of need.
- 2.16 Unless new funding is provided which focuses on the growth and renewal issues of the North then we would expect to see the relative share of public sector investment in housing fall sharply in the medium term.

## Regional Context

- 2.17 The Greater Manchester Combined Authority (GMCA) was established on 01 April 2011. The 2014 devolution agreement for the GMCA was the first of six devolution deals for the region. The elected mayor and cabinet represent the 10-local councils in the region, the NHS, transport, police and the fire service and 2.8 million residents. Their vision is *‘to make Greater Manchester one of the best places in the world to grow up, get on and grow old.’*
- 2.18 The GM Strategy (2017), *‘Our People, Our Place’*, expands on the GMCA’s vision with six additional statements. In relation to housing the strategy states that the vision is to make GM; *‘A place where people are proud to live, with a decent home, a fulfilling job, and stress-free journeys the norm. But if you need a helping hand, you’ll get it.’*

- 2.19 The Strategy contains ten priorities and priority 6 relates to safe, decent and affordable housing and contains the following detail:

Outcomes	Targets
High quality housing, with appropriate and affordable options for different groups	By 2020, more than 10,000 net additional dwellings will be built per annum, up from 6,190 in 2015/16
No one sleeping rough on Greater Manchester's streets	End rough sleeping by 2020, from an estimated 189 rough sleepers in 2016

Source: The Greater Manchester Strategy (2017)

- 2.20 The Greater Manchester Spatial Framework<sup>16</sup> (GMSF) is the region's plan for homes, jobs and the environment. It provides an overarching framework for each of the ten local planning authorities to identify and manage land supply. Its scope is development up to 2037. The January 2019 draft was a revised document taking into account concerns raised during three informal consultations on previous drafts dating back to 2014. The current phase of consultation has ended, and responses are being reviewed with a second phase of consultation planned for autumn 2019.
- 2.21 The GMSF sets a minimum target of 201,000 net additional dwelling and 50,000 additional affordable homes, to be provided over the plan period. The annual average is around 10,580. At the time of writing this report (June 2019) a GM housing strategy is due to be presented to leaders at the next GMCA meeting.
- 2.22 In total the GMSF sets out the need in Stockport to deliver broadly 14,520 new homes during the plan period; 764 each year. Eight housing allocations are proposed for Stockport, seven of which will provide the land for 3,700 homes.
- 2.23 The GM Strategic Housing Market Assessment<sup>17</sup> was published in January 2019 and formed the evidence base for the Spatial Framework. The annual housing need for GM was calculated at 10,583 new homes per year and for Stockport, 1,087 new homes per year.

## Local context

- 2.24 The council is preparing a new Local Plan to guide development up to 2037. The Issues and Options<sup>18</sup> consultation phase of the Stockport Local Plan ended in October 2017. An issues paper is due to be published and this will be followed by the preferred options stage of consultation.
- 2.25 The current core strategy<sup>19</sup> (adopted 2011) contains six objectives to guide development until at least 2026. It presents the Town Centre as a strategic location for

<sup>16</sup> [https://www.greatermanchester-ca.gov.uk/media/1710/gm\\_plan\\_for\\_homes\\_jobs\\_and\\_the\\_environment\\_1101-web.pdf](https://www.greatermanchester-ca.gov.uk/media/1710/gm_plan_for_homes_jobs_and_the_environment_1101-web.pdf)

<sup>17</sup> <sup>17</sup> <https://www.greatermanchester-ca.gov.uk/media/1733/gm-shma-jan-19.pdf>

<sup>18</sup> <https://s3-eu-west-1.amazonaws.com/live-iag-static-assets/pdf/LDF/Stockport+Local+Plan/Stockport+Local+Plan+Issues+Paper.pdf>

<sup>19</sup> <https://s3-eu-west-1.amazonaws.com/live-iag-static-assets/pdf/LDF/AdoptedPlans/Core+Strategy+DPD.pdf>

development and the Woodford Aerodrome as an opportunity site. The six objectives are as follows:

- Sustainable Development: Addressing Inequalities and Climate Change;
- Housing;
- Economic Development;
- Access to Services and Inclusive Communities;
- Safeguard and Improve the Borough's Environment; and
- Transport.

2.26 The Stockport Council Housing Strategy 2016-2021<sup>20</sup> outlines the council's commitment to housing growth and regeneration whilst recognising the needs of new and existing communities and reducing inequalities. The council has set up a Housing Development Company. It has in its remit to ensure borough level priorities are fed into the GMSF and to review the impacts of the targets set out in the GMSF on the Stockport housing strategy.

2.27 The Stockport housing strategy has the following five priorities;

- Priority 1 Investing in growth: Increasing housing supply, choice and affordability;
- Priority 2 Investing in growth: Regenerating neighbourhoods – place making, strong communities;
- Priority 3 Housing choices: Supporting independent living;
- Priority 4 Improving quality in the private sector; and
- Priority 5 Making the best use of affordable housing stock;

2.28 The strategic vision for housing in Stockport is that:

- *"Stockport is a place people want to live;*
- *Where people will be satisfied with their local area as a place to live; and*
- *There will be more housing, with growth across all types and tenures to meet current and future housing needs."*

## Concluding comments

2.29 The main purpose of this chapter has been to consider the general policy and strategic context within which this research needs to be positioned. The Government has established its housing and planning priorities within the context of local decision-making and accountability, reduced capital expenditure on housing, fundamental changes to welfare, a changing role for social rented housing, and a need for future housing investment to support economic growth.

<sup>20</sup>

[https://assets.ctfassets.net/ii3xdrqc6nfw/67dJPgjl0u4o0sue0A0sM/61c42ce72a29835734dca06df4918fd1/Stockport\\_Council\\_Housing\\_Strategy\\_-2016\\_-\\_2021.pdf](https://assets.ctfassets.net/ii3xdrqc6nfw/67dJPgjl0u4o0sue0A0sM/61c42ce72a29835734dca06df4918fd1/Stockport_Council_Housing_Strategy_-2016_-_2021.pdf)

- 2.30 The importance of having robust and up-to-date information to help inform decision making at local authority level is evermore essential. In a challenging economic climate, this HNA provides the council with an excellent range of material to inform the new Local Plan and shape local and sub-regional strategic housing priorities.

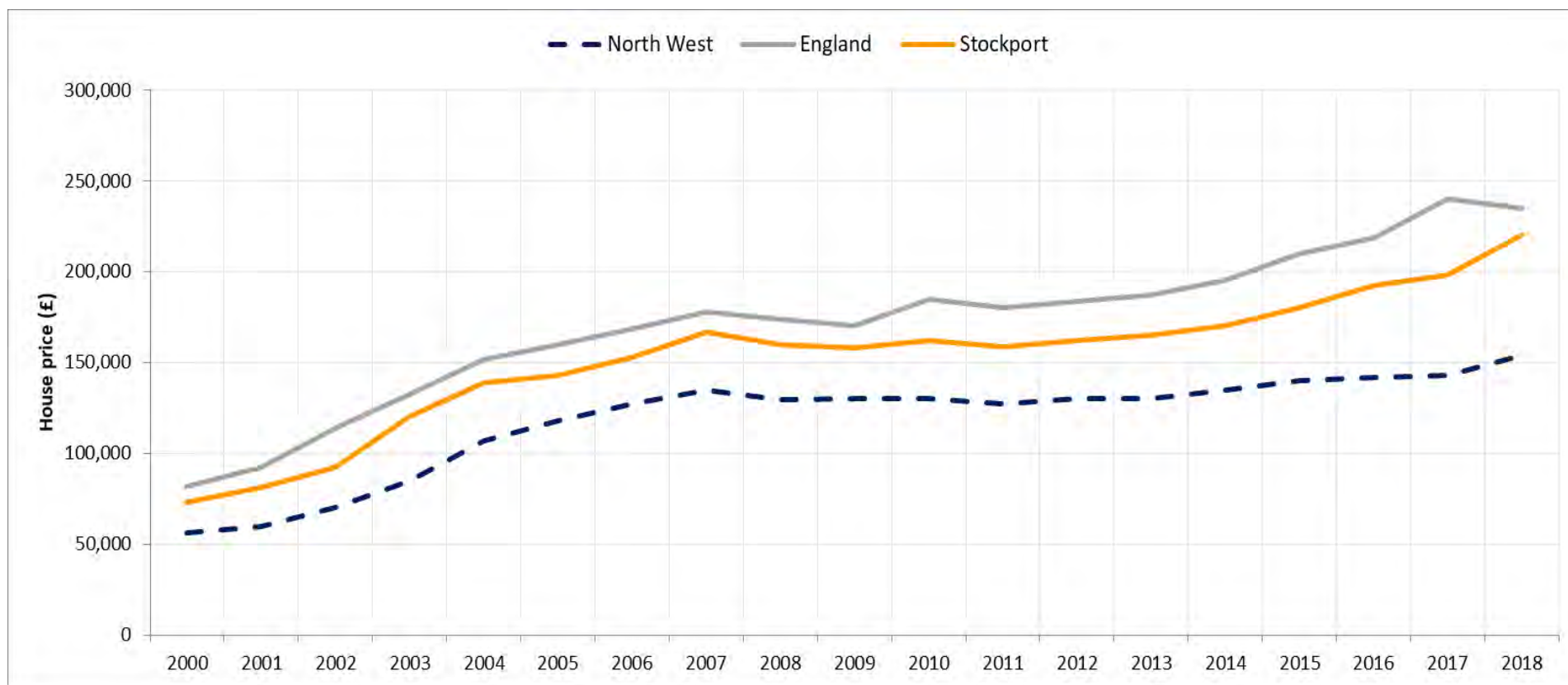
## 3. Understanding Stockport housing market dynamics

### Introduction

- 3.1 The purpose of this chapter is to assess the geographical context of the housing market in Stockport and its inter-relationships with other areas. By reviewing house prices, migration and travel to work patterns, a picture of the dynamics of the Stockport local housing market emerges.
- 3.2 This chapter considers house price trends, relative affordability, household migration, travel-to-work patterns and dwelling completions data for the borough.

### House price trends

- 3.3 Figure 3.1 shows how house prices in the borough have changed over the years 2000 to 2018, based on full-year Land Registry price paid data. This is compared with the North West and England.
- 3.4 Median house prices in Stockport have been consistently and substantially higher than those for the region since 2000. Compared to England, the borough's median prices have been lower but generally following a similar trend. Since 2010 the gap between the borough and England has widened however the 2018 prices show a narrowing of the gap. Median house prices in the borough more than doubled in the period 2000-2007, rising from £73,000 in 2000 to £166,500 in 2007. The next five years saw price stagnation, reflecting regional and national trends, with prices fluctuating between £158,000 and £162,000. However, there has been growth since, with the six-year period 2013-2018 seeing a rise from a median price of £165,500 to £220,000.
- 3.5 Overall, median prices have increased from £73,000 in the year 2000 to £220,000 in 2018, an increase of +201.4%, this is set out in Table 3.1 alongside percentage change. The rate of growth in Stockport is ranked in the middle amongst its neighbours and is comparable to Bury (+201.9%). The growth in Stockport has been higher than that experienced across England (+186.6%) and the North West region (+173.8%).

**Figure 3.1** Median house price trends 2000 to 2018: Stockport, North West and England

Source: Data produced by Land Registry © Crown copyright 2019

**Table 3.1 Comparative median house price change 2000-2018 with neighbouring districts, the North West and England**

Location	Median price (£)		% Change 2000-2018
	2000	2018	
Manchester	50,000	165,000	230.0
Salford	47,000	154,000	227.7
Tameside	48,000	153,850	220.5
Trafford	82,500	260,000	215.2
Bury	53,000	160,000	201.9
<b>Stockport</b>	<b>73,000</b>	<b>220,000</b>	<b>201.4</b>
England	82,000	235,000	186.6
Oldham	43,000	122,000	183.7
High Peak	64,000	180,000	181.3
Bolton	46,725	129,000	176.1
North West	56,250	154,000	173.8
Rochdale	47,700	127,200	166.7
Wigan	49,000	130,000	165.3
Cheshire East	n/a*	225,000	n/a

Source: Data produced by Land Registry © Crown copyright 2019

\*Cheshire East unitary authority was established in 2009 and house prices are not available prior to that time

3.6 Table 3.2 examines lower quartile (LQ) prices and shows a similar picture to median prices. Overall, lower quartile prices have increased from £49,425 in 2000 to £155,000 in 2018, an increase of +213.6%.

3.7 Stockport experiences the second highest LQ house prices amongst the group of neighbouring districts for both time points (Trafford has the highest). The rate of growth in Stockport is ranked in the middle amongst its neighbours and is comparable to Oldham (+214.8%) and Trafford (+208.4%). The growth in the borough has been higher than that experienced across England (+177.8%) and the North West region (+183.8%).

**Table 3.2 Comparative lower quartile (LQ) house price change 2000-2018 with neighbouring districts, North West and England**

Location	LQ price (£)		% Change 2000-2018
	2000	2018	
Manchester	25,000	122,000	388.0
Bury	30,000	117,000	290.0
Salford	31,000	116,000	274.2
Oldham	27,000	85,000	214.8
<b>Stockport</b>	<b>49,425</b>	<b>155,000</b>	<b>213.6</b>
Trafford	59,995	185,000	208.4
Tameside	34,950	105,000	200.4
Bolton	30,000	88,000	193.3
High Peak	48,500	138,000	184.5
North West	37,000	105,000	183.8
England	54,000	150,000	177.8
Rochdale	32,500	89,995	176.9
Wigan	33,000	90,000	172.7
Cheshire East	n/a*	148,750	n/a

Source: Data produced by Land Registry © Crown copyright 2019

\*Cheshire East unitary authority was established in 2009 and house prices are not available prior to that time



- 3.8 As outlined above, during 2018, median prices across the borough were £220,000 and LQ prices were £155,000. Taking 2007 as a baseline, median house prices have increased by +32.1% in the borough as a whole and lower quartile prices have increased by +24.0%. Tables 3.3 and 3.4 set out comparative house price change by township between 2007 and 2018.
- 3.9 The analysis for median house price change indicates that there has been variation across the area. Both Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West) and Gatley, Heald Green and Cheadle Hulme (North) have experienced a growth of +30.5% and +30.0% respectively which is similar to the borough growth of +32.1%. Bredbury, Lower Brinnington, Woodley (West) has experienced less than half the percentage increase of the borough as a whole (+14.5%). Town Centre and Hillgate has experience a drop in house prices over this period however this is largely a result of shared ownership development taking place and reducing the sales value of stock in the area.
- 3.10 The largest price increase in the borough has been in Brinnington (+64.3%), followed by Heaton Mersey, Heaton Norris (West), Heaton Moor (+50.0%). Bramhall, Cheadle Hulme (South) and Woodford had the highest median price in 2018 (£360,000).

Table 3.3 Comparative median house price change 2007-2018 for LA and at township level			
Location	Median price by year (£)		% change 2007-2018
	2007	2018	
Brinnington	106,500	174,995	64.3
Heaton Mersey, Heaton Norris (West), Heaton Moor	200,000	300,000	50.0
Bramhall, Cheadle Hulme (South) and Woodford	249,950	360,000	44.0
<b>Stockport</b>	<b>166,500</b>	<b>220,000</b>	<b>32.1</b>
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	131,000	171,000	30.5
Gatley, Heald Green and Cheadle Hulme (North)	211,500	275,000	30.0
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	202,000	258,000	27.7
Hazel Grove, Davenport (East), Heavily, Offerton (West)	149,950	189,000	26.0
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	124,950	152,000	21.6
Bredbury, Lower Brinnington, Woodley (West)	137,950	158,000	14.5
Town Centre and Hillgate	117,500	90,500	-23.0

Source: Data produced by Land Registry © Crown copyright 2019

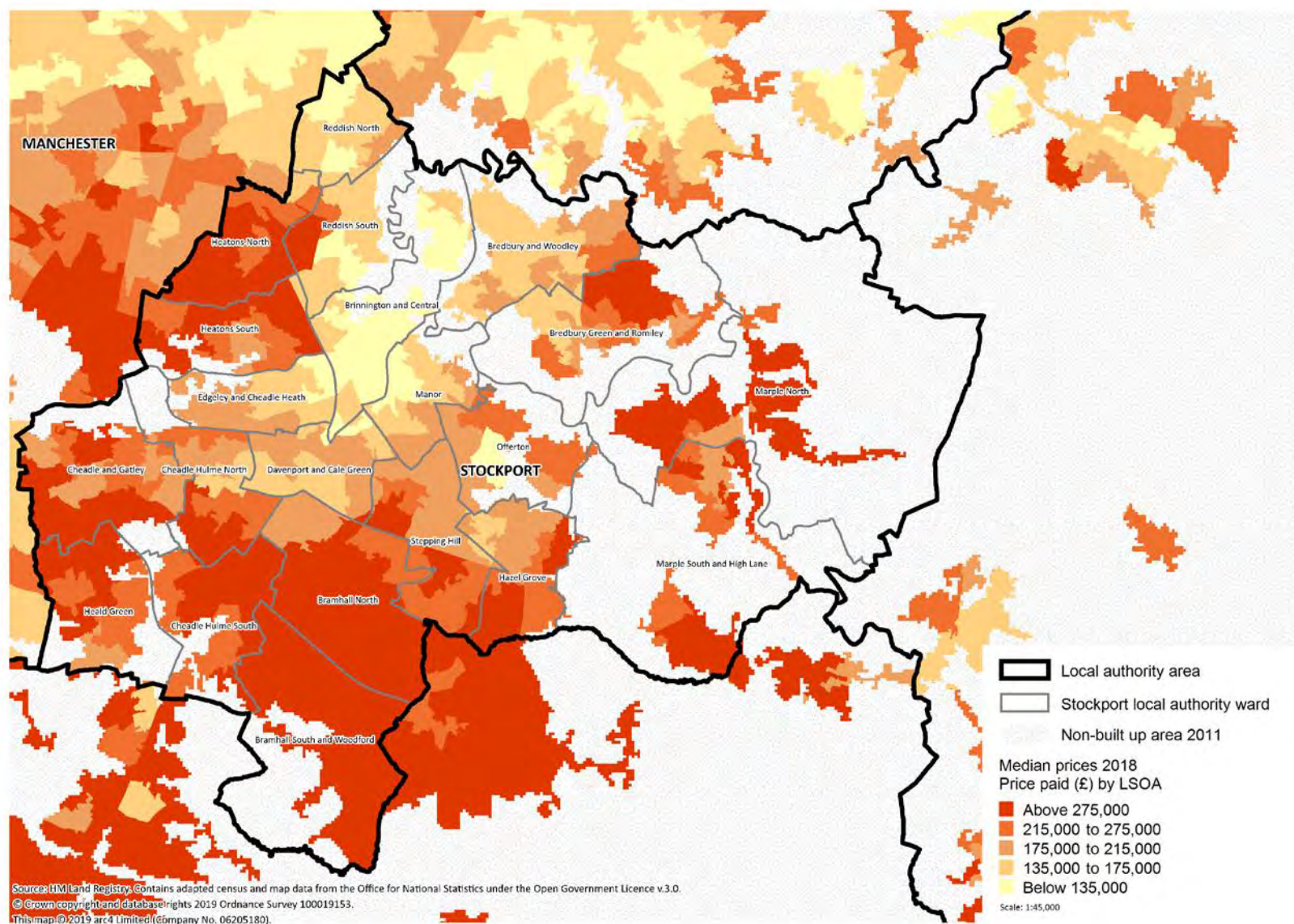
- 3.11 The analysis for LQ price change indicates that the top three price increases are in the same three townships as the median table above; Brinnington, Heaton Mersey, Heaton Norris (West), Heaton Moor and Bramhall, Cheadle Hulme (South) and Woodford. The LQ increases for these three townships have not been as high as the median increases.
- 3.12 Similarly to median prices, Town Centre and Hillgate lower quartile prices have reduced due to intermediate tenure sales in the area.

Table 3.4 Comparative LQ house price change 2007-2018 for LA and at township Level			
Location	LQ price by year (£)		% change 2007-2018
	2007	2018	
Brinnington	90,000	132,000	46.7
Heaton Mersey, Heaton Norris (West), Heaton Moor	155,000	220,000	41.9
Bramhall, Cheadle Hulme (South) and Woodford	181,500	250,000	37.7
<b>Stockport</b>	<b>124,999</b>	<b>155,000</b>	<b>24.0</b>
Gatley, Heald Green and Cheadle Hulme (North)	168,000	205,000	22.0
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	162,950	193,000	18.4
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	120,000	140,000	16.7
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	110,000	127,500	15.9
Hazel Grove, Davenport (East), Heavily, Offerton (West)	124,950	144,000	15.2
Bredbury, Lower Brinnington, Woodley (West)	115,000	129,950	13.0
Town Centre and Hillgate	95,000	69,600	-26.7

Source: Data produced by Land Registry © Crown copyright 2019

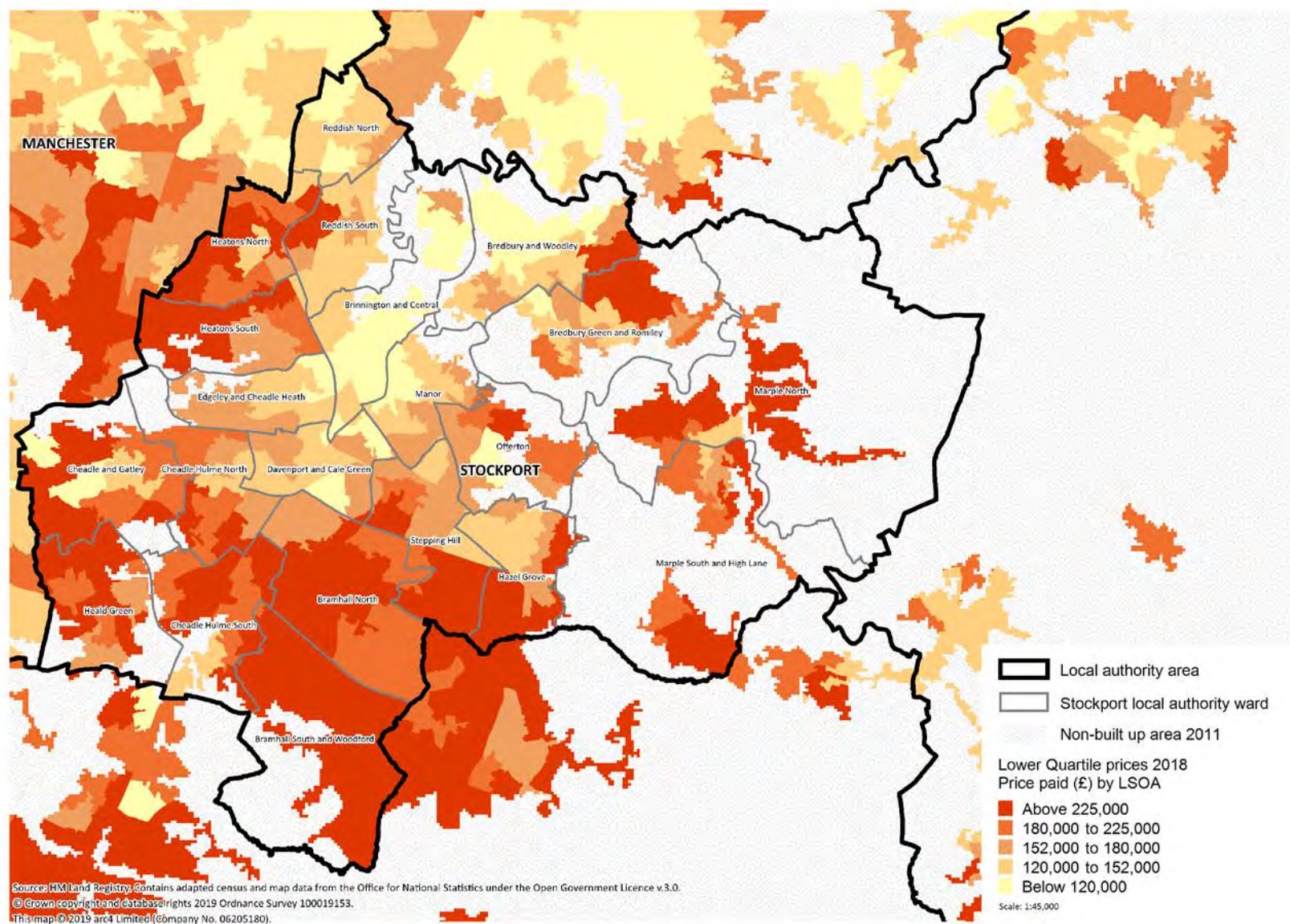
- 3.13 Further detail on sale prices within built-up areas and visualised at a small area level (Lower Super Output Areas) can be found in Maps 3.1 and 3.2. These show that high and mid value sales dominate in the borough. Lower value sales are concentrated in a band running from the centre to the north (the Heaton's are an exception). The maps illustrate that LQ sales show more variation and mix at ward level than median sales.
- 3.14 Map 3.3 explores real house price change over an 11-year period, 2007 to 2018, in the borough. It uses the Treasury Gross Domestic Product (GDP) deflator. The map indicates that few areas have seen the extremes of real decline or rise at -25% or +50% or more, and those that have are geographically spread across the borough. The majority of the map is shaded pale yellow or blue, indicating that in real terms, prices have stayed static or seen moderate changes at above or below 25%.

**Map 3.1** Median house prices, 2018, by built-up area LSOAs within the wards of Stockport Borough and the adjacent authorities





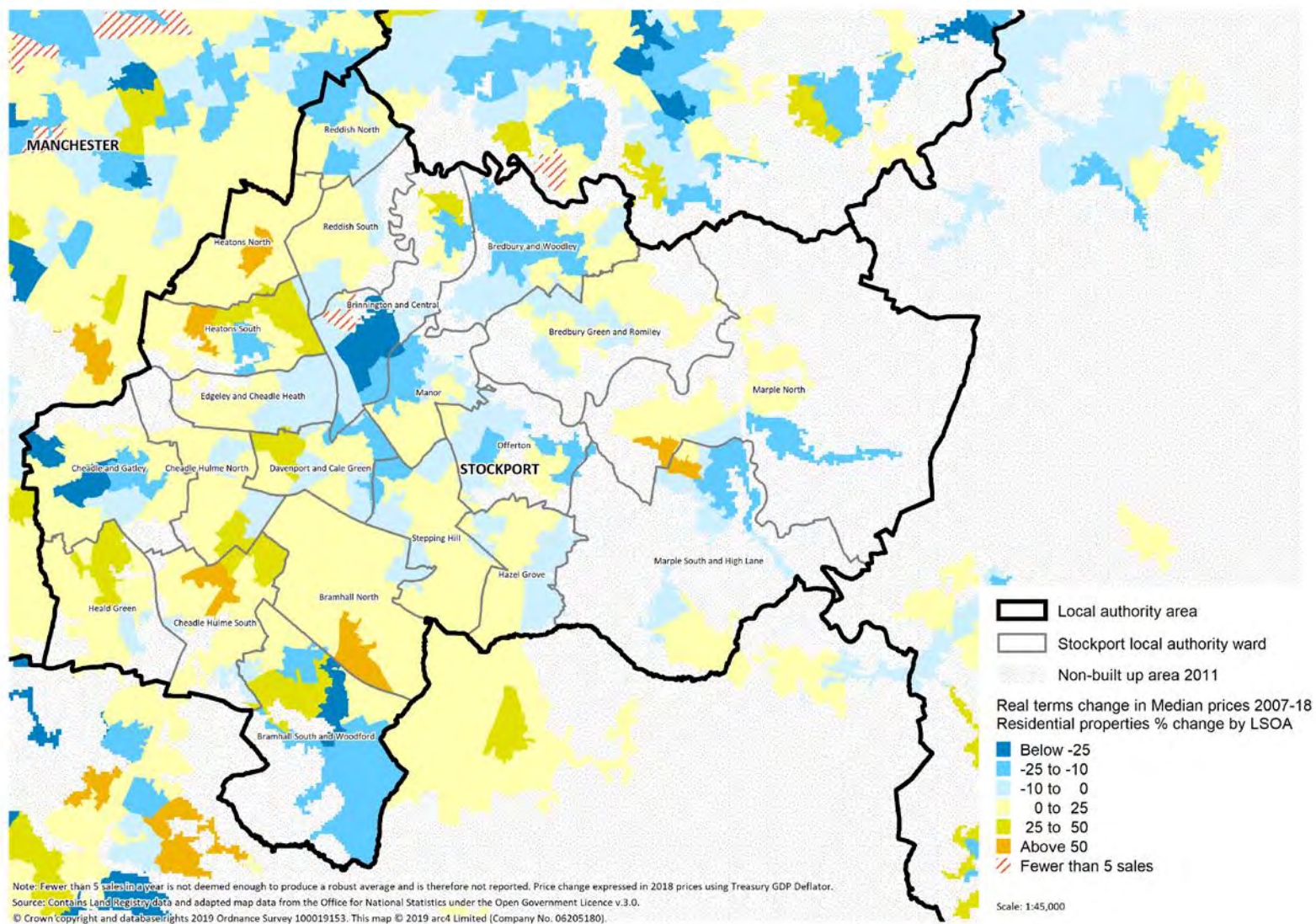
**Map 3.2 Lower Quartile house prices, 2018, by built-up areas LSOAs within the wards of Stockport Borough and the adjacent authorities**





**Map 3.3**  
authorities

**Median real house price percentage change, 2007-2018, by built-up area LSOAs within the wards of Stockport Borough and the adjacent**



## Relative affordability

- 3.15 The relative affordability of open market dwellings in the borough is compared with the other neighbouring local authorities, the region and England. Tables 3.5 and 3.6 produced by ONS, are based on a ratio of residence-based earnings to house prices using Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.
- 3.16 Relative affordability of lower quartile (LQ) prices is ranked, based on 2018 least-to-most affordable in Table 3.5. Stockport borough is the second least affordable of the group of 12 local authority areas.
- 3.17 The borough has a LQ house price to income ratio in 2018 of 7.34, i.e. LQ house prices are 7.34x LQ gross earnings. In 2018 Stockport is ranked less affordable than England whereas in 2016 and 2017, the area was more affordable than England. Stockport, and seven other neighbouring districts, have higher affordability ratios than the North West region.

**Table 3.5** Relative affordability of lower quartile (LQ) prices by local authority area, North West and England (residence-based)

Area	2016	2017	2018
Trafford	6.96	7.85	7.58
<b>Stockport</b>	<b>6.76</b>	<b>6.90</b>	<b>7.34</b>
England	7.16	7.26	7.29
Cheshire East	7.10	7.05	7.17
High Peak	6.61	6.37	7.04
Manchester	6.10	6.49	6.61
Salford	5.38	6.18	6.32
Bury	5.44	5.85	5.92
Tameside	5.26	5.71	5.92
North West	5.47	5.63	5.61
Oldham	4.71	4.92	5.04
Rochdale	4.73	4.86	4.84
Wigan	4.56	5.01	4.77
Bolton	4.61	4.89	4.71

Sources: ONS Ratio of house price to residence-based earnings

- 3.18 In terms of relative affordability based on median prices, Stockport borough is ranked the fourth least affordable local authority area in the group of 12 neighbours. The borough has a 2018 median income to house price ratio of 7.13, as illustrated in Table 3.6. This is again based on Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data. Stockport, along with all neighbouring areas, is more affordable than England for median prices. Stockport, alongside five other neighbouring districts, are less affordable than the North West region average.

**Table 3.6** Relative affordability of median prices by local authority area, North West and England (residence-based)

Area	2016	2017	2018
England	7.72	7.91	8.00
Trafford	6.75	7.72	7.73
Cheshire East	7.02	7.50	7.72
<b>Stockport</b>	<b>6.92</b>	<b>7.06</b>	<b>7.13</b>
High Peak	6.65	6.28	6.65
Manchester	6.12	6.43	6.63
Salford	5.35	6.13	6.20
North West	5.64	5.81	5.82
Tameside	5.44	5.56	5.74
Bury	5.34	5.70	5.57
Bolton	5.04	5.21	5.31
Rochdale	5.12	5.18	5.23
Oldham	5.07	5.10	5.20
Wigan	4.61	4.82	5.00

Sources: ONS Ratio of house price to residence-based earnings

3.19 Tables 3.7 and 3.8 present the ratios of workplace-based earnings to house prices for the same geographies as above. Workplace-based affordability ratios in the borough are higher than residence-based and are 7.99 times higher at both the LQ and median level.

**Table 3.7** Relative affordability of lower quartile (LQ) prices by local authority area, North West and England (workplace-based)

Area	2016	2017	2018
Trafford	8.38	9	9.41
<b>Stockport</b>	<b>6.91</b>	<b>7.28</b>	<b>7.99</b>
High Peak	7.11	7.35	7.98
Cheshire East	7.15	7.18	7.32
England	7.16	7.26	7.29
Bury	5.98	6.33	6.11
Tameside	5.56	5.74	6.08
Salford	5.18	5.82	5.89
Manchester	5.29	5.56	5.79
North West	5.47	5.6	5.62
Wigan	4.8	5.41	5.11
Oldham	5.0	5.23	5.06
Bolton	4.57	4.84	4.89
Rochdale	4.98	5.04	*4.83

\*annualised weekly earnings are used instead of annual earnings

**Table 3.8** Relative affordability of median prices by local authority area, North West and England (workplace-based)

Area	2016	2017	2018
Trafford	8.56	8.96	9.43
England	7.72	7.91	8.00
<b>Stockport</b>	<b>7.21</b>	<b>7.55</b>	<b>7.99</b>
Cheshire East	7.44	7.65	7.95
High Peak	7.07	7.28	7.81
Bury	5.9	6.57	6.20
Tameside	5.56	5.55	5.96
North West	5.64	5.79	5.86
Salford	5.04	5.71	5.85
Manchester	5.18	5.36	5.74
Rochdale	5.46	5.63	5.49
Wigan	5.17	5.37	5.41
Bolton	5.07	5.26	5.36
Oldham	5.31	5.59	5.14

## Household migration

3.20 Previous PPG guidance asked councils to consider the extent to which their local authority area was a self-contained housing market area. This remains an important consideration for the council as the degree of interaction may require policy responses. Data reported in the 2011 Census provides evidence from which the degree of self-containment of the borough can be derived. Planning Advisory Service guidance recommends that migration data are tested and that at least 70% of all migration excluding long-distance migration should be contained within the HMA. A suitable test are two migration containment ratios:

- **Supply side (origin):** moves within the area divided by all moves whose origin is in the area, excluding long-distance moves; and
- **Demand side (destination):** moves within the area divided by all moves whose destination is in the area, excluding long-distance migration.
- For this analysis **long distance moves** are defined as those outside of the North West but not including the geographical neighbour of High Peak.

3.21 Table 3.9 presents the relevant migration data for the borough. Of the total of 23,584 movers in the year preceding the 2011 Census, 57.5% originated from Stockport, 26.0% originated from elsewhere in the North West, 1.3% from High Peak and 15.2% from elsewhere in the UK.



Table 3.9 Flows of residents (all moves)						
Origin/ Destination	Supply Side (Origin)			Demand Side (Destination)		
	All Moves		Excluding Long Distance Moves	All Moves		Excluding Long Distance Moves
	Number	%	%	Number	%	%
Stockport	13,567	57.5	67.9	13,567	62.5	69.1
Manchester	2,218	9.4	11.1	2,457	11.3	12.5
Cheshire East	1,070	4.5	5.4	782	3.6	4.0
Tameside	885	3.8	4.4	798	3.7	4.1
Trafford	367	1.6	1.8	401	1.8	2.0
Salford	297	1.3	1.5	304	1.4	1.5
High Peak	301	1.3	1.5	250	1.2	1.3
Elsewhere in North West	1,285	5.4	6.4	1,063	4.9	5.4
Elsewhere UK	3,594	15.2		2,077	9.6	
<b>Total</b>	23,584	100.0	100.0	21,699	100.0	100.0
Base (excluding long-distance moves)			<b>19,990</b>			
						<b>19,622</b>

Source: 2011 Census

3.22 Table 3.10 summarises the containment ratios that apply to the origin and destination of moving residents. In line with former PPG guidance, this excludes long-distance migration (which in this case is taken as moves from outside the North West and High Peak). Based on these criteria, the origin containment ratio is 67.9% and the destination is 69.1%. This indicates a broadly self-contained housing market area in terms of population migration.

Table 3.10 Containment ratios			
Origin	Moves within the area	All moves originating in the area	Containment Ratio
	19,990	13,567	<b>67.9%</b>
Destination	Moves within the area	All moves whose destination is in the area	Containment Ratio
	19,622	13,567	<b>69.1%</b>

Source: 2011 Census

3.23 The 2019 household survey identified that 27.3% of households had moved home in the preceding five years. Of households who moved home in the previous five years:

- The majority moved from a house, 67.5%. Followed by 26.8% from a flat or apartment and 2.2% from a bungalow. The remaining 3.5% moved from other property types including shared houses and maisonettes;
- 9.7% moved from a property with one bedroom/bedsit, 33.7% previously had two bedrooms, 34.2% had three bedrooms, 16.7% from four bedrooms and 5.6% had five or more bedrooms;

- In terms of tenure, 42.4% of moving households previously lived in an owner-occupied property, 36.6% previously lived in private rented or tied accommodation, around 8.7% had lived in affordable accommodation (including social rented, shared ownership and shared equity). 10.9% had been living with family or friends and 1.3% were living in an 'other' tenure;
  - The main reason for moving was wanting a nicer house (16.3%). 12.4% stated they were forced to move and 11.1% said they had been sharing and moved to get a place on their own.
- 3.24 The 2019 household survey found that 30,565 (24.4%) households plan to move in the next five years. A further 7,391 (5.9%) households would like to move but are unable to. 74.3% of these households said that this is because they cannot afford to move.
- 3.25 Of those planning to move in the next five years, the household survey identified the following:
- In terms of the number of bedrooms, around 66.9% of households would like three or more bedrooms and 62% would expect three bedrooms as a minimum in their next property;
  - 51.8% of households would like a detached house, 17.3% would like a semi-detached house, 11.8% would like a bungalow, 9.4% would like a flat or apartment, and 0.3% other dwelling types. In terms of expectations, 32.6% would expect to move into a semi-detached house, 23.9% a detached house, 13.2% a flat or apartment, and 10% some form of bungalow. Although only 9.5% would like some form of terraced house, 19.9% would expect to move into this type.
  - For tenure, households reported a preference for owner occupation: 77.2% stated they were most likely to move into owner occupation, 13.6% private renting and 9.1% affordable housing (including social rented, shared ownership, shared equity, help to buy and rent to buy), and 13.6% private renting.
  - Households were asked also which tenures they would consider and respondents could select as many responses as they wanted. Again, owner occupation was selected most by households; 52.4% would consider owner-occupation with a mortgage. 18.2% of households said they would consider social rented whereas around 10% said they would consider products such as shared ownership/equity, rent to buy or discounted sale. Help to Buy was the most popular intermediate tenure product with 14.0% stating they would consider it.
  - The main reasons why households plan to move are wanting a nicer house (21.5%), wanting to live in a nicer area (9.4%), that their family is overcrowded (6.5%) and wanting to live closer to family or friends (6.5%). A further 19.5% selected the category 'other reasons' for wanting to move.
- 3.26 Table 3.11 sets out the stated first-choice destination of households planning to move in the next five years. The majority of people (74.6%) want to remain living within Stockport borough. Almost one in five, 18.4%, stated that they would want to move to Bramhall, Cheadle Hulme (South) and Woodford and less than one percent want to move to Brinnington, 0.6%. Of the 24.5% planning to move outside of the borough, few chose neighbouring GM boroughs. The most common first choice for those wanting to

leave the borough was to elsewhere in the UK, 10.7%, followed by a move to Cheshire or Derbyshire, 8.1%.

<b>Table 3.11 First choice destination of households planning to move home in the next five years</b>	
<b>Destination</b>	<b>% stating as first preference</b>
Bramhall, Cheadle Hulme (South) and Woodford	18.4
Gatley, Heald Green and Cheadle Hulme (North)	5.3
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	9.2
Heaton Mersey, Heaton Norris (West), Heaton Moor	11.4
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	3.2
Brinnington	0.6
Bredbury, Lower Brinnington, Woodley (West)	3.0
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	11.7
Hazel Grove, Davenport (East), Heavily, Offerton (West)	11.1
Town Centre and Hillgate	0.7
Manchester	1.2
Trafford	0.4
Tameside	1.0
Bury	0.7
Wigan	0.2
Cheshire or Derbyshire	8.1
Elsewhere in the North West	3.1
Elsewhere in the UK	10.7
Total	100.0
Base (valid responses)	125,268

Source: 2019 household survey

## Travel to work trends

- 3.27 The 2011 Census provides an analysis of travel to work patterns and the extent to which residents in Stockport borough travel to other areas, together with details of how many people commute into the borough area. The areas which contribute 1% or more to the overall total are broken down. Table 3.12 presents this data and indicates that 48.4% of people who live in Stockport work in the borough; by comparison, 53.5% of workers in Stockport borough, live in the area. This indicates that Stockport experiences notable economic interaction with Manchester, with 11.3% of workers in Stockport borough commuting from Manchester, but a higher number of workers commuting out of Stockport to Manchester resulting in a net outflow of 13,836 workers to Manchester from Stockport.

Table 3.12 Stockport Borough 2011 Census commuting flows: workers (aged 16-74 years)			
Where do people who live in Stockport Borough work?			
Live	Work	Number	%
Stockport	Stockport	55,275	48.4
	Manchester	25,549	22.4
	Cheshire East	8,560	7.5
	Trafford	5,780	5.1
	Tameside	4,392	3.8
	Salford	3,203	2.8
	Oldham	1,389	1.2
	Other	10,075	8.8
Workers		114,223	100.0
Where do people who work in Stockport Borough live?			
Live	Work	Number	%
Stockport	Stockport	55,275	53.5
Manchester		11,713	11.3
Tameside		8,518	8.2
Cheshire East		6,808	6.6
Trafford		3,998	3.9
High Peak		3,324	3.2
Oldham		1,673	1.6
Salford		1,640	1.6
Other		10,320	10.0
Jobs		103,269	100.0

Source 2011 Census

- 3.28 In terms of defining market areas, the ONS provides a definition of Travel to Work (TTW) areas as follows:

*'The current criterion for defining TTWs is that generally at least 75% of an area's resident workforce in the area and at least 75% of the people who work in the area also live in the area...however, for areas with a working population in excess of 25,000, self-containment rates as low as 66.7% are accepted'*<sup>21</sup>

- 3.29 On this basis, it is concluded that Stockport borough cannot be considered to be self-contained in terms of the travel-to-work patterns of its own resident working population but is part of a wider functional economic area extending into Manchester, Tameside and Cheshire East in particular.

<sup>21</sup><https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/commutingtoworkchangeoftraveltoworkareas/2001to2011>

## Past trends in housing delivery

- 3.30 Over the past 13 years (2006/7 to 2018/19) there has been an average of 480 completions (net) each year across Stockport borough and 604 annually in the past five years (Table 3.13). A comparison of annual completions with annual targets set in relevant local plans is presented in Figure 3.2.

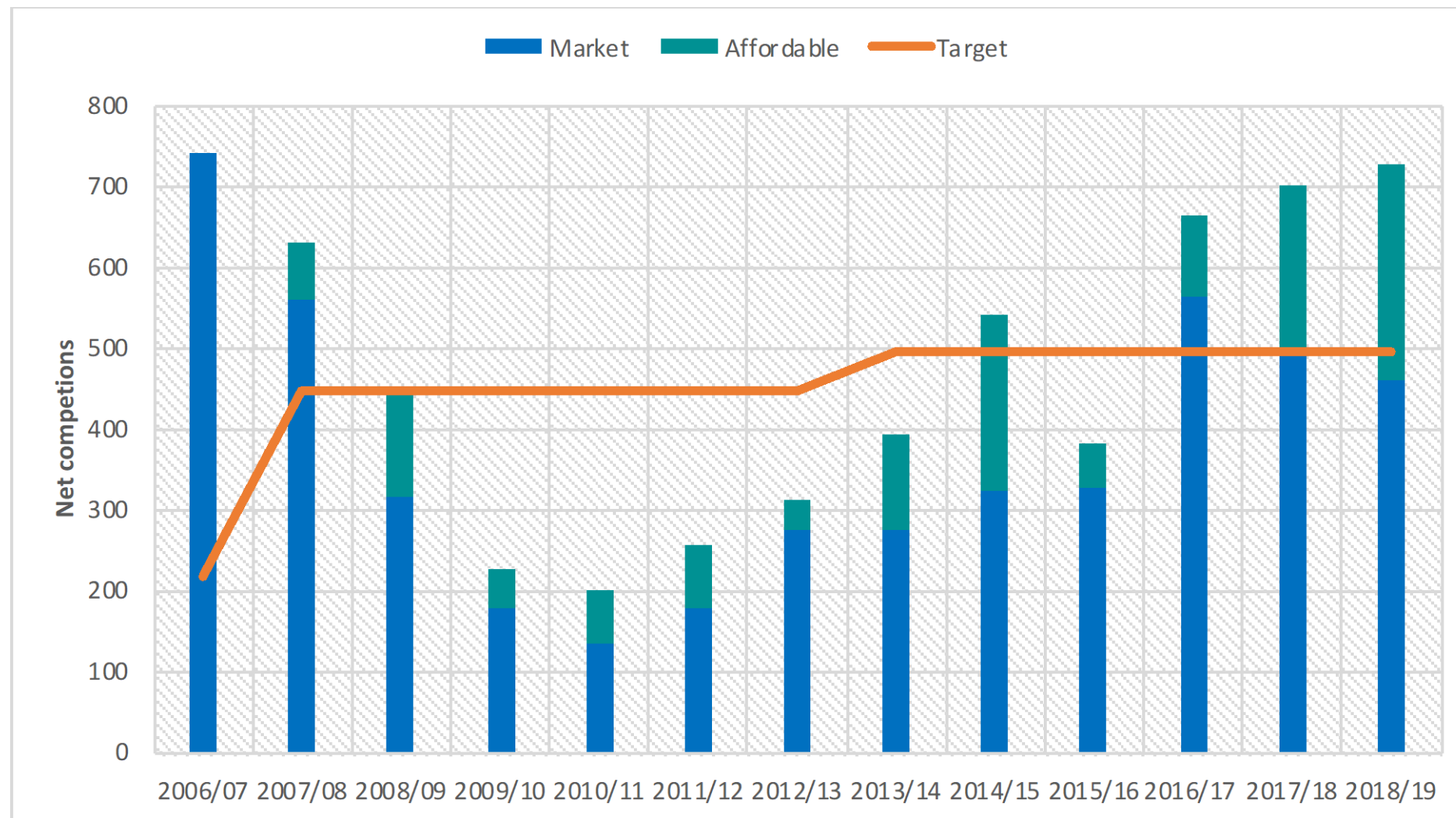
Table 3.13 Net dwelling completions 2006/07 to 2016/17				
Year	Total	Affordable	Market	Target
2006/07	741	0	741	220
2007/08	632	71	561	450
2008/09	445	128	317	450
2009/10	<b>229</b>	48	181	450
2010/11	203	67	136	450
2011/12	259	79	180	450
2012/13	314	36	278	450
2013/14	393	118	275	495
2014/15	543	219	324	495
2015/16	383	56	327	495
2016/17	664	98	566	495
2017/18	700	200	500	495
2018/19	729	268	461	495
<b>Grand total (11 years)</b>	<b>6,235</b>	<b>1,388</b>	<b>4,847</b>	<b>5,890</b>
<i>Annual average (past 11 years)</i>	<i>480</i>	<i>107</i>	<i>373</i>	
<b>Grand total (past 5 years)</b>	<b>3,019</b>	<b>841</b>	<b>2,178</b>	<b>2,475</b>
<i>Annual average (past 5 years)</i>	<i>604</i>	<i>168</i>	<i>436</i>	

\* 2009/10 completions were adjusted by the Council after the original AMR had been published

Source: Stockport Borough Annual Monitoring Reports

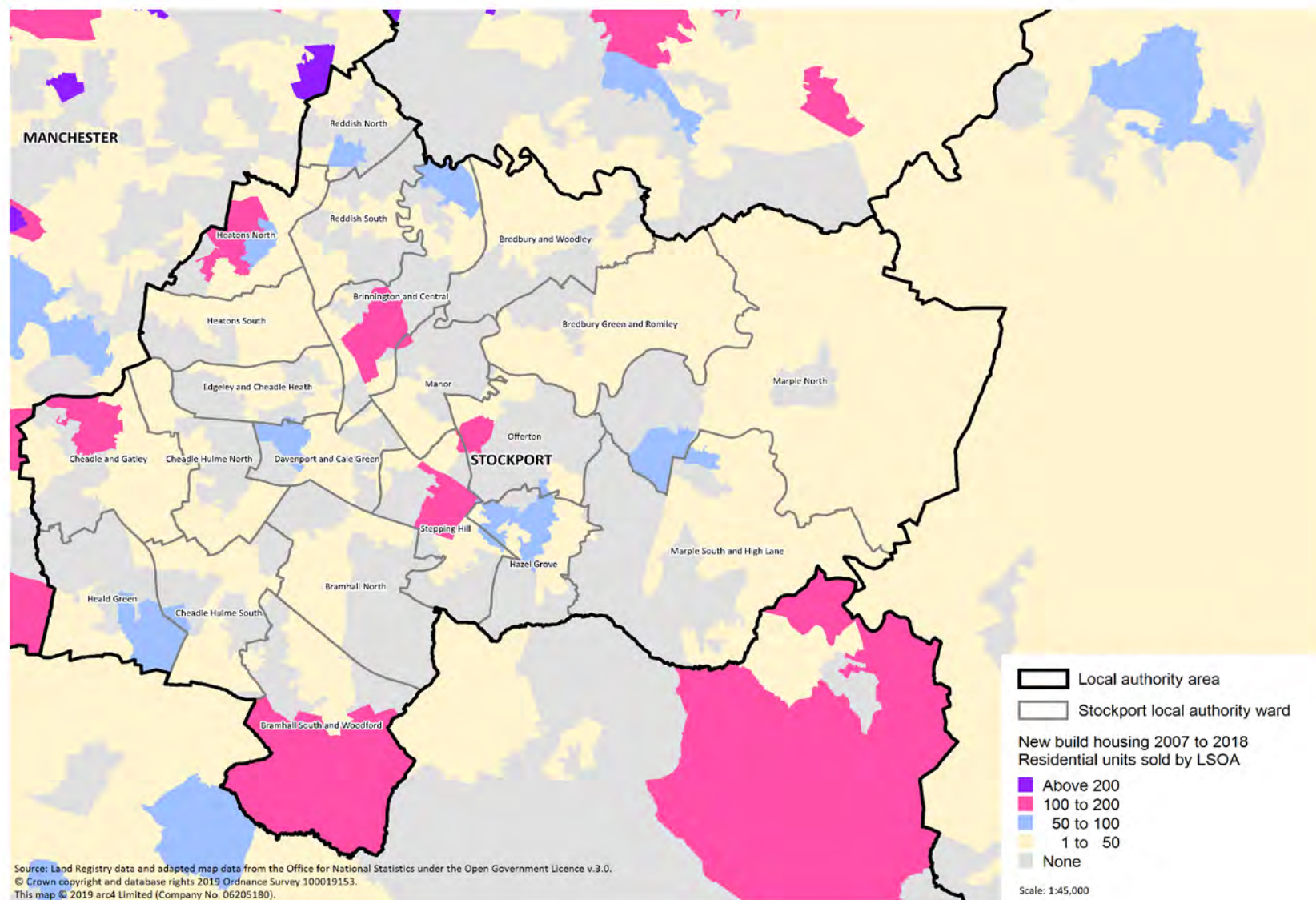
Note: 2017/18 and 2018/19 AMR reports are not published on the Council's website

- 3.31 Map 3.4 shows where new build activity has taken place over the period 2007-2018 by Lower Super Output Area. Particular concentrations of development are identified in wards in the centre of the borough and on the periphery of the western border.

**Figure 3.2 Dwelling completions compared with the annual target**



**Map 3.4** New build residential development, 2007-2018, by built up area LSOAs within the wards of Stockport Borough and the adjacent authorities



## Economic data

3.32 The following data provides a broad overview of the economic landscape of the borough:

- 61.4% of Household Reference People are economically active and are in employment according to the 2019 household survey; a further 29.7% are retired; 4.4% are permanently sick or disabled; 2.5% are either looking after the home or provide full-time care; 1.7% are unemployed and available for work and 0.4% are in full-time education or training;
- According to the Office for National Statistics (ONS) Annual Survey of Hours and Earnings, full-time lower quartile resident earnings in 2018 across Stockport borough are £21,118 each year. The lower quartile earnings for England are similar; £21,273;
- The ONS identifies that across the borough residents' incomes are similar to national averages. Lower quartile earnings in 2018 were £21,118, compared with £21,273 across England. Median incomes were £30,868 compared with £29,869 across England<sup>22</sup>; and
- In terms of income, the 2019 household survey identified that across the borough 27.1% of households receive less than £18,200 gross per year, 48.5% receive between £18,201 and £49,400 per year, 20.1% receive between £49,401 and £101,400 per year and 4.5% receive at more than £101,401 per year.

## Stakeholder views on the market

3.33 All stakeholders responding to the survey were asked to give their opinion in regard to the strengths and weaknesses of the area's housing market. Stakeholders gave a range of views on this, with the main strength being that Stockport has a strong housing market, however the main weakness identified in the area was the issue of affordability. These are outlined below.

### *Strengths:*

- A wide mix of housing stock in most areas to meet aspirations and housing needs;
- Good transport links;
- Good schools;
- Buoyant, good quality stock;
- Offers a diversity of housing well connected to the regional city region;
- Stockport's town centre offers one of the major commuter destinations outside of Manchester City Centre, with strong and growing links to the surrounding boroughs;
- The market has seen strong household growth over the previous ten years;

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<sup>22</sup> ONS 2018 Annual Survey of Hours and Earnings



- High demand and prices across the borough, small pockets of significantly lower prices but there is still demand for renting and low cost home ownership purchase;
- Good location with regards to proximity to Manchester;
- Strong sense of community, good mix of urban and non-urban spaces (good choice);
- Strong housing market driven by popularity, aspiration and demand leading in turn to higher property prices and thus land values; and
- Capped rent on the shared ownership properties for section 106 properties.

*Weaknesses:*

- Unaffordable, social housing under-supply and concentration in specific areas;
- Town centre has few if any aspirational stock to tempt buyers who would consider the Manchester City centre, South Manchester & Trafford upwardly mobile buyers or high earners to find the retail and leisure in the town centre;
- Stockport has significant affordability issues, for example numerically there are more households on low income in Stockport than in Rochdale;
- Migration – there is a larger outflow into Cheshire East than inflow, perhaps suggesting a lack of options at the higher end of the housing market. Current trend of high migration outflows to Cheshire East and High Peak;
- Not always fit for purpose, not always focusing on opportunities for intergeneration mix, not right sized matching changing needs;
- Polarised choices and lack of entry level properties; and
- The weaknesses are exactly the same in that the strong and buoyant market in many areas negates the supply of affordable housing for young families and first time buyers. The result of all the foregoing is that private land-owner's aspirations in respect of value become exaggerated.

## Concluding comments

- 3.34 The purpose of this chapter has been to consider the general housing market context of the borough and its inter-relationships with other areas. By reviewing house prices, relative affordability, migration, travel to work patterns and dwelling completions, a picture of the market dynamics of the borough emerges.
- 3.35 Median house prices across the borough have been consistently higher than those for the North West region and generally similar to England as a whole since 2000. Since 2014 Stockport prices have shown a divergence from the England average and are showing a higher trend. During 2018, median prices across the borough were £220,000, compared with £154,000 across the North West and £235,000 across England. In 2018, the median house price in Stockport was highest of all the neighbouring local authority districts, and a comparative house price change since 2000 of 215.2% is ranked in the middle of the grouping.

- 3.36 Relative affordability, taking account of average earnings, shows that Stockport is the least affordable local authority area in the group of nine neighbouring local authority areas. For lower quartile house prices, Stockport is the only area in the group to be less affordable than England.
- 3.37 2011 Census migration data indicates that the borough is a moderately contained housing market area, with around three-fifths of households moving originating within Stockport borough. Self-containment ratios (both origin and destination) would suggest that the borough is broadly self-contained. Additionally, the 2019 household survey found that of those households planning to move in the next five years, over three-quarters (77.5%) want to remain living within Stockport.
- 3.38 In terms of travel-to-work patterns, the 2011 Census indicates that 51.0% of Stockport residents who are employed work within the Stockport borough area, including working from home. Around half of the employed population commute out of Stockport to their place of work. Stockport borough experiences notable economic interaction with Manchester resulting in a net outflow of around 7,660 workers to Manchester from Stockport. Stockport cannot be considered to be self-contained in terms of the travel-to-work patterns of its own resident working population but part of a wider functional economic area.
- 3.39 This evidence would suggest that Stockport borough is a broadly self-contained housing market area in terms of migration and part of wider functional economic area.

## 4. Housing stock review

### Introduction

- 4.1 The purpose of this chapter is to explore the characteristics of the borough's housing stock, focusing on the current stock profile; house condition and tenure characteristics. This includes a detailed analysis of the major tenures: owner occupation, private rented sector and affordable housing.

### Estimates of current dwellings in terms of size, type, condition, tenure

- 4.2 There are several sources of data that estimate the scale and attributes of the borough's dwelling stock. The most recent data available relating to dwelling stock and households is reported in Table 4.1.

Table 4.1 Dwelling stock and household estimates		
Data source	Dwellings	Source
2018 Valuation Office Agency	128,720	VOA Table CTSOP1.0
2018 MHCLG Dwelling Stock Estimates	128,910	MHCLG Live Tables on Dwelling Stock Table 100
2019 Council Tax	128,660	Council
Data source	Households	Source
2019 council address file	125,268	Council
2014-based DCLG Household Projections 2019 figure	128,715	MHCLG

- 4.3 Council Tax data reports a total of **128,660** dwellings and **125,268** households across Stockport. This latter figure is taken as the total number of households for the purposes of the household survey analysis. Baseline dwelling and household statistics for each of the townships is set out in Table 4.2.

Table 4.2 Dwellings by township	
Township	Households
Bramhall, Cheadle Hulme (South) and Woodford	15,673
Bredbury, Lower Brinnington, Woodley (West)	8,821
Brinnington	3,169
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	14,974
Gatley, Heald Green and Cheadle Hulme (North)	14,362
Hazel Grove, Davenport (East), Heavily, Offerton (West)	20,565
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	15,660
Heaton Mersey, Heaton Norris (West), Heaton Moor	10,439
Town Centre and Hillgate	1,213
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	20,390
Stockport	125,268

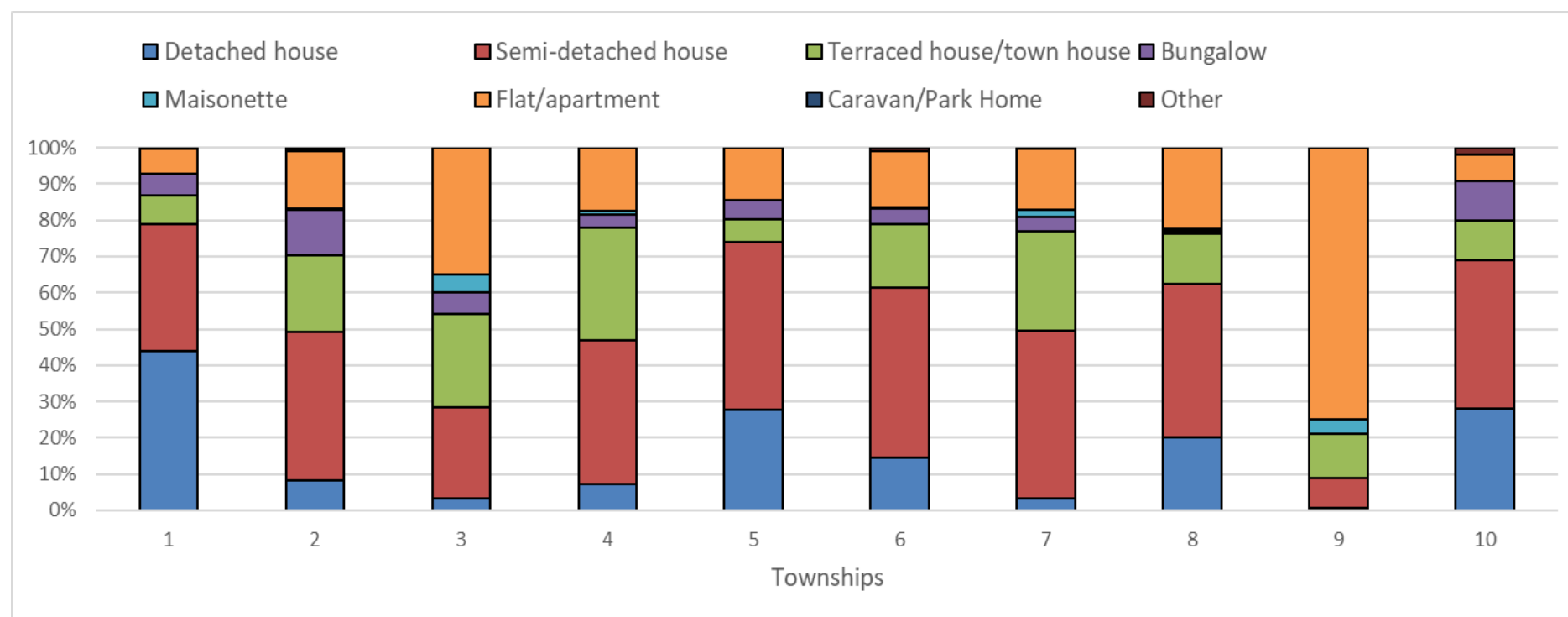
Source: 2019 Council Tax, 2019 household survey (households)

- 4.4 There are an estimated 3,305 vacant dwellings<sup>23</sup> (representing 2.6% of the total dwelling stock). This is similar to the national rate of 2.5%. The vacancy rate in the borough is just below the 'transactional vacancy level' of 3%, which is the proportion of stock normally expected to be vacant to allow movement within the market.

### Dwelling size and type

- 4.5 Based on the 2019 household survey, the vast majority (77.8%) of occupied dwellings are houses (of which 19.2% are detached, 41.8% are semi-detached and 16.8% are terraced or town houses), 15.0% are flats/apartments, 5.9% are bungalows, 0.6% are maisonettes and 0.6% are other types of dwellings.
- 4.6 Of all occupied dwellings, 10.1% have one bedroom, 21.9% have two bedrooms, 43.0% have three bedrooms and 25.1% have four or more bedrooms.
- 4.7 Figure 4.1 shows dwelling type information for each of the townships, based on the findings of the household survey. Map 4.1 illustrates the predominant dwelling type and size by LSOA based on 2018 Valuation Office Agency data.

<sup>23</sup> MHCLG Live Tables on Vacant Stock Table LT-615 2018

**Figure 4.1 Dwelling Type by township**

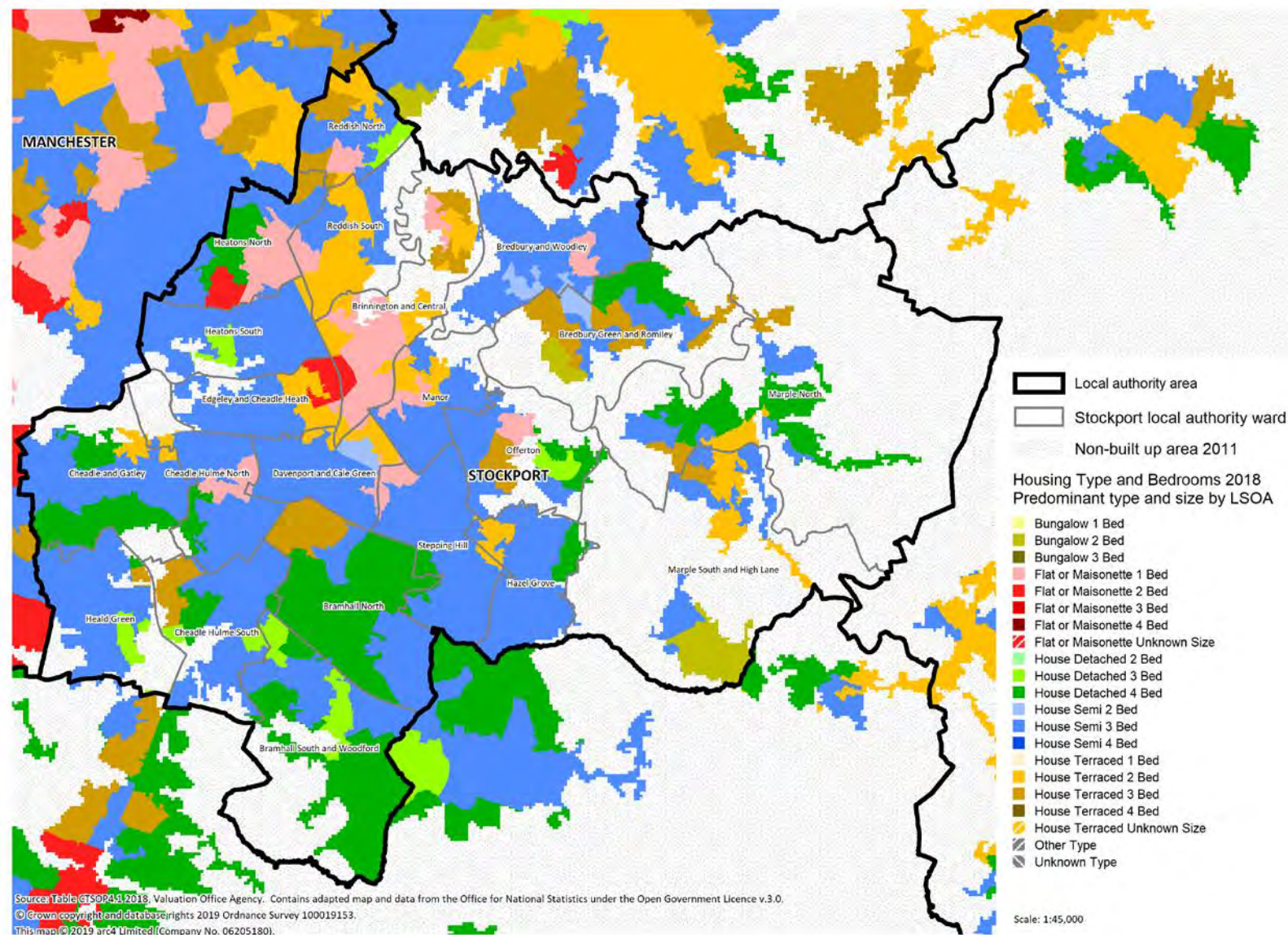
Source: 2019 household survey

**Townships key:**

1=	Bramhall, Cheadle Hulme (South) and Woodford	6=	Hazel Grove, Davenport (East), Heavily, Offerton (West)
2=	Bredbury, Lower Brinnington, Woodley (West)	7=	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill
3=	Brinnington	8=	Heaton Mersey, Heaton Norris (West), Heaton Moor
4=	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	9=	Town Centre and Hillgate
5=	Gatley, Heald Green and Cheadle Hulme (North)	10=	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor



**Map 4.1** Predominant dwelling type and size by built-up area LSOAs within Wards: Stockport Borough and adjacent authorities



- 4.8 How dwelling size and type vary by the sub areas is set out in Table 4.3. This shows a high proportion of larger houses with four or more-bedrooms (29.4%) in Bramhall, Cheadle Hulme (South) and Woodford compared to a small proportion of four or more-bedroom houses in Brinnington (1.9%) and 0% in Town Centre and Hillgate. Across Stockport borough 13.3% of dwellings have four or more-bedrooms. Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West) has the highest proportion of one or two-bedroom houses; 33.1% compared to the borough average of 17.8%.
- 4.9 Around 15% of dwellings in Stockport are flats; 8.4% are one-bedroom and 7.4% have two or more-bedrooms. Flats dominate the Town Centre and Hillgate township where 46.6% of dwellings are one-bedroom flats and 45.1% are two or more-bedroom flats. There is also a high proportion of flats in Brinnington compared to the borough average.
- 4.10 Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor has the highest proportion of bungalows. The proportions of both one or two-bedroom (8.7%) and three or -more bedroom (8.6%) are more than double the borough averages of 4.3% and 3.1% respectively.

Table 4.3 Dwelling type and size by township

Type/size	Township %										Stockport Borough %
	Bramhall, Cheadle Hulme (South) and Woodford	Bredbury, Lower Brinnington, Woodley (West)	Brinnington	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	Gatley, Heald Green and Cheadle Hulme (North)	Hazel Grove, Davenport (East), Heavily, Offerton (West)	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Heaton Mersey, Heaton Norris (West), Heaton Moor	Town Centre and Hillgate	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury	
1 or 2-bedroom house	4.7	24.8	25.0	33.1	6.1	21.6	28.2	10.3	-	11.9	17.8
3-bedroom house	46.7	42.7	34.4	44.4	52.7	48.9	45.8	45.6	8.3	44.7	45.8
4 or more-bedroom house	29.4	5.3	1.9	4.9	18.3	8.6	4.1	19.9	-	18.7	13.3
1-bedroom flat	3.2	9.5	20.3	9.2	5.7	10.0	11.7	11.1	46.6	3.7	8.4
2 or more-bedroom flat	7.0	6.1	16.3	6.7	6.3	6.7	7.8	11.6	45.1	3.8	7.4
1 or 2-bedroom bungalow	5.5	7.8	2.2	1.2	5.3	3.0	1.6	1.0	-	8.7	4.3
3 or more-bedroom bungalow	3.4	3.9	-	0.4	5.7	1.1	0.7	0.5	-	8.6	3.1
Total dwellings	15,220	8,880	3,200	16,040	14,950	21,060	15,780	10,280	1,330	19,910	126,650

Source: 2018 VOA



## The age and condition of Stockport's housing

- 4.11 The age profile of the dwelling stock in the borough is summarised in Table 4.4. Just over half of the borough's properties (51.3%) were built before 1965. Less than 1 in 5 properties (18.8%) have been built between 1983 and the present day.

Table 4.4 Age of dwelling, Stockport Borough		
Age of Dwellings	Number	%
pre-1919	18,080	14.5
1919-44	14,290	11.5
1945-64	31,620	25.3
1965-82	37,290	29.9
1983-99	17,340	13.9
post 1999	6,120	4.9
<b>Total</b>	<b>124,740</b>	<b>100.0</b>
<b>Unknown</b>	<b>3,930</b>	
<b>Grand Total</b>	<b>128,670</b>	

Source: VOA 2018

- 4.12 The English Housing Survey produces national data on dwelling condition. Applying national trends to the stock profile of Stockport borough would suggest that around 19.6% of dwelling stock is non-decent, which is similar the national average of 20.6% (Table 4.5). The proportion of dwellings likely to fail the minimum standard of decent homes criteria is estimated to be 2.3% which is lower than the national figure of 11.9%.
- 4.13 A full definition of what constitutes a decent home is available from MHCLG<sup>24</sup> but in summary a decent home meets the following four criteria:
- it meets the current statutory minimum for housing;
  - it is in a reasonable state of repair;
  - it has reasonably modern facilities and services; and
  - it provides a reasonable degree of thermal comfort.

<sup>24</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/7812/138355.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/7812/138355.pdf)

Table 4.5 Dwelling stock condition in England and Stockport estimates								
England			Fails decent homes criteria				All dwellings	% dwellings
Dwelling age (ehs)		Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal comfort	in group (000s)	
pre-1919		40.1	28.7	11.2	3.9	11.9	4,648	20.0
1919-44		24.1	13.1	7.6	1.7	7.6	3,930	16.9
1945-64		16.6	8.0	3.6	2.0	5.7	4,505	19.4
1965-80		17.5	8.8	1.8	1.9	7.6	4,757	20.5
1981-90		17.6	4.7	*	.9	13.5	1,953	8.4
post 1990		1.5	1.5	*	*	*	3,460	14.9
<b>Total</b>		<b>20.6</b>	<b>11.9</b>	<b>4.6</b>	<b>1.9</b>	<b>7.5</b>	<b>23,254</b>	<b>100.0</b>
Stockport Borough			Fails decent homes criteria (estimate)				All dwellings	% dwellings
Dwelling age (ehs)	Dwelling age (voa)	Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal comfort	in group	
pre-1919	pre-1919	7,254	2,081	813	280	865	18,080	14.5
1919-44	1919-44	3,437	450	260	59	261	14,290	11.5
1945-64	1945-64	5,261	419	192	103	301	31,620	25.3
1965-80	1965-82	6,515	571	119	124	493	37,290	29.9
1981-90	1983-1992	1,809	86		17	244	10,280	8.2
post 1990	Post 1992	193	3				13,180	10.6
<b>Total</b>		<b>24,470</b>	<b>2,912</b>	<b>1,132</b>	<b>466</b>	<b>1,825</b>	<b>124,740</b>	<b>100.0</b>
<b>% of all stock</b>		<b>19.6</b>	<b>2.3</b>	<b>0.9</b>	<b>0.4</b>	<b>1.5</b>		
<b>National %</b>		<b>20.6</b>	<b>11.9</b>	<b>4.6</b>	<b>1.9</b>	<b>7.5</b>		

Source: English Housing Survey 2013 data applied to 2018 Valuation Office Agency dwelling stock age

Note '\*\*' indicates sample size too small for reliable estimate

## House condition and repair problems

- 4.14 The 2019 household survey reviewed the extent to which households were satisfied with the state of repair of their accommodation. Overall 81.4% of respondents expressed satisfaction (37.7% were very satisfied and 43.7% were satisfied); 12.0% were neither satisfied nor dissatisfied.
- 4.15 Table 4.6 explores how the level of dissatisfaction with the quality of their accommodation varied by tenure, type and age of property. Note that the data relates to perception and across the private and affordable rented sectors and this may be more reflective of tenant expectations in landlord responses to repairs.
- 4.16 Household survey data indicates that the proportion of households who are dissatisfied with their accommodation is lowest for owner occupiers, 4.5%. It is around three times higher for those living in private rented accommodation, 14.9%, and two times higher for those living in affordable accommodation.
- 4.17 Dissatisfaction with the quality of accommodation was highest amongst households living in terraced or town houses (11.0%) and flats or apartments (9.4%). Age of property is not associated with dissatisfaction in the borough however the lowest level of dissatisfaction was amongst households in dwellings built from 2005 onwards, (3.8%).

**Table 4.6 Dissatisfaction with quality of accommodation by tenure, property type and property age**

Tenure	No. dissatisfied	% Dissatisfied	Base (households)
Owner occupier	4,169	4.5	91,932
Private rented	2,287	14.9	15,382
Affordable	1,859	10.4	17,954
<b>Total</b>	<b>8,315</b>	<b>6.6</b>	<b>125,268</b>
Property Type	No. dissatisfied	% Dissatisfied	Base (households)
Detached house	337	1.4	23,827
Semi-detached house	3,299	6.4	51,765
Terraced house or town house	2,291	11.0	20,868
Bungalow	266	3.6	7,355
Maisonette	11	1.4	781
Flat or apartment	1,752	9.4	18,619
Caravan or park home	-	0.0	45
Other	30	4.1	725
<b>Total (all households)</b>	<b>7,986</b>	<b>6.4</b>	<b>123,985</b>
Property Age	No. dissatisfied	% Dissatisfied	Base (households)
Pre 1919	811	4.7	17,391
1919 to 1944	1,709	6.0	28,456
1945 to 1964	1,457	6.8	21,407
1965 to 1984	1,259	5.4	23,124
1985 to 2004	399	5.0	8,007
2005 onwards	172	3.8	4,530
<b>Total (all households)</b>	<b>5,807</b>	<b>5.6</b>	<b>102,915</b>

Note: Response rate variations result in slight differences between base levels.

Source: 2019 household survey

## Repair problems

- 4.18 The 2019 household survey asked respondents if their home had any repair problems and the responses are shown in Table 4.7. More than half, 61.6% of households across the borough stated that they have no repair problems. The repair problems mentioned most frequently across the borough include windows (16.6%), dampness and mould growth (14.4%), brick and stonework (14.4%), roof (14.1%) and bathroom and toilet (13.8%).
- 4.19 Table 4.7 also summarises the range of repair problems by tenure and there are notable differences. The main repair problems stated among households living in owner occupation are windows (16.9%) followed by brick and stonework (15.8%) and roof (15.5%). In private rented households almost a third report a repair issue of dampness and mould growth, 30.7% and around one in five report problems with windows (21.4%). For those in affordable housing the two main issues are bathroom and toilet (15.3%) and dampness and mould growth (15.1%).

**Table 4.7 Repair problems by property tenure**

Repair problem	Tenure (%)			Total (all tenures)
	Owner occupier	Private rented	Affordable	
No repair problems	69.2	47.9	42.6	61.6
Brick and stonework	15.8	16.4	7.3	14.4
Roof	15.5	13.3	9.4	14.1
Windows	16.9	21.4	11.7	16.6
Kitchen	12.5	14.1	8.5	12.0
Doors	6.2	13.5	9.4	7.8
Bathroom and toilet	12.4	18.5	15.3	13.8
Heating problems	3.4	12.0	10.3	5.7
Dampness and mould growth	11.4	30.7	15.1	14.7
Wiring and electrics	8.3	12.5	3.4	8.1
<i>Base (households)</i>	<i>91,932</i>	<i>15,382</i>	<i>17,954</i>	<i>125,268</i>

Source: 2019 household survey; Note columns do not add to 100 as households could pick more than one repair problem

- 4.20 The household survey asked respondents why the repairs listed above have not been done and the responses are shown in Table 4.8. The two highest ranking reasons selected were that they couldn't afford to, 44.9% and that they have not had the time or were planning to do the repairs, 35.6%.
- 4.21 Table 4.8 also shows how these responses vary by age of the household reference person (HRP). Affordability was mentioned frequently across the age categories and particularly by those between the ages of 25 and 59 years. Those under the age of 34 reported that repairs were not their responsibility more than older age categories. From the age of 85 years onwards there is a sharp increase in households who report that they cannot physically manage the repairs needed to their homes and that the repair problems are too severe.

**Table 4.8 Reasons for repairs not been done**

Repair problem	Age of HRP						Total (all HRPS)
	15-24	25-34	35-44	45-59	60-84	85+	
Haven't the time or planning to do	14.8	27.6	38.3	35.8	38.1	20.2	<b>35.6</b>
Cannot physically manage	0.0	1.2	2.7	4.2	15.2	42.3	<b>7.1</b>
Cannot afford	31.2	43.2	52.3	47.2	38.2	27.8	<b>44.9</b>
Not my responsibility	55.2	41.5	26.6	22.9	22.4	39.9	<b>26.3</b>
Repair problems too severe	0.0	0.4	2.5	1.8	3.1	12.8	<b>2.3</b>
<i>Base (households)</i>	<i>487</i>	<i>5,829</i>	<i>10,487</i>	<i>18,153</i>	<i>13,651</i>	<i>709</i>	<i>49,315</i>

Source: 2019 household survey

4.22 Table 4.9 shows how these responses vary by economic activity. A higher proportion of households who are retired and employed report that they haven't had the time to do the repairs yet. Affordability is a particular issue for volunteers or carers and those in full-time education. Households who are sick or disabled or at home with children report that repairs are not their responsibility more than other economic statuses.

**Table 4.9 Reasons for repairs not been done by economic activity**

Repair problem	Economic activity %							Total (all households)
	Employed	Unemployed	Retired	Full-time education	Sick or disabled	At home with children	Volunteer or carer	
Haven't the time or planning to do	37.6	20.2	40.2	0.0	7.1	9.2	6.0	<b>35.0</b>
Cannot physically manage	3.2	39.7	17.0	0.0	12.9	0.0	14.3	<b>7.0</b>
Cannot afford	48.9	48.1	35.3	56.1	19.6	28.2	68.3	<b>44.6</b>
Not my responsibility	24.4	38.9	20.6	43.9	68.5	62.6	31.7	<b>27.3</b>
Repair problems too severe	1.4	8.8	5.2	0.0	4.1	6.1	0.0	<b>2.5</b>
<i>Base (households)</i>	<i>33,879</i>	<i>871</i>	<i>9,071</i>	<i>321</i>	<i>2,832</i>	<i>706</i>	<i>504</i>	<i>48,202</i>

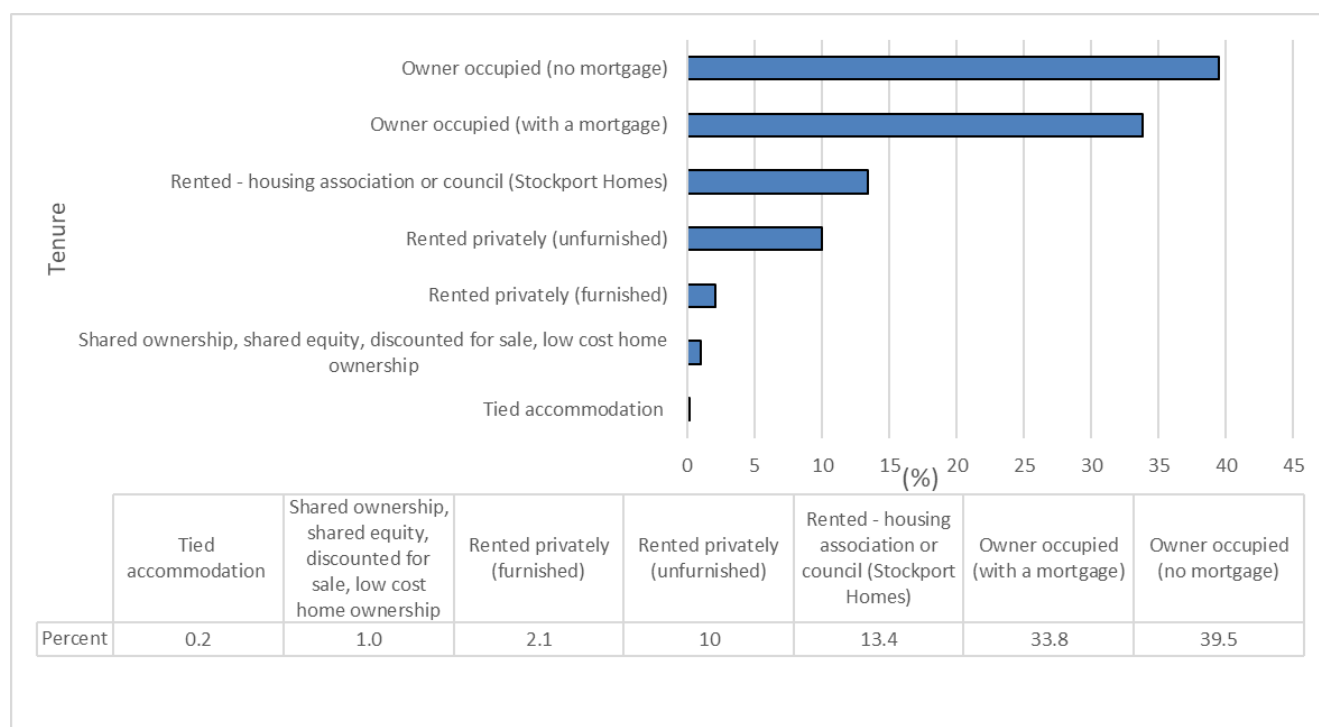
Source: 2019 household survey

## Housing tenure

4.23 Based on the findings of the 2019 household survey, the tenure profile of the borough is:

- 73.3% owner occupied (39.5% outright and 33.8% owned with a mortgage or loan);
- 14.4% affordable (13.4% rented from a social landlord and 1.0% intermediate tenure (low cost home ownership, discounted sale and shared ownership, shared equity)); and
- 12.3% private rented or living rent free (tied accommodation).

4.24 The Figure 4.2 below displays the breakdown of each tenure category in the borough.

**Figure 4.2 Stockport Borough: tenure profile of occupied dwellings**

Source: 2019 household survey

4.25 The tenure profile varies across the borough by township. Table 4.10 shows that most townships are dominated (over a 50% share) by owner occupied households although two are dominated by affordable housing. The share of private rented is consistently less than 20%.

4.26 Three townships consist of over 80% owner occupiers:

- Bramhall, Cheadle Hulme (South) and Woodford,
- Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor and;
- Gatley, Heald Green and Cheadle Hulme (North)

4.27 Whilst the average share of affordable housing in the borough is 14.5%, two townships have a much higher proportion, and these are:

- Town Centre and Hillgate, 73.2% affordable housing; and
- Brinnington, 64.4% affordable housing.

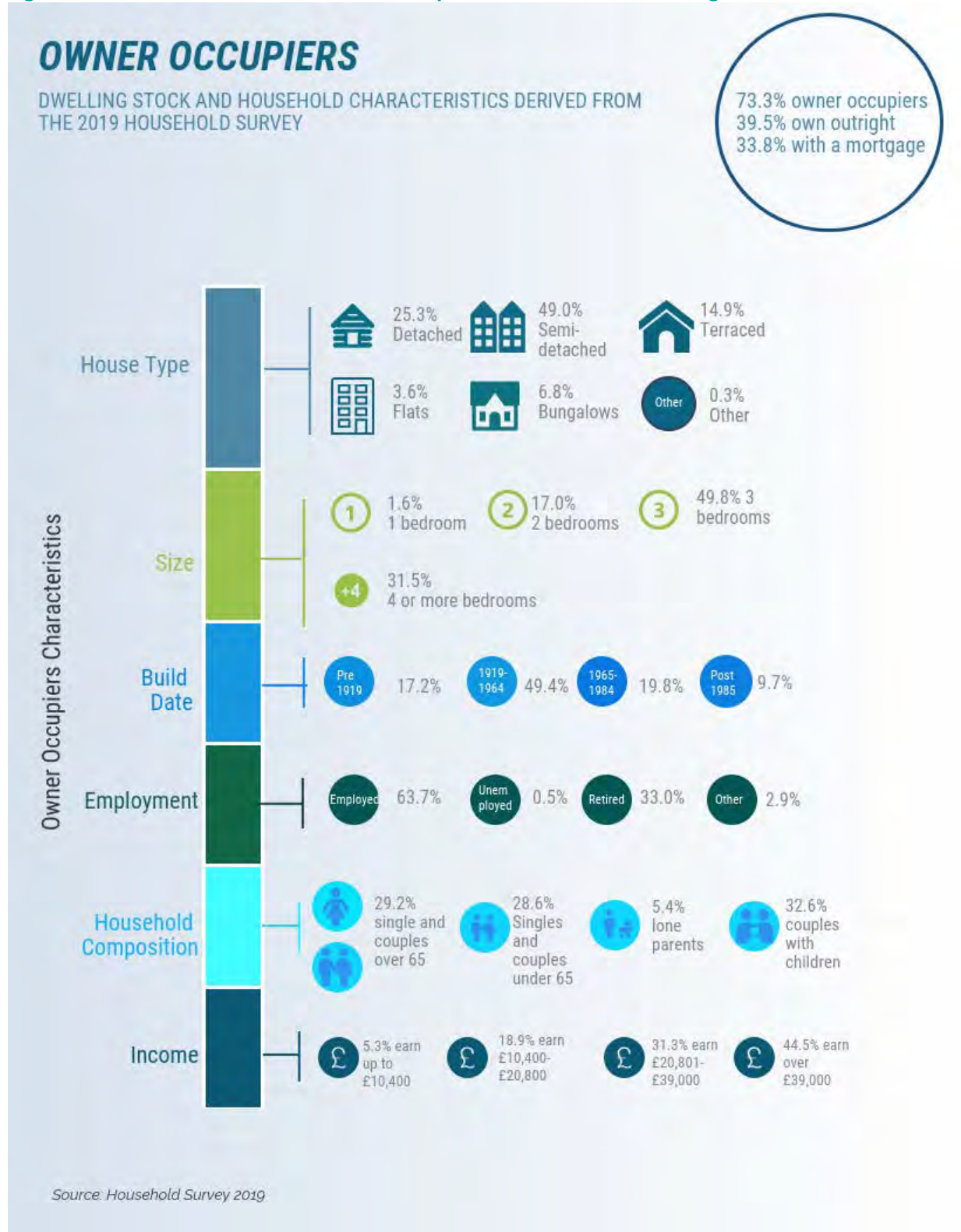
Table 4.10 Property tenure split by township				
Township	Owner occupied	Private rented	Affordable	Base
Bramhall, Cheadle Hulme (South) and Woodford	86.8	8.2	5.0	15,673
Bredbury, Lower Brinnington, Woodley (West)	67.8	12.3	19.9	8,822
Brinnington	28.1	7.5	64.4	3,170
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	62.5	16.8	20.7	14,974
Gatley, Heald Green and Cheadle Hulme (North)	83.2	9.1	7.7	14,363
Hazel Grove, Davenport (East), Heavily, Offerton (West)	71.2	13.6	15.2	20,565
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	63.8	16.7	19.6	15,660
Heaton Mersey, Heaton Norris (West), Heaton Moor	76.8	17.0	6.2	10,439
Town Centre and Hillgate	12.8	14.0	73.2	1,213
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	85.1	7.8	7.1	20,391
<b>Total</b>	<b>73.4</b>	<b>12.3</b>	<b>14.3</b>	<b>125,270</b>

Source: 2019 household survey

## The owner-occupied sector

4.28 Figure 4.3 sets out the general characteristics of owner-occupier households and dwellings across Stockport borough.

**Figure 4.3 Characteristics of owner-occupied households and dwellings**





- 4.29 House prices were presented in Chapter 3 and Land Registry data reveals that over the period 2000 to 2018, lower quartile and median house prices across the Stockport borough have increased. This is summarised in Table 4.11 alongside income information.
- 4.30 It is interesting to note that in 2000, a household income of £12,709 was required for a lower quartile price to be affordable; by 2018 this had increased to £39,857. In comparison, an income of £18,771 was required for a median priced property to be affordable in 2000 compared with £56,571 in 2018.

Table 4.11 Lower quartile and median price and income required to service a mortgage				
Stockport	House price (£)		Income required (£)*	
	2000	2018	2000	2018
Lower quartile	49,425	155,000	12,709	39,857
Median	73,000	220,000	18,771	56,571

\*Assuming a 3.5x income multiple and a 10% deposit is available

Source: Data produced by Land Registry © Crown copyright 2019

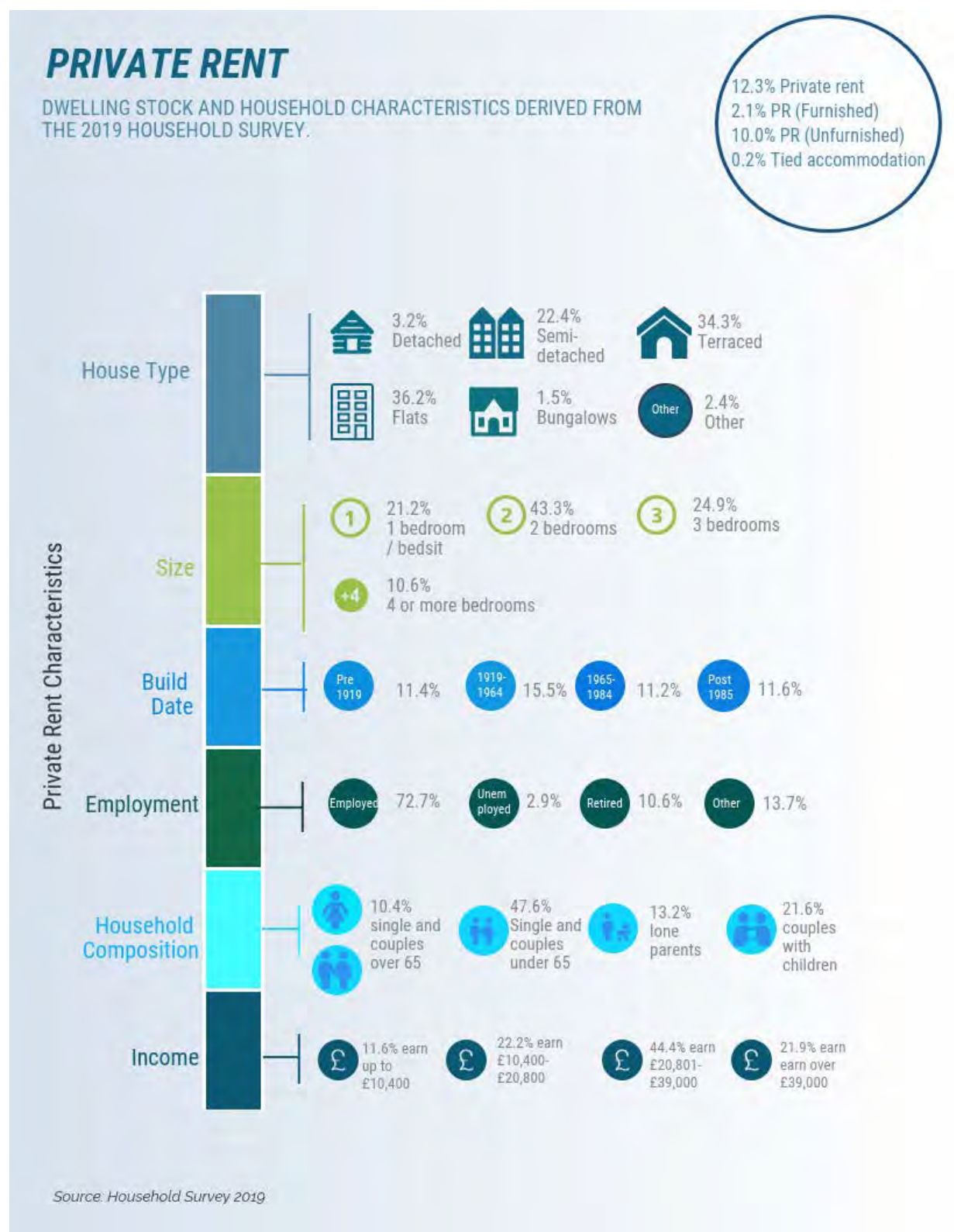
### Stakeholder views on the owner-occupied sector

- 4.31 A full analysis of the findings of the online stakeholder survey is set out in Appendix E. A short summary for the owner-occupied sector is provided here.
- 4.32 Stakeholders commented that Stockport has a strong housing market but with small pockets of significantly lower prices. Nevertheless, there is still demand for low cost home ownership. Stakeholders also commented that perhaps options were limited at the higher end of the market resulting in high outflows to non GM neighbouring areas.
- 4.33 Stakeholders indicated that home ownership is the preferred option for those who can afford it but access to the market is difficult and the supply of properties is low, particularly for young families and larger families.

## The private rented sector

- 4.34 The Government's Housing Strategy (November 2011)<sup>25</sup>, set out the Government's plans to boost housing supply. It recognised an increasingly important role for the private rented sector, both in meeting people's housing needs and in supporting economic growth by enabling people to move to take up jobs elsewhere and to respond to changing circumstances.
- 4.35 The private rented sector in England is growing; the Census figures for 2011 confirmed that the sector now totals 16.8% of the dwelling stock, an increase from 8.8% in 2001. Increasing house prices pre-2007 and the struggling sales market when the downturn came are both factors that have underpinned the growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing need, affordable need as well as providing an alternative to homeownership.
- 4.36 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector meets these requirements. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management, will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.
- 4.37 Figure 4.4 sets out the general characteristics of private rented households and dwellings across the borough based on the 2019 household survey.
- 4.38 Table 4.10 (above) indicates the proportion of households living in the private rented sector by township and indicated that across Stockport the share of private rented is consistently less than 20% and ranges from a low of 7.5% in Brinnington and a high of 17.0% in Heaton Mersey, Heaton Norris (West), Heaton Moor
- 4.39 In Stockport there are over 15,000 households living in the private rented sector, and over half (51.5%) of these live in the following three townships:
- 18.2% of private rented households live in Hazel Grove, Davenport (East), Heavily, Offerton (West);
  - 17.0% of private rented households live in Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill; and
  - 16.3% of private rented households live in Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West).

<sup>25</sup> *Laying The Foundations; A Housing Strategy for England, 2011*

**Figure 4.4** Characteristics of private rented households and dwellings

- 4.40 In terms of the cost of renting, Tables 4.12 and 4.13 set out the comparative median and lower quartile rents for Stockport borough, the North West and England as a whole.
- 4.41 The tables indicate that 2018 median (£676) and lower quartile (£594) rental prices per calendar month (pcm) in the borough are below national and above regional levels.
- 4.42 Comparing the rental price in 2018 with that in 2010 indicates that there has been around a 20% increase in median and lower quartile rental prices in Stockport borough during the period. This compares to more modest rises in the region. The increase in LQ prices in the borough (+19.3%) is greater than that experienced by England as whole (+13.0%) whereas for median prices the increases are comparable to national trends. This analysis suggests that the rental market in the borough is more closely following national than regional trends, although absolute values lag behind.

**Table 4.12 Comparative median rental price each month, 2010-2018**

Location	Median price by year (£)		% change 2010-2018
	2010	2018	
Stockport	<b>572</b>	<b>676</b>	<b>+18.2</b>
North West	546	594	+8.8%
England	893	1,075	+20.4%

Source: Zoopla PPD 2019

**Table 4.13 Comparative lower quartile rental price each month, 2010-2018**

Location	Lower quartile price by year (£)		% change 2010-2018
	2010	2018	
Stockport	<b>498</b>	<b>594</b>	<b>+19.3%</b>
North West	472	477	+1.1%
England	598	676	+13.0%

Source: Zoopla PPD 2019

- 4.43 In terms of the ten townships, Table 4.14 shows lower quartile and median rents in 2018. The data indicates that Bramhall, Cheadle Hulme (South) and Woodford has the highest rents at both the lower quartile and median level. Town Centre and Hillgate have the lowest rents.

**Table 4.14** Lower quartile and median rental prices each month by township, 2018

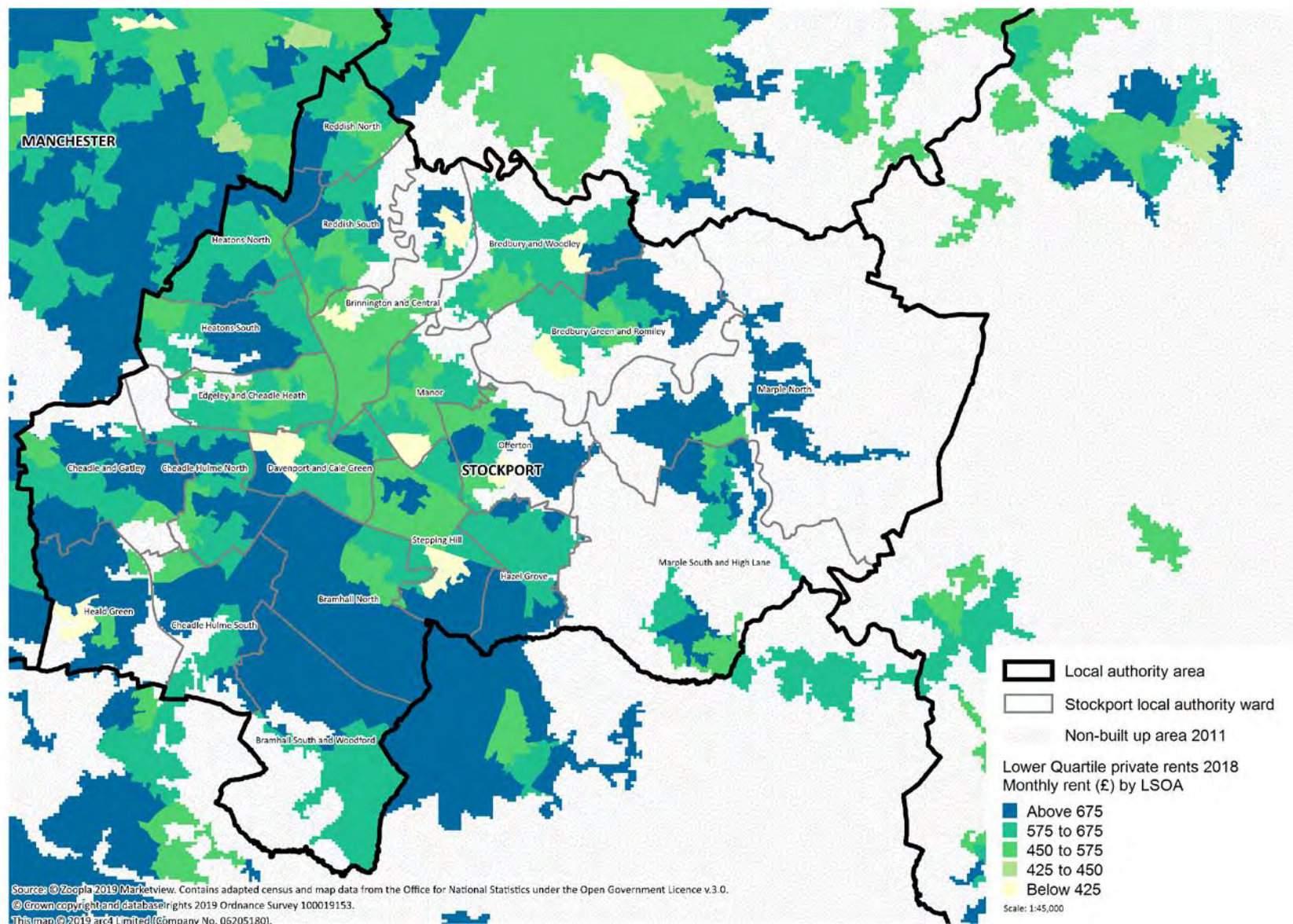
Township	Lower quartile (£)	Median (£)
Bramhall, Cheadle Hulme (South) and Woodford	724	849
Bredbury, Lower Brinnington, Woodley (West)	550	624
Brinnington	550	622
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	594	650
Gatley, Heald Green and Cheadle Hulme (North)	676	849
Hazel Grove, Davenport (East), Heavily, Offerton (West)	576	650
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	596	650
Heaton Mersey, Heaton Norris (West), Heaton Moor	594	724
Town Centre and Hillgate	550	611
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	676	776
<b>Stockport</b>	<b>594</b>	<b>676</b>

Source: Zoopla PPD 2019

- 4.44 Further details on LQ and median rents within built-up areas at a small area level (Lower Super Output Areas) can be found in Maps 4.2 and 4.3 below. This illustrates that the highest monthly rent prices are concentrated in the south and west of the borough. There are only a small number LSOAs with LQ or median rents in the lowest price bracket.

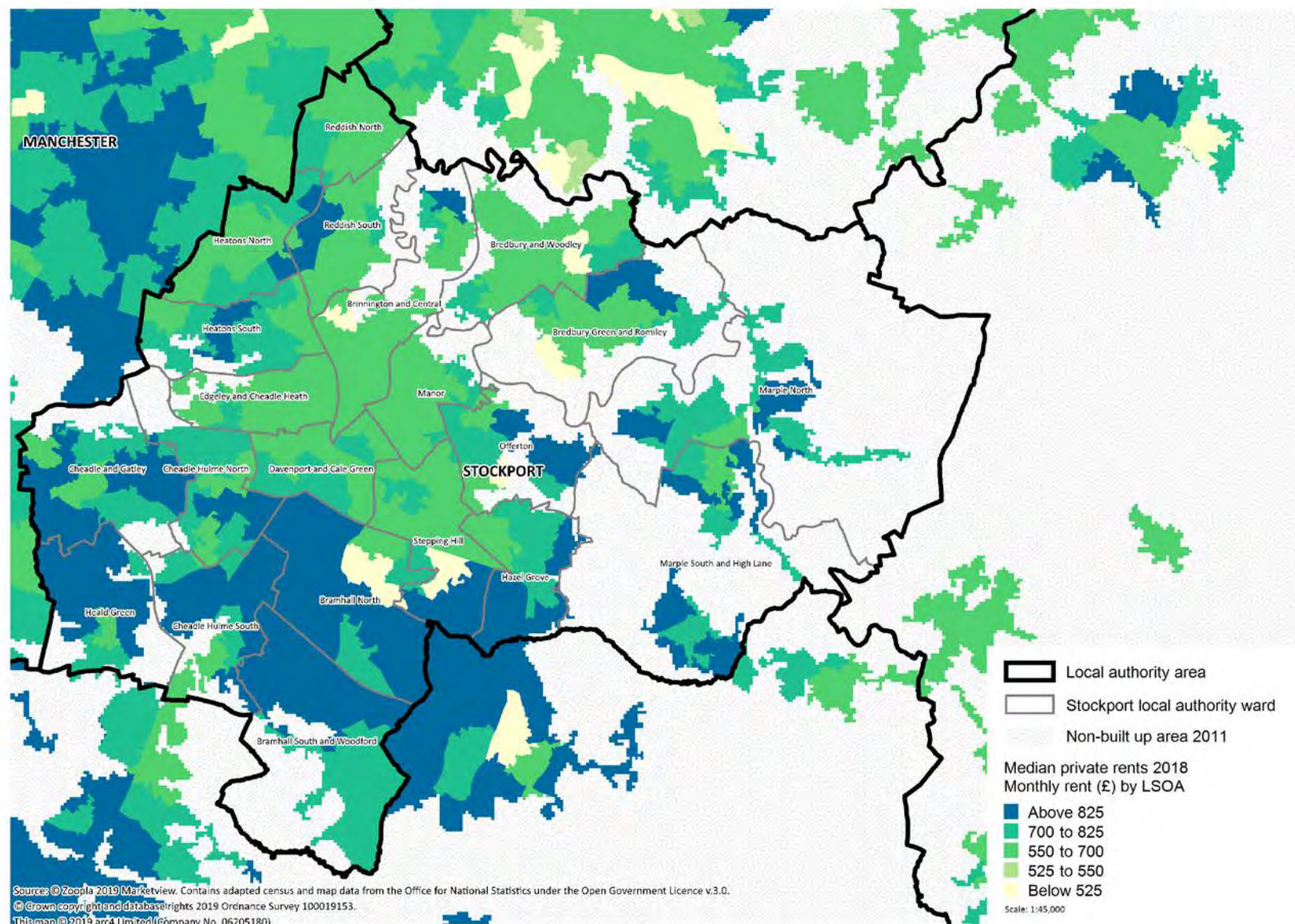


**Map 4.2** Lower quartile rental prices each month, 2018, by built up area LSOAs within the wards of Stockport Borough and adjacent authorities





**Map 4.3** Median rental prices each month, 2018, by built up area LSOAs within the wards of Stockport Borough and adjacent authorities



4.45 The private rented sector houses a proportion of low-income households that are eligible for assistance with rental costs. The amount that can be claimed is capped to a local allowance that varies by area. The cap is estimated by the VOA and published in the form of a local housing allowance rate for a broad market area.

4.46 The Local Housing Allowance rates for Stockport are examined. Two Broad Rental Market Areas (BRMAs)<sup>26</sup> affect the borough:

#### Tameside & Glossop BRMA

- Shared accommodation rate - £56.58 per week
- 1-bedroom rate - £86.30 per week
- 2-bedroom rate - £103.56 per week
- 3-bedroom rate - £126.58 per week
- 4-bedroom rate - £156.38 per week

#### Southern Greater Manchester BRMA

- Shared accommodation rate - £61.37 per week
- 1-bedroom rate - £102.25 per week
- 2-bedroom rate - £128.19 per week
- 3-bedroom rate - £151.78 per week
- 4-bedroom rate - £200.09 per week

### Stakeholder views on private rented sector

4.47 A full analysis of the findings of the online stakeholder survey is set out in Appendix E. A short summary for the private rented sector is provided here.

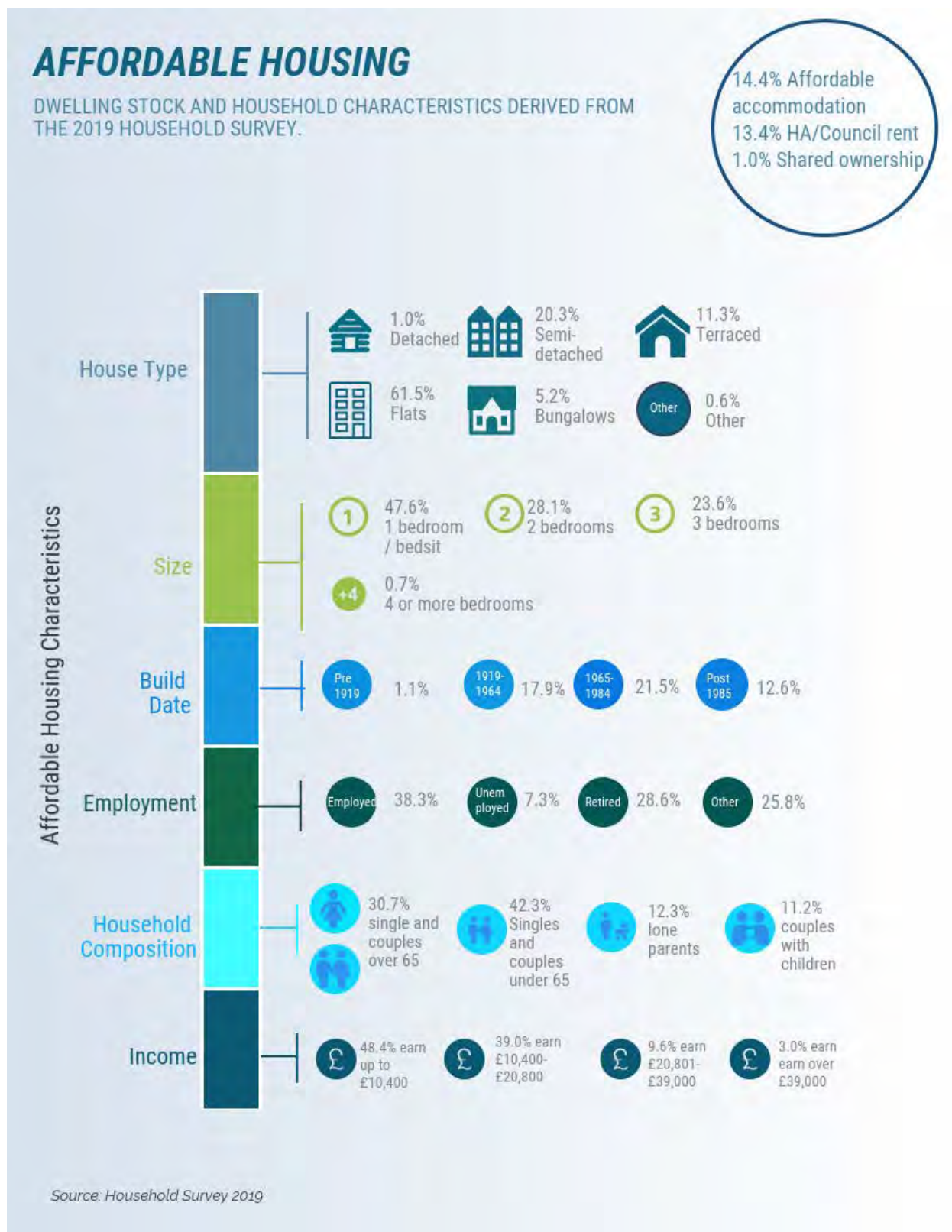
4.48 Stakeholders considered the private rented sector in Stockport to be buoyant and popular. It was suggested that new private rented housing was lacking in the area and it is recognised that different housing types are in demand in different parts of the borough, for example family homes to rent in Cheadle Hulme.

### Affordable housing

4.49 Figure 4.5 sets out the general characteristics of affordable housing households and dwellings across the borough based on the 2019 household survey.

<sup>26</sup> A Broad Rental Market Area is an area 'within which a person could reasonably be expected to live having regard to facilities and services for purposes of health, education, recreation, personal banking and shopping, taking account of the distance of travel, by public and private transport and from those facilities and services'. A BRMA must contain 'residential premises for a variety of types, including such premises held on a variety of tenures' PLUS 'sufficient privately rented residential premises, to ensure that, in the rent officer's opinion, the LHA for the area is representative of the rents that a landlord might reasonably be expected to obtain in that area' Source: VOA BRMA statistics



**Figure 4.5** Characteristics of affordable housing households and dwellings

### Stakeholder views on affordable housing

- 4.50 A full analysis of the findings of the online stakeholder survey is set out in Appendix E. A short summary for the affordable sector is provided here.
- 4.51 Stakeholders perceived the under-supply and concentration in certain areas of affordable housing in the borough as a weakness to the housing market. All tenures and types of affordable housing was seen as lacking but stakeholders commented in more detail on 1-bedroom housing, options for older people and family housing at the bottom end of the market.
- 4.52 Registered providers believed that there is not enough affordable housing in the right places and of good quality in and around Stockport. Of developments sold in Stockport they have all been oversubscribed with huge waiting lists. This is due to house prices rising in Stockport so much meaning that it is unaffordable for first time buyers to get on the ladder and for families to be able to afford homes of a suitable size. Also, there are very few affordable level-access dwellings for the older person households that are looking to downsize and don't have the equity to buy outright.
- 4.53 In relation to demand for intermediate housing products, stakeholders believed that shared ownership could help to meet the demand for affordable housing. Stakeholders stated that there needs to be a greater diversity of affordable products. Shared ownership is an important part of meeting the need for affordable housing. There is huge demand for these products, schemes sell out very quickly and residents like the product and usually stay in them.

### Relative affordability of housing tenure options and defining genuinely affordable housing

- 4.54 The relative cost of alternative housing options across the borough and sub-areas is considered in the LHNA from two perspectives. Firstly, analysis considers prevailing prices at township level across a range of market and affordable tenures and the incomes required to afford these properties. Secondly, analysis considers what is genuinely affordable to households based on local incomes and assumptions around the proportion of income that should be spent on renting and the multiples of income for buying. The analysis of what is genuinely affordable also considers the incomes of selected key workers and those on minimum and living wages.

### Range of tenure options

- 4.55 Table 4.15 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties.

### Cost of alternative tenure options

- 4.56 Table 4.16 sets out the cost of alternative tenure options by township.

## Income required for tenure options

- 4.57 Table 4.17 sets out the indicative incomes required based on rental property being affordable if up to 25% of household income is spent on rent; and owning is affordable based on a 3.5x household income multiple. Analysis also assumes deposits of up to 10%. The impact of higher deposits on the income required to service a mortgage are summarised in Table 4.18 based on borough prices; this demonstrates the considerable reduction on income requirements for a property to be affordable through higher deposits.

Table 4.15 Summary of tenure, price assumptions and data sources		
Tenure	Tenure price assumptions	Data Source
Social rent	2018 prices	Regulator of Social Housing Statistical Data Return 2018
Affordable Rent	Affordable homes based on 80% of median market price	Zoopla 2019
Market Rent – lower quartile	2018 prices	Zoopla 2019
Market Rent – median	2018 prices	Zoopla 2019
Market Rent – upper quartile	2018 prices	Zoopla 2019
Market Sale – lower quartile	2018 prices	Land Registry Price Paid
Market Sale – median	2018 prices	Land Registry Price Paid
Market Sale – average	2018 prices	Land Registry Price Paid
Starter Home	20% discount on full value (assumed to be median), 10% deposit on discounted portion, remainder mortgage based on 3.5x income	Assumptions applied to Land Registry Price Paid data
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%, 10% deposit required, annual service charge £395, Annual rent based on 2.75% of remaining equity	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%, 5% deposit required, annual service charge £395, Annual rent based on 2.75% of remaining equity	Assumptions applied to Land Registry Price Paid data
Help to buy	Total price based on median price. Mortgage based on 75% equity. 20% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership	70% of Average Price	Assumptions applied to Land Registry Price Paid data

Table 4.16 Cost of alternative tenures by township

Tenure option	Price (2018)										
	Bramhall, Cheadle Hulme (South) and Woodford	Bredbury, Lower Brinnington, Woodley (West)	Brinnington	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	Gatley, Heald Green and Cheadle Hulme (North)	Hazel Grove, Davenport (East), Heavily, Offerton (West)	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Heaton Mersey, Heaton Norris (West), Heaton Moor	Town Centre and Hillgate	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	Stockport Borough
Social rent	£335	£335	£335	£335	£335	£335	£335	£335	£335	£335	£335
Affordable rent	£679	£499	£498	£520	£679	£520	£520	£579	£489	£621	£541
Market Rent - lower quartile	£724	£550	£550	£594	£676	£576	£596	£594	£550	£676	£594
Market rent – median	£849	£624	£622	£650	£849	£650	£650	£724	£611	£776	£676
Market rent - upper quartile	£997	£693	£702	£693	£975	£724	£724	£897	£650	£901	£793
Market sale - lower quartile	£250,000	£129,950	£132,000	£140,000	£205,000	£144,000	£127,500	£220,000	£69,600	£193,000	155000
Market sale – median	£360,000	£158,000	£174,995	£171,000	£275,000	£189,000	£152,000	£300,000	£90,500	£258,000	220000
Market sale – average	£409,973	£171,717	£205,308	£175,215	£288,394	£211,652	£174,829	£330,670	£101,249	£279,561	£257,836
Starter home	£288,000	£126,400	£139,996	£136,800	£220,000	£151,200	£121,600	£240,000	£72,400	£206,400	£176,000
Shared ownership (50%)	£180,000	£79,000	£87,498	£85,500	£137,500	£94,500	£76,000	£150,000	£45,250	£129,000	£110,000
Shared ownership (25%)	£90,000	£39,500	£43,749	£42,750	£68,750	£47,250	£38,000	£75,000	£22,625	£64,500	£55,000
Help to buy	£270,000	£118,500	£131,246	£128,250	£206,250	£141,750	£114,000	£225,000	£67,875	£193,500	£165,000
Discounted home ownership	£215,236	£90,151	£107,786	£91,988	£151,407	£111,117	£91,785	£173,602	£53,155	£146,769	£135,364

Source: Data produced by Land Registry © Crown copyright 2019, Zoopla 2019, MHCLG, RSH SDR 2018



Tenure option	Income required (2018)										
	Bramhall, Cheadle Hulme (South) and Woodford	Bredbury, Lower Brinnington, Woodley (West)	Brinnington	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	Gatley, Heald Green and Cheadle Hulme (North)	Hazel Grove, Davenport (East), Heavily, Offerton (West)	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Heaton Mersey, Heaton Norris (West), Heaton Moor	Town Centre and Hillgate	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	Stockport Borough
Social rent	£16,080	£16,080	£16,080	£16,080	£16,080	£16,080	£16,080	£16,080	£16,080	£16,080	£16,080
Affordable rent	£32,602	£23,962	£23,885	£24,960	£32,602	£24,960	£24,960	£27,802	£23,462	£29,798	£25,958
Market Rent - lower quartile	£34,752	£26,400	£26,400	£28,512	£32,448	£27,648	£28,608	£28,512	£26,400	£32,448	£28,512
Market rent - median	£40,752	£29,952	£29,856	£31,200	£40,752	£31,200	£31,200	£34,752	£29,328	£37,248	£32,448
Market rent - upper quartile	£47,856	£33,264	£33,696	£33,264	£46,800	£34,752	£34,752	£43,056	£31,200	£43,248	£38,064
Market sale - lower quartile	£64,286	£33,416	£33,943	£36,000	£52,714	£37,029	£32,786	£56,571	£17,897	£49,629	£39,857
Market sale - median	£92,571	£40,629	£44,999	£43,971	£70,714	£48,600	£39,086	£77,143	£23,271	£66,343	£56,571
Market sale - average	£105,422	£44,156	£52,793	£45,055	£74,159	£54,425	£44,956	£85,029	£26,035	£71,887	£66,301
Starter home	£74,057	£32,503	£35,999	£35,177	£56,571	£38,880	£31,269	£61,714	£18,617	£53,074	£45,257
Shared ownership (50%)	£67,766	£30,684	£33,804	£33,071	£52,162	£36,375	£29,583	£56,799	£18,389	£49,185	£42,066
Shared ownership (25%)	£55,809	£25,436	£27,992	£27,391	£43,028	£30,098	£24,534	£46,835	£15,383	£40,616	£34,759
Help to buy	£51,429	£22,571	£24,999	£24,429	£39,286	£27,000	£21,714	£42,857	£12,929	£36,857	£31,429
Discounted home ownership	£58,421	£18,889	£22,584	£19,274	£31,723	£23,282	£19,231	£36,374	£11,137	£30,752	£28,362

Table 4.18 Impact of alternative deposits on income required for open market properties					
Market sale price	Amount of deposit				Borough Average Price
	10%	20%	30%	40%	
Market sale - lower quartile	£139,500	£124,000	£108,500	£93,000	£155,000
Market sale - median	£198,000	£176,000	£154,000	£132,000	£220,000
Market sale - average	£232,052	£206,269	£180,485	£154,702	£257,836
<b>Household income required (3.5x multiple)</b>	<b>10%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	
Market sale - lower quartile	£39,857	£35,429	£31,000	£26,571	
Market sale - median	£56,571	£50,286	£44,000	£37,714	
Market sale - average	£66,301	£58,934	£51,567	£44,200	
<b>Household income required (5x multiple)</b>	<b>10%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	
Market sale - lower quartile	£27,900	£24,800	£21,700	£18,600	
Market sale - median	£39,600	£35,200	£30,800	£26,400	
Market sale - average	£46,410	£41,254	£36,097	£30,940	

- 4.58 Figure 4.6 summarises in graphical form the relative affordability of alternative tenures at the borough level, setting out the income and deposit required for different options set against prevailing lower quartile and median earnings derived from 2018 CAMEO data.
- 4.59 This indicates that three tenure options are affordable for households on lower quartile incomes; social rent, affordable rent and shared ownership (25%). Three further tenures become affordable to households on median incomes; market rent at LQ and median levels and shared ownership (50%). By comparison, households on lower quartile or median incomes could not truly afford any market housing for sale at the current borough prices or three out of the five of affordable housing products.
- 4.60 This comparison of local incomes with the cost of local house prices and rents illustrates the affordability challenge faced by residents within the borough. It shows the particular problem faced by households who do not have either existing equity or savings.

**Figure 4.6 Stockport Borough household income and housing costs**



Source: Data produced by Land Registry © Crown copyright 2018, Zoopla 2018, CAMEO 2018, RSH SDR 2018

Note: The deposit requirements are shown on the table as a negative number

### What is genuinely affordable housing in the Stockport borough context?

- 4.61 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying. The analysis takes into account:
- Township 2018 lower quartile and median household incomes from CAMEO data;
  - 2018 entry-level incomes from a range of key worker occupations;

- Incomes associated with 2018 minimum and living wages (using single, dual income and 1.5x income measures);
- How much households could afford to spend on market rents by considering the percentage of income spent on housing. To do this, analysis considers what rent a household could afford if it spent 25%, 30%, 35%, 40%, 45% and 50% of income on rent. This is then compared with what lower quartile and median market rents actually were in 2018 to determine what is affordable to households;
- The extent to which affordable rental options are genuinely affordable to households; and
- The extent to which households could afford home ownership based on multiples of household income starting at 3.5x. The analysis does go up to a 7.5x income multiple (this is to illustrate the affordability challenges of home ownership although it is recognised that obtaining a mortgage would not be possible on such a multiple of income).

### *Genuinely affordable rents*

- 4.62 Table 4.19 sets out the lower quartile rent that could be afforded based on the percentage of income used to pay the rent by township. For instance, in Hazel Grove, Davenport (East), Heavily, Offerton (West), lower quartile rent in 2018 was £576 each month and lower quartile gross household incomes were £2,083 each month. The table shows that if 25% of income was spent on housing, a rent of £576 each month could not be afforded but rents would be affordable if 30% of income is spent on rent.
- 4.63 Table 4.19 also shows what could be genuinely afforded by households based on local incomes by considering the proportion of income spent on housing costs. If this is assumed to be 25%, then only lower quartile market rents in Bramhall, Cheadle Hulme (South) and Woodford and Heaton Mersey, Heaton Norris (West), Heaton Moor townships would be affordable. When 35% of income is considered, lower quartile rents in five townships are affordable. However, even at 45% of lower quartile income, rents in three townships remain unaffordable due to the relatively low incomes in those areas.
- 4.64 Table 4.20 presents the same analysis by township based on median rents and incomes. This shows that in the two highest-income townships, Bramhall, Cheadle Hulme (South) and Woodford and Rural Communities and Heaton Mersey, Heaton Norris (West), Heaton Moor, median prices are affordable if households spend 25% of their income on housing costs. However, in the lowest income areas of Town Centre and Hillgate and Brinnington, median prices are still not affordable if 45% of income is spent on rent. Overall, eight townships are affordable if 35% of income is spent on median rents.
- 4.65 This analysis can help establish what would be a reasonable rent based on local incomes. Assuming that 25% of income is spent on housing, across the borough a genuinely affordable lower quartile market rent would be £521 based on local incomes and this would range between £104 and £729 at a township level.

Table 4.19 Lower quartile rents, household incomes and what could be afforded by township								
Township	Monthly lower quartile rent that could be afforded by percentage of income spent on rent						LQ Rent and Income	
	25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual LQ rent 2018	LQ gross household income 2018 (Monthly £)
Bramhall, Cheadle Hulme (South) and Woodford	£729	£875	£1,021	£1,167	£1,313	£1,458	£724	£2,917
Bredbury, Lower Brinnington, Woodley (West)	£313	£375	£438	£500	£563	£625	£550	£1,250
Brinnington	£313	£375	£438	£500	£563	£625	£550	£1,250
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	£313	£375	£438	£500	£563	£625	£594	£1,250
Gatley, Heald Green and Cheadle Hulme (North)	£521	£625	£729	£833	£938	£1,042	£676	£2,083
Hazel Grove, Davenport (East), Heavily, Offerton (West)	£521	£625	£729	£833	£938	£1,042	£576	£2,083
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	£313	£375	£438	£500	£563	£625	£596	£1,250
Heaton Mersey, Heaton Norris (West), Heaton Moor	£729	£875	£1,021	£1,167	£1,313	£1,458	£594	£2,917
Town Centre and Hillgate	£104	£125	£146	£167	£188	£208	£550	£417
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	£521	£625	£729	£833	£938	£1,042	£676	£2,083
Stockport Borough	£521	£625	£729	£833	£938	£1,042	£594	£2,083

Note: Red cells indicate rent is not affordable; Green cells indicate rent is affordable

**Table 4.20** Median rents, household incomes and what could be afforded by township

Township	Monthly median rent that could be afforded by percentage of income spent on rent						Median Rent and Income	
	25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual median rent 2018	Median Gross household income 2018 (Monthly £)
Bramhall, Cheadle Hulme (South) and Woodford	£938	£1,125	£1,313	£1,500	£1,688	£1,875	£849	£3,750
Bredbury, Lower Brinnington, Woodley (West)	£521	£625	£729	£833	£938	£1,042	£624	£2,083
Brinnington	£313	£375	£438	£500	£563	£625	£622	£1,250
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	£521	£625	£729	£833	£938	£1,042	£650	£2,083
Gatley, Heald Green and Cheadle Hulme (North)	£729	£875	£1,021	£1,167	£1,313	£1,458	£849	£2,917
Hazel Grove, Davenport (East), Heavily, Offerton (West)	£521	£625	£729	£833	£938	£1,042	£650	£2,083
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	£521	£625	£729	£833	£938	£1,042	£650	£2,083
Heaton Mersey, Heaton Norris (West), Heaton Moor	£833	£1,000	£1,167	£1,333	£1,500	£1,667	£724	£3,333
Town Centre and Hillgate	£313	£375	£438	£500	£563	£625	£611	£1,250
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	£729	£875	£1,021	£1,167	£1,313	£1,458	£776	£2,917
Stockport Borough	£729	£875	£1,021	£1,167	£1,313	£1,458	£676	£2,917

Note: red cells indicate rent is not affordable; green cells indicate rent is affordable



- 4.66 Table 4.21 considers what could be affordable based on borough average incomes of households in housing need applied to township prices. This clearly demonstrates the challenge of accessing private rented sector, with lower quartile prices all townships unaffordable until around 50% of household income is spent on rent.

Township	Monthly lower quartile rent that could be afforded by percentage of income spent on rent						LQ Rent and Income	
	25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual LQ rent 2018	LQ gross household income 2018 (Monthly £)
Bramhall, Cheadle Hulme (South) and Woodford	£298	£358	£417	£477	£536	£596	£724	£1,192
Bredbury, Lower Brinnington, Woodley (West)	£298	£358	£417	£477	£536	£596	£550	£1,192
Brinnington	£298	£358	£417	£477	£536	£596	£550	£1,192
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	£298	£358	£417	£477	£536	£596	£594	£1,192
Gatley, Heald Green and Cheadle Hulme (North)	£298	£358	£417	£477	£536	£596	£676	£1,192
Hazel Grove, Davenport (East), Heavily, Offerton (West)	£298	£358	£417	£477	£536	£596	£576	£1,192
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	£298	£358	£417	£477	£536	£596	£596	£1,192
Heaton Mersey, Heaton Norris (West), Heaton Moor	£298	£358	£417	£477	£536	£596	£594	£1,192
Town Centre and Hillgate	£298	£358	£417	£477	£536	£596	£550	£1,192
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	£298	£358	£417	£477	£536	£596	£676	£1,192
Stockport Borough	£298	£358	£417	£477	£536	£596	£594	£1,192

Note: Red cells indicate rent is not affordable; Green cells indicate rent is affordable

- 4.67 The extent to which open market rents are affordable to selected key-workers and those on minimum and living wages are explored in Table 4.22. This clearly establishes that lower quartile prices are not affordable to households with a single earner on minimum or living wage; and not affordable to selected key workers (police officers and teachers) unless at least 35% of income is spent on rent. Lower quartile rents are affordable to households where there are two full-time living wage or minimum wage incomes and 25% of income is spent on rent.

*Genuinely affordable rents for selected key workers and those on minimum and living wages*

- 4.68 The extent to which open market rents are affordable to selected key-workers and those on minimum and living wages are explored in Table 4.21. This clearly establishes that lower quartile prices are not affordable to households with a single earner on minimum or living wage; and not affordable to selected key workers (police officers and teachers) unless at least 35% of income is spent on rent. Lower quartile rents are affordable to households where there are two full-time living wage or minimum wage incomes and 25% of income is spent on rent.
- 4.69 Median rents (Table 4.22) are unaffordable to fire officers and teachers until 35% of income is spent on rent. Renting for nurses only becomes affordable when 50% of income is spent on rent. Median rents are affordable to dual full-time living wage/ households where at least 25% of income is spent on rent and to dual minimum wage households when 30% of income is spent.
- 4.70 Table 4.24 then considers the affordability of lower quartile rents by township. This compares the incomes of key workers and those on minimum and living wages with lower quartile rents and assumes that no more than 25% of household income is spent on rent. The conclusion to this analysis is that none of the selected key workers on the salaries assumed could afford lower quartile prices based on 25% of income spent on rent. Additionally, no single wage earners on the minimum or living wage could afford to rent based on their spending 25% of income on rent

**Table 4.22** LQ market rents, actual household incomes and what could be afforded

Occupation/Wage	Gross household income 2018 (£)	Monthly LQ rent that could be afforded by percentage of income spent on rent						LQ rent and income	
		25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual LQ rent 2018	Gross household income 2018 (Monthly £)
Police officer	£23,124	£482	£578	£674	£771	£867	£964	£594	£1,927
Nurse	£17,652	£368	£441	£515	£588	£662	£736	£594	£1,471
Fire officer	£23,862	£497	£597	£696	£795	£895	£994	£594	£1,989
Teacher	£23,720	£494	£593	£692	£791	£890	£988	£594	£1,977
Min Wage (single household)	£16,010	£334	£400	£467	£534	£600	£667	£594	£1,334
Min Wage (1 FT/1PT)	£24,014	£500	£600	£700	£800	£901	£1,001	£594	£2,001
Min Wage (two working adults)	£32,019	£667	£800	£934	£1,067	£1,201	£1,334	£594	£2,668
Living Wage (single)	£17,550	£366	£439	£512	£585	£658	£731	£594	£1,463
Living wage (1 FT/1 PT)	£26,325	£548	£658	£768	£878	£987	£1,097	£594	£2,194
Living Wage (two workers)	£35,100	£731	£878	£1,024	£1,170	£1,316	£1,463	£594	£2,925

**Table 4.23** Median market rents, actual household incomes and what could be afforded

Occupation/Wage	Gross Household Income 2018 (£)	Monthly median rent that could be afforded by percentage of income spent on rent						Median rent and income	
		25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual median rent 2018	Gross household income 2018 (Monthly £)
Police officer	£23,124	£482	£578	£674	£771	£867	£964	£676	£1,927
Nurse	£17,652	£368	£441	£515	£588	£662	£736	£676	£1,471
Fire officer	£23,862	£497	£597	£696	£795	£895	£994	£676	£1,989
Teacher	£23,720	£494	£593	£692	£791	£890	£988	£676	£1,977
Min Wage (single household)	£16,010	£334	£400	£467	£534	£600	£667	£676	£1,334
Min Wage (1 FT/1PT)	£24,014	£500	£600	£700	£800	£901	£1,001	£676	£2,001
Min Wage (two working adults)	£32,019	£667	£800	£934	£1,067	£1,201	£1,334	£676	£2,668
Living Wage (single)	£17,550	£366	£439	£512	£585	£658	£731	£676	£1,463
Living wage (1 FT/1 PT)	£26,325	£548	£658	£768	£878	£987	£1,097	£676	£2,194
Living Wage (two workers)	£35,100	£731	£878	£1,024	£1,170	£1,316	£1,463	£676	£2,925

Note: Red cells indicate rent is not affordable; Green cells indicate rent is affordable

**Table 4.24 Affordability of lower quartile rents based on a maximum of 25% of income spent on rent**

Occupation/Wage	Gross household income 2018 (£)	Gross household income 2018 (Monthly £)	25% of income each month Township>>>>	Bramhall, Cheadle Hulme (South) and Woodford	Bredbury, Lower Brinnington, Woodley (West)	Brinnington	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	Gatley, Heald Green and Cheadle Hulme (North)	Hazel Grove, Davenport (East), Heavily, Offerton (West)	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Heaton Mersey, Heaton Norris (West), Heaton Moor	Town Centre	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor
Police officer	£23,124	£1,927	£481.75	724	550	550	594	676	576	596	594	550	676
Nurse	£17,652	£1,471	£367.75	724	550	550	594	676	576	596	594	550	676
Fire officer	£23,862	£1,989	£497.25	724	550	550	594	676	576	596	594	550	676
Teacher	£23,720	£1,977	£494.25	724	550	550	594	676	576	596	594	550	676
Min Wage (single household)	£16,010	£1,334	£333.50	724	550	550	594	676	576	596	594	550	676
Min Wage (1 FT/1PT)	£24,014	£2,001	£500.25	724	550	550	594	676	576	596	594	550	676
Min Wage (two working adults)	£32,019	£2,668	£667.00	724	550	550	594	676	576	596	594	550	676
Living Wage (single)	£17,550	£1,463	£365.75	724	550	550	594	676	576	596	594	550	676
Living wage (1 FT/1 PT)	£26,325	£2,194	£548.50	724	550	550	594	676	576	596	594	550	676
Living Wage (two workers)	£35,100	£2,925	£731.25	724	550	550	594	676	576	596	594	550	676

Note: Red cells indicate rent is not affordable; Green cells indicate rent is affordable

*Buying a property*

- 4.71 Table 4.25 considers lower quartile house prices and incomes. It indicates the buying potential based on multiples of income and excludes deposits. The analysis demonstrates that it is effectively not possible to access lower quartile properties unless income multiples exceed 5x. At the level of 7.5x income three townships out of ten become affordable. A similar pattern for median house prices and incomes is shown in Table 4.26 and six townships out of ten become affordable at the 7.5x level.



Table 4.25 Lower quartile house prices compared with lower quartile household income buying capacity						
Township	Potential buying capacity of lower quartile price properties based on income multiples				Lower quartile price and income	
	3.5x	5x	7.5x	10x	Actual LQ price 2018	LQ gross household income 2018 (Monthly £)
Bramhall, Cheadle Hulme (South) and Woodford	£122,500	£175,000	£262,500	£350,000	£250,000	£2,917
Bredbury, Lower Brinnington, Woodley (West)	£52,500	£75,000	£112,500	£150,000	£129,950	£1,250
Brinnington	£52,500	£75,000	£112,500	£150,000	£132,000	£1,250
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	£52,500	£75,000	£112,500	£150,000	£140,000	£1,250
Gatley, Heald Green and Cheadle Hulme (North)	£87,500	£125,000	£187,500	£250,000	£205,000	£2,083
Hazel Grove, Davenport (East), Heavily, Offerton (West)	£87,500	£125,000	£187,500	£250,000	£144,000	£2,083
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	£52,500	£75,000	£112,500	£150,000	£127,500	£1,250
Heaton Mersey, Heaton Norris (West), Heaton Moor	£122,500	£175,000	£262,500	£350,000	£220,000	£2,917
Town Centre and Hillgate	£17,500	£25,000	£37,500	£50,000	£69,600	£417
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	£87,500	£125,000	£187,500	£250,000	£193,000	£2,083
Stockport Borough	£87,500	£125,000	£187,500	£250,000	£155,000	£2,083

Note: Red cells indicate rent is not affordable; Green cells indicate rent is affordable

Township	Potential buying capacity of median price properties based on income multiples				Median price and income	
	3.5x	5x	7.5x	10x	Actual Median price 2018	Median gross household income 2018 (monthly £)
Bramhall, Cheadle Hulme (South) and Woodford	£157,500	£225,000	£337,500	£450,000	£360,000	£3,750
Bredbury, Lower Brinnington, Woodley (West)	£87,500	£125,000	£187,500	£250,000	£158,000	£2,083
Brinnington	£52,500	£75,000	£112,500	£150,000	£174,995	£1,250
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	£87,500	£125,000	£187,500	£250,000	£171,000	£2,083
Gatley, Heald Green and Cheadle Hulme (North)	£122,500	£175,000	£262,500	£350,000	£275,000	£2,917
Hazel Grove, Davenport (East), Heavily, Offerton (West)	£87,500	£125,000	£187,500	£250,000	£189,000	£2,083
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	£87,500	£125,000	£187,500	£250,000	£152,000	£2,083
Heaton Mersey, Heaton Norris (West), Heaton Moor	£140,000	£200,000	£300,000	£400,000	£300,000	£3,333
Town Centre and Hillgate	£52,500	£75,000	£112,500	£150,000	£90,500	£1,250
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	£122,500	£175,000	£262,500	£350,000	£258,000	£2,917
Stockport Borough	£122,500	£175,000	£262,500	£350,000	£220,000	£2,917

Note: Red cells indicate rent is not affordable; Green cells indicate rent is affordable

### *Buying a home: selected key workers and wage earners*

- 4.72 Table 4.27 shows the buying potential (excluding deposits) for selected key-workers and those on minimum and living wages applied to borough-wide figures of £155,000 (lower quartile price) and £220,000 (median price). This shows that selected key workers would require a minimum 7.5x income multiple to buy a lower quartile dwelling and 10x for a median priced dwelling (nurses require a higher multiple). Households on dual full-time minimum/living wages would require an income multiple of at least 7.5x for a median priced dwelling to be affordable to them.

**Table 4.27 Lower quartile and median house prices compared with household incomes**

Benchmark incomes	Gross household income 2018 (£)	3.5x	4x	4.5x	5x	7.5x	10x	12.5x	15x	LQ price 2018
Police officer	£23,124	£80,934	£92,496	£104,058	£115,620	£173,430	£231,240	£289,050	£346,860	£155,000
Nurse	£17,652	£61,782	£70,608	£79,434	£88,260	£132,390	£176,520	£220,650	£264,780	£155,000
Fire officer	£23,862	£83,517	£95,448	£107,379	£119,310	£178,965	£238,620	£298,275	£357,930	£155,000
Teacher	£23,720	£83,020	£94,880	£106,740	£118,600	£177,900	£237,200	£296,500	£355,800	£155,000
Min wage (single household)	£16,010	£56,033	£64,038	£72,043	£80,048	£120,071	£160,095	£200,119	£240,143	£155,000
Min wage (1 FT/1PT)	£24,014	£84,050	£96,057	£108,064	£120,071	£180,107	£240,143	£300,178	£360,214	£155,000
Min wage (two working adults)	£32,019	£112,067	£128,076	£144,086	£160,095	£240,143	£320,190	£400,238	£480,285	£155,000
Living wage (single)	£17,550	£61,425	£70,200	£78,975	£87,750	£131,625	£175,500	£219,375	£263,250	£155,000
Living wage (1 FT/1 PT)	£26,325	£92,138	£105,300	£118,463	£131,625	£197,438	£263,250	£329,063	£394,875	£155,000
Living wage (two workers)	£35,100	£122,850	£140,400	£157,950	£175,500	£263,250	£351,000	£438,750	£526,500	£155,000
Benchmark incomes	Gross household income 2018 (£)	3.5x	4x	4.5x	5x	7.5x	10x	12.5x	15x	Median price 2018
Police officer	£23,124	£80,934	£92,496	£104,058	£115,620	£173,430	£231,240	£289,050	£346,860	£220,000
Nurse	£17,652	£61,782	£70,608	£79,434	£88,260	£132,390	£176,520	£220,650	£264,780	£220,000
Fire officer	£23,862	£83,517	£95,448	£107,379	£119,310	£178,965	£238,620	£298,275	£357,930	£220,000
Teacher	£23,720	£83,020	£94,880	£106,740	£118,600	£177,900	£237,200	£296,500	£355,800	£220,000
Min wage (single household)	£16,010	£56,033	£64,038	£72,043	£80,048	£120,071	£160,095	£200,119	£240,143	£220,000
Min wage (1 FT/1PT)	£24,014	£84,050	£96,057	£108,064	£120,071	£180,107	£240,143	£300,178	£360,214	£220,000
Min wage (two working adults)	£32,019	£112,067	£128,076	£144,086	£160,095	£240,143	£320,190	£400,238	£480,285	£220,000
Living wage (single)	£17,550	£61,425	£70,200	£78,975	£87,750	£131,625	£175,500	£219,375	£263,250	£220,000
Living wage (1 FT/1 PT)	£26,325	£92,138	£105,300	£118,463	£131,625	£197,438	£263,250	£329,063	£394,875	£220,000
Living wage (two workers)	£35,100	£122,850	£140,400	£157,950	£175,500	£263,250	£351,000	£438,750	£526,500	£220,000

Note: Red cells indicate rent is not affordable; Green cells indicate rent is affordable

4.73 Table 4.28 compares lower quartile prices by township for the selected key-workers and those on minimum and living wages. This assumes a 3.5x income multiple and illustrates that with the exception of the Town Centre (which has been the focus on intermediate tenure development) none of the lower quartile prices are affordable.

**Table 4.28 Affordability of lower quartile prices by township assuming a 3.5x income multiple**

Benchmark Incomes	Gross	Income multiple: 3.5x income	Township and Lower Quartile price										
			Bramhall, Cheadle Hulme (South) and Woodford	Bredbury, Lower Brinnington, Woodley (West)	Brinnington	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	Gatley, Heald Green and Cheadle Hulme (North)	Hazel Grove, Davenport (East), Heavily, Offerton (West)	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Heaton Mersey, Heaton Norris (West), Heaton Moor	Town Centre and Hillgate	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	STOCKPORT Total
	2018 (£)	2018 (£)	£250,000	£129,950	£132,000	£140,000	£205,000	£144,000	£127,500	£220,000	£69,600	£193,000	£155,000
Police officer	£23,124	£80,934	£80,934	£80,934	£80,934	£80,934	£80,934	£80,934	£80,934	£80,934	£80,934	£80,934	£80,934
Nurse	£17,652	£61,782	£61,782	£61,782	£61,782	£61,782	£61,782	£61,782	£61,782	£61,782	£61,782	£61,782	£61,782
Fire officer	£23,862	£83,517	£83,517	£83,517	£83,517	£83,517	£83,517	£83,517	£83,517	£83,517	£83,517	£83,517	£83,517
Teacher	£23,720	£83,020	£83,020	£83,020	£83,020	£83,020	£83,020	£83,020	£83,020	£83,020	£83,020	£83,020	£83,020
Min Wage (single household)	£16,010	£56,033	£56,033	£56,033	£56,033	£56,033	£56,033	£56,033	£56,033	£56,033	£56,033	£56,033	£56,033
Min Wage (1 FT/1 PT)	£24,014	£84,050	£84,050	£84,050	£84,050	£84,050	£84,050	£84,050	£84,050	£84,050	£84,050	£84,050	£84,050
Min Wage (two working adults)	£32,019	£112,067	£112,067	£112,067	£112,067	£112,067	£112,067	£112,067	£112,067	£112,067	£112,067	£112,067	£112,067
Living Wage (single)	£17,550	£61,425	£61,425	£61,425	£61,425	£61,425	£61,425	£61,425	£61,425	£61,425	£61,425	£61,425	£61,425
Living wage (1 FT/1 PT)	£26,325	£92,138	£92,138	£92,138	£92,138	£92,138	£92,138	£92,138	£92,138	£92,138	£92,138	£92,138	£92,138
Living Wage (two workers)	£35,100	£122,850	£122,850	£122,850	£122,850	£122,850	£122,850	£122,850	£122,850	£122,850	£122,850	£122,850	£122,850

Note on this table the figures in the third column 'income multiple 3.5x household income are compared with lower quartile prices and the table shows whether the lower quartile price is affordable (green) or not affordable (red)

## The affordability of affordable housing options

- 4.74 The final section of analysis considers the extent to which affordable housing options are genuinely affordable to households across Stockport borough. This uses borough-wide data and is tested against 2018 CAMEO income data, the incomes of selected key workers and households where members are earning minimum and living wages. This analysis does not factor in benefits which may be available to households.
- 4.75 For social and affordable rented tenures, Table 4.29 shows that social renting would be affordable to all of the selected key worker households and most households with minimum/living wage earners (except for a single household on minimum wage). Affordable Rent would be affordable to some of the key workers and households on multiple minimum / living wage.
- 4.76 Table 4.29 also shows the basic income multiples associated with the equity components of alternative affordable purchase options. This does not take into account any rental component but would indicate that starter homes, help to buy and discounted home ownership are not realistic options except where substantial deposits can be made.
- 4.77 This analysis clearly demonstrates that social and affordable renting remains the most affordable tenure option available to households. However none of the households considered in analysis with a single wage earner could afford lower quartile rents. The affordability of the equity components of intermediate tenures is highly variable and the ability to access this market is also challenging for the selected key workers and wage earners considered in analysis.

Table 4.29 Affordability of intermediate tenure options									
Tenure option>>>			Social rent (monthly cost)	Affordable rent (monthly cost)	Starter home	Shared ownership (50%)	Shared ownership (25%)	Help to buy	Discounted home ownership
Monthly rent / purchase price>>>			£335	£541	£176,000	£110,000	£55,000	£165,000	£180,485
Occupation/wage	Gross household income 2018 (annual £)	Gross household income 2018 (monthly £)	Household income required (assuming 25% spent on rent is affordable)		Income multiple required for equity component (excluding deposit)				
			£1,340	£2,164					
Police	£23,124	£1,927	£1,927	£1,927	7.6	4.8	2.4	7.1	7.8
Nurse	£17,652	£1,471	£1,471	£1,471	10.0	6.2	3.1	9.3	10.2
Fire	£27,492	£2,291	£2,291	£2,291	6.4	4.0	2.0	6.0	6.6
Teacher	£29,664	£2,472	£2,472	£2,472	5.9	3.7	1.9	5.6	6.1
Min wage (single household)	£16,010	£1,334	£1,334	£1,334	11.0	6.9	3.4	10.3	11.3
Min wage (1 FT/1PT)	£24,014	£2,001	£2,001	£2,001	7.3	4.6	2.3	6.9	7.5
Min wage (two working adults)	£32,019	£2,668	£2,668	£2,668	5.5	3.4	1.7	5.2	5.6
Living wage (single)	£17,843	£1,487	£1,487	£1,487	9.9	6.2	3.1	9.2	10.1
Living wage (1 FT/1 PT)	£26,764	£2,230	£2,230	£2,230	6.6	4.1	2.1	6.2	6.7
Living wage (two workers)	£35,685	£2,974	£2,974	£2,974	4.9	3.1	1.5	4.6	5.1

Note: income requirements for rental options assumes 25% of household income is affordable



## Concluding comments

- 4.78 This chapter has explored the current housing market dynamics affecting and influencing the housing market within the borough. It has provided detail on the current profile of dwellings by type, tenure and size along with house condition and prices.
- 4.79 The majority of dwellings in the borough are houses (77.8%), 15.6% are flats/apartments, 5.9% are bungalows, 0.6% are other types of housing. 10.6% have one bedroom/bedsit/studio, 21.9% have two bedrooms, 43% have three bedrooms, 18.8% have four bedrooms and 5.7% have five or more bedrooms.
- 4.80 The 2019 household survey reveals that 73.3% of households live in owner occupation and a further 14.4% in affordable accommodation and 12.3% live in private rented accommodation.
- 4.81 The chapter has considered the affordability of housing options in considerable detail. Analysis has established the levels of income required to afford open market prices and rents and affordable tenure options. These have then been tested against local incomes and the incomes of selected key workers and those on minimum and living wages. The analysis raises serious concerns over the relative affordability of accommodation across most tenures within the borough, and particularly for the key workers and wage earners considered. Arguably, the ability of households to enter the general market without very substantial deposits is restricted.
- 4.82 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across the borough (Table 4.30). This is based on local incomes and assumes that no more than 25% of income is spent on a rent and a household income multiple of 3.5x is applied to local household incomes.

**Table 4.30 Genuinely affordable rents and purchase prices by township**

<b>Township</b>	<b>LQ rents (25% of income)</b>	<b>Median rents (25% of income)</b>	<b>LQ purchase (3.5x income multiple)</b>	<b>Median purchase (3.5x income multiple)</b>
Bramhall, Cheadle Hulme (South) and Woodford	£729	£938	£122,500	£157,500
Bredbury, Lower Brinnington, Woodley (West)	£313	£521	£52,500	£87,500
Brinnington	£313	£313	£52,500	£52,500
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	£313	£521	£52,500	£87,500
Gatley, Heald Green and Cheadle Hulme (North)	£521	£729	£87,500	£122,500
Hazel Grove, Davenport (East), Heavily, Offerton (West)	£521	£521	£87,500	£87,500
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	£313	£521	£52,500	£87,500
Heaton Mersey, Heaton Norris (West), Heaton Moor	£729	£833	£122,500	£140,000
Town Centre and Hillgate	£104	£313	£17,500	£52,500
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	£521	£729	£87,500	£122,500
<b>Stockport Borough</b>	<b>£521</b>	<b>£521</b>	<b>£87,500</b>	<b>£87,500</b>

## 5. Affordable housing need

### Introduction

- 5.1 The 2019 NPPF (Paragraph 61) requires that the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policy. It sets out that these should include, but not be limited to, those who require affordable housing, families with children, older people, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own homes.
- 5.2 The 2019 NPPF (Paragraph 62) also states that where a need for affordable housing is identified, planning policies should specify the type of affordable housing required.
- 5.3 This chapter uses evidence from the 2019 household survey and secondary data sources to assess affordable housing requirements in Stockport borough. Chapter 6 then considers the needs of particular groups through primary and secondary data analysis and through discussions with key stakeholders. The evidence presented will assist the council and its strategic partners in making policy decisions regarding future housing development.

### Affordable Housing Needs Assessment

- 5.4 The 2019 NPPF defines affordable housing as follows:  
*‘housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers) ...’* (Annex 2).
- 5.5 This section considers affordable housing need for those households who cannot afford to meet their needs in the open market through home ownership or private rental.
- 5.6 PPG 2019 states *‘all households whose needs are not met by the market can be considered in affordable housing need’*<sup>27</sup>.
- 5.7 A detailed analysis of the following factors quantifies the shortfall of affordable housing:
- households currently in housing which is unsuitable for their use and who are unable to afford to buy or rent in the market; and those who can afford private rent but cannot afford to buy;
  - new households forming who cannot afford to buy or rent in the market;
  - existing households likely to fall into need; and
  - the supply of affordable housing through social/affordable renting and intermediate tenure stock.
- 5.8 Affordable housing need analysis has been based on 2019 household survey evidence. This is compared with the number of households on the council’s housing register.

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<sup>27</sup> PPG 2019 Paragraph 018 Reference ID: 2a-018-20190220

## Assessing affordable housing need using the 2019 household survey

- 5.9 The 2019 household survey provided a range of evidence on the scale and range of need within communities across Stockport borough. Detailed analysis is presented at Appendix C of this report and follows PPG.
- 5.10 Table 5.1 sets out housing need across the borough based on the household survey and reasons for household need. This shows that there are 11,264 existing households in need, which represents 9.0% of all households.

Table 5.1 Housing need in Stockport Borough		
Category	Factor	Total
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	2,607
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	1,397
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	3,283
	N4 Too difficult to maintain	2,912
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	166
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	2,334
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	0
	N8 Subject to major disrepair and household does not have resource to make fit	731
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	611
<b>Total no. households in need (with one or more housing needs)</b>		<b>11,264</b>
Total Households		125,268
<b>% households in need</b>		<b>9.0</b>

**Note:** A household may have more than one housing need. The total number of households in need (11,264) is the total number of households with one or more needs. It is not the sum of the number of households identified as having a particular need

Source: 2019 household survey

- 5.11 Table 5.2 summarises overall housing need (before further analysis to test the extent to which households can afford open market provision to offset their need) by township and the extent to which housing need varies across the borough. Brinnington has the highest proportion of households in need with almost one in five, 19.2%, in need. Bredbury, Lower Brinnington, Woodley (West) and Town Centre and Hillgate also have notably higher proportions of households in need compared to the borough average of 9.0%; 14.1% and 12.8% respectively.

Table 5.2 Households in need by township			
Township	No. of households in need	% of households in need	Total no. households
Bramhall, Cheadle Hulme (South) and Woodford	1,110	7.1	15,673
Bredbury, Lower Brinnington, Woodley (West)	1,244	14.1	8,821
Brinnington	607	19.2	3,169
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	857	5.7	14,974
Gatley, Heald Green and Cheadle Hulme (North)	1,572	10.9	14,362
Hazel Grove, Davenport (East), Heavily, Offerton (West)	2,179	10.6	20,565
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	1,072	6.8	15,660
Heaton Mersey, Heaton Norris (West), Heaton Moor	1,007	9.6	10,439
Town Centre and Hillgate	155	12.8	1,213
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	1,463	7.2	20,390
<b>Stockport total</b>	<b>11,265</b>	<b>9.0</b>	<b>125,268</b>

Source: 2019 household survey

- 5.12 Tables 5.3a and 5.3b demonstrate how the proportions of households in housing need vary in the borough. Table 5.3a indicates that households in need are evenly split between owner occupied and private rented tenures; 43.8% and 37.0% respectively. Of all households in need, around one in five (19.2%) are in affordable housing.
- 5.13 Table 5.3b examines need as a proportion of all households within each tenure. In the private rented sector, 27.1% of households are in housing need, compared to 12.1% of those in affordable housing and 5.4% of those in owner occupation.

Table 5.3a Housing need by tenure (households in need based)		
Tenure	No. of households in need	%
Owner occupier	4,933	43.8
Private rented	4,166	37.0
Affordable	2,167	19.2
<b>Stockport total (all households in need)</b>	<b>11,265</b>	<b>100.0</b>

Source: 2019 household survey

Note table subject to rounding errors

Table 5.3b Housing need by tenure (all households based)			
Tenure	No. of households in need	No. of households	% of all households in need
Owner occupier	4,933	91,932	5.4
Private rented	4,166	15,382	27.1
Affordable	2,167	17,954	12.1
<b>Stockport total (all households in need)</b>	<b>11,265</b>	<b>125,268</b>	<b>9.0</b>

Source: 2019 household survey

Note table subject to rounding errors

- 5.14 Tables 5.4a and 5.4b sets out housing need by type of household. Table 5.4a shows that the profile of households in need in Stockport is dominated by single adults aged under 65 years (18.0%). The following three categories are also represented in comparably large proportions; other types of households; couples under 65 years; and couples with up to two children.
- 5.15 Table 5.4b examines need as a proportion of all households within each household type. The data shows that 29.5% of other household types are in housing need. One in five, 25.3%, of lone parents with three or more children and are in need and similarly, 23.2% of couples with 3 or more children are in housing need. For majority of the remaining categories less than 10% of households are in housing need.



Table 5.4a Housing need by household type (households in need based)		
Household Type	No. of households in need	%
Single adult (under 65)	2,013	18.0
Single adult (65 or over)	788	7.1
Couple only (both under 65)	1,494	13.4
Couple only (one or both over 65)	1,084	9.7
Couple with at least 1 or 2-child(ren) under 18	1,420	12.7
Couple with 3 or more-children under 18	921	8.3
Couple with child(ren) aged 18+	632	5.7
Lone parent with at least 1 or 2-child(ren) under 18	552	4.9
Lone parent with 3 or more-children under 18	289	2.6
Lone parent with child(ren) aged 18+	341	3.1
Other	1,626	14.6
<b>Stockport total (all households in need)</b>	<b>11,158*</b>	<b>100.0</b>

Source: 2019 household survey

\* please note, missing responses (no.573) account for the different total in this table

Table 5.4b Housing need by household type (all households based)			
Household Type	No. households in need	No. households	% of all households in need
Single adult (under 65)	2,013	21,020	9.6
Single adult (65 or over)	788	15,609	5.0
Couple only (both under 65)	1,494	19,969	7.5
Couple only (one or both over 65)	1,084	18,228	5.9
Couple with at least 1 or 2-child(ren) under 18	1,420	20,938	6.8
Couple with 3 or more-children under 18	921	3,966	23.2
Couple with child(ren) aged 18+	632	10,283	6.1
Lone parent with at least 1 or 2-child(ren) under 18	552	3,934	14.0
Lone parent with 3 or more-children under 18	289	1,141	25.3
Lone parent with child(ren) aged 18+	341	4,090	8.3
Other	1,626	5,518	29.5
<b>Stockport total (all households in need)</b>	<b>11,158</b>	<b>124,695*</b>	<b>8.9</b>

\* please note, missing responses (no.573) account for the different total in this table

Source: 2019 household survey

5.16 In addition to establishing the overall affordable housing requirements, analysis considers the supply/demand variations by analysis area, and property size (number of bedrooms). Analysis provides a gross figure (absolute shortfalls in affordable provision) and a net figure (which takes into account supply of existing affordable accommodation). Modelling suggests an annual gross imbalance of **1,826** dwellings (Table 5.5) and after taking account of affordable supply an annual net imbalance of **549** affordable dwellings across Stockport borough as shown in Table 5.6. The detailed workings of the affordable need assessment are presented at Appendix C.

- 5.17 In terms of the size of affordable housing required, when the likely annual affordable supply is taken into account, the overall net shortfalls are 130 one-bedroom, 208 two-bedroom, 150 three-bedroom, 45 four-bedroom and 16 five or more-bedroom general needs dwellings. It is therefore appropriate for the continued delivery of affordable housing to reflect underlying need and in particular a focus on delivering dwellings with 3 or less bedrooms.
- 5.18 Analysis is based on the next five years and in the absence of any updated information this should be extrapolated forward to the local plan period.

Table 5.5 Gross annual imbalance of affordable dwellings by township and number of bedrooms											
Number of bedrooms	Township										Stockport Total
	1	2	3	4	5	6	7	8	9	10	
One	15	49	25	29	16	149	76	43	13	40	<b>434</b>
Two	68	71	18	32	91	144	125	63	7	83	<b>691</b>
Three	104	103	3	88	82	75	2	29	0	49	<b>498</b>
Four	17	10	3	6	22	6	2	34	0	26	<b>150</b>
Five or more	3	5	0	0	23	0	0	13	0	0	<b>52</b>
Total	206	238	48	154	234	374	205	183	20	198	<b>1,825</b>

Table 5.6 Net annual imbalance											
Number of bedrooms	Township										Stockport Total
	1	2	3	4	5	6	7	8	9	10	
One	7.1	20.5	51.7	18.7	6.7	39.8	37.0	23.7	64.4	20.3	23.8
Two	32.8	30.0	37.0	20.7	38.9	38.5	60.7	34.4	35.6	41.6	37.9
Three	50.4	43.1	5.7	56.9	35.1	20.1	1.1	15.9	0.0	24.9	27.3
Four	8.0	4.1	5.6	3.6	9.5	1.6	1.2	18.7	0.0	13.2	8.2
Five or more	1.6	2.3	0.0	0.0	9.9	0.0	0.0	7.2	0.0	0.0	2.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	99.9	100.0	100.0	100.0
Gross need	<b>206</b>	<b>238</b>	<b>48</b>	<b>154</b>	<b>234</b>	<b>374</b>	<b>205</b>	<b>183</b>	<b>20</b>	<b>198</b>	<b>1,826</b>
Net need	<b>142</b>	<b>131</b>	<b>-222</b>	<b>-59</b>	<b>175</b>	<b>176</b>	<b>-83</b>	<b>156</b>	<b>-72</b>	<b>205</b>	<b>549</b>

Source: 2019 household survey table may have minor rounding errors

1 Bramhall, Cheadle Hulme (South) and Woodford	6 Hazel Grove, Davenport (East), Heavily, Offerton (West)
2 Bredbury, Lower Brinnington, Woodley (West)	7 Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill
3 Brinnington	8 Heaton Mersey, Heaton Norris (West), Heaton Moor
4 Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood Davenport (West)	9 Town Centre and Hillgate
5 Gatley, Heald Green and Cheadle Hulme (North)	10 Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor

## Tenure split

- 5.19 In order to consider an appropriate affordable housing tenure split, the HNA considers the expressed tenure preferences of existing households in need and newly forming households and the relative affordability of alternative tenure options.
- 5.20 When considering tenure splits, it is worth noting Paragraph 64 of the NPPF which states 'where major development involving the provision of housing is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership.' The NPPF then cites examples where the 10% would be exempt including where this would exceed the affordable housing required in the area and where it would significantly prejudice the ability to meet the identified affordable housing requirements of specific groups. Further exemptions are: a. where the site/proposed development provides solely Build to Rent homes, b. provides specialist accommodation including purpose-built accommodation for the elderly or student c. is proposed to be developed by people who wish to build or commission their own homes; or d. is exclusively for affordable housing, an entry-level exception site or a rural exceptions site.
- 5.21 Table 5.7 sets out the tenure split based on the tenure preferences of existing and newly forming households. Analysis indicates that an appropriate tenure split for Stockport borough would be around 32% social/affordable rented and 68% intermediate tenure. This is mainly due to a strong desire from newly forming households to move into intermediate tenure options.
- 5.22 Further tests of affordability (Table 5.8) confirms a range of intermediate tenure options are affordable. In particular, 25% shared ownership is affordable to 67.1% of existing households and 33.4% of newly forming households.

<b>Table 5.7 Tenure split by township</b>				
Township	Tenure			Base (annual gross need)
	Affordable/ social rented	Intermediate tenure	Total	
Bramhall, Cheadle Hulme (South) and Woodford	26.6	73.4	100.0	<b>206</b>
Bredbury, Lower Brinnington, Woodley (West)	52.2	47.8	100.0	<b>202</b>
Brinnington	76.7	23.3	100.0	<b>41</b>
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	29.8	70.2	100.0	<b>155</b>
Gatley, Heald Green and Cheadle Hulme (North)	25.5	74.5	100.0	<b>226</b>
Hazel Grove, Davenport (East), Heavily, Offerton (West)	30.3	69.7	100.0	<b>349</b>
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	45.9	54.1	100.0	<b>156</b>
153Heaton Mersey, Heaton Norris (West), Heaton Moor	26.7	73.3	100.0	<b>181</b>
Town Centre and Hillgate	40.1	59.9	100.0	<b>22</b>
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor.	33.9	66.1	100.0	<b>290</b>
<b>Total</b>	<b>32.4</b>	<b>67.6</b>	<b>100.0</b>	<b>1,826</b>

Source: 2019 household survey

<b>Table 5.8 Affordability of intermediate tenure products by existing and newly-forming households</b>			
Intermediate product	Stockport Borough price	% existing households can afford	% newly forming households can afford
Discounted home ownership	£180,485	15.1	16.9
Help to buy	£165,000	17.4	17.9
50% Shared ownership	£110,000	38.2	26.8
25% Shared ownership	£55,000	67.1	33.4

Source: 2019 household survey

## Property type and size preferences

- 5.23 Table 5.9 shows the type and size requirements of affordable housing based on the annual gross imbalance. This analysis is based on what existing households in need expect to move to, along with the type and size of dwelling newly forming households moved to. This would suggest an overall dwelling mix of 54.5% houses, 45.5% level access accommodation (which can include flats and bungalows). This analysis also feeds into the overall market mix analysis of the HNA.

<b>Dwelling type/size</b>	<b>Bramhall, Cheadle Hulme (South) and Woodford</b>	<b>Bredbury, Lower Brinnington, Woodley (West)</b>	<b>Brinnington</b>	<b>Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)</b>	<b>Gatley, Heald Green and Cheadle Hulme (North)</b>	<b>Hazel Grove, Davenport (East), Heavily, Offerton (West)</b>	<b>Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill</b>	<b>Heaton Mersey, Heaton Norris (West), Heaton Moor</b>	<b>Town Centre and Hillgate</b>	<b>Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor</b>	<b>Stockport total</b>
1 or 2-bedroom house	14.9	20.5	5.3	17.3	10.9	23.7	33.7	9.9	39.4	16.6	<b>16.2</b>
3-bedroom house	55.1	39.1	3.8	56.7	19.9	16.6	6.0	15.1	0.0	31.4	<b>29.4</b>
4 or more-bedroom house	7.7	12.4	3.8	3.6	9.7	0.0	0.0	25.8	0.0	7.0	<b>8.9</b>
1-bedroom level-access	1.2	14.3	56.7	12.5	3.3	31.8	45.6	11.9	27.8	1.2	<b>16.6</b>
2 or more bedroom level-access	21.1	13.8	30.4	9.9	56.1	27.9	14.7	37.3	32.7	43.8	<b>28.8</b>
Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	<b>0.0</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2019 household survey



## Summary

- 5.24 This chapter and the associated appendices provide a clear definition of housing need and affordable housing required, along with a step-by-step explanation of the housing needs assessment model.
- 5.25 Analysis has identified a total of 11,265 existing households in housing need, representing 9.0% of all households across Stockport borough based on 2019 household survey evidence.
- 5.26 Affordable housing need analysis reveals that there is a net annual imbalance of 549 affordable dwellings across the borough.
- 5.27 Overall, analysis would suggest an affordable tenure split of 32% social rented and 68% intermediate tenure based on the tenure choices being considered by existing and newly forming households in need of affordable housing. This has been tested using household income data which confirms households in need can afford intermediate tenure products profiles to ensure that intermediate tenures are affordable.
- 5.28 In terms of the size of affordable dwellings required, analysis based on the household survey indicates the following affordable need by dwelling size: 23.8% one-bedroom, 37.9% two-bedroom, 27.3% three-bedroom, 8.2% four-bedroom and 2.8% five or more-bedroom dwellings.

## 6. The needs of different groups

### Introduction

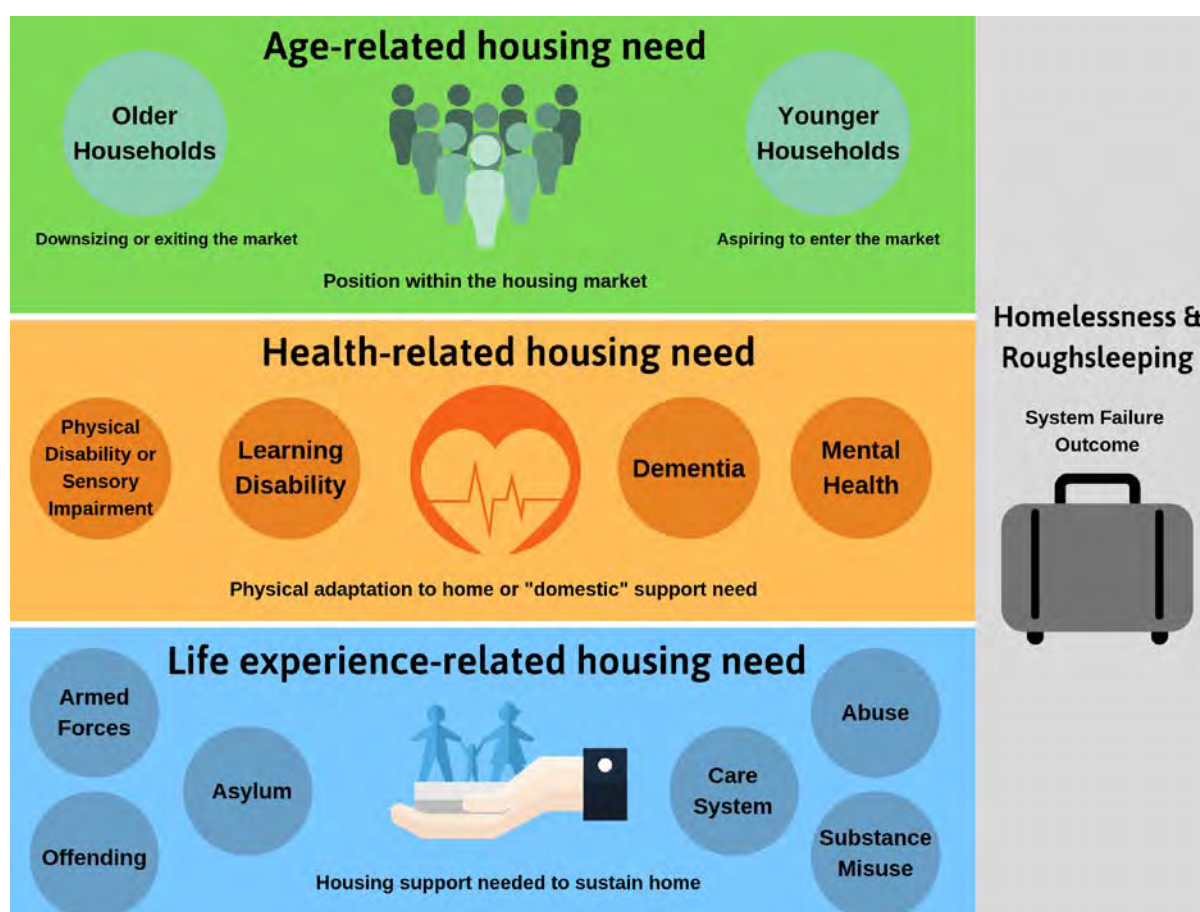
- 6.1 The NPPF (2019) (Paragraph 61) acknowledges that there are a range of household groups who have particular housing requirements. It sets out that the needs of different groups should be assessed and reflected in planning policy in terms of the size, type and tenure of housing. It states that these households include but are not limited to those who require affordable housing, families with children, older people, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own homes.
- 6.2 The PPG<sup>28</sup> states *'The need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the overall housing need figure calculated using the standard method. This is on the basis that the needs of particular groups will often be calculated having consideration to the whole population of an area as a baseline as opposed to the projected new households which form the baseline for the standard method. When producing policies to address the need of specific groups strategic policy-making authorities will need to consider how the needs of individual groups can be addressed within the constraint of the overall need established'*.
- 6.3 The needs of those who require affordable housing have been addressed in the previous section of this chapter. The following sections look at other groups and consider their particular housing needs.

### Housing requirements of older people, people with disabilities and other vulnerable groups

- 6.4 For older people, people with disabilities and other vulnerable groups, it is important that the evidence base considers those needing specific housing and housing-related support. This is a complex area of research, gathering evidence can be challenging and some people fall into multiple needs groups. Ultimately, evidence needs to translate to clear policy recommendations.
- 6.5 Figure 6.1 sets out the three key aspects of need which relate to these groups:
- Age-related housing need;
  - Health-related housing need; and
  - Life-experience related housing need.
- 6.6 A link to homelessness and rough sleeping is also made as a failure outcome of not providing appropriate accommodation for residents.

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<sup>28</sup> 2019 PPG Paragraph: 017 Reference ID: 2a-017-20190220

**Figure 6.1** Establishing need associated with age, health and life experience

## Planning Practice Guidance

- 6.7 The February 2019 Planning Practice Guidance 'Housing and economic needs assessment' says that *'The health and lifestyles of older people will differ greatly, as will their housing needs. Strategic policy-making authorities will need to determine in relation to their plan period the needs of people who will be approaching or reaching retirement as well as older people now'*. It continues *'Strategic policy-making authorities will need to consider the size, location and quality of dwellings needed in the future for older people in order to allow them to live independently and safely in their own home for as long as possible, or to move to more suitable accommodation if they so wish. Supporting independent living can help to reduce the costs to health and social services and providing more options for older people to move could also free up houses that are under occupied.'*
- 6.8 In June 2019, additional Planning Practice Guidance was issued which guides councils in preparing planning policies on housing for older and disabled people. The PPG also includes advice on accessible and adaptable housing. Regarding older people, the PPG says *'The need to provide housing for older people is critical. People are living longer lives and the proportion of older people in the population is increasing...Offering older people a better choice of accommodation to suit their changing needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems. Therefore, an understanding of how the*

*ageing population affects housing needs is something to be considered from the early stages of plan-making through to decision-taking*<sup>29</sup>

- 6.9 Regarding people with disabilities, the PPG says *'The provision of appropriate housing for people with disabilities, including specialist and supported housing, is crucial in helping them to live safe and independent lives. Unsuitable or un-adapted housing can have a negative impact on disabled people and their carers. It can lead to mobility problems inside and outside the home, poorer mental health and a lack of employment opportunities. Providing suitable housing can enable disabled people to live more independently and safely, with greater choice and control over their lives. Without accessible and adaptable housing, disabled people risk facing discrimination and disadvantage in housing. An ageing population will see the numbers of disabled people continuing to increase and it is important we plan early to meet their needs throughout their lifetime.'*<sup>30</sup>
- 6.10 The PPG notes that *'for plan-making purposes, strategic policy-making authorities will need to determine the needs of people who will be approaching or reaching retirement over the plan period, as well as the existing population of older people.'*<sup>31</sup>

## Context: Stockport Joint Strategic Needs Assessment (JSNA)

- 6.11 Stockport Council is dedicated to increasing *the 'availability of, and access to, quality and affordable housing across all tenures'*<sup>32</sup> because it understands the connection between good housing and its direct link to the populations' health and wellbeing.
- 6.12 Stockport Council has identified that significant health inequalities exist in the borough. Stockport Together Consultation states it has one of the widest health inequalities gaps within the borough of anywhere in England, with people living approximately 11 years longer in the least deprived areas of Stockport compared to the most deprived areas (12.8 years for males and 9.7 years for females)<sup>33</sup>.
- 6.13 The Index of Multiple Deprivation (IMD) 2015 shows that 14% of the Stockport population live in the 20% most deprived areas nationally. *'Brinnington and Lancashire Hill are the most deprived areas in the borough, ranking within the 2% most deprived nationally'*<sup>34</sup>. The JSNA report highlights that the most deprived areas have the highest levels of health issues and other needs for example Brinnington has the highest level of domestic abuse in Greater Manchester.
- 6.14 However, deprivation in Stockport is not particularly widespread with 28% of the population living in the least deprived areas meaning Stockport is polarised.

<sup>29</sup> PPG June 2019 Paragraph: 001 Reference ID: 63-001-20190626

<sup>30</sup> PPG June 2019 Paragraph: 002 Reference ID: 63-002-20190626

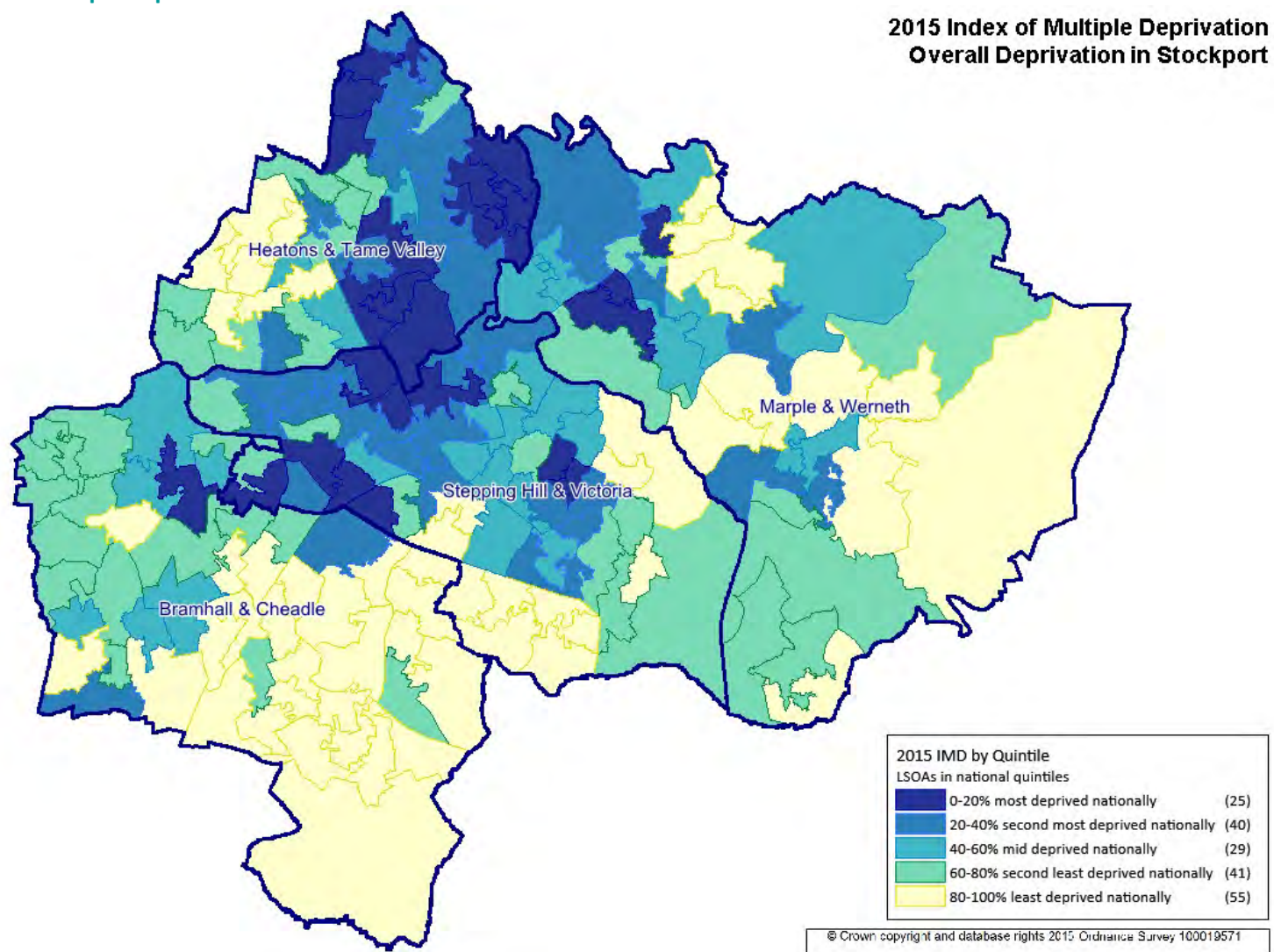
<sup>31</sup> PPG June 2019 Paragraph: 003 Reference ID: 63-001-20190626

<sup>32</sup> <http://democracy.stockport.gov.uk/documents/s112264/Stockport%20Council%20Plan%20201718%20Final%20Draft%20-%20Council%20Meeting.pdf> [accessed 29/8/19]

<sup>33</sup> Stockport Together Consultation Report, p9

<sup>34</sup> [www.stockportjsna.org.uk/2016-jsna-analysis/socio-economic-trends/](http://www.stockportjsna.org.uk/2016-jsna-analysis/socio-economic-trends/) [accessed 28/9/2019]

Map 6.1 Index of multiple deprivation 2015



Source: [www.stockportjsna.org.uk/2016-jsna-analysis/socio-economic-trends/](http://www.stockportjsna.org.uk/2016-jsna-analysis/socio-economic-trends/)



- 6.15 Inequalities in healthy life expectancy being even more notable with *'25% of an average life being spent in fair or poor health in deprived areas compared to 15% in more affluent areas'*.<sup>35</sup> This indicates an increase in the population needing specialist or supported housing for a longer portion of their lives and therefore needing more appropriate housing earlier.
- 6.16 The JSNA highlights that in Stockport people are *'more likely to be vulnerable or at risk due to a mixture of characteristics and conditions which increase susceptibility to poorer health and difficulty accessing services'*<sup>36</sup>. Accessing the housing services will be a part of these difficulties, therefore significant challenges exist in Stockport to support people to gain access to housing.
- 6.17 The JSNA recognises providing services and housing that are suitable for the changing needs of the ageing population and those with specialist needs is a key priority<sup>37</sup>.
- 6.18 Another significant factor in Stockport is the prevalence of long-term conditions. These continue to increase at a level more rapid than the population increase. *'More than 40% of the people registered with Stockport GPs have one or more long term condition, rising to 92% of people aged 85 plus'*<sup>38</sup>. The two long term conditions highlighted as having increased most rapidly in Stockport are diabetes and dementia<sup>39</sup>. An increase in housing suitable for people with dementia will be an important consideration when discussing planning and types of specialist housing.
- 6.19 The devolution of power to Greater Manchester has led to health and social care working together to fulfil a vision to improve the range, quality and access to services across their four areas; north, south, central and west, creating four hubs for community health and social care services<sup>40</sup>. The emphasis for people with learning disabilities, autism and mental health needs is *'personal resilience'*.<sup>41</sup>
- 6.20 Greater Manchester takes an asset-based approach to develop strong communities and strong individuals. People are reported to love where they live and want to stay in their communities and make it work. In Greater Manchester the message is that the best place is home and the desire is to strengthen the community offer to enable people to stay at home longer.
- 6.21 The Greater Manchester Combined Authority (GMCA) identified in their 2018 Supported Housing Census that much of the existing social housing will become unfit for purpose in the next two decades leading to a need to replace current provision.<sup>42</sup>

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<sup>35</sup> Adult Social Care Draft Market Position Statement 2019-2024, Stockport Metropolitan Borough Council, p10-11

<sup>36</sup> [www.stockportjsna.org.uk/2016-jsna-analysis/vulnerable-and-at-risk-groups/](http://www.stockportjsna.org.uk/2016-jsna-analysis/vulnerable-and-at-risk-groups/) [accessed 29/8/19]

<sup>37</sup> 2015/16 Summary Report Priorities for the health and wellbeing of Stockport 2016-2019, p8

<sup>38</sup> Adult Social Care Draft Market Position Statement 2019-2024, Stockport Metropolitan Borough Council, p11

<sup>39</sup> Ibid

<sup>40</sup> **North:** Old Trafford, Stretford, Gorse Hill, Longford, and Clifford; **South:** Altrincham, Bowdon, Broadheath, Hale Barns, Hale Central, Timperley and Village; **Central:** Sale, Bucklow St Martins (Sale), Ashton upon Mersey, Brooklands, Priory, Sale Moor and St Marys; **West:** Urmston, Partington, Bucklow St Martins (Partington), Davyhulme East, Davyhulme West and Flixton

<sup>41</sup> Trafford Plan to 2020, Trafford Partnership, p6

<sup>42</sup> Supported Housing Census, GMCA, NHS in Greater Manchester, 2018, SHOP analysis



## Structure of this chapter

- 6.22 This section is carefully structured to reflect the requirements of PPG. It is divided into the following sections:
- Housing for older people;
  - Adaptations to existing properties and assistance required in the home;
  - Housing for people with disabilities and additional needs and other vulnerable groups;
  - Optional accessibility standards for new build.

## Housing for Older People

### Introduction

- 6.23 The NPPF Annex 2 defines older people as *‘people over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with care and support needs.*
- 6.24 The February and June PPG recommends the following are considered in an assessment of older persons need:
- The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, extra-care or housing with care), broken down by type and tenure;
  - The need for care in residential care and nursing homes (C2);
  - The need for co-housing communities;
  - The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.
- 6.25 These factors need to be considered in planning policy and PPG notes that *‘plan-making authorities will need to count housing provided for older people against their housing requirement’*<sup>43</sup>.

### Context

- 6.26 According to the latest Adult Social Care Market Position Statement, Stockport has an older population than average, with 19.8% of the population being aged 65+ and 9.3% aged 75+, compared to the national average of 18.2% and 8.2% respectively<sup>44</sup>.
- 6.27 The Council reports long-term trends are of increasing numbers of people who are living to an older age, particularly those over 85 years and higher numbers of people of increasing age are predicted to live alone over the next 16 years.

<sup>43</sup> PPG June 2019 Paragraph: 016 Reference ID: 63-016-20190626

<sup>44</sup> Adult Social Care Draft Market Position Statement 2019-2024, Stockport Metropolitan Borough Council, p9

- 6.28 There is an increase in the number of people who have multiple long-term conditions and adult social care professionals have observed that the demand for residential and nursing care is increasing in Stockport.
- 6.29 Neighbourhoods, housing, transport and healthy ageing are considered to be connected by the Greater Manchester age-friendly strategy and all need 'radical change' to accomplish the strategic aims<sup>45</sup> which include increasing 'housing choice to promote social connections and wellbeing in later life'.<sup>46</sup>
- 6.30 The Greater Manchester Ageing Hub is classed as a unique partnership aiming to promote an age-friendly model which incorporates housing and planning alongside economy and work; age-friendly places; healthy ageing; transport and age-friendly culture to enable social inclusion and improved quality of life for older people. Its emphasis is on co-design, which from a housing perspective is essential, particularly when planning specialist housing.

### The number of older people in Stockport borough

- 6.31 A major strategic challenge for the council is to ensure a range of appropriate housing provision, adaptation and support for the borough's older population. Table 6.1 indicates that the number of people across Stockport borough aged 65 or over is projected to increase from 57,129 in 2016 to 75,690 by 2037, a +32.5% increase. The percentage increases are larger when looking at the categories of 75 years and older (+46.8%) and 85 years and older (+76.0%).

Table 6.1 Population change in older age categories between 2016 and 2037				
Older age groups	2016	2037	Number change	% change
All Older 65+	57,129	75,690	18,561	+32.5
All Older 75+	26,692	39,175	12,483	+46.8
All Older 85+	7,799	13,725	5,926	+76.0

Source: ONS 2016-based subnational population projections

- 6.32 According to 2014-based household projections<sup>47</sup>, the number of households headed by someone aged 60 and over is expected to increase by 13,933 (+27.3%) over the period 2019 to 2037.
- 6.33 Data from the household survey suggests that 27.7% of Household Reference People are aged 65 and over, with 55.7% aged 65-74, 32.2% aged 75-84 and 12.1% aged 85 and over. Very few over 65s live in Town Centre and Hillgate.

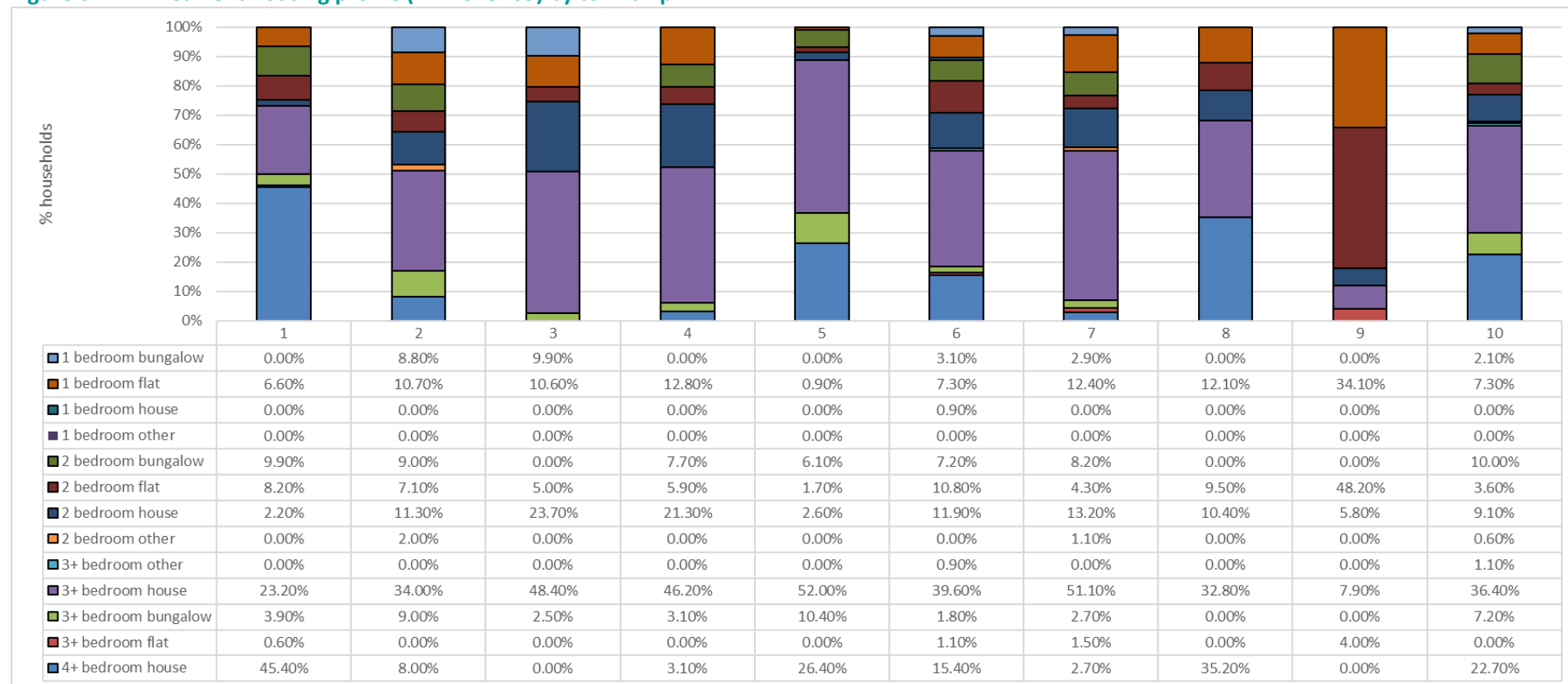
<sup>45</sup> Greater Manchester age-friendly strategy, Greater Manchester Combines Authority, 2018, p5

<sup>46</sup> Ibid, p6

<sup>47</sup> CLG 2014-based household projections are the latest available at the time of drafting this report

### Type and size of dwellings occupied

- 6.34 Figure 6.2 shows the type and size of the property currently occupied by older households by township. In the majority of townships, the main housing profile consists of three or more-bedroom houses and one-bedroom bungalows. The exception is Town Centre and Hillgate where flats are the dominant housing type.

**Figure 6.2** Current housing profile (HRP over 65) by township

Source: 2019 Household Survey

Townships key:

1= Bramhall, Cheadle Hulme (South) and Woodford	6= Hazel Grove, Davenport (East), Heavily, Offerton (West)
2= Bredbury, Lower Brinnington, Woodley (West)	7= Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill
3= Brinnington	8= Heaton Mersey, Heaton Norris (West), Heaton Moor
4= Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	9= Town Centre and Hillgate
5= Gatley, Heald Green and Cheadle Hulme (North)	10= Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor

- 6.35 Figure 6.3 shows the type and size of the property currently occupied by older people by age group. Points to note are:
- For those aged 65-74, 63.4% live in three or 4 or more-bedroom houses, 13% in one or two-bedroom flats and 9.8% in two or three-bedroom bungalows;
  - For those aged 75-84, 57.0% live in three or 4 or more-bedroom houses, 15.8% in one or two-bedroom flats and 14.0% in two or three-bedroom bungalows;
  - For those aged 85 and over, 41.9% live in three or 4 or more-bedroom houses, 26.5% in one or two-bedroom flats and 15.6% in two or three-bedroom bungalows.

### Older person households considering moving

- 6.36 The 2019 household survey identified that 11.1% (2,500) of households with an HRP aged 65 and over were planning to move in the next 5 years and 4.2% (938) would like to move but felt unable to.
- 6.37 Further analysis on the current location of households aged over 65 compared with their location choice should they wish to move produces the following outcome, Table 6.2. The results show that in the majority of townships older people would choose to remain within Stockport. On average almost three-quarters (73.9%) would move within the area. A larger proportion of older households currently living in Gatley, Heald Green and Cheadle Hulme (North) would move outside of the area; 42.5% compared to an average of 26.1%.
- 6.38 Of households unable to move, the main reasons were; cannot afford to 52.8%, 18.1% lack of suitable accommodation of type wanted, 14.9% said there was a lack of suitable accommodation in the area wanted and 24.4% stated other (unspecified) reasons. Note that households could pick more than one option.
- 6.39 Analysis on the type of housing required in the future by older households and by the location required is summarised in Table 6.3. At the township level there are many distinct preferences, of particular note are:
- Those wanting to move to Brinnington and Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill are mainly looking for 1-bedroom houses;
  - Level-access accommodation is preferred by a majority of movers in six of the ten townships and particularly in Cheadle etc. and Woodley (East) etc. townships.

Table 6.2 Over 65s moving preferences by township											
Move to (%)	Current location										Total
	Bramhall, Cheadle Hulme (South) and Woodford	Bredbury, Lower Brinnington, Woodley (West)	Brinnington	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	Gatley, Heald Green and Cheadle Hulme (North)	Hazel Grove, Davenport (East), Heavily, Offerton (West)	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Heaton Mersey, Heaton Norris (West), Heaton Moor	Town Centre and Hillgate	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	
Within Stockport	70.2	82.2	81.2	75.0	57.5	78.2	79.8	82.6	84.4	71.1	73.9
Outside Stockport	30.2	18.2	18.8	25.0	42.5	21.8	20.2	17.4	18.8	28.8	26.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Household Survey 2019



**Table 6.3** Over 65s location and property type preferences

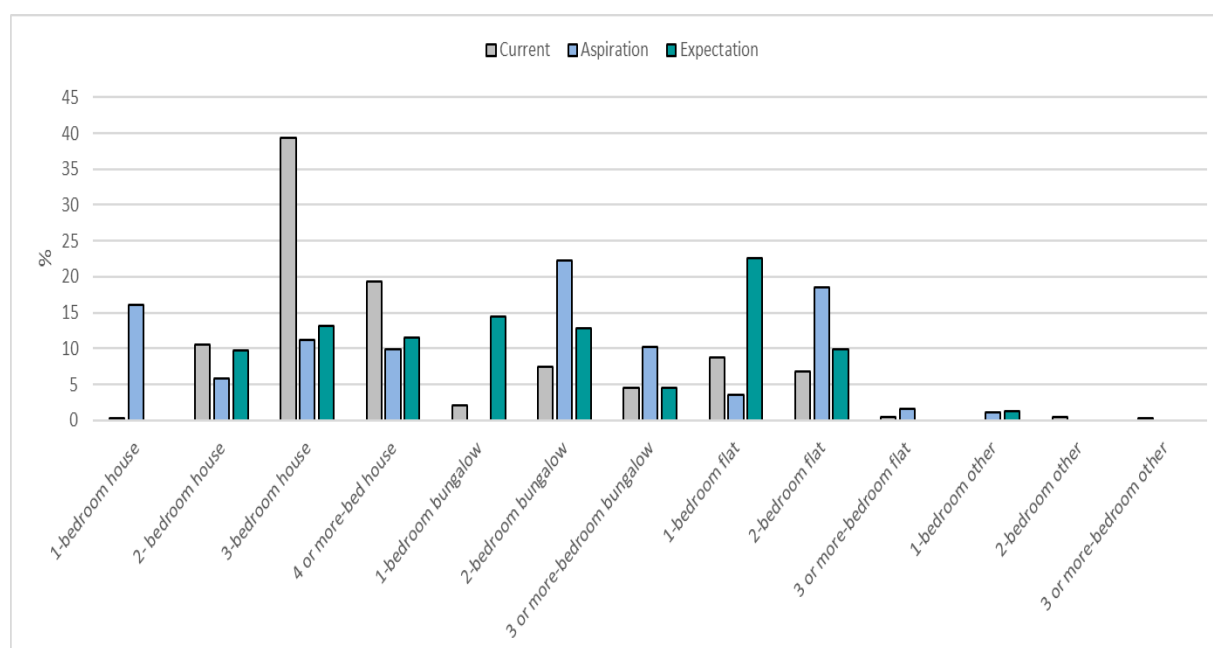
Property type preference	Location preference											
	Bramhall, Cheadle Hulme (South) and Woodford	Bredbury, Lower Brinnington, Woodley (West)	Brinnington	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	Gatley, Heald Green and Cheadle Hulme (North)	Hazel Grove, Davenport (East), Heavily, Offerton (West)	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Heaton Mersey, Heaton Norris (West), Heaton Moor	Town Centre and Hillgate	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	Total	
	1-bedroom house	25.4	0.0	100.0	0.0	0.0	18.6	71.8	0.0	0.0	7.9	16.0
	2-bedroom house	16.0	0.0	0.0	0.0	0.0	8.2	0.0	9.4	0.0	0.0	5.8
	3-bedroom house	19.3	18.8	0.0	0.0	0.0	13.4	0.0	31.3	0.0	0.0	11.2
	4 or more-bedroom house	6.4	0.0	0.0	0.0	48.6	0.0	0.0	0.0	0.0	8.5	9.8
	1-bedroom level-access	0	0	0	18.9	0	8.4	0	0	100	0	3.5
	2 or more bedroom level-access	32.9	81.2	0	81.1	51.4	51.4	28.2	59.3	0	77.5	52.6
	1-bedroom other	0	0	0	0	0	0	0	0	0	6.2	1.1
	2-bedroom other	0	0	0	0	0	0	0	0	0	0	0
3 or more-bedroom other	0	0	0	0	0	0	0	0	0	0	0	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	

Source: Household Survey 2019

Note Small sample in Brinnington

6.40 The difference in older households' current accommodation, their aspirations and their expectations are shown below in Figure 6.3. The 2019 household survey data indicates that older people are particularly living in three and four-bedroom houses. Of those who intend to move in the next five years, these households have strong aspirations and expectations for one-bedroom houses, flats and bungalows; 22.6% expect to live in 1-bedroom flats and 22.3% aspire to live in bungalows with two bedrooms. Given the anticipated increase in older person households, it is important that the council recognises the impact this will have on the range of dwelling types and sizes being developed over the plan period.

**Figure 6.3** Current dwellings types compared to aspirations and expectations (over 65s)



Source: 2019 Household Survey

### Older person rightsizing

6.41 Of households with an HRP aged 65 and over and planning to move in the next 5 years were asked their main reasons for moving:

- For those aged 65-74 years the top three reasons given were that they cannot manage their existing house due to the stairs (12.2%), wanting to live closer to family or friends (12.3%) and wanting to be close to friends and relatives to give support (12.3%). 26.1% selected 'other reason'.
- For those aged between 75 and 84 years the main reason given was health problems or needing housing suitable for an older or disabled person (21.3%). 19.4% selected 'other reason'.
- For those aged 85 and over who wanted to move, 62.3% gave the reason of health problems or needing housing suitable for an older or disabled person. 18.5% of over 85-year olds reported both being unable to manage their house due to the stairs and due to the house and garden being too big.

- 6.42 Table 6.4 considers the number of older person households who want to downsize to a smaller property, remain in the same size of property or upsize. The table shows the number of bedrooms the household currently has and the number they would like.

Table 6.4 Older person rightsizing						
Current property size	Number of bedrooms would like?					Total
	One	Two	Three	Four	5 or more	
One	321	241	25	0	0	587
Two	108	371	178	44	0	701
Three	90	610	265	0	22	987
Four	30	220	299	54	0	603
Five or more	0	0	238	45	136	419
Total	549	1,442	1,005	143	158	3,297

Source: 2019 Household Survey

	Downsize
	Remain same size
	Upsize

- 6.43 Table 6.5 considers the future housing choices being considered by older households within the next 5 years by reference to their current number of bedrooms and the number of bedrooms they would like to move to and expect to move to. In terms of moving to a smaller property, 49.7% of older households would like to downsize and 57.1% expected to do so (i.e. move to a property with fewer bedrooms). 34.8% would like to move into a property with the same number of bedrooms as they presently occupy; 36.9% expected to achieve this. A further 15.5% of older households would like to move to a property with a larger number of bedroom (upsizing), and 6.0% expect to achieve this.

Table 6.5 Future housing choices of older households (downsizing/upsizing)		
Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	49.7	57.1
Staying same	34.8	36.9
Upsizing (moving to larger property)	15.5	6.0
Total	100.0	100.0
Base (households responding)	3,297	2,931

Source: 2019 Household Survey

- 6.44 The dwelling and tenure choices of older people planning to move in the next five years are summarised in Table 6.6. This indicates that in general the majority of movers would like and expect to move to a level-access property, particularly a two bedroom property.

**Table 6.6 Dwelling type and size likes and expectations of older households planning to move in the next five years**

Like			
Dwelling type and size	Buying on the open market (%)	Buying Intermediate tenure (%)	Social/affordable renting (%)
1 or 2 bedroom house	10.7	0.0	12.4
3 bedroom house	12.9	8.0	12.4
4 or more bedroom house	4.7	9.6	0.0
1 bedroom level-access	2.3	0.0	6.5
2 or more bedroom level-access	65.5	68.4	52.5
Other	3.9	14.0	16.1
Total	100.0	100.0	100.0
Base	2595	386	1087
Expect			
Dwelling type and size	Buying on the open market (%)	Buying Intermediate tenure (%)	Social/affordable renting (%)
1 or 2 bedroom house	4.3	0.0	0.0
3 bedroom house	17.8	33.1	9.5
4 or more bedroom house	2.8	0.0	0.0
1 bedroom level-access	5.0	0.0	20.8
2 or more bedroom level-access	61.9	44.9	44.1
Other	8.2	22.0	25.6
Total	100.0	100.0	100.0
Base	2094	350	818

6.45 The extent to which older movers could afford open market and intermediate tenure options is considered in Table 6.7. This takes account of those older households planning to move and their incomes, access to savings and existing equity. Overall just under half could afford lower quartile prices and 37.5% median prices. Intermediate tenure options could be afforded by at least half of the households.

<b>Township</b>	<b>% could afford</b>					<b>Prices</b>			
	Lower Quartile Price	Median price	Shared ownership 50%	Discounted home ownership	Base	Lower Quartile Price	Median price	Shared ownership 50%	Discounted home ownership
1 - Bramhall, Cheadle Hulme (South) and Woodford	30.8	30.8	46.1	38.4	380	£250,000	£360,000	£180,000	£215,236
2 - Bredbury, Lower Brinnington, Woodley (West)	40.0	40.0	40.0	40.0	115	£129,950	£158,000	£79,000	£90,151
3 - Brinnington	0.0	0.0	0.0	0.0	20	£132,000	£174,995	£87,498	£107,786
4 - Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	51.8	38.8	38.8	51.8	363	£140,000	£171,000	£85,500	£91,988
5 - Gatley, Heald Green and Cheadle Hulme (North)	51.5	34.4	67.2	67.2	363	£205,000	£275,000	£137,500	£151,407
6 - Hazel Grove, Davenport (East), Heavily, Offerton (West)	16.1	0.0	16.1	16.1	292	£144,000	£189,000	£94,500	£111,117
7 - Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	33.3	33.3	66.7	33.3	111	£127,500	£152,000	£76,000	£91,785
8 - Heaton Mersey, Heaton Norris (West), Heaton Moor	32.5	23.8	41.3	41.3	252	£220,000	£300,000	£150,000	£173,602
9 - Town Centre	0.0	0.0	0.0	0.0	0	£69,600	£90,500	£45,250	£53,155
10 - Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	12.4	12.4	12.4	12.4	531	£193,000	£258,000	£129,000	£146,769
<b>Total</b>	<b>48.7</b>	<b>37.5</b>	<b>56.4</b>	<b>50.7</b>	<b>2427</b>	<b>£155,000</b>	<b>£220,000</b>	<b>£110,000</b>	<b>£135,364</b>

- 6.46 The overall impact of older persons' housing need is considered in the dwelling type and mix analysis in Chapter 7.

### Assistance in the home

- 6.47 Growing older can come with an increased need for help and support within the home. Survey data captured the responses from older households on what type of support or assistance they may need now or in the near future. In Table 6.8 the range of assistance required from households under 65 is compared to those households aged 65-74 years, 75-84 years and 85 years and older. The proportion of households selecting the category 'help with repair and maintenance' decreases with age whereas the proportions needing 'help with gardening' now, increases across the age categories. The majority of 85+ households require help with, gardening, cleaning the home and other practical tasks.

Table 6.8 Type of assistance required (%) either now or in next five years by age group								
Type of assistance	Under 65		65-74		75-84		85+	
	Need now	Need in 5 years	Need now	Need in 5 years	Need now	Need in 5 years	Need now	Need in 5 years
Help with repair and maintenance of home	62.6	72.0	49.4	70.4	41.8	67.9	42.2	64.0
Help with gardening	38.2	47.5	50.8	64.9	69.9	77.9	73.3	52.1
Help with cleaning home	33.1	37.0	23.4	45.7	53.4	58.7	61.4	64.6
Help with other practical tasks	23.1	28.7	20.8	38.1	32.5	42.6	53.6	66.1
Help with personal care	15.6	28.4	29.2	15.9	15.3	29.4	19.5	53.2
Want company / friendship	25.1	27.1	18.7	18.0	14.0	20.2	20.6	34.6
Base (All households)	86,084		18,364		10,626		3,988	

Source: 2019 Household Survey

### Future need for specialist older person accommodation and residential care provision

- 6.48 Table 6.9 sets out the categories of specialist older person accommodation as shown on the Elderly Accommodation Counsel (EAC) website<sup>48</sup>. PPG recognises that *'there is a significant amount of variability in the types of specialist housing for older people. The list provided provides an indication of the different types of housing available but is not definitive. Any single development may contain a range of different types of specialist housing'*<sup>49</sup>

<sup>48</sup> [www.housingcare.org](http://www.housingcare.org)

<sup>49</sup> PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626

Table 6.9 Categories of older person accommodation		
Category	Current number of units	Description
Age-exclusive housing	1,560	<p><b>EAC definition:</b> Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people, and may have communal facilities such as a residents' lounge, guest suite and shared garden, but do not provide any regular on-site support to residents.</p> <p><b>PPG definition:</b> This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens but does not include support or care services.</p>
Care homes	940	<p><b>EAC definition:</b> A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services. Since April 2002 all homes in England, Scotland and Wales are known as 'care homes', but are registered to provide different levels of care. A home registered simply as a <b>care home</b> will provide personal care only - help with washing, dressing and giving medication.</p> <p><b>PPG definition:</b> These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.</p>
Care home with nursing	685	A home registered as a <b>care home with nursing</b> will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close care	95	Sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme
Retirement/Sheltered housing	3,159	<p>EAC definition: <b>Sheltered housing</b> means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. <b>Retirement housing</b> means housing developments of a similar type to sheltered housing (see below), but built for sale, usually on a leasehold basis.</p> <p>PPG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.</p>
Extra Care housing or housing with care	486	EAC definition: Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as very sheltered housing, assisted living, or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow



Table 6.9 Categories of older person accommodation		
Category	Current number of units	Description
		<p>estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home.</p> <p><b>PPG definition:</b> This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.</p> <p><b>Note</b> extra care can also provide accommodation for people with additional needs who are not older people</p>
Total	6,925	

Source: EAC database [www.housingcare.org](http://www.housingcare.org); Council lists of accommodation

- 6.49 Across the borough, there are around 6,925 units of specialist older persons accommodation. This includes 1,625 units of residential care (C2 planning use class) dwellings and 5,300 units of specialist older person accommodation (C3 planning use class).
- 6.50 Table 6.10 considers the ratio of older people to current provision and then applies this ratio to future population projections to 2037. This results in the need for 2,414 additional specialist older persons accommodation (C3) and 740 additional units of residential care provision (C2) over the plan period to 2037 (3,239 in total).<sup>50</sup> Note PPG specifically requires analysis of the need for residential care provision. Analysis is based on the current profile of older persons accommodation and the impact of demographic change on need assuming that the ratios of people living in C2 and C3 accommodation does not change. Evidence elsewhere from the council would suggest a reducing need for C2 accommodation as people remain in their homes for longer and with care and support being provided. This analysis is therefore indicative based on current patterns of provision which may change in the future.

<sup>50</sup> 2019 PPG Paragraph: 016 Reference ID 63-016-20190626 states ‘...for residential institutions, to establish the amount of accommodation released in the housing market, authorities should base calculations on the average number of adults living in households, using the published Census Data. 2011 Census table QS421EW reported 1,147 residents in older persons residential accommodation: 418 residents in care homes with nursing, 728 in care homes without nursing and 1 in sheltered communal establishments and therefore the EAC data is used as a basis for a more up to date calculation

**Table 6.10 Analysis of future need for specialist older person accommodation**

Current provision (and planning use class)	Number of units 2018	Number aged 75 and over 2019	Number aged 75 and over 2037 (projected)	Change in need
		<b>28,100</b>	<b>40,900</b>	
		<b>Ratio of population to current provision</b>	<b>Ratio applied to 2037 population</b>	
Specialist older person (C3)	5,300	0.1886121	7,714	2,414
Residential Care (C2)	1,625	0.0578291	2,365	740
Total	6,925		10,164	3,239

Source: EAC database [www.housingcare.org](http://www.housingcare.org); Council lists of accommodation and ONS 2016-based subnational population projections

## Need for specialist older person housing evidenced in the Household Survey

- 6.51 In addition to the current and projected specialist accommodation in Stockport borough, the household survey also captured data on older persons' need for specialist housing. The household survey asked, 'If you think it is relevant to you, which of the following older persons' housing options would you seriously consider?'. Table 6.11 reports the number of households who would consider different older persons' housing options (respondents could tick more than one option) across the borough and by age group. Overall, of respondents aged 65 and over, 74.8% were planning to continue to live in their current home with support when needed, 18.3% would consider buying sheltered accommodation and 15.3% would consider renting sheltered accommodation. Of those aged 85 years and over, 28.8% would consider a residential care home.

**Table 6.11 Older persons' housing options by age group**

Housing option	65-74	75-84	85+	All 65+
Continue to live in current home with support when needed	69.2	81.3	75.3	74.8
Buying a property in the open market	20.8	6.8	2.7	12.3
Rent a property from a private landlord	1.8	2.5	0.0	1.8
Rent from HA	9.6	3.2	6.2	6.6
Sheltered accommodation - renting	18.7	14.1	9.3	15.3
Sheltered accommodation - buying	25.6	13.8	9.8	18.3
Sheltered accommodation - shared ownership	12.7	11.3	2.3	10.3
Extra care housing - renting	12.8	15.1	2.6	11.8
Extra care housing - buying	14.6	11.7	7.9	12.3
Extra care housing - shared ownership	10.3	4.1	0.0	6.1
Supported housing	1.7	0.7	0.0	1.0
Residential care home	7.2	10.6	28.8	12.4
Co-housing	12.2	8.9	11.2	10.8
Go to live with children or other relatives	8.6	2.6	5.8	5.8
Other	1.1	3.4	1.5	2.1
<i>Base (total households responding)</i>	<i>4,841</i>	<i>4,112</i>	<i>1,958</i>	<i>10,911</i>

Note: Although all households aged 65+ could be identified from the survey, some did not provide age information, so the sample broken down by age group is slightly smaller. Note households could tick more than one response

Source: 2019 Household Survey

- 6.52 Table 6.12 illustrates housing options for over 65-year olds by township. Given the high proportion of older households who want to continue living in their own home, the provision of home-based assistance, support and care is an increasingly important issue in the meeting of housing needs for older people. The key challenge for local authorities is the funding of services for growing numbers of older people.

Table 6.12 Older persons' housing options by township

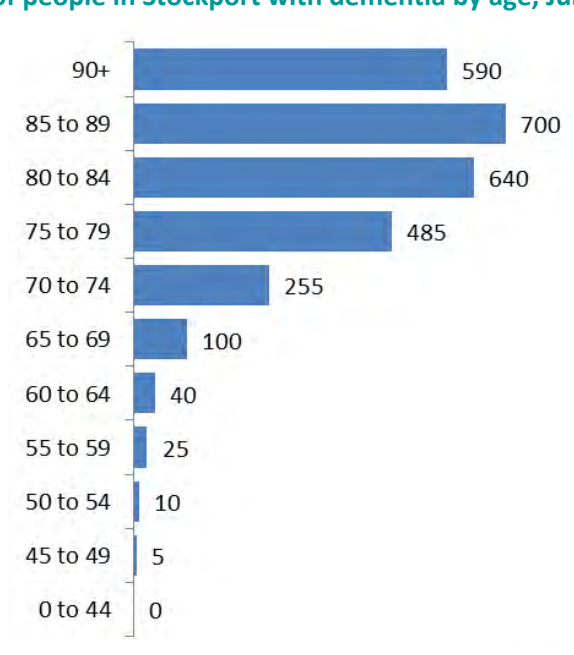
Housing option	Township										Stockport Borough
	Bramhall, Cheadle Hulme (South) and Woodford	Bredbury, Lower Brinnington, Woodley (West)	Brinnington	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold,	Gatley, Heald Green and Cheadle Hulme (North)	Hazel Grove, Davenport (East), Heavily Offerton	Heaton Chapel (North East), Heaton Norris (East), Reddish,	Heaton Mersey, Heaton Norris (West), Heaton Moor	Town Centre and Hillgate	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington,	
Continue to live in current home with support when needed	75.8	64.1	81.4	55.2	80.0	92.8	83.1	59.1	38.5	75.8	74.8
Buying a property in the open market	21.2	17.7	0.0	9.8	20.0	0.0	6.7	14.6	10.8	14.2	12.3
Rent a property from a private landlord	0.0	9.7	0.0	0.0	0.0	0.0	0.0	0.0	10.8	6.6	1.8
Rent from HA	1.4	6.0	18.3	9.8	0.0	11.1	0.0	14.2	30.8	7.8	6.6
Sheltered accommodation – renting	11.5	22.5	18.3	9.8	10.0	18.3	25.5	14.2	52.3	11.2	15.3
Sheltered accommodation – buying	18.3	26.8	0.0	34.2	32.5	6.3	11.1	8.4	10.8	19.6	18.3
Sheltered accommodation - shared ownership	15.7	11.9	0.0	14.6	10.0	9.5	11.1	2.1	0.0	8.9	10.3
Extra care housing – renting	4.3	19.5	18.3	19.5	5.0	7.2	17.7	9.1	20.0	14.7	11.8
Extra care housing – buying	11.3	14.8	0.0	19.5	17.5	9.5	7.4	4.1	0.0	17.8	12.3
Extra care housing - shared ownership	2.8	2.9	0.0	19.5	2.5	6.3	3.7	2.1	10.8	8.9	6.1
Supported housing	1.4	0.0	0.0	4.9	0.0	0.0	0.0	0.0	0.0	1.8	1.0
Residential care home	14.1	17.7	6.9	9.8	10.0	20.7	7.4	6.2	0.0	13.8	12.4
Co-housing	11.3	12.7	12.6	25.2	2.5	8.0	10.3	6.2	10.8	10.1	10.8
Go to live with children or other relatives	5.6	6.0	0.0	14.6	0.0	0.0	7.4	9.2	0.0	6.8	5.8
Other	0.0	3.8	0.0	4.9	2.5	0.0	3.7	0.0	0.0	3.3	2.1
<i>Base (total households responding)</i>	1,669	755	333	1,229	1,217	1,534	1,383	1,041	65	1,685	10,911

Source: 2019 Household Survey

## People with dementia and early onset dementia

- 6.53 The PPG makes specific reference to dementia and that *‘there should be a range of housing options and tenures available to people with dementia, including mainstream and specialist housing. Innovative and diverse housing models should be considered where appropriate’*<sup>51</sup>
- 6.54 The PPG also outlines the characteristics of dementia-friendly communities:
- easy to navigate physical environment;
  - appropriate transport;
  - communities shaped around the views of people with dementia and their carers;
  - good orientation and familiarity;
  - reduction in unnecessary clutter; and
  - reduction in disorienting visual and auditory stimuli.
- 6.55 In 2016 the JSNA recorded that 2,700 people had been diagnosed with dementia in Stockport.<sup>52</sup> Adult social care noted that this is an increasing group in receipt of services. By 2017 the JSNA recorded 2,850 people with dementia which was an increase of 900 over a 5-year period.<sup>53</sup>

**Figure 6.4** Number of people in Stockport with dementia by age, July 2016



Source: 2017 JSNA, Dementia January 2017, Stockport Metropolitan Borough Council, p8 Data taken from the Stockport Health Record in July 2016

<sup>51</sup> June 2019 PPG Paragraph: 019 Reference ID: 63-019-20190626

<sup>52</sup> 2015/16 Summary Report Priorities for the health and wellbeing of Stockport 2016-2019, p15

<sup>53</sup> 2017 JSNA, Dementia January 2017, Stockport Metropolitan Borough Council, p3

- 6.56 Table 6.13 shows that the majority of dementia sufferers are older people and are female and Table 6.14 estimates overall prevalence up to 2030 across the borough.

<b>Table 6.13      Number of people with dementia in Stockport by gender</b>			
	<b>All</b>	<b>Female</b>	<b>Male</b>
All	2,850	1,820	1,030
Age 0-19	-	-	-
Age 20-64	80	35	45
Age 65+	2,770	1,780	990

Source: 2017 JSNA, Dementia January 2017, Stockport Metropolitan Borough Council, p8 Data taken from the Stockport Health Record in July 2016

Table 6.14 National estimated for prevalence (Dementia UK 2014 figures applied to local population data)										
	2014	2015	2016	2017	2018	2020	2025	2030	GP Diagnosis	Difference
People aged 30-59 predicted to have early onset dementia	50	51	51	52	52	52	51	48	41	-10
People aged 60-64 predicted to have dementia	148	146	147	150	152	160	181	179	39	-108
People aged 65-69 predicted to have dementia	278	282	283	267	259	255	280	318	99	-184
People aged 70-74 predicted to have dementia	386	393	409	448	468	484	440	486	255	-154
People aged 75-79 predicted to have dementia	647	648	643	649	660	692	860	785	484	-159
People aged 80-84 predicted to have dementia	886	910	919	934	958	996	1,085	1,363	640	-279
People aged 85-89 predicted to have dementia	857	897	930	960	984	1,030	1,173	1,313	702	-228
People aged 90 and over predicted to have dementia	806	837	870	902	943	1,034	1,307	1,643	590	-280
Total population aged 60 and over predicted to have dementia	4,008	4,113	4,200	4,308	4,424	4,651	5,326	6,088	2,809	-1,391

Source: 2017 JSNA, Dementia January 2017, Stockport Metropolitan Borough Council, p11



- 6.57 In Stockport around 75% of the people estimated to have dementia have been diagnosed. It is therefore estimated that around 1,000 people in Stockport are living with dementia who have not yet been diagnosed.
- 6.58 The prevalence of dementia in Stockport is higher than the national average, and similar to the Greater Manchester average. 'By 2030 the expected prevalence of dementia is estimated to be 50% higher than currently'<sup>54</sup>.
- 6.59 The JSNA records that there are around 30 care homes offering support for people with dementia with 1,300 beds although not all these beds will be available for people with dementia<sup>55</sup>.
- 6.60 Commissioners are wanting to explore new support models for people with dementia incorporating support which provides reassurance and standby and by people who understand the needs of people with dementia and support them in a person-centred way. This could for example mean employing personal assistants or warden style support with someone who 'keeps an eye on' the person to spot when extra support is needed.
- 6.61 Commissioners were also interested in Wellbeing Teams for people with dementia. Wellbeing Teams are another approach which develops support to keep people well by providing companionship and promoting inclusion and moves away from the more traditional task driven model of support.
- 6.62 The Dementia Strategy is currently being updated. The last Strategy 2017-2020 under the 'Supporting Well' strand prioritises making sure the 'current housing supply (sheltered accommodation and extra care housing) is dementia friendly and able to meet the needs of people with dementia'.<sup>56</sup> Plus making sure all future planning develops 'supportive housing options for people with dementia and their family'<sup>57</sup>.
- 6.63 Commissioners report that there is a need for choice of housing options for people with dementia. Housing needs to be in the right place and people need to move earlier so they can adapt to the changes and then stay at home as long as possible. The local authority needs to provide options for people on lower incomes to choose from including extra care because the private equivalent is very expensive.
- 6.64 Commissioners recognise the importance of supporting people to think about moving to more appropriate accommodation earlier, however, following an Age UK survey 3 years ago and the set-up of a service to help with house moves, people did not take up the offer nor plan house moves.
- 6.65 Technology can be used to manage memory problems and smart houses and more assistive technology and digital health could assist people's independence.

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<sup>54</sup> 2017 JSNA, Dementia January 2017, Stockport Metropolitan Borough Council, p3

<sup>55</sup> 2017 JSNA, Dementia January 2017, Stockport Metropolitan Borough Council, p17

<sup>56</sup> Stockport Dementia Strategy 2017-2020, - working together to improve the lives of people affected by dementia - Strategy 2017-2020  
& high level action plan for 2017/18, p21

<sup>57</sup> Ibid

- 6.66 Ideas like intergenerational flat schemes would be a good for people with dementia, incorporated on a multi-purpose site with community facilities. Extra Care needs to be designed to be suitable for people with dementia, incorporating lifetime homes built with 'design for dementia'<sup>58</sup> in mind and easily adapted for future changing needs incorporating Smart and Connected Health and Assistive Technology<sup>59 60</sup>.
- 6.67 Involving occupational therapists and customers at the planning stage of housing for people with dementia is good practice. Stirling University have an interactive tool to assist in dementia friendly environment design<sup>61</sup>.
- 6.68 Good design can support quality of life, independence, functioning, behaviour and help keep people safe, giving them freedom and confidence. The physical environment such as lighting, colour contrast, signage, textures and sensory stimulation plus using the arts as part of the design all add to the positive impact that is possible via careful planning and design<sup>62</sup>.
- 6.69 Groups like 'Educate'<sup>63</sup> in Stockport can engage service users' involvement in service, support and housing planning and design, supporting the commissioning cycle.

### Senior co-housing communities

- 6.70 Senior co-housing is specifically mentioned in PPG as a housing option for older people: *'Senior co-housing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.'*
- 6.71 A total of 1,157 households are interested in co-housing as a residential option:
- Most were owner occupiers (68.3%), 18.2% lived in affordable housing and 13.6% privately rented;
  - 54.7% had a household income of less than £300 each week, 32.8% between £300 and £500 each week and 12.6% at least £500 each week.
- 6.72 Table 6.15 sets out the dwelling type and size preferences.

<sup>58</sup> [www.bregroup.com/ipark/parks/england/buildings/dementia-friendly-home/](http://www.bregroup.com/ipark/parks/england/buildings/dementia-friendly-home/)

<sup>59</sup> [www.dc.nihr.ac.uk/themed-reviews/Help-at-home-WEB.pdf](http://www.dc.nihr.ac.uk/themed-reviews/Help-at-home-WEB.pdf)

<sup>60</sup> <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.130.4249&rep=rep1&type=pdf>

<sup>61</sup> <https://dementia.stir.ac.uk/design>

<sup>62</sup> Ibid

<sup>63</sup> [www.educatestockport.org.uk](http://www.educatestockport.org.uk)

Table 6.15 Senior co-housing dwelling type and size preference		
Dwelling type/size	Like (%)	Expect (%)
1-bedroom house	13.3	0.0
3-bedroom house	15.5	36.3
1-bedroom flat	0.0	48.7
2- bedroom flat	35.5	0.0
3+ bedroom bungalow	35.8	15.0
Total	100.0	100.0
Base (valid responses)	145	145

## Stakeholder views on older persons' housing

- 6.73 A theme which emerged from the online stakeholder survey was a lack of suitable older person's housing. Respondents commented that there are few options for older people to access appropriately designed, VfM downsize homes with access to support services. It was noted that there is a particular gap for older people in the town centre and in general for affordable bungalows.
- 6.74 Stakeholders in adult social care reported 7 extra care schemes in Stockport and 6 sheltered accommodation schemes which have been redesigned and recommissioned on a hub and spoke model in three areas of the borough.
- 6.75 New build developments like 'Smithy Croft' extra care retirement properties with 55 units in Health Green have mixed tenure, community facilities and good infrastructure nearby.
- 6.76 Stakeholders recognised the need to invest in telecare and ongoing support for older people through technology to enable independence.
- 6.77 Stakeholders commented that a high proportion, up to 50%, of people in residential and nursing care in Stockport are self-funders.
- 6.78 Providers of residential and nursing care are in a strong position, meaning they are less reliant on the local authority to place people which affects costs. Stakeholders questioned the viability of the council building their own accommodation and encouraging other providers to enter the market. This would enable the Council to intervene in a planned way rather than waiting for crises.
- 6.79 Some of the ex-council residential care stock (now supported by Borough Care) needs to be brought up to date and made fit for purpose, which requires capital investment.
- 6.80 The challenge for commissioners is the increasing demand due to the ageing population and how best to ensure the correct level of schemes. They also want to consider the right approach to signpost people to alternate accommodation in order to lessen demand on residential and nursing care.

## Conclusions of the need for older persons' housing

- 6.81 In accordance with PPG, the HNA has considered the future need for specialist accommodation, the need for residential care institutions and considered the role of

general housing in meeting needs, in particular bungalows and homes that can be adapted to meet a change in needs.

- 6.82 The number of households headed by someone aged 60 or over is expected to increase by 13,933 (27.3%) by 2037. The majority of older people aged 65 and over (74.8%) want to continue to live in their current home with support when needed according to the household survey, with help with repair/maintenance, gardening, cleaning and other practical tasks – key support which would help people remain in their own home (discussed in the next section). However, the household survey also points to a need to deliver a range of smaller dwellings for older people in the general market and specialist older housing provision.
- 6.83 Across the borough, there are currently around 6,925 units of specialist older persons accommodation. This includes 1,625 units of residential care (C2) dwellings and 5,300 specialist older persons dwellings (C3). It is estimated that an additional 2,414 units of specialist older person (C3) and 740 units of residential care (C2) will be required to 2037. The HNA does not specify the precise nature of specialist older person dwellings to be built. This is to allow flexibility in delivery and PPG states that *‘any single development may contain a range of different types of specialist housing’*<sup>64</sup>
- 6.84 A key conclusion is that there needs to be a broader housing offer for older people across the borough and the HNA has provided evidence of scale and range of dwellings needed.

### Adaptations to existing properties and assistance in the home

- 6.85 Given that the majority of older people (74.8%) want to remain in their own homes with help and support when needed, the extent to which their properties need to be adapted needs careful consideration. Additionally, the need to adapt properties for people aged under 65 also needs to be considered.
- 6.86 Table 6.16 shows how many homes by township have been adapted, whether care and support are required and whether there is sufficient space for a carer to stay overnight if needed. The 2019 household survey found that:
- Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor and Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill both contain 16% of all homes which have been adapted or purpose-built.;
  - 15.1% of all households who said they need care or support to remain in their current home live in Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor;
  - Over a third of households who have sufficient space in for a carer to stay live in Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor (18.0%) and Hazel Grove, Davenport (East), Heavily, Offerton (West) (17.2%); and

<sup>64</sup> PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626

- Across all three categories the lowest proportions are found in Town Centre and Hillgate and Brinnington.

<b>Table 6.16 Adaptations, support requirements and space for carer to stay by township</b>			
	Current home has been adapted or purpose-built for a person with a long-term illness, health problem or disability	You or other members of your household require care or support to enable you/them to stay in this home	Sufficient space in your home for a carer to stay overnight, if this was needed, is available
<b>Township</b>	<b>% yes</b>	<b>% yes</b>	<b>% yes</b>
Bramhall, Cheadle Hulme (South) and Woodford	8.2	7.5	16.3
Bredbury, Lower Brinnington, Woodley (West)	11.0	12.1	5.5
Brinnington	7.9	5.8	1.3
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	14.3	12.9	8.6
Gatley, Heald Green and Cheadle Hulme (North)	8.0	10.9	13.1
Hazel Grove, Davenport (East), Heavily, Offerton (West)	9.4	13.5	17.2
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	16.0	11.3	10.6
Heaton Mersey, Heaton Norris (West), Heaton Moor	6.8	9.3	8.7
Town Centre and Hillgate	2.2	1.6	0.7
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	16.1	15.1	18.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2019 household survey

6.87 The 2019 household survey asked whether adaptations were required by households (Table 6.17). This takes account of the PPG which asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people<sup>65</sup>. When asked about adaptations and home improvements required in the home now households aged under 60 focused more on warmth, specifically, more insulation, better heating and double glazing. However, households aged over 85 focused more on the house itself and indicated a need for downstairs WC, followed by internal handrails or grab rails and then more insulation.

<sup>65</sup> PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220

**Table 6.17 Adaptations and home improvements required now by age group**

Adaptation/improvement required	Age group (% of households)			Total
	Under 60 years	60-84 years	85+	
More insulation (loft, wall cavities)	30.4	22.9	13.2	27.4
Better heating	25.7	21.6	8.4	23.8
Double glazing	23.4	18.0	6.8	21.2
Security alarm	20.7	13.8	3.5	18.0
Sound proofing	13.6	17.9	0.0	14.5
Adaptations to bathroom	9.7	20.1	7.3	12.9
Improved ventilation	13.2	9.5	0.0	11.6
Downstairs WC	5.6	18.6	41.4	10.9
Internal handrails / grab rails	7.9	15.8	14.8	10.6
Increase the size of property (e.g. extension, loft conversion)	14.0	3.9	2.7	10.4
External handrails /grab rails	3.8	13.8	7.3	7.1
Adaptations to kitchen	7.6	5.5	9.6	7.0
Opening or closing front door/accessing communal entrance	4.8	5.7	0.9	4.9
Stair lift / vertical lift	1.0	12.6	6.2	4.8
Community alarm service	2.9	7.3	10.2	4.5
Improvements to access (e.g. level access in and around home)	3.0	7.1	2.7	4.3
Wheelchair adaptations (including door widening and ramps)	2.9	4.5	6.1	3.5
Additional entrances / exits	2.2	4.7	0.9	2.9
Room for a carer	1.4	5.1	3.2	2.6
Adaptations relating to sensory needs	1.8	3.8	3.5	2.5
Support with keys / fob access to property	1.2	4.6	1.6	2.3
Lever door handles	0.3	2.7	7.6	1.3
Base (all households)	58,663	33,414	3,633	95,710

Source: 2019 Household Survey

- 6.88 Resources for aids and adaptations remain limited, particularly for households in the private sector (owner occupation or privately rented accommodation). However, as mentioned above in respect of support requirements, the provision of appropriate adaptations is essential to older households in maintaining independent living. Alternative sources of funding, such as equity loans, could be considered to finance remedial measures required by older person households. It should be pointed out that whilst local authorities will assess anyone's needs, assistance is means tested and many will self-fund.
- 6.89 Applying data from the household survey to MHCLG 2014-based household projections (Table 6.18) allows us to estimate the future number of adapted dwellings required by age group across Stockport borough. Analysis indicates that over the period to 2037, an additional 824 dwellings will require adaptations, either through the adaptation of existing dwellings or through new build.

Table 6.18 Future need for adapted properties							
Age Group	Year			% properties with adaptations	Number of adapted properties required by age group		
	2019	2037	change		2019	2037	change
15-24	2,490	3,053	563	0.0	0	0	0
25-34	14,745	12,795	-1,950	2.2	324	281	-43
35-44	21,873	23,532	1,659	2.0	437	471	33
45-59	38,493	39,547	1,054	3.6	1,386	1,424	38
60-74	30,280	33,015	2,735	7.8	2,362	2,575	213
75-84	14,716	20,187	5,471	9.6	1,413	1,938	525
85+	6,117	11,844	5,727	15.6	954	1,848	893
Total	128,714	143,973	15,259	5.4	6,951	7,775	824
Source	MHCLG2016-based household projections			2019 Household Survey	2019 survey applied to MHCLG 2016-based household projections		

Source: 2019 Household Survey and ONS 2016 population projections

6.90 Some of this need will be for wheelchair adaptations as shown in Table 6.19. The household survey has identified a need from 901 households (0.7%) who require wheelchair adapted dwellings. Over the plan period, this number is expected to increase by a further 107 resulting in an overall need for 1,008 wheelchair adapted dwellings.

Table 6.19 Future need for wheelchair adapted properties							
Age Group	Year			% properties needing wheelchair adaptations	Number of adapted properties required by age group		
	2019	2037	Change		2019	2037	Change
15-24	2,490	3,053	563	0	0	0	0
25-34	14,745	12,795	-1,950	0	0	0	0
35-44	21,873	23,532	1,659	0	0	0	0
45-59	38,493	39,547	1,054	1.1	423	435	12
60-74	30,280	33,015	2,735	0.5	151	165	14
75-84	14,716	20,187	5,471	1.6	235	323	88
85+	6,117	11,844	5,727	1.2	73	142	69
Total	128,714	143,973	15,259	0.7	901	1,008	107
Source	MHCLG2016-based household projections			2019 Household Survey	2019 survey applied to MHCLG 2016-based household projections		

## Stakeholder views on adaptations to existing properties

6.91 Stakeholders were asked what should be considered when setting future housing standards, such as accessibility, size and quality for new housing. Considerations include:



- Lifetime Homes standard;
- Consider setting minimum space standards and carbon reduction measures in line with other GM authorities in order to make the city-region's housing stock more adaptable and sustainable; and
- Housing adaptable to changing needs, including technology solutions in built, mixing population (older people with younger families), ensuring town centre flats are attractive for ageing population, use age friendly branding when promoting housing developments.

## Housing for people with disabilities and additional needs

- 6.92 February 2019 PPG comments that 'The provision of appropriate housing for people with disabilities, including specialist and supported housing, is crucial in ensuring that they live safe and independent lives'<sup>66</sup>. The NPPF and PPG provide definitions of people with disabilities.

### Definitions

- 6.93 The NPPF Annex 2 defines people with disabilities as people who 'have a physical or mental impairment, and that impairment has a substantial and *long-term adverse effect on their ability to carry out normal day-to-day activities*. *These people include, but are not limited to, people with ambulatory difficulties, blindness, learning difficulties, autism and mental health needs*. The PPG notes that these disabilities,' *may generate a range of housing requirements which can change over time. Local planning authorities may also wish to consider groups outside of the scope of this definition in order to meet specific needs within their community. To enable disabled people to live more safely and independently, local planning authorities will need to consider their variety of needs in both plan-making and decision-taking*'.

### Data sources

- 6.94 A range of data has been collected to assess the housing needs of people with disabilities and additional needs. This section considers data which sets out the likely scale of residents who have particular disabilities and additional needs; and then considers any evidence regarding the nature of dwelling stock required to help meet the needs of different groups.
- 6.95 The data assembled falls into the following categories:
- national sources including the census, national disability prevalence rates applied to the borough population, Disability Living Allowance statistics;
  - data from the 2019 household survey;

<sup>66</sup> PPG February 2019 Paragraph: 017 Reference ID: 2a-017-20190220

- qualitative data obtained from service providers within the council through in-depth discussions; and
- feedback from general stakeholder consultation carried out as part of the HNA process.

6.96 It should be noted that there can be variation in the estimates of residents with particular disabilities and additional needs. There are several reasons for this, for instance a person may self-report as having an illness/disability on the 2011 Census or the 2019 household survey but not be known to service providers; and some data may be collected for specific administrative purposes, for instance when someone presents themselves to service providers for assistance. There are also variations in the timescales for data reported across different groups. Therefore, the data is not necessarily consistent across each of the need groups, but a genuine attempt has been made to compile available data from published sources and primary research and consider the accommodation needs of particular groups.

### Establishing the overall level of disability/support needs across Stockport borough

6.97 A range of sources can be drawn upon to establish the overall scale of disability/support needs across the borough. The extent to which specific accommodation for different groups may be required is then explored using available data and specific gaps in understanding are also highlighted.

### Census 2011 data

6.98 The Census records a baseline of broad measures of disability across the population. Table 6.20 reports that across Stockport, 5.4% of residents stated they were in bad or very bad health; particularly associated with older age groups. A further 13.0% were in 'fair' health. The majority, 81.6%, were in 'very good or good health'. Overall, the 2011 Census estimates that around 51,660 residents were in fair or bad/very bad health and this represents 18.4% of residents. This compares with 18.3% for England.

Table 6.20 Long-term health problem or disability			
Age Group	Measure of health (%)		
	Very good or good health (%)	Fair health (%)	Bad or very bad health (%)
Age 0 to 15	97.6	1.8	0.5
Age 16 to 24	94.7	4.1	1.2
Age 25 to 34	92.1	6.0	2.0
Age 35 to 49	86.1	9.7	4.1
Age 50 to 64	73.8	17.9	8.3
Age 65 to 74	61.9	27.6	10.5
Age 75 to 84	46.0	38.6	15.4
Age 85 and over	31.2	46.3	22.5
All categories: Age	81.6	13.0	5.4
Total by measure of health	<b>229,255</b>	<b>36,584</b>	<b>15,076</b>

Source: 2011 Census Table DC3302EW

- 6.99 The Census also reported that around 22,792 (8.1%) of residents reported that their daily activities were limited 'a lot' and 27,359 (9.7%) 'a little'. This compares with similar figures for England of 8.3% and 9.3% respectively. Table 6.21 shows how this is again particularly associated with older age groups.

Table 6.21 Long-term health problem or disability			
Age Group	Daily activity limitations (%)		
	Day-to-day activities limited a lot	Day-to-day activities limited a little	Day-to-day activities not limited
Age 0 to 15	1.6	2.2	96.2
Age 16 to 24	2.4	3.7	94.0
Age 25 to 34	2.8	4.2	93.0
Age 35 to 49	5.0	6.5	88.5
Age 50 to 64	10.1	12.3	77.6
Age 65 to 74	15.5	21.5	63.1
Age 75 to 84	27.2	31.9	40.8
Age 85 and over	51.2	31.6	17.2
All categories: Age	8.1	9.7	82.1
Total by level of limitation	<b>22,792</b>	<b>27,359</b>	<b>230,764</b>

Source: 2011 Census Table DC3302EW

## Benefit claimants - disability living allowance (DLA) by disabling condition

- 6.100 The Department of Work and Pensions (DWP) publishes borough-level information about the number of people receiving DLA by age group and the conditions associated with the claim. For Stockport borough, Table 6.22 indicates that 2.7% of the population receive DLA, with 3.9% of all residents under 16, 2.3% of residents aged 16-49, 2.7% of residents aged 50-64 and 4.3% of all residents aged 65 and over. The disabling conditions reported by Stockport residents in receipt of DLA are shown in Table 6.23 and indicates that the most prevalent conditions for claimants are learning difficulties and arthritis.

Table 6.22 DLA claimants by age group				
Age group	Number of claimants	% of claimants	Population 2018 est	% population DLA claimant
Under 16	2,160	25.7	55,520	3.9
16-24	310	3.7	32,197	1.0
25-49	1,190	14.1	94,347	1.3
50-64	1,480	17.6	55,734	2.7
65 and over	3,270	38.9	75,690	4.3
<b>Total</b>	<b>8,410</b>	<b>100.0</b>	<b>313,488</b>	<b>2.7</b>

Source: NOMIS and DWP 2018

**Table 6.23 DLA claimants by disabling condition**

Disabling Condition	Age Group			Total %
	<65	65+	Total	
<b>Total</b>	<b>5,140</b>	<b>3,270</b>	<b>8,410</b>	
Learning difficulties	1,610	50	1,660	19.7
Arthritis	220	1,040	1,260	15.0
Psychosis	350	120	470	5.6
Disease of the muscles, bones or joints	230	220	450	5.4
Neurological diseases	300	80	380	4.5
Behavioural disorder	330		330	3.9
Psychoneurosis	200	110	310	3.7
Heart disease	70	230	300	3.6
Back pain - other / precise diagnosis not specified	120	170	290	3.4
Cerebrovascular disease	90	190	280	3.3
Hyperkinetic syndromes	250		250	3.0
Multiple sclerosis	110	80	190	2.3
Spondylosis	40	140	180	2.1
Blindness	110	70	180	2.1
Chest disease	40	140	180	2.1
Diabetes mellitus	130	40	170	2.0
Epilepsy	110	20	130	1.5
Malignant disease	40	90	130	1.5
Trauma to limbs	50	60	110	1.3
Deafness	80	20	100	1.2
Chronic fatigue syndromes	60	40	100	1.2
Other (conditions each representing less than 1% of total recipients)	310	250	560	6.7
Unknown/ transfer from attendance allowance	200	110	310	3.7

Source: Nomis and DWP 2018

### National disability prevalence rates applied to Stockport borough

6.101 The ONS Family Resources Survey provides national data on the number of people with disabilities by age group. This can be applied to population projections to establish the potential number of residents who have a disability in 2019 and projected numbers in 2037 (Table 6.24). The number of people does not necessarily translate to a specific housing need, although it provides a further insight into the likely level of disability experienced by residents in the borough. The data indicates around 64,796 people are experiencing a disability in 2019 which represents 22% of residents in households. This is expected to increase to 74,337 (23.6% of residents in households) by 2037.

Table 6.24 Estimate of the number of people with a disability			
	Estimate of residents with a disability		
	Year		Change
	2019	2037	
Base (total in households with disability)	64,796	74,337	9,541
% of population with disability	22.0	23.6	

Source: ONS Family Resources Survey 2016/17 and ONS 2016-based population projections

- 6.102 The 2019 household survey data invited respondents to provide data on any illness or disability present in their current household. A total of 52,165 households contained someone with an illness/disability and a total of 65,938 people were identified as having an illness/disability.
- 6.103 Table 6.25 shows the results for the number of people stating an illness/disability and the type of condition. The most frequently mentioned illness/disability was longstanding illness or health condition (10.2%) followed by physical and mobility impairment (6.2%).

Table 6.25 Number of people stating illness/disability		
Illness/disability	Number of people	% of population
Physical / mobility impairment	14,906	6.2
Learning disability / difficulty	4,611	1.9
Mental health issue	13,823	5.8
Visual impairment	6,415	2.7
Hearing impairment	10,684	4.5
Long standing illness or health condition	24,353	10.2
Older age-related illness or disability	4,870	2.0
Other	12,662	5.3
<i>Base (Number of people with illness/disability)</i>	<b>65,938</b>	<b>21.8</b>

Source: 2019 household survey. Note a person may have more than one disability

## Specialist housing need in Stockport borough

Extensive stakeholder consultation with commissioners, service providers and advocacy groups has provided an insight into specialist housing need in Stockport borough. The following sections relate to specific needs groups and draw together available evidence on the number of people with particular disabilities/additional needs. Any relevant information from stakeholders is also presented along with available evidence of particular housing or support needs for the needs group.

## Adult Social Care Market Position Statement

- 6.104 Stockport borough has a published Adult Social Care Market Position Statement 2015 to 2016<sup>67</sup>. In terms of housing the statement references the three following sub-types of housing need:
- **general housing need** – Stockport has high proportions of people aged 65 years over, older residents living alone and older residents in owner occupation. Around 90% of older people live in homes which are not specifically designed to meet the needs of older people;
  - **sheltered and extra care housing (ECH)** – the 2013 Extra Care Housing Strategy identified a shortfall of 196 ECH for sale in 2014, increasing to 256 by 2029. For ECH to rent, the 2014 shortfall was 104, rising to 166 by 2029; and
  - **residential and nursing care** – at 31<sup>st</sup> March 2014 there were 1,476 residential placements in the borough and the gross cost for the year was £33,604,000. The council wish to reduce the proportion of older people whose needs are being met in a residential setting, whilst acknowledging that the actual numbers may increase due to demographic change.
- 6.105 Stockport is updating the Adult Social Care Market Position Statement for 2019-2024 which is in draft currently, but the direction of travel indicates a reliance on self-care and building resilience to enable people to ‘stay happy and healthy at home’ in their community<sup>68</sup>. A new care model is being developed which prioritises well-being and prevention by utilising an asset-based strengths model developing communities and avoiding reliance on statutory intervention.
- 6.106 In September 2013 the Manchester Area Partnership published a co-produced Market Position Statement<sup>69</sup>. It covered the sub-area of Manchester, Stockport and Trafford councils as many of the same providers were involved and the markets were seen as interconnected. The statement makes clear reference to a continued decrease in publicly funded residential care placements and a need for increasing ‘all forms of personalized housing provision’<sup>70</sup>. Although a range of data are presented, there is limited detail on the housing needs of specific client groups.
- 6.107 In response to national policy and the current financial environment Stockport Manchester and Trafford are making significant changes to their use of resources. The requirement is to shift expenditure to prevent people needing unnecessary high level support. The emphasis becomes on low level and preventative services, ‘supporting people to remain at home and in their communities, making better use

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<sup>67</sup>

[https://assets.ctfassets.net/ii3xdrqc6nfw/1QYy3YDLtKMaCoSQYWWwE4u/ed957977a26d6d6a5fe7161f95af05ed/market\\_position\\_statement\\_2015\\_2016.pdf](https://assets.ctfassets.net/ii3xdrqc6nfw/1QYy3YDLtKMaCoSQYWWwE4u/ed957977a26d6d6a5fe7161f95af05ed/market_position_statement_2015_2016.pdf) [accessed July 2019]

<sup>68</sup> Adult Social Care Draft Market Position Statement 2019-2024, Stockport Metropolitan Borough Council, p7

<sup>69</sup> [www.mycaremychoice.org.uk/uploadedFiles/Stockport/Stockport\\_Homepage/Document\\_Library/MAP\\_Market\\_Position\\_Statement\\_Sept2013.pdf](https://www.mycaremychoice.org.uk/uploadedFiles/Stockport/Stockport_Homepage/Document_Library/MAP_Market_Position_Statement_Sept2013.pdf) [accessed June 2019]

<sup>70</sup>

[https://www.mycaremychoice.org.uk/uploadedFiles/Stockport/Stockport\\_Homepage/Document\\_Library/MAP\\_Market\\_Position\\_Statement\\_Sept2013.pdf](https://www.mycaremychoice.org.uk/uploadedFiles/Stockport/Stockport_Homepage/Document_Library/MAP_Market_Position_Statement_Sept2013.pdf), p15 [accessed June 2019]

of new technology and investing in services that enable people to retain or regain their independence'<sup>71</sup>.

- 6.108 In the summer of 2017, the Greater Manchester Combined Authority (GMCA) undertook a supported housing census of all the housing available for vulnerable groups including older people, people who are homeless and people who have experienced domestic violence.
- 6.109 The Council, in partnership with Stockport CCG, plan to develop a range of sustainable, affordable and good quality residential and nursing provision in Stockport. In order to offer sustainable fee levels, the Council has adopted an assimilation approach to care home contract rates. This has seen a significant investment by the council in care home provision across the borough.

## Health-related housing need

### Context

- 6.110 Stockport adult social care has projected future demand to 2024<sup>72</sup>. Key priorities are to focus on care and support for older people, people with learning disabilities and autism, people with mental health issues, carers and new models of accommodation and housing related support. The objective is to incorporate preventative and asset-based approaches to achieve change by innovating care and support models to keep people at home longer. This will involve reablement, linking up health and housing services to support independence, using assistive technology and equipment, home improvements and grants including the Disabled Facilities Grant (DFG).
- 6.111 The Multi Agency Adults at Risk panel regularly supports 30 people who are considered at risk or vulnerable. These individuals have a high demand on services. For at least 80% of them housing is an issue.
- 6.112 A short term intensive reablement Neighbourhood Team supports anyone needing support to remain independent at home. The service includes advice and support including to regain confidence and skills and linking to local services like transport.
- 6.113 Stockport have Wellbeing and Independence Networks (WIN) which provides support to older people, people with a wide range of disabilities or poor mobility, and their carers who find it hard to organise support and services themselves. The focus is on retaining independence and preventing crisis and can provide very specific support linking to appropriate providers in the community.

### People with learning disabilities

- 6.114 The focus for adult social care is on people with learning disabilities living full and independent lives, with secure homes being a priority. Improved access to community

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<sup>71</sup>

[www.mycaremychoice.org.uk/uploadedFiles/Stockport/Stockport\\_Homepage/Document\\_Library/MAP\\_Market\\_Position\\_Statement\\_Sept2013.pdf](http://www.mycaremychoice.org.uk/uploadedFiles/Stockport/Stockport_Homepage/Document_Library/MAP_Market_Position_Statement_Sept2013.pdf) p16 [accessed November 2019]

<sup>72</sup> Adult Social Care Market Position Statement, p15



- services including employment and housing is imperative and this predicts where future housing should be located within Stockport.
- 6.115 950 people with learning disabilities are known to be in receipt of services in Stockport, but it was acknowledged by adult social care managers that the data collection systems need to be improved to collect more accurate data.
  - 6.116 The JSNA 2015-16 notes that based on national estimates, 'there are 5,250 (2.3%) learning disabled adults in Stockport'. 1,092 (0.5%) of these adults have a moderate or severe learning disability. The Quality Outcomes Framework (QOF) register notes that there are 1,256 (0.4%) people (all ages) in Stockport on the GP Learning Disabled Register.
  - 6.117 2,040 (0.7%) people in Stockport claim Disability Living Allowance with learning disability as their condition (NOMIS).
  - 6.118 Stockport's Adult Social Care team-work with 725 (0.4%) working age learning disabled clients according to the Public Health Outcomes Framework (PHOF)<sup>73</sup>.
  - 6.119 Stockport has a Shared Lives scheme with 25 people in long term accommodation.
  - 6.120 A scheme in Grafton Street in Heaton Norris supporting eleven people with learning disabilities is being completed.
  - 6.121 One issue identified was the problem that often people with learning disabilities need accommodation immediately due to a problem. This is particularly an issue for people who live with their parents. When the parents' health deteriorates, or a death occurs the person with the learning disability needs accommodating immediately.
  - 6.122 One stakeholder noted that the challenge for adult social care is not sourcing accommodation but affording the social care support. There are over 100 people on the accommodation waiting list who are either in unsuitable accommodation or cannot find suitable housing or are waiting for funding for support.
  - 6.123 The challenges include the ageing population of people with learning disabilities who are developing chronic conditions as per the rest of the population and are needing equipment, adaptations and single storey accommodation.
  - 6.124 Dementia affects people with learning disabilities and there are challenges to manage sexually disinhibited behaviour. This leads to the need for a better housing offer for people with learning disabilities and dementia.
  - 6.125 Another challenge relates to the changing expectations of parents who now expect their child to move out of their home to have independent lives at a much earlier stage, thus putting more pressure on adult social care funding.
  - 6.126 Young people are also growing in numbers particularly young men with autism who have a borderline learning disability.
  - 6.127 Commissioners are considering an extra care approach for people with learning disabilities and autism who have very specific care and support needs. They acknowledge that different models of housing and support are needed for the future and that people with learning disabilities need more choice regarding housing.

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<sup>73</sup> Vulnerable & At Risk Groups Stockport JSNA 2015/16, p6

- 6.128 People with learning disabilities and mental health issues who are difficult to place in the community need housing solutions.
- 6.129 Commissioners plan for their transition to accommodation in advance knowing the numbers of individuals who need to be discharged from hospital or assessment and treatment units.
- 6.130 Four people have successfully returned to Stockport over a four-year period in this cohort.
- 6.131 Currently, there are 2 people with learning disabilities in inpatient care with no discharge dates and 5 people with autism.

## Autism

- 6.132 The Stockport Autism Strategy lists housing as a key priority stating that access to appropriate housing was identified as the key to independence, and one of the hardest things for autistic adults to achieve. It stated that 'many autistic adults live with their parents for much longer periods than other adults and face particular difficulties understanding the process of applying for housing, applying for housing benefit and doing all the practical tasks needed to maintain a tenancy'<sup>74</sup>.
- 6.133 In 2014 and 2016 the council completed the autism Self-Assessment Framework (SAF). This questionnaire measures how local services are performing. It also provides a benchmark on how they are meeting quality standards and outcomes. In Stockport the SAF identified that more work needs to be done to support people with autism to find and retain appropriate housing<sup>75</sup>.
- 6.134 Stockport have a strategic autism lead supporting social workers and other professionals via joint working. Since the Care Act in 2014 they have seen an increase in the number of people eligible for services. The JSNA states that there is a 37% increase in adults with autism eligible for services under the Care Act. Therefore, more creative living solutions are needed to support these individuals.
- 6.135 In 2016 the JSNA provided modelled statistics recording 2,500 people with autism in Stockport. Stakeholders implied that this figure is growing as the impact of the Autism Act, the Care Act and improvements in health diagnosis continue to identify more people needing support relating to housing, some with acute and persistent needs.
- 6.136 Stakeholders identified that people with high functioning autism have the most difficulty getting support for their needs and would benefit from supported housing. This resource is not readily available in Stockport and often is unsuitable for people with autism because it is set up for people with mental health issues and people with learning disabilities.
- 6.137 It was acknowledged that a different model of support is needed for people with autism. People often need their own flat to live independently with access to support when needed. An adapted extra care model incorporating design for people with autism would be welcomed for example taking into account sensory needs.

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<sup>74</sup> Stockport Autism Strategy 2017-2020, p20

<sup>75</sup> Stockport Autism Strategy 2017-2020, p6

- 6.138 Sensory needs are one of the biggest issues regarding accommodation for people with autism. Often people cannot cope with noise, particularly unpredictable noise and vibrations, so need specialist adaptations to buffer noise and accommodation away from main roads and other sources of noise, for example schools or neighbours.
- 6.139 Stakeholders mentioned that people struggle to access social housing and the mainstream housing stock because it is often not an appropriate environment and they may become vulnerable in that environment.
- 6.140 People also struggle to share a house due to the aforementioned and finding suitable co-tenants which means it is difficult to access certain types of accommodation like supported living.
- 6.141 People often need detached accommodation when they have acute sensory needs with adaptations like dimmer switches, sound proofing and triple glazing. Detached bungalows in a nice area are ideal. At least four people known to services need accommodation and have acute sensory needs.
- 6.142 If these needs are not met and people are placed in inappropriate accommodation, for example, this leads to a situation where the person is admitted to hospital because they are not coping. It is therefore more cost effective to consider these needs and adaptations and sourcing appropriate types of accommodation ahead of time.
- 6.143 This accommodation gap means that situations develop whereby an adult who has autism living with parents at home suddenly hits a crisis and there is no suitable housing for the person to move on to.
- 6.144 Another situation recognised as problematic is when young men with autism living with their parents, experience bereavement and are left to manage the household. If they cannot cope, they will need support from services.
- 6.145 The autism lead has supported over 250 adults with autism in two and a half years, with the majority of these individuals being eligible for services.
- 6.146 There are a group of young autistic men who use drugs or alcohol to self-medicate to cope which has led them to accessing the homeless hostels and meeting individuals who will target vulnerable people. However, because they have been perceived as drug and alcohol users their needs relating to their autism have not been supported and may be substantial.
- 6.147 Stockport borough is reported to have unique challenges because it is a diverse borough with a wealth divide which causes issues when vulnerable people are needing accommodation. Placing different vulnerable people side by side with very different needs is an issue, for example someone with autism living next door to someone with a drug and alcohol issue can make the person with autism vulnerable due to their condition.
- 6.148 Stakeholders observed that people with autism would benefit from being accommodated in the more affluent areas of Stockport like Bramhall, Cheadle, Gatley and Heald Green, however there is very little housing stock available in these areas.
- 6.149 Reasonable adjustments and the needs of people with autism need to be understood by housing providers and private landlords. Housing stock should be adapted and the

approach to housing for people with autism changed to allow the right support and accommodation to become available in the right places.

- 6.150 Engagement with people with autism when designing properties is also important to understand and meet needs. Consultation about the specific adaptations to the property at development stage is key.
- 6.151 The housing register and system to access housing can be daunting for people with autism because it creates anxiety leading people to avoid using it. People need adjustments and support to access the bidding system. Stockport organised workshops to assist people to understand the form filling, points and bidding system.
- 6.152 Social workers have identified approximately 200 people with autism who currently have tenancies with housing associations or a private landlord but would say that they are inappropriately housed and are often socially isolated.
- 6.153 Stockport joined with the nine other Greater Manchester authorities to form the Greater Manchester Autism Consortium (GMAC), which works to find solutions to the challenging issues of the region, housing being a key issue.

### People with mental health issues

- 6.154 The JSNA records that in 2016 16,500 people in Stockport had a diagnosis of depression with 30,000 having low wellbeing and the number benefit claimants stating mental health as an issue amounted to 6,500<sup>76</sup>.
- 6.155 2,700 people in Stockport have a serious mental health condition and for these people the mortality rate is 4 times the average.
- 6.156 Adult social care is reviewing mental health support in Stockport in Autumn 2019 to Spring 2020.
- 6.157 Commissioners mentioned the 'Belong Village' concept in Didsbury and Macclesfield as a potential model to develop for younger people aged 30-65 years who have a serious mental health issue. Staff are on site and provide support which would need to be flexible to meet changing health needs.
- 6.158 Apartments are mixed tenure and sites have a gym, hair salon, therapy rooms, café and shared community facilities. It is divided into units with homely open plan kitchens and lounges with ten to twelve people per area. The bedrooms are en-suite and lead onto the communal areas. Support can be offered for people with low level need or high-level support and the tenancies are for all needs. There are also independent living apartments.
- 6.159 In Stockport a provider who has remodelled two residential homes into independent living units within shared properties for 12 and 19 people with enduring mental health needs. These have 24-hour staff support with the aim of increasing independence and provide support with tenancy management, budgeting, shopping, cooking, medication, attending appointments, cleaning and personal hygiene.

<sup>76</sup> 2015/16 Summary Report Priorities for the health and wellbeing of Stockport 2016-2019, p23

- 6.160 Individual service funds support each individual where their tenancies had failed and many felt it was their 'last chance'.
- 6.161 It was reported that there is a growing need amongst people with mental health issues and who have a dual diagnosis. Mental health and learning disability are common themes mentioned in relation to housing need on the Neighbourhood Teams.

### Drug and alcohol use

- 6.162 National Drug Treatment Monitoring System data indicates that in 2018-19, 52 of the 652 people entering drug or alcohol treatment services were recorded as having an 'urgent housing problem' and a further 73 people were identified as having a 'housing problem'.
- 6.163 Mastercall Healthcare provide an Advanced Nurse Practitioner and GP service at the Wellspring, targeting homeless and other vulnerable adults. In 2018-19, the service delivery included 117 interactions where drug dependency was identified as an issue, 93 with alcohol dependence; 46 relating to schizophrenia; 55 with anxiety and 56 with depression.
- 6.164 The JSNA 2015-16 recorded around 850 adults in specialist services for drug use and 900 for alcohol use<sup>77</sup>.
- 6.165 The Targeted Prevention Alliance (TPA) in Stockport support people before they have had an adult social care assessment and aim to get support from local provision for individuals. The Outreach service provides support to people with ongoing issues and is not time limited.
- 6.166 Stockport also has a complex substance use worker who targets people of concern to adult social care who do not want to engage with services. These people are all at high risk of homelessness.
- 6.167 The Neighbourhood Team did a review and found 12 people who have needs around alcohol, substance use and mental health. The mental health teams support a much larger cohort and 20 people were identified who have housing as an underlying issue and place a high demand on services with frequent emergency call outs. It was noted by stakeholders that there is not a lot of outreach provision for substance use.
- 6.168 The Docherty Project in Manchester, which uses a harm reduction model, was mentioned as a model to support people at risk of homelessness where alcohol is the primary concern. This project has 14 apartments and 10 bedsits for people with higher support needs with 24-hour support available. Individuals can stay for up to 2 years and have support from the project to move into their own accommodation.
- 6.169 Beech House in Congleton provides accommodation for 21 single homeless people, with 6 single rooms in a hostel and 15 single rooms in 5 shared 3-bed houses. The project also has 20 self-contained move-on flats and provides an intensive floating support service for 11 people. It supports people for up to one year who want to remain abstinent.

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<sup>77</sup> 2015 JSNA Vulnerable and At Risk Groups April 2016, p26

- 6.170 Redcroft has ten bedsits for people who require rehabilitation in order to live independently. The service also provides ongoing support to people who move on from Redcroft to more independent living. People can stay for up to one year and are provided with support during the day and on-call support at night.
- 6.171 The Supported Living team provides intense support packages to service users open to secondary care Mental Health Services in supported tenancies and their own homes.
- 6.172 People needing appropriate move on accommodation includes single men who are vulnerable due to drug and alcohol and mental health issues whose behaviour is seen as challenging and who may be violent.

## Life experience-related housing need

### Young People in Transition Special Educational Needs and Disability (SEND)

- 6.173 The Care Act has changed the eligibility significantly and there has been a rise in the numbers of people in transition coming into adult services. The transition team are currently tracking numbers of young people in transition.
- 6.174 Education Health and Care (EHC) plans have increased the most for those aged 17 to 25. The numbers have more than trebled from 2015 to 2018, rising from 128 to 469. It is likely the reason for this is the updated definition of SEND to include young people up to age 25.
- 6.175 1,230 children in Stockport schools have '*moderate learning difficulty*' as their primary special education need. 135 children have a severe learning difficulty and 93 have profound & multiple learning difficulty as their primary special education need according to the January 2015 School Census.<sup>78</sup>
- 6.176 The 2019 JSNA reports that there are '*currently 7,714 children and young people aged 0 to 25 years who have a diagnosis of SEND in Stockport. 71.1% of the SEND population are in receipt of SEN support and 28.9% have an EHC plan*'<sup>79</sup>.

<sup>78</sup> Vulnerable & At Risk Groups Stockport JSNA 2015/16, p6

<sup>79</sup> Special Educational Needs and Disability 0 to 25 years Joint Strategic Needs Assessment 2019, Stockport Metropolitan Borough Council, p32



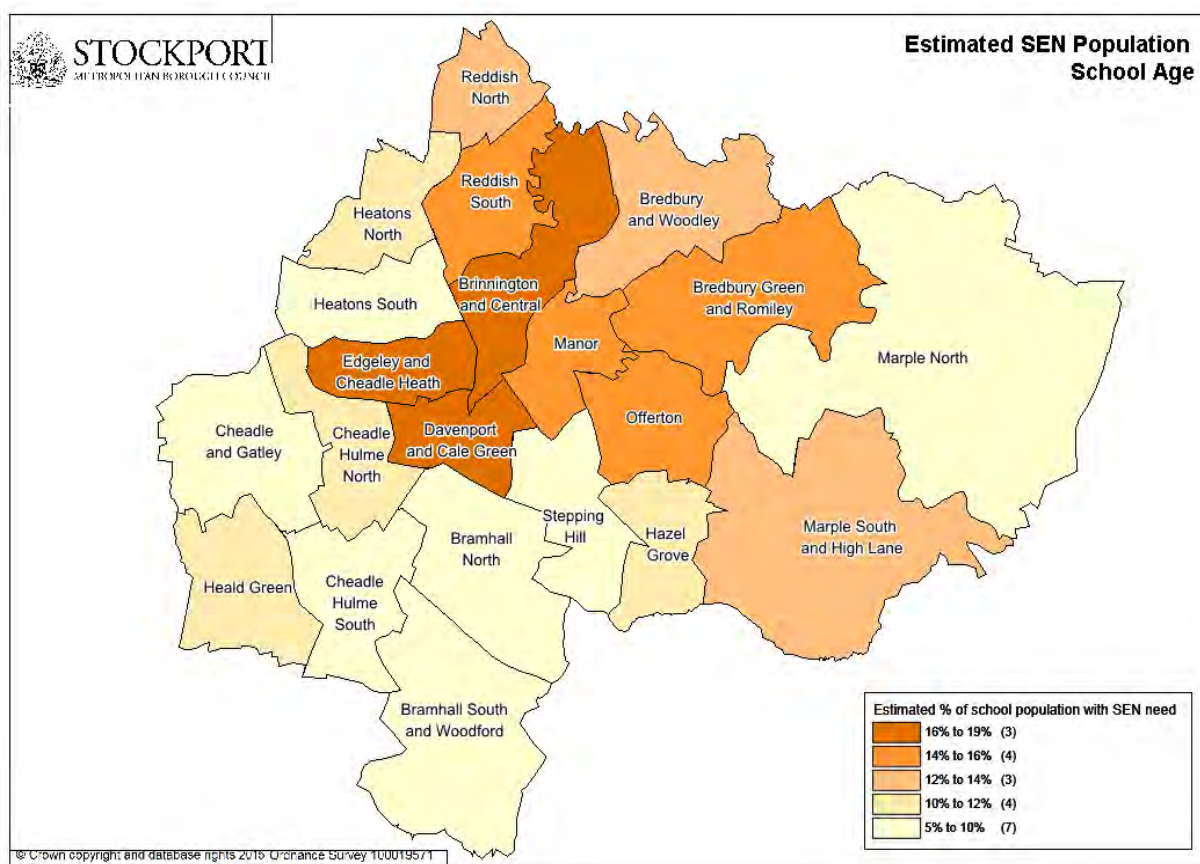
**Table 6.26 Accommodation type for population with social care needs in Stockport aged 18 to 24 in 2018**

Accommodation type	Number of people
Adult Placement Scheme	3
Living With Family/Friends	135
Supported Accommodation	22
Tenant - LA / Social Housing	5
Unsettled	17
Unknown	51

Source: Special Educational Needs and Disability 0 to 25 years Joint Strategic Needs Assessment 2019, p22

- 6.177 Of this group 74.2% are living with family and friends, indicating the numbers of young people in transition with special education needs who will need planned accommodation as they move out of the family home.
- 6.178 The more deprived areas of Stockport have the highest proportion of children and young people with SEND.

**Map 6.2 Where children with SEN (EHC plan or SEN support) live in Stockport, by ward**



Source: Special Educational Needs and Disability 0 to 25 years Joint Strategic Needs Assessment 2019, p10



## Young people with support needs including looked after children, not in education, employment or training (NEET), leaving care and those at risk

- 6.179 The JSNA reported around 500 Looked After Children living in Stockport in 2015-16. 44% are Stockport children whilst 56% are placed in Stockport by other local authorities, mostly Tameside and Manchester. Stockport places around 80 children per year in other local authority areas<sup>80</sup>.
- 6.180 Between thirty and fifty 19-year olds leave the care system in Stockport every year. In 2014, 52% of recent care leavers were not in education, employment or training and only 8% were in further education<sup>81</sup>.
- 6.181 Young people leaving care have been highlighted as a particular group needing appropriate supported accommodation. Young people on a child protection plan at home until aged 18 are not offered any further support and may be made homeless by parents. They are considered a low priority and only offered a hostel bed. This is the point at which they are very vulnerable and could be introduced to other inhabitants in the hostel who use drugs, making them very susceptible.
- 6.182 Stakeholders view the need for transitional housing with support on site to help manage tenancies particularly for these young people who can become costly to the system. They become involved with several agencies including the Police with their problems increasing due to lack of support. Commissioners report that this group mainly features young men who are vulnerable but there are some young women too.
- 6.183 Young people in this group may have low achievement at school, autism, a low-level learning disability, poor social skills and concentration. They do not have an Education Health and Care Plan so when they finish school many are not eligible for adult social care support and they struggle to cope. Their families do not cope and they are at risk of becoming homeless and a cohort of 'sofa surfers'.

## Ex-Military Veterans

- 6.184 The JSNA 2015-16 records an estimated 22,524 veterans in Stockport with over half being aged 65 and over. Many have no additional needs beyond what their age group would have, however, a small number have support needs for mental health, alcohol, homelessness and offending<sup>82</sup>.
- 6.185 Stockport Homes recorded a very low count of veterans approaching housing services. 11 people in 2018-19.

## Hospital Discharge

- 6.186 Stockport Homes has recorded the number of people needing accommodation upon hospital discharge. The table below shows the increase in people who were effectively homeless on hospital discharge over the period January 2015 to January 2019.

<sup>80</sup> [www.stockportjsna.org.uk/2016-jsna-analysis/looked-after-children/](http://www.stockportjsna.org.uk/2016-jsna-analysis/looked-after-children/)

<sup>81</sup> Vulnerable & At Risk Groups Stockport JSNA 2015/16, p22

<sup>82</sup> <http://www.stockportjsna.org.uk/wp-content/uploads/2016/04/2015-16-JSNA-Vulnerable-At-Risk-Groups.pdf> p30

**Table 6.27** Number of people needing accommodation on hospital discharge 2015-2019

Year	Number of clients in total	Number who needed accommodation on discharge
2015 – 2016	55	37
2016 – 2017	193	107
2017 – 2018	200	140
2018 – 2019	219	160

Source: Stockport Homes November 2019

## Carers

- 6.187 The 2011 Census shows that in Stockport there are 31,982 unpaid carers which equates to 11% of the population<sup>83</sup>.
- 66% (21,091) provide 1-19 hours of care a week;
  - 12% (3,921) provide 20-49 hours per week; and
  - 22% (6,970) provide 50+ hours of care per week.
- 6.188 The JSNA states that over 20% of people aged 50-64 are carers<sup>84</sup>. There are also 2,115 carers who are under 25 years old, 38% of whom are supporting someone with a mental health issue.
- 6.189 Many older carers, over 70 years of age, are supporting a family member that has mental health issues and are over 40 years of age. Commissioners report that a service user group tells them that many of these live in accommodation not fit for purpose with landlords who are not understanding of the difficulties regarding mental health issues.

## Domestic Abuse

- 6.190 In 2013-14 there were 5,000 incidents reported with 3,000 children also referred regarding domestic abuse.<sup>85</sup>
- 6.191 Issues for commissioners and stakeholders include limited appropriate move on accommodation available quickly enough to help people leave refuges. People need short term supported housing and families have immediate need.

## Other stakeholder views on specialist housing in Stockport

- 6.192 The survey received very little responses from stakeholders regarding questions relating to specialist housing in Stockport. One stakeholder responded to the question surrounding evidence of the need for specialist housing, by saying that there is a need for accommodation for individuals with learning disabilities and demand for affordable

<sup>83</sup> 2015/16 Summary Report Priorities for the health and wellbeing of Stockport 2016-2019, p23

<sup>84</sup> Ibid

<sup>85</sup> [www.stockjsna.org.uk/wp-content/uploads/2016/04/2015-16-JSNA-Vulnerable-At-Risk-Groups.pdf](http://www.stockjsna.org.uk/wp-content/uploads/2016/04/2015-16-JSNA-Vulnerable-At-Risk-Groups.pdf)

bungalows to suit a range of individuals e.g. down sizers, individuals with physical disabilities, deteriorating health.

## Optional accessibility and wheelchair standard housing

6.193 PPG states that *‘where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 46 of the NPPF). To help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:*

- *M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);*
- *M4(2) Category 2: Accessible and adaptable dwellings; and*
- *M4(3) Category 3: Wheelchair user dwellings*

*‘Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors’.*<sup>86</sup>

6.194 Optional accessibility standards for dwellings were introduced by the Government in 2015 to provide a mechanism for improving accessibility of housing for those with additional needs. National standards have been established and contained within Part M Volume 1 of the Building Regulations<sup>87</sup> as set out in Table 6.28. The M4(1) visitable dwelling is the mandatory minimum standard applied to all new dwellings. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the ‘Lifetime Homes’ standard. Figures 6.5 and 6.6 define these optional accessibility standards further. The optional standards are now being proposed by local authorities in their local plans<sup>88</sup>.

Table 6.28 Summary of accessible housing standards			
Standard Label	Standard title	Level of accessibility provided	Mandatory or optional
M4(1)	Visitable dwellings	Level access not necessarily provided into the dwellings – few accessibility features	Mandatory
M4(2)	Accessible and adaptable dwellings	Level access is provided into the dwelling – easy to adapt to make more accessible – not suitable for most wheelchair users	Optional
M4(3)	Wheelchair user dwellings	Dwellings suitable for wheelchair users: either wheelchair accessible or wheelchair adaptable	Optional

<sup>86</sup> PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626

<sup>87</sup>[https://www.planningportal.co.uk/info/200135/approved\\_documents/80/part\\_m\\_-\\_access\\_to\\_and\\_use\\_of\\_buildings](https://www.planningportal.co.uk/info/200135/approved_documents/80/part_m_-_access_to_and_use_of_buildings)

<sup>88</sup> In Greater London, the target is 90% for M4(2) and 10% for M4(3). In Greater Manchester, the Greater Manchester Spatial Framework policy GM H3 calls for all new dwellings to be built to the ‘accessible and adaptable’ standard in Part M4(2) of the Building Regulations, unless specific site conditions make this impracticable

**Figure 6.5 Explanation of optional accessibility standard M4(2)**

In the Secretary of State's view, optional requirement M4(2) will be met where a new dwelling makes reasonable provision for most people to access the dwelling and incorporates features that make it potentially suitable for a wide range of occupants, including older people, those with reduced mobility and some wheelchair users. Reasonable provision is made if the dwelling complies with all of the following.

- a. Within the curtilage of the dwelling, or of the building containing the dwelling, it is possible to approach and gain step-free access to the dwelling and to any associated parking space and communal facilities intended for the occupants to use.
- b. There is step-free access to the WC and other accommodation within the entrance storey, and to any associated private outdoor space directly connected to the entrance storey.
- c. A wide range of people, including older and disabled people and some wheelchair users, are able to use the accommodation and its sanitary facilities.
- d. Features are provided to enable common adaptations to be carried out in future to increase the accessibility and functionality of the dwelling.
- e. Wall-mounted switches, socket outlets and other controls are reasonably accessible to people who have reduced reach.

**Figure 6.6 Explanation of optional accessibility standard M4(3)**

In the Secretary of State's view, optional requirement M4(3) will be met where a new dwelling makes reasonable provision, either at completion or at a point following completion, for a wheelchair user to live in the dwelling and use any associated private outdoor space, parking and communal facilities that may be provided for the use of the occupants. Reasonable provision is made if the dwelling complies with all of the following.

- a. Within the curtilage of the dwelling or of the building containing the dwelling, a wheelchair user can approach and gain step-free access to every private entrance to the dwelling and to every associated private outdoor space, parking space and communal facility for occupants' use.
- b. Access to the WC and other accommodation within the entrance storey is step-free and the dwelling is designed to have the potential for step-free access to all other parts.
- c. There is sufficient internal space to make accommodation within the dwelling suitable for a wheelchair user.
- d. The dwelling is wheelchair adaptable such that key parts of the accommodation, including sanitary facilities and kitchens, could be easily altered to meet the needs of a wheelchair user or, where required by a local planning authority, the dwelling is wheelchair accessible.
- e. Wall-mounted switches, controls and socket outlets are accessible to people who have reduced reach.

6.195 The 2019 household survey indicates that 5.4% of households live in properties that have been adapted or purpose built for those with an illness/disability. Analysis of demographic data would suggest that the number of adapted properties will need to increase by 1,000 over the plan period. This figure has been derived from data on the number of households with adaptations by age group of the Household Reference Person; how the number of households by HRP age group is expected to change; and applying the proportion of adapted properties to future household numbers by age group.

6.196 As reported above, the volume of adaptations and their cost is significant and in the long-term adoption of these standards would help to reduce the need for adaptations.



- 6.197 Residents in 0.7% of all properties across the borough (901) have stated that they need wheelchair accessibility in their home (Table 6.15). Demographic modelling of data indicates that another 107 wheelchair accessible dwellings would be needed, resulting in an overall plan period need of 1,008. This will be from the adaptation of existing properties and through newbuild. It is important to consider that some dwellings will not be capable of adaptation or they are situated in an area that is unsuitable for people with disabilities. For example, dwellings that are built on a hill, have poor vehicular access, or are located some distance from health care, support and retail facilities.
- 6.198 Given the ageing population in the borough and the identified levels of disability amongst the population, it is recommended that a policy to provide new homes built to accessibility standards is included in the Local Plan. On the basis of available evidence, it is therefore suggested:
- that 7% of new dwellings are built to M4(3) wheelchair accessible standard<sup>89</sup>; and
  - the council should consider building all remaining dwellings to M4(2) standard, subject to viability considerations in line with the GMSF.
- 6.199 It should be noted however that any percentage requirements for accessible housing are subject to cumulative viability testing. It is also recommended that needs are monitored closely given the ageing population over the plan period.

## Summary of need of accommodation for people with additional needs

- 6.200 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the borough's population. Although it is a challenge to quantify the precise accommodation and support requirements, the HNA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.
- 6.201 Stockport reflects the national picture of an increasing ageing population, with the population now expected to grow because there are more births than deaths and people are living longer. The population has grown particularly in the more deprived areas indicating that more people will have significant needs in the future<sup>90</sup>. This means that action to increase the quantity and quality of specialist housing is imperative to enable citizens to live well and keep healthy especially in older age but for all members of the specialist needs groups discussed in this report.
- 6.202 Despite significant issues in areas of high deprivation like Brinnington, commissioners noted that people want to live where they grew up, close to their families and support networks. People need safety and appropriate good standard accommodation in suitable housing stock with support. Individuals and in particular single men need this accommodation, with autism proving to be a growing needs group with very specific needs which can be planned for.

<sup>89</sup> This is based on a need for 1,008 wheelchair accessible dwellings to be built over the plan period 2019 to 2037 (18 years) out of a total of 14,520 = 6.9% rounded up to 7%

<sup>90</sup> 2015/16 Su1,008 mary Report Priorities for the health and wellbeing of Stockport 2016-2019, p20

- 6.203 Key priorities for adult social care are to focus on care and support for older people, people with learning disabilities and autism, people with mental health issues, carers and new models of accommodation and housing related support.
- 6.204 The ageing population of people with learning disabilities is increasing as per the rest of the population as people are living longer. They too are developing chronic conditions as per the rest of the population and therefore need equipment, adaptations and single storey accommodation.
- 6.205 The growing population of people with autism in Stockport impacts on the planning and delivery of supported accommodation and housing options for people who often need very specific design and adaptation. Liaison with the autism lead and other professionals in the adult social care team to design suitable accommodation at planning stage will be imperative to serve the needs of this population. A significant consideration is planning and building the right accommodation in the right area. It cannot be underestimated the impact of getting this right for this needs group and how early planning will prevent crisis and high cost packages of care or hospital admissions.
- 6.206 The numbers of young people aged 17 to 25 with SEND has more than trebled in a three-year period. The expectations of family carers have altered through the generations, meaning that young people are more likely to leave the family home earlier. This group of individuals will include people with physical disabilities needing appropriate properties to M4 (2) and M4 (3) standard housing, people with autism with specific accommodation and sensory needs, and individuals with learning disabilities who require more choice in housing options.
- 6.207 Young people who are carer leavers and NEET but not eligible for services are particularly vulnerable to becoming homeless and many have a need for supported accommodation to assist them in retaining their home to prevent future reliance on services. Each year between 30 and 50 young people leave the care system, many of whom will need supported accommodation.
- 6.208 People experiencing domestic abuse need move on accommodation quickly which is very difficult in the current housing market with demand exceeding supply for all areas of need.
- 6.209 Of the people using drug and alcohol services in 2018, 125 were recorded as having housing related needs, with at least 12 known to the neighbourhood teams and more than 20 to the social work teams.

## People who rent their homes

- 6.210 Chapter 4 presents a range of data on the characteristics of households who rent their homes – either privately or from a social housing provider.

## Self-build and custom housebuilding

- 6.211 The National Planning Policy Framework (NPPF) 2019 set out that the Government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option. The Self-Build and Custom Housebuilding Act

2015 and subsequent Self-Build and Custom Housebuilding (Register) Regulations 2016 require authorities to maintain a register of those who have expressed an interest in buying serviced plots. Local authorities are under a duty to have regard to these registers in carrying out their planning function.

- 6.212 The 2019 household survey identified 216 households that were considering undertaking a project.
- 6.213 The council's self-build register records applications from 79 households. Three of these provided little information.
- 6.214 Key to future planning policy is the size and location preferences that would be sought by applicants to the register. Nearly half of applicants did not supply any information on desired location. Those that did either listed many potential locations or were vague i.e. 'any' or 'rural/semi-rural'. We analysed the information that was provided on the basis of the first named area of choice and related that to the nearest main settlement in the borough as some areas of choice were specific to a small area as follows:
- Marple/ Marple Bridge = 6
  - Stockport = 1
  - Woodley = 1
  - Woodford = 4
  - Bramhall = 3
  - Reddish = 1
  - Cheadle /Cheadle Hulme = 4
  - Heaton Moor = 4
- 6.215 Only 16 applicants recorded any information regarding size of plot required. Recorded Sizes varied considerably. Some applicants preferred to use terms like sufficient for a 5-bedroom dwelling plus garage or referenced a detached house with a medium garden.

## Student housing need

- 6.216 In the 2011 Census there were over 14,300 students aged 16-74 in Stockport borough this represents 7.0% of the 16-74 population. This has grown by 32.7% from around 11,600 in 2001, when students made up 5.7% of the 16-74 population <sup>91</sup>
- 6.217 The 2011 Census also showed that there were 542 student-only households in the borough (where all students are aged 18 or over). Over half of these households (53.1%) consisted of a single student<sup>92</sup>.

<sup>91</sup> <https://www.nomisweb.co.uk/> [accessed June 2019]

<sup>92</sup>

<https://www.ons.gov.uk/peoplepopulationandcommunity/housing/adhocs/008207ct07732011censusnumberofstudentsinstudentonlyhouseholdnationaltolocalauthoritylevel> [accessed July 2019]



## Homeless and previously homeless households

6.218 Ministry of Housing, Communities and Local Government (MHCLG) Homelessness Statistics for the year 2017/18 indicate that a total of 433 decisions were made on households declaring themselves as homeless across the borough (Table 6.29). Of these households, 188 were classified as homeless and in priority need. In 2013/14 a low of 23.6% of decisions were acceptances. Since then the acceptances have been above 40%. Over the eight years 2010/11 to 2017/18, the average acceptance rate has been 36.2%.

**Table 6.29 Homeless decisions, acceptances and unsuccessful applications 2010/11 to 2017/18**

Year	Total decisions	Accepted as homeless	Homeless but not priority	Eligible but not homeless	Intentionally homeless	% acceptances
2010-11	331	113	200	11	7	34.1
2011-12	375	94	236	23	22	25.1
2012-13	457	134	290	14	19	29.3
2013-14	550	130	374	24	22	23.6
2014-15	335	146	158	17	14	43.6
2015-16	387	169	195	7	16	43.7
2016-17	483	238	221	-	-	49.3
2017-18	433	188	216	5	24	43.4
<b>Total</b>	<b>3,351</b>	<b>1,212</b>	<b>1,890</b>	<b>101</b>	<b>124</b>	
Annual Average	418.9	151.5	236.3	12.6	15.5	36.2

Source: MHCLG Homelessness Statistics

- =Figure suppressed due to being less than 5 or to prevent calculation

6.219 The 2019 household survey identifies 686 households who had been previously homeless or living in temporary accommodation and had moved to their present accommodation in the past five years.

6.220 Table 6.30 presents a range of information relating to the characteristics of previously homeless households or living in temporary accommodation and the dwelling choices that they have made.

Table 6.30 Characteristics of households previously homeless			
Household Type	%	Current Property Type	%
Single adult (under 65)	67.2	House	20.4
Single adult (65 or over)	5.2	Flat	79.6
Couple only (both under 65)	8.7	Bungalow	0.0
Couple with at least 1 or 2 child(ren) under 18	11.7		
Lone parent with at least 1 or 2 child(ren) under 18	6.3		
Other	0.9		
Total	100.0	Total	100.0
Current tenure	%	Previous Location	%
Owner occupied	21.1	Within Stockport	89.2
Private rented	1.7	Outside Stockport	10.8
Affordable	77.1		
Total	100.0	Total	100.0
Current income (Gross weekly)	%	Current Property size	%
Under £150	54.6	1-bedroom	58.5
£150 to <£400	17.4	2-bedroom	32.7
£400 to <£950	16.8	3 bedrooms	8.8
£950 to <£1,750	11.1		
Total	100.0	Total	100.0

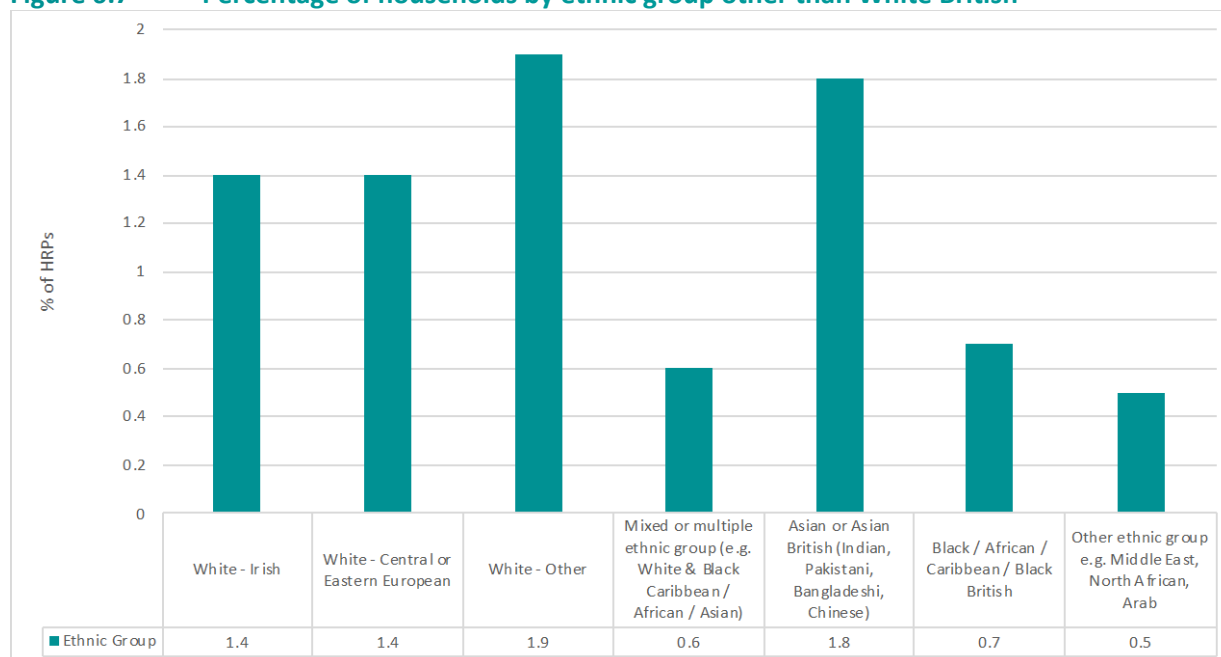
Base: 686 households previously homeless or living in temporary accommodation

Source: 2019 Household Survey

- 6.1 Stakeholders told us that the rising trend in homelessness has been caused by the changes to the benefits system and the introduction of Universal Credit. This has affected short term tenancies with landlords terminating tenancies therefore making more people homeless. It is also reportedly hard to find tenancies in the private rented sector if people are on benefits. Individuals are more likely to rely on the council's housing stock and housing register.

## Black and Minority Ethnic households (BAME)

- 6.2 The 2019 household survey indicates that 91.7% of Household Reference People (HRP) in Stockport describe themselves as White British and 8.3% describe themselves as having other ethnicities. The following chart (Figure 6.7) shows the breakdown of ethnic groups, excluding White British.

**Figure 6.7 Percentage of households by ethnic group other than White British**

Source: 2019 Household Survey

6.3 Table 6.31 sets out a range of data exploring the dynamics of BAME households. Some headlines from these data are:

- 18.8% of BAME households live in Gatley, Heald Green and Cheadle Hulme (North) and 18.0% live in Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West). Only 2.5% of BAME households live in Brinnington;
- Although the majority are owner occupiers, BAME households are more likely to rent privately than live in affordable housing. BAME households represent 18.9% of the private rented sector;
- 15.8% of BAME households live in 1 or 2-bedroom terraced houses compared to 8.3% of all households;
- BAME households are more likely to be very dissatisfied with the state of repair of their home. One in four (24.6%) households who are very dissatisfied are BAME;
- 27.3% of BAME households are couples with up to two children under 18 years compared with 16.8% of all households; and
- Household incomes tend to be higher, with 41.0% of BAME households receiving more than £750 each week compared with 36.8% across the total population

6.4 In terms of housing need, 12.0% of all BAME households were in some form of housing need compared with 9.0% of all households (Table 6.32) and overall 10.8% of all households in need were BAME. Overcrowding the most frequently mentioned reason for being in need (47.2% of BAME households).

Table 6.31 BAME housing characteristics				
Theme	Categories	BAME household s %	All household s %	% all household s who are BAME
Township	Bramhall, Cheadle Hulme (South) and Woodford	9.3	12.5	6.0
	Bredbury, Lower Brinnington, Woodley (West)	4.7	7.0	5.4
	Brinnington	2.5	2.5	7.9
	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	18.0	12.0	12.2
	Gatley, Heald Green and Cheadle Hulme (North)	18.8	11.5	13.3
	Hazel Grove, Davenport (East), Heavily, Offerton (West)	8.8	16.4	4.3
	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	14.1	12.5	9.2
	Heaton Mersey, Heaton Norris (West), Heaton Moor	12.8	8.3	12.4
	Town Centre and Hillgate	1.2	1.0	9.8
	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	9.9	16.3	4.9
	Total	100.0	100.0	8.1
Tenure	Owner occupied	57.5	73.4	6.4
	Private	28.6	12.3	18.9
	Affordable	13.9	14.3	7.9
	Total	100.0	100.0	8.1
Dwelling type	1 or 2-bedroom detached house	0.8	0.6	10.1
	3-bedroom detached house	3.3	5.9	4.5
	4 or more-bedroom detached house	13.1	12.7	8.5
	1 or 2-bedroom semi-detached house	2.9	4.3	5.5
	3-bedroom semi-detached house	24.4	28	7.1
	4 or more-bedroom semi-detached house	8.1	9.4	7.0
	1 or 2-bedroom terraced house	15.8	8.3	15.7
	3-bedroom terraced house	7.1	6.8	8.6
	4 or more-bedroom terraced house	2.4	1.7	11.2
	1 or 2-bedroom bungalow	2.4	3.3	5.8
	3 or more-bedroom bungalow	1.4	2.6	4.5
	1-bedroom flat	11.5	9.5	9.9
	2-bedroom flat	6.1	5.8	8.6
	3 or more-bedroom flat	0.7	0.3	20.6
	1-bedroom other	0.0	0.2	0.0
	2-bedroom other	0.0	0.1	0.0
	3 or more-bedroom other	0.0	0.3	0.0
	Total	100.0	100	8.2

Continued overleaf/...

Table 6.31 BAME housing characteristics (CONTINUED)				
Theme	Categories	BAME households %	All households %	% all households who are BAME
Satisfaction with repair of accommodation	Very satisfied	28.2	37.7	6.1
	Satisfied	50.5	43.7	9.4
	Neither satisfied nor dissatisfied	12.3	12	8.4
	Dissatisfied	4.8	5.3	7.4
	Very dissatisfied	4.1	1.4	24.6
	Total	100.0	100	8.2
Household type	Single adult (under 65)	20.9	16.9	10.1
	Single adult (65 or over)	5.3	12.5	3.5
	Couple only (both under 65)	17.1	16	8.7
	Couple only (one or both over 65)	6.3	14.6	3.5
	Couple with at least 1 or 2 child(ren) under 18	27.3	16.8	13.2
	Couple with 3 or more children under 18	5.2	3.2	13.2
	Couple with child(ren) aged 18+	6.0	8.2	5.9
	Lone parent with at least 1 or 2 child(ren) under 18	0.6	3.2	1.6
	Lone parent with 3 or more children under 18	1.0	0.9	8.6
	Lone parent with child(ren) aged 18+	2.9	3.3	7.2
	Student household	0.0	0	0.0
	Other type of household	7.4	4.4	0.0
	Total	100.0	100	8.1
Adaptions made to property	Yes	6.8	5.6	10.0
	No	93.2	94.4	8.1
	Total	100.0	100	8.2
Household income	Under to £300 each week	17.6	21.4	7.1
	Between £300 and up to £500 each week	21.6	23.5	8
	Between £500 and up to £750 each week	19.8	18.6	9.3
	£750 and over each week	41.0	36.8	9.7
	Total	100.0	100.0	
Overall base number of households		10,164	125,268	

Source: 2019 Household Survey

**Table 6.32 Housing need amongst BAME households**

Housing need factor	BAME households %	All Households %	% all households who are BAME
N1: Under notice, real threat of notice or lease coming to an end	30.0	23.1	14.0
N2: Too expensive, and in receipt of housing benefit or in arrears due to expense	10.9	12.4	9.5
N3: Overcrowded according to the bedroom standard model	47.2	29.1	17.5
N4: Too difficult to maintain	5.3	25.9	2.2
N5: Couples, people with children and single adults over 25 sharing a kitchen, bathroom or wc with another household	0.0	1.5	0.0
N6: Household containing people with mobility impairment or other special needs living in unsuitable accommodation	8.5	20.7	4.4
N7: Lacks a bathroom, kitchen or inside WC and household does not have resources to make fit	0.0	0.0	0.0
N8: Subject to major disrepair or unfitness and household does not have resources to make fit	5.8	6.5	9.6
N9: Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved expect through a move	6.6	5.4	13.1
% with one or more housing need	12.0	9.0	10.8
Base (all households with one or more housing needs)	1,215	11,264	
Base (all households)	10,164	125,268	

## Gypsy and Traveller Households

- 6.5 The borough has a small gypsy and traveller population. The 2011 Census identified 58 households. The MHCLG Traveller Caravan Count (January 2019) identified a total of 2 caravans in Stockport. Both are on unauthorised sites (without planning permission), on land not owned by Travellers and classed as “not tolerated”. The MHCLG Count of Travelling Showpeople caravans (undertaken annually every January) has not recorded any Travelling Showpeople’s caravans between January 2014 and 2019.
- 6.6 An updated Gypsy and Traveller Accommodation Assessment has been prepared for Greater Manchester in 2018. This identified no additional need for Gypsy and Traveller pitches but a need for 12 Showperson plots.

## Summary

- 6.7 This chapter has considered the needs of different groups in line with the NPPF and requirements of the brief. Key findings are now summarised.
- 6.8 In terms of older people, it is evident that the vast majority of older people wish to stay within their existing homes. For most, this is an informed and appropriate choice where

current and future housing needs can be addressed through appropriate adaptations being made.

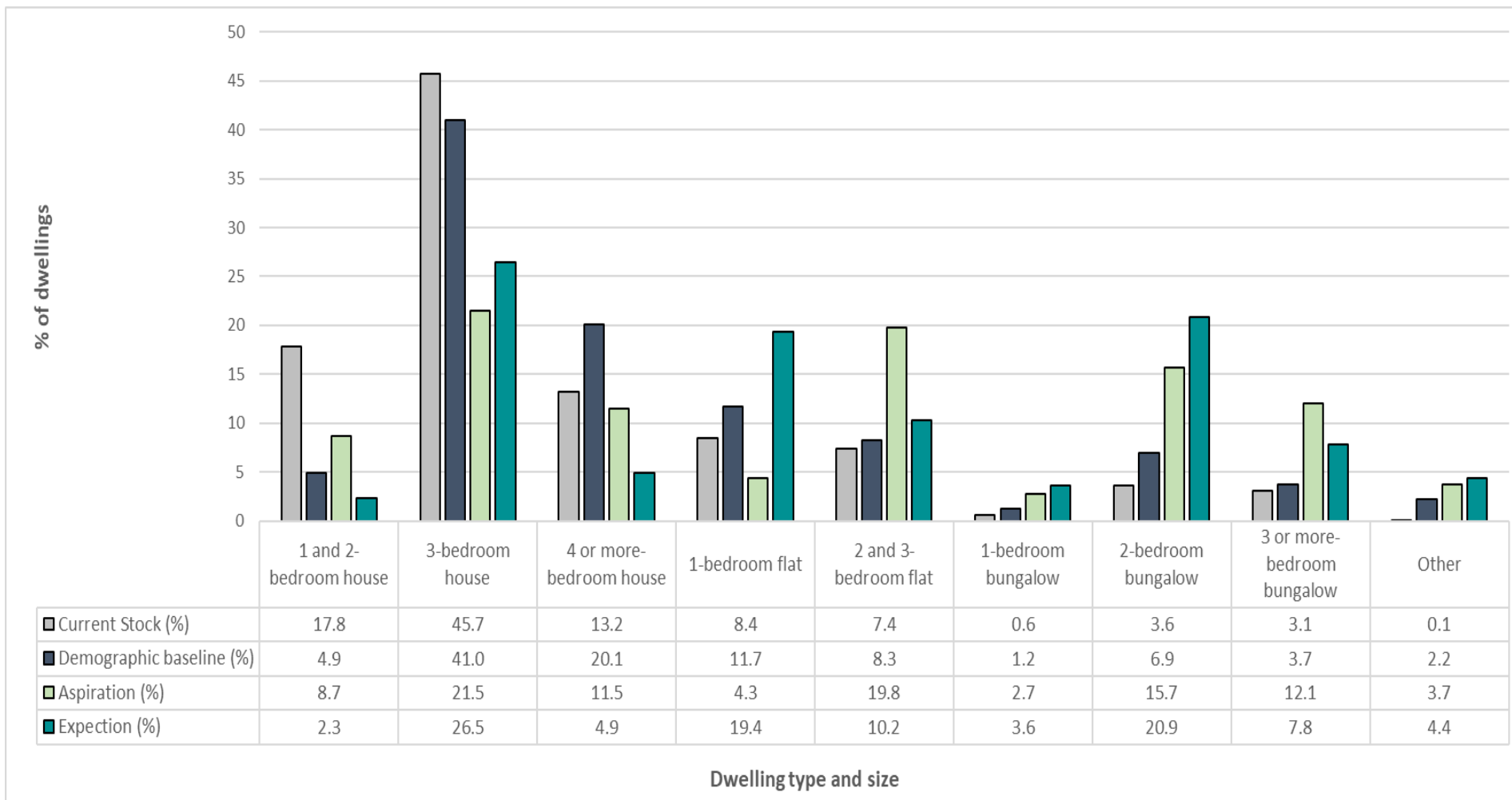
- 6.9 Currently there are around 6,925 units of specialist older person accommodation comprising 1,625 units of residential care (C2) dwellings and 5,300 units of specialist older person accommodation (C3). Analysis of demographic change would suggest a need for an additional 2,414 units of specialist (C3) units and 740 additional units of residential (C2) units to 2037.
- 6.10 A key conclusion is that there needs to be a broader housing offer for older people across Stockport borough and the HNA has provided evidence of scale and range of dwellings needed.
- 6.11 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across Stockport borough's population. Although it is a challenge to quantify the precise accommodation and support requirements, the HNA has helped to scope out where needs are arising.



## 7. Dwelling type and mix

### Introduction

- 7.1 The GMSF has identified an average annual need for 764 dwellings across Stockport borough over the plan period to 2037. The purpose of this chapter is to break this figure down into an appropriate dwelling type, tenure and type mix for borough. The detailed analysis underpinning this chapter is set out at Appendix D. In summary, this analysis considers:
- how the number of households is expected to change over the plan period using 2014-based MHCLG household projections;
  - the current dwelling stock profile of the borough using Valuation Office Agency data;
  - the relationship between dwelling stock and households using 2019 household survey data;
  - the aspirations and expectations of households planning to move; and
  - affordable housing need.
- 7.2 The analysis considers overall dwelling type and mix under three scenarios:
- A **baseline demographic** scenario which assumes the same relationship between households and the dwellings they occupy remain the same over the plan period;
  - An **aspirations** scenario which looks at the aspirations of households by age group and household type; and
  - An **expectations** scenario which considers what households expect to move to by age group and household type.
- 7.3 The results of the scenarios are compared with the current dwelling stock profile.
- 7.4 Figure 7.1 provides a further illustration of the variance between current stock and the alternative dwelling mix scenarios. Under the baseline demographic scenario, delivery of an increasing proportion of three and four or more-bedroom houses is required. However, under aspiration scenario and expectation scenarios, there is a shift towards flats and two or more-bedroom bungalows.

**Figure 7.1** Summary of dwelling types in current stock and under baseline demographic, aspiration and expectation scenarios

## Summary of scenarios

- 7.5 Table 7.1 summarises the outcome of the dwelling type/mix scenario analysis. The key message is, by taking into account what people aspire to and what they expect to, there is an increased emphasis on one and two-bedroom dwellings and a preference of bungalows and flats as opposed to houses.

Table 7.1 Summary of dwelling type/mix scenarios				
Dwelling type/size	Scenario			Current stock (%)
	Demographic baseline (%)	Aspiration (%)	Expectation (%)	
1 and 2-bedroom house	4.9	8.7	2.3	17.8
3-bedroom house	41.0	21.5	26.5	45.7
4 or more-bedroom house	20.1	11.5	4.9	13.2
1 bedroom level access	12.9	7.1	23.0	9.0
2 or more bedroom level access	18.9	47.6	38.9	14.1
Other	2.2	3.7	4.4	0.1
Total	100.0	100.0	100.0	100.0
Dwelling type	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
House	66.0	41.7	33.7	76.8
Level access	31.8	54.6	61.9	23.1
Other	2.2	3.7	4.4	0.1
Total	100.0	100.0	100.0	100.0
Number of bedrooms	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
1	13.1	19.1	27.6	9.3
2	21.6	33.6	33.5	28.0
3	45.2	35.9	34.0	49.5
4	20.1	11.5	4.9	13.2
Total	100.0	100.0	100.0	100.0

Note totals by age group may vary slightly due to rounding errors

Source: 2019 household survey

## Overall dwelling mix by tenure

- 7.6 Table 7.2 summarises dwelling type/size mix based on the demographic scenario. Note that the only major difference under the aspiration and expectation scenario is the need for higher proportions of level-access dwellings (as shown in Table 7.1). This analysis assumes an annual target of 764 dwellings, an overall affordable housing target of around 50% and factors in the dwelling type/size analysis carried out as part of the affordable housing need calculation.

<b>Table 7.2 Overall dwelling type/size and tenure mix under baseline demographic scenario</b>			
<b>Dwelling type/size</b>	<b>Tenure</b>		<b>Total</b>
	<b>Market 50%</b>	<b>Affordable 50%</b>	
1 and 2-bedroom house	-19	62	43
3-bedroom house	194	112	307
4 or more-bedroom house	121	34	155
1 bedroom level access	38	64	102
2 or more bedroom level access	29	110	140
Other	17	0	17
<b>Total</b>	<b>382</b>	<b>382</b>	<b>764</b>
<b>Dwelling type</b>	<b>Market</b>	<b>Affordable</b>	<b>Total</b>
House	297	208	505
Level-access	68	174	242
Other	17	0	17
<b>Total</b>	<b>382</b>	<b>382</b>	<b>764</b>
<b>Number of bedrooms</b>	<b>Market</b>	<b>Affordable</b>	<b>Total</b>
1	36	69	104
2	20	147	166
3	205	133	338
4	121	34	155
<b>Total</b>	<b>382</b>	<b>382</b>	<b>764</b>

- 7.7 Analysis of the relationship between the age of the Household Reference Person (HRP) and tenure (Table 7.3) indicates that over the period 2019-2037, there is expected to be an increase mainly in the number of households living in owner occupation followed those living in affordable housing. Based on demographic projections, private rented sector is only expected to grow slightly. This is due to the underlying demographic change taking place across Stockport borough and the fact there will be fewer HRPs in the household groups who were more likely to live in the private rented sector, in particular the 25-34 age group. However, further tenure diversification through Build to Rent and affordability pressures may result in the PRS growing at a greater rate than projections would indicate.

**Table 7.3 Tenure profile by age group and potential change 2019-37**

Tenure profile (2019) by HRP age group				
	Tenure (%)			
	Owner occupied	Private	Affordable	Total
15-24	20.8	46.1	33.1	100.0
25-34	55.7	37.9	6.4	100.0
35-44	73.5	18.7	7.8	100.0
45-59	67.7	11.5	20.8	100.0
60-84	77.1	6.5	16.4	100.0
85+	72.4	3.7	24.0	100.0
All	70.4	13.6	16.0	100.0
Change in HRP 2019-37 and impact on number of households in different tenures				
	Tenure (number)			
	Owner occupied	Private	Affordable	Total
15-24	117	260	187	564
25-34	-1,087	-739	-125	-1,951
35-44	1,219	310	129	1,658
45-59	712	121	219	1,051
60-84	6,325	533	1,345	8,204
85+	4,148	206	1,375	5,729
Total	11,434	691	3,130	15,255
% change	75.0	4.5	20.5	

## Sub-area analysis

- 7.8 Modelling of future dwelling type and mix had been carried out at borough level. This is because official household projections are only available at this level. However, it is possible to review the extent to which current dwelling stock at township level compares with the overall dwelling type and mix identified to be appropriate for borough. This helps to identify if there are particular shortfalls in type/size of dwelling by township. Table 7.4 summarises the type/size profile of all dwellings in each township. Table 7.5 then compares this with the baseline dwelling type/size requirements sets out in Table 7.1. Table 7.5 shows where there is sufficient supply (green) or not sufficient supply (red) of dwelling types and sizes compared with the baseline dwelling type/size requirements.

**Table 7.4** Current dwelling type/size profile by sub-area

Dwelling type/size	Township (%)											
	Bramhall, Cheadle Hulme (South) and Woodford	Bredbury, Lower Brinnington, Woodley (West)		Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adwood, Davenport (West)	Gatley, Heald Green and Cheadle Hulme (North)	Hazel Grove, Davenport (East), Heavily, Offerton (West)	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Heaton Mersey, Heaton Norris (West), Heaton Moor	Town Centre and Hillgate	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	Total	Dwelling type/size required
1 and 2-bedroom house	2.9	22.4	18.7	27.3	2.8	14.7	23.8	7.6	10.4	6.8	13.2	5.6
3-bedroom house	32.4	37.5	35.0	43.0	50.6	43.7	48.6	29.6	10.0	39.2	40.7	40.1
4 or more-bedroom house	51.5	10.5	0.6	7.5	26.7	20.3	4.4	39.1	1.1	33.9	23.9	20.3
1 bedroom level access	2.6	15.3	31.4	13.2	3.7	11.9	13.5	13.7	35.2	5.8	10.2	13.4
2 or more bedroom level access	10.2	13.2	14.3	9.0	16.2	8.3	9.4	10.0	43.3	12.5	11.3	18.3
Other	0.4	1.1	0.0	0.0	0.0	1.1	0.3	0.0	0.0	1.8	0.6	2.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Dwelling type</b>												
House	86.8	70.4	54.3	77.8	80.1	78.7	76.8	76.2	21.5	79.9	77.8	66.1
Level access	12.8	28.5	45.7	22.2	19.9	20.2	22.9	23.8	78.5	18.4	21.6	31.6
Other	0.4	1.1	0.0	0.0	0.0	1.1	0.3	0.0	0.0	1.8	0.6	2.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Number of bedrooms</b>												
1	2.6	15.8	32.0	13.7	3.7	12.2	13.5	13.7	35.2	7.1	10.6	13.7
2	11.5	30.2	31.7	35.0	15.1	20.8	31.5	16.1	52.7	13.2	21.6	21.8
3	33.7	42.7	35.7	43.4	53.6	46.2	50.2	30.2	11.0	44.0	43.1	44.2
4	52.3	11.3	0.6	7.9	27.6	20.9	4.7	39.9	1.1	35.6	24.6	20.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>



**Table 7.5** Variance in dwelling type/size profile by sub-area with future dwelling type/size mix

Dwelling type/size	Township and current stock profile (% variation from future dwelling requirements)											Dwelling type/size required
	Bramhall, Cheadle Hulme (South) and Woodford	Bredbury, Lower Brinnington, Woodley (West)	Brinnington	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	Gatley, Heald Green and Cheadle Hulme (North)	Hazel Grove, Davenport (East), Heavily, Offerton (West)	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Heaton Mersey, Heaton Norris (West), Heaton Moor	Town Centre and Hillgate	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	Total	
1 and 2-bedroom house	-2.7	16.8	13.0	21.7	-2.9	9.1	18.2	2.0	4.8	1.2	7.6	5.6
3-bedroom house	-7.7	-2.6	-5.1	2.9	10.4	3.5	8.4	-10.6	-30.1	-1.0	0.6	40.1
4 or more-bedroom house	31.1	-9.9	-19.7	-12.8	6.4	0.0	-15.9	18.7	-19.2	13.5	3.5	20.3
1 bedroom level access	-10.7	1.9	18.1	-0.1	-9.6	-1.4	0.2	0.4	21.8	-7.5	-3.1	13.4
2 or more bedroom level access	-8.1	-5.0	-4.0	-9.3	-2.1	-10.0	-8.9	-8.3	25.0	-5.8	-7.0	18.3
Other	-1.9	-1.2	-2.3	-2.3	-2.3	-1.2	-2.0	-2.3	-2.3	-0.5	-1.7	2.3
<b>Dwelling type</b>												
House	20.7	4.3	-11.8	11.7	14.0	12.6	10.7	10.1	-44.6	13.8	11.7	66.1
Level-access	-18.8	-3.1	14.1	-9.4	-11.7	-11.4	-8.7	-7.9	46.9	-13.3	-10.1	31.6
Other	-1.9	-1.2	-2.3	-2.3	-2.3	-1.2	-2.0	-2.3	-2.3	-0.5	-1.7	2.3
<b>Number of bedrooms</b>												
1	-11.0	2.2	18.4	0.1	-9.9	-1.5	-0.1	0.1	21.5	-6.5	-3.0	13.7
2	-10.3	8.4	9.9	13.2	-6.7	-1.0	9.7	-5.6	30.9	-8.5	-0.2	21.8
3	-10.6	-1.5	-8.6	-0.8	9.3	1.9	6.0	-14.0	-33.2	-0.2	-1.1	44.2
4	31.9	-9.0	-19.7	-12.4	7.3	0.5	-15.6	19.5	-19.2	15.2	4.3	20.3

Source: 2019 household survey



- 7.9 The analysis in Table 7.5 shows that across the townships there are considerable variations in the shortfall of dwelling stock relative to the overall dwelling type/size requirements at borough level. Across nine townships there are shortfalls in the number of level-access dwellings, shortfalls of three bedroom houses in six townships, shortfalls four or more bedroom houses in six townships, shortfalls of one bedroom level-access across five townships and shortfalls of other property types across all townships. In terms of the number of bedrooms, there are shortfalls of 1-bedroom dwellings across five townships, 2-bedroom across five townships, 3-bedroom across seven townships and 4 or more bedroom across five townships.
- 7.10 This analysis should help to provide more focus on what is needed in particular townships – it is not saying there should be no development of particular types/sizes of dwelling if there is a sufficient supply relative to future requirements, but rather it indicates where there needs to be an increased emphasis on delivery of particular types/sizes of dwelling to reflect the changing dwelling requirements over the plan period.
- 7.11 Table 7.6 considers the current tenure profile by township and how this varies from the overall borough average. This analysis demonstrates that, relative to the borough average:
- there are six townships with fewer owner occupied properties than the borough average of 73.4%, with greatest shortfalls in Brinnington and Town Centre and Hillgate;
  - there are four townships with fewer private rented dwellings, although across the borough the proportion of households living in the private rented sector varies between 7.5% and 17% with a borough average of 12.3%;
  - there are four townships with fewer affordable dwellings compared with the borough average of 14.3%, although in Brinnington 64.4% of households live in affordable dwellings and 73.2% in the Town Centre and Hillgate

**Table 7.6** Current tenure profile and variation from borough average by township

Tenure	Township										
	Bramhall, Cheadle Hulme (South) and Woodford	Bredbury, Lower Brinnington, Woodley (West)	Brinnington	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	Gatley, Heald Green and Cheadle Hulme (North)	Hazel Grove, Davenport (East), Heavily, Offerton (West)	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Heaton Mersey, Heaton Norris (West), Heaton Moor	Town Centre and Hillgate	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	Total
Owner Occupied	86.8	67.8	28.1	62.5	83.2	71.2	63.8	76.8	12.8	85.1	73.4
Private Rented	8.2	12.3	7.5	16.8	9.1	13.6	16.7	17.0	14.0	7.8	12.3
Affordable*	5.0	19.9	64.4	20.7	7.7	15.2	19.6	6.2	73.2	7.1	14.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Base	15673	8822	3170	14974	14363	20565	15660	10439	1213	20391	125270
Tenure	Township and current variation from borough-level tenure profile										
	Bramhall, Cheadle Hulme (South) and Woodford	Bredbury, Lower Brinnington, Woodley (West)	Brinnington	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	Gatley, Heald Green and Cheadle Hulme (North)	Hazel Grove, Davenport (East), Heavily, Offerton (West)	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Heaton Mersey, Heaton Norris (West), Heaton Moor	Town Centre and Hillgate	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	
Owner Occupied	13.5	-5.6	-45.2	-10.8	9.8	-2.2	-9.6	3.4	-60.6	11.7	
Private Rented	-4.1	0.0	-4.8	4.5	-3.1	1.3	4.4	4.7	1.7	-4.4	
Affordable*	-9.4	5.5	50.1	6.4	-6.6	0.9	5.2	-8.1	58.9	-7.2	

Source: 2019 household survey

## Conclusions

- 7.12 The purpose of this chapter has been to explore the relationship between households and dwellings occupied to establish an indication of appropriate dwelling mix for Stockport borough over the plan period.
- 7.13 Having established future household change and the implications this has for dwelling type, size and tenure mix, the council can make informed strategic decision in the range of dwellings to be built over the plan period.

## 8. Conclusion: policy and strategic issues

- 8.1 This document has been prepared to equip the council and their partners with robust, defensible and transparent information to help inform strategic decision-making and the formulation of appropriate housing and planning policies. The work also takes account of existing and emerging Government policy and guidance.
- 8.2 The Stockport Borough HNA 2019 will help the council plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community. Specifically, the HNA 2019 identifies the size, type and tenure of housing required by considering current market demand relative to supply; and also identifies a continued affordable housing imbalance across Stockport.
- 8.3 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets and key local strategic issues.

### Dwelling type, tenure and mix

- 8.4 The overall annual housing need is assumed to be 764 based on the January 2019 Greater Manchester Spatial Framework. The relationship between household change and dwelling type/size and tenure requirements have been fully explored. Evidence will help the council deliver an appropriate range of dwelling stock for residents over the plan period. Analysis concludes there is an ongoing need for all types and sizes of dwelling with strongest need for 3-bedroom and 4 or more bedroom houses. There is also a need for level-access accommodation (including flat/apartments and bungalows. When household aspirations and what people would expect are considered, there is a stronger emphasis on the need for level-access accommodation.
- 8.5 Regarding affordable need, there is an annual imbalance of 538. Analysis indicates that an appropriate dwelling profile is 23.8% one-bedroom, 37.9% two-bedroom, 27.3% three-bedroom, 8.2% four-bedrooms and 2.8% five or more-bedrooms. An appropriate affordable tenure split for Stockport would be around 68% intermediate tenure and 32% rented.

### Meeting the needs of older people and those with disabilities

- 8.6 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the vast majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation. Currently there are around 6,925 units of specialist older person accommodation comprising 1,625 units of residential care (C2) dwellings and 5,300 units of specialist older person accommodation (C3). Analysis of demographic change would suggest a need for an additional 2,414 units of specialist (C3) units and 740 additional units of residential (C2) units to 2037.

- 8.7 A key conclusion is that there needs to be a broader housing offer for older people across Stockport and the HNA has provided evidence of scale and range of dwellings needed.
- 8.8 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across Stockport's population. Although it is a challenge to quantify the precise accommodation and support requirements, the HNA has helped to scope out where needs are arising.
- 8.9 Given the changing demographics of Stockport, it is wholly appropriate that the council has a policy of ensuring new dwellings meet optional accessibility standards. Subject to economic viability, it is recommended that 7% of new dwellings are built to M4(3) wheelchair accessible standard and all remaining dwellings are built to M4(2) standard in accordance with the Greater Manchester Spatial Framework. It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

### Final comments

- 8.10 The evidence presented in this HNA suggests that there are three main policy areas that require particular attention from both a planning policy and social policy perspective:
- the challenge of enabling the quantity and mix of housing that needs to be delivered;
  - the challenge of ensuring that the housing and support needs of older people are met going forward; and
  - ensuring that new development takes account of the particular needs across housing market areas within Stockport borough.

## List of Technical Appendices

- Technical Appendix A: Research methodology
- Technical Appendix B: Policy review
- Technical Appendix C: Housing need
- Technical Appendix D: Dwelling type and mix
- Technical Appendix E: Stakeholder survey
- Technical Appendix F: Definitions

## Technical Appendix A: Research methodology

### Overall approach

A.1 A multi-method approach was adopted in order to prepare a robust and credible Housing Needs Assessment for Stockport borough:

- A survey of households across Stockport. 15,000 households in the borough were randomly selected to complete a questionnaire between 24<sup>th</sup> May and 24<sup>th</sup> June 2019. 2,320 questionnaires were returned and used in data analysis. This represents a 15.5% response rate overall resulting in a borough-level sample error of +/-2.02%;
- An online survey of key stakeholders including representatives from the borough and neighbouring councils, housing associations, the NHS, voluntary groups, house builders and some independent representatives. 14 complete responses were received;
- Interviews with estate and letting agents operating within the borough;
- A review of relevant secondary data including the 2011 Census, house price trends, CORE lettings data and MHCLG Statistics.

### Baseline dwelling stock information and household survey sample errors

A.2 Table A1 summarises total dwelling stock, achieved responses and sample errors.

<b>Local analysis areas (Defined by township)</b>	<b>Total households (Council tax)</b>	<b>Achieved response</b>	<b>Sampling error (+/-)</b>
Bramhall, Cheadle Hulme (South) and Woodford	15,673	344	5.23%
Bredbury, Lower Brinnington, Woodley (West)	8,821	214	6.62%
Brinnington	3,169	110	9.18%
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	14,974	180	7.26%
Gatley, Heald Green and Cheadle Hulme (North)	14,362	272	5.89%
Hazel Grove, Davenport (East), Heavily, Offerton (West)	20,565	228	6.45%
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	15,660	190	7.07%
Heaton Mersey, Heaton Norris (West), Heaton Moor	10,439	283	5.75%
Town Centre and Hillgate	1,213	150	7.49%
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	20,390	349	5.20%
<b>Total</b>	<b>125,268</b>	<b>2,320</b>	<b>2.02%</b>

Source: Council Tax Data 2019

Sample error is based on the 95% confidence interval which is the industry standard to establish result accuracy.



## Weighting and grossing

- A.3 In order to proceed with data analysis, it is critical that survey data is weighted to take into account response and non-response bias and grossed up to reflect the total number of households. Weighting for each survey area was based on:
- **Tenure** (the proportion of affordable (social rented and intermediate tenure) and open market dwellings based on 2011 Census data);
  - **Age of Household Reference Person** based on the proportions of household reference people aged under 65 and 65 or over living in affordable and open market provision derived from the 2011 Census; and
  - **Council Tax occupied dwellings** based on the number of occupied dwellings and used as a grossing factor in the weighting to ensure that there is a suitable uplift on the Census 2011 data.
- A.4 Ultimately, the survey element of the assessment is sufficiently statistically robust to undertake detailed analysis and underpin core outputs of the study down to the survey areas presented in Table A1. Furthermore, the survey findings are enhanced and corroborated through analysis of secondary data and stakeholder consultation.

## Technical Appendix B: Policy review

- B.1 The purpose of this Appendix is to set out the national policy agenda of relevance to this Housing Needs Assessment.

### Introduction

- B.2 Under the Conservative and Liberal Democrat Coalition Government, the period 2010-2015 saw a radical and sustained programme of reform of welfare, housing and planning policy. This was set within the context of national austerity and an economic policy of deficit reduction and public spending cuts following a period of recession and financial turbulence. The reforms championed localism, decentralisation and economic growth.
- B.3 This agenda continued to be pursued under the leadership of David Cameron following the election of a majority Conservative Government in May 2015. Further welfare reforms were accompanied by policies seeking to increase the rate of housebuilding and promoting home ownership as the tenure of choice. The Housing and Planning Act 2016 was intended to provide the legislative basis for a number of Conservative Manifesto commitments, including the flagship Starter Homes scheme. The Act also made provisions for other aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies.
- B.4 The European Union Referendum of June 2016 resulted in significant changes in the political climate at a number of levels. Changes in Government leadership – with the appointment of Theresa May as Prime Minister – quickly led to discussions regarding the direction of housing and planning policy. Alongside significant delays (and in some cases abandonment) in the implementation of secondary legislation relating to aspects of the Housing and Planning Act 2016; conference speeches, ministerial statements and the Housing White Paper (February 2017) indicated a change in attitude towards housing policy. The 2016-17 Administration signalled a broader ‘multi-tenure’ housing strategy, including support for a range of tenures in addition to home ownership. The Neighbourhood Planning Act 2017 was passed with the intention of strengthening neighbourhood planning by ensuring that decision-makers take account of well-advanced neighbourhood development plans and giving these plans full legal weight at an earlier stage.
- B.5 The snap General Election of June 2017 created a new wave of political change and uncertainty, although the overall Government leadership remains under Conservative control and ministers are keen to keep housing as a key domestic policy priority.

### 2010-2015 (Coalition Government)

- B.6 Following the Coalition Agreement of May 2010, the Localism Act 2011 was passed with the express intention of devolving power from central government towards local people. The Localism Act set out a series of measures to seek a substantial and lasting shift of powers including:
- new freedoms and flexibilities for local government, including directly elected mayors and empowering cities and other local areas;

- new rights and powers for communities and individuals;
  - reform to make the planning system more democratic and more effective, including the abolition of regional spatial strategies (RSS), the introduction of the 'Duty to Cooperate', neighbourhood planning, Community 'Right to Build', reforming the community infrastructure levy and reforming the Local Plan process; and
  - reform to ensure that decisions about housing are taken locally.
- B.7 In terms of housing reform, the Localism Act enabled more decisions about housing to be made at the local level. Local authorities were granted greater freedom to set their own policies about who can qualify to go on the waiting list in their area. In addition, the Act allowed for more flexible tenure arrangements for people entering social housing, with social landlords able to grant tenancies for a fixed length of term rather than lifetime tenancies for all. In respect to homelessness, the Act allowed local authorities to meet their homelessness duty by providing private rented accommodation, rather than in temporary accommodation until long-term social housing becomes available. The Act also reformed social housing funding, allowing local councils to keep the rent they collect and use it locally to maintain their housing stock.
- B.8 The **National Housing Strategy for England, *Laying the Foundations: A Housing Strategy for England***, was published in November 2011 under the Coalition Administration and it currently remains in place. The Strategy acknowledged some of the problems within the housing market and set out the policy response. The measures set out promote home ownership, including a new-build mortgage indemnity scheme (providing up to 95% loan-to-value mortgages guaranteed by Government) and a 'FirstBuy' 20% equity loan scheme for first-time buyers.
- B.9 The National Housing Strategy acknowledges the importance of social housing and the need for more affordable housing. However, the document reaffirms the programme of reforming this sector, including *'changes to the way people access social housing, the types of tenancies that are provided and the way the homelessness duty is discharged'*. The private rented sector is considered to play *'an essential role in the housing market, offering flexibility and choice to people and supporting economic growth and access to jobs'*. The document sets out an intention to support the growth of the private rented sector through innovation and investment, to meet continuing demand for rental properties.
- B.10 The National Housing Strategy set out the objectives of preventing homelessness, protecting the most vulnerable and providing for older people's housing needs. However, it also confirmed a radical package of welfare reforms, including a reduction in Housing Benefit, changes to the Local Housing Allowance (Housing Benefit in the private sector) and the introduction of 'Universal Credit' to replace other means-tested working age benefits and tax credits.
- B.11 The **National Planning Policy Framework (NPPF)** was published in March 2012. It sets out the Government's planning policies for England and how these are expected to be applied. The NPPF formed a key part of the Coalition Government's planning system reforms, simplifying national guidance (previously contained in multiple Planning Policy Statements and Planning Policy Guidance) and reducing the quantity of policy pages. Fundamentally, it must be taken into account in the preparation of local and neighbourhood plans and is a material consideration in planning decisions. The

document states that *'at the heart of the National Planning Policy Framework is a presumption in favour of sustainable development, which should be seen as a golden thread running through both plan-making and decision-taking.'*

- B.12 The NPPF sets out 12 core planning principles to underpin both plan-making and decision-taking. It also establishes 13 aspects to achieving sustainable development, which include delivering a wide choice of high-quality homes (#6) and promoting healthy communities (#8). The Framework also sets out the accepted definitions of affordable housing covering social rented housing, affordable rented housing and intermediate housing.
- B.13 **National Planning Practice Guidance** (NPPG) on a range of specific topics has been made available through an online system since March 2014. PPG topics include Duty to Cooperate, Housing and Economic Development Needs Assessments, Housing and Economic Land Availability Assessment, Housing - Optional Technical Standards, Local Plans, Neighbourhood Planning, Rural Housing and Starter Homes.
- B.14 Revisions to both NPPF and NPPG were published for consultation in March 2018 (see below).

## 2015-2016 (Conservative Government under David Cameron)

- B.15 Following the election of a majority Conservative Government in May 2015 under David Cameron, the Government's **Summer Budget 2015** was presented to Parliament by the then-Chancellor George Osborne. The Budget set out widespread reforms to the welfare system, including a four-year freeze on working-age benefits; a reduction in the household benefit cap; restrictions on Child Tax Credit; training requirements for those on Universal Credit aged 18 to 21; the removal of automatic entitlement to Housing Benefit for those on Universal Credit aged 18 to 21; and the removal of the Family Premium element of Housing Benefit for new claims from April 2016. Alongside these welfare cuts, it was announced that rents for social housing will be reduced by 1% per year for four years, while tenants on incomes of over £30,000, or £40,000 in London, will be required to pay market rate (or near market rate) rents. A review of 'lifetime tenancies' was confirmed, with a view to limiting their use to ensure the best use of social housing stock. Support for home ownership measures was reiterated with measures such as the extension of the Right to Buy to housing association tenants and the introduction of Help to Buy ISAs.
- B.16 Alongside the Summer Budget 2015 the Government published a '**Productivity Plan**', ***Fixing the foundations: Creating a more prosperous nation*** (10th July 2015). This sets out a 15-point plan that the Government will put into action to boost the UK's productivity growth, centred around two key pillars: encouraging long-term investment and promoting a dynamic economy. Of particular relevance to housing was the topic regarding 'planning freedoms and more houses to buy'. This set out a number of proposals in order to increase the rate of housebuilding and enable more people to own their own home, including a zonal system to give automatic planning permission on suitable brownfield sites; speeding up local plans and land release, stronger compulsory purchase powers and devolution of planning powers to the Mayors of London and Manchester, extending the Right to Buy to housing association tenants, delivering 200,000 Starter Homes and restricting tax relief to landlords.

B.17 The Spending Review and Autumn Statement 2015 (November 2015) continued the policy themes of the Summer Budget. This included:

- Plans to extend the 'Local Housing Allowance' to social landlords so that the Housing Benefit paid to tenants living in housing association properties will be capped at the LHA rate;
- A new 'Help to Buy Shared Ownership' scheme, removing restrictions on who can buy shared ownership properties to anyone with a household income of less than £80,000 outside London and £90,000 in London;
- 'London Help to Buy' – an equity loan scheme giving buyers 40% of the new home value (as opposed to 20% under the Help to Buy scheme);
- 200,000 'Starter Homes' to be built over the following five years;
- From 1st April 2016 an extra 3% in stamp duty to be levied on people purchasing additional properties such as buy-to-let properties or second homes;
- Right to Buy extension to housing association tenants;
- £400 million for housing associations and the private sector to build more than 8,000 new 'specialist' homes for older people and people with disabilities;
- Consulting on reforms to the New Homes Bonus, with a preferred option for savings of at least £800 million which can be used for social care; and
- A commitment to extra funding for targeted homelessness intervention.

B.18 In December 2015, DCLG published a **Consultation on proposed changes to national planning policy**, which was open for consultation until February 2016. This consultation sought views on some specific changes to NPPF in terms of the following:

- broadening the definition of affordable housing, to expand the range of low-cost housing opportunities for those aspiring to own their new home;
- increasing residential density around commuter hubs, to make more efficient use of land in suitable locations;
- supporting sustainable new settlements, development on brownfield land and small sites, and delivery of housing allocated in plans; and
- supporting the delivery of Starter Homes.

B.19 The March 2018 publication of a Draft Revised NPPF is set out below.

B.20 The 2015-16 Parliament saw several Acts passed with special relevance to housing and planning, implementing some of the policies set out in the preceding Budgets:

- The Cities and Local Government Devolution Act 2016 makes provision for the election of mayors for the areas of combined authorities established under Part 6 of the Local Democracy, Economic Development and Construction Act 2009. It makes provision about local authority governance and functions; to confer power to establish, and to make provision about, sub-national transport bodies; and for connected purposes. This Act is central to the Government's devolution plans for England, facilitating its vision of a 'Northern Powerhouse'.

- The Welfare Reform and Work Act 2016 makes provisions relating to a range of welfare benefits and employment schemes, including the benefit cap, social security and Tax Credits, loans for mortgage interest, social housing rents and apprenticeships. Secondary legislation (Social Housing Rents Regulations, March 2016) sets out that the 1% cut to social housing rents will not apply to households with an income of £60,000 or more.
  - The Housing and Planning Act 2016 sets out the legislative framework for the Starter Homes scheme and includes provisions relating to other important aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies.
- B.21 The **Budget 2016 (March 2016)** continued the policy emphasis of promoting home ownership and facilitating first-time buyers to enter the market. A new 'Lifetime ISA' was announced, extending the principle of the Help to Buy ISA by incentivising saving for under-40s. Of relevance to the private rented sector were stamp duty increases for institutional investors and the withholding of capital gains reductions from companies investing in residential property. In seeking to deliver more homes for ownership, announcements were made of further planning reforms; releasing public land for development; and a £1.2 billion Starter Homes Fund for brownfield remediation. The anticipated 'duty to prevent' homelessness was not announced, but instead the Chancellor committed £115 million to preventing and reducing rough sleeping.
- B.22 A **Technical consultation on Starter Homes regulations** (March 2016) sought views on the framework to be established in the forthcoming regulations, including the restrictions that should be placed on Starter Homes, how age eligibility criteria should work, what threshold (size of site/development) should apply, what the percentage requirement should be, whether exemptions should apply and whether off-site payments should be acceptable. The consultation document set out that, in terms of the period within which Starter Homes should not be sold at full market value, the DCLG does not support a period of longer than 8 years. The paper proposed that the requirement to provide 20% of dwellings as Starter Homes should apply to sites of 10 dwellings or more (or 0.5 hectares). However, secondary legislation relating to Starter Homes has still not been published.

## Post EU-Referendum (Theresa May Administration)

- B.23 The resignation of David Cameron following the European Union Referendum of June 2016 and subsequent appointment of Theresa May as Prime Minister led to a Cabinet reshuffle and a change in the policy climate within Government. The **Autumn Statement (2016)** brought an important focus onto housing; provisions included:
- £1.4 billion of extra cash to build 40,000 affordable homes, with a relaxation of restrictions on grant funding;
  - £2.3 billion Housing Infrastructure Fund to pave the way for up to 100,000 new homes to be built in areas of high demand;
  - £3.15 billion of the Affordable Homes Programme will be given to London to deliver 90,000 homes;



- New regional pilots of the Right to Buy extension, allowing more than 3,000 tenants to buy their properties;
  - £1.7 billion to pilot ‘accelerated construction’ on public sector land;
  - Letting agents in the private rented sector to be banned from charging fees; and
  - Confirmation that compulsory Pay to Stay will not be implemented for councils.
- B.24 **The** Autumn Statement indicated a clear shift in housing policy, away from an exclusive focus on homeownership and towards boosting overall housing supply. A removal of grant-funding restrictions will allow housing associations to increase the delivery of sub-market rented housing, including affordable rented, shared ownership and rent-to-buy homes.
- B.25 Many of the ‘flagship’ housing policies of the Cameron Administration have their legislative basis in the provisions of the Housing and Planning Act 2016 but require further secondary legislation. Their implementation has been subject to ongoing delay and seem increasingly unlikely to be carried forward in practice as originally envisaged. These schemes include the Voluntary Right to Buy, the higher asset levy (intended to fund the building of new homes) and Pay to Stay (no longer compulsory for councils).
- B.26 The **Housing White Paper, *Fixing our broken housing market***, was published in February 2017. The White Paper proposed a number of changes to reshape the approach to housebuilding and increase housing supply. These changes centred around the following four areas:
- Planning for the right homes in the right places, by making it simpler for local authorities to put Local Plans in place and keep them up-to-date, ensuring sufficient land is allocated to meet housing needs and building upon neighbourhood planning to ensure communities have control over development in their area. The White Paper aims to make more land available for homes by maximising the contribution from brownfield and surplus public land, regenerating estates, releasing more small and medium sized sites, allowing rural communities to grow and making it easier to build new settlements. It reaffirms that the existing protections for the Green Belt remain unchanged and emphasises that authorities should only make exceptional amendments to Green Belt boundaries.
  - Building homes faster, by increasing certainty around housing numbers, aligning new infrastructure with housing, supporting developers to build more quickly and improving transparency. White Paper proposals include amending the NPPF to give local authorities the opportunity to have their housing land supply agreed on an annual basis and fixed for a one-year period, in order to create more certainty about when an adequate land supply exists. Authorities taking advantage of this would have to provide a 10% larger buffer on their five-year land supply. In addition, the White Paper suggests changing the NPPF to introduce a housing delivery test for local authorities. If delivery falls below specified thresholds extra land would be added onto the five-year land supply as well as further thresholds which would allow the presumption in favour of sustainable development to apply automatically.
  - Diversifying the market, by establishing a new Accelerated Construction Programme, supporting more Build to Rent developments, supporting housing associations to build more housing and boosting innovation. The White Paper



proposes ensuring that the public sector plays its part by encouraging more building by councils and reforming the Homes and Communities Agency.

- Helping people through Help to Buy, Right to Buy, the Shared Ownership and Affordable Homes Programme (SOAHP), the new Lifetime ISA, amendments to Starter Homes requirements and the announcement of a new statutory duty on planning to meet the needs of older and disabled people.
- B.27 In April 2017 some of the welfare reform provisions came into effect. This included Universal Credit claimants aged 18-21 no longer being able to claim benefits to support their housing costs unless they fit into at least one of 11 exemption categories. However, the Government also announced that they were cancelling controversial plans to cap benefit for Supported Housing tenants at the LHA rates.
- B.28 During the 2016-17 Parliament there were two Acts that gained Royal Assent that have particular relevance to emerging housing policy:
- The Neighbourhood Planning Act 2017 aims to speed up the delivery of new homes by strengthening neighbourhood planning, limiting the use of pre-commencement planning conditions, use of the planning register and the reform of compulsory purchase. During its passage through Parliament, the Bill was subject to various amendments, including changes to the Local Plan process to allow the Secretary of State to intervene and invite county councils to prepare or revise Local Plans where districts have not delivered and to allow the preparation of joint Local Plans where there are cross-boundary issues between two or more local authorities. This followed the recommendations of the Local Plans Expert Group (LPEG) report of March 2016. Some of the provisions of the Act require secondary legislation. A commencement order introduced in July 2017 under the Act requires post-examination neighbourhood plans to be treated as 'material considerations' in the determination of planning applications.
  - The Homelessness Reduction Act 2017 requires councils to seek to prevent homelessness by starting work with households threatened with homelessness 56 days in advance of the date on which they are expected to become homeless (28 days earlier than under the previous legislation). It also requires the provision of advisory services to specified groups including (but not limited to) people leaving prison, young people leaving care, people leaving armed forces, people leaving hospital, people with a learning disability and people receiving mental health services in the community. The Act sets out that councils must assess and develop a personalised plan during the initial presentation to the service. In addition, they must help prevent an applicant from becoming homeless and take reasonable steps to help those who are eligible for assistance to secure accommodation for at least six months (during a 56-day period before a homeless decision can be made). The Act dissolves the local connections rules apart from a duty to provide care leavers with accommodation (under the Children Act 1989) to the age of 21.
- B.29 Following the snap General Election in June 2017, Theresa May's Conservative Government formed an alliance with the DUP and the Cabinet was subject to another reshuffle.
- B.30 ***Planning for homes in the right places*** was published for consultation in September 2017, setting out the Government's proposals for a standardised approach to assessing

housing need. The overall rationale is that local authorities across England currently use inconsistent methods to assess housing requirements, leading to long debates over whether local plans include the correct housing targets. The proposed new standardised approach to assessing housing need therefore aims to have all local authorities use the same formula to calculate their housing requirement. The standardised approach would set a minimum figure, but local authorities would be able to increase their target from this baseline, for example if they plan for employment growth and want to provide an uplift in housing provision to account for this. The consultation document proposes that the new housing need calculation method would be applied for assessing five-year housing land supply from 31st March 2018 onwards.

B.31 The **Autumn Budget 2017** (November 2017) included a range of provisions focused on housing, although these were welcomed cautiously by some who would have preferred a greater emphasis on affordability. Provisions included:

- A commitment to be providing 300,000 new homes per year by the mid-2020s;
- A total of £15.3 billion of new capital funding, guarantee and loan-based funding;
- £1 billion of extra borrowing capacity for councils in high demand areas to build new affordable homes;
- £1.5 billion of changes to Universal Credit, including scrapping the seven-day waiting period at the beginning of a claim, making a full month's advance available within five days of making a claim and allowing claimants on housing benefit to continue claiming for two weeks;
- £125 million increase over two years in Targeted Affordability Funding for LHA claimants in the private sector who are struggling to pay their rents;
- Stamp duty scrapped on the first £300,000 for first-time buyers (on properties worth up to £500,000);
- New Housing First pilots announced for West Midlands, Manchester and Liverpool;
- Power to councils to charge 100% Council Tax premium on empty properties;
- Five new garden towns; and
- A review to look at land banking, including considering compulsory purchase powers.

B.32 In December 2017 the Government announced new measures to crack down on bad practices, reduce overcrowding and improve standards in the private rented sector. The measures have been introduced under the provisions of the Housing and Planning Act 2016.

B.33 The £5 billion Housing Infrastructure Fund is a Government capital grant programme to help unlock new homes in areas with the greatest housing demand, assisting in reaching the target of building 300,000 homes a year by the mid-2020s. Funding is awarded to local authorities on a highly competitive basis. The fund is divided into 2 streams, a Marginal Viability Fund (available to all single and lower tier local authorities in England to provide a piece of infrastructure funding to get additional sites allocated or existing sites unblocked quickly with buds of up to £10 million) and a Forward Fund (available to the uppermost tier of local authorities in England for a small number of strategic and

high-impact infrastructure projects with bids of up to £250 million). On 1<sup>st</sup> February 2018, the Minister for Housing, Communities and Local Government Sajid Javid and Chancellor Philip Hammond announced that 133 council-led projects across the country will receive £866 million investment in local housing projects, the first wave of funding from the £5 billion Housing Infrastructure Fund. The finances will support vital infrastructure such as roads, schools and bridges. On 18<sup>th</sup> February 2018, Housing Minister Dominic Raab announced a £45 million cash injection into 79 key community projects across 41 local authorities to councils to combat barriers that would otherwise make land unusable for development. This will support building up to 7,280 homes on council-owned land.

- B.34 In March 2018 the Ministry of Housing, Communities and Local Government (MHCLG) published a **Draft Revised National Planning Policy Framework** (Draft Revised NPPF) for consultation. Alongside this the Government also published **Draft Planning Practice Guidance** (Draft PPG) on the following topics: Viability, Housing Delivery, Local Housing Need Assessment, Neighbourhood Plans, Plan-making and Build to rent.
- B.35 **Draft PPG: Housing Delivery** requires that authorities demonstrate a five-year land supply of specific deliverable sites to meet their housing requirements. The five-year land supply should be reviewed each year in an annual position statement. Areas which have or are producing joint plans will have the option to monitor land supply and the Housing Delivery Test over the joint planning area or on a single-authority basis. Draft PPG sets out that where delivery is under 85% of the identified housing requirement, the buffer will be increased to 20% with immediate effect from the publication of Housing Delivery Test results.
- B.36 **Draft PPG: Local Housing Need Assessment** sets out the expectation that strategic plan-making authorities will follow the standard approach for assessing local housing need, unless there are exceptional circumstances that justify an alternative. This approach is set out in three steps: setting the baseline using household projections; an adjustment to take account of market signals (particularly affordability); and the application of a cap on the level of increase required. The draft guidance states that the need figure generated by the standard method should be considered as the 'minimum starting point' in establishing a need figure for the purposes of plan production.
- B.37 The **Revised National Planning Policy Framework (NPPF)** was published in July 2018 and updated in February 2019. It introduces a housing delivery test for local authorities, which will measure the number of homes created against local housing need. The Revised NPPF 2018/9 also introduces a new standardised method of calculating housing need; this approach uses the Government's household growth projections and applies an affordability ratio to the figures, comparing local house prices with workplace earnings to produce a need figure. The Government has said that it will consider adjusting the methodology in order to ensure it meets the target of delivering 300,000 new homes per year by the mid-2020s. The presumption in favour of sustainable development includes a requirement that strategic policies should, as a minimum, provide for objectively assessed needs for housing.
- B.38 **The Housing Delivery Test Measurement Rule Book** was also published in July 2018. This sets out the methodology for calculating the Housing Delivery Test (HDL) measurement. The HDL is the annual measurement of housing delivery performance, to commence in November 2018.

- B.39 In October 2018 the Government announced the “geographical targeting” of five Homes England programmes to direct 80% of their funding to high affordability areas as defined by house prices to household income ratios. These funding streams which are targeted at land assembly, infrastructure, estate regeneration and short-term housebuilding will spatially focus £9.740bn of public sector investment across England in the period up to 2024. This announcement followed an earlier statement in June by the Ministry of Housing Communities and Local Government (MHCLG) which stated that newly available grant for approximately 12,500 social rented housing outside of London should be targeted at local authority areas which exhibited high affordability issues when measuring the gap between market and social rents across England
- B.40 An important context to the debate about the spatial targeting of housing resources is the development of the National Productivity Investment Fund. This lists five housing funds:
- Accelerated Construction Fund
  - Affordable Housing
  - Housing Infrastructure Fund;
  - Small Sites infrastructure Fund
  - Land Assembly Fund
- B.41 Collectively these funds account for £12.185bn of Investment over the period 2017-18 to 2023-24. The spatial targeting of Social Housing Grant announced by MHCLG was based on a simple formula which compared average social housing rents with average private sector rents with eligibility being restricted to those areas where there was a difference of £50 per week or more between the two tenures. The decision made by MHCLG to target resources on the basis of house prices, rents and incomes produces very different outcomes compared to targeting on the basis of measurements of need.

## Technical Appendix C: Housing need calculations

### Introduction

- C.1 The purpose of this section is to set out the affordable housing need calculations for Stockport borough using the framework for analysis established in the PPG 2019.
- C.2 All households whose needs are not met by the market can be considered (to be) in affordable housing need<sup>93</sup>. PPG 2019 then considers how affordable housing need should be calculated:
- ‘Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).’<sup>94</sup>*
- C.3 The 2019 household survey provides an appropriate source of data from which a robust assessment of need can be calculated.
- C.4 Affordable housing need analysis and modelling has been prepared in accordance with PPG guidance at the borough and township level. In summary, the model reviews in a stepwise process:
- Stage 1: Current housing need (gross backlog)
  - Stage 2: Newly arising need
  - Stage 3: Likely future affordable housing supply
  - Stage 4: Total and annual need for affordable housing
- C.5 Table C1 provides an overall summary of needs analysis and a description of each stage of the model is then discussed in detail in this Appendix. Table C2 provides analysis at township level.

<sup>93</sup> PPG 2019 Paragraph: 018 Reference ID: 2a-018-20190220

<sup>94</sup> PPG 2019 Paragraph: 019 Reference ID: 2a-019-20190220

Table C1 Affordable housing need calculation for Stockport Borough			
Step	Stage and Step description	Calculation	Borough total
		Total households =	125,268
Stage1: CURRENT NEED			
1.1	Total existing households in need	Total	11,265
1.2	% in need who cannot afford open market (buying or renting)		62.8%
1.3	TOTAL in need and cannot afford open market (buying or renting)		7,070
Stage 2: FUTURE NEED			
2.1	New household formation (Gross per year)	Based on blend of national formation and households expected to form	1,744
2.2	% of new households requiring affordable housing	% based on actual affordability of households forming	41.6
	Number of new households requiring affordable housing	Number cannot afford	725
2.3	Existing households falling into need	Annual requirement	93
2.4	TOTAL newly arising housing need (gross each year)	2.2 + 2.3	818
Stage 3: AFFORDABLE HOUSING SUPPLY			
3.1	Affordable dwellings occupied by households in need	Based on 1.1	1,905
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0
3.3	Committed supply of new affordable units	3 year trend	128
3.4	Total affordable housing stock available	3.1+3.2+3.3-3.4	2,033
3.5	Annual supply of social re-lets (net)	Annual supply (3 year average)	1,183
3.6	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual supply (3 year average)	94
3.7	Annual supply of affordable housing	3.5+3.6	1,277
Stage 4: ESTIMATE OF ANNUAL HOUSING NEED			
4.1	Total backlog need	1.3-3.4	5,037
4.2	Quota to reduce over plan period	Annual reduction	20%
4.3	Annual backlog reduction	Annual requirement	1,007
4.4	Newly arising need	2.4	818
4.5	Total annual affordable need (gross need)	4.3+4.4	1,826
4.6	Annual affordable capacity	3.7	1,277
4.7	NET ANNUAL SHORTFALL (4.5-4.6)	NET	549

Source: 2019 Household survey, RP Core Lettings and Sales data

Table C2 Affordable housing need calculation for Stockport Borough by township

Step	Stage and Step description	Township	Bramhall, Cheadle Hulme (South) and Woodford	Bredbury, Lower Brinnington, Woodley (West)	Brinnington	Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood, Davenport (West)	Gatley, Heald Green and Cheadle Hulme (North)	Hazel Grove, Davenport (East), Heavily, Offerton (West)	Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	Heaton Mersey, Heaton Norris (West), Heaton Moor	Town Centre and Hillgate	Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	Stockport Total
		Total households>>>	15673	8821	3169	14974	14362	20565	15660	10439	1213	20390	125268
<b>Stage 1: CURRENT NEED</b>													
1.1	Total in need		1110	1243	607	856	1572	2179	1072	1008	154	1463	11265
1.2	% in need who cannot afford open market (buying or renting)		62.8	62.8	62.8	62.8	62.8	62.8	62.8	62.8	62.8	62.8	62.8
1.3	TOTAL in need and cannot afford open market (buying or renting)	<b>Total</b>	697	781	381	538	987	1368	673	633	97	919	7070
<b>Stage 2: FUTURE NEED</b>													
2.1	New household formation (Gross per year)	Based on blended rate	217	117	31	186	198	299	234	182	15	264	1744
2.2	Number of new households requiring affordable housing	% Based on actual affordability of households forming	41.6	41.6	41.6	41.6	41.6	41.6	41.6	41.6	41.6	41.6	41.6
		Number cannot afford	90	49	13	77	83	124	98	76	6	110	725
2.3	Existing households falling into need	Annual requirement	0	69	9	15	0	0	0	0	0	0	93
2.4	Total newly-arising housing need (gross each year)	2.2 + 2.3	90	117	22	93	83	124	98	76	6	110	818
<b>Stage 3: AFFORDABLE HOUSING SUPPLY</b>													
3.1	Affordable dwellings occupied by households in need	{based on 1.1}	102	350	284	212	253	226	365	95	18	0	1905
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0	0	0	0	0	0	0	0	0	0	0
3.3	Committed supply of new affordable units	3 year trend	16	9	3	15	15	21	16	11	1	21	128
3.4	Total affordable housing stock available	3.1+3.2+3.3	118	359	287	227	268	247	381	106	19	21	2033
3.5	Annual supply of social re-lets (net)	Annual Supply (3 year average)	53	65	261	203	41	157	228	17	93	70	1183
3.6	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply (3 year average)	12	7	2	11	11	15	12	8	1	15	94
3.7	Annual supply of affordable housing	3.5+3.6	65	72	263	214	52	172	240	25	94	85	1277
<b>Stage 4: ESTIMATE OF ANNUAL HOUSING NEED</b>													
4.1	Total backlog need	1.3-3.4	579	422	94	310	720	1121	292	527	77	898	5037
4.2	Quota to reduce over plan period	Annual reduction	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
4.3	Annual backlog reduction	Annual requirement	116	84	19	62	144	224	58	105	15	180	1007
4.4	Newly-arising need	2.4	90	117	22	93	83	124	98	76	6	110	818
4.5	Total annual affordable need	4.3+4.4	206	202	41	155	226	349	156	181	22	290	1826
4.6	Annual affordable capacity	3.8	65	72	263	214	52	172	240	25	94	85	1277
4.7	Net annual imbalance	4.5-4.6 NET	141	130	-223	-59	175	176	-84	156	-72	204	549

Source: 2019 household survey, RP Core Lettings and Sales data



## Stage 1: Current households in affordable housing need

- C.6 PPG 2019<sup>95</sup> states that 'strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:
- the number of homeless households;
  - the number of those in priority need who are currently housed in temporary accommodation;
  - the number of households in over-crowded housing;
  - the number of concealed households;
  - the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and
  - the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.'
- C.7 PPG 2019 notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market.
- C.8 Using evidence from the 2019 household survey, a total of 11,265 households are identified to be in housing need representing 9.0% of all households across Stockport borough.

## Homeless households and households in temporary accommodation

- C.9 Table C3 considers trends in decisions and acceptances of homeless households and indicates that an annual average of 151.5 households have been accepted as homeless over the period 2010/11 to 2017/18.

Table C3 Homeless decisions and acceptances 2010/11 to 2017/18		
Year	Decisions made	Accepted as homeless
2010/11	331	113
2011/12	375	94
2012/13	457	134
2013/14	550	130
2014/15	335	146
2015/16	387	169
2016/17	483	238
2017/18	433	188
<b>Total</b>	<b>3,351</b>	<b>1,212</b>
<b>Annual Average</b>	<b>418.9</b>	<b>151.5</b>

Source: MHCLG Homelessness Statistics

- C.10 The 2019 household survey identifies a total of 686 households who are either homeless or living in temporary accommodation.

<sup>95</sup> Paragraph: 020 Reference ID: 2a-021-20190220

### Overcrowding and concealed households

- C.11 The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible, with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.
- C.12 The 2019 household survey identifies a total of 3,283 households living in overcrowded conditions (2.6% of all households).

### Existing affordable tenants in need

- C.13 The 2019 household survey identified a total of 1,905 affordable tenants in housing need.

### Households in other tenures in need

- C.14 The 2019 household survey identified a total of 9,369 other households in need.

### Summary of existing households in need

- C.15 Table C4 provides a summary of the number of existing households in need and after taking into account households with more than one need, the final figure of 11,265 is established. Note that the components of need do not sum to 11,265 because a household may have more than one need.

Table C4 Reason for housing need	
Reason for need	Total in need
Homeless household / in temporary accommodation	2,607
Overcrowded/concealed	3,283
Existing affordable tenants in need	1,905
Other tenures in need	9,369
All households in need	11,265

Source: 2019 household survey

- C.16 The total of 11,265 households who are in housing need represents 9% of all households (arc<sup>4</sup> would expect between 5 and 10% of households in need based on our other studies).
- C.17 Step 1.2 then considers the extent to which households can afford open market prices or rents, tested against lower quartile prices at the township level (Table C5). This

analysis has been based on lower quartile prices for 2018 derived from Land Registry address-level data and private sector rents from lettings reported by Zoopla during 2018.

- C.18 This analysis demonstrates that across the borough 62.8% of existing households in need could not afford open market prices or rents (7,070 households). This proportion has been applied across all townships in the needs modelling.

Table C5 Lower quartile house prices and private rent levels by township (2018 data)		
Township	Lower quartile price (£)	Lower quartile private rent (£ each month)
1 Bramhall, Cheadle Hulme (South) and Woodford	250,000	724
2 Bredbury, Lower Brinnington, Woodley (West)	129,950	550
3 Brinnington	132,000	550
4 Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood Davenport (West)	140,000	594
5 Gatley, Heald Green and Cheadle Hulme (North)	205,000	676
6 Hazel Grove, Davenport (East), Heavily, Offerton (West)	144,000	576
7 Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	127,500	596
8 Heaton Mersey, Heaton Norris (West), Heaton Moor	220,000	594
9 Town Centre and Hillgate	69,600	550
10 Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	193,000	676
Stockport Borough	155,000	594

Source: Data produced by Land Registry © Crown copyright 2018, Zoopla 2018

## Stage 2: Newly arising affordable need

- C.19 The 2019 PPG considers how the number of newly-arising households likely to need affordable housing: *'Projections of affordable housing need will have to reflect new household formation, the proportion of newly forming households unable to buy or rent in the market area, and an estimation of the number of existing households falling into need. This process will need to identify the minimum household income required to access lower quartile (entry level) market housing (strategic policy-making authorities can use current cost in this process but may wish to factor in anticipated changes in house prices and wages). It can then assess what proportion of newly-forming households will be unable to access market housing.'*<sup>96</sup>

<sup>96</sup> Paragraph: 021 Reference ID: 2a-021-20190220

### New household formation (gross per year)

- C.20 An overall view on household formation can be derived from national estimates and household survey data. The national household formation rate reported in the English Housing Survey is currently 1.48% based on the latest three-year average national rate reported in the English Housing Survey over the period 2015/16 to 2017/18. Applying this to the borough population results in a gross formation rate of 1,854.
- C.21 The household survey indicated that an average of 730 households have actually formed in the past 4 years but 2,520 expect to form in the next five years.
- C.22 The overall average of these three figures results in an annual formation rate of 1,744 which is used in analysis.
- C.23 Household survey income data was analysed to identify the proportion of newly forming households who could afford lower quartile house prices and/or rents. Overall 41.6% could not afford open market prices or rents (725 each year). This proportion has been applied across all townships.

### Existing households expected to fall into need

- C.24 The household survey identified an annual need of 93 households who are likely to fall into need. This is based on the number of households who moved into social renting because they fell into need based on survey evidence.

### Total newly arising housing need (gross per year)

- C.25 Total newly arising need is calculated to be 818 households each year across Stockport Borough.

### Stage 3: Affordable housing supply

- C.26 The 2019 PPG states how the current stock of affordable housing supply should be calculated:
- *the number of affordable dwellings that are going to be vacated by current occupiers that are fit for use by other households in need;*
  - *suitable surplus stock (vacant properties); and*
  - *the committed supply of new net affordable homes at the point of the assessment (number and size).<sup>97</sup>*
- C.27 Total affordable housing stock available = Dwellings currently occupied by households in need + surplus stock + committed additional housing stock – units to be taken out of management.

<sup>97</sup> Paragraph: 022 Reference ID: 2a-022-20190220

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

- C.28 This is an important consideration in establishing the net levels of housing need as the movement of these households within affordable housing will have a nil effect in terms of housing need.
- C.29 A total of 1,905 households are current occupiers of affordable housing in need. Although the movement of these households within affordable housing will have a nil effect in terms of housing need (i.e. they already live in affordable housing), the model assumes that these households will move in the next 5 years to address their housing need.

### Step 3.2 Surplus stock

- C.30 A proportion of vacant properties are needed to allow households to move within housing stock. Across the social rented sector, this proportion is generally recognised as being 2%. Stock above this proportion is usually assumed to be surplus stock. Modelling assumes no surplus social rented stock across the borough.

### Step 3.3 Committed supply of new affordable units

- C.31 Using a three year average of past completions (2014/15 to 2016/17 from AMR data) as an indication, it is assumed there is a committed supply of 128 affordable dwellings. This has been apportioned across the borough based on the total number of households in each township.

### Step 3.4 Total affordable housing stock available

- C.32 It is assumed that there are 1,905 social (affordable) rented dwellings available arising from households moving within the stock and 128 affordable new build over the next 5 years. This results in a total of 2,033 units of housing stock available.

### Step 3.5 Annual supply of social re-lets

- C.33 Detailed lettings data has been provided by Stockport Homes for the period 2016/17, 2017/18 and 2018/19 (Table C6). Consideration also needs to be given to lettings by other Registered Providers and information is also available from national CORE statistics. For 2016/17, the overall total lettings reported was 1,130, indicating that 265 lettings were made by other Registered Providers in addition to the 865 reported by Stockport Homes. Overall total lettings data is not currently available for later years, so it is assumed that the uplift to the total lettings from the Stockport Homes Data (865 to 1,130 or a 1.3064 uplift) is applied to later years.

<b>Table C6 Social/affordable lettings by Stockport Homes 2016/17 to 2018/19</b>					
<b>Township</b>	<b>2016/17</b>	<b>2017/18</b>	<b>2018/19</b>	<b>Total</b>	<b>Average</b>
Bramhall, Cheadle Hulme (South) and Woodford	35	24	62	121	40
Bredbury, Lower Brinnington, Woodley (West)	46	52	49	147	49
Brinnington	219	191	187	597	199
Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold, Davenport (West)	142	167	154	463	155
Gatley, Heald Green and Cheadle Hulme (North)	31	31	32	94	31
Hazel Grove, Davenport (East), Heavily, Offerton (West)	92	128	141	361	120
Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	191	151	180	522	174
Heaton Mersey, Heaton Norris (West), Heaton Moor	17	10	12	39	13
Town Centre and Hillgate	52	57	105	214	71
Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	40	52	66	158	53
<b>Stockport Borough Total (Stockport Homes)</b>	<b>865</b>	<b>863</b>	<b>988</b>	<b>2,716</b>	<b>905</b>
<b>Total lettings (all providers)</b>	<b>1,130</b>	<b>1,127</b>	<b>1,290</b>	<b>3,547</b>	<b>1,182</b>
<b>Weighting to be applied</b>	<b>1.3064</b>	<b>1.3064</b>	<b>1.3064</b>	<b>1.3064</b>	<b>1.3064</b>

- C.34 Analysis therefore indicates a total of 3,547 dwellings let over the period 2016/17 to 2018/19 or 1,182 each year.

### Step 3.6 Annual supply of intermediate re-lets/sales

- C.35 There has been a very limited supply of intermediate dwellings over the past three years 2015/16 to 2017/18. Therefore, the model report assumes no annual supply.
- C.36 Over the three period 2015/16 to 2017/18 there were a total of 282 intermediate tenure dwelling built across Stockport borough, which is an annual average of 94. The model distributes these dwellings across the borough based on household distribution.

### Summary of Stage 3

- C.37 Overall, the model assumes a stock of 2,033 affordable dwellings coming available from either existing households moving or new build. In addition, the model assumes there is an annual affordable supply through general lettings of 1,182 dwellings and 94 intermediate sales/relets.

## Stage 4: Estimate of total annual need for affordable housing

### Overview

- C.38 Analysis has carefully considered how housing need is arising within Stockport borough by identifying existing households in need (and who cannot afford market solutions), newly forming households in need and existing households likely to fall into need in line with PPG.
- C.39 This has been reconciled with the overall supply of affordable dwellings. Based on the affordable need framework model, analysis suggests that **there is an overall annual net imbalance of 549 dwellings each year**.
- C.40 Stage 4 brings together the individual components of the needs assessment to establish the total net annual shortfall.

### Step 4.1 Total backlog need

- C.41 Step 4.1 is the total backlog need which is derived from the number of households in Step 1.3 minus total affordable housing stock available (Step 3.5). The total backlog need is 5,037.

### Steps 4.2 to 4.6

- C.42 Step 4.2 is a quota to reduce the total backlog need which is assumed to be 20% (this was the standard modelling assumption in former CLG guidance). This also reflects the urgency for which households in need ought to be provided with alternative and more appropriate accommodation.
- C.43 Step 4.3 is the annual backlog reduction based on Step 4.2 (1,007 each year).
- C.44 Step 4.4 is a summary of newly arising need from both newly forming households and existing households falling into need (818 each year).
- C.45 Step 4.5 is the total annual affordable need based on Steps 4.3 and 4.4 (1,826 each year) (*this is also the gross need*).
- C.46 Step 4.6 is the annual social/affordable rented and intermediate tenure capacity based on Step 3.8 (1,277 each year).

### Total gross and net imbalance

- C.47 The overall gross imbalance across Stockport borough is 1,826 affordable dwellings each year. After taking into account supply of affordable accommodation, the net imbalance is 549 each year. This justifies a continued need for a robust affordable housing policy.



## Relationship between current housing stock and current and future needs

- C.48 The 2019 PPG states that '*Strategic policy-making authorities will need to look at the current stock of different sizes and assess whether these match current and future needs*'<sup>98</sup>. The analysis of affordable housing need therefore includes a review of the dwelling sizes of new affordable units.
- C.49 Table C7 breaks down the overall gross need for 1,825 affordable dwellings by size (number of bedrooms) each year. Table C8 calculates the need as a percentage and summarises the gross and net shortfalls by township.

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<sup>98</sup> 2019 PPG Paragraph 023 Reference ID: 2a-023030190220

Table C7 Gross annual imbalance of affordable dwellings by township and number of bedrooms											
Number of bedrooms	Township										Stockport Total
	1	2	3	4	5	6	7	8	9	10	
One	15	49	25	29	16	149	76	43	13	40	<b>434</b>
Two	68	71	18	32	91	144	125	63	7	83	<b>691</b>
Three	104	103	3	88	82	75	2	29	0	49	<b>498</b>
Four	17	10	3	6	22	6	2	34	0	26	<b>150</b>
Five or more	3	5	0	0	23	0	0	13	0	0	<b>52</b>
Total	206	238	48	154	234	374	205	183	20	198	<b>1,825</b>

Source: 2019 household survey; table may have minor rounding error

Table C8 Net annual imbalance											
Number of bedrooms	Township										Stockport Total
	1	2	3	4	5	6	7	8	9	10	
One	7.1	20.5	51.7	18.7	6.7	39.8	37.0	23.7	64.4	20.3	23.8
Two	32.8	30.0	37.0	20.7	38.9	38.5	60.7	34.4	35.6	41.6	37.9
Three	50.4	43.1	5.7	56.9	35.1	20.1	1.1	15.9	0.0	24.9	27.3
Four	8.0	4.1	5.6	3.6	9.5	1.6	1.2	18.7	0.0	13.2	8.2
Five or more	1.6	2.3	0.0	0.0	9.9	0.0	0.0	7.2	0.0	0.0	2.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	99.9	100.0	100.0	100.0
<b>Gross need</b>	<b>206</b>	<b>238</b>	<b>48</b>	<b>154</b>	<b>234</b>	<b>374</b>	<b>205</b>	<b>183</b>	<b>20</b>	<b>198</b>	<b>1,826</b>
<b>Net need</b>	<b>142</b>	<b>131</b>	<b>-222</b>	<b>-59</b>	<b>175</b>	<b>176</b>	<b>-83</b>	<b>156</b>	<b>-72</b>	<b>205</b>	<b>549</b>

Source: 2019 household survey table may have minor rounding errors

1 Bramhall, Cheadle Hulme (South) and Woodford	6 Hazel Grove, Davenport (East), Heavily, Offerton (West)
2 Bredbury, Lower Brinnington, Woodley (West)	7 Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill
3 Brinnington	8 Heaton Mersey, Heaton Norris (West), Heaton Moor
4 Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood Davenport (West)	9 Town Centre and Hillgate
5 Gatley, Heald Green and Cheadle Hulme (North)	10 Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor

- C.50 Table C9 compares the current supply of affordable housing with the gross imbalance and indicates that there is a particular shortfall of 3 and 4 or more-bedroom affordable dwellings.

Table C9 Comparison between current supply and annual gross need				
Number of bedrooms	Current supply	%	Annual gross imbalance %	Variance
1-bedroom	2,760	48.1	23.8	-24.4
2-bedroom	2,025	35.3	37.9	2.5
3-bedroom	883	15.4	27.3	11.9
4-bedroom	61	1.1	8.2	7.2
5-bedroom	4	0.1	2.8	2.8
Total	5,733	100.0	100.0	

Source (current supply): Regulator of Social Housing Statistical Data Return 2018

## Dwelling type and size

- C.51 Table C10 shows the type and size requirements of affordable housing based on the annual gross imbalance. This analysis is based on what existing households in need expect to move to along with the type/size of dwelling newly forming households moved to. This would suggest an overall dwelling mix of 54.5% houses and 45.5% level-access accommodation (which can include flats and bungalows. This analysis also feeds into the overall market mix analysis of the HNA.

Table C10 Affordable dwelling size and type											
Dwelling type/size	1	2	3	4	5	6	7	8	9	10	Stockport Total
1 or 2-bedroom house	14.9	20.5	5.3	17.3	10.9	23.7	33.7	10.0	39.4	16.6	16.2
3-bedroom house	55.1	39.1	3.8	56.7	19.9	16.6	6.0	15.2	0.0	31.4	29.4
4 or more-bedroom house	7.7	12.4	3.8	3.6	9.7	0.0	0.0	26.0	0.0	7.0	8.9
1 bedroom level-access	1.2	14.3	56.7	12.5	3.3	31.8	45.6	12.0	27.8	1.2	16.6
2 or more bedroom level-access	21.1	13.8	30.4	9.9	56.1	27.9	14.7	36.9	32.7	43.8	28.8
Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: 2019 household survey

1 Bramhall, Cheadle Hulme (South) and Woodford	6 Hazel Grove, Davenport (East), Heavily, Offerton (West)
2 Bredbury, Lower Brinnington, Woodley (West)	7 Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill
3 Brinnington	8 Heaton Mersey, Heaton Norris (West), Heaton Moor
4 Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswood Davenport (West)	9 Town Centre and Hillgate
5 Gatley, Heald Green and Cheadle Hulme (North)	10 Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor

## Tenure split

- C.52 In order to consider an appropriate affordable housing tenure split, the HNA considers the expressed tenure preferences of existing households in need and newly forming households and the relative affordability of alternative tenure options.
- C.53 The NPPF states that 10% of dwellings on larger sites should be made available for affordable home ownership.
- C.54 Table C11 sets out the tenure split based on the tenure preferences of existing and newly forming households. Analysis indicates that an appropriate tenure split for Stockport borough would be around 32% social/affordable rented and 68% intermediate tenure. Further tests of affordability (Table C12) confirms a range of intermediate tenure options are affordable to both existing and newly forming households.

Table C11 Tenure split by township			
Township	Tenure		
	Affordable/ social rented	Intermediate tenure	Total
1 Bramhall, Cheadle Hulme (South) and Woodford	26.6	73.4	100.0
2 Bredbury, Lower Brinnington, Woodley (West)	52.2	47.8	100.0
3 Brinnington	76.7	23.3	100.0
4 Cheadle, Cheadle Heath, Edgeley, Shaw Heath, Adswold Davenport (West)	29.8	70.2	100.0
5 Gatley, Heald Green and Cheadle Hulme (North)	25.5	74.5	100.0
6 Hazel Grove, Davenport (East), Heavily, Offerton (West)	30.3	69.7	100.0
7 Heaton Chapel (North East), Heaton Norris (East), Reddish, Lancashire Hill	45.9	54.1	100.0
8 Heaton Mersey, Heaton Norris (West), Heaton Moor	26.7	73.3	100.0
9 Town Centre and Hillgate	40.1	59.9	100.0
10 Woodley (East), Greave, Romiley, Marple, High Lane, Mellor, Torkington, Offerton (East), Norbury Moor	33.9	66.1	100.0
Stockport Total	32.4	67.6	100.0

Source: 2019 household survey

Table C12 Affordability of intermediate tenure options			
Intermediate product	Stockport Borough price	% existing households can afford	% newly forming households can afford
Discounted home ownership	£180,485	15.1	16.9
Help to buy	£165,000	17.4	17.9
50% Shared ownership	£110,000	38.2	26.8
25% Shared ownership	£55,000	67.1	33.4

Source: 2019 household survey

- C.55 An analysis of the ability of existing households in need and newly-forming households to afford intermediate tenure is summarised in Table C13. Analysis suggests that intermediate tenure options remain affordable to households in need and newly-forming households, with 57.9% able to afford a property priced at up to £80,000, 51.2% a property priced at up to £100,000 and 38.9% a property priced at up to £120,000.

**Table C13** Ability of existing households in need and newly-forming households requiring affordable housing to afford intermediate tenure dwellings

	% could afford		
	Existing households in need	Newly-forming households	Total
up to £80,000	49.3	68.5	57.9
up to £100,000	39.6	65.6	51.2
up to £120,000	28.7	51.6	38.9
up to £140,000	22.3	44.8	32.4
Base	1008	818	1826

## Technical Appendix D: Dwelling type and mix modelling

### Introduction

- D.1 This technical appendix describes the method used by arc<sup>4</sup> to establish future dwelling type and size mix across the borough. It presents the baseline data used as a starting point for the analysis and how data are interpreted to establish a reasonable view on dwelling type and mix.

### Starting points

- D.2 There are four main data sources which underpin the analysis:
- household projections;
  - dwelling stock information;
  - data identifying the relationships between households and dwellings derived from the 2019 household survey; and
  - data derived from affordable housing need analysis.

### Household projections

- D.3 These are used to establish the number of households by Household Reference Persons (HRP) and household type using the 2014-based data, and how this is expected to change over the local plan period 2019 to 2037.
- D.4 The change in the number of households over this period can be established and, assuming that the dwelling needs of these households do not change significantly over the plan period, the potential impact on type and number of bedrooms of future dwellings can be determined.

### Dwelling stock

- D.5 The latest Valuation Office Agency (VOA) data provides a summary of dwelling type (house, flat, bungalow) and size (number of bedrooms) as at September 2018.

### Relationship between households and dwellings

- D.6 The relationship between the age of Household Reference Person, household type and dwellings occupied by type and size can be derived from the 2019 household survey.
- D.7 The data available is summarised in Table D.1 For each age group, the proportion of Household Reference Persons (HRPs) by household type living in different type/size and size of dwelling has been estimated.
- D.8 The 2019 household survey also provides data on household aspirations and what households would expect to move to. This data can also be broken down by HRP age group and household type.



D.9 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:

- the current relationship between HRP/household type and dwelling type/size and this remains constant over the plan period (demographic baseline);
- household aspirations by HRP/household type (aspirations); and
- what households would expect by HRP/household type (expect).

Table D.1 Age groups, household type and dwelling types used			
Age group of Household Reference Person	Household type	Dwelling type	Dwelling size
15 to 24	One-person household	1-bedroom house	1-bedroom
25 to 34	Couple only household	2-bedroom house	2-bedrooms
35 to 44	Household with 1 or 2-child(ren)	3-bedroom house	3-bedrooms
45 to 59	Households with 3-children	4 or more-bedroom house	4 or more-bedrooms
60 to 84	Other multi-person household	1-bedroom flat	All
85+	All	2-bedroom flat	
All		3 or more-bedroom flat	
		1 or 2-bedroom bungalow	
		3 or more-bedroom bungalow	
		All	

Source: Household survey 2019

### Applying the data at district level

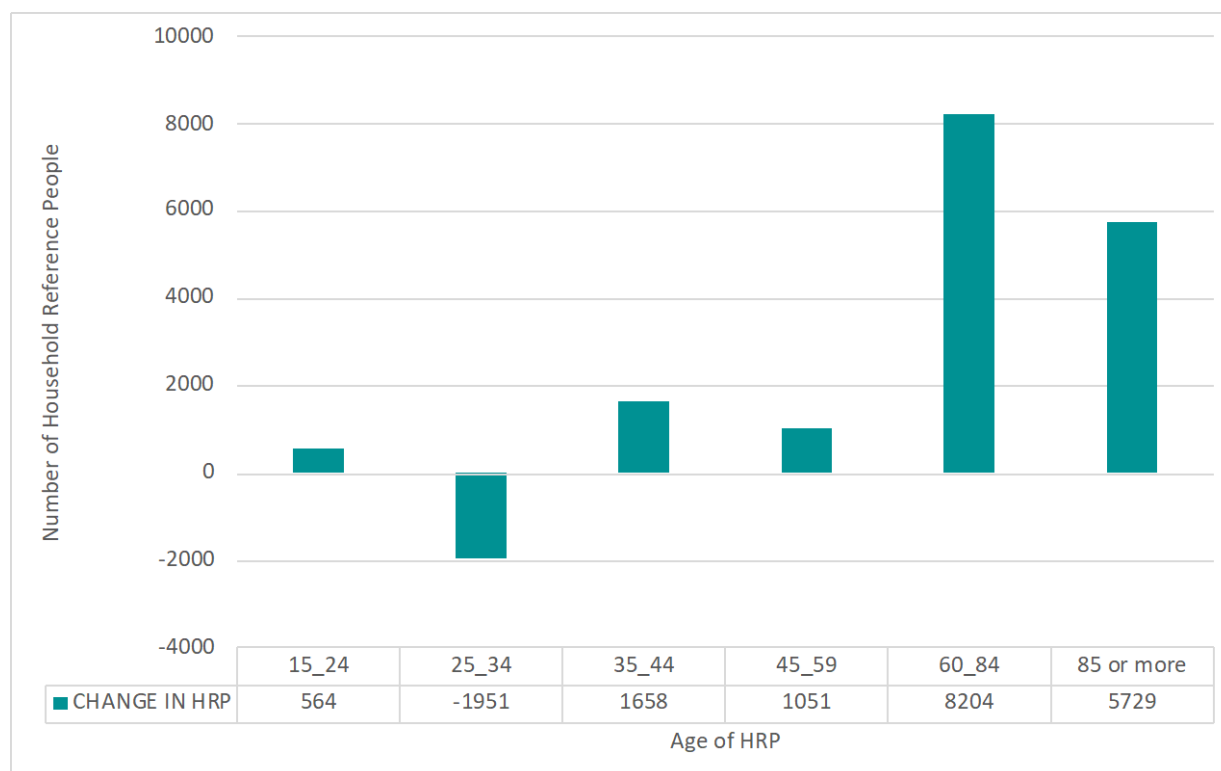
D.10 Applying the data at district level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.

D.11 This is further explained by a worked example.

- In 2019, 32.1% of couples (1,081) with an HRP aged 25-34 lived in a two-bedroom house and there was a total of 3,367 households in this age and HRP cohort. By 2037, the number of households in this cohort is expected to decline to 2,683 and assuming that 66.6% live in a two-bedroom house, there will be 862 living in two-bedroom houses. There will be a net decrease in need by 219 from this particular cohort for two-bedroom houses;
- In contrast, the number of couples aged 60-84 is expected to increase from 19,098 in 2019 to 23,082 in 2037. In 2019, 6.1% (1,163) lived in two-bedroom houses and this would increase to 1,449 in 2037. There would be a net increase in need of 286 from this particular cohort for two-bedroom dwellings.

D.12 Tables D.2A and D.2B present the baseline demographic data for the borough. The total number of households is expected to increase by around 15,260 over the plan period 2019-2037 using 2014-based MHCLG household projections. Growth is expected across most age cohorts with the exception of the 25-34 age group. The largest growth will be in the number of households where the HRP is aged 60 and over (a 13,933 increase). Figure D.1 illustrates how the number of households by HRP age is expected to change over the plan period 2019-2037.

**Figure D.1** Change in HRP age groups 2019-2037



Source: 2014-based MHCLG household projections

Table D.2A Change in number of households by age group 2019-2037				
Age group	Household (HH) Type	Year		Change in households 2019-2037
		2019	2037	
15-24	One person	865	1,221	356
	Couple only	217	108	-109
	Household with 1 or 2-children	1,191	1,523	332
	Household with 3-children	71	92	21
	Other multi-person household	146	110	-36
	<b>Total</b>	<b>2,490</b>	<b>3,054</b>	<b>564</b>
25-34	One person	3,621	3,349	-272
	Couple only	3,367	2,683	-684
	Household with 1 or 2-children	5,957	5,368	-589
	Household with 3-children	1,041	764	-277
	Other multi-person household	761	632	-129
	<b>Total</b>	<b>14,747</b>	<b>12,796</b>	<b>-1,951</b>
35-44	One person	4,423	5,223	800
	Couple only	2,260	2,256	-4
	Household with 1 or 2-children	12,021	13,454	1,433
	Household with 3-children	2,339	1,890	-449
	Other multi-person household	831	709	-122
	<b>Total</b>	<b>21,874</b>	<b>23,532</b>	<b>1,658</b>
45-59	One person	10,131	11,593	1,462
	Couple only	5,918	3,436	-2,482
	Household with 1 or 2-children	12,778	15,101	2,323
	Household with 3-children	1,647	2,035	388
	Other multi-person household	8,020	7,380	-640
	<b>Total</b>	<b>38,494</b>	<b>39,545</b>	<b>1,051</b>
60-84	One person	17,945	19,142	1,197
	Couple only	19,098	23,802	4,704
	Household with 1 or 2-children	943	1,334	391
	Household with 3-children	72	109	37
	Other multi-person household	6,938	8,813	1,875
	<b>Total</b>	<b>44,996</b>	<b>53,200</b>	<b>8,204</b>
85+	One person	3,801	6,041	2,240
	Couple only	1,389	3,298	1,909
	Household with 1 or 2-children	46	131	85
	Household with 3-children	0	0	0
	Other multi-person household	881	2,376	1,495
	<b>Total</b>	<b>6,117</b>	<b>11,846</b>	<b>5,729</b>

Continued overleaf/...

Table D.2B Change in number of households 2019-2037				
Age group	Household Type	Year		Change in households 2019-2037
		2019	2037	
<b>ALL</b>	One person	40,784	46,569	5,785
	Couple only	32,248	35,584	3,336
	Household with 1 or 2-children	32,934	36,912	3,978
	Household with 3-children	5,170	4,888	-282
	Other multi-person household	17,577	20,021	2,444
	<b>Total</b>	<b>128,715</b>	<b>143,975</b>	<b>15,260</b>

Source: MHCLG 2014-based household projections (subject to rounding)

D.13 Table D.3 summarises the change in the number of households by age group.

Table D.3 Change in number of households by age group 2019-2037							
Year and household type	HRP age group						
2019	15_24	25_34	35_44	45_59	60_84	85+	Total
One person	865	3,621	4,423	10,131	17,945	3,801	40,786
Couple only	217	3,367	2,260	5,918	19,098	1,389	32,249
Household with 1 or 2-child(ren)	1,191	5,957	12,021	12,778	943	46	32,936
Household with 3-children	71	1,041	2,339	1,647	72	-	5,170
Other multi-person household	146	761	831	8,020	6,938	881	17,577
Total	2,490	14,747	21,874	38,494	44,996	6,117	128,718
2037	15_24	25_34	35_44	45_59	60_84	85+	Total
One person	1,221	3,349	5,223	11,593	19,142	6,041	46,569
Couple only	108	2,683	2,256	3,436	23,802	3,298	35,583
Household with 1 or 2-child(ren)	1,523	5,368	13,454	15,101	1,334	131	36,911
Household with 3-children	92	764	1,890	2,035	109	0	4,890
Other multi-person household	110	632	709	7,380	8,813	2,376	20,020
Total	3,054	12,796	23,532	39,545	53,200	11,846	143,973
Change 2019-37	15_24	25_34	35_44	45_59	60_84	85+	Total
One person	356	-272	800	1,462	1,197	2,240	5,783
Couple only	-109	-684	-4	-2,482	4,704	1,909	3,334
Household with 1 or 2-child(ren)	332	-589	1,433	2,323	391	85	3,975
Household with 3-children	21	-277	-449	388	37	0	-280
Other multi-person household	-36	-129	-122	-640	1,875	1,495	2,443
<b>Total</b>	<b>564</b>	<b>-1,951</b>	<b>1,658</b>	<b>1,051</b>	<b>8,204</b>	<b>5,729</b>	<b>15,255</b>

Source: MHCLG 2014-based household projections (subject to rounding)

D.14 Table D.4 applies household survey data on dwelling occupancy to the demographic trends across the borough over the period 2019-2037. The two right hand columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage change in dwelling requirement. The majority of need will be for 3-bedroom (44.2%) followed by 2-bedroom (21.8%), 4 or more-bedroom (20.3%) and 1-bedroom dwellings (13.7%). Regarding dwelling type, analysis suggests a broad

split of 66.1% houses, 31.6% level-access accommodation (which includes flats and bungalows) and 2.3% other (which older persons specialist accommodation).

**Table D.4 Impact of change in households by age group on dwellings occupied**

Dwelling type/size	Age group of HRP						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1 bedroom house	0	0	0	12	11	0	23	0.2
2 bedroom house	118	-477	182	-210	699	525	835	5.5
3 bedroom house	32	-755	634	347	3,575	2,290	6,122	40.1
4 or more bedroom house	1	-394	316	281	2,346	552	3,102	20.3
1 bedroom level-access	340	-121	263	479	437	638	2,037	13.4
2 bedroom level-access	72	-178	220	127	628	1,325	2,194	14.4
3 or more bedroom level-access	0	-13	37	-9	459	119	593	3.9
1 bedroom other	0	-13	0	35	0	0	23	0.1
2 bedroom other	0	0	0	0	12	280	293	1.9
3 or more bedroom other	0	0	7	-12	38	0	33	0.2
<b>Total</b>	563	-1,951	1,659	1,051	8,204	5,728	15,254	100.0
Dwelling size	Age group of HRP						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	340	-134	263	527	448	638	2,082	13.7
2	189	-655	402	-83	1,340	2,130	3,322	21.8
3	32	-768	678	326	4,071	2,408	6,747	44.2
4 or more	1	-394	316	281	2,346	552	3,102	20.3
<b>Total</b>	563	-1,951	1,659	1,051	8,204	5,728	15,254	100.0
Dwelling type	Age group of HRP						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
House	151	-1,626	1,131	430	6,630	3,366	10,083	66.1
Level-access	412	-312	520	597	1,524	2,081	4,824	31.6
Other	0	-13	7	24	50	280	348	2.3
<b>Total</b>	563	-1,951	1,659	1,051	8,204	5,728	15,254	100.0

Note totals by age group may vary slightly due to rounding errors

Source: MHCLG 2014-based household projections and 2019 household survey

## Aspiration scenario

- D.15 Under the aspiration scenario, the relationship between HRP/household type and dwelling type/size is based on the aspirations of households who are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of this on overall dwelling type/mix is shown in Table D.5. Analysis indicates that the highest level of need is for both 3-bedroom (34.7%), and 2-bedroom (34.6%) dwellings. This is followed by 1-bedroom (19.1%) and 4-bedroom (11.6%) dwellings. Regarding dwelling type, analysis suggests a continued need for houses but a marked shift towards level-access accommodation, with broad split of 42.6% houses, 53.9% level-access and 3.5% other property types.

**Table D.5 Impact of change in households by age group on dwellings occupied: aspirations**

Dwelling type/size	Age group of HRP						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1 bedroom house	0	0	0	-122	158	1,155	1,191	7.8
2 bedroom house	57	-370	97	-216	708	0	276	1.8
3 bedroom house	184	-540	1,101	-102	2,618	0	3,260	21.4
4 or more bedroom house	-11	-999	419	1,223	1,140	0	1,772	11.6
1 bedroom level-access	306	0	-1	418	135	327	1,185	7.8
2 bedroom level-access	32	-2	-8	-6	1,256	3,728	5,000	32.8
3 or more bedroom level-access	-4	-40	57	-143	2,170	0	2,039	13.4
1 bedroom other	0	0	0	0	18	519	537	3.5
2 bedroom other	0	0	0	0	0	0	0	0.0
3 or more bedroom other	0	0	-6	0	1	0	-6	0.0
<b>Total</b>	564	-1,951	1,658	1,051	8,204	5,729	15,255	100.0
Dwelling size	Age group of HRP						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	306	0	-1	295	311	2,001	2,913	19.1
2	89	-372	90	-222	1,964	3,728	5,276	34.6
3	180	-581	1,151	-245	4,789	0	5,294	34.7
4 or more	-11	-999	419	1,223	1,140	0	1,772	11.6
<b>Total</b>	564	-1,951	1,658	1,051	8,204	5,729	15,255	100.0
Dwelling type	Age group of HRP						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
House	230	-1,909	1,617	782	4,624	1,155	6,499	42.6
Level-access	334	-42	48	269	3,561	4,055	8,224	53.9
Other	0	0	-6	0	19	519	531	3.5
<b>Total</b>	564	-1,951	1,658	1,051	8,204	5,729	15,255	100.0

Note totals by age group may vary slightly due to rounding errors

Source: MHCLG 2014-based household projections and 2019 household survey

## Expect scenario

- D.16 Under the expect scenario, the relationship between HRP/household type and dwelling type/size is based on what households would accept to move to if they are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of this on overall dwelling type/mix is shown in Table D.6. Analysis indicates a similar need for both 3-bedroom (33.6%) and 2-bedroom (34.2%) dwellings, followed by a growth in the proportion expecting to move to 1-bedroom (27.4%) dwellings. Larger properties of 4 or more-bedrooms account for 4.8% of need from this scenario. Regarding dwelling type, analysis suggest a focus on level-access accommodation (61.4%) followed by houses (34.6%) and 4% other property types.

**Table D.6 Impact of change in households by age group on dwellings occupied: expectations**

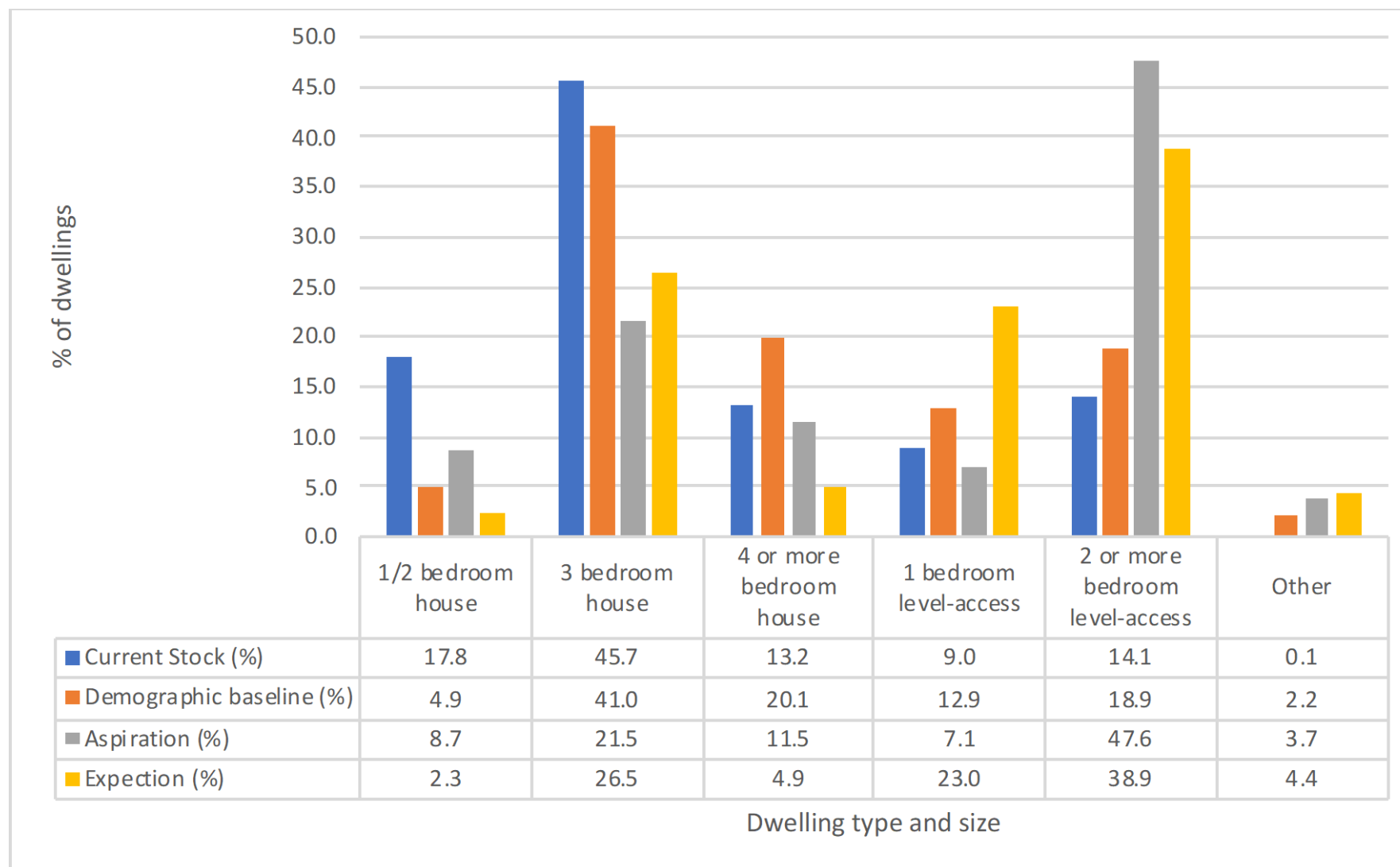
Dwelling type/size	Age group of HRP						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1 bedroom house	-8	0	26	4	0	0	23	0.1
2 bedroom house	-19	-374	374	-717	1,185	0	449	2.9
3 bedroom house	269	-733	436	1,173	2,931	0	4,075	26.7
4 or more bedroom house	-11	-654	561	234	603	0	732	4.8
1 bedroom level-access	320	0	9	597	523	2,090	3,539	23.2
2 bedroom level-access	17	-145	84	-96	1,787	3,115	4,762	31.2
3 or more bedroom level-access	-4	-45	175	-145	1,080	0	1,060	7.0
1 bedroom other	0	0	0	0	95	524	620	4.1
2 bedroom other	0	0	0	0	0	0	0	0.0
3 or more bedroom other	0	0	-6	0	1	0	-6	0.0
<b>Total</b>	564	-1,951	1,658	1,051	8,204	5,729	15,255	100.0
Dwelling size	Age group of HRP						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	312	0	35	602	619	2,614	4,181	27.4
2	-1	-518	458	-813	2,972	3,115	5,211	34.2
3	264	-778	604	1,028	4,011	0	5,130	33.6
4 or more	-11	-654	561	234	603	0	732	4.8
<b>Total</b>	564	-1,951	1,658	1,051	8,204	5,729	15,255	100.0
Dwelling type	Age group of HRP						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
House	232	-1,761	1,398	694	4,718	0	5,280	34.6
Level-access	332	-190	267	357	3,390	5,205	9,361	61.4
Other	0	0	-6	0	96	524	614	4.0
<b>Total</b>	564	-1,951	1,658	1,051	8,204	5,729	15,255	100.0

Note totals by age group may vary slightly due to rounding errors

Source: MHCLG 2014-based household projections and 2019 household survey

D.17 Figure D.2 provides a further illustration of the variance between current stock and the alternative dwelling mix scenarios. Under the baseline demographic scenario, delivery of an increasing proportion of three and four or more-bedroom houses is required. However, under aspiration scenario and expectation scenarios, there is a shift towards 3-bedroom houses and 2-bedroom level-access accommodation. Figure D.2 provides a further illustration of the variance between current stock and the alternative dwelling mix scenarios. Under the baseline demographic scenario, delivery of an increasing proportion four or more bedroom house, one-bedroom level access and two or more-bedroom level-access accommodation is identified, with strongest demand for three bedroom houses. However, under aspiration scenario and expectation scenarios, there is a shift towards level-access accommodation.



**Figure D.2** Summary of dwelling types in current stock and under baseline demographic, aspiration and expectation scenarios

Source: 2019 household survey

## Summary of scenarios

- D.18 Table D.7 summarises the outcome of the dwelling type/mix scenario analysis. The key message is, by taking into account what people aspire to and what they expect to, there is an increased emphasis on one and two-bedroom dwellings and a preference of bungalows and flats as opposed to houses.

Table D.7 Summary of dwelling type/mix scenarios				
Dwelling type/size	Scenario			Current stock (%)
	Demographic baseline (%)	Aspiration (%)	Expectation (%)	
1/2 bedroom house	5.6	9.6	3.1	17.8
3 bedroom house	40.1	21.4	26.7	45.7
4 or more bedroom house	20.3	11.6	4.8	13.2
1 bedroom level-access	13.4	7.8	23.2	8.4
2 or more bedroom level-access	18.3	46.1	38.2	7.4
Other	2.3	3.5	4.0	0.6
Total	100.0	100.0	100.0	100.0
Dwelling type	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
House	66.1	42.6	34.6	76.8
Level-access	31.6	53.9	61.4	23.1
Other	2.3	3.5	4.0	0.1
Total	100.0	100.0	100.0	100.0
Number of bedrooms	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
1	13.7	19.1	27.4	9.3
2	21.8	34.6	34.2	28.0
3	44.2	34.7	33.6	49.5
4	20.3	11.6	4.8	13.2
Total	100.0	100.0	100.0	100.0

Note totals by age group may vary slightly due to rounding errors

Source: 2019 household survey

## Overall dwelling mix by tenure

- D.19 Table D.8 summarises dwelling type/size mix based on the demographic scenario. Note that under the aspiration/ expectation scenarios, higher proportions of bungalows and flats are needed. This analysis assumes an annual target of 764 dwellings, an overall affordable housing target of around 50% and factors in the dwelling type/size analysis carried out as part of the affordable housing need calculation.

<b>Table D.8 Overall dwelling type/size and tenure mix under baseline demographic scenario</b>			
<b>Dwelling type/size</b>	<b>Tenure</b>		<b>Total</b>
	<b>Market 50%</b>	<b>Affordable 50%</b>	
1 and 2-bedroom house	-19	62	43
3-bedroom house	194	112	307
4 or more-bedroom house	121	34	155
1 bedroom level access	38	64	102
2 or more bedroom level access	29	110	140
Other	17	0	17
<b>Total</b>	<b>382</b>	<b>382</b>	<b>764</b>
<b>Dwelling type</b>	<b>Market</b>	<b>Affordable</b>	<b>Total</b>
House	297	208	505
Level access	68	174	242
Other	17	0	17
<b>Total</b>	<b>382</b>	<b>382</b>	<b>764</b>
<b>Number of bedrooms</b>	<b>Market</b>	<b>Affordable</b>	<b>Total</b>
1	36	69	104
2	20	147	166
3	205	133	338
4	121	34	155
<b>Total</b>	<b>382</b>	<b>382</b>	<b>764</b>

D.20 Analysis of the relationship between the age of the Household Reference Person (HRP) and tenure (Table D.9) indicates that over the period 2019-2037, there is expected to be an increase mainly in the number of households living in owner occupation followed those living in affordable housing. The private rented sector is only expected to grow slightly. This is due to the underlying demographic change taking place across Stockport borough and the fact there will be fewer HRPs in the household groups who were more likely to live in the private rented sector, in particular the 25-34 age group.

<b>Table D.9 Tenure profile by age group and potential change 2019-37</b>				
<b>Tenure profile (2019) by HRP age group</b>				
	<b>Tenure (%)</b>			
	<b>Owner occupied</b>	<b>Private</b>	<b>Affordable</b>	<b>Total</b>
15-24	20.8	46.1	33.1	100.0
25-34	55.7	37.9	6.4	100.0
35-44	73.5	18.7	7.8	100.0
45-59	67.7	11.5	20.8	100.0
60-84	77.1	6.5	16.4	100.0
85+	72.4	3.7	24.0	100.0
All	70.4	13.6	16.0	100.0
<b>Change in HRP 2019-37 and impact on number of households in different tenures</b>				
	<b>Tenure (number)</b>			
	<b>Owner occupied</b>	<b>Private</b>	<b>Affordable</b>	<b>Total</b>
15-24	117	260	187	564
25-34	-1087	-739	-125	-1951
35-44	1219	310	129	1658
45-59	712	121	219	1051
60-84	6325	533	1345	8204
85+	4148	206	1375	5729
Total	11434	691	3130	15255
% change	75.0	4.5	20.5	100.0

## Conclusions

- D.21 The purpose of this chapter has been to explore the relationship between households and dwellings occupied to establish an indication of appropriate dwelling mix for Stockport borough over the plan period.
- D.22 Having established future household change and the implications this has for dwelling type, size and tenure mix, the council can make informed strategic decision in the range of dwellings to be built over the plan period.

## Technical Appendix E: Stakeholder survey

### General stakeholder responses summary

- E.1 Stakeholders were invited to participate in a general questionnaire survey aimed at identifying a range of information, including establishing the key perceived housing market issues in Stockport. Stakeholders were asked to respond to any of the questions within the survey that they felt related to their area of knowledge or experience and certain sections of the survey related to certain stakeholder groups. A total of 14 separate responses to the stakeholder consultation were obtained. This is a qualitative summary of the views expressed by stakeholders responding to the online survey and is split into the different stakeholder groups.
- E.2 16.7% of stakeholders responding to the survey work within the Stockport Council area, whilst 25% of stakeholders work outside of Stockport Council area. 58.3% work both in Stockport and outside Stockport Council area.

### All stakeholders

- E.3 All stakeholders responding to the survey were asked to give their opinion in regard to the strengths and weaknesses of Stockport's housing market. Stakeholders gave a range of views on this, with the main strength being that Stockport has a strong housing market, however the main weakness identified in the area was the issue of affordability. These are outlined below.

#### Strengths:

- A wide mix of housing stock in most areas to meet aspirations and housing needs;
- Good transport links;
- Good schools;
- Buoyant, good quality stock;
- Offers a diversity of housing well connected to the regional city region;
- Stockport's town centre offers one of the major commuter destinations outside of Manchester City Centre, with strong and growing links to the surrounding boroughs;
- The market has seen strong household growth over the previous ten years;
- High demand and prices across the borough, small pockets of significantly lower prices but there is still demand for renting and low cost home ownership purchase;
- Good location with regards to proximity to Manchester;
- Strong sense of community, good mix of urban and non-urban spaces ( good choice);
- Strong housing market driven by popularity, aspiration and demand leading in turn to higher property prices and thus land values; and
- Capped rent on the shared ownership properties for section 106 properties.

#### Weaknesses:

- Unaffordable, social housing under-supply and concentration in specific areas;

- Town centre has few if any aspirational stock to tempt buyers who would consider the Manchester City centre, South Manchester & Trafford upwardly mobile buyers or high earners to find the retail and leisure in the town centre;
- Stockport has significant affordability issues, for example there are more households on low income in Stockport than in Rochdale;
- Migration – there is a larger outflow into Cheshire East than inflow, perhaps suggesting a lack of options at the higher end of the housing market. Current trend of high migration outflows to Cheshire East and High Peak;
- Not always fit for purpose, not always focusing on opportunities for intergeneration mix, not right sized matching changing needs;
- Polarised choices and lack of entry level properties;
- The weaknesses are exactly the same in that the strong and buoyant market in many areas negates the supply of affordable housing for young families and first time buyers. The result of all the foregoing is that private land owner's aspirations in respect of value become exaggerated.

E.4 Stakeholders were then asked whether there are any gaps in the supply of types of housing in Stockport. The gaps identified were as follows:

- New homes across the authority that meet need;
- Not enough breadth of supply of social housing across the borough. Seems to be an under-supply of 1-bed accommodation at social/affordable rents;
- Demographic trends impacting on the whole of Greater Manchester are present in Stockport, with a clear need to deliver additional housing and a much greater choice for elderly residents. Also, there is an emerging need for family housing and access to affordable housing at the bottom end of the market. This affordability challenge may be influenced by the limited supply of terraced housing;
- Stockport has under-performed in terms of recent levels of new home building so supporting new investment will boost supply across the board;
- There is general under-supply of genuinely affordable homes across area, property type and tenure. There are few options for older people to access appropriately designed, VfM downsize homes with access to support services;
- Retirement accommodation in town centre, capacity in sheltered accommodation and extra care housing;
- There is a very significant under supply of market and affordable housing due to a failure to keep pace with household growth and meet identified housing needs over a prolonged period;
- All types of housing;
- Affordable for sale houses for first time buyers and young families together with new private rented housing; and
- Affordable bungalows.

E.5 Stakeholders were asked what can be done to improve the housing market in Stockport. Stakeholders identified a wide range of improvements, including:

- Pepper potting of Greenbelt release and redevelopment of poor town centre housing stock;
- The local authority should continue to work closely with key partners such as GMHP and Homes England, together with neighbouring local authorities at a Greater Manchester level to unlock viability on potential developments;
- The council should continue to strengthen its enabling role in relation to private sector housing development and regeneration and take a lead in progressing large and complex sites that will include substantial residential schemes, especially where these interventions are deemed necessary to 'disrupt' the market to address housing need;
- Seeking to boost the supply of new homes to meet housing needs. This reduces the potential for a shortfall to lead to large scale house price and rent increases, as recognised in the Greater Manchester Spatial Framework [GMSF]. In order to boost the supply of new homes and meet the local housing need, it is crucial that sites are allocated through the emerging GMSF and Stockport Local Plan [SLP] which are of an appropriate scale, available and deliverable;
- The council must also give strong consideration to the Greater Manchester SHMA findings to ensure future local policies identify the increasing demand for larger family dwellings across Stockport (anticipated to increase 13.6% by 2037).
- Provide support to developers and engage at pre-application to enable investment to take place;
- Improve the range of affordable housing options;
- Access to a range of appropriate affordable housing options to meet the needs in the local housing market. This may include responding to an ageing population;
- Holistic approach. Supporting people to move to right sized housing and helping people to plan ahead. Mix population groups and ensure housing is connected with community facilities;
- Affordable housing, a balanced/mixed offer which is mindful of associated infrastructure needs (in particular schools, roads and access to healthcare), better transport links into the city, help to buy schemes (perhaps linked to difficult to recruit posts such as nursing and/or plans to assist tenants exiting social housing), improved marketing of the area, planning regulations that attract and facilitate new investment;
- Boost significantly the supply of market and affordable housing;
- Release more land in the right areas to support the borough's services; and
- Seek to bring forward more previously developed land including, for example, the use of former tip sites and underutilised former industrial land.

E.6 Stakeholders were then asked what they think the council needs to consider when assessing the future requirements and need for market, affordable and specialist housing in the town. Stakeholders provided a range of answers to this question, which include:

- Changes to government policies such as Help to Buy being abolished in March 2023;



- Ageing population;
- Regeneration of existing affordable stock and low value areas funded via S106 payments appose to large amount of on-site affordable. This will help close the gap between the disparity between areas;
- Demographics. Economic growth and the desire of people to move into the borough, with its impact on local housing costs;
- Transport connectivity and the inadequacy of road links in particular, with major issues of bottle-necks and lack of capacity;
- Granular ward level analysis of what the need is, partnerships including resource and risk appetite, how addressing housing need feeds into complementary strategies, funding streams, overall vision for the area, how requirements interact with political considerations from a diverse array of stakeholders;
- The current under-supply of new homes;
- The offer needs to be able to retain existing residents and attract new residents, particularly in regeneration areas. Momentum in the town centre needs to be sustained;
- Local income levels in terms of which affordable housing products are delivered. Also the role of affordable housing in meeting the needs of older households, particularly if this can free up housing stock i.e. family housing in the local market. Council may need to also consider tenure balance in townships and the need for market or affordable housing;
- Anticipating population change; providing more choice; invest in technology; include housing needs in health checks to support people to plan ahead;
- The minimum local housing need should be the starting point. There then needs to be consideration as to whether an alternative approach is justified. In this instance we consider that there is a need to align housing and economic growth. There is also a need to ensure that affordable housing needs are met;
- They need to consider the specific requirements borne out by the housing needs assessment;
- Where the council is disposing of its own land that the selection criteria should be more broadly based than purely the financial receipt. Account should be taken of deliverability allied to the speed of execution and delivery. Allied to this all departments need to work in a co-ordinated manner such that the council's requirements are satisfied, possibly by the introduction of a planning brief to guide development on a specific site.

E.7 Stakeholders were then asked what should be considered when setting future housing standards, such as accessibility, size and quality for new housing in the town. Considerations include:

- Building regulations;
- Developers should be left to decide on mix;
- Ageing population;

- Accessibility, size and quality
- Flexibility in usage;
- Longevity and quality of construction;
- Environmental standards, fuel and energy efficiency, support carbon-neutral agenda;
- How planning authorities can proactively hold developers to account;
- Avoid policies that become a barrier to delivery & investment. Work with developers on viability on a site by site basis & adopt an enabling role that supports delivery;
- There needs to be a good range of housing types and tenures. S.106 needs to be maximised given low supply of affordable housing sites;
- Lifetime Homes standard. Also consider minimum space standards in properties;
- Housing adaptable to changing needs, including technology solutions in built, mixing population older people with younger families, ensuring town centre flats are attractive for ageing population, use age friendly branding when promoting housing developments;
- Sustainability, impact on the environment, availability of entry level housing to vulnerable groups, access to schools and health care, impact on the existing infrastructure, impact on the health/wellbeing of the population (walking, outdoor space, community space etc);
- Emerging policy should seek to redress the balance and provide family housing in the locations where it is needed and where demand is highest;
- Consider setting minimum space standards and carbon reduction measures in line with other GM authorities in order to make the city-region's housing stock more adaptable and sustainable;
- Standard should be uniform with Government requirements and requirements of National bodies such as NHBC etc;
- Consider the adoption of Nationally Described Space Standards (NDSS) for all houses which addresses matters of accessibility and size; and
- Developing in areas that have good schools locally for family buyers and close to transport links for first time buyers.

E.8 The next part of the survey instructed stakeholders to either go through all of the questions in the consultation or to move through specific sections targeted at particular stakeholder groups.

## Registered Providers

E.9 Stakeholders were asked about their main concerns surrounding affordable housing provision. Specifically, whether there is enough, too much or whether it is of the right size, and whether it is of good quality and in the right place. All stakeholders responding to this question believed that there is not enough affordable housing in the right places

and of good quality in and around Stockport. Of developments sold in Stockport they have all been oversubscribed with huge waiting lists. This is due to house prices rising in Stockport so much meaning that it is unaffordable for first time buyers to get on the ladder and for family's to be able to afford homes of a suitable size. Also, there are very few affordable bungalows for the older market that are looking to downsize and don't have the equity to buy outright.

- E.10 In relation to demand for intermediate housing products, stakeholders believed that shared ownership could help to meet the demand for affordable housing. Stakeholders stated that there needs to be a greater diversity of affordable products. Shared ownership is an important part of meeting the need for affordable housing. There is huge demand for these products, schemes sell out very quickly and residents like the product and usually stay in them.
- E.11 Stakeholders were asked what they think needs to happen to improve the provision of affordable housing for rent and sale in Stockport. One stakeholder stated that the s106 system should keep being maximised. Also help should be given to assemble regeneration sites for RPs to redevelop and reinvent areas e.g. achievements at Market Place and Hillgate.

## Developers/housebuilders

- E.12 Stakeholders were asked what the main challenges were facing the delivery of new homes in Stockport. Challenges mentioned included: delays in GMSF; availability of sites; onerous planning policies (such as revenue caps on affordable homes & POS contributions in SPDs); political uncertainty; land supply and land prices; the absence of an up-to-date development plan which provides a sufficient supply of housing allocations to meet identified needs; and competition.
- E.13 Stakeholders believed that all types of housing are in great demand in Stockport. However, other housing types were specifically mentioned such as: 2-5 bedroom houses; family homes; smaller types; 3 and 4 bed detached properties; 3 bedroom open market sale properties for first time buyers and young families; institutionally funded private rented properties in 2, 3 and 4 bedroom configurations; all good quality affordable housing; and bungalows.
- E.14 The survey asked stakeholders to describe the typical customers for new homes. Typical customers included: first time buyers, second stage movers, down sizers, investors, and third stage movers.
- E.15 Stakeholders were then asked whether these customers are looking for rent or sale. The responses conclude that customers are looking for both rent and sale products, however this depends on the buyer's circumstances. If people can afford to, home ownership is the preferred option.
- E.16 In regard to build to rent housing products, stakeholders were asked what the role and main issues are regarding its delivery in the housing market area. It was mentioned that: land supply, cost and availability plus competition and increasing build costs are the main barriers to delivery.
- E.17 Suggestions given about what would help developers/housebuilders to deliver new homes across the Stockport housing market included:

- Release land for housing pepper potted across the authority at varying sizes;
- The council needs to be seen to be 'open to business' and to work with investors / developers in order to realise delivery;
- Engage with Homes England over the particular barriers to delivery. Negotiate enhanced grant rates where a robust case exists;
- Site allocations through the development plan;
- Release more housing land, look to consider employment sites and brownfield sites within the green belt;
- Deliver private rented alongside private for sale and affordable tenures, on a seamless basis as this has the ability to increase a single site's output potential to nearly 170 plots per annum. This significantly assists a Local Authority in the realisation of other capital receipts in the form of Council Tax and New Homes Bonus; and
- An extension of the Woodford Aerodrome site would provide an excellent opportunity to meet the needs for family housing and create a vibrant sustainable community meeting the needs for market and affordable housing

## Specialist Housing Providers

- E.18 The survey received very little responses from stakeholders regarding questions relating to specialist housing in Stockport. One stakeholder responded to the question surrounding evidence of the need for specialist housing, by saying that there is a need for accommodation for individuals with learning disabilities and demand for affordable bungalows to suit a range of individuals e.g. down sizers, individuals with physical disabilities, deteriorating health.

## Stockport Local Authority Staff

- E.19 Questions relating to local authority staff received very little response. The main challenges facing the local authority in delivering new homes were identified as: the being at the mercy of developers; pressure to meet housing targets at the cost of quality and delivering genuinely affordable housing.
- E.20 There was no response in relation to the main challenges with existing housing stock and way in which these challenges can be met.
- E.21 In terms of cross-boundary issues facing the Stockport housing market area, one stakeholder identified that: Stockport is a borough of high demand and attractiveness to other residents of GM. There will always be people from outside of the borough who want to settle here, including from non-GM Cheshire.

## Neighbouring/Adjacent Local Authority Staff

- E.22 The survey asked stakeholders whether they are reviewing their local plan, of which one stakeholder responded 'yes' in relation to Tameside. Tameside's Local Plan is at

Regulation 18 stage, and covers the period 2017-2035, however this is under review. Tameside updated their HNA in 2018.

- E.23 Stakeholders were asked to identify any significant housing developments, infrastructure developments, regeneration projects, or proposals to develop or extend accommodation based special care facilities for adult social care clients or young people that would impact on the Stockport Council area of which one stakeholder commented:
- Housing developments: GMSF Site Allocations - Godley Green; South of Hyde (Bowlacre Farm and Apethorn Lane);
  - Infrastructure developments: there is work to improve cycling paths as part of the Mayors Challenge Fund;
  - Regeneration project: The Hyde Town Centre Future High Street Fund Bid.

## Selling and lettings agents

- E.24 There was very little response from stakeholders regarding the questions relating to sales and lettings agents. One stakeholder commented that there is a gap in supply in relation to bungalows. They also noted that there are particular gaps in certain parts of the town including: Cheadle Hulme, Bramhall and Edgeley.
- E.25 The rental market was deemed to be buoyant and popular with several applicants going for the same rental property.
- E.26 In terms of popular locations for particular types of housing, one stakeholder suggested that: Edgeley – 2 bed starter homes, Stockport town centre – apartments. Family homes in areas with good schools such as Cheadle Hulme.

## Summary

- E.27 From all of the challenges facing the Stockport housing market, stakeholders were asked what the key priority is for themselves or their organisation. The key priorities identified were:
- Tackling homelessness and preventing it through ability to deliver a wide range of housing solutions.
  - The allocation of sites that will deliver much needed additional housing and can be master planned to facilitate the delivery of, and connections to, supporting infrastructure e.g. Woodford Aerodrome site;
  - Make better links between health, social care and housing. A place-based approach in planning for housing options;
  - For the supply to be boosted significantly through additional housing allocations, including a balanced supply of allocations which can deliver within the next 5 years;
  - Alignment and consultation with other GM authorities; and
  - To provide good quality new housing that will sell.

- E.28 In terms of further comments that stakeholders would like to make about this research comments were received about the links to regional policies and research and the timing and length of the consultation. Comments include:
- Two Greater Manchester SHMAs have already been produced in recent years. It is not clear why Stockport is producing a SHMA after the recent publication of the 2019 GM SHMA. It is important that Stockport does not assess its housing needs in isolation, and a consistent approach is taken across the city region;
  - This HNA consultation, whilst a good tool for gaining an initial understanding of the position of key stakeholders, does not provide scope for the more in-depth responses required to inform such a crucial source of evidence for local plan-making. Further consultation on (i) the scope of the HNA, including if and how it will inform GMSF Policy GM-H 3 “Type, Size and Design of New Housing”; (ii) the proposed methodology and (iii) the evidence being used to underpin the HNA’s development is essential for meaningful engagement to take place; and
  - The notice period to look at this was quite short and the preference is to have a meeting with all relevant parties to discuss/review the research. At least four weeks should be allowed for this consultation to provide stakeholders with sufficient time to review the methodology and prepare a response.

## Technical Appendix F: Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2019 (Annex 2):

**Affordable housing:** housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

- a) **Affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for social rent or affordable rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes, affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
- b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.
- c) **Discounted market sales housing** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
- d) **Other affordable routes to home ownership** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to Government or the relevant authority specified in the funding agreement.