

Chorley Borough Housing Demand and Need Assessment 2024

Chorley Council

Final Report
December 2024

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Executive Summary

Introduction

The Chorley Borough Housing Demand and Need Assessment (HDNA) 2024 update provides the council with up-to-date evidence on housing need across all sections of the community over the period 2023 – 2041. The evidence will inform the update of the preparation of the Local Plan. Other strategies, policies and decisions of the council and its partners.

The HDNA has been prepared in accordance with the National Planning Policy Framework (NPPF) and associated Planning Practice Guidance (PPG). It also considers proposed changes to the NPPF.

Data have been produced at settlement level where possible.

Dwelling stock and households

There are 52,907 dwellings (2023 MHCLG estimates) and 50,118 households (2021 Census) across the borough. The vacancy rate is 2.5% which is slightly lower than the rate for England (2.8%). Most dwellings are houses (78%), 10% are flats and 12% are bungalows. 72% of households are owner occupiers, 14% privately rent and 14% live in affordable housing. There are around 301 affordable home ownership properties in the borough.

House prices and rents

In 2023, lower quartile prices were £125,000 (North West £140,000, and England £190,000) and median prices were £198,000 (North West £185,000, and England £275,000).

In 2023, lower quartile private rents were £676 each month (North West £693, and England £923) and median rents were £776 (North West £901, and England £1,473).

Future dwelling mix and development priorities

The HDNA has carefully considered the future population and household projections over the period 2023 to 2041, the range of dwellings lived in by different households, and their dwelling aspirations (likes) and expectations. This helps to determine an appropriate mix of dwellings to inform future development priorities to better reflect the housing needs of communities across the borough.

The proposed annual target for housing is 410. There is a need for 53 affordable dwellings each year, (assuming a 10 year clearance of any existing or backlog need or 303 assuming a 5 year clearance). The council needs to have robust affordable housing policy in place to help deliver against this strategic need, but planning guidance says that you do not need to meet this in full.

The recommended affordable housing tenure split is 47% social rent, 24% affordable rent and 29% affordable home ownership. The Local Plan affordable housing policy will continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs. The overall dwelling mix recommendations by tenure are set out in Table ES1.

Table ES1 Summary of overall dwelling mix by tenure

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1/2-bedroom house	5-10%	15-20%	15-20%	10-15%
3-bedroom house	30-35%	25-30%	45-50%	30-35%
4 or more-bedroom house	30-35%	5-10%	10-15%	20-25%
1-bedroom flat	0-2%	0-2%	0-2%	0-2%
2 or more -bedroom flat	2-5%	2-5%	5-10%	2-5%
1/2- bedroom bungalow/level-access	10-15%	30-35%	10-15%	15-20%
3 or more-bedroom bungalow/level-access	10-15%	2-5%	2-5%	5-10%
Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
House	70-75%	55-60%	75-80%	70-75%
Flat	2-5%	2-5%	5-10%	2-5%
Bungalow/level-access	20-25%	35-40%	10-15%	25-30%
Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	2-5%	15-20%	0-2%	5-10%
2	20-25%	40-45%	30-35%	25-30%
3	40-45%	30-35%	50-55%	40-45%
4	30-35%	5-10%	10-15%	20-25%

The needs of other groups

Particular needs which have been identified in the HDNA are:

- Increasing and diversifying the supply of specialist housing for older people. There is a need for 2,648 units of C3 which include sheltered/retirement housing, 655 units of Extra Care housing and 103 C2 residential care bedspaces.
- Based on an assessment of additional needs and longer-term demographics, 4% of new dwellings (16 each year) should be built to M4(3) wheelchair accessible standard; and all other new dwellings should be built to M4(2) accessible and adaptable standard which would include bungalows/level access accommodation.
- Self and custom build: 23 on the council register, with 87% expressing a preference for houses and 13% bungalows.

The main report provides further details of the additional groups referenced in the NPPF and PPG.

Summary of policy recommendations

Theme	Data	Action
Overall housing need	410 each year	Housing need figure to be noted.
Affordable housing need	Annual imbalance of 53 (assuming backlog need is cleared over 10 years or 303 if cleared over 5 years) which justifies need for robust affordable housing policy and delivery	Affordable housing policy to maximise delivery on market sites subject to viability and consider new ways of delivering affordable, particularly social rented housing.
	Broad mix of affordable dwelling sizes is required Renting: 16% 1-bedroom, 41% 2-bedroom, 33% 3-bedroom and 10% 4+ bedroom Affordable home ownership: 2% 1-bedroom, 31% 2-bedroom, 54% 3-bedroom and 13% 4+ bedroom	Range of dwelling sizes to be delivered.
	Affordable tenure mix of 71% rented (47% social and 24% affordable) and 29% affordable homes	Development needs to focus on social/affordable rented with some affordable home ownership which would include 25% of development on appropriate sites as First Homes
Needs of different groups	4% of new dwellings (16 each year) to be M4(3) wheelchair accessible All new affordable and market dwellings to be built to M4(2) where possible	Update relevant policies.
	3,405 additional units of accommodation for older people by 2041 including 2,648 C3 dwellings (sheltered/ leasehold retirement dwellings); 655 C2 Extra Care dwellings; 103 C2 residential care bedspaces	Diversify range of older persons accommodation including sheltered/retirement and Extra Care leasehold and cohousing. Continue to review need for residential care. Strengthen policies to enable people to live in their own homes for longer with appropriate support and adaptation.
	Other needs groups	Ongoing review of need for specialist housing and build upon the needs evidence in this study.

1. Introduction and Policy Context

Background

- 1.1 The Chorley Borough Housing Demand and Need Assessment (HDNA) 2024 provides the council with up-to-date evidence on housing need across all sections of the community over the period to 2041. The evidence will inform the update of the preparation of the Local Plan, other strategies, policies, and decisions of the council and its partners.
- 1.2 The HDNA supports the requirements of the 2024 National Planning Policy Framework (NPPF). It is also prepared in compliance with the government's Planning Practice Guidance (PPG).

National Planning Policy Framework

- 1.3 The evidence base needs to take account of the requirements of the National Planning Policy Framework (NPPF). The latest version was published in December 2024 and is supported by Planning Practice Guidance (PPG). The NPPF 2024 sets out the government's planning policies for England and how these are expected to be applied. Paragraph 11 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...'*
- 1.4 Paragraph 61 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. The overall aim should be to meet an area's identified housing need, including an appropriate mix of housing types for the local community.'
- 1.5 Paragraphs 62 to 64 relate to the evidence base requirements which underpin this study:

Paragraph 62: "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 practice guidance. 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."

Paragraph 63: "Within this context of establishing need, the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups should include (but are not limited to) those who require affordable housing (including Social Rent); families with children; looked after children; older people (including those who require retirement housing, housing- with-care and

care homes); students; people with disabilities; service families; travellers; people who rent their homes and people wishing to commission or build their own homes.”

Paragraph 64: “where a need for affordable housing is identified, planning policies should specify the type of affordable housing required’.

Paragraph 66: “Where major development involving the provision of housing is proposed, planning policies and decisions should expect that the mix of affordable housing required meets identified local needs, across Social Rent, other affordable housing for rent and affordable home ownership tenures” Note that the requirement to deliver a minimum of 25% of affordable housing a First Homes no longer applies. Delivery can continue where local planning authorities that they meet local need.’

Paragraph 67: “As part of the ‘Golden Rules’ for Green Belt development set out in paragraphs 156- 157 of this Framework, a specific affordable housing requirement (or requirements) should be set for major development involving the provision of housing, either on land which is proposed to be released from the Green Belt or which may be permitted on land within the Green Belt. This requirement should:

- a) be set at a higher level than that which would otherwise apply to land which is not within or proposed to be released from the Green Belt; and
- b) require at least 50% of the housing to be affordable, unless this would make the development of these sites unviable (when tested in accordance with national planning practice guidance on viability).”

- 1.6 Paragraph 69 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. The requirement may be higher than the identified housing need if, for example, it includes provision for neighbouring areas, or reflects growth ambitions linked to economic development or infrastructure investment. 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.**’
- 1.7 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 2024, 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.
- 1.8 The NPPF 2024 sets out affordable housing definitions which are presented in Technical Appendix B.

Local policy context

- 1.9 Preston City Council, South Ribble Council and Chorley Council have a history of joint working and commissioning of evidence to support Local Plan preparation. Three housing need and demand study updates have been prepared to ensure the Local Plan evidence base is up-to-date.

Central Lancashire Core Strategy

- 1.10 The Core Strategy prepared jointly by Preston City Council, Chorley Council and South Ribble Borough Council was adopted in July 2012. It is due for revision before 2026. The housing strategic objectives are:
- SO 5 To make available and maintain within Central Lancashire a ready supply of residential development land ... to help deliver sufficient new housing of appropriate types to meet future requirements.
 - SO 6 To achieve densities for new housing that respect the local character of surrounding areas, whilst making efficient use of land.
 - SO 7 To improve the quality of existing housing, especially in Inner East Preston and pockets of poor stock in South Ribble and Chorley, and to bring empty properties back into use.
 - SO 8 To significantly increase the supply of affordable housing and special needs housing particularly in places of greatest need such as in more rural areas.
 - SO 9 To guide the provision of pitches for Gypsies, Travellers and Travelling Showpeople in appropriate locations if genuine need arises.
- 1.11 The Strategy's age has resulted in the Affordable and Special Needs policy being revised by the NPPF's 2018 changes. 35% affordable housing contributions will continue to be sought for developments incorporating 10 dwellings or more, or with a site area of 0.5 hectares or more, within the rural areas of Central Lancashire.

Chorley Council Corporate Strategy 2024/25

- 1.12 The authority's vision is:
"Enabling communities, a resilient economy, excellent services, a green future and successful people"
- 1.13 The current Corporate Strategy 2024/25 identifies four key priorities:
- *Housing where residents can live well*
 - *A green and sustainable borough*
 - *An enterprising economy with vibrant local centres in urban and rural areas*
 - *Healthy, safe and engaged communities.*
- 1.14 Regarding housing, the council commits to:
- Deliver affordable and energy efficient housing

- Strive for good quality housing for all
 - Work with partners to support new ways to prevent homelessness
 - Support our most vulnerable residents.
- 1.15 Success measures include less than 150 long-term empty properties, 75 affordable homes delivered and 60% of homelessness cases prevented.

General housing and planning policy context

- 1.16 Labour's manifesto sets out the intention to:
- Update the NPPF, restore mandatory housing targets and introduce effective new mechanisms for cross-boundary strategic planning. Combined authorities will be given new planning powers, freedoms and flexibilities to make better use of grant funding.
 - Take action to ensure that planning authorities have up-to-date Local Plans and reform and strengthen the presumption in favour of sustainable development.
 - Further reform compulsory compensation rules to improve land assembly, speed up site delivery and deliver housing, infrastructure, amenity and transport benefits in the public interest.
 - Ensure local communities continue to shape housebuilding in their area but use intervention powers to build the houses needed.
 - Prioritise brownfield development and fast-track approval of urban brownfield sites. Take a strategic approach to greenbelt land designation and release to build more homes in the right places including the release of 'grey belt' land and introduce 'golden rules' to ensure development benefits communities and nature.
 - Develop large-scale new communities through new towns, urban extensions and regeneration projects.
 - Deliver the biggest increase in social and affordable housebuilding in a generation, with priority given to social rented housing and protecting existing stock with increased protections from Right to Buy.
 - Strengthen planning obligations to ensure new developments provide more affordable homes and support councils and housing associations to build their capacity and make a greater contribution to affordable housing supply.
 - Building more high-quality, well-designed and sustainable homes and creating places that increase climate resilience and promote nature recovery.
 - Working with councils to give first-time buyers the first chance to buy homes through mortgage guarantee schemes to support those who struggle to save for a large deposit, with lower mortgage costs.
- 1.17 The government has published changes to the NPPF in December 2024 which includes a revised approach to establishing a minimum local housing need figure for each local authority.

Future housing need

- 1.18 The Central Lancashire Housing Needs Assessment 2024 update sets out the latest housing need figures for the area (Table 1.1). For Chorley Borough this is 410 dwellings each year. The Central Lancashire Local Plan (CLLP) housing requirement is based on an employment-led scenario (Commuting Ratio 1 to 1) in the Housing Study update 2024. Following publication of the revised NPPF in December 2024, the annual housing requirement for Central Lancashire Local has been revised to 1,237 dwellings each year in order to achieve 80% of the Local Housing Need (LHN) using the new standard method formula, in accordance with the transitional arrangements.

Table 1.1 Annual housing need 2023 to 2041 across Central Lancashire

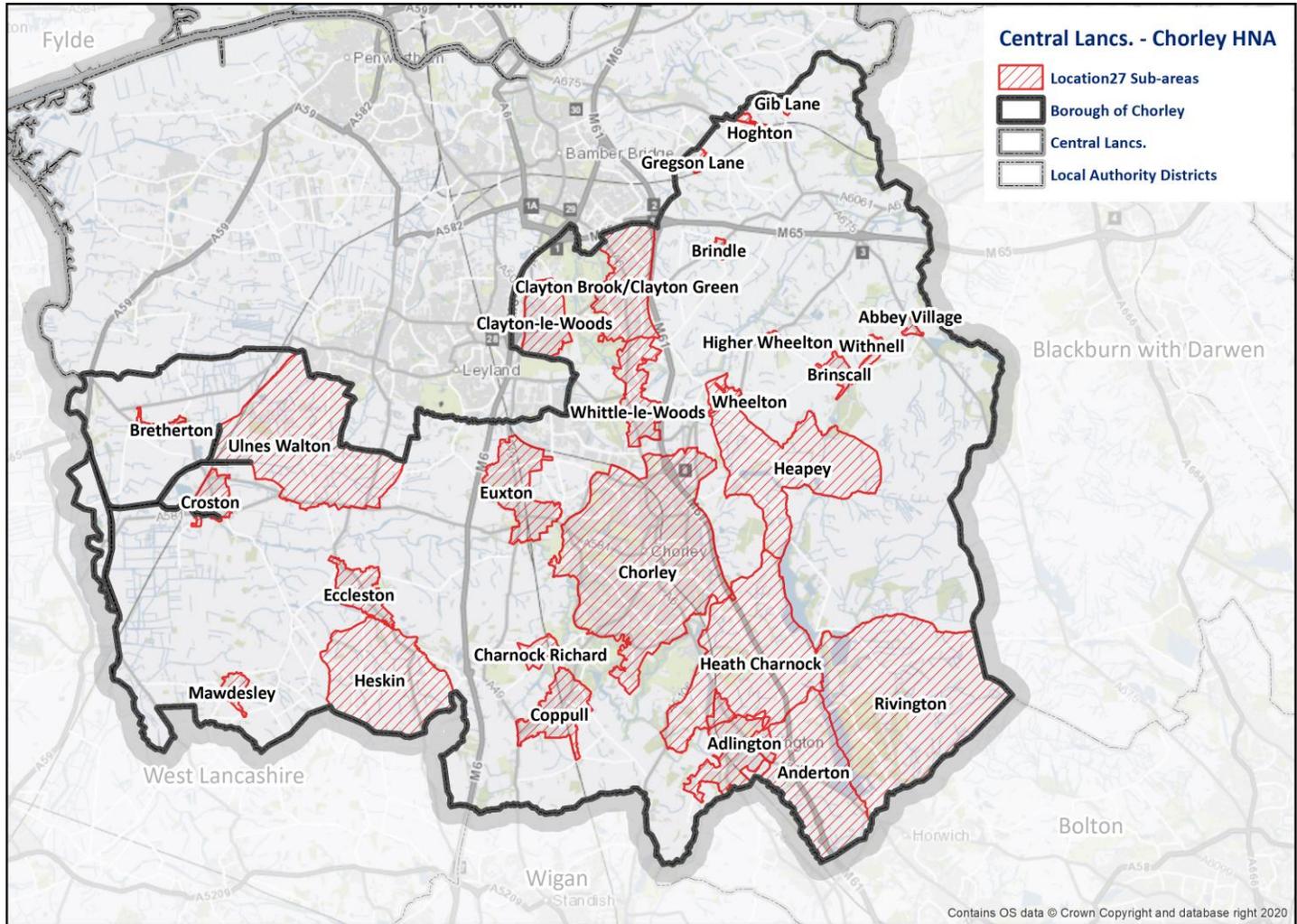
Authority	Annual Housing Need
Chorley	410
Preston	441
South Ribble	386
Total	1,237

Source: Central Lancashire Housing Study Update 2024

Geography

- 1.19 Map 1.1 illustrates the geographical context of Chorley Borough and the neighbouring local authorities.
- 1.20 Chorley Borough is located in Central Lancashire and along with Preston and South Ribble forms a common Housing Market Area. The borough occupies a prime strategic location, with excellent road links and rail connectivity to Greater Manchester and elsewhere in Lancashire. The 2021 Census reported a population of 117,738.
- 1.21 The resident population of Chorley Borough was estimated to be **123,033** (source: ONS 2018 based population projections for 2020) in 2021.
- 1.22 For the purposes of the HDNA, the borough has been divided into 27 settlements and parishes (Map 1.2).
- 1.23 The HDNA also presents some data at Lower Super Output Area (LSOA) to provide a fine-grained analysis of selected household and housing market data.
- 1.24 Household survey data (re-weighted using the 2021 Census) is available down to postcode level and for the purposes of this report, data is reported for the 27 settlements and parishes.

Map 1.2 Sub-areas within Chorley Borough



Research methodology

- 1.25 To deliver the HDNA 2024, a multi-method approach has been adopted, which comprises:
- A comprehensive household survey which achieved 2,748 responses, from 25,110 households, representing a response rate of 11% and a sample error of +/- 1.8%. Low response rates are expected and the sample errors achieved would be described by ONS as 'precise' if +/-5% or lower and 'reasonably precise' if between +/-5% to under +/-10%.
 - A review of secondary data provided by the council including housing register and information on groups with additional needs; and
 - A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data, and CLG Statistics.
- 1.26 Further information on the research methodology is presented in Appendix A.

Presentation of data

- 1.27 Data presented in this report is based on the 2021 household survey (re-weighted using the 2021 Census) carried out as part of the HDNA, unless otherwise stated. Where possible, data are 'triangulated' which means several sources are drawn upon to establish robust outputs.
- 1.28 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

- 1.29 The Chorley Borough HDNA 2024 report is structured as follows:
- **Chapter 1** reviews the national and regional policy context within which the research needs to be positioned;
 - **Chapter 2** considers the main features of the housing market dynamics including house price and rental trends, migration and travel to work patterns;
 - **Chapter 3** reviews current rents, prices, and affordability;
 - **Chapter 4** considers household groups with particular housing needs including those with a disability and additional needs;
 - **Chapter 5** sets out an assessment of dwelling type and mix for future housing development within the borough; and
 - **Chapter 6** concludes the report with a summary of findings and a consideration of strategic issues.

1.30 The report includes a technical appendix, which provides detailed material that underpins the core outputs of the HDNA. The technical appendix material includes:

- Research methodology (Appendix A)
- Affordable Housing definitions (Appendix B)
- Housing need calculations (Appendix C)
- Dwelling mix calculations (Appendix D)

2. Housing Market and Key Drivers

Introduction

- 2.1 This chapter provides a detailed background to dwelling stock and tenure and the underlying economic, demographic, and household drivers across Chorley.

Dwelling stock, vacant stock, and household estimates

- 2.2 Current estimates of dwelling stock, vacant stock, and households from multiple sources are presented in Table 2.1. For the purposes of the 2024 HDNA, the total dwelling stock base is assumed to be **52,907** (2023 MHCLG) and the number of households as **50,118** (2021 census). Around 2.5% of dwellings are vacant compared with the national rate of 2.5% based on MHCLG data (2023 latest). Table 2.2 shows the number of dwellings and household estimates for smaller geographies.

Table 2.1 Dwelling stock and household estimates

Dwelling stock	Dwellings	Source
2024 Valuation Office Agency (all dwellings)	53,060	VOA Table CTSOP3.0
2024 Valuation Office Agency (excluding annex and unknown)	50,290	VOA Table CTSOP3.0
2023 MHCLG Dwelling Stock Estimates	52,907	MHCLG Live Tables
2024 Council Tax data	53,101	Council Tax
Vacant stock	Dwellings	Source
2023 MHCLG Vacancy estimate (all dwellings)	1,338 (2.5%)	MHCLG Table LT_615
2023 MHCLG Long-term vacancy estimate (all dwellings)	411 (0.8%)	MHCLG Table LT_615
Households	Households	Source
2014-based ONS Household Projections 2023 figure	52,194	ONS
2018-based ONS Household Projections 2023 figure	52,815	ONS
2021 Census	50,118	ONS

- 2.3 The 50,118 households figure is taken as the total number of households for the purposes of the 2021 household survey (re-weighted using the 2021 Census) analysis.

Dwelling type and size

- 2.4 The 2023 Valuation Office Agency data provides details on overall dwelling stock by type, number of bedrooms, and council tax band. Table 2.3 presents the overall dwelling stock profile of the borough compared with Lancashire, the

North West, and England. Table 2.4 summarises dwelling type and size data for Chorley Borough.

2.5 In summary, Tables 2.3 to 2.4 show:

- 52.0% of dwellings in Chorley Borough are council tax band A or B properties and 48% are band C or above;
- 77.8% of dwellings are houses (28.4% terraced, 25.3% semi-detached, and 24.1% detached), 9.9% are flats and 12.3% are bungalows; and
- 5.8% of dwellings have one bedroom, 27.7% two bedrooms, 48.1% three bedrooms, and 18.4% four or more bedrooms.

2.6 Map 2.1 illustrates the predominant dwelling type and size by LSOA based on 2023 Valuation Office Agency data.

Table 2.2 Dwelling stock, household estimates, second homes and vacant properties by sub-area

Settlement / Parish	Dwellings	Household Est. (2023)	Student Households	Second Homes	Vacant Properties
Abbey Village	194	193	1	-	4
Adlington	3,008	2,992	7	4	28
Anderton	606	603	-	1	6
Bretherton	289	287	-	1	3
Brindle	283	281	-	1	4
Brinscall/Withnell	1,355	1,348	-	8	16
Buckshaw Village	2,751	2,736	5	8	23
Charnock Richard	822	818	1	3	6
Chorley	18,906	18,804	52	51	212
Clayton Brook/ Clayton Green	4,619	4,594	11	10	36
Clayton-le-Woods	2,640	2,626	3	-	17
Coppull	3,709	3,689	7	6	38
Croston	1,372	1,365	-	8	12
Eccleston	2,036	2,025	-	5	19
Euxton	4,013	3,991	7	13	43
Gib Lane	29	29	-	-	1
Gregson Lane	169	168	-	1	2
Heapey	254	253	-	4	1
Heath Charnock	892	887	-	6	10
Heskin	404	402	-	3	3
Higher Wheelton	144	143	-	2	1
Hoghton	348	346	-	3	6
Mawdesley	872	867	-	3	24
Rivington	49	49	-	1	1
Ulnes Walton	321	319	-	1	5
Wheelton	480	477	1	4	8
Whittle-le-Woods	2,399	2,386	5	9	21
<i>Elsewhere Chorley Borough</i>	137	136	2	-	1
CHORLEY BOROUGH	53,101	52,815	102	156	551

Source: Council (Dwellings, Student Households, Second Homes, Vacant Properties); households based on 52,815 from 2018-based household projections 2023 figure apportioned across the Borough in the ratio of 0.9946 households to dwellings (52,815/53,101)

Table 2.3 Dwelling type, number of bedrooms, and council tax band for Chorley and comparator areas

Dwelling type and number of bedrooms	Council Tax Band				Dwelling stock totals			
	A	B	C-E	F+	Chorley	Central Lancs.	North West	England Total
Bungalow 1-bedroom	0.7%	0.0%	0.0%	0.0%	0.7%	0.8%	1.0%	1.1%
Bungalow 2-bedrooms	0.6%	1.8%	2.9%	0.0%	5.2%	5.0%	4.0%	4.5%
Bungalow 3-bedrooms	0.0%	0.5%	5.2%	0.2%	5.9%	4.1%	2.7%	2.9%
Bungalow 4 or more -bedrooms	0.0%	0.0%	0.4%	0.1%	0.4%	0.7%	0.6%	0.6%
Flat 1-bedroom	4.6%	0.1%	0.0%	0.0%	4.7%	7.2%	8.7%	11.2%
Flat 2-bedrooms	3.2%	1.5%	0.3%	0.0%	5.0%	5.8%	8.2%	10.8%
Flat 3-bedrooms	0.2%	0.0%	0.0%	0.0%	0.2%	0.4%	0.8%	1.8%
Flat 4 or more-bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.4%	0.5%
Terraced house 1-bedroom	0.3%	0.0%	0.0%	0.0%	0.3%	0.3%	0.3%	0.5%
Terraced house 2-bedrooms	8.3%	4.2%	0.7%	0.0%	13.2%	10.6%	12.7%	8.7%
Terraced house 3-bedrooms	7.8%	4.2%	1.9%	0.0%	13.9%	14.6%	16.1%	14.6%
Terraced house 4 or more-bedrooms	0.1%	0.2%	0.7%	0.0%	1.0%	1.4%	2.2%	2.4%
Semi-detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Semi-detached house 2-bedroom	0.5%	2.6%	0.7%	0.0%	3.9%	4.1%	4.0%	3.8%
Semi-detached house 3-bedroom	2.0%	8.1%	9.7%	0.0%	19.8%	21.9%	21.6%	17.4%
Semi-detached house 4 or more-bedrooms	0.1%	0.1%	1.4%	0.1%	1.6%	2.1%	3.0%	2.7%
Detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Detached house 2-bedrooms	0.0%	0.1%	0.2%	0.0%	0.3%	0.6%	0.4%	0.7%
Detached house 3-bedroom	0.0%	0.1%	7.6%	0.7%	8.3%	7.1%	5.0%	5.9%
Detached house 4 or more-bedroom	0.0%	0.0%	10.7%	4.7%	15.5%	12.6%	8.2%	9.6%
Chorley	28.4%	23.6%	42.3%	5.7%	100.0%			
Central Lancs.	31.7%	22.7%	40.5%	5.0%		100.0%		
North West	39.8%	20.5%	34.6%	5.0%			100.0%	
England Total	23.3%	19.7%	47.7%	9.3%				100.0%

Base: Chorley 67,010; Central Lancs.171,350 ; North West 3,396,910; England 25,049,180 (excludes annex, other and missing)

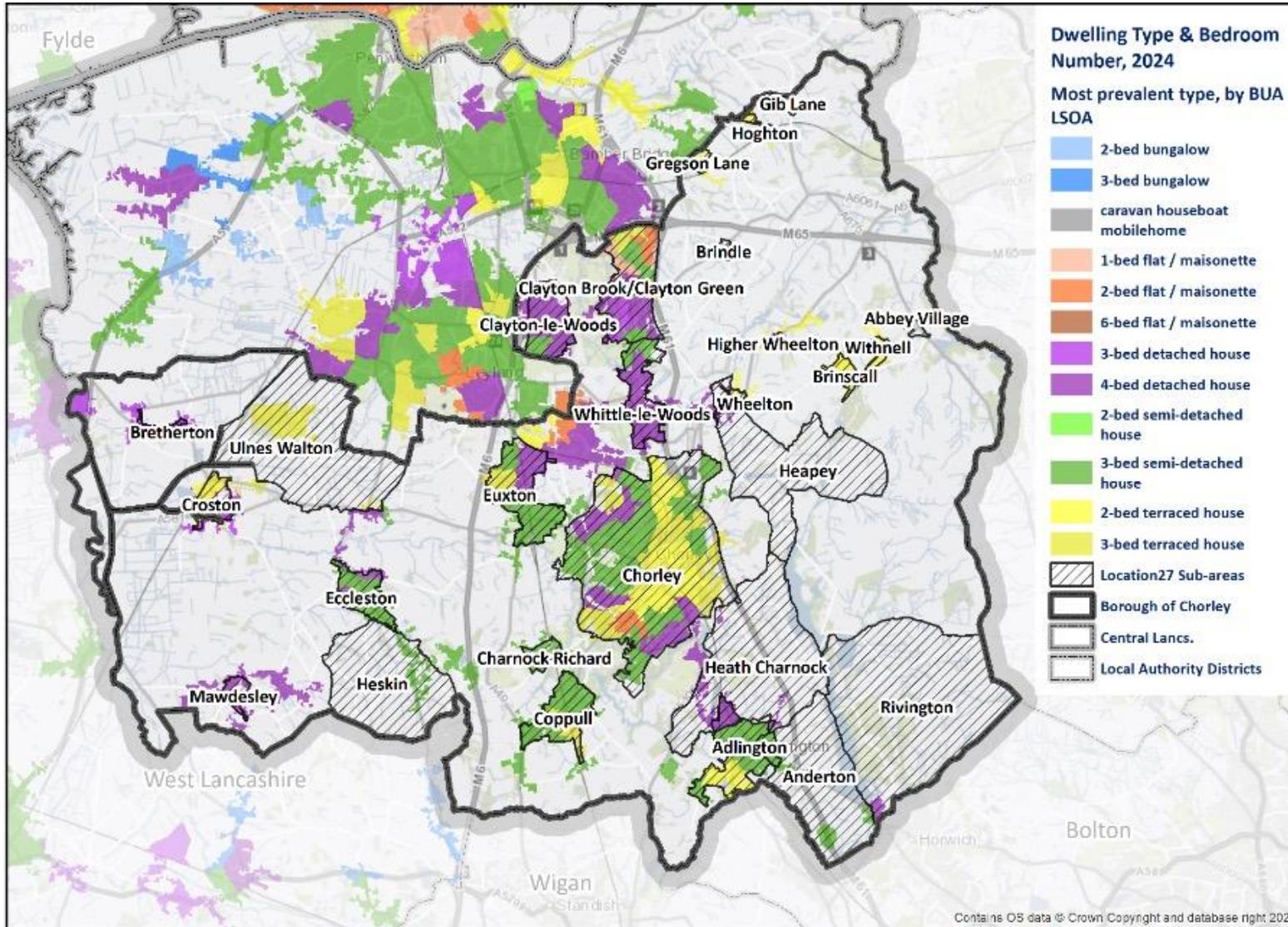
Source: VOA 2023

Table 2.4 Dwelling type, number of bedrooms, and council tax band summary

Dwelling type	Council Tax Band A	Council Tax Band B	Council Tax Band C-E	Council Tax Band F+	Chorley Total
Bungalow	1.3%	2.3%	8.5%	0.2%	12.3%
Flat	8.0%	1.6%	0.3%	0.0%	9.9%
Terraced	16.4%	8.6%	3.3%	0.0%	28.4%
Semi-detached	2.6%	10.8%	11.7%	0.1%	25.3%
Detached	0.0%	0.2%	18.5%	5.4%	24.1%
Total	28.4%	23.6%	42.3%	5.7%	100.0%
Number of bedrooms	Council Tax Band A	Council Tax Band B	Council Tax Band C-E	Council Tax Band F+	Chorley Total
1-bedroom	5.6%	0.2%	0.0%	0.0%	5.8%
2-bedrooms	12.6%	10.3%	4.8%	0.0%	27.7%
3-bedrooms	10.0%	12.9%	24.4%	0.8%	48.1%
4-bedrooms	0.1%	0.3%	13.1%	4.9%	18.4%
Total	28.4%	23.6%	42.3%	5.7%	100.0%

Source: VOA 2023

Map 2.1 Predominant dwelling type and size by LSOAs: Chorley Borough



Source: VOA 2024

- 2.7 There are 19 licensed houses in multiple occupancy (HMOs). Most are located in Chorley.

Table 2.5 HMO distribution across Chorley

Settlement / Parish	Number of licensed HMOs
Chorley	16
Clayton Brook/Clayton Green	1
Croston	1
Whittle-le-Woods	1
CHORLEY BOROUGH	19

Source: Council

Property age and condition

- 2.8 The age profile of the dwelling stock in the borough is summarised in Table 2.6. 28.9% of dwellings were built before 1945, 37.1% between 1945 and 1982 and 34.0% since 1983.

Table 2.6 Age of dwelling

Age of Dwellings	Number	%
pre-1919	10,610	20.3%
1919-44	4,520	8.6%
1945-64	6,190	11.8%
1965-82	13,270	25.3%
1983-99	6,690	12.8%
post 1999	11,090	21.2%
Total	52,370	100.0%

- 2.9 The English Housing Survey (EHS) produces national data on dwelling condition. Applying national trends to the stock profile of Chorley Council (Table 2.7) would suggest that around 15.6% of dwelling stock is non decent which is in line with the national average of 17.0%. The number of dwellings likely to fail the minimum standard of decent homes criteria is estimated to be 9.2% (compared with 9.9% national).
- 2.10 A full definition of what constitutes a decent home is available on the MHCLG (source: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/7812/138355.pdf) but in summary a decent home meets the following 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

d. It provides a reasonable degree of thermal comfort.

Table 2.7 Dwelling stock condition in England and Chorley estimates

England		Fails decent homes criteria (%)					All dwellings	
Dwelling age (ehs)		Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal Comfort	in group (000s)	% dwellings
pre-1919		32.0%	21.7%	7.3%	4.6%	7.8%	4,906	20.1%
1919-44		19.3%	11.0%	4.5%	3.4%	6.2%	3,738	15.3%
1945-64		16.1%	8.9%	4.7%	1.5%	4.2%	4,369	17.9%
1965-80		15.1%	8.1%	1.1%	1.1%	6.9%	4,872	20.0%
1981-90		16.5%	3.8%	1.0%	2.1%	12.1%	1,959	8.0%
post 1990		2.0%	1.8%	u	0.2%	0.0%	4,570	18.7%
Total		17.0%	9.9%	3.3%	2.1%	5.6%	24,414	100.0%
Chorley		Fails decent homes criteria (estimate of number)					All dwellings	
Dwelling age (ehs)	Dwelling age (voa)	Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal Comfort	in group (number)	% dwellings
pre-1919	pre-1919	3,395	2,302	775	488	828	10,610	20.3%
1919-44	1919-44	872	497	203	154	280	4,520	8.6%
1945-64	1945-64	997	551	291	93	260	6,190	11.8%
1965-80	1965-82	2,004	1,075	146	146	916	13,270	25.3%
1981-90	1983-1992	635	146	39	81	466	3,850	7.4%
post 1990	Post 1992	279	251	*	28	0	13,930	26.6%
Total		8,182	4,822	1,453	989	2,749	52,370	100.0%
% of all stock		15.6%	9.2%	2.8%	1.9%	5.2%		
National %		17.0%	9.9%	3.3%	2.1%	5.6%		

Source: 2019 English Housing Survey, Table DA3201 (2019)

2.11 Table 2.8 considers how dissatisfaction with state of repair varies by tenure, property type, age and location. Dissatisfaction was highest amongst those living in private rented and affordable housing (which is more reflective of tenant expectations of landlord responses to repairs rather than the actual state of repair); those living in maisonettes, terraced/town housing, and flats/apartments; and those in properties built before 1944.

Table 2.8 Dissatisfaction with quality of accommodation by tenure, property type and property age

Tenure	No. of households dissatisfied	% of households dissatisfied	Base (households)
Owner occupier	1,308	3.3%	39,756
Private rented	714	22.0%	3,240
Affordable housing	1,682	26.2%	6,428
Total (all responses)	3,704	7.5%	49,424
Missing cases (where tenure was not stated)			712
Total (all households)			50,136
Property Type	No. of households dissatisfied	% of households dissatisfied	Base (households)
Detached house	364	2.1%	17,103
Semi-detached house	607	4.7%	12,856
Terraced house / town house	1,995	17.8%	11,183
Bungalow	219	4.4%	4,991
Maisonette	98	51.3%	191
Flat / apartment	421	16.1%	2,615
Caravan/part home / other	0	0.0%	451
Total (all responses)	3,704	7.5%	49,390
Missing cases (where property type was not stated)			746
Total (all households)			50,136
Property Age	Number of households dissatisfied	% of households Dissatisfied	Base (households)
Pre 1919	623	8.2%	7,570
1919 to 1944	442	9.3%	4,730
1945 to 1964	302	6.3%	4,769
1965 to 1984	680	5.9%	11,538
1985 to 2004	318	3.7%	8,719
2005 onwards	135	1.8%	7,318
Don't know	1,205	26.2%	4,594
Total (all responses)	3,704	7.5%	49,238
Missing cases (where property age was not stated)			898
Total (all households)			50,136

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

Source: 2021 household survey (re-weighted using the 2021 Census)

2.12 The 2021 household survey (re-weighted using the 2021 Census) reviewed the extent to which households were satisfied with the state of repair of their home. Overall, 82.6% of respondents expressed satisfaction (45.5% were very

satisfied and 37.1% were satisfied); 9.9% were neither satisfied nor dissatisfied; a total of 7.5% expressed degrees of dissatisfaction, of whom 6.5% were dissatisfied and 1.0% were very dissatisfied. Note that severe disrepair is a factor considered in assessing affordable housing need.

- 2.13 The tenure profile by settlement/parish is presented in Table 2.9. This is based on the 2021 Census. Overall, 72.1% of occupied dwellings are owner-occupied, 13.9% private rented, and 13.9% are affordable (including social rented from a council or housing association and shared ownership).

Table 2.9 Tenure profile by settlement/parish

Settlement / Parish	Tenure (%)				Total households
	Owner occupied	Private rented	Affordable	Total	
Abbey Village	64.3%	13.3%	22.4%	100.0%	193
Adlington	73.8%	16.0%	10.2%	100.0%	2,992
Anderton	78.9%	13.3%	7.8%	100.0%	603
Bretherton	83.2%	11.1%	5.7%	100.0%	287
Brindle	84.1%	13.9%	2.0%	100.0%	281
Brinscall/Withnell	81.9%	10.0%	8.1%	100.0%	1,348
Buckshaw Village	66.9%	23.1%	10.0%	100.0%	2,736
Charnock Richard	82.8%	5.7%	11.5%	100.0%	818
Chorley	63.3%	17.6%	19.1%	100.0%	18,804
Clayton Brook/Clayton Green	61.9%	11.2%	26.9%	100.0%	4,594
Clayton-le-Woods	82.6%	6.3%	11.1%	100.0%	2,626
Coppull	72.9%	13.0%	14.2%	100.0%	3,689
Croston	72.0%	14.7%	13.3%	100.0%	1,365
Eccleston	83.2%	10.5%	6.3%	100.0%	2,025
Euxton	83.0%	9.5%	7.5%	100.0%	3,991
Gib Lane	85.3%	5.5%	9.2%	100.0%	29
Gregson Lane	85.9%	13.5%	0.6%	100.0%	168
Heapey	93.4%	4.4%	2.2%	100.0%	253
Heath Charnock	83.0%	10.0%	7.0%	100.0%	887
Heskin	88.3%	7.4%	4.3%	100.0%	402
Higher Wheelton	89.3%	9.1%	1.6%	100.0%	143
Hoghton	79.4%	20.2%	0.4%	100.0%	346
Mawdesley	85.2%	9.4%	5.4%	100.0%	867
Rivington	83.9%	15.3%	0.8%	100.0%	49
Ulnes Walton	82.8%	12.9%	4.3%	100.0%	319
Wheelton	71.3%	14.1%	14.6%	100.0%	477
Whittle-le-Woods	82.3%	10.8%	6.9%	100.0%	2,386
<i>Elsewhere Chorley Borough</i>	87.3%	9.6%	3.1%	100.0%	136
CHORLEY BOROUGH	72.1%	13.9%	13.9%	100.0%	52,815
CENTRAL LANCS.	68.1%	16.8%	15.1%	100.0%	158,298

Source: 2021 Census TS054

Variations in dwelling types and households by tenure

- 2.14 The 2021 Census provides a useful insight into the characteristics of dwellings and households by tenure which are now presented.

Dwelling size – number of bedrooms

- 2.15 Table 2.10 summarises the number of bedrooms by tenure across occupied dwellings in Chorley. Across the owner-occupied sector, 79.1% of dwellings have 3 or more bedrooms; 65.8% of social rented dwellings and 55.0% of private rented dwellings have 1 or 2 bedrooms.

Table 2.10 Dwelling size by tenure

Number of bedrooms	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
1 bedroom	7.0%	1.6%	29.3%	13.9%
2 bedrooms	24.5%	19.2%	36.5%	41.1%
3 bedrooms	43.5%	47.0%	30.9%	37.0%
4 or more bedrooms	24.9%	32.1%	3.3%	8.0%
Total	100.0%	100.0%	100.0%	100.0%

Source: 2021 census table RM136

Age profile and household type

- 2.16 Table 2.11 sets out the age profile of residents living in different tenures. It uses a 'row %' figure which indicates the proportion of household reference people (HRP) by age group in different tenures: for instance, 82.7% of all people aged 65 and over live in owner occupied properties, 11.5% live in social rented accommodation and 5.8% live in private rented accommodation.

Table 2.11 Age profile by tenure

Age group	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Aged 16 to 64 years	68.5%	14.0%	17.4%	100.0%	34,974
Aged 65 years and over	82.7%	11.5%	5.8%	100.0%	15,156
Total	72.8%	13.2%	13.9%	100.0%	50,132

Source: 2021 census table RM201

- 2.17 Table 2.12 considers the general profile of household types by tenure. For instance, across the owner-occupied sector, 30.1% are families with children and 24.7% are singles; and 23.0% of social renter households are lone parent

families; and 20.4% of households in the private rented sector are couples with children.

Table 2.12 Household type by tenure (column %)

Household types	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Singles	16.7%	12.0%	26.9%	31.5%
Single 66+	12.5%	12.7%	17.2%	7.2%
Couples (no children)	18.4%	20.7%	7.7%	16.6%
Couples (with children)	26.9%	30.1%	16.4%	20.4%
Single family household (66 and over)	11.2%	14.2%	4.0%	2.5%
Lone parent family	10.3%	6.6%	23.0%	17.0%
Other	4.0%	3.6%	4.9%	4.9%
Total	100.0%	100.0%	100.0%	100.0%
Base	50,129	36,515	6,635	6,979

Source: 2021 census table RM135

2.18 Table 2.13 provides household type information in a different way. It considers how different household types are distributed across different tenures. For instance, 92.2% of all single-family households age 66 or over live in owner occupied dwellings and 52.8% of lone parents rent from a social or private landlord.

Table 2.13 Household type by tenure (row %)

Household types	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Singles	52.5%	21.3%	26.2%	100.0%	8,375
Single 66+	73.9%	18.1%	8.0%	100.0%	6,285
Couples (no children)	81.9%	5.5%	12.5%	100.0%	9,232
Couples (with children)	81.4%	8.0%	10.5%	100.0%	13507
Single family household (66 and over)	92.2%	4.7%	3.1%	100.0%	5,608
Lone parent family	47.2%	29.7%	23.1%	100.0%	5,141
Other	66.5%	16.3%	17.3%	100.0%	1981
Total	72.8%	13.2%	13.9%	100.0%	50129

Source: 2021 census table RM135

Economic activity and tenure

- 2.19 Table 2.14 shows that most owner occupier HRPs are either in employment or retired; 43.9% of social renter HRPS are in employment but 26.8% are economically inactive; and for private renters, most are economically active.

Table 2.14 Economic activity by Household Reference Person and tenure

Economic activity (by household reference person)	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Economically active (in employment)	63.5%	65.2%	43.9%	72.9%
Retired	27.8%	31.8%	23.8%	10.6%
Economically inactive (including looking after home/family and long-term sick/disabled)	6.9%	2.2%	26.8%	12.4%
Student	0.6%	0.2%	2.0%	1.6%
Unemployed	1.2%	0.6%	3.5%	2.5%
Total	100.0%	100.0%	100.0%	100.0%
Base	50,130	36,515	6,637	6,978

Source: 2021 census table RM133

- 2.20 Table 2.15 illustrates that of all economically active household reference people (HRP), 74.9% own and 16.0% rent privately. 77.1% of economically inactive HRPs and 65.1% of unemployed people rent. 35.3% of student HRPs live in private rented accommodation. 83.4% of retired HRPs are owner occupiers.

Table 2.15 Household type by tenure (row %)

Economic activity	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Economically active (in employment)	74.9%	9.2%	16.0%	100.0%	31813
Retired	83.4%	11.3%	5.3%	100.0%	13939
Economically inactive (including looking after home/family and long-term sick/disabled)	23.0%	51.9%	25.2%	100.0%	3436
Student	23.0%	41.6%	35.3%	100.0%	317
Unemployed	34.9%	37.1%	28.0%	100.0%	625
Total	72.8%	13.2%	13.9%	100.0%	50130

Source: 2021 census table RM133

Overcrowding and underoccupancy

- 2.21 Table 2.16 shows that 1.5% of all households are overcrowded and this was most pronounced in social rented accommodation. Underoccupancy was most apparent in owner occupied households with 89.4% having at least one spare bedroom.

Table 2.16 Occupancy by tenure (column %)

Occupancy	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Overcrowded	1.5%	0.8%	4.4%	2.3%
Sufficient bedrooms	19.2%	9.8%	56.3%	33.0%
Under occ +1	35.4%	34.2%	30.7%	46.1%
Under occ +2 or more	43.9%	55.2%	8.6%	18.6%
Total	100.0%	100.0%	100.0%	100.0%
Base	50,134	36,516	6,637	6,981

Source: 2021 census table RM099

Note: Based on bedroom standard which applies assumptions regarding household structure and bedrooms needed.

- 2.22 Just under a quarter of overcrowded households were in the private rented sector (Table 2.17), which also showed around 40.7% of overcrowded households were owner occupiers and 38.6% social renters. 91.5% of under occupancy with at least 2 spare bedrooms was in the owner-occupied sector.

Table 2.17 Occupancy by tenure (row %)

Occupancy	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Overcrowded	40.7%	38.6%	20.7%	100.0%	762
Sufficient	37.1%	38.9%	24.0%	100.0%	9611
Under occ +1	70.4%	11.5%	18.1%	100.0%	17744
Under occ +2 or more	91.5%	2.6%	5.9%	100.0%	22017
Total	72.8%	13.2%	13.9%	100.0%	50134

Source: 2021 census table RM099

Note: Based on bedroom standard which applies assumptions regarding household structure and bedrooms needed.

The owner-occupied sector

- 2.23 The 2021 Census identified that 72.1% (36,156) of households across the borough are owner-occupiers. 37.0% of all households (18,558) own outright and 35.1% of all households (17,598) have a mortgage.
- 2.24 Over the period 2000 to 2023, Land Registry data reveals that lower quartile, median, and average house prices across the borough have increased dramatically. This is summarised in Table 2.18.
- 2.25 It is interesting to note that in 2000, a household income of £11,314 was required for a lower quartile price to be affordable; by 2023 this had increased to £36,257. In comparison, an income of £15,429 was required for median priced housing to be affordable in 2000 compared with £50,143 in 2023.

Table 2.18 Lower quartile and median price and income required to be affordable 2000-2023

Year	House Price		Income to be affordable*	
	Lower Quartile	Median	Lower Quartile Price	Median Price
2000	£44,000	£60,000	£11,314	£15,429
2001	£44,500	£65,000	£11,443	£16,714
2002	£53,000	£80,000	£13,629	£20,571
2003	£67,500	£99,950	£17,357	£25,701
2004	£89,000	£122,950	£22,886	£31,616
2005	£95,000	£128,000	£24,429	£32,914
2006	£105,000	£135,000	£27,000	£34,714
2007	£105,995	£138,000	£27,256	£35,486
2008	£105,000	£143,000	£27,000	£36,771
2009	£106,000	£142,500	£27,257	£36,643
2010	£108,000	£150,000	£27,771	£38,571
2011	£105,000	£145,950	£27,000	£37,530
2012	£105,000	£150,000	£27,000	£38,571
2013	£106,500	£148,000	£27,386	£38,057
2014	£114,000	£154,995	£29,314	£39,856
2015	£119,950	£162,950	£30,844	£41,901
2016	£120,000	£165,000	£30,857	£42,429
2017	£125,000	£170,000	£32,143	£43,714
2018	£121,995	£166,000	£31,370	£42,686
2019	£130,000	£175,000	£33,429	£45,000
2020	£135,000	£185,000	£34,714	£47,571
2021	£145,000	£190,750	£37,286	£49,050
2022	£140,000	£194,995	£36,000	£50,142
2023	£141,000	£195,000	£36,257	£50,143

Source: HM Land Registry data © Crown copyright and database right 2023. This data is licensed under the Open Government Licence v3.0

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

- 2.26 A range of socio-economic and demographic information from respondents has been obtained from the 2021 household survey (re-weighted using the 2021 Census). Some further insights relating to owner-occupiers, based on household survey responses include:
- In terms of household type, 21.1% are couples with children under 18, 31.1% of owner-occupiers are older (65 or over) singles and couples, 20.9% are couples (under 65 with no children), 10.3% are couples with adult children (18+), 9.6% are singles (under 65), 1.7% are lone parents with adult children and 2.6% are lone parents with children under 18, and 2.7% are other household types.
 - 58.8% of Household Reference People (HRP) (*HRP = Household Reference Person, (this is usually the oldest person in the household and is now used as an alternative to 'Head of Household')*) living in owner-occupied dwellings are in employment, a further 36.9% are wholly retired from work and 4.3% are not economically active.
 - 13.0% of owner-occupied households receive less than £18,200 gross per year, 14.2% receive between £18,200 and £26,000 per year, 19.0% receive between £26,000 and £39,000 per year, and 53.8% receive more than £39,000 per year.
 - In terms of length of residency, 40.5% of owner-occupiers have lived in the same property for less than 10 years, 22.1% between 10 and up to 20 years and 37.4% for 20-years or more.

The Private Rented Sector (PRS)

- 2.27 The private rented sector has become an important tenure in both meeting people's housing needs and providing flexible housing options for those moving for employment or to respond to changing circumstances and provides a housing option for those on low incomes. Across Chorley, the proportion of households renting increased from 6.4% in 2001 to 13.9% in 2021 (ONS Census data). During this period, there has been 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 and affordable need, as well as providing an alternative to homeownership.
- 2.28 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector helps to meet housing need. 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.

Build to Rent

- 2.29 Build to Rent schemes can have a number of benefits. Schemes can quickly increase supply and provide improved quality and wider choice in housing markets; the accommodation and service offer provide better tenure options for households looking to rent longer term compared to what is available in the current PRS. Standards are expected to be more professional, tenancies longer, and by introducing an affordable offer (minimum 20% below market rents), these schemes can meet an identified and specific need as affordable rental accommodation.
- 2.30 Local authorities already have tools and powers at their disposal to support Build to Rent. For example, as part of their plan-making and decision taking processes, authorities can:
- Identify sites in their Strategic Land Availability Assessments which might be well suited to particular types of development.
 - Include policies in their Local Plans on Build to Rent.
 - Choose whether or not to deploy the nationally described space standard, taking into account viability and need considerations.
- 2.31 Local authorities also have non-planning powers at their disposal through which they can support Build to Rent, such as using their own council land holdings.

Recommendations for a policy framework

- 2.32 Any decisions regarding discounts and the amount of affordable private rent to be secured will need to be affordable to local households and take into account viability assessment analysis. The council may wish to consider developing a planning policy to consider:
- What constitutes Build to Rent in terms of size of scheme.
 - The percentage discounts that will be applied to Build to Rent schemes to secure affordable private rent as an affordable product for local people in line with their affordability policies. It is likely the evidence in this report will need to be tested against viability evidence.
 - Whether it wishes to vary the proportion of and explore a trade-off between the number of affordable private rent units and the discount offered on them across the development, with the proviso being that these should accord with the headline affordable housing contribution agreed through the planning permission.
 - The requirement that the affordable private rent units should be retained as affordable housing in perpetuity; there should be no break clause for the affordable housing which should remain as a community benefit in perpetuity.
 - The groups that affordable private rent should be targeted toward (the product is affordable for lower and median income groups across various locations and property sizes).
 - The size of units required for affordable private rent.

- Establishing an intermediate housing list and a mechanism for access to these properties.
- A requirement for applications to demonstrate how any negotiated discount is affordable to local incomes.
- The need for all options to be agreed jointly between the local authority and the developer as part of the planning permission.
- On-site provision to be a priority but, where this is not the requirement by the council, a commuted sum mechanism be developed to reflect the bespoke nature of Build to Rent.

2.33 Build to Rent and affordable private rent affords a number of benefits as a product to improve the quality of supply and management of rented accommodation in Chorley Borough. To ensure these benefits are realised, the council may wish to consider setting out specific requirements within their planning policy that confirms that Build to Rent, and any affordable associated products, must provide:

- Unified ownership and unified management of the private and affordable private rent elements of the scheme;
- Longer tenancies (three years or more) to all tenants – these should have break clauses for renters, which allow the tenant to end the tenancy with a month's notice any time after the first six months;
- Rent certainty for the period of the tenancy, the basis of which should be made clear to the tenant before a tenancy agreement is signed, including any annual increases which should always be formula-linked;
- For on-site management, this does not necessarily mean full-time dedicated on-site staff, but all schemes need to have a complaints procedure in place and are a member of a recognised ombudsman scheme;
- No up-front fees of any kind to tenants or prospective tenants, other than deposits and rent-in-advance;
- A range of unit sizes for affordable private rent in equal proportions of the Build to Rent units based on local market conditions;
- A bespoke eligibility agreement agreed with the council on all developments;
- An annual statement to demonstrate how the affordable private rent units are meeting local housing need;
- For all affordable private rent units to be tenure blind, and physically indistinguishable, and designed to the same high design quality and specification as the market homes; and
- For affordable private rent homes to be distributed throughout the scheme, to help support a mixed and balanced community.

2.34 Eligibility for occupying affordable private rented homes should be agreed locally between the local authority and the scheme operator, but with regard to criteria set out in planning guidance. Final decisions over the occupancy criteria for affordable private rent homes should be made by the Build to Rent scheme

- operator (which should reference part 6 allocations, the council's allocation policy, and choice-based lettings scheme), working with the authority, taking into account the criteria, the council's Allocation Policy including Local Connection criteria (where applicable and not to the exclusion of those exempt) and other parameters as agreed.
- 2.35 The eligibility criteria for the affordable private rent homes should be set out in the Section 106 agreement.
- 2.36 The characteristics of tenants are diverse and the household survey revealed that in particular the private rented sector accommodates singles (under 65) (24.9%), couples with children under 18 (13.0%), couples (under 65 with no children) (16.7%), older singles and couples (23.2%), lone parents with children under 18 (14.6%) lone parents with adult children (2.9%), couples with adult children (2.9%), and other household types (1.8%).
- 2.37 Just under half (44.4%) of private renting households have lived in their accommodation for less than three years and overall 63.7% had lived in their accommodation for less than 5 years, 22.1% for between 5 and under 10 years, 11.5% between 10 and less than 20 years and 4.1% for 20 years or more.
- 2.38 In terms of income, the 2021 household survey (re-weighted using the 2021 Census) found that 31.8% of households privately renting receive less than £18,200 gross per year, 23.7% receive between £18,200 and £26,000 per year, 17.0% receive between £26,000 and £39,000 per year, and 27.7% receive more than £39,000 per year.
- 2.39 73.2% of Household Reference People (heads of household) living in private rented accommodation are employed, 19.4% are wholly retired from work and 7.3% were not economically active.

The affordable housing sector

- 2.40 The latest Regulator of Social Housing Statistical Data Return (SDR) 2023 identified a total of 7,416 units of affordable housing across Chorley Borough. 6,076 were general needs units, 384 were supported housing, and 655 were housing for older people. In addition, there were 301 units of low-cost home ownership.
- 2.41 The 2021 household survey (re-weighted using the 2021 Census) found that there are around 6,638 households who live in an affordable (social rented or intermediate tenure) property across the borough.
- 2.42 The household survey identified that flats/apartments and maisonettes account for 26.5% of occupied affordable accommodation (24.0% flats/apartments and 2.5% maisonettes), 62.8% are houses (of which 18.4% are semi-detached, 41.0% are terraced, and 3.4% are detached); and 10.6% are bungalows. In terms of size, affordable dwellings in the borough typically have one bedroom/bedsit (21.0%), two bedrooms (41.9%), or three bedrooms (33.0%), with a further 4.1% having four or more bedrooms.
- 2.43 In terms of household composition, the household survey found that 19.7% are singles under 65, 20.5% are older singles and couples (one or both aged over 65 years), 13.3% are couples or lone parents with adult children living at home,

5.9% are couples under 65 with no children, 16% are lone parents with children under 18, 18.8% are couples with children under 18, and a further 5.8% are other household types.

- 2.44 39.8% of Household Reference People living in affordable housing are in employment. A further 16.3% are wholly retired from work and 43.9% are not economically active, including 26.0% who are permanently sick/disabled.
- 2.45 Incomes are generally low, with 53.8% of households in affordable housing receiving an income of less than £18,200 gross per year. 28.3% receive between £18,200 and £26,000 per year, 11.3% receive between £26,000 and £39,000 per year, and 6.7% receive more than £39,000 per year.

Past trends in housing delivery

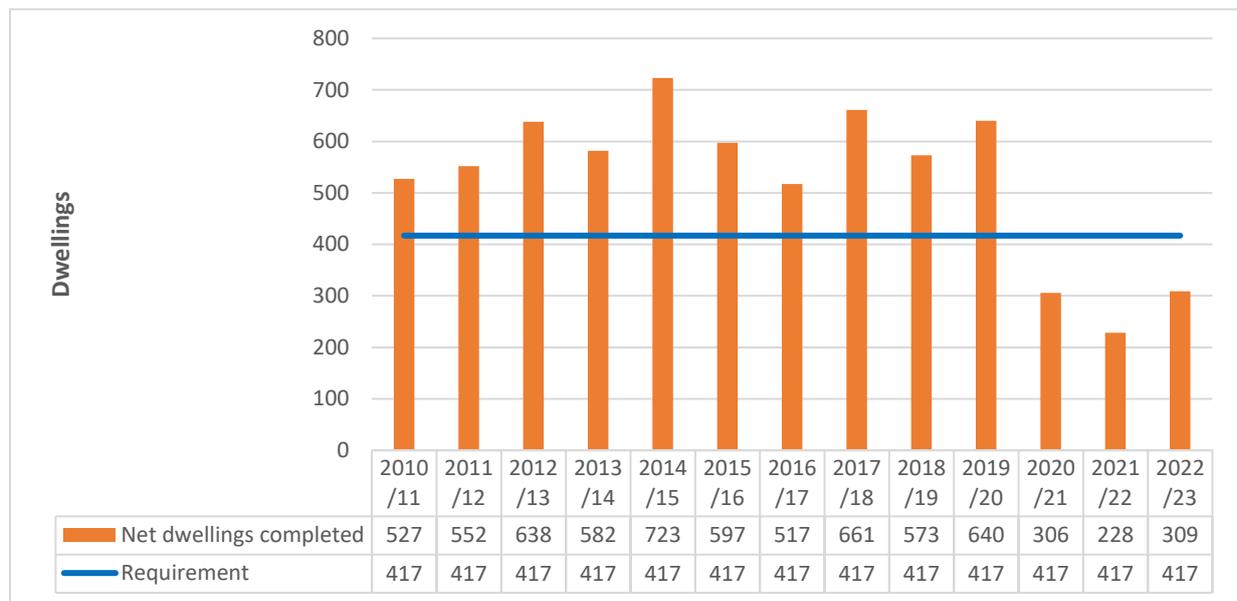
- 2.46 Over the past 13 years (2010/11 to 2022/2023) 6,853 net new dwellings have been built across Chorley borough (Table 2.19), with 30% built in the five years 2018/19 to 2022/23. In the past 5 years, an annual average of 411 net completions has been achieved. A comparison of annual completions with the annual policy target is presented in Figure 2.1. Over the past 13 years, delivery has exceeded targets although from 2020/21 onwards, delivery has fallen short of meeting the housing requirement. The distribution of newbuild activity since 2007 is shown in Map 2.2.

Table 2.19 Dwelling completions 2010/11 to 2022/2023

Year	Net dwellings completed	Requirement	Surplus/deficit during the year
2010/11	527	417	110
2011/12	552	417	135
2012/13	638	417	221
2013/14	582	417	165
2014/15	723	417	306
2015/16	597	417	180
2016/17	517	417	100
2017/18	661	417	244
2018/19	573	417	156
2019/20	640	417	223
2020/21	306	417	-111
2021/22	228	417	-189
2022/23	309	417	-108
2010-2023 (Total 13 years)	6,853	5,421	1,432
Total (most current 5 years)	2,056	2,085	-29
Annual average (past 5 years)	411	417	-6

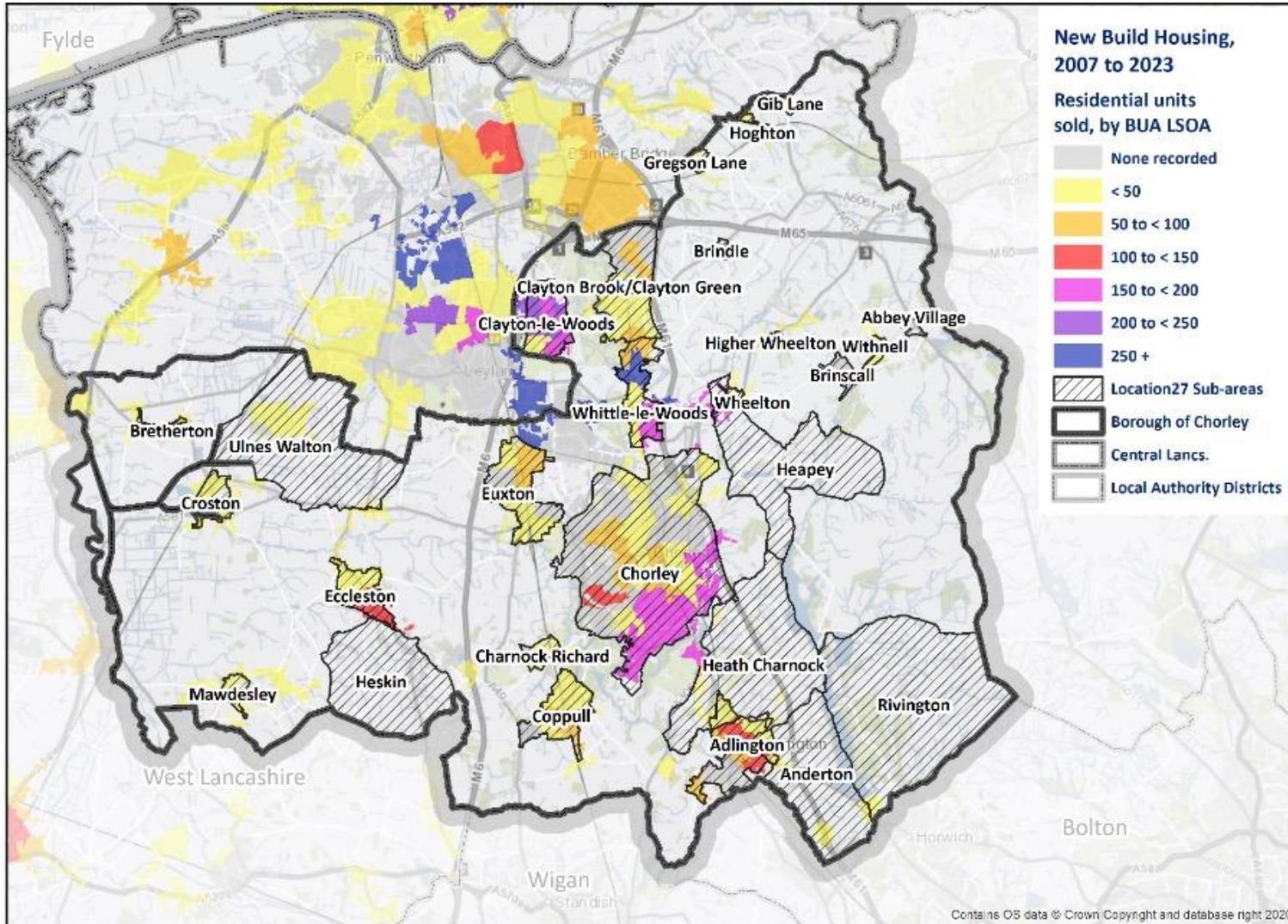
Source: Chorley Council, Housing Land Monitoring Report (May 2023)

Figure 2.1 Comparison of annual completions with annual housing requirement



Source: Annual Monitoring Returns

Map 2.2 New build dwellings by LSOA over period 2007-2023



Source: Land Registry © Crown copyright 2007 to 2023

Demographic drivers: population, migration, and households

Population projections

- 2.47 National population projections are produced by the ONS regularly and the latest ones are 2018-based projections (Table 2.20)

Table 2.20 Change in population 2023-2041 by age group (2018-based ONS population projections)

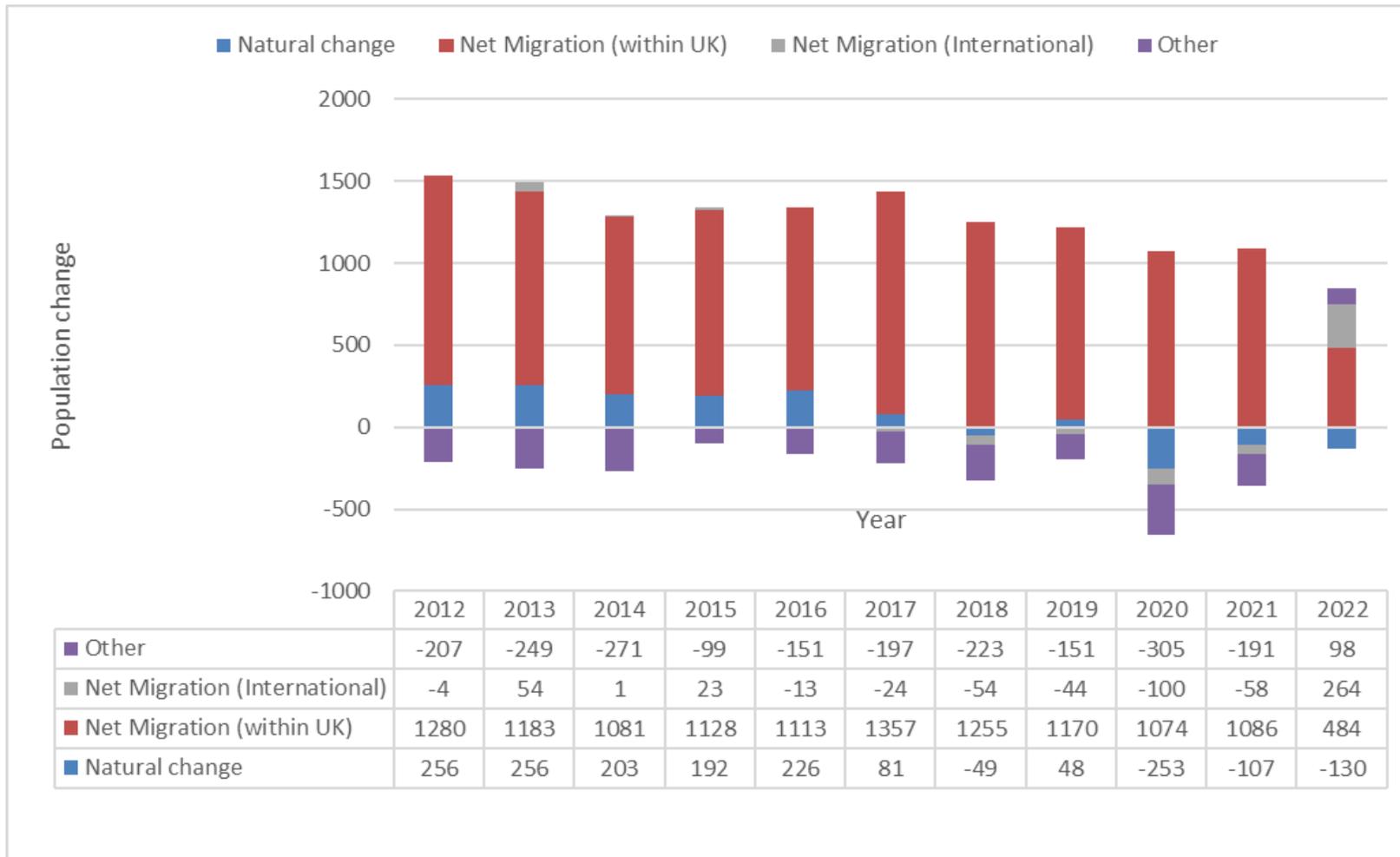
Age groups	2023	2041	Number change 2023-2041	% change 2023-2041
0-19	27,336	27,553	217	0.8%
20-39	27,944	28,953	1,009	3.6%
40-54	25,136	27,556	2,420	9.6%
55-64	17,158	17,324	166	1.0%
65-74	13,093	16,947	3,855	29.4%
75-84	9,524	12,752	3,228	33.9%
85+	2,843	5,288	2,445	86.0%
All Ages	123,033	136,373	13,339	10.8%

Source: ONS, Principal population projections

Components of population change

- 2.48 The ONS publish mid-year population estimates at local authority level which includes an analysis of components of population change, that is natural change, national migration, and international migration. The component analysis also includes 'other' change which can include boundary adjustment and military population moves. The data for Chorley Borough 2012-2022 is shown in Figure 2.2. Over the period 2013 to 2022, net migration from within the UK has been a key driver of population change, with natural change transitioning from have a positive impact (more births than deaths) to a negative impact (more deaths than births). In 2022, there was also a notable increase in population due to international net in-migration.

Figure 2.2 Components of population change 2012 to 2022



Source: ONS Population estimates and components of population change

Migration trends 2014-2022

- 2.49 Table 2.21 presents a detailed analysis of internal and international migration by year and Table 2.22 summarises the data by broad age and year groups. The base numbers may differ slightly from the ONS components of change analysis due to rounding but provides useful insight into the age group of migrants, their origins and destinations and the relative importance of international migration.
- 2.50 Key trends in migration over the period 2014 to 2022 include:
- Overall annual net inflows in each year, averaging 1,003 over the period with the majority movement from within the North West, namely Bolton (411 average), elsewhere in Central Lancashire (161 average), Wigan (144 average), elsewhere in Lancashire and the North West (296). There were limited net inflows from elsewhere in the UK.
 - Limited international net inflow, averaging -1 people over the period but a pronounced increase in net international migration of 264 people in 2022.
 - In terms of migration by age group over the period 2014 to 2022:
 - The key inflows were people in the under 30 and 30-64 age groups from Bolton, elsewhere in Central Lancashire and the wider North West
 - There were limited net outflows, for instance under 30s to the rest of the UK.
- 2.51 An analysis of migration flows indicates that considerable net inflows from neighbouring districts and from elsewhere in the North West have been a key driver in population increase across Chorley Borough.

Table 2.21 National and International Migration by year

YEAR	CHORLEY	CENTRAL LANCS.			LANCASHIRE (CEREMONIAL COUNTY)			OTHER NEIGHBOURING		ELSEWHERE UK					TOTAL (UK internal)	INTERNATIONAL	TOTAL (internal & international)
		Preston	South Ribble	TOTAL	Blackburn with Darwen	West Lancashire	Rest of Lancashire	Bolton	Wigan	Rest of North West	Rest of ENGLAND	NI	SCOTLAND	WALES			
2014	<i>Migrated OUT to</i>	319	914	1,233	134	167	445	218	232	694	980	6	91	87	4,289	235	4,524
	<i>Migrated IN from</i>	445	1,201	1,646	215	150	475	533	317	810	896	9	55	76	5,181	236	5,417
	<i>NET</i>	126	287	413	81	-17	30	315	85	116	-84	2	-37	-12	892	1	893
2015	<i>Migrated OUT to</i>	329	1,062	1,391	142	238	434	263	220	741	865	13	80	99	4,485	245	4,730
	<i>Migrated IN from</i>	435	1,173	1,608	236	247	485	539	403	868	894	9	71	82	5,441	268	5,709
	<i>NET</i>	106	111	217	93	9	51	276	183	127	29	-4	-8	-17	956	23	979
2016	<i>Migrated OUT to</i>	354	1,005	1,359	122	204	502	225	225	711	951	11	79	73	4,461	262	4,723
	<i>Migrated IN from</i>	463	1,079	1,542	207	214	579	570	402	894	889	9	65	60	5,429	249	5,678
	<i>NET</i>	109	74	183	85	10	76	345	177	183	-62	-2	-14	-13	968	-13	955
2017	<i>Migrated OUT to</i>	323	981	1,304	144	197	550	250	231	806	989	16	99	90	4,676	290	4,966
	<i>Migrated IN from</i>	427	1,278	1,705	261	238	523	678	460	1,024	1,051	8	69	66	6,083	266	6,349
	<i>NET</i>	104	298	401	116	41	-27	428	229	219	62	-8	-30	-24	1,407	-24	1,383
2018	<i>Migrated OUT to</i>	353	1,191	1,544	141	226	510	273	259	782	945	7	94	71	4,853	334	5,187
	<i>Migrated IN from</i>	410	1,265	1,675	224	238	475	689	412	1,005	1,074	5	61	92	5,950	280	6,230
	<i>NET</i>	56	74	130	83	12	-35	416	153	223	129	-2	-34	21	1,097	-54	1,043
2019	<i>Migrated OUT to</i>	417	1,178	1,595	99	262	511	247	361	880	990	10	87	75	5,117	323	5,440
	<i>Migrated IN from</i>	401	1,410	1,810	224	227	571	750	418	1,086	1,071	13	58	75	6,303	279	6,582
	<i>NET</i>	-16	232	216	125	-35	60	503	57	207	80	3	-29	0	1,186	-44	1,142
2020	<i>Migrated OUT to</i>	370	997	1,367	145	177	476	197	259	737	895	8	74	62	4,398	319	4,717
	<i>Migrated IN from</i>	432	1,083	1,515	176	194	443	585	347	979	1,007	7	59	45	5,357	219	5,576
	<i>NET</i>	61	87	148	31	17	-33	389	88	241	113	-2	-15	-18	959	-100	859
2021	<i>Migrated OUT to</i>	487	1,267	1,754	136	274	701	259	350	923	1,117	15	113	73	5,713	260	5,973
	<i>Migrated IN from</i>	464	1,251	1,715	236	312	627	785	567	1,171	1,226	16	63	81	6,799	202	7,001
	<i>NET</i>	-23	-16	-39	100	39	-74	527	217	248	109	1	-50	8	1,086	-58	1,028
2022	<i>Migrated OUT to</i>	483	1,365	1,848	143	273	686	284	344	977	1,100	21	109	99	5,884	234	6,118
	<i>Migrated IN from</i>	451	1,172	1,624	257	232	599	781	450	1,255	1,058	9	57	47	6,368	498	6,866
	<i>NET</i>	-31	-193	-224	114	-42	-87	497	105	278	-42	-11	-52	-52	484	264	748

Source: 2021 Census

Table 2.22 Summary of national and international migration by year group and age group

PERIOD	AGE GROUP	CHORLEY	CENTRAL LANCS.			LANCASHIRE (CEREMONIAL COUNTY)			OTHER NEIGHBOURING		ELSEWHERE UK					TOTAL (UK internal)	INTERNATIONAL	TOTAL (internal & international)
			Preston	South Ribble	TOTAL	Blackburn with Darwen	West Lancashire	Rest of Lancashire	Bolton	Wigan	Rest of North West	Rest of ENGLAND	NI	SCOTLAND	WALES			
2014-2016	<30	Migrated OUT to	530	1,371	1,901	172	262	621	311	307	1,256	1,733	6	121	126	6,816	478	7,294
		Migrated IN from	687	1,596	2,283	300	279	732	664	470	1,246	1,427	3	92	110	7,606	464	8,070
		NET	157	225	382	128	18	111	353	163	-10	-306	-3	-30	-15	790	-14	776
	30-64	Migrated OUT to	391	1,305	1,696	195	261	620	323	315	782	896	15	106	114	5,322	246	5,568
		Migrated IN from	545	1,506	2,052	322	247	656	842	545	1,126	1,032	17	72	80	6,990	289	7,279
		NET	155	201	356	128	-14	36	519	230	344	137	2	-34	-34	1,668	43	1,711
65+	Migrated OUT to	81	305	386	32	86	141	71	55	108	167	9	22	20	1,097	18	1,115	
	Migrated IN from	111	350	461	36	84	151	25	56	380	266	5	30	35	1,529	0	1,529	
	NET	30	45	75	4	-2	10	-47	1	273	99	-4	8	14	432	-18	414	
2017-2019	<30	Migrated OUT to	565	1,570	2,135	168	305	674	359	381	1,364	1,810	14	137	115	7,462	627	8,089
		Migrated IN from	600	1,768	2,368	290	335	737	821	578	1,492	1,802	14	105	125	8,667	512	9,179
		NET	35	199	233	123	30	63	461	197	128	-9	0	-32	10	1,205	-115	1,090
	30-64	Migrated OUT to	436	1,483	1,918	176	255	721	342	418	948	924	16	119	88	5,924	310	6,234
		Migrated IN from	511	1,823	2,334	360	290	695	1,113	600	1,385	1,158	8	69	73	8,085	313	8,398
		NET	75	340	415	183	35	-25	771	182	438	235	-8	-49	-15	2,161	3	2,164
65+	Migrated OUT to	93	297	390	40	125	177	69	51	156	190	3	25	34	1,260	10	1,270	
	Migrated IN from	126	362	488	59	78	137	96	93	363	275	5	20	42	1,654	0	1,654	
	NET	33	65	98	19	-47	-40	27	42	207	85	1	-6	8	394	-10	384	
2020-2022	<30	Migrated OUT to	826	2,115	2,941	281	421	1,044	452	571	1,789	2,146	21	158	147	9,971	488	10,459
		Migrated IN from	878	2,103	2,982	386	444	972	1,203	749	2,082	2,238	20	118	99	11,293	569	11,862
		NET	53	-12	41	106	23	-72	751	178	293	92	-1	-40	-48	1,322	81	1,403
	30-64	Migrated OUT to	541	1,740	2,281	189	302	876	337	443	964	1,013	24	135	94	6,657	320	6,977
		Migrated IN from	555	1,574	2,129	318	301	731	1,107	683	1,517	1,157	14	76	69	8,101	343	8,444
		NET	14	-167	-152	128	-1	-145	770	240	554	144	-11	-59	-24	1,444	23	1,467
65+	Migrated OUT to	187	307	494	26	89	209	63	83	165	279	4	44	23	1,477	5	1,482	
	Migrated IN from	125	452	577	61	84	198	182	131	283	295	2	18	26	1,857	7	1,864	
	NET	-61	145	83	36	-5	-11	120	48	118	16	-3	-26	3	380	2	382	

Source: 2021 Census

Further information from the Household Survey on households moving home

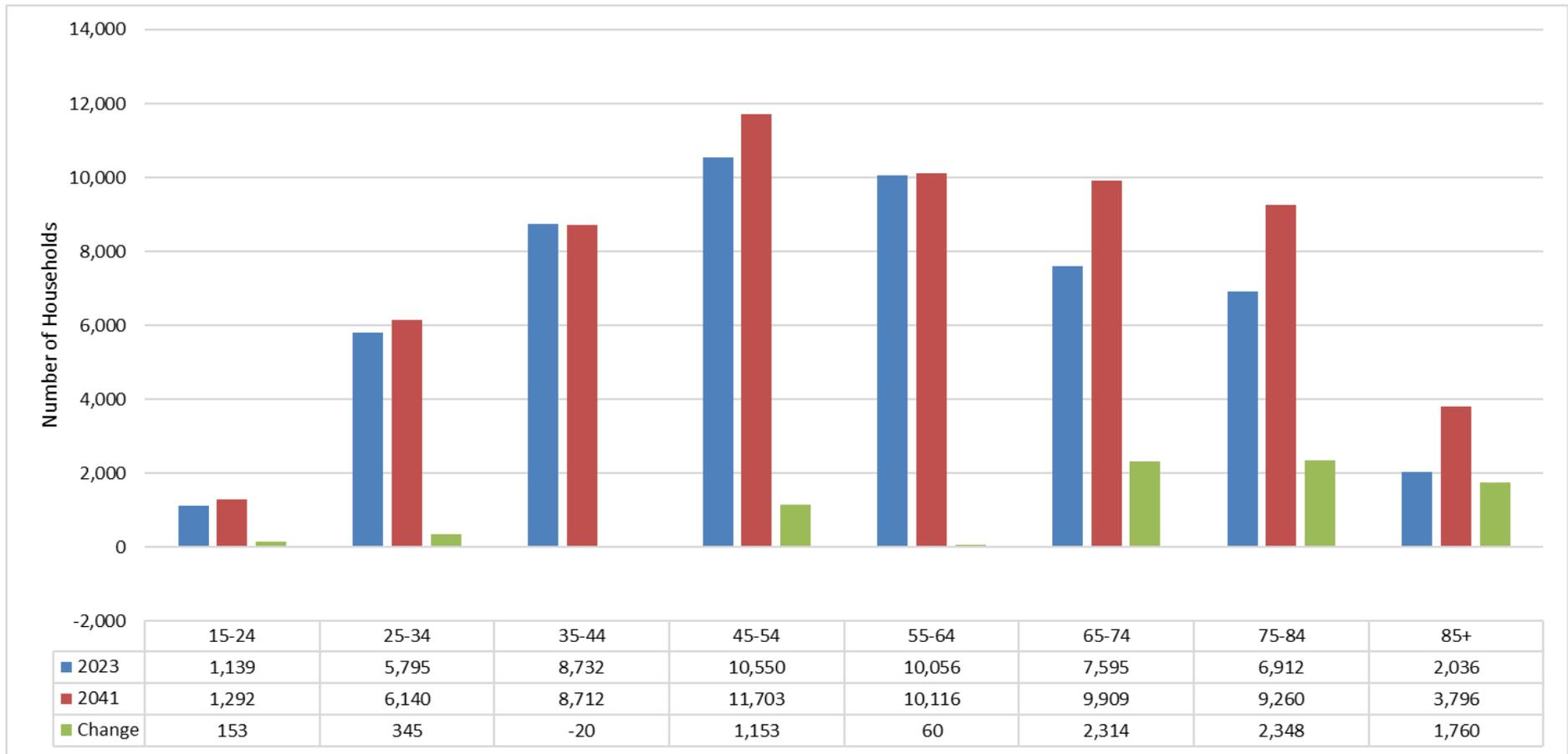
- 2.52 Information from the household survey relating to **households who moved home in the previous five years to 2018** includes:
- In terms of tenure, 48.7% of moving households previously lived in an owner-occupied property, 25.3% previously lived in private rented or tied accommodation, around 9.2% had lived in affordable accommodation, 14.7% had been living with family or friends, and around 1.3% stated 'other';
 - The three main reasons for wanted a nicer home (25.7%), wanted a nicer area (21.6%), and wanted a garden / bigger garden (21.1%).
 - 19.2% said they are planning to move again within the next 5 years, with around 5.1% stating they would like to move but are unable to.
- 2.53 The 2021 household survey (re-weighted using the 2021 Census) found that 8,505 (19.2%) households **planned to move in the next five years**. A further 2,243 (5.1%) households would like to move but are unable to. Of all the reasons listed for being unable to move, 67.9% said that this is because they cannot afford to move and 29.2% mentioned a lack of suitable accommodation with adaptations needed in the area they want to move to.
- 2.54 The household survey identified the following characteristics relating to those households planning to move in the next five years:
- In terms of the number of bedrooms, around 77% of households would like three or more bedrooms and 43.3% would expect three bedrooms as a minimum in their next property.
 - In terms of dwelling type, 73.4% would like to move to a house (49.7% detached, 16.2% semi-detached and 7.5% terraced), 23.8% to a bungalow and 2.1% to a flat.
 - There is a strong desire for owner-occupation, with around 77.8% of households planning to move stating they would most likely move to this tenure. 14.8% would most likely move to affordable housing and 3.8% to move to private rented accommodation.
 - The main reasons why households plan to move are to move to a nicer house (37.9%) to move to a nicer area (28.6%), and want a garden or bigger garden (28.6%).

Household projections

- 2.55 The latest ONS 2018-based household projections provide estimates of the proportions of people who are likely to be Household Reference People by age, gender, and household type based on census data. Variant household projections are also produced.
- 2.56 According to the 2018-based projections, the total number of households in 2023 was projected to be 52,815 and expected to increase to 60,927 by 2041.

2.57 Table 2.23 provides a detailed breakdown of household type by the age of Household Reference Person to 2041 using 2018-based household projections. Currently available data shows that the overall household type profile is not expected to change over the 2023 to 2041 period, with the dominant household types being 'one person' and 'other households with two or more adults', with the proportion for both 'one person' and 'other households with two or more adults' expected to increase. Additionally, as illustrated in Figure 2.3, there will be a marked increase in the number of households where the Household Reference Person is aged 45-54 and 65 or over.

Figure 2.3 Profile of households by age of Household Reference Person in 2023 and 2041 projections



Source: 2018-based ONS household projections

Table 2.23 Household types and change 2023 to 2041 (by age of household reference person (HRP))

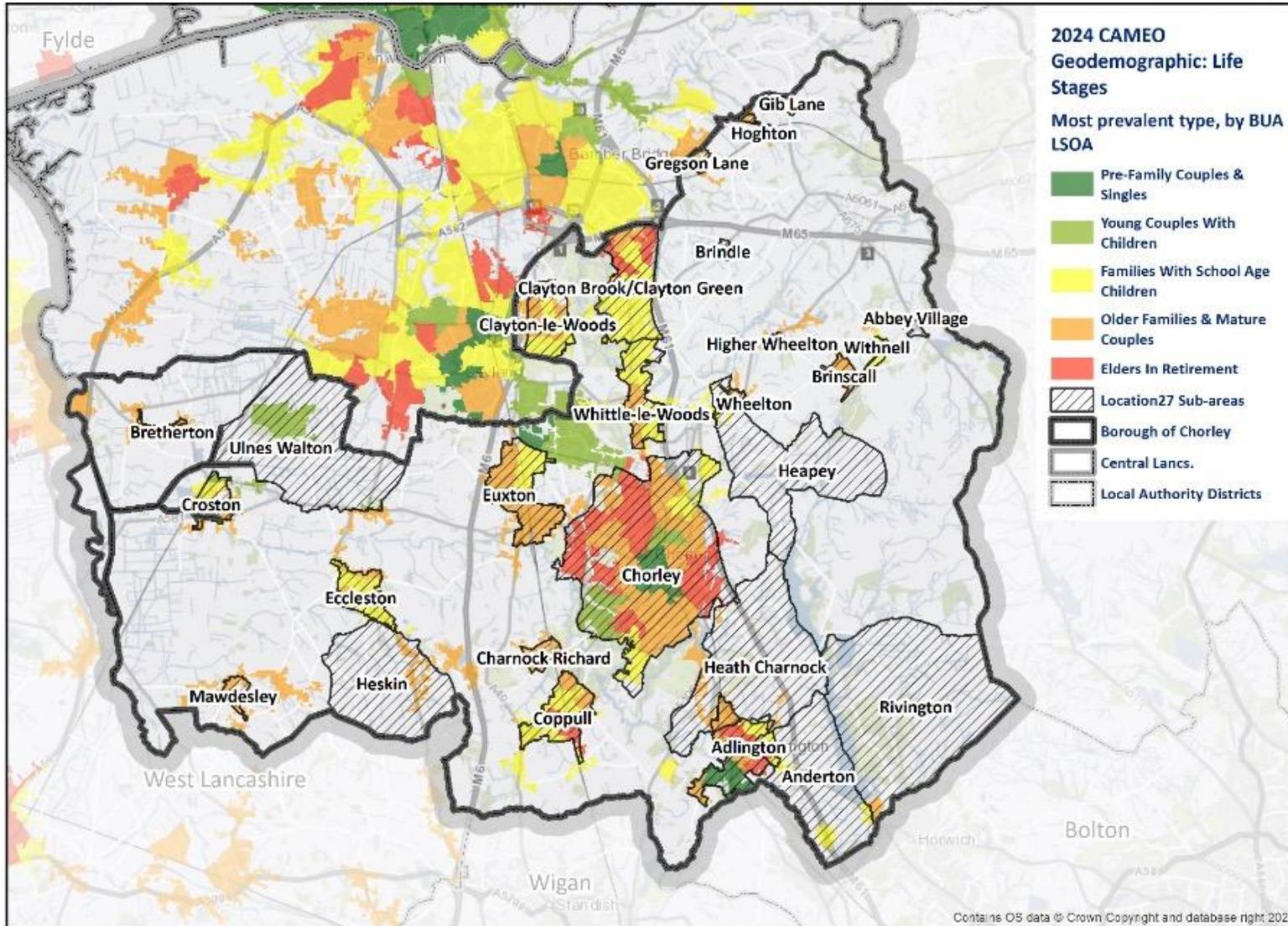
Year and household type	Age of household reference person (HRP)									TOTAL	%
	2023	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+		
One Person	292	1,223	1,816	2,555	2,848	2,672	3,220	1,282	15,909	30.1%	
Household with 1 dependent child	306	1,456	2,182	2,145	850	101	35	3	7,078	13.4%	
Household with 2 dependent children	128	1,057	2,357	1,663	329	23	1	3	5,562	10.5%	
Household with 3 or more dependent children	44	400	670	404	69	1	3	0	1,591	3.0%	
Other households with two or more adults	368	1,658	1,708	3,783	5,960	4,798	3,653	747	22,675	42.9%	
Total	1,139	5,795	8,732	10,550	10,056	7,595	6,912	2,036	52,815	100.0%	
	2041	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	328	1,301	1,811	2,811	2,850	3,491	4,377	2,364	19,332	31.7%	
Household with 1 dependent child	348	1,543	2,172	2,400	841	129	44	6	7,484	12.3%	
Household with 2 dependent children	147	1,115	2,352	1,877	324	29	2	6	5,852	9.6%	
Household with 3 or more dependent children	51	422	667	450	66	1	3	0	1,661	2.7%	
Other households with two or more adults	417	1,759	1,710	4,166	6,035	6,258	4,834	1,419	26,598	43.7%	
Total	1,292	6,140	8,712	11,703	10,116	9,909	9,260	3,796	60,927	100.0%	
Change 2023-2041	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%	
One Person	36	78	-6	256	2	819	1,156	1,082	3,424	42.2%	
Household with 1 dependent child	42	87	-10	255	-8	28	9	3	406	5.0%	
Household with 2 dependent children	19	58	-5	214	-5	6	0	3	290	3.6%	
Household with 3 or more dependent children	7	22	-2	46	-3	0	1	0	70	0.9%	
Other households with two or more adults	49	101	2	383	75	1,460	1,181	672	3,923	48.4%	
Total	153	345	-20	1,153	60	2,314	2,348	1,760	8,112	100.0%	

Source: ONS 2018-based household projections (Principal projection)

General household characteristics

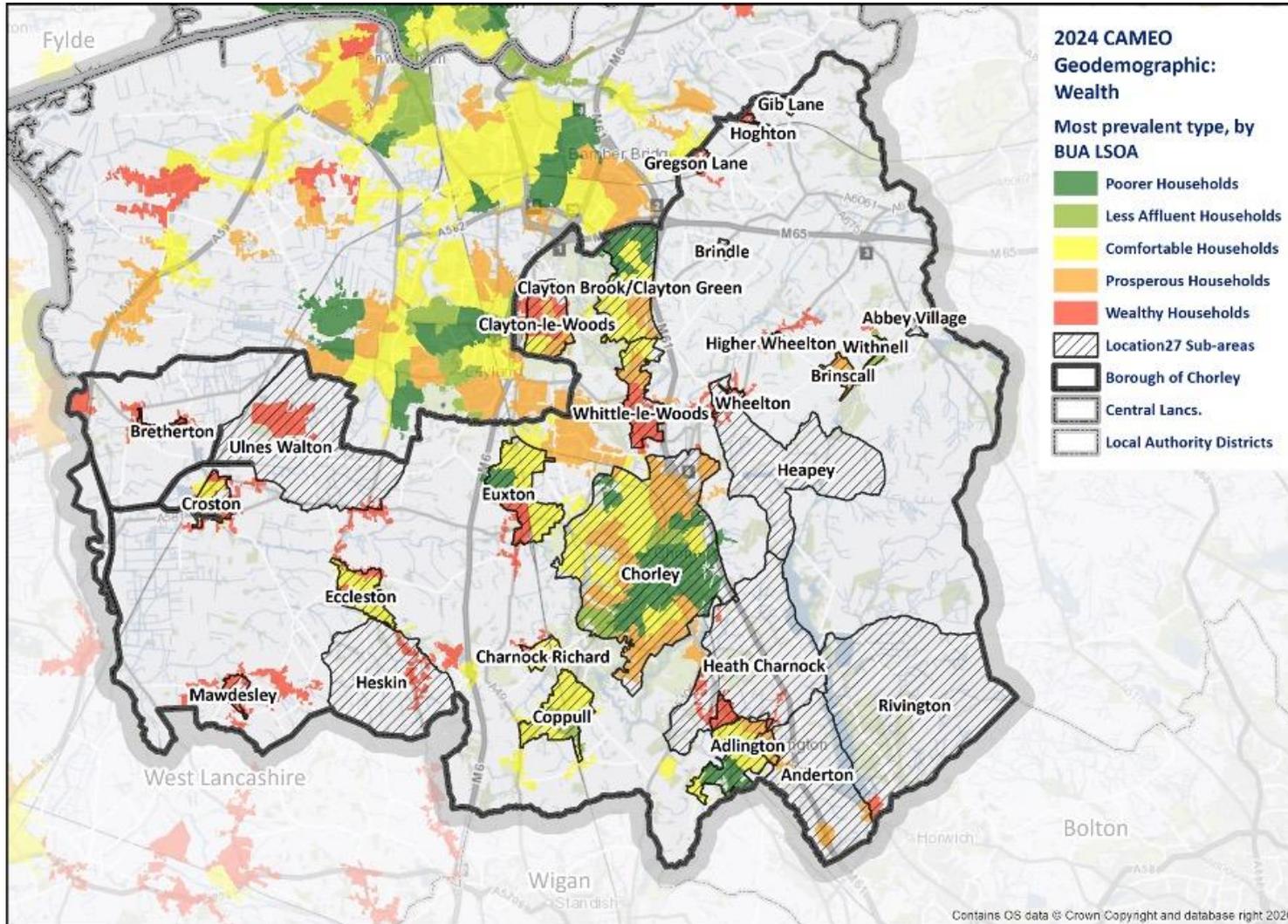
- 2.58 The range of households living in Chorley Borough is illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies and indicates clusters of pre family couples and singles and young couples with children across Whittle-le-Woods, Chorley and Adlington. Most other settlements have a range of families with school aged children, older families and mature couples and elders in retirement. Higher Wheelton and Mawdesley have a predominance of older families and mature couples.
- 2.59 Map 2.4 considers income groups, broadly illustrating that lower income households are concentrated in Chorley, Euxton, Clayton Brook/Clayton Green, Adlington and Coppull. Most settlements have a range of household incomes with the exception of Chorley and Coppull where there are no wealthy households and Mawdesley, Heskin, Ulmes Walton and Rivington where there is a predominance of wealthy households.

Map 2.3 Household characteristics: household type by LSOA, 2024



Source: CAMEO UK

Map 2.4 Household characteristics: income type by LSOA, 2024



Source: CAMEO UK

Income data

- 2.60 There are a range of income data sources available to inform this study which are now summarised. 2023 CAMEO income data provide range, quartile, and average data of gross household income by sub-area. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at the borough level. These two sources can provide a realistic estimate of earnings and household income across Chorley Borough (Table 2.24).
- 2.61 The 2024 Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are £25,217, median earnings are £32,845, and average earnings are £39,549 across Chorley.

Table 2.24 Annual gross household income by sub-area

Settlement / Parish	Annual gross household income									Lower Quartile	Median	Average
	<£10k	£10k to <£20k	£20k to <£30k	£30k to <£40k	£40k to <£50k	£50k to <£75k	£75k or more	Unknwn	Total			
Abbey Village	0.0%	33.3%	0.0%	40.0%	20.0%	6.7%	0.0%	0.0%	100.0%	£15,000	£35,000	£32,167
Adlington	2.5%	14.6%	36.9%	26.8%	10.8%	3.8%	0.0%	4.5%	100.0%	£25,000	£25,000	£29,500
Anderton	0.0%	0.0%	17.1%	17.1%	25.7%	28.6%	5.7%	5.7%	100.0%	£35,000	£45,000	£47,424
Bretherton	0.0%	0.0%	4.8%	47.6%	23.8%	19.0%	0.0%	4.8%	100.0%	£35,000	£35,000	£42,500
Brindle	0.0%	0.0%	5.6%	19.4%	25.0%	30.6%	8.3%	11.1%	100.0%	£35,000	£45,000	£51,563
Brinscall/Withnell	3.0%	5.1%	23.2%	26.3%	25.3%	6.1%	8.1%	3.0%	100.0%	£25,000	£35,000	£39,323
Buckshaw Village	6.3%	3.9%	8.6%	30.5%	19.5%	27.3%	1.6%	2.3%	100.0%	£35,000	£35,000	£41,940
Charnock Richard	0.0%	3.0%	9.1%	37.9%	24.2%	18.2%	1.5%	6.1%	100.0%	£35,000	£35,000	£42,137
Chorley	4.5%	32.3%	26.6%	17.4%	9.3%	6.5%	0.2%	3.2%	100.0%	£15,000	£25,000	£27,090
Clayton Brook/Clayton Green	5.4%	27.2%	11.4%	23.4%	19.0%	12.0%	0.0%	1.6%	100.0%	£15,000	£35,000	£31,934
Clayton-le-Woods	2.7%	7.1%	13.4%	36.6%	19.6%	14.3%	0.9%	5.4%	100.0%	£35,000	£35,000	£37,948
Coppull	1.9%	32.3%	33.5%	18.1%	8.4%	1.9%	0.0%	3.9%	100.0%	£15,000	£25,000	£25,621
Croston	0.0%	6.6%	6.6%	49.2%	26.2%	8.2%	0.0%	3.3%	100.0%	£35,000	£35,000	£38,008
Eccleston	0.0%	4.0%	16.8%	39.6%	29.7%	5.9%	0.0%	4.0%	100.0%	£35,000	£35,000	£37,216
Euxton	1.6%	6.9%	15.3%	32.3%	27.5%	10.6%	4.2%	1.6%	100.0%	£35,000	£35,000	£39,570
Gib Lane	0.0%	0.0%	50.0%	0.0%	50.0%	0.0%	0.0%	0.0%	100.0%	£25,000	£35,000	£35,000
Gregson Lane	0.0%	0.0%	0.0%	60.0%	20.0%	20.0%	0.0%	0.0%	100.0%	£35,000	£35,000	£42,500
Heapey	0.0%	0.0%	9.7%	3.2%	22.6%	48.4%	6.5%	9.7%	100.0%	£45,000	£62,500	£54,911
Heath Charnock	1.5%	6.0%	6.0%	10.4%	28.4%	23.9%	19.4%	4.5%	100.0%	£40,000	£45,000	£53,984
Heskin	0.0%	0.0%	0.0%	39.1%	43.5%	8.7%	0.0%	8.7%	100.0%	£35,000	£45,000	£42,381
Higher Wheelton	0.0%	0.0%	16.7%	41.7%	16.7%	16.7%	0.0%	8.3%	100.0%	£35,000	£35,000	£40,000
Hoghton	0.0%	3.6%	10.7%	25.0%	28.6%	28.6%	3.6%	0.0%	100.0%	£35,000	£45,000	£45,804
Mawdesley	0.0%	0.0%	11.3%	11.3%	32.1%	32.1%	11.3%	1.9%	100.0%	£45,000	£45,000	£52,837
Rivington	0.0%	0.0%	0.0%	18.2%	18.2%	18.2%	36.4%	9.1%	100.0%	£45,000	£62,500	£65,250
Ulnes Walton	0.0%	11.1%	5.6%	27.8%	22.2%	22.2%	0.0%	11.1%	100.0%	£35,000	£40,000	£41,250
Wheelton	0.0%	2.8%	25.0%	27.8%	13.9%	22.2%	5.6%	2.8%	100.0%	£25,000	£35,000	£43,071
Whittle-le-Woods	1.4%	6.8%	11.5%	25.0%	21.6%	20.3%	6.8%	6.8%	100.0%	£35,000	£45,000	£44,239
<i>Elsewhere Chorley Borough</i>	3.7%	0.0%	7.4%	29.6%	18.5%	14.8%	0.0%	25.9%	100.0%	£35,000	£35,000	£40,500
CHORLEY BOROUGH	2.9%	17.5%	19.5%	24.3%	17.5%	12.0%	2.4%	4.0%	100.0%	£25,000	£35,000	£35,047

Source: CAMEO

Summary

- 2.62 Across Chorley Borough, there are an estimated 52,907 dwellings and 51,118 households and 2.5% of dwellings are vacant.
- 2.63 In terms of occupied dwelling stock:
- 72.1% of occupied dwellings are owner-occupied, 13.9% are private rented, and 13.9% are affordable (including social/affordable renting and shared ownership);
 - 77.8% of dwellings are houses (28.4% terraced, 25.3% semi-detached, and 24.1% detached), 9.9% are flats, and 12.3% are bungalows; and
 - 5.8% of dwellings have one bedroom, 27.7% two bedrooms, 48.1% three bedrooms, and 18.4% four or more bedrooms.
- 2.64 Over the 13 years 2010/11 to 2022/2023, 6,853 net new dwellings have been built across Chorley Borough. In the past 5 years to 2022/2023, an annual net average of 411 dwellings have been built across the borough.
- 2.65 2018-based projections estimate a population in 2023 of 123,033 and this is projected to increase by 10.8% to 136,373 by 2041, with the largest increases in the 65-74, 75-84, and 85+ age categories. 2018-based ONS household projections suggest a total of 52,815 households (which is higher than the 2021 Census figure) and this is projected to increase by 8,112 (15.4%) to 60,927 by 2041. Largest increases will be one person and other households with two or more adults, and households with a Household Reference Person aged 65 and over.

3. Price, Rents, and Affordability

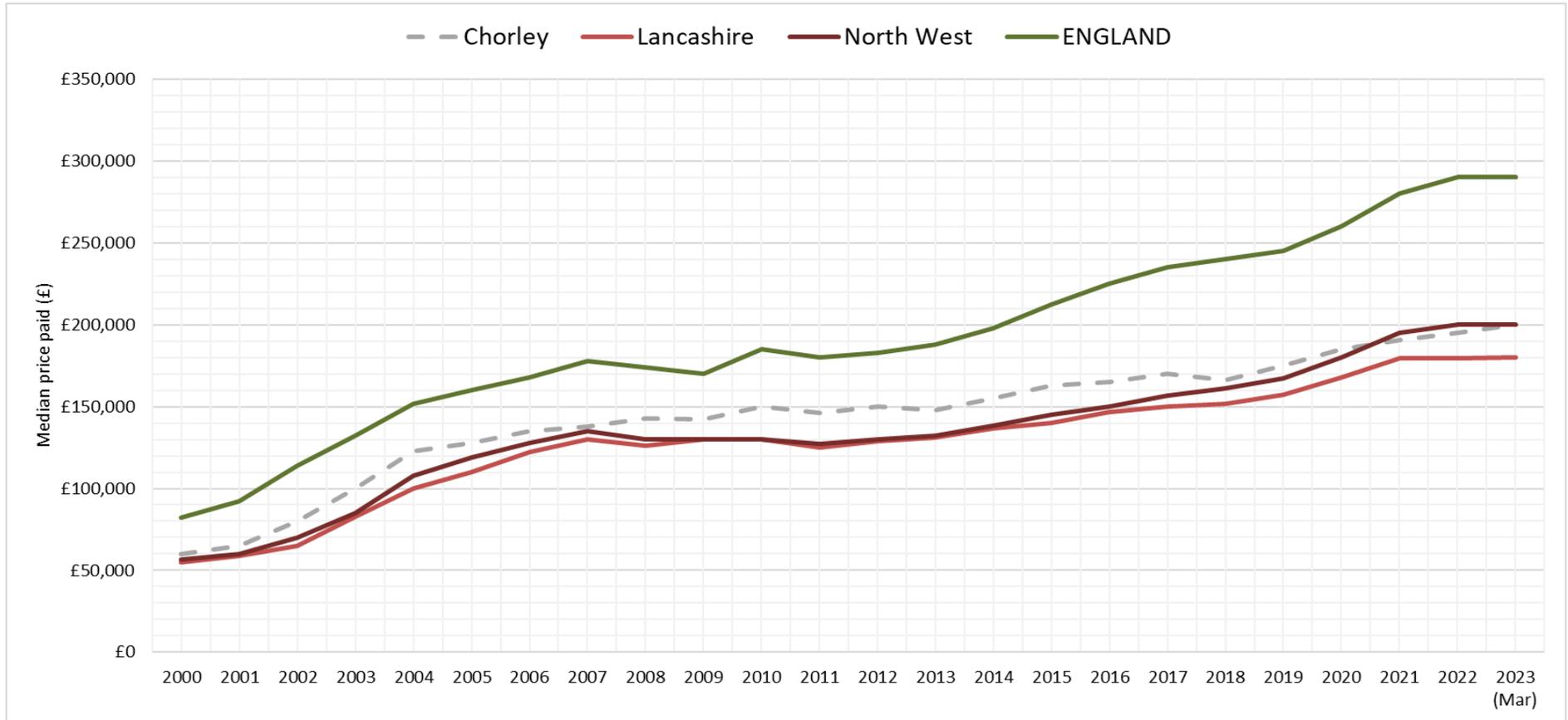
Introduction

- 3.1 This chapter sets out the cost of buying and renting properties across Chorley. The affordability of tenure options is then considered with reference to local incomes along with the incomes of key workers and households on minimum/living wages.

House price trends

- 3.2 Figure 3.1 shows how median house prices in the borough area have changed over the period 2000 to March 2023, based on full-year Land Registry price paid data. This is compared with Greater Lancashire, the North West, and England.
- 3.3 Median house prices in the borough have generally been higher than those for Lancashire, and the North West but lower than prices in England.
- 3.4 Overall, median prices have increased from £60,000 in the year 2000 to £194,995 in March 2023, an increase of 225.0%. Table 3.1 sets out comparative house price change over this period, which indicates that this rate of growth is similar to that experienced across Lancashire (227.3%) and lower across the North West (+254.0%) and England as a whole (+253.7%). Lower quartile prices shown in Table 3.2 have increased from £44,000 in 2000 to £140,000 in March 2023, an increase of 218.2%.

Figure 3.1 Median house price trends 2000 to 2023 (March): Chorley, Lancashire, the North West, and England



Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

Table 3.1 Comparative median house price change 2000-2023 with neighbouring districts, Lancashire, the North West, and England

Location	Median price (£) 2000	Median price (£) 2023 (Mar)	% Change 2000- 2023
ENGLAND	£82,000	£290,000	253.7%
North West	£56,500	£200,000	254.0%
Lancashire	£55,000	£180,000	227.3%
Chorley	£60,000	£200,000	233.3%
Blackburn with Darwen	£39,950	£137,000	242.9%
Bolton	£46,950	£180,000	283.4%
Preston	£49,156	£160,000	225.5%
South Ribble	£58,500	£195,000	233.3%
West Lancashire	£69,950	£210,000	200.2%
Wigan	£49,000	£175,000	257.1%

Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

Table 3.2 Comparative lower quartile price changes 2000-2023 with neighbouring districts, Lancashire, the North West, and England

Location	LQ price (£) 2000	LQ price (£) 2023 (Mar)	% Change 2000- 2023
ENGLAND	£54,000	£190,000	251.9%
North West	£37,000	£140,000	278.4%
Lancashire	£36,500	£125,000	242.5%
Chorley	£44,000	£141,000	220.5%
Blackburn with Darwen	£25,500	£95,500	274.5%
Bolton	£30,000	£130,000	333.3%
Preston	£34,000	£115,000	238.2%
South Ribble	£45,000	£150,000	233.3%
West Lancashire	£52,500	£149,995	185.7%
Wigan	£33,000	£130,000	293.9%

3.5 Table 3.3 sets out the change in house prices by settlement/parish over the period 2007 to 2023 (Note: Land Registry ward level analysis is only possible from 2007). During this period, median prices increased by +43.5% overall but varies considerably at settlement/parish level. The table also sets out the LQ data for the same period, and shows an overall increase of +32.1% with considerable variation at borough level.

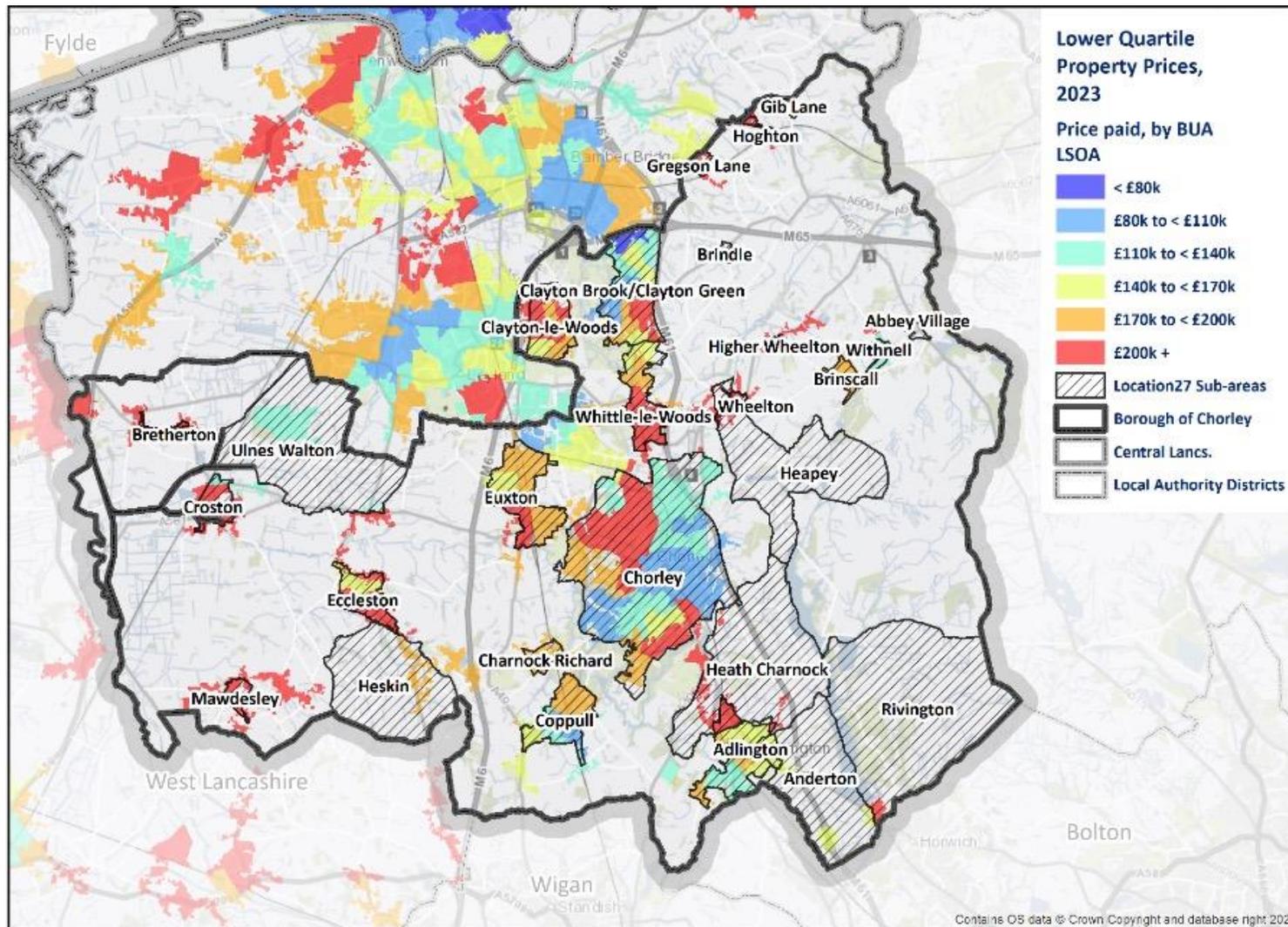
3.6 Maps 3.1 and 3.2 provide an illustration of lower quartile and median prices using Lower Super Output Area. The maps show a range of market prices with the highest prices in Croston, Mawdesley, Eccleston, and Higher Wheelton. Euxton, Chorley, Whittle-le-Woods, Clayton Brook/Clayton Green, Adlington

and Coppull have the widest range of prices. Lower prices are clustered in the north of Clayton Brook/Clayton Green, Coppull and Chorley.

Table 3.3 Comparative lower quartile and median house price change 2007-2023 by sub-areas

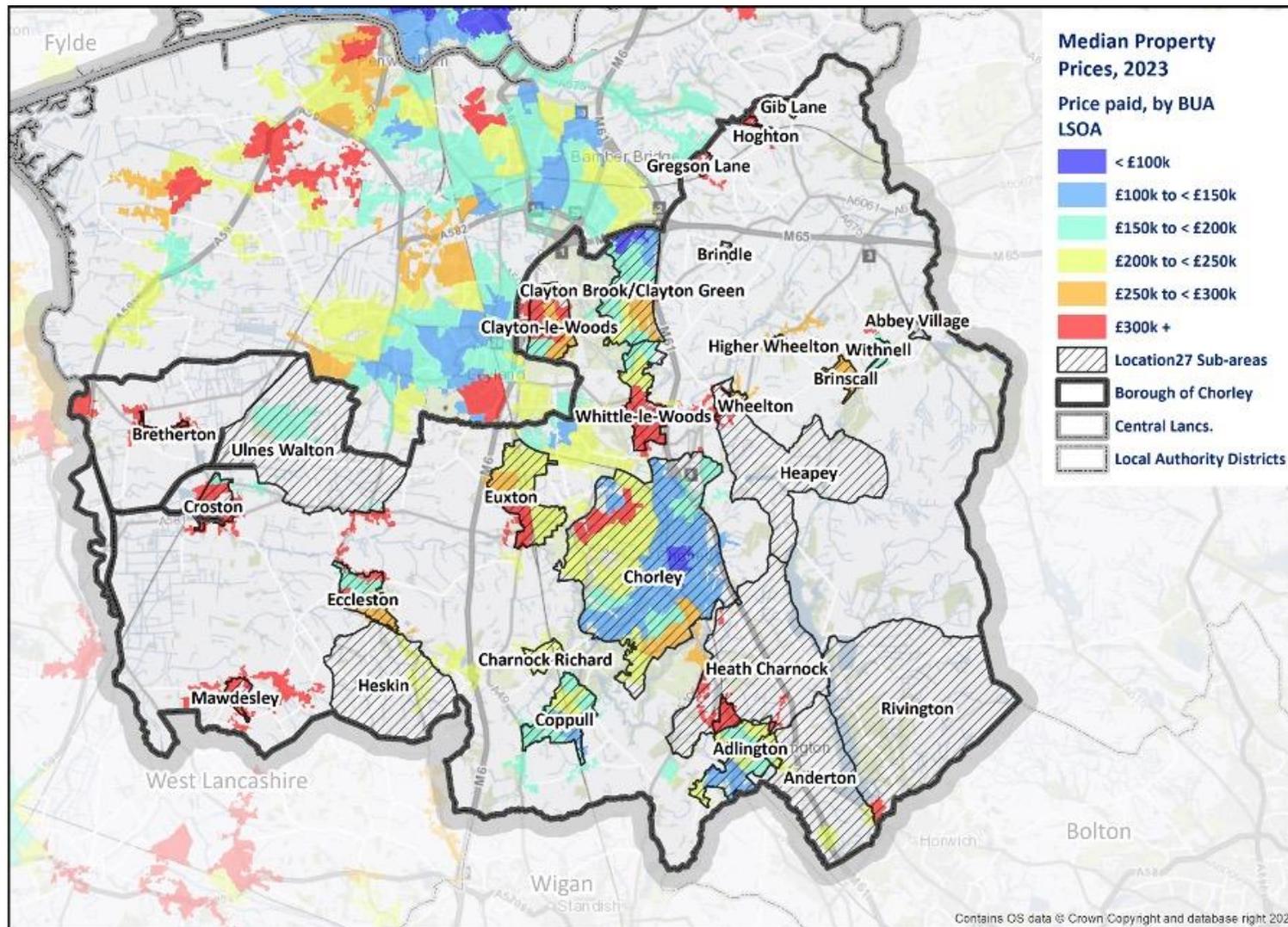
Settlement / Parish	LQ house price			Median house price		
	2007	2023	% change	2007	2023	% change
Abbey Village	£167,500	£178,000	6.3%	£218,500	£180,000	-17.6%
Adlington	£114,000	£150,000	31.6%	£137,000	£185,000	35.0%
Anderton	£117,500	£193,000	64.3%	£140,500	£228,750	62.8%
Bretherton	£250,000	£345,000	38.0%	£347,500	£535,000	54.0%
Brindle	£250,000	£362,000	44.8%	£278,000	£412,500	48.4%
Brinscall/Withnell	£135,000	£170,000	25.9%	£194,250	£280,000	44.1%
Buckshaw Village	£101,995	£110,000	7.8%	£107,995	£171,000	58.3%
Charnock Richard	£166,750	£196,500	17.8%	£195,975	£236,000	20.4%
Chorley	£92,600	£119,000	28.5%	£117,250	£165,000	40.7%
Clayton Brook/Clayton Green	£116,000	£140,000	20.7%	£136,500	£189,000	38.5%
Clayton-le-Woods	£123,000	£160,000	30.1%	£139,000	£236,000	69.8%
Coppull	£92,000	£131,500	42.9%	£118,500	£177,000	49.4%
Croston	£162,000	£225,000	38.9%	£186,750	£295,000	58.0%
Eccleston	£141,000	£180,000	27.7%	£169,975	£280,000	64.7%
Euxton	£142,000	£198,000	39.4%	£175,000	£245,000	40.0%
Gib Lane	£330,000	-	-	£360,000	-	-
Gregson Lane	£119,950	£136,000	13.4%	£124,999	£186,500	49.2%
Heapey	£280,000	£245,000	-12.5%	£328,000	£358,750	9.4%
Heath Charnock	£125,000	£202,000	61.6%	£176,500	£327,500	85.6%
Heskin	£195,000	£191,500	-1.8%	£249,950	£206,500	-17.4%
Higher Wheelton	£187,000	£245,000	31.0%	£197,000	£297,000	50.8%
Hoghton	£133,500	£291,000	118.0%	£239,950	£405,000	68.8%
Mawdesley	£174,000	£230,000	32.2%	£255,000	£345,000	35.3%
Rivington	£610,000	£700,000	14.8%	£610,000	£700,000	14.8%
Ulnes Walton	£119,500	£139,500	16.7%	£150,000	£166,500	11.0%
Wheelton	£149,000	£190,000	27.5%	£174,125	£218,500	25.5%
Whittle-le-Woods	£140,000	£177,500	26.8%	£183,000	£290,000	58.5%
<i>Elsewhere Chorley Borough</i>	<i>£390,000</i>	<i>£150,000</i>	<i>-61.5%</i>	<i>£390,000</i>	<i>£158,469</i>	<i>-59.4%</i>
CHORLEY BOROUGH	£105,995	£140,000	32.1%	£138,000	£198,000	43.5%
CENTRAL LANCS.	£107,500	£125,000	16.3%	£136,950	£180,000	31.4%

Map 3.1 Lower quartile house prices by built up areas with the LSOAs of Chorley Borough



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Map 3.2 Median house prices by built up areas with the LSOAs of Chorley Borough



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Private renting

- 3.7 Table 3.4 provides an overview of the cost of renting privately across the borough and compares prices with Central Lancs, the North West region, and England as a whole. Over this time, lower quartile rents have increased by 40.5% and median rents have increased by 42.1%. These increases are above those experienced across Central Lancs and lower than other comparator areas. Table 3.5 summarises 2023 price data by settlement/parish.

Table 3.4 Comparative lower quartile and median rental price 2010-2023

Location	Lower quartile price by year (£)		% change 2010-2023
	2010	2023	
Chorley	£481	£676	40.5%
Central Lancs.	£472	£650	37.7%
North West	£472	£693	46.8%
England	£598	£923	54.3%
Location	Median price by year (£)		% change 2010-2023
	2010	2023	
Chorley	£546	£776	42.1%
Central Lancs.	£546	£750	37.4%
North West	£546	£901	65.0%
England	£893	£1,473	64.9%

Source: © 2023 Zoopla Limited

Table 3.5 Lower quartile and median rents by sub-area 2023

Settlement / Parish	Lower quartile (£ each month)	Median (£ each month)
Abbey Village	£1,499	£1,499
Adlington	£570	£676
Anderton	£826	£886
Bretherton	£849	£949
Brindle	-	-
Brinscall/Withnell	£875	£1,175
Buckshaw Village	£706	£802
Charnock Richard	£849	£975
Chorley	£650	£702
Clayton Brook/Clayton Green	£650	£823
Clayton-le-Woods	£849	£949
Coppull	£676	£702
Croston	£724	£849
Eccleston	£793	£897
Euxton	£849	£949
Gib Lane	-	-
Gregson Lane	£849	£849
Heapey	£849	£849
Heath Charnock	£722	£750
Heskin	£923	£923
Higher Wheelton	£1,296	£1,296
Hoghton	£823	£938
Mawdesley	£750	£836
Rivington	£1,101	£1,101
Ulnes Walton	£1,699	£1,699
Wheelton	£750	£750
Whittle-le-Woods	£897	£1,099
<i>Elsewhere Chorley Borough</i>	<i>£1,300</i>	<i>£1,400</i>
CHORLEY BOROUGH	£676	£776

Source: © 2023 Zoopla Limited

- 3.8 The amount that can be claimed for assistance with rental costs is capped to a local allowance that varies by area. The cap is estimated by the VOA and published in the form a Local Housing Allowance (LHA) rate for a broad market area. (BRMA). Chorley is located within the Central Lancs BRMA. Table 3.6 summarises lower quartile rents, the LHA for the area BRMA and the variance between lower quartile rents and the LHA. This shows the considerable shortfall in the amount of rent covered by the LHA.

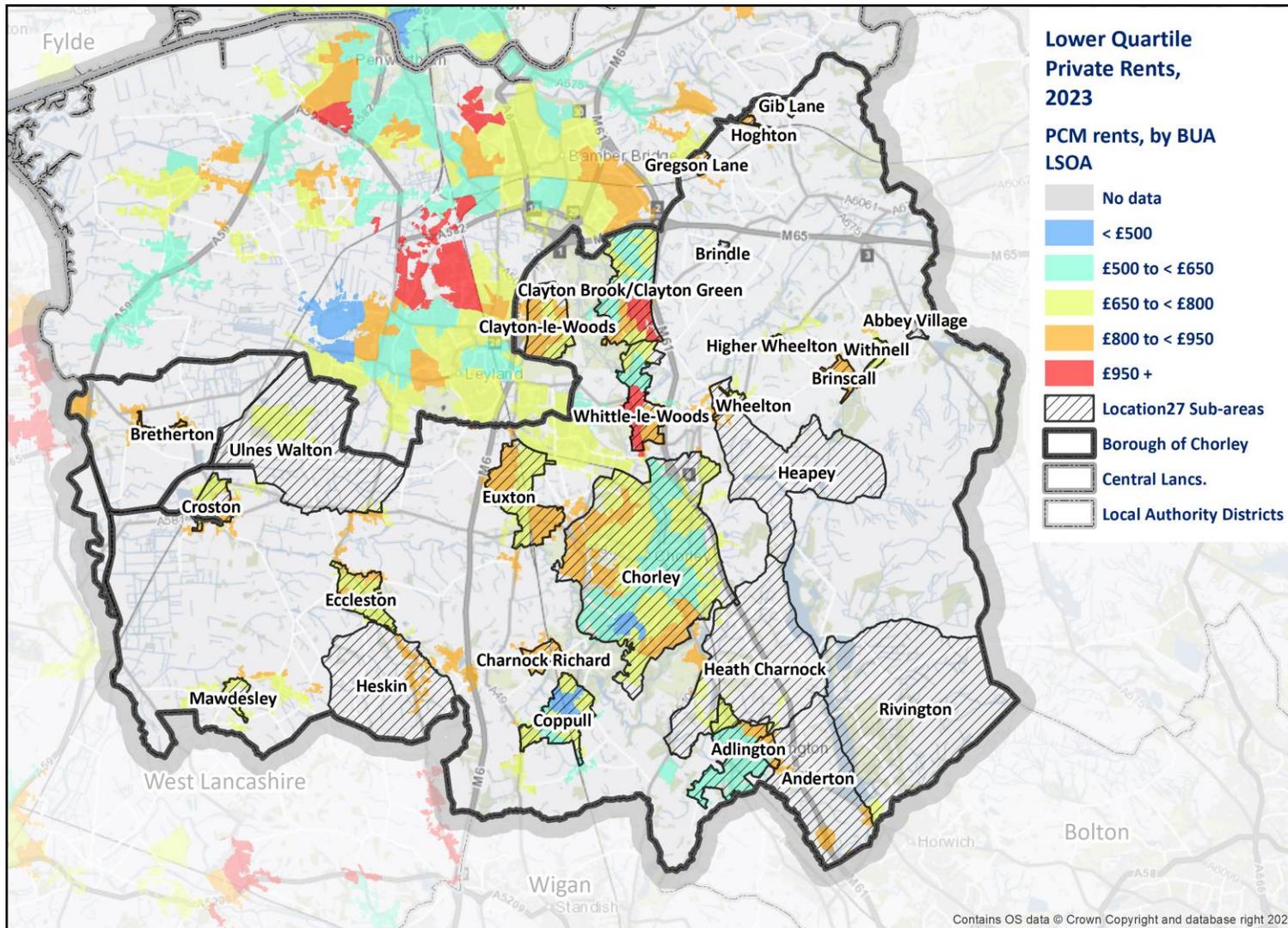
Table 3.6 Broad Rental Market Area Local Housing Allowance Rates (April 2023) – Central Lancs BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2023 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£66.50	£288	£414	-£126
1 Bedroom	£90.90	£394	£524	-£130
2 Bedroom	£115.07	£499	£663	-£164
3 Bedroom	£132.33	£573	£776	-£203
4 Bedroom	£182.96	£793	£1,101	-£308

Source: Zoopla 2023

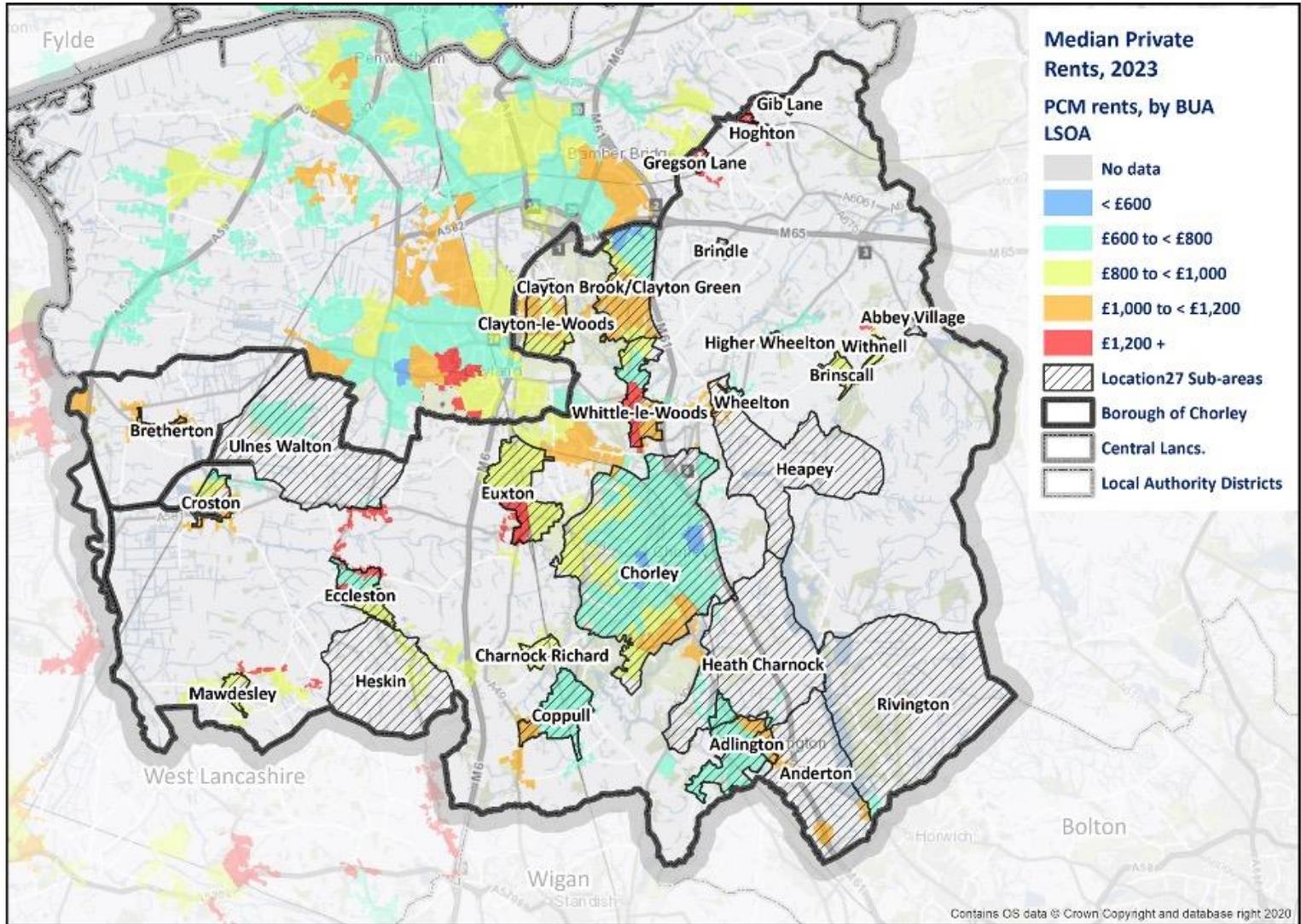
- 3.9 More detailed rental data within built-up areas at a small area level (Lower Super Output Areas) are presented in Map 3.3 (lower quartile) and Map 3.4 (median). This illustrates that rents are generally lower in parts of Coppull, Chorley and Adlington and higher in parts of Whittle-le-Woods, Euxton, Eccleston, and Mawdesley.
- 3.10 The private rented sector accommodates a proportion of low-income households that are eligible for assistance with rental costs. Map 3.5 illustrates the proportion of households in receipt of housing benefit assistance across the borough. This shows a particularly high concentration in Chorley, Clayton Brook/Clayton Green, Coppull and Euxton.

Map 3.3 2023 lower quartile rents across Chorley Borough by built up areas within LSOAs



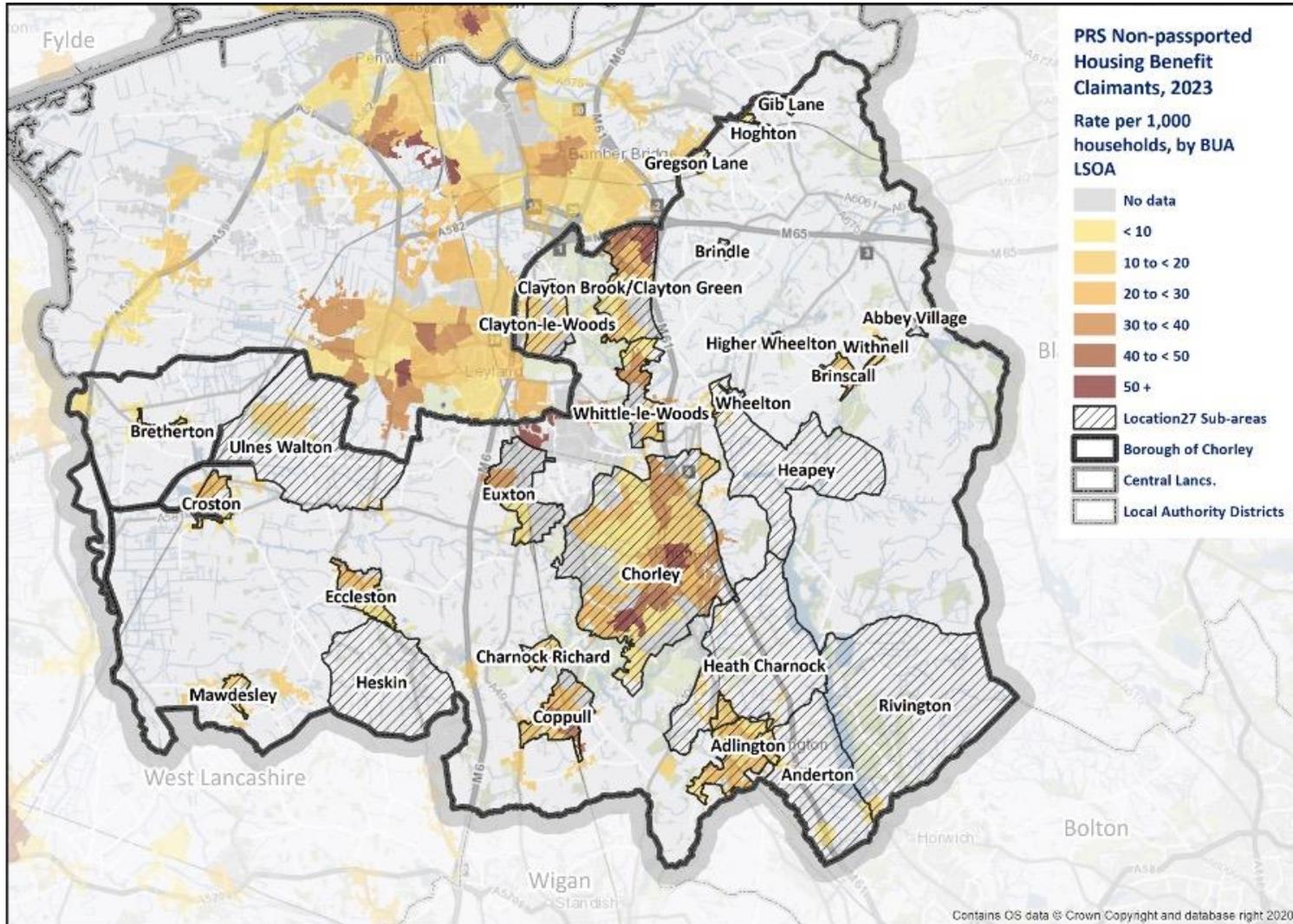
Source: Zoopla Lettings 2023

Map 3.4 2023 median rents across Chorley Borough by built up areas within LSOAs



Source: Zoopla Lettings 2023

Map 3.5 Private Rented Sector Non-Passported Housing Benefit Claimants 2023



Source: 2023 DWP Stat Xplore

Relative affordability

- 3.11 The relative affordability of open market dwellings in the Chorley Borough is compared with the other local authorities in Lancashire and neighbouring local authorities in Table 3.7. These tables are produced by the MHCLG, based on a ratio of earnings to house prices using Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.
- 3.12 In terms of relative affordability (ranked based on 2023 least-to-most affordable), Chorley Borough is the least affordable local authority area compared with other areas of Greater Lancashire and neighbouring districts. At a ratio of 6.9, Chorley has a higher ratio than the North West and a lower ratio than England.

Table 3.7 Relative affordability of median prices by local authority area, Lancashire, the North West and England (workplace-based and residence based)

Locality	2023 Median Workplace-based	2023 Median Residence-based
Chorley	6.9	6.2
Blackburn with Darwen	4.3	4.3
Bolton	6.0	5.7
Preston	5.3	4.8
South Ribble	5.9	6.0
West Lancashire	6.4	6.5
Wigan	5.8	5.5
Lancashire	5.7	5.6
North West	6.1	6.1
ENGLAND	8.3	8.3

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

Relative affordability of housing tenure options and defining genuinely affordable housing

- 3.13 The relative cost of alternative housing options across the borough and settlements/parishes has been considered from two perspectives. Firstly, analysis considers prevailing prices at housing market sub-area 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.
- 3.14 The starting point for assessing thresholds for what is affordable and not affordable are as follows:

- For renting, 25% of gross household income is used as the ‘tipping point’ for affordability, with properties not affordable if more than 25% of income is spent on rent. There is no official guidance on what proportion of income should be used. Former CLG SHMA Practice Guidance (2007) recommended 25% and Shelter suggest using 35% of net income; and
 - For buying, affordability is based on a 3.5x gross household income multiple. Former CLG SHMA Practice Guidance (2007) recommended a 3.5x multiple for a household with a single earner and 2.9x for a dual earner.
- 3.15 The former 2007 SHMA guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- 3.16 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered. This is the maximum single or joint household income multiple offered by First Direct for example.
- 3.17 For this study, the following assumptions are considered by arc4 with reference to affordability is:
- For buying up to 3.5x gross household income; and
 - For renting up to 25% gross household income.
- 3.18 Table 3.8 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties. The cost of alternative affordable and market tenure options by settlement/parish is set out in Table 3.9. Table 3.10 shows the gross household incomes needed to afford the tenure based on the 25% rental and 3.5x income multiples. Table 3.11 considers the impact of deposits on sale price.
- 3.19 This analysis indicates that for open market housing at borough-level, the minimum income required is £32,448 (for lower quartile or entry-level renting) or £36,000 (for lower quartile or entry-level house prices). These amounts do vary by settlement/parish, for example income requirements for entry-level renting range between £27,336 in Adlington and £81,552 in Ulnes Walton. For entry-level home ownership, income requirements range between £28,286 in Buckhaw Village and £180,000 in Rivington.

Table 3.8 Summary of tenure (including affordable options), price assumptions, and data sources

Tenure	Tenure price assumptions	Affordability assumptions	Data Source
Social rent	2023 average prices	25% of income	Regulator of Social Housing Statistical Data Return 2023
Affordable rent	80% of median market rent	25% of income	GLA 2023-23
Market Rent – lower quartile	2023 prices	25% of income	Zoopla 2023
Market Rent – median	2023 prices	25% of income	Zoopla 2023
Market Sale – lower quartile	2023 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – median	2023 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – average	2023 prices	90% LTV, 3.5x income	Land Registry Price Paid
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	90% LTV, 3.5x income for equity and 25% of income for rental element	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	90% LTV, 3.5x income for equity and 25% of income for rental element	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%	70% LTV, 3.5x income	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government <u>First Home</u> tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 30%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 25%	75% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 25%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 20%	80% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 20%	Assumptions applied to Land Registry Price Paid data

Table 3.9 Cost of alternative tenure options by sub-area and Chorley

Tenure option	Price / equity requirement (2023)	Settlement / Parish																												
		Chorley	Abbey Village	Adlington	Anderton	Bretherton	Brindle	Brinscall/Witnell	Buckshaw Village	Charnock Richard	Chorley	Clayton Brook/Clayton	Clayton-le-Woods	Coppull	Croston	Eccleston	Euxton	Gib Lane	Gregson Lane	Heapey	Heath Charnock	Heskin	Higher Wheelton	Hoghton	Mawdesley	Rivington	Ulnes Walton	Wheelton	Whittle-le-Woods	
Social Rent (average)	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374
Affordable Rent	£621	£1,199	£541	£709	£759	-	£940	£642	£780	£562	£658	£759	£562	£679	£718	£759	-	£679	£679	£600	£738	£1,037	£750	£669	£881	£1,359	£600	£879		
Market Rent - Lower Quartile	£676	£1,499	£570	£826	£849	-	£875	£706	£849	£650	£650	£849	£676	£724	£793	£849	-	£849	£849	£722	£923	£1,296	£823	£750	£1,101	£1,699	£750	£897		
Market Rent - Median	£776	£1,499	£676	£886	£949	-	£1,175	£802	£975	£702	£823	£949	£702	£849	£897	£949	-	£849	£849	£750	£923	£1,296	£938	£836	£1,101	£1,699	£750	£1,099		
Market Rent - Average	£872	£1,499	£737	£924	£959	-	£1,201	£877	£959	£774	£937	£1,095	£799	£874	£1,027	£1,083	-	£849	£1,033	£843	£923	£1,296	£1,118	£970	£1,101	£1,699	£825	£1,045		
Market Sale - Lower Quartile	£140,000	£178,000	£150,000	£193,000	£345,000	£362,000	£170,000	£110,000	£196,500	£119,000	£140,000	£160,000	£131,500	£225,000	£180,000	£198,000	-	£136,000	£245,000	£202,000	£191,500	£245,000	£291,000	£230,000	£700,000	£139,500	£190,000	£177,500		
Market Sale - Median	£198,000	£180,000	£185,000	£228,750	£535,000	£412,500	£280,000	£171,000	£236,000	£165,000	£189,000	£236,000	£177,000	£295,000	£280,000	£245,000	-	£186,500	£358,750	£327,500	£206,500	£297,000	£405,000	£345,000	£700,000	£166,500	£218,500	£290,000		
Market Sale - Average	£263,817	£498,600	£210,283	£240,333	£498,333	£470,500	£297,896	£177,619	£310,909	£240,022	£347,667	£246,692	£182,295	£325,727	£328,133	£294,587	-	£245,500	£358,750	£335,300	£220,250	£568,200	£427,875	£372,512	£700,000	£325,750	£248,722	£312,010		
Shared ownership (50%)	£99,000	£90,000	£92,500	£114,375	£267,500	£206,250	£140,000	£85,500	£118,000	£82,500	£94,500	£118,000	£88,500	£147,500	£140,000	£122,500	-	£93,250	£179,375	£163,750	£103,250	£148,500	£202,500	£172,500	£350,000	£83,250	£109,250	£145,000		
Shared ownership (25%)	£49,500	£45,000	£46,250	£57,188	£133,750	£103,125	£70,000	£42,750	£59,000	£41,250	£47,250	£59,000	£44,250	£73,750	£70,000	£61,250	-	£46,625	£89,688	£81,875	£51,625	£74,250	£101,250	£86,250	£175,000	£41,625	£54,625	£72,500		
Help to buy	£148,500	£135,000	£138,750	£171,563	£401,250	£309,375	£210,000	£128,250	£177,000	£123,750	£141,750	£177,000	£132,750	£221,250	£210,000	£183,750	-	£139,875	£269,063	£245,625	£154,875	£222,750	£303,750	£258,750	£525,000	£124,875	£163,875	£217,500		
Discounted Home Ownership (30%)	£138,600	£126,000	£129,500	£160,125	£374,500	£288,750	£196,000	£119,700	£165,200	£115,500	£132,300	£165,200	£123,900	£206,500	£196,000	£171,500	-	£130,550	£251,125	£229,250	£144,550	£207,900	£283,500	£241,500	£490,000	£116,550	£152,950	£203,000		
Discounted Home Ownership (25%)	£148,500	£135,000	£138,750	£171,563	£401,250	£309,375	£210,000	£128,250	£177,000	£123,750	£141,750	£177,000	£132,750	£221,250	£210,000	£183,750	-	£139,875	£269,063	£245,625	£154,875	£222,750	£303,750	£258,750	£525,000	£124,875	£163,875	£217,500		
Discounted Home Ownership (20%)	£158,400	£144,000	£148,000	£183,000	£428,000	£330,000	£224,000	£136,800	£188,800	£132,000	£151,200	£188,800	£141,600	£236,000	£224,000	£196,000	-	£149,200	£287,000	£262,000	£165,200	£237,600	£324,000	£276,000	£560,000	£133,200	£174,800	£232,000		

Table 3.10 Household income required for tenure to be affordable (based on 25% of income for rents and 3.5x income for buying) by sub-area and Chorley

Tenure option	Income required (2023)	Settlement / Parish																												
		Chorley	Abbey Village	Adlington	Anderton	Bretherton	Brindle	Brinscall/Withnell	Buckshaw Village	Charnock Richard	Chorley	Clayton Brook/Clayton Green	Clayton-le-Woods	Coppull	Croston	Eccleston	Euxton	Gib Lane	Gregson Lane	Heapey	Heath Charnock	Heskin	Higher Wheelton	Hoghton	Mawdesley	Rivington	Ulnes Walton	Wheelton	Whittle-le-Woods	
Social Rent (average)	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940	£17,940
Affordable Rent	£29,798	£57,562	£25,958	£34,022	£36,442	-	£45,101	£30,797	£37,440	£26,957	£31,603	£36,442	£26,957	£32,602	£34,445	£36,442	-	£32,602	£32,602	£28,800	£35,443	£49,766	£36,019	£32,102	£42,278	£65,242	£28,800	£42,182	£42,182	£42,182
Market Rent - Lower Quartile	£32,448	£71,952	£27,336	£39,624	£40,752	-	£42,000	£33,888	£40,752	£31,200	£31,200	£40,752	£32,448	£34,752	£38,064	£40,752	-	£40,752	£40,752	£34,632	£44,304	£62,208	£39,504	£36,000	£52,848	£81,552	£36,000	£43,056	£43,056	£43,056
Market Rent – Median	£37,248	£71,952	£32,448	£42,528	£45,552	-	£56,376	£38,496	£46,800	£33,696	£39,504	£45,552	£33,696	£40,752	£43,056	£45,552	-	£40,752	£40,752	£36,000	£44,304	£62,208	£45,024	£40,128	£52,848	£81,552	£36,000	£52,728	£52,728	£52,728
Market Rent – Average	£41,856	£71,952	£35,395	£44,352	£46,042	-	£57,650	£42,099	£46,020	£37,137	£44,971	£52,542	£38,335	£41,929	£49,273	£52,007	-	£40,752	£49,568	£40,458	£44,304	£62,208	£53,682	£46,546	£52,848	£81,552	£39,579	£50,177	£50,177	£50,177
Market Sale - Lower Quartile	£36,000	£45,771	£38,571	£49,629	£88,714	£93,086	£43,714	£28,286	£50,529	£30,600	£36,000	£41,143	£33,814	£57,857	£46,286	£50,914	-	£34,971	£63,000	£51,943	£49,243	£63,000	£74,829	£59,143	£180,000	£35,871	£48,857	£45,643	£45,643	£45,643
Market Sale – Median	£50,914	£46,286	£47,571	£58,821	£137,571	£106,071	£72,000	£43,971	£60,686	£42,429	£48,600	£60,686	£45,514	£75,857	£72,000	£63,000	-	£47,957	£92,250	£84,214	£53,100	£76,371	£104,143	£88,714	£180,000	£42,814	£56,186	£74,571	£74,571	£74,571
Market Sale – Average	£67,839	£128,211	£54,073	£61,800	£128,143	£120,986	£76,602	£45,673	£79,948	£61,720	£89,400	£63,435	£46,876	£83,758	£84,377	£75,751	-	£63,129	£92,250	£86,220	£56,636	£146,109	£110,025	£95,789	£180,000	£83,764	£63,957	£80,231	£80,231	£80,231
Shared ownership (50%)	£37,787	£34,483	£35,401	£43,432	£99,651	£77,163	£52,840	£32,831	£44,763	£31,729	£36,135	£44,763	£33,932	£55,594	£52,840	£46,415	-	£35,676	£67,296	£61,560	£39,348	£55,961	£75,786	£64,772	£129,940	£32,005	£41,550	£54,676	£54,676	£54,676
Shared ownership (25%)	£30,504	£27,861	£28,595	£35,017	£79,970	£61,989	£42,540	£26,540	£36,081	£25,660	£29,183	£36,081	£27,421	£44,742	£42,540	£37,403	-	£28,816	£54,099	£49,512	£31,751	£45,035	£60,888	£52,081	£104,190	£25,880	£33,513	£44,008	£44,008	£44,008
Help to buy	£36,771	£33,429	£34,357	£42,482	£99,357	£76,607	£52,000	£31,757	£43,829	£30,643	£35,100	£43,829	£32,871	£54,786	£52,000	£45,500	-	£34,636	£66,625	£60,821	£38,350	£55,157	£75,214	£64,071	£130,000	£30,921	£40,579	£53,857	£53,857	£53,857
Discounted Home Ownership (30%)	£35,640	£32,400	£33,300	£41,175	£96,300	£74,250	£50,400	£30,780	£42,480	£29,700	£34,020	£42,480	£31,860	£53,100	£50,400	£44,100	-	£33,570	£64,575	£58,950	£37,170	£53,460	£72,900	£62,100	£126,000	£29,970	£39,330	£52,200	£52,200	£52,200
Discounted Home Ownership (25%)	£38,186	£34,714	£35,679	£44,116	£103,179	£79,554	£54,000	£32,979	£45,514	£31,821	£36,450	£45,514	£34,136	£56,893	£54,000	£47,250	-	£35,968	£69,188	£63,161	£39,825	£57,279	£78,107	£66,536	£135,000	£32,111	£42,139	£55,929	£55,929	£55,929
Discounted Home Ownership (20%)	£40,731	£37,029	£38,057	£47,057	£110,057	£84,857	£57,600	£35,177	£48,549	£33,943	£38,880	£48,549	£36,411	£60,686	£57,600	£50,400	-	£38,366	£73,800	£67,371	£42,480	£61,097	£83,314	£70,971	£144,000	£34,251	£44,949	£59,657	£59,657	£59,657

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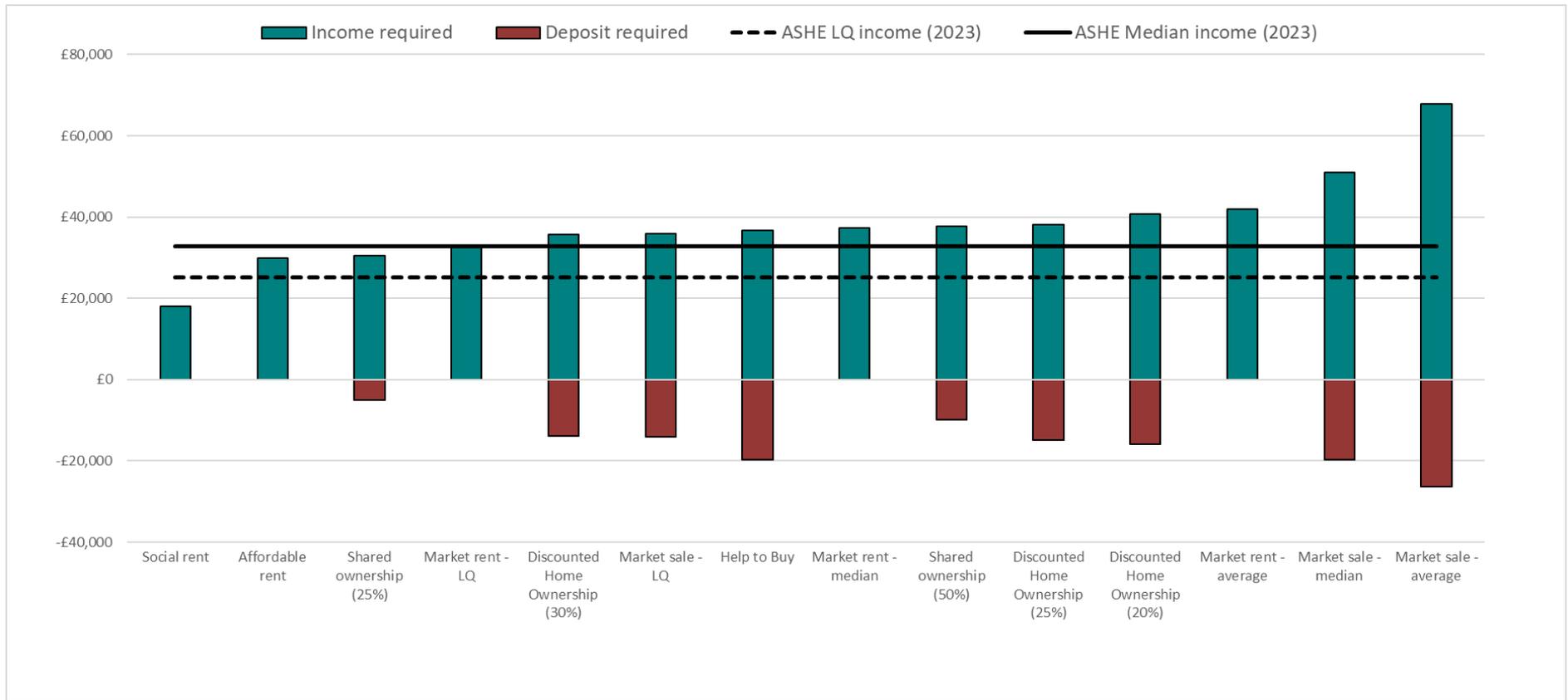
Table 3.11 Impact of alternative deposits on sale price and income required for open market properties

Market sale price	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	Borough average price
Market sale – lower quartile	£126,000	£112,000	£98,000	£84,000	£140,000
Market sale – median	£178,200	£158,400	£138,600	£118,800	£198,000
Market sale – average	£237,435	£211,054	£184,672	£158,290	£263,817
Household income required (3.5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	
Market sale – lower quartile	£36,000	£32,000	£28,000	£24,000	
Market sale – median	£50,914	£45,257	£39,600	£33,943	
Market sale – average	£67,839	£60,301	£52,763	£45,226	
Household income required (5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	
Market sale – lower quartile	£25,200	£22,400	£19,600	£16,800	
Market sale – median	£35,640	£31,680	£27,720	£23,760	
Market sale – average	£47,487	£42,211	£36,934	£31,658	

Source: Data derived from Land Registry © Crown copyright 2023

- 3.20 Figure 3.2 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. It uses lower quartile and median earnings derived from the ONS Annual Survey of Hours and Earnings for 2023.
- 3.21 This indicates that only social renting is affordable for households with lower quartile earners. For households with median income earners, a broader range of tenure options are available, including affordable rent, shared ownership and market rent.

Figure 3.2 Borough of Chorley household income and housing costs



Source: Data produced by Land Registry © Crown copyright 2023, Zoopla 2023, CLG, ASHE 2023

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

What is genuinely affordable housing in the Chorley Borough context?

- 3.22 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:
- Lower quartile and median household incomes from the 2023 CAMEO data;
 - 2023 entry-level incomes from a range of key worker occupations;
 - Incomes associated with 2023 minimum and living wages (using single, dual income, and 1.5x income measures);
 - The proportion of income a household would need to spend on rent;
 - 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, with up to 4x being affordable.

Genuinely affordable rents

- 3.23 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 current market prices and rents. The analysis helps to establish the extent to which different tenures are affordable and what are genuinely affordable prices and rents based on local incomes.
- 3.24 Table 3.12 focuses on the affordability of market renting and shows the cost of renting a lower quartile and median priced property by settlement/parish, how this compares with incomes, and what would be genuinely affordable based on local incomes. For example, lower quartile rents are £676 across Chorley Borough where the lower quartile income is £2,083. This means that a household is spending 32.4% of income on rent. To be genuinely affordable, that is, costing no more than 25% of gross income, a lower quartile rent should be £521 each month and median rent should be £729 each month. There are affordability challenges across most settlements and parishes, with only 5 areas where households are spending less than 25% of their lower quartile income on lower quartile rents.

Affordable home ownership options

- 3.25 Table 3.13 focuses on the affordability of home ownership and shows the cost of buying a lower quartile and median-priced property. This shows that there are only two settlements/parishes where prices are up to 3.5x household income.). Boroughwide, to be genuinely affordable, a property should cost no more than £87,500 to be affordable to households on lower quartile incomes and £122,500 to households on median incomes.

Table 3.12 Affordability of private rents by settlement/parish

Settlement / Parish	LQ Rent and Income				Median rent and income			
	Actual LQ rent 2023	LQ Gross household income 2023 (Monthly £)	% LQ income required to be spent on LQ rent	What would be an affordable rent based on actual LQ income	Actual Median rent 2023	Median Gross household income 2023 (Monthly £)	% median income required to be spent on median rent	What would be an affordable rent based on actual median income
Abbey Village	£1,499	£1,250	119.9	£313	£1,499	£2,917	51.4	£729
Adlington	£570	£2,083	27.3	£521	£676	£2,083	32.4	£521
Anderton	£826	£2,917	28.3	£729	£886	£3,750	23.6	£938
Bretherton	£849	£2,917	29.1	£729	£949	£2,917	32.5	£729
Brindle	-	£2,917		£729	-	£3,750		£938
Brinscall/Withnell	£875	£2,083	42.0	£521	£1,175	£2,917	40.3	£729
Buckshaw Village	£706	£2,917	24.2	£729	£802	£2,917	27.5	£729
Charnock Richard	£849	£2,917	29.1	£729	£975	£2,917	33.4	£729
Chorley	£650	£1,250	52.0	£313	£702	£2,083	33.7	£521
Clayton Brook/Clayton Green	£650	£1,250	52.0	£313	£823	£2,917	28.2	£729
Clayton-le-Woods	£849	£2,917	29.1	£729	£949	£2,917	32.5	£729
Coppull	£676	£1,250	54.1	£313	£702	£2,083	33.7	£521
Croston	£724	£2,917	24.8	£729	£849	£2,917	29.1	£729
Eccleston	£793	£2,917	27.2	£729	£897	£2,917	30.8	£729
Euxton	£849	£2,917	29.1	£729	£949	£2,917	32.5	£729
Gib Lane	-	£2,083		£521	-	£2,917		£729
Gregson Lane	£849	£2,917	29.1	£729	£849	£2,917	29.1	£729
Heapey	£849	£3,750	22.6	£938	£849	£5,208	16.3	£1,302
Heath Charnock	£722	£3,333	21.6	£833	£750	£3,750	20.0	£938
Heskin	£923	£2,917	31.6	£729	£923	£3,750	24.6	£938
Higher Wheelton	£1,296	£2,917	44.4	£729	£1,296	£2,917	44.4	£729
Hoghton	£823	£2,917	28.2	£729	£938	£3,750	25.0	£938
Mawdesley	£750	£3,750	20.0	£938	£836	£3,750	22.3	£938
Rivington	£1,101	£3,750	29.4	£938	£1,101	£5,208	21.1	£1,302
Ulnes Walton	£1,699	£2,917	58.3	£729	£1,699	£3,333	51.0	£833
Wheelton	£750	£2,083	36.0	£521	£750	£2,917	25.7	£729
Whittle-le-Woods	£897	£2,917	30.8	£729	£1,099	£2,917	37.7	£729
<i>Elsewhere Chorley Borough</i>	£1,300	£2,083	62.4	£521	£1,400	£2,917	48.0	£729
CHORLEY BOROUGH	£676	£2,083	32.4	£521	£776	£2,917	26.6	£729
Key								
Up to and including 25%			24					
Between 25% and 35%			32					
35% or more			40					

Sources: Zoopla Lettings 2023, household income from 2023 CAMEO

Table 3.13 Affordability of owner-occupation by settlement/parish

Settlement / Parish	LQ Rent and Income				Median rent and income			
	Actual LQ price 2023	LQ Gross household income 2023 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2023	Median Gross household income 2023 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
Abbey Village	£178,000	£15,000	10.7	£52,500	£180,000	£35,000	4.6	£122,500
Adlington	£150,000	£25,000	5.4	£87,500	£185,000	£25,000	6.7	£87,500
Anderton	£193,000	£35,000	5.0	£122,500	£228,750	£45,000	4.6	£157,500
Bretherton	£345,000	£35,000	8.9	£122,500	£535,000	£35,000	13.8	£122,500
Brindle	£362,000	£35,000	9.3	£122,500	£412,500	£45,000	8.3	£157,500
Brinscall/Withnell	£170,000	£25,000	6.1	£87,500	£280,000	£35,000	7.2	£122,500
Buckshaw Village	£110,000	£35,000	2.8	£122,500	£171,000	£35,000	4.4	£122,500
Charnock Richard	£196,500	£35,000	5.1	£122,500	£236,000	£35,000	6.1	£122,500
Chorley	£119,000	£15,000	7.1	£52,500	£165,000	£25,000	5.9	£87,500
Clayton Brook/Clayton Green	£140,000	£15,000	8.4	£52,500	£189,000	£35,000	4.9	£122,500
Clayton-le-Woods	£160,000	£35,000	4.1	£122,500	£236,000	£35,000	6.1	£122,500
Coppull	£131,500	£15,000	7.9	£52,500	£177,000	£25,000	6.4	£87,500
Croston	£225,000	£35,000	5.8	£122,500	£295,000	£35,000	7.6	£122,500
Eccleston	£180,000	£35,000	4.6	£122,500	£280,000	£35,000	7.2	£122,500
Euxton	£198,000	£35,000	5.1	£122,500	£245,000	£35,000	6.3	£122,500
Gib Lane	-	£25,000		£87,500	-	£35,000		£122,500
Gregson Lane	£136,000	£35,000	3.5	£122,500	£186,500	£35,000	4.8	£122,500
Heapey	£245,000	£45,000	4.9	£157,500	£358,750	£62,500	5.2	£218,750
Heath Charnock	£202,000	£40,000	4.5	£140,000	£327,500	£45,000	6.6	£157,500
Heskin	£191,500	£35,000	4.9	£122,500	£206,500	£45,000	4.1	£157,500
Higher Wheelton	£245,000	£35,000	6.3	£122,500	£297,000	£35,000	7.6	£122,500
Hoghton	£291,000	£35,000	7.5	£122,500	£405,000	£45,000	8.1	£157,500
Mawdesley	£230,000	£45,000	4.6	£157,500	£345,000	£45,000	6.9	£157,500
Rivington	£700,000	£45,000	14.0	£157,500	£700,000	£62,500	10.1	£218,750
Ulnes Walton	£139,500	£35,000	3.6	£122,500	£166,500	£40,000	3.7	£140,000
Wheelton	£190,000	£25,000	6.8	£87,500	£218,500	£35,000	5.6	£122,500
Whittle-le-Woods	£177,500	£35,000	4.6	£122,500	£290,000	£45,000	5.8	£157,500
<i>Elsewhere Chorley Borough</i>	<i>£150,000</i>	<i>£35,000</i>	<i>3.9</i>	<i>£122,500</i>	<i>£158,469</i>	<i>£35,000</i>	<i>4.1</i>	<i>£122,500</i>
CHORLEY BOROUGH	£140,000	£25,000	5.0	£87,500	£198,000	£35,000	5.1	£122,500

Key	
Up to 3.5x	2.9
Between 3.5x and 5x	4.2
5x or more	6.5

Sources: Zoopla Lettings 2023, household income from 2023 CAMEO

Affordability of prices and rents to selected key workers and households on minimum/living wages

- 3.26 The extent to which citywide open market rents are affordable to selected keyworkers and households on minimum and living wages are explored in Table 3.14. Most key workers on entry-level grades are having to spend more than 25% of their income on rent.
- 3.27 Table 3.15 considers the income multiples needed to buy a property based on the incomes of selected key workers and households on minimum/living wages. Analysis assumed that a 10% deposit was available and indicates that multiples in excess of 3.5x were generally needed when buying a property.

Table 3.14 Incomes of key workers and households on minimum/living wage and rental affordability

Income/Occupation/ Wage	Gross household income 2023 (Annual £)	Gross household income 2023 (Monthly £)	LQ Rent	Median Rent	LQ Rent	Median Rent
Police officer						
Pay Point 2	£29,751	£2,479	27.3	31.3	£676	£776
Pay Point 4	£32,163	£2,680	25.2	29.0	£676	£776
Nurse						
Band 1	£22,383	£1,865	36.2	41.6	£676	£776
Band 3	£22,816	£1,901	35.6	40.8	£676	£776
Band 5	£28,407	£2,367	28.6	32.8	£676	£776
Fire officer						
Trainee	£27,178	£2,265	29.8	34.3	£676	£776
Competent	£36,226	£3,019	22.4	25.7	£676	£776
Teacher						
Unqualified (min)	£20,598	£1,717	39.4	45.2	£676	£776
Main pay range (min)	£30,000	£2,500	27.0	31.0	£676	£776
Minimum/Living Wage						
Age 23 and over						
Single household	£20,319	£1,693	39.9	45.8	£676	£776
1xFull-time, 1xPart-time	£30,479	£2,540	26.6	30.6	£676	£776
Two working adults	£40,638	£3,387	20.0	22.9	£676	£776
Age 21 and 22						
Single household	£19,851	£1,654	40.9	46.9	£676	£776
1xFull-time, 1xPart-time	£29,777	£2,481	27.2	31.3	£676	£776
Two working adults	£39,702	£3,309	20.4	23.5	£676	£776

Key

	More than 35% of income spent on rent
	Between 25% and 35% of income spent on rent
	Less than 25% of income spent on rent

Table 3.15 Incomes of households, selected key workers, and households on minimum/living wage and open market prices

Property prices			LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Help to Buy	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>			£140,000	£198,000	£99,000	£49,500	£148,500	£138,600	£148,500	£158,400
Price after deposit/loan>>			£126,000	£178,200	£89,100	£44,550	£128,700	£124,740	£133,650	£142,560
Gross household income 2023 (Annual £)			Ratio of house price to income							
CAMEO UK Household Income	LQ income	£25,000	5.0	7.1	3.6	1.8	5.1	5.0	5.3	5.7
	Median income	£35,000	3.6	5.1	2.5	1.3	3.7	3.6	3.8	4.1
	Average income	£35,047	3.6	5.1	2.5	1.3	3.7	3.6	3.8	4.1
ONS Annual Survey of Hours and Earnings	ASHE LQ	£25,217	5.0	7.1	3.5	1.8	5.1	4.9	5.3	5.7
	ASHE Median	£32,845	3.8	5.4	2.7	1.4	3.9	3.8	4.1	4.3
	ASHE Average	£39,549	3.2	4.5	2.3	1.1	3.3	3.2	3.4	3.6
Occupation		Wage	Ratio of house price to income							
Police officer										
Pay point 2		£29,751	4.2	6.0	3.0	1.5	4.3	4.2	4.5	4.8
Pay point 4		£32,163	3.9	5.5	2.8	1.4	4.0	3.9	4.2	4.4
Nurse										
Band 1		£22,383	5.6	8.0	4.0	2.0	5.7	5.6	6.0	6.4
Band 3		£22,816	5.5	7.8	3.9	2.0	5.6	5.5	5.9	6.2
Band 5		£28,407	4.4	6.3	3.1	1.6	4.5	4.4	4.7	5.0
Fire officer										
Trainee		£27,178	4.6	6.6	3.3	1.6	4.7	4.6	4.9	5.2
Competent		£36,226	3.5	4.9	2.5	1.2	3.6	3.4	3.7	3.9
Teacher										
Unqualified (min)		£20,598	6.1	8.7	4.3	2.2	6.2	6.1	6.5	6.9
Main pay range (min)		£30,000	4.2	5.9	3.0	1.5	4.3	4.2	4.5	4.8
Minimum/living wage										
Single household (25 and over)		£20,319	6.2	8.8	4.4	2.2	6.3	6.1	6.6	7.0
1xFull-time, 1xPart-time		£30,479	4.1	5.8	2.9	1.5	4.2	4.1	4.4	4.7
Two working adults		£40,638	3.1	4.4	2.2	1.1	3.2	3.1	3.3	3.5
Single household (21-24)		£19,851	6.3	9.0	4.5	2.2	6.5	6.3	6.7	7.2
1xFull-time, 1xPart-time		£29,777	4.2	6.0	3.0	1.5	4.3	4.2	4.5	4.8
Two working adults		£39,702	3.2	4.5	2.2	1.1	3.2	3.1	3.4	3.6
Key										
Up to 3.5x			2.9							
Between 3.5x and 5x			4.2							
5x or more			6.5							

Concluding comments

- 3.28 In 2023, lower quartile house prices were £140,000 and median prices were £198,000 across Chorley Borough. Prices across the borough were higher compared with Lancashire and lower than the North West. Lower quartile private rents in 2023 were £676 and median rents were £776.
- 3.29 The relative affordability of dwellings to buy or rent was explored at borough level. Across Chorley Borough, the minimum income required for entry-level/lower quartile renting was around £32,448. For buying an entry-level/lower quartile property, the minimum income required was around £36,000. These calculations assumed that a rent is affordable if no more than 25% of household income is spent on rent and, if buying a property, should cost no more than 3.5x household income.
- 3.30 Analysis considered the affordability of rents and prices at borough level. Overall, households had to spend 32.4% of lower quartile income on a lower quartile rent and 26.6% of median income for median rents. Rents were relatively more affordable in all but five settlements/parishes. Notable affordability pressures are identified in the majority of the settlements/parishes, where the proportion of lower quartile income needed for lower quartile rents was generally above 25%.
- 3.31 For open market purchase, the ratio of lower quartile income to price across Chorley was 5.0x and for median income to median price it was 5.1x. The median ratio is above the benchmark of 3.5x income and ratio. Without substantial deposits, the ability to buy is a challenge to many households.
- 3.32 Specific analysis of the affordability of renting and buying for key worker incomes and those on minimum/living wages was carried out. Key workers on entry-level grades are generally having to spend more than 25% of their income on rent.
- 3.33 Private renting was generally unaffordable for those in key worker occupations and those on minimum or living wage, with most having to spend more than 25% of income on rent. Single earners on minimum/living wage have to spend nearly 40% of their income on lower quartile rents.
- 3.34 For buying, analysis assumed that a 10% deposit was available but indicated that income multiples in excess of 3x were generally needed to buy on the open market.
- 3.35 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across Chorley (Table 3.16). This is based on local incomes and assumes that no more than 25% of income is spent on rent and a household income multiple of 3.5x is applied to local household incomes when testing the affordability of buying. These figures should be considered when considering the extent to which new affordable housing is truly affordable.

Table 3.16 Genuinely affordable rents and purchase prices by settlement/parish

Sub-area	LQ rents (25% of income)	Median rents (25% of income)	LQ purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
Abbey Village	£313	£729	£52,500	£122,500
Adlington	£521	£521	£87,500	£87,500
Anderton	£729	£938	£122,500	£157,500
Bretherton	£729	£729	£122,500	£122,500
Brindle	£729	£938	£122,500	£157,500
Brinscall/Withnell	£521	£729	£87,500	£122,500
Buckshaw Village	£729	£729	£122,500	£122,500
Charnock Richard	£729	£729	£122,500	£122,500
Chorley	£313	£521	£52,500	£87,500
Clayton Brook/Clayton Green	£313	£729	£52,500	£122,500
Clayton-le-Woods	£729	£729	£122,500	£122,500
Coppull	£313	£521	£52,500	£87,500
Croston	£729	£729	£122,500	£122,500
Eccleston	£729	£729	£122,500	£122,500
Euxton	£729	£729	£122,500	£122,500
Gib Lane	£521	£729	£87,500	£122,500
Gregson Lane	£729	£729	£122,500	£122,500
Heapey	£938	£1,302	£157,500	£218,750
Heath Charnock	£833	£938	£140,000	£157,500
Heskin	£729	£938	£122,500	£157,500
Higher Wheelton	£729	£729	£122,500	£122,500
Hoghton	£729	£938	£122,500	£157,500
Mawdesley	£938	£938	£157,500	£157,500
Rivington	£938	£1,302	£157,500	£218,750
Ulnes Walton	£729	£833	£122,500	£140,000
Wheelton	£521	£729	£87,500	£122,500
Whittle-le-Woods	£729	£729	£122,500	£157,500
<i>Elsewhere Chorley Borough</i>	<i>£521</i>	<i>£729</i>	<i>£122,500</i>	<i>£122,500</i>
CHORLEY BOROUGH	£521	£729	£87,500	£122,500

4. The Needs of Different Groups

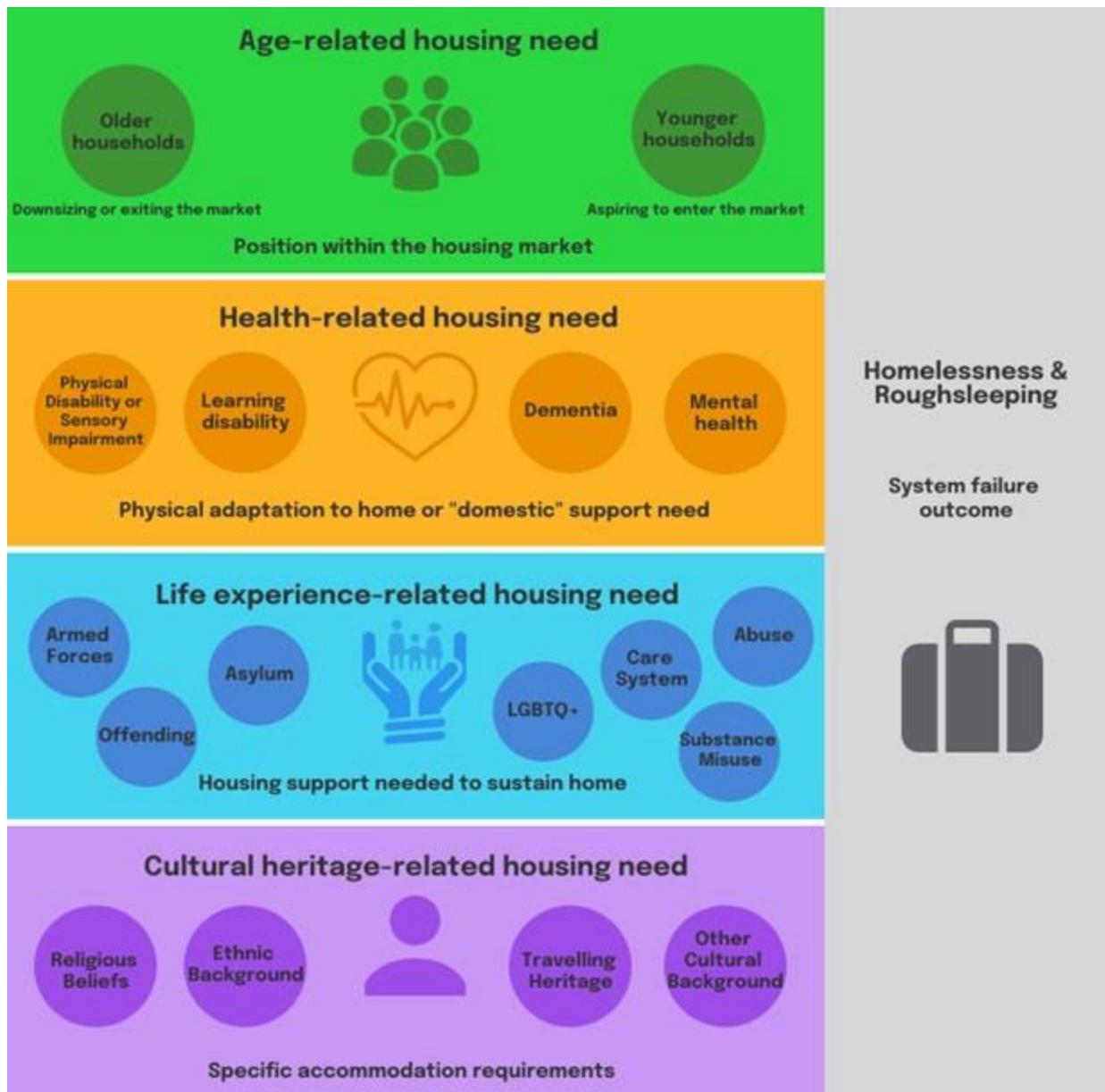
Introduction

4.1 Paragraph 63 of the NPPF refers to housing needs for different groups in the community and these fall into two broad groups: housing for people with additional needs and housing for specific household types.

Housing for people with additional needs

4.2 These groups include older people and accommodation for people with disabilities which are further sub-divided into those with health-related and life-experience related needs as summarised in Figure 4.1.

Figure 4.1 Establishing need associated with age, health, and life experience



- 4.3 The evidence base relating to additional needs groups has been established based around these broad principles:
- People with additional needs are generally accommodated in mainstream housing and provided with care and support when needed;
 - Some people will have complex and multiple needs and therefore may fall into several different categories of need;
 - Some people require long-term accommodation to provide support for ongoing needs; and some require short-term supported housing which aims to support people for a period of time before moving on/back into mainstream housing; and
 - Most people with additional needs will not need specialist supported housing but they may need adaptations to their homes and/or care and support provided in other ways.

Age-related housing need

- 4.4 Age-related housing need relates to the needs of specific age groups in the housing market due to life events and the impact this has on the need for dwellings of particular sizes/types and affordability. For older households, this includes 'rightsizing' and adaptation of existing dwellings. For younger households, affordability is a particular concern and this has been considered elsewhere in the report. For this section we therefore focus upon the needs of older persons for particular unit types.

Housing for older people

- 4.5 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.**'
- 4.6 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.
- 4.7 PPG notes that '**plan-making authorities will need to count housing provided for older people against their housing requirement**' (source: PPG June 2019 Paragraph: 016 Reference ID: 63-016-20190626).

- 4.8 Over the period 2023 to 2041, the number of people aged 65 and over is expected to increase by 37.4% (ONS 2018-based population projections) . Similarly, the number of households headed by someone aged 65 or over is expected to increase by 6,421 (38.8%) by 2041 (ONS 2018-based household projections).
- 4.9 The 2021 household survey (re-weighted using the 2021 Census) indicates that the majority of older people (70.2%) want to remain in their current home with help and support when needed (Table 4.1). There is also interest in a range of options including buying on the open market, sheltered accommodation to rent and buy, co-housing and renting from the council / housing association.

Table 4.1 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	68.0%	73.8%	74.6%	70.2%
Buying a dwelling on the open market	25.8%	18.1%	9.0%	22.3%
Rent a dwelling from a private landlord	2.9%	0.0%	6.2%	2.2%
Rent from housing association	8.7%	8.2%	11.7%	8.7%
Rent from the council	8.8%	9.7%	2.5%	8.7%
Sheltered accommodation - To rent	9.7%	17.1%	12.2%	12.2%
Sheltered accommodation - To buy	9.2%	12.3%	7.8%	10.1%
Sheltered accommodation - Part rent/buy (shared ownership)	7.5%	4.1%	3.7%	6.2%
Extra Care housing - To rent	2.5%	8.7%	6.6%	4.7%
Extra Care housing - To buy	5.2%	6.5%	8.9%	5.8%
Extra Care housing - Part rent/buy (shared ownership)	3.0%	3.7%	6.7%	3.5%
Supported housing for people with learning disabilities and autism	0.4%	0.0%	0.0%	0.3%
Supported housing for mental health conditions	0.3%	1.1%	0.0%	0.5%
Residential nursing/care home	3.2%	8.9%	23.5%	6.3%
Co-housing - your own home in a small community which shares facilities (e.g. laundry) and activities	7.5%	12.0%	12.2%	9.2%
Go to live with children or other relatives/friends	6.0%	8.2%	16.3%	7.3%
Other	2.3%	4.2%	2.1%	2.9%
Base (total households responding)	4,494	2,230	464	7,188

Source: 2021 Census-reweighted Household Survey

- 4.10 The 2021 household survey (re-weighted using the 2021 Census) indicates 56.5% of older people planning to move would like to move to a property with fewer bedrooms, 34.2% would like to move to a property with the same number

of bedrooms, and 9.3% would like a larger property (Table 4.2). The general conclusion is that smaller dwellings are needed to accommodate older movers but there are households who would require the same or even an increase in the number of bedrooms in their properties.

Table 4.2 Future housing choices of older households (rightsizing)

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	56.5%	55.9%
Staying same	34.2%	39.1%
Upsizing (moving to larger property)	9.3%	4.9%
Total	100.0%	100.0%
Base (households responding)	2,005	1,874

Source: 2021 household survey (re-weighted using the 2021 Census)

Future need for specialist older person accommodation and residential care provision

- 4.11 Across Chorley, latest data would suggest there are around 2,187 units/bedspaces of specialist older persons accommodation comprising 960 specialist older accommodation units (C3 planning use class), 157 Extra Care (C2 use class), and 1,070 bedspaces residential care (C2 use class). Map 4.1 and Table 4.3 shows the current number of older persons units of accommodation across the borough using data provided by the Elderly Accommodation Counsel.

Table 4.3 Categories of older person accommodation

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
Age-exclusive housing (C3)	269 (rented) 90 (leasehold)	EAC definition: 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. PPG definition: 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.
Care homes (C2)	539	EAC definition: 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 care home will provide personal care only – help with washing, dressing, and giving medication.

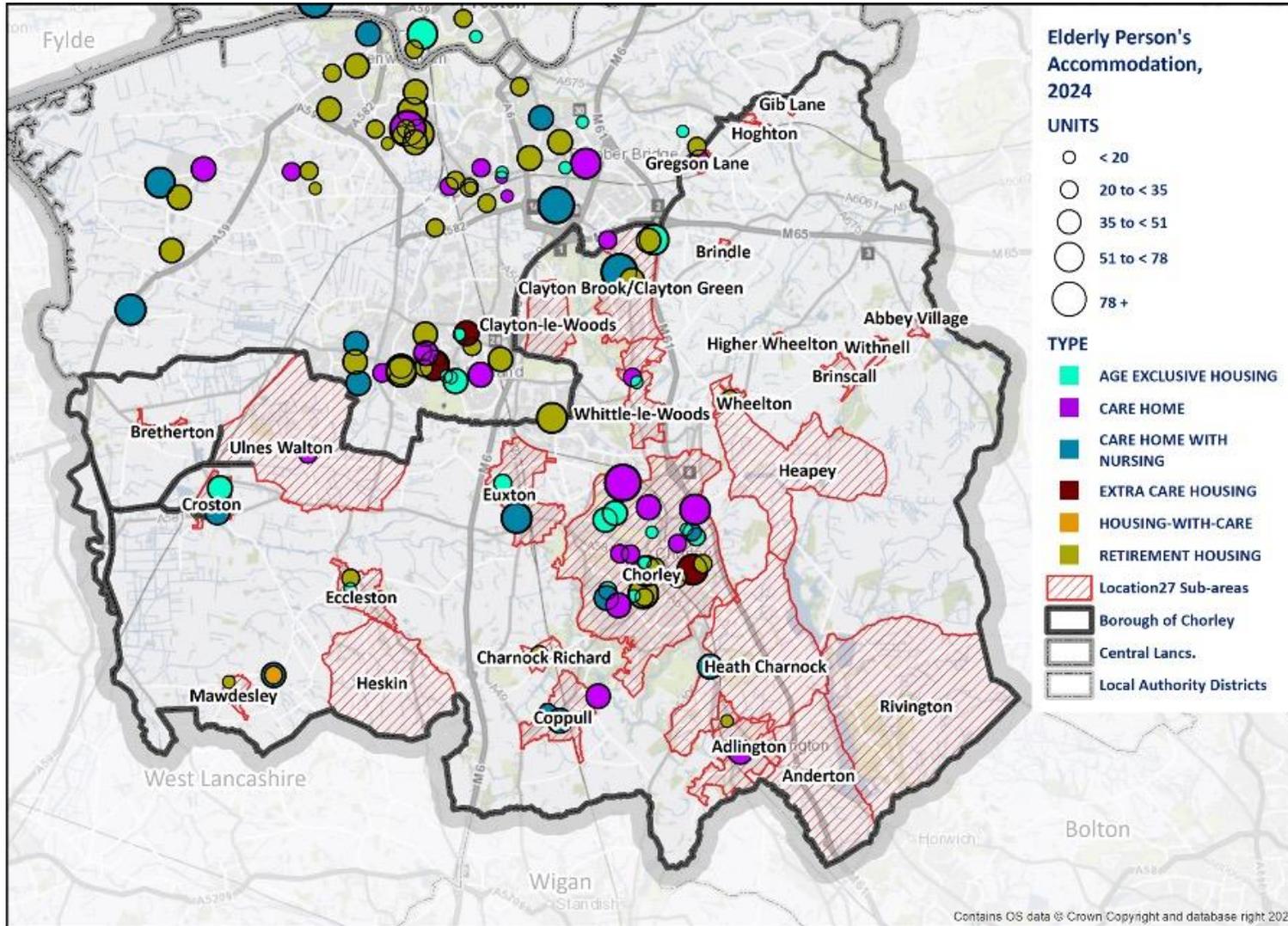
Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
		PPG definition: These have individual rooms within a residential building and provide a high level of care, meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.
Care home with nursing (C2)	531	A home registered as a care home with nursing 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 (C3)	78	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 (C3)	445 rented 78 leasehold	EAC definition: Sheltered housing (S) 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. Retirement housing © means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis. The term sheltered housing is now largely superseded by retirement housing. 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.
Extra Care (EC) housing or housing with care (HC) (C3)	127 EC rented 30 HC	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 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates, and retirement villages.

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
		<p>It is a popular choice among older people because it can sometimes provide an alternative to a care home.</p> <p>PPG definition: This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an on-site 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>Note Extra Care can also provide accommodation for people with additional needs who are not older people.</p>
Total	2,187	

Source: EAC data 2023

- 4.12 This HDNA will help provide evidence of the need for different accommodation options and support needs. Given the ageing of the population, the need for specialist older person accommodation is expected to increase.
- 4.13 Table 4.4 sets out an assessment of need for different types of older persons accommodation based on latest metrics provided by the Housing Learning and Information Exchange (Housing LIN). This establishes:
- A need in 2023 for 804 residential care bedspaces increasing to 1,173 by 2041. This compares to a current supply of 1,070 bedspaces.
 - A need in 2023 for 557 Extra Care units increasing to 812 by 2041. This compares to a current supply of 157 bedspaces.
 - A need in 2023 for 2,473 C3 specialist older person dwelling units rising to 3,608 by 2041. This compares with a current supply of 960 units.
- 4.14 Based on the analysis of demographic change and the Housing LIN estimates, Table 4.4 sets out the overall need for older persons specialist accommodation by type of provision and tenure to 2041. This indicates a net need for 2,648 additional C3 dwelling units over the period 2023 to 2041 or 147 each year, a need for 655 C2 Extra Care units or 36 each year, and 103 C2 residential care bedspaces or 6 each year. There is a particular need for leasehold sheltered housing, enhanced sheltered, and Extra Care housing for sale and rent. Chorley has a good supply of dementia-friendly older persons accommodation through existing provision.

Map 4.1 Current older persons accommodation across Chorley Borough



Source: Elderly Accommodation Counsel 2023

Table 4.4 Analysis of future need for specialist older person accommodation 2023 – 2041

	Supply	Modelled need	Modelled need	Change		
	2024	2023	2041	2023 to 2041		
	A	B	C	D=C-B	E	
Population 75+		12,367	18,039	5,672		
Type of accommodation		2023	2041	Change in need	Total need 2041 E=D+B-A	Annual need = E/18
Conventional sheltered housing to rent	714	742	1,082	340	368	20
Leasehold sheltered housing	168	1,484	2,165	681	1,997	111
Enhanced sheltered housing (divided 50:50 between that for rent and for sale)	78	247	361	113	283	16
Extra Care housing for rent	157	186	271	85	114	6
Extra Care housing for sale	0	371	541	170	541	30
TOTAL C3	960	2,473	3,608	1,134	2,648	147
TOTAL C2 Extra Care	157	557	812	255	655	36
TOTAL C2 residential care	1,070	804	1,173	369	103	6
GRAND TOTAL	2,187	3,834	5,592	1,758	3,405	189

Source: Housing LIN, 2014-based MHCLG population projection

Senior cohousing communities

- 4.15 Senior cohousing 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.
- 4.16 This option should be considered by the council as part of a diverse range of accommodation for older people. The 2021 household survey (reweighted to 2021 Census) identified a total of 342 households interested in co-housing, with interest in a range of dwelling types and sizes including 3 or more bedroom houses (37.8%), 2 bedroom properties (45.5%), and 1 bedroom properties (16.7%).

People with dementia and early onset dementia

- 4.17 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'** (source: June 2019 PPG Paragraph: 019 Reference ID: 63-019-20190626).
- 4.18 The PPG also outlines the characteristics of a 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.
- 4.19 2020 POPPI/PANSI data estimates there are 37 people aged 30 to 64 with early onset dementia and 1,689 people aged 65 and over with dementia (Table 4.5). By 2041, the number of people aged 65 and over with dementia is projected to increase by 68.2%, with an increase of 102.7% amongst the 85+ age group. The number with early onset dementia is expected to slightly increase.

Table 4.5 People with dementia

Dementia	2023	2041	% Change 2023-2041
Early onset dementia (30-64)	37	40	7.9%
Dementia (65-74)	306	387	26.3%
Dementia (75-84)	757	1,186	56.7%
Dementia (85 and over)	626	1,269	102.7%
Dementia (total 65+)	1,689	2,842	68.2%

Source: POPPI/PANSI applied to 2018-based population projections

- 4.20 A report by the All Party Parliamentary Group (APPT) on Housing and Care for Older People published a report on Housing for People with Dementia in July 2021 [click here for link to report.](#)
- 4.21 This set out 23 recommendations which included:
- Recognise potential future loneliness and how we can maintain our family connections and wider social networks in the communities we live in before or after diagnosis.
 - Consider whether to move whilst we are able: rightsizing and moving to the right place and environment whilst able to still develop new routes and make new friends.
 - Make preventive changes, incrementally, to the home environment, such as when upgrading property or installing new technology, or where we require additional personal care and support to help us to live independently.
- 4.22 Regarding housing and planning, the report recommended:
- Support increased provision of Extra Care housing / assisted living accommodation and retirement housing that is dementia-ready, with top-sliced grant-aid through Homes England.
 - Strengthen MHCLG guidance to local planning authorities. LPAs should respond to demographic change and the need for more homes designed for older people, including those with dementia, through Local Plans specifying requirements for age-friendly housing.

The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs

- 4.23 The profile of dwellings occupied by households aged 65 and over by age group, based on the 2021 household survey (reweighted to 2021 Census), is summarised in Table 4.6. This shows that the majority (78.8%) live in houses, particularly with 3 or more bedrooms, 21.7% live in bungalows, 6.2% in flats, and 1.4% in other dwelling types.

Table 4.6 Dwellings occupied by households where the HRP is aged 65 and over

Dwelling type and size	65 to 74 (%)	75 to 84 (%)	85+ (%)	Total (%)
1 or 2-bedroom house	9.6%	10.7%	7.9%	9.8%
3 bedroom house	36.2%	38.8%	27.0%	36.5%
4 or-more bedroom house	26.0%	23.5%	9.1%	24.5%
1-bedroom bungalow	4.6%	1.3%	8.9%	3.9%
2 or more-bedroom bungalow	16.6%	19.4%	24.8%	17.8%
1-bedroom flat	1.7%	2.3%	0.0%	1.8%
2 or more-bedroom flat	3.8%	2.9%	20.1%	4.4%
Other	1.4%	1.1%	2.3%	1.4%
Total	100.0%	100.0%	100.0%	100.0%
Base	9,625	4,086	751	14,462

Source: 2021 household survey (re-weighted using the 2021 Census)

- 4.24 The provision of appropriate adaptations to existing dwelling stock can help people lead independent lives. PPG also asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people (source: PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220).
- 4.25 Given that the majority of older people want to remain in their own homes with help and support when needed, the reweighted (2021 Census) 2019 Household Survey provides a useful insight into the proportion of households who need care and support, and the extent which properties are adapted (Table 4.7) and by sub-area (Table 4.8).
- 4.26 Table 4.7 shows that 6.3% of all households require care and support to enable them to stay in their home. This is highest amongst 85+ age group and from households living in affordable housing. Of households with a Household Reference Person aged 85 and over, 21.3% require help and support to enable occupiers to stay in their own home.
- 4.27 72.9% of households have sufficient space for a carer to stay overnight if needed – and this increases to over 85.9% across 75 to 84 age group and 83.0% in the 85+ age group. Owner-occupiers were most likely to have space available, and private and social renters were less likely to have space. Around 30.2% of respondents in affordable housing had sufficient space for a carer. Properties in Gib Lane and Rivington (100%) have the most space and properties in Abbey Village (43.1%) the least space to accommodate a carer staying overnight.
- 4.28 Around 3.1% of all dwellings had been adapted or purpose-built for a person with a long-term illness, health problem, or disability. This was highest amongst affordable housing occupants (8.4%) and lowest amongst private renters (0.2%). Older people were more likely to live in an adapted home, with 11.8% with a HRP aged 85+ living in adapted homes. Higher Wheelton (16.2%) and Mawdesley (8.1%) have the highest number of adapted homes.

Table 4.7 Adaptations, support needs, and space for carer by tenure and age group

	Is there sufficient space in your home for a carer to stay overnight, if this was needed?	Do you, or any other members of your household, require care or support to enable you/them to stay in this home?	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability?	Has your current home been adapted or purpose-built for a wheelchair user?
Tenure	Yes (%)	Yes (%)	Yes (%)	Yes (%)
Owner Occupied	80.7%	4.7%	4.0%	2.6%
Private Rented	57.6%	11.3%	1.1%	0.2%
Affordable	30.2%	14.0%	18.4%	8.4%
All tenures	72.9%	6.3%	5.6%	3.1%
Age of household reference person	Yes (%)	Yes (%)	Yes (%)	Yes (%)
Under 65	69.2%	4.5%	4.4%	2.9%
65 to 74	79.4%	8.5%	6.8%	3.3%
75 to 84	85.9%	10.6%	8.8%	3.1%
85 and over	83.0%	21.3%	18.9%	11.8%
All age groups	72.9%	6.3%	5.6%	3.1%

Source: 2021 household survey (re-weighted using the 2021 Census)

Table 4.8 Adaptations, support needs and space for carer by sub-area

Settlement / Parish	Is there sufficient space in your home for a carer to stay overnight, if this was needed? (%)	Do you, or any other members of your household, require care or support to enable you/them to stay in this home? (%)	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability? (%)	Has your current home been adapted or purpose-built for a wheelchair user?
Abbey Village	43.1%	2.5%	5.1%	5.1%
Adlington	72.4%	6.6%	5.0%	6.3%
Anderton	74.6%	8.7%	10.0%	7.4%
Bretherton	83.2%	3.5%	0.0%	0.0%
Brindle	87.7%	2.5%	0.0%	0.0%
Brinscall/Withnell	82.4%	4.7%	1.3%	0.0%
Buckshaw Village	70.6%	3.9%	3.0%	4.7%
Charnock Richard	85.9%	5.9%	6.3%	1.6%
Chorley	67.0%	7.5%	6.7%	2.8%
Clayton Brook/Clayton Green	62.4%	8.9%	7.6%	2.6%
Clayton-le-Woods	74.8%	5.2%	2.2%	2.9%
Coppull	69.1%	12.3%	6.5%	3.4%
Croston	74.2%	5.3%	6.6%	1.9%
Eccleston	84.2%	2.6%	3.9%	4.0%
Euxton	78.4%	4.4%	5.5%	2.1%
Gib Lane	100.0%	33.3%	33.3%	0.0%
Gregson Lane	78.9%	3.8%	0.0%	0.0%
Heapey	91.7%	0.0%	2.3%	0.0%
Heath Charnock	79.8%	4.8%	4.5%	3.7%
Heskin	82.7%	6.7%	0.0%	0.0%
Higher Wheelton	76.6%	0.0%	16.2%	16.2%
Hoghton	90.8%	1.8%	4.9%	3.2%
Mawdesley	82.4%	4.0%	13.2%	8.1%
Rivington	100.0%	0.0%	0.0%	0.0%
Ulnes Walton	76.1%	0.0%	5.8%	2.4%
Wheelton	71.1%	3.5%	2.9%	0.0%
Whittle-le-Woods	82.7%	2.7%	6.8%	4.4%
CHORLEY BOROUGH	72.9%	6.3%	5.6%	3.1%

Source: 2021 household survey (re-weighted using the 2021 Census)

Note where zero figures are reported, this could be attributed to the samples obtained in those settlements

Estimating future need for adaptations and home improvement

- 4.29 The 2021 household survey (re-weighted using the 2021 Census) provides evidence of the range of adaptations and home improvements needs based on the age group of the Household Reference Person (Table 4.9).
- 4.30 Better heating, more insulation and double glazing were most frequently mentioned improvements needed.
- 4.31 Regarding adaptations, these were mainly mentioned by older households and most frequently mentioned were bathroom adaptations, internal and handrails/grabrails, and adaptations to kitchen. The need for adaptations was generally highest amongst the 75+ age group.
- 4.32 These requirements are self-determined by residents responding to the 2021 household survey (re-weighted using the 2021 Census) and may not necessarily reflect actual requirements following an independent assessment in the home.

Table 4.9 Adaptations and home improvements required by age group

Adaptation/improvement required	Age group (% of households)			Total
	Under 65	65-74	75+	
Home improvement				
More insulation (loft, wall cavities)	12.8%	10.6%	8.4%	12.0%
Better heating	12.6%	12.7%	11.2%	12.5%
Double glazing	11.7%	11.1%	8.8%	11.3%
Improved ventilation	4.5%	3.0%	3.1%	4.0%
Downstairs WC	4.8%	7.0%	10.8%	5.8%
Adaptations				
Adaptations to bathroom	6.1%	10.9%	14.5%	7.8%
Adaptations to kitchen	5.2%	4.5%	6.9%	5.2%
External handrails /grab rails	3.2%	8.3%	11.5%	4.9%
Internal handrails /grab rails	4.6%	15.0%	16.4%	7.7%
Stair lift / vertical lift	2.9%	7.1%	16.5%	5.0%
Lever door handles	1.7%	1.5%	2.5%	1.7%
Room for a carer	1.5%	1.4%	3.2%	1.7%
Base (all households)	35,674	9,625	4,837	50,136

Source: 2021 household survey (re-weighted using the 2021 Census)

- 4.33 Resources for aids and adaptations remain limited, particularly for households in the private sector (owner-occupation or privately rented accommodation). However, 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 currently means tested and some older person households will self-fund.

Assistance in the home

- 4.34 The 2021 household survey (re-weighted using the 2021 Census) also provides information on a range of practical assistance required from households by age group (Table 4.10). Overall, the highest level of need is help for repair and maintenance, gardening, and cleaning. For all types of assistance, the level of need increases with age, which includes the need for company/friendship mentioned by 15.1% of people aged 75+.

Table 4.10 Type of assistance required age group

Type of help needed now or in next 5 years	% households needing help by age group of HRP			
	Under 65	65-74	75+	All
Help with repair and maintenance of home	17.0%	41.4%	53.2%	25.2%
Help with gardening	10.4%	35.6%	52.1%	19.2%
Help with cleaning home	7.7%	24.7%	40.0%	14.1%
Help with other practical tasks	6.5%	15.6%	33.4%	10.8%
Help with personal care	4.9%	8.5%	19.4%	7.0%
Want company / friendship	5.1%	7.6%	15.1%	6.6%
Base (all households)	35,674	9,625	4,837	50,136

Source: 2021 household survey (re-weighted using the 2021 Census)

Health-related housing need

- 4.35 A range of sources can be drawn upon to establish the overall scale of disability/support needs across Chorley Borough. In summary:
- The 2021 Census reported that across the borough, 81.9% were in good health and 5.2% were not good health (particularly across older age groups). Which compares with 82.2% and 5.2% respectively across England. A total of 6,093 residents were in not good health.
 - 22.7% of residents reported that they were disabled, as defined under the Equality Act, with 7.7% saying their daily activities were limited 'a lot' and 10.8% 'a little' which compares with 7.0% and 9.9% respectively across England. This is mainly associated with older age groups.
 - The ONS Family Resources Survey 2018/19 estimates that around 21% of the population nationally has a disability. Based on the age profile of people with disabilities, for Chorley an estimated 27,724 people have a disability (23.0%) in 2023, which is projected to increase to around 33,105 by 2041.
- 4.36 The 2021 household survey (re-weighted using the 2021 Census) data considered illness/disability. The survey estimated a total of 27,463 people or 22.7% had an illness/disability which is higher than the national ONS estimate. Table 4.11 shows the number of people stating an illness/disability and the type

of illness/disability. The most frequently mentioned illness/disability was a long-standing illness or health condition (11.5%), physical/mobility impairment (6.2%), mental health issue (4.8%), and older age related illness of disability (3.2%).

Table 4.11 Number of people stating illness/disability

Illness/disability	Number of people	% of total Population
Physical / mobility impairment	7,514	6.2%
Learning disabilities	1,291	1.1%
Autism	1,544	1.3%
Mental health issue	5,834	4.8%
Visual impairment	2,566	2.1%
Hearing impairment	4,507	3.7%
Long-standing illness or health condition	13,900	11.5%
Older age-related illness or disability	3,824	3.2%
Other	2,612	2.2%
Total population (ONS, 2018-based Proj. for 2021)	120,777	
Total number of people with an illness/disability	27,463	22.7%
Households with at least one person with an illness/disability	Number of households	% of households
Total	20,247	40.4%

Source: 2021 household survey (re-weighted using the 2021 Census)

Physical disability

4.37 POPPI and PANSI (Projecting Older People Population Information/Projecting Adult Needs and Service Information, Oxford Brookes University/Institute of Public Care) provides data on the likely prevalence in 2023 of a range of physical disabilities and how this is expected to change by 2041 (Table 4.12). In 2023, there were an estimated 8,813 people with mobility issues across all age groups which is projected to increase to 11,936 by 2041, mainly due to an increase in the number of people aged 65 with mobility issues.

Table 4.12 Physical disability prevalence

Disability (age group)	2023	2041	% change 2023-2041
Impaired mobility (18-64)	4,301	4,643	7.9%
Mobility (unable to manage at least one activity on own) (65+)	4,512	7,293	61.6%
Moderate or serious personal care disability (18-64)	3,740	4,033	7.8%
Serious visual impairment (18-64)	47	50	7.1%
Moderate or severe visual impairment (65+)	2,284	3,323	45.5%

Severe hearing loss (18-64)	474	511	7.8%
Severe hearing loss (65+)	1,884	3,169	68.2%
All with mobility issues (impaired mobility 18-64 and mobility 65+)	8,813	11,936	35.4%

Source: POPPI/PANSI; 2018-based ONS population projections

- 4.38 Regarding visual impairment, the RNIB has produced a document Visibly Better Housing ([click here to view document](#)). This includes recommendations for managing the home environment to reduce the impact of sight impairment and sight loss. Suggestions include appropriate lighting, anti-glare windows to reduce reflections which can be disorientating; and use of lighter fabrics and furnishings.

Learning disability and autism

- 4.39 A learning disability is the label given to a group of conditions present before the age of 18 that affect how an individual communicates and understands information. Autism is a lifelong developmental condition which affects how people communicate with, and relate to, other people and how they interact with the world around them.
- 4.40 The number of people across all age groups with moderate or severe learning disabilities is estimated to be around 472 in 2023, rising to 529 by 2041 (Table 4.13). There is a notable growth in the number of people aged 65 and over with learning disabilities. Around 969 people have autistic spectrum disorders in 2023 and this is expected to increase to 1,123 by 2041.

Table 4.13 Learning disability and autism

Learning disability (age group)	2023	2041	% change 2023-2041
Total (18-64)	1,757	1,881	7.1%
Total (65+)	533	775	45.5%
Moderate or severe (18-64)	401	429	7.1%
Moderate or severe (65+)	71	100	40.8%
Moderate or severe (all ages)	472	529	12.2%
People with LD living with a parent (18-64)	139	148	6.5%
Downs syndrome (18+)	47	51	8.0%
Challenging behaviour (18-64)	33	35	7.1%
Autistic spectrum disorders (18-64)	726	778	7.1%
Autistic spectrum disorders (65+)	243	345	41.9%
Autistic spectrum disorders (all ages)	969	1,123	15.9%

Source: POPPI/PANSI and 2018-based ONS population projections

Mental health

4.41 Mental health refers to an individual’s emotional, psychological, and social well-being. 2020 POPPI/PANSI data estimates there are around 13,667 residents with a common mental health disorder (Table 4.14). The number of people aged 18-64 with a common mental health disorder is expected to increase by - 7.1% over the period to 2041. Depression amongst people aged 65 or over is expected to increase considerably.

Table 4.14 Mental health prevalence

Mental health 18-64	2023	2041	% change 2023-2041
Common mental disorder	13,667	14,640	7.1%
Borderline personality disorder	1,736	1,860	7.1%
Antisocial personality disorder	2,432	2,605	7.1%
Psychotic disorder	507	543	7.1%
Psychotic disorders (2 or more)	5,212	5,583	7.1%
Older people with depression	2023	2041	% change 2023-2041
Depression 65+	2,189	3,235	47.8%
Severe depression (65+)	698	1,074	53.8%

Source: POPPI/PANSI and 2018-based ONS population projections

Accessible and wheelchair standard housing

4.42 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 ’ (source: PPG Paragraphs: 008 Reference ID: 56-008-20160519 & 009 Reference ID: 56-009-20150327).

4.43 Regarding evidencing the need for accessible housing, PPG states:

‘Based on their housing needs assessment and other available datasets it will be for local planning authorities to set out how they intend to approach demonstrating the need for Requirement M4(2) (accessible and adaptable dwellings), and/or M4(3) (wheelchair user dwellings), of the Building Regulations. There is a wide range of published official statistics

and factors which local planning authorities can consider and take into account, including:

- the likely future need for housing for older and disabled people (including wheelchair user dwellings).
- size, location, type and quality of dwellings needed to meet specifically evidenced needs (for example retirement homes, sheltered homes or care homes).
- the accessibility and adaptability of existing housing stock.
- how needs vary across different housing tenures.
- the overall impact on viability.’ (source: Para: 007 Reference ID: 56-007-20150327).

4.44 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 as set out in Table 4.15. 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.

Table 4.15 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 adaptable (a) or wheelchair accessible (b)	Optional

4.45 It should be noted that Part M of the Building Regulations sets a distinction between wheelchair accessible (a home readily useable by a wheelchair user at the point of completion) and wheelchair adaptable dwellings (a home that can be easily adapted to meet the needs of a household including wheelchair users) (source: PPG Paragraph: 009 Reference ID: 56-009-20150327).

4.46 In order to establish an appropriate target for M4(3) dwellings, Table 4.16 sets out a series of assumptions regarding wheelchair use from the English Housing Survey and a report by Aspire Housing Association. Applying these assumptions would suggest a target of 4% of newbuild to meet the M4(3)(b) wheelchair accessible standard is required.

4.47 According to PPG (source: PPG Paragraph: 009 Reference ID: 56-009-20150327), ‘Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for

allocating or nominating a person to live in that dwelling.’ This would imply that the onus on wheelchair accessible housing delivery is with the local authority/registered providers, but private developers should also be encouraged to build to M4(3) wheelchair accessible or adaptable homes where appropriate. Any final targets should be set within the context of likely levels of delivery.

Table 4.16 Wheelchair use assumptions and resulting annual need

Assumption	% requirement	Number each year (based on 410 annual housing need)
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair all the time	0.6%	2
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair either indoors or outdoors	3.0%	12
Chorley borough has 1,175 current users of wheelchairs inside and outside the home based on the re-weighted household survey. This equates to 2.3% of households.	2.3%	9
Aspire report on wheelchair accessible housing (*)	10.0%	29
Average of indicators	4.0%	16

(*) Wheelchair Accessible Housing: Waiting for appropriate housing in England, Aspire October 2014 recommends that the national government should set a minimum requirement of 10% of all new build properties across all tenures to be wheelchair accessible.

4.48 Table 4.17 considers the profile of wheelchair accessible or adaptable dwellings needed by number of bedrooms and age group of the Household Reference Person.

Table 4.17 Wheelchair dwellings needed by age group and number of bedrooms

Age group	Number of bedrooms (Table %)			Total
	1	2	3	
Under 65	1.5%	17.2%	31.7%	50.4%
65 and over	3.3%	12.5%	33.8%	49.6%
Total	4.8%	29.7%	65.6%	100.0%
Age group	Number of bedrooms (needed each year by age group)			Total
	1	2	3	
Under 65	0	3	5	8
65 and over	1	2	5	8
Total	1	5	10	16

Source: 2021 household survey (re-weighted using the 2021 Census)

- 4.49 Given the ageing demographic of Chorley 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 which takes into account the requirements of PPG, it is recommended that:
- 4% of new dwellings are built to M4(3) wheelchair accessible standard (this would imply an average target of around 1
 - each year); and
 - All remaining new dwellings are built to M4(2) accessible and adaptable standards to take account of the ageing demographics of Chorley. This will ensure that new dwellings can be occupied and also visited by people needing accessible/adaptable dwellings.

Looked after children

- 4.50 The government believes that every child should have a loving, secure home close to their communities. To achieve this government priority, it is necessary to ensure that there is an appropriate amount and type of accommodation for looked after children, in the right locations, is planned for and provided. The Department for Education's definition of a looked-after child is: 'A child is looked after by a local authority if they are provided with accommodation for a continuous period of more than 24 hours (section 20 Children Act 1989) or are subject to a care order (defined in section 22(1) Children Act 1989)'. To support the provision of this type of housing, there is an explicit reference to looked after children in paragraph 63 of NPPF, which sets out that the housing needs for different groups in the community should be assessed and reflected in planning policies.
- 4.51 Evidence of need for looked after children can be found in Children's Social Care Sufficiency strategies. Lancashire County Council produce a sufficiency strategy which includes Chorley but does not show specific data for the borough. Lancashire County Council has a statutory duty to ensure that there is a range of local homes available, sufficient to meet the needs of the children and young people in care of the local authority; and to promote co-operation with relevant partners to improve the well-being of children in the local area.
- 4.52 The number of looked after children has declined from 2,127 in March 2019 to 1,875 in March 2023, with the age profile in March 2023 being 38% under 10, 41% 10 to 15 and 22% 16 and over. 81% of looked after children live within Lancashire, with most of the remainder being elsewhere in the North West or in Yorkshire towns close to the Lancashire border.
- 4.53 The number of unaccompanied Asylum-seeking children has also been increasing and was 57 in June 2023 across Lancashire.
- 4.54 Looked-after children live in a range of accommodation settings including: living with parents; foster homes; live with connected (with kinship connection) foster carers; non connected foster carers; children's homes; and secure welfare homes. There is also supported accommodation / independent living (SAIL)

provision for people aged 16+ who require a transitional home at some stage between 16 and 18 to support their pathway to a long-term stable home.

- 4.55 For those needing independent accommodation, there are a range of challenges including a lack of social rented housing; private rents higher than local housing allowance rates; and inconsistent provision across the county.
- 4.56 In Preston, a Local House Project has been established which enables 8-10 young people each year to be supported to move into their own home prior to turning 18. This is supported by 4 registered providers.
- 4.57 Accommodation-related commissioning priorities across Lancashire include:
- Increasing the number of in-house foster homes
 - Ensuring appropriate children's homes are available for children in care, particularly those who require additional support and resources
 - Expanding SAIL provision, for instance through collaboration with private market providers to increase provision and choice, with a focus on sustainable, affordable homes.
 - Develop and strengthen partnership work with councils to ensure that the housing needs of Care Leavers are considered in their strategic housing planning and building applications.

Black and Global Majority (BGM) population and households

- 4.58 Around 4.4% of the population in Chorley Borough identify as BGM. The distribution of BGM people within the borough is shown in Table 4.18. At least 5% of residents in three settlement/parishes identify as BGM with highest proportions in Chorley (where 45.8% of all BGM people live and 5.9% of the total population is BGM) and Whittle-le-Woods (where 5.7% of all BGM people live and 4.8% of the population is BGM).
- 4.59 Based on the 2021 household survey (re-weighted using the 2021 Census), housing information relating to BGM households includes:
- Around 50.7% are owner-occupiers, 16.6% rent privately, and 32.7% live in affordable housing (social rented or intermediate tenures).
 - 16.8% BAME households were in some form of housing need (compared with 8.8% of all households), with 'subject to major disrepair or unfitness and household does not have resources to make fit' and 'property too expensive'; as the main reasons of households in need.
 - Of moving BAME households, there were particular aspirations towards larger dwellings (51.0% 4 or more bedroom houses and 18.6% 3-bedroom houses). Expectations were 51.0% 4 or more bedrooms and 16.3% 3-bedroom houses.

Table 4.18 Distribution of BGM households across Chorley

Settlement/parish	BGM population	% of BGM population in each area	% of population in each area who identify as BGM	All people
Abbey Village	13	0.3%	3.0%	440
Adlington	155	3.0%	2.4%	6,570
Anderton	35	0.7%	2.6%	1,332
Bretherton	8	0.2%	1.2%	675
Brindle	13	0.3%	2.2%	586
Brinscall/Withnell	43	0.8%	2.0%	2,193
Buckshaw Village	421	8.2%	7.9%	5,296
Charnock Richard	23	0.4%	1.6%	1,479
Chorley	2,363	45.8%	5.9%	39,937
Clayton Brook/Clayton Green	449	8.7%	4.8%	9,395
Clayton-le-Woods	211	4.1%	3.3%	6,407
Coppull	196	3.8%	2.4%	8,306
Croston	60	1.2%	2.4%	2,536
Eccleston	89	1.7%	2.0%	4,533
Euxton	282	5.5%	3.3%	8,457
Gib Lane	5	0.1%	2.2%	226
Gregson Lane	4	0.1%	1.1%	353
Heapey	7	0.1%	1.2%	591
Heath Charnock	34	0.7%	2.2%	1,564
Heskin	21	0.4%	2.3%	908
Higher Wheelton	13	0.3%	2.2%	600
Hoghton	3	0.1%	0.6%	509
Mawdesley	26	0.5%	1.4%	1,865
Rivington	26	0.5%	4.6%	560
Ulnes Walton	248	4.8%	9.7%	2,546
Wheelton	13	0.3%	1.8%	722
Whittle-le-Woods	292	5.7%	4.8%	6,138
<i>Elsewhere Chorley Borough</i>	112	2.2%	3.7%	3,036
CHORLEY BOROUGH	5,165	100.0%	4.4%	117,760

Source: 2021 Census

Gypsy, Traveller, and Travelling Showperson need

- 4.60 The 2024 Central Lancashire Gypsy and Traveller Accommodation Assessment update identified an overall need for 13 residential pitches over the period 2024/25 to 2040/41. The study demonstrated that the identified need has the potential to be addressed through regularisation of sites that are not permanent authorities and intensification of existing sites to meet needs arising over the plan period.
- 4.61 The council should also consider the options for transit provision. A blend of different approaches may be appropriate, with an emphasis on negotiated stopping arrangements rather than a dedicated transit site.
- 4.62 No need was identified for Travelling Showperson plots.

Other groups with particular housing requirements

- 4.63 This chapter concludes with a summary of the other household groups who have particular housing requirements in Chorley Borough.

People who rent their homes

- 4.64 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

- 4.65 The NPPF 2023 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. A total of 23 households are currently on the council's self-build register. Table 4.19 summarises the dwelling preferences of households, which shows a strong preference for detached dwellings.

Table 4.19 Self-build register dwelling preferences

	Number of responses	% of responses
Bungalow	2	8.7%
Detached	20	87.0%
Detached Bungalow	1	4.3%
TOTAL	23	100.0%

Source: Council self-build register

Student housing need

- 4.66 There are no higher education facilities in Chorley and therefore no strategic need for student accommodation.

Conclusion

- 4.67 This chapter has considered the needs of different groups in line with the NPPF and requirements of the brief. Key findings are now summarised.
- 4.68 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 in situ solutions (including adaptations).
- 4.69 There are currently around 2,187 units of specialist older persons' accommodation comprising 960 specialist older accommodation units (C3 planning use class), 157 Extra Care (C2 use class), and 1,070 bedspaces residential care (C2 use class). It is estimated there is a need for 2,648 additional C3 dwelling units over the period 2023 to 2041 or 147 each year, a need for 655 C2 Extra Care units or 36 each year, and 103 C2 residential care bedspaces or 6 each year.

- 4.70 A key conclusion is that there needs to be a broader housing offer for older people across the borough and the HDNA has provided evidence of scale and range of dwellings needed.
- 4.71 The HDNA 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' (source: PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626).
- 4.72 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the population of the borough. Although it is a challenge to quantify the precise accommodation and support requirements, the HDNA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.
- 4.73 It is estimated there are around 27,724 people with a disability across the borough based on ONS disability estimates and is projected to increase to around 33,105 by 2041. Regarding housing for people with disabilities, the 2021 Household Survey (re-weighted using 2021 Census) suggests around 5.6% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability.
- 4.74 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 4% of new dwellings are built to wheelchair accessible M4(3) standard. All remaining new dwellings are built to M4(2) accessible and adaptable standard, to take account of the ageing demographics of the borough.

5. Overall Dwelling Type and Mix

Introduction

- 5.1 This chapter considers overall housing need and affordable need, and establishes an overall dwelling type, size, and tenure mix for Chorley Borough. The detailed analysis underpinning this chapter is presented in Technical Appendix D.

Overall housing need

- 5.1 The Central Lancashire Housing Needs Assessment 2024 update identifies an annual housing need of 410 dwellings across Chorley and 1,237 across Central Lancashire ((Table 5.1).

Table 5.1 Annual housing need 2023 to 2041 across Central Lancashire

Authority	Annual Housing Need
Chorley	410
Preston	441
South Ribble	386
Total	1,237

Source: Central Lancashire Housing Needs Assessment update

Affordable housing need

- 5.2 A detailed analysis of affordable housing need in accordance with PPG is presented in Technical Appendix C. This establishes an overall gross affordable need of 728 and, after taking into account affordable lettings and pipeline newbuild, the net shortfall is 53 each year (assuming any existing affordable need backlog is cleared over 10 years or 303 if cleared over 5 years). This compares with 113 affordable dwellings each year assuming a backlog clearance over 5 years).
- 5.3 Planning Practice Guidance is clear that only a proportion of need is expected to be delivered through the planning process.

Affordable tenure mix and First Homes

- 5.4 The recommended affordable tenure mix based on latest evidence is 47% social rent, 24% affordable rent and 29% affordable home ownership.
- 5.5 Analysis of house prices and local incomes indicates that across the borough, First Homes at a 40% discount to median price would be affordable to households on median income. Further analysis on First Homes is presented in Appendix C, with definitions provided in Appendix B.
- 5.6 As set out in Planning Practice Guidance, First Homes were the government's preferred discounted market tenure and should account for at least 25% of all affordable housing units delivered by developers.

Dwelling type and mix

- 5.7 Dwelling mix analysis is underpinned by a demographic scenario model which takes into account projected household change to 2041 using 2018-based ONS household projections. To support flexibility in delivery, dwelling type and mix by tenure is presented as a broad range which also considers household aspirations and expectations. Table 5.2 summarises dwelling mix by tenure for the borough. Further details of analysis are presented in Technical Appendix D which also includes a breakdown of dwelling mix recommendations by settlement.

Conclusions

- 5.8 The annual need of 410 dwellings has been identified in the Central Lancashire housing needs assessment update.
- 5.9 The HDNA has established future household change and the implications this has for dwelling type, size, and tenure mix. This helps the council and its partners make informed decisions on the range and size of dwellings to be built to meet need over the period to 2041.
- 5.10 Given the level of net affordable need (53 to 303 homes each year, depend on the backlog clearance being over 5 or 10 years), the Local Plan needs to maintain a robust affordable housing policy setting out targets and tenure split in order to maximise new supply. An affordable policy should therefore continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs.

Table 5.2 Overall annual dwelling type/size and tenure mix recommendations

Dwelling type/size	Market	Affordable/ social rented	Affordable home ownership including First Homes	Total
Overall % split>>	60%	30%	10%	100%
1/2-bedroom house	5-10%	15-20%	15-20%	10-15%
3-bedroom house	30-35%	25-30%	45-50%	30-35%
4+ bedroom house	30-35%	5-10%	10-15%	20-25%
1-bedroom flat	0-2%	0-2%	0-2%	0-2%
2+ bedroom flat	2-5%	2-5%	5-10%	2-5%
1/2-bedroom level access	10-15%	30-35%	10-15%	15-20%
3+ bedroom level access	10-15%	2-5%	2-5%	5-10%
Dwelling type	Market	Affordable/ social rented	Affordable home ownership	Total
House	70-75%	55-60%	75-80%	65-70%
Flat	2-5%	2-5%	5-10%	2-5%
Bungalow/level-access	20-25%	35-40%	10-15%	25-30%
Number of bedrooms	Market	Affordable/ social rented	Affordable home ownership	Total
1	25-30%	55-60%	30-35%	35-40%
2	40-45%	30-35%	50-55%	40-45%
3	30-35%	5-10%	10-15%	20-25%
4+	25-30%	55-60%	30-35%	35-40%

6. Conclusion: Policy and Strategic Issues

Introduction

- 6.1 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.
- 6.2 The Chorley HDNA 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 HDNA identifies the size, type, and tenure of housing required by considering current market demand relative to supply and also identifies a continued affordable housing shortfall across the borough.
- 6.3 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.

Overall housing need

- 6.4 The annual average net additional housing in need over the period to 2041 across Chorley Borough is 410.

Dwelling type, tenure, and mix

- 6.5 The relationship between household change and dwelling type/size and tenure requirements have been fully explored. The evidence will help the council deliver an appropriate range of dwelling stock for residents over the plan period. It is recommended that future planning policy references the broad mixes evidenced in Table 6.1 and is taken into account when determining future applications.
- 6.6 Regarding affordable need, there is an annual net shortfall of 53 dwellings (assuming a clearance of backlog need is over 10 years. The annual net shortfall is 303 if the backlog is cleared over 5 years). A recommended tenure split is 70% rented and 30% affordable home ownership, which would include First Homes on eligible sites. Delivery of affordable housing is subject to economic viability and the council does not need to plan to meet this number in full but affordable housing delivery should be maximised at every possible opportunity.

Table 6.1 Summary of overall dwelling mix

Dwelling type/size	Market	Affordable/ social rented	Affordable home ownership including First Homes	Total
Overall % split>>	75%	17.5%	7.5%	100%
1/2-bedroom house	5-10%	15-20%	15-20%	10-15%
3-bedroom house	30-35%	25-30%	45-50%	30-35%
4+ bedroom house	30-35%	5-10%	10-15%	20-25%
1-bedroom flat	0-2%	0-2%	0-2%	0-2%
2+ bedroom flat	2-5%	2-5%	5-10%	2-5%
1/2-bedroom level access	10-15%	30-35%	10-15%	15-20%
3+ bedroom level access	10-15%	2-5%	2-5%	5-10%
Dwelling type	Market	Affordable/ social rented	Affordable home ownership	Total
House	70-75%	55-60%	75-80%	65-70%
Flat	2-5%	2-5%	5-10%	2-5%
Bungalow/level-access	20-25%	35-40%	10-15%	25-30%
Number of bedrooms	Market	Affordable/ social rented	Affordable home ownership	Total
1	2-5%	15-20%	0-2%	2-5%
2	20-25%	40-45%	30-35%	25-30%
3	40-45%	30-35%	50-55%	40-45%
4+	30-35%	5-10%	10-15%	25-30%

Meeting the needs of older people and those with disabilities

- 6.7 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the 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.
- 6.8 There are currently around 2,187 units of specialist older persons' accommodation comprising 960 specialist older accommodation units (C3 planning use class), 157 Extra Care (C2 use class), and 1,070 bedspaces residential care (C2 use class). It is estimated there is a need for 2,648 additional C3 dwelling units over the period 2023 to 2041 or 147 each year, a need for 655 C2 Extra Care units or 36 each year, and 103 C2 residential care bedspaces or 6 each year. The C3 units should be included in the overall housing figure. Delivery of C2 units would be in addition to this figure.
- 6.9 A key conclusion is that there needs to be a broader housing offer for older people across Chorley Borough and this HDNA has provided evidence of scale and range of dwellings needed.

- 6.10 A range of information has been assembled from various sources which helps to scope out the likely level of disability across Chorley Borough's population.
- 6.11 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 4% of new dwellings are built to M4(3) wheelchair accessible and adaptable standard and all remaining new dwellings are built to M4(2) accessible and adaptable standard to take account of the ageing demographics of Chorley Borough.
- 6.12 It is expected that some of this need will be met through the development of C3 accommodation and there is overlap between affordable, specialist older person and M4(3) need. For instance, the development of an older person's level access, wheelchair accessible affordable dwelling would help address three aspects of housing need.
- 6.13 It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

Final comments

- 6.14 The evidence presented in this HDNA 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, including an appropriate level of affordable housing.
 - The challenge of ensuring that the housing and support needs of older people are met going forward.
 - The challenge of ensuring that the needs of people with disabilities is appropriately addressed.

Technical Appendix A: Research Methodology

Overall approach

- A.1 A multi-method approach was adopted in order to prepare a robust and credible Housing Demand and Need Assessment for Chorley Borough:
- A comprehensive household survey which achieved 2,748 responses, from 25,110 households, representing a response rate of 11% and a sample error of +/- 1.8%. Low response rates are expected and the sample errors achieved would be described by ONS as 'precise' if +/-5% or lower and 'reasonably precise' if between +/-5% to under +/-10%. The findings from this survey have been reweighted to reflect the household and tenure profile from the 2021 census.
 - A review of secondary data provided by the council including housing register and information on groups with additional needs.
 - A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data, and MHCLG Statistics.

Technical Appendix B: Affordable Housing Definitions

Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2024 (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) **Social Rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent; (b) the landlord is 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.

b) **Other affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for 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).

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.

First Homes

In May 2021, Planning Practice Guidance was issued which set out the concept of First Homes and their delivery (<https://www.gov.uk/guidance/first-homes - first-homes-definition-and-eligibility-requirements>). Key points are:

- First Homes are a discounted market sale housing and should be considered to meet the definition of 'affordable housing' for planning purposes.
- They must be discounted by a minimum of 30% against market value. After the discount has been applied, the first sale must be at a price no higher than £250,000 outside London.
- They must be sold to people meeting eligibility criteria which includes first-time buyers and household incomes should not exceed £80,000.
- The discount is passed onto each subsequent purchaser.

NPPF 2024 (paragraph 66 footnote 30) states that 'the requirement to deliver a minimum of 25% of affordable housing as First Homes, as set out in 'Affordable Homes Update' Written Ministerial Statement dated 24 May 2021, no longer applies. Delivery of First Homes can, however, continue where local planning authorities judge that they meet local need.'

Technical Appendix C: Housing Need Calculations

Introduction

- C.1 Identifying the scale of affordable housing need is a key consideration of planning practice guidance. This is a separate calculation to the overall housing need figure derived using the standard model and set out in PPG paragraphs 18 (Reference ID: 2a-018-20190220) to 24 (Reference ID: 2a-024-20190220). The affordable housing need analysis helps to establish the overall scale of affordable housing need by location, type, size, and tenure and whether the council should plan for more dwellings to help meet the need for affordable housing.
- C.2 PPG states that ‘all households whose needs are not met by the market can be considered in affordable housing need (PPG Paragraph: 018 Reference ID: 2a-018-20190220). PPG 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).’* (PPG Paragraph: 019 Reference ID: 2a-019-20190220).
- C.3 The PPG focuses on the use of existing (secondary data) but does not preclude the use of primary survey evidence.
- C.4 There are four broad components to the needs assessment method. These have remained relatively unchanged through the different guidance issued by government and focus on:
- Step A. Existing households in need (current unmet gross need).
 - Step B. Future households in need.
 - Step C. Affordable supply.
 - Step D. Annual need for affordable housing.

Affordability assumptions

- C.5 As part of the affordable needs assessment, the extent to which households in need cannot afford open market prices or rents is considered. PPG does not specify what household income should be spent for a property to be affordable although does state the ‘need to identify the minimum household income required to access lower quartile (entry level) market housing’ PPG 2019 Paragraph 021 Reference ID 2a-021-20190220. The last guidance to consider affordable prices/rents was published in the 2007 DCLG Strategic Housing Market Assessments Practice Guidance Version 2 August 2007, which stated that gross household incomes should be used to assess affordability and:
- A household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and

- A household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.
- C.6 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- C.7 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered. This is the maximum single or joint household income multiple offered by First Direct July 2020.
- C.8 Based on this data, the principal assumption considered by arc4 with reference to affordability is:
- For buying up to 3.5x gross household income; and
 - For renting up to 25% gross household income.

Step A: Current unmet gross need

- C.9 PPG Paragraph: 020 Reference ID: 2a-021-20190220 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.10 PPG 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. Table C1 sets out the overall scale of current need before affordability of market housing is considered.

Table C1 Current gross unmet need (before affordability testing)

Reason for need	Total in need	Comment	Source
A1 Homeless households	285	Number of households identified as homeless 2022/23	MHCLG Live tables
A2 Priority need / temporary accommodation	274	Households identified as threatened with homelessness in 2022/23 plus households living in temporary accommodation (based on quarterly average) in 2023	MHCLG Live tables
A3 Overcrowded	773	2021 Census data households	2021 Census TS052
A4 Concealed household	444	Census definition refers to couples and lone parents living within another family unit.	2021 Census RM009
A5 Existing affordable tenants in need	564		Re-weighted (2021 Census) Household Survey
A6 Other tenures in need	2,603		Re-weighted (2021 Census) Household Survey
A7 Sum of households in A3 to A6 with one or more needs	4,385	Sum of A3 to A6 BOLD figures	
A8 Total in A7 adjusted to remove any double counting	4,435	This is the total number of households with one or more needs	
A9. All households in need (A1+A2+A8)	4,995	Represents 17.9% of all households.	

Note: table subject to rounding

Further Notes to Table C1:

A3. Overcrowding

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.

Note: the model has used overcrowding and concealed households data from the 2021 Census.

A4. Concealed households

The number of couples and lone parents living within a household.

A5. Existing affordable tenants in need and A6. Other tenures in need

Households in need based on the numbers who have one or more of the following needs: under notice, real threat of notice or lease coming to an end; too expensive; too difficult to maintain; sharing facilities; unsuitable due to age/mobility impairment; lacking facilities; major disrepair; harassment/threat of harassment from neighbours.

A7 and A8. Sum of households

A7 is the sum of households who are overcrowded, concealed, are existing tenants in need, or other tenures in need. A8 adjusts this total to remove double counting to give a figure for the total number of households with one or more housing need. This final figure takes account of any duplicates (so if the household is overcrowded and has another need, it is only counted once as a household in need).

Affordability of open market options

C.11 Table C2 sets out lower quartile prices and rents for each settlement/parish.

Table C2 Lower quartile house prices and rents by settlement/parish

Settlement / Parish	Lower quartile rent 2023	Lower quartile private price 2023
Abbey Village	£1,499	£178,000
Adlington	£570	£150,000
Anderton	£826	£193,000
Bretherton	£849	£345,000
Brindle	-	£362,000
Brinscall/Withnell	£875	£170,000
Buckshaw Village	£706	£110,000
Charnock Richard	£849	£196,500
Chorley	£650	£119,000
Clayton Brook/Clayton Green	£650	£140,000
Clayton-le-Woods	£849	£160,000
Coppull	£676	£131,500
Croston	£724	£225,000
Eccleston	£793	£180,000
Euxton	£849	£198,000
Gib Lane	-	-
Gregson Lane	£849	£136,000
Heapey	£849	£245,000
Heath Charnock	£722	£202,000
Heskin	£923	£191,500
Higher Wheelton	£1,296	£245,000
Hoghton	£823	£291,000
Mawdesley	£750	£230,000
Rivington	£1,101	£700,000
Ulnes Walton	£1,699	£139,500
Wheelton	£750	£190,000
Whittle-le-Woods	£897	£177,500
<i>Elsewhere Chorley Borough</i>	<i>£1,300</i>	<i>£150,000</i>
CHORLEY BOROUGH	£676	£140,000

Source: Data produced by Land Registry © Crown copyright 2023, Zoopla 2023

C.12 Table C3 sets out the proportion of households in need who could not afford open market prices or rents. Where no prices/rents are available, borough average prices/rents have been used. The affordability analysis uses data on ward-level lower quartile prices and rents and assumes that a property is affordable if up to 25% of household income is spent on rent and buying costs up to 3.5x household income.

C.13 It is reasonably assumed that all households in A1 (homeless) and A2 (priority need/in temporary accommodation) cannot afford open market prices or rents given their housing circumstances (and income information is not available from secondary data source).

- C.14 The affordability of open market options is tested on the remaining households in need (rows A3 to A6 in Table C1) based on 2021 household survey data (re-weighted using the 2021 Census).
- C.15 Analysis concludes that **2,500** households across Chorley Borough are in housing need and cannot afford to buy or rent at lower quartile market prices.

Table C3 Affordability of open market housing for households in need

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	559	100%	559
Sum of households in A3 to A6 with one or more needs	4,435	43.8%	1,941
Total cannot afford to buy or rent			2,500

Step B: Future households in need

- C.16 **PPG Paragraph 021 Reference ID: 2a-021029190220** states that ‘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 estimate of the number of existing households falling into need. The process will need to identify the minimum household income required to access lower quartile (entry level) market housing. It can then assess what proportion of newly-forming households will be unable to access market housing.’

New household formation

- C.17 The most useful data sources for assessing the level of new household formation are:
- MHCLG/ONS household projections, from which an annual net increase in households can be derived; and
 - The English Housing Survey, from which a national gross household formation rate can be derived and referenced as a data source in the PPG.
- C.18 Based on the requirements of PPG, the gross annual formation rate used in analysis is 813. This is the household formation rate derived from a range of projections set out in Table C4. Through the standard method of calculating need, allowance is made for increasing the level of housing delivery to support household formation through the affordability adjustment.

Table C4 Net and gross household formation 2023-2041

Scenario	Annual household formation	Notes	Source
A. DCLG 2014-based household projections	398	3,748 NET increase between 2023 and 2039	DCLG 2014-based household projections
B. ONS 2018-based household projections	451	3,614 NET increase between 2023 and 2041	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2022-2040 (2014-based projections)	802	Gross household formation rate of 1.435%	English Housing Survey 3- year average 2017/18 to 2019/20
D. Average gross household formation rate based on applying national rate to total households over the period 2022-2040 (2018-based projections)	823	Gross household formation rate of 1.439%	English Housing Survey 3 year average 2017/18 to 2019/20
G. Blended rate of gross household formation (C, D)	813		

NOTE: this analysis is based on DCLG 2014-based household projections which run to 2039

New households likely to be in affordable housing need

- C.19 Analysis of the incomes of households who have formed in the past 5 years using the 2021 household survey (re-weighted using the 2021 Census) concludes that 43.8% could not afford buying or renting lower quartile (entry level) properties. Based on a gross formation rate of **813**, 356 households are estimated to be in affordable housing need.

Existing households expected to fall into need

- C.20 The 2021 household survey (re-weighted using the 2021 Census) identifies 610 households who have fallen into need in the past 5 years and require affordable housing or 122 each year.

Total newly arising affordable housing need (gross per year)

- C.21 Total newly arising need is therefore 478 each year as summarised in Table C5.

Table C5 Total newly-arising affordable housing need

A. Number of newly-forming households		813
B. Proportion unable to afford market housing	43.8%	356
C. Existing households falling into need		122
Total newly arising affordable need (B+C)		478

Step C: Affordable housing supply

C.22 PPG Paragraph 022 Reference ID: 2a-022-20190220 notes that 'there will be a current supply of housing stock that can be used to accommodate households in affordable housing need as well as future supply.' There are five aspects to affordable supply to be considered as set out in Table C6.

Table C6 Affordable housing supply

Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	RP lettings data over most recent 4-year period	Annual average of 551 affordable dwellings have been let 2019/20 to 2022/23.
Suitable surplus stock (vacant properties)	MHCLG vacant dwelling statistics	72 vacant affordable (council and housing association excluding not available for letting) dwellings reported as vacant in 2023 or 1% of total affordable stock. This is below the transactional rate of around 2% to allow movement in stock so no suitable surplus stock available
The committed supply of new net affordable homes at the point of assessment (number and size)	Council data	Total of 545 pipeline affordable dwellings. Assume all built over 5 years. Annual of 109 used in supply calculation as proxy for committed supply
Supply of affordable home ownership through <u>resale</u>	English Housing Survey Table FA4131	EHS indicates 5.9% of owner occupiers with a mortgage moved to their accommodation in the past year. This is used as a basis for estimating the number of resales of affordable home ownership products at 5% each year. Based on 301 dwellings there are an estimated 15 resales each year
Units taken out of management	Local authority data	None identified
Total annual supply	Calculation	551 lettings + 0 vacant + 109 newbuild + 15 AHO resales – 0 units taken out of management = 675 each year

Note: stock losses through Right to Buy are not referenced in PPG and not included in this table. Any losses through Right to Buy would increase the shortfall.

- C.23 Overall, the model assumes a total annual affordable housing stock supply of **675 plus newbuild** dwellings.

Step D: Total annual need and breakdown by size and tenure

- C.24 Table C7 summarises the total annual need for affordable housing across Chorley Borough which establishes a gross annual need of 728 and, after taking into account supply, a net need of 53 affordable dwellings each year assuming a clearance of gross unmet need over 10 years. If this need is cleared over 5 years, the annual need increases to 303. Table C8 presents the data for individual settlements/parishes.

Table C7 Gross and net annual affordable need

Scenario	Factor	Number	Data source/assumption
A1	Current gross unmet need (before affordability test)	4,995	Table C1 row A9
A2	Current gross unmet need (after affordability test)	2,500	Table C3
A3	Annualised need	250	Assume unmet need is cleared over a 10-year period to reflect the standard method 10 year time period
B	Newly-arising annual need	478	Table C5
TGN	Total gross need	728	A3+B
C	Affordable annual housing supply	675	Table C6
	Total annual net need	53	TGN – C

Notes: Table subject to rounding errors

Table C8 Gross and net annual affordable need by settlement/parish

Factor	A1	A2	A3	B	TGN	C	
	Current gross unmet need (before affordability test)	Current gross unmet need (after affordability test)	Annualised need	Newly-arising annual need	Total gross need	Affordable annual housing supply	Total annual net need
Number	4,995	2,500	250	478	728	675	53
Settlement/parish	Table C1 row A9	Table C3	5 year clearance	Table C5	A3+B	Table C6	Total gross need - C
Abbey Village	11	7	1	4	5	11	-6
Adlington	257	120	12	23	35	23	13
Anderton Parish	81	47	5	8	12	12	1
Bretherton	18	8	1	2	2	2	1
Brindle	18	9	1	2	3	0	3
Brinscall/Withnell	94	52	5	9	15	1	14
Buckshaw Village	243	100	10	21	31	27	4
Charnock Richard	66	43	4	9	13	11	3
Chorley	1,918	932	93	171	264	319	-56
Clayton Brook/Clayton Green	478	322	32	64	96	107	-11
Clayton-le-Woods	184	106	11	23	34	26	8
Coppull	381	196	20	26	46	49	-3
Croston	160	81	8	12	20	12	8
Eccleston	121	66	7	13	20	8	11
Euxton	237	123	12	24	36	21	15
Gib Lane	0	0	0	0	0	0	0
Gregson Lane	76	42	4	3	7	4	3
Heapey Parish	26	8	1	1	2	0	2
Heath Charnock Parish	214	75	7	10	17	12	5
Heskin Parish	27	15	2	3	4	0	4
Higher Wheelton	8	4	0	1	1	0	1
Hoghton	80	27	3	3	6	0	6
Mawdesley	96	47	5	5	10	6	4
Rivington Parish	1	1	0	0	0	0	0
Ulmes Walton Parish	12	8	1	5	6	2	5
Wheelton	57	29	3	4	7	8	-1
Whittle-le-Woods	129	68	7	16	22	9	14
CHORLEY BOROUGH	4,995	2,500	250	478	728	675	53

Variant analysis and comparison with previous HDNA

- C.25 Table C9 considers the annual affordable need under alternative assumptions regarding the length of time assumed to clear the backlog need and assumptions around committed supply. The previous HDNA assumed a 5-year backlog and included pipeline supply and identified an annual need for 113 affordable dwellings.

Table C9 Affordable housing need variant analysis

	Principal scenario	Variant 1	Variant 2	Variant 3
Backlog clearance	10 years	5 years	10 years	5 years
Newbuild	Included	Included	Excluded	Excluded
Annual net need	53	303	162	412

Affordable need by number of bedrooms

- C.26 As at September 2024 there were 2,100 households on the housing register. Table C10 summarises the dwelling needs of these households. This shows that most need is for smaller 1 and 2-bedroom dwellings.

Table C10 Affordable need based on the housing register

Number of bedrooms	%
1	51.5%
2	30.2%
3	14.5%
4	3.8%
Total	100.0%
Base	2,100

Source: Chorley Housing Register September 2024

Affordable need by dwelling type and number of bedrooms

- C.27 Data from the household survey has been analysed to take account of dwelling type preferences as well as bedroom need (Table C11). Across Chorley, analysis suggests a broad split of 61.3% houses, 4.6% flats and 34.1% bungalows/level access dwellings.

Table C11 Affordable dwelling type and size mix

Dwelling type	Number of bedrooms (number)				Total
	1	2	3	4+	
House	1	9	17	5	32
Flat	0	2	0	0	2
Level-access	6	9	2	0	18
Total	7	21	19	5	53
Dwelling type	Number of bedrooms (Table %)				Total
	1	2	3	4+	
House	1.2%	18.0%	32.0%	10.2%	61.3%
Flat	0.5%	4.0%	0.1%	0.0%	4.6%
Level-access	12.2%	17.7%	4.1%	0.0%	34.1%
Total	13.9%	39.7%	36.1%	10.2%	100.0%

C.28 Table C12 presents a recommended dwelling type and size mix based on households in affordable need by settlement/parish.

Table C12 Affordable dwelling mix by sub-area, number of bedrooms and dwelling type

Settlement	Dwelling type/size								TOTAL	Annual Need (gross)	Annual Need (net)
	1/2-bedroom house	3-bedroom house	4+ bedroom house	1-bedroom flat	2 bedroom flat	3+ bedroom flat	1/2-bedroom level-access	3+ bedroom level-access			
Abbey Village	40.5%	51.2%	0.1%	0.0%	0.0%	0.0%	8.2%	0.0%	100.0%	5	-6
Adlington	3.0%	34.6%	1.8%	0.0%	11.6%	0.0%	44.1%	4.9%	100.0%	35	13
Anderton	15.2%	10.4%	44.6%	0.0%	12.0%	0.0%	17.8%	0.0%	100.0%	12	1
Bretherton	-	-	-	-	-	-	-	-	-	2	1
Brindle	-	-	-	-	-	-	-	-	-	3	3
Brinscall/Withnell	4.2%	34.5%	0.0%	23.8%	9.1%	0.0%	19.3%	9.1%	100.0%	15	14
Buckshaw Village	16.8%	8.8%	50.4%	0.0%	0.0%	0.0%	15.2%	8.7%	100.0%	31	4
Charnock Richard	42.2%	0.4%	0.0%	0.0%	0.0%	0.0%	57.4%	0.0%	100.0%	13	3
Chorley	12.9%	41.2%	7.8%	0.0%	3.7%	0.0%	29.6%	4.8%	100.0%	264	-56
Clayton Brook/Clayton Green	33.6%	28.9%	8.2%	1.1%	4.7%	0.0%	21.0%	2.4%	100.0%	96	-11
Clayton-le-Woods	48.5%	15.1%	9.3%	0.0%	0.0%	0.0%	22.0%	5.1%	100.0%	34	8
Coppull	11.0%	32.4%	11.3%	0.0%	0.0%	0.0%	45.3%	0.0%	100.0%	46	-3
Croston	8.2%	24.8%	6.2%	0.0%	7.8%	0.0%	53.0%	0.0%	100.0%	20	8
Eccleston	9.5%	0.4%	0.0%	0.0%	0.0%	6.5%	26.3%	57.4%	100.0%	20	11
Euxton	42.6%	3.1%	1.8%	0.0%	0.0%	0.0%	48.6%	3.9%	100.0%	36	15
Gib Lane	-	-	-	-	-	-	-	-	-	0	0
Gregson Lane	92.4%	0.4%	0.0%	0.0%	0.0%	0.0%	7.3%	0.0%	100.0%	7	3
Heapey	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	50.0%	50.0%	100.0%	2	2
Heath Charnock	2.1%	60.2%	0.0%	0.0%	7.4%	0.0%	30.3%	0.0%	100.0%	17	5
Heskin	2.2%	41.4%	0.0%	0.0%	48.7%	0.0%	7.7%	0.0%	100.0%	4	4
Higher Wheelton	-	-	-	-	-	-	-	-	-	1	1
Hoghton	-	-	-	-	-	-	-	-	-	6	6
Mawdesley	21.5%	11.6%	0.0%	14.2%	0.0%	0.0%	41.6%	11.2%	100.0%	10	4
Rivington	-	-	-	-	-	-	-	-	-	0	0
Ulnes Walton	1.4%	93.6%	0.0%	0.0%	0.0%	0.0%	5.0%	0.0%	100.0%	6	5
Wheelton	47.1%	45.3%	0.0%	0.0%	0.0%	0.0%	7.5%	0.0%	100.0%	7	-1
Whittle-le-Woods	2.2%	40.1%	39.7%	0.0%	6.5%	0.0%	11.5%	0.0%	100.0%	22	14
CHORLEY BOROUGH (TOTAL)	19.1%	32.0%	10.2%	0.5%	4.0%	0.1%	29.9%	4.1%	100.0%	728	53

Note due to rounding errors the sum of annual need figures does not equal the borough total presented in the table.

Comparison of current housing stock and current/future needs

- C.29 PPG states that 'strategic policy-making authorities will need to look at the current stock of houses of different sizes and assess whether these match current and future need (PPG Paragraph 023 Reference ID: 2a-023-20190220). Table C13 sets out this comparison with need derived from household survey and housing register information. This suggests the highest imbalance supply of 3 or more bedroom dwellings, although there remains need for all dwelling sizes.

Table C13 Comparison between current supply and annual gross need

Number of bedrooms	Current supply estimate	%	Annual gross need %	Variance %
1-bedroom	1,711	23.6%	13.9%	9.6%
2-bedroom	2,908	40.0%	39.7%	0.4%
3-bedroom	2,482	34.2%	36.1%	-2.0%
4 or more -bedroom	163	2.2%	10.2%	-8.0%
Total	7,264	100.0%	100.0%	

Sources: SDR 2022, housing register; 2021 household survey (re-weighted to the 2021 Census)

First Homes

- C.30 First Homes are described at Appendix B. Table C14 considers the price of First Homes using different discounts based on median prices across the city. Table C16 shows that based on median prices, the First Home product at city level is within the £250,000 threshold. The First Home discount should be consistent across a local authority area. Based on house price data for Chorley Borough as a whole, First Homes could be delivered at a 40% discount and be affordable to households on median incomes. This assumes that the First Home prices is a discount to the overall median price in the borough.

Table C14 First Home prices

Tenure option	Price (2023) Chorley Borough
Market price (median) 2023	£200,000
Discount to median price	
30%	£140,000
40%	£120,000
50%	£100,000
Note To be eligible as a First Home, the maximum price after discount is £250,000	
Income required (10% deposit and 3.5x household income)	
Discount to median price	
30%	£36,000
40%	£30,857
50%	£25,714
Actual household income (2022 CAMEO)	
Median	£35,000
Comparison between household income and income required for a First Home	
(Less than 1 or 1 is affordable (green) ; greater than 1 is not affordable (red))	
Income required (10% deposit and 3.5x household income)	
Discount to median price	
30%	1.0
40%	0.9
50%	0.7

Tenure mix

- C.31 Analysis needs to consider the range of affordable tenures as set out in Annex 2 of the NPPF that may be appropriate for existing households in need and newly-forming households.
- C.32 For need arising from homeless households and those in temporary accommodation, it is assumed they all require social rented accommodation. For newly-forming households and existing households in need, a split between affordable rented and affordable home ownership should be considered. This is based on household survey data and considers household income and access to equity/savings. Analysis establishes the proportions of households who could afford social rent, affordable rent, and affordable home ownership options.
- C.33 Table C15 summarises the overall tenure split between affordable rented options (social and affordable rent) and affordable home ownership solutions

(including shared ownership, discounted for sale and other tenures as set out in Annex 2 of the NPPF).

- C.34 Analysis would suggest an overall tenure split rounded to 70% affordable rented and 30% affordable home ownership across Chorley. In terms of the split between social and affordable rented, it is recommended that social rented is maximised where possible, the incomes of existing and newly-forming households have been considered against the costs of social and affordable renting.

Table C15 Affordable tenure split

Sub-area	Social Rented (%)	Affordable Rented (%)	Affordable Home Ownership (%)	Total
Abbey Village	89.5%	1.5%	9.0%	100.0%
Adlington	56.8%	17.2%	26.0%	100.0%
Anderton	38.2%	27.0%	34.8%	100.0%
Bretherton	38.4%	22.5%	39.0%	100.0%
Brindle	72.8%	0.0%	27.2%	100.0%
Brinscall/Withnell	68.9%	19.1%	12.0%	100.0%
Buckshaw Village	49.3%	27.6%	23.1%	100.0%
Charnock Richard	54.7%	19.1%	26.3%	100.0%
Chorley	52.2%	17.9%	29.9%	100.0%
Clayton Brook/Clayton Green	32.3%	22.4%	45.3%	100.0%
Clayton-le-Woods	39.5%	14.5%	46.0%	100.0%
Coppull	49.0%	34.5%	16.6%	100.0%
Croston	37.4%	21.5%	41.1%	100.0%
Eccleston	47.7%	17.6%	34.7%	100.0%
Euxton	47.1%	8.6%	44.4%	100.0%
Gib Lane	78.5%	0.0%	21.5%	100.0%
Gregson Lane	43.1%	27.3%	29.6%	100.0%
Heapey	38.2%	17.1%	44.7%	100.0%
Heath Charnock	57.7%	22.5%	19.9%	100.0%
Heskin	70.0%	6.4%	23.6%	100.0%
Higher Wheelton	54.1%	15.7%	30.2%	100.0%
Hoghton	48.0%	14.7%	37.3%	100.0%
Mawdesley	41.0%	21.6%	37.4%	100.0%
Rivington	53.2%	32.9%	13.8%	100.0%
Ulnes Walton	45.2%	9.9%	44.9%	100.0%
Wheelton	63.6%	9.9%	26.5%	100.0%
Whittle-le-Woods	42.2%	13.1%	44.8%	100.0%
CHORLEY BOROUGH	46.8%	23.8%	29.4%	100.0%

Source: Housing Register; 2021 household survey (re-weighted to the 2021 Census)

Technical Appendix D: Dwelling Mix and Modelling

Introduction

- D.1 This technical appendix describes the method used by arc4 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 2021 household survey (re-weighted using the 2021 Census); 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 2018-based data, and how this is expected to change over the period 2023 to 2041.
- 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.

Relationship between households and dwellings

- D.5 The relationship between the age of Household Reference Person, household type, and dwellings occupied by type and size can be derived from the 2021 household survey (re-weighted using the 2021 Census).
- D.6 The data available is summarised in Table D1. 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.7 The 2021 household survey (re-weighted using the 2021 Census) 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.8 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 D1 Age groups, household type, and dwelling types used

Age group of Household Reference Person	Household type	Dwelling type and number of bedrooms
15 to 24	One-person household	1-bedroom house
25 to 34	Household with 1 dependent child	2-bedroom house
35 to 44	Household with 2 dependent children	3-bedroom house
45 to 54	Households with 3 dependent children	4 or more bedroom house
55 to 64	Other household with two or more adults	1-bedroom flat
65 to 74	All	2-bedroom flat
75 to 84		3 or more bedroom flat
85+		1-bedroom bungalow
All		2-bedroom bungalow
		3 or more bedroom bungalow
		All

Applying the data at authority level

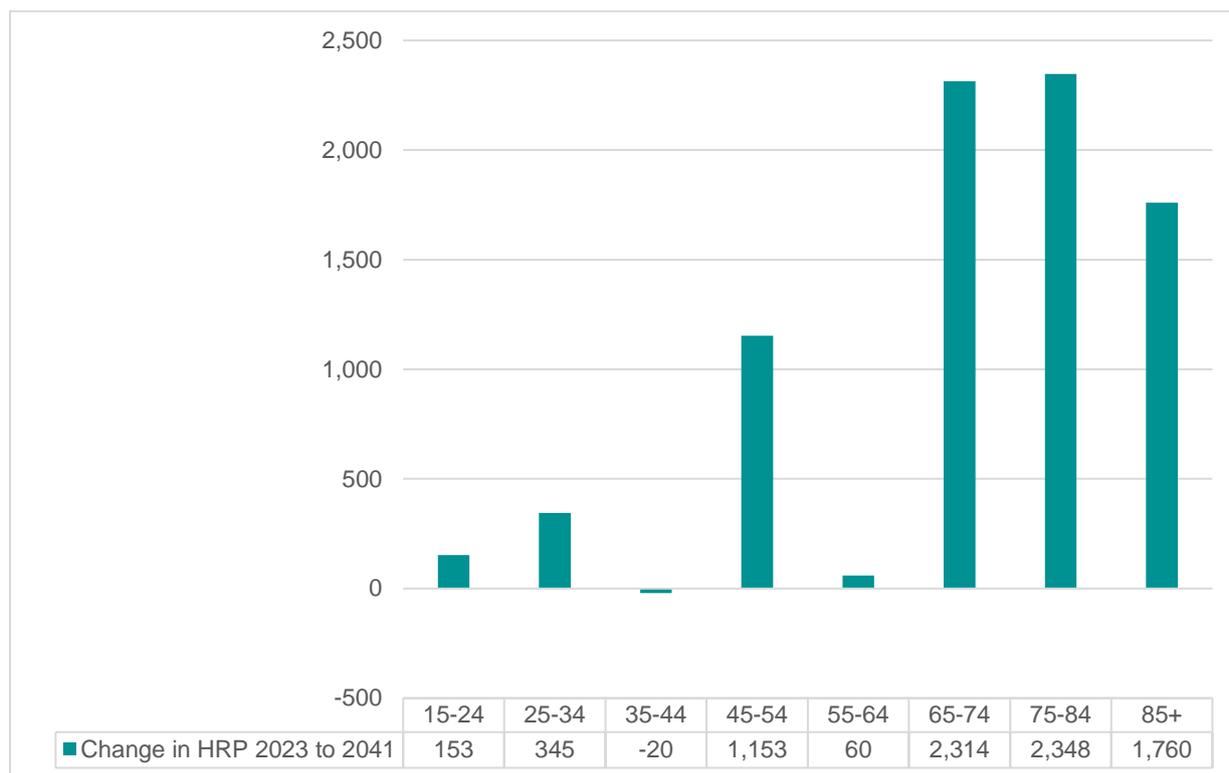
- D.9 Applying the data at authority level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.
- D.10 Table D2 presents the baseline demographic data for Chorley Borough. The total number of households is expected to increase by around 12,409 over the period 2023-2041 using 2018-based ONS household projections. Growth is mainly expected across older age cohorts. Figure D1 illustrates how the number of households by HRP age is expected to change over the period 2023-2041.

Table D2 Change in number of households by age group and household type 2023 to 2041

2023	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	292	306	128	44	368	1,139
25-34	1,223	1,456	1,057	400	1,658	5,795
35-44	1,816	2,182	2,357	670	1,708	8,732
45-54	2,555	2,145	1,663	404	3,783	10,550
55-64	2,848	850	329	69	5,960	10,056
65-74	2,672	101	23	1	4,798	7,595
75-84	3,220	35	1	3	3,653	6,912
85+	1,282	3	3	0	747	2,036
TOTAL	15,909	7,078	5,562	1,591	22,675	52,815
2041	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	328	348	147	51	417	1,292
25-34	1,301	1,543	1,115	422	1,759	6,140
35-44	1,811	2,172	2,352	667	1,710	8,712
45-54	2,811	2,400	1,877	450	4,166	11,703
55-64	2,850	841	324	66	6,035	10,116
65-74	3,491	129	29	1	6,258	9,909
75-84	4,377	44	2	3	4,834	9,260
85+	2,364	6	6	0	1,419	3,796
TOTAL	19,332	7,484	5,852	1,661	26,598	60,927
Change 2023-2041	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	36	42	19	7	49	153
25-34	78	87	58	22	101	345
35-44	-6	-10	-5	-2	2	-20
45-54	256	255	214	46	383	1,153
55-64	2	-8	-5	-3	75	60
65-74	819	28	6	0	1,460	2,314
75-84	1,156	9	0	1	1,181	2,348
85+	1,082	3	3	0	672	1,760
TOTAL	3,424	406	290	70	3,923	8,112

Source: ONS 2018-based household projections

Figure D1 Change in HRP age groups 2023-2041



Source: 2018-based ONS household projections

D.11 Table D3 applies household survey data on dwelling occupancy to the demographic profile in 2041. The two right hand columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage dwelling requirement.

Table D3 Impact of change in households by age group on dwellings occupied by 2041

Dwelling type and size	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1-bedroom bungalow/level access	2	4	20	33	86	670	172	378	1,368	2.2%
1-bedroom flat	30	97	419	466	231	184	246	0	1,703	2.8%
1-bedroom house	28	50	80	231	86	6	56	0	548	0.9%
1-bedroom other	0	5	3	9	48	49	0	0	116	0.2%
2-bedroom bungalow/level access	77	23	15	298	342	732	468	396	2,347	3.9%
2-bedroom flat	276	507	211	210	299	394	228	645	2,767	4.5%
2-bedroom house	251	1,944	1,803	1,610	1,437	1,001	959	247	9,275	15.2%
2-bedroom other	3	12	35	39	63	85	68	0	310	0.5%
3-bedroom house	174	2,251	3,167	4,264	3,278	3,399	3,578	1,060	21,138	34.7%
3 or more-bedroom bungalow/level access	214	54	56	403	398	990	1,294	468	3,864	6.3%
3 or more-bedroom flat	76	12	59	231	50	20	53	135	640	1.1%
3 or more-bedroom other	10	7	10	20	26	22	33	77	203	0.3%
4 or more-bedroom house	150	1,173	2,832	3,890	3,772	2,355	2,105	389	16,650	27.3%
Total	1,292	6,140	8,712	11,703	10,116	9,909	9,260	3,795	60,927	100.0%
Number of bedrooms	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1	60	156	522	738	451	909	474	378	3,734	6.1%
2	607	2,486	2,065	2,157	2,141	2,213	1,723	1,288	14,699	24.1%
3	474	2,325	3,293	4,918	3,753	4,432	4,958	1,740	25,845	42.4%
4 or more	150	1,173	2,832	3,890	3,772	2,355	2,105	389	16,650	27.3%
Total	1,292	6,140	8,712	11,703	10,116	9,909	9,260	3,795	60,927	100.0%

Note: totals by age group may vary slightly due to rounding errors; Source: ONS 2018-based household projections and 2021 household survey (re-weighted using the 2021 Census)

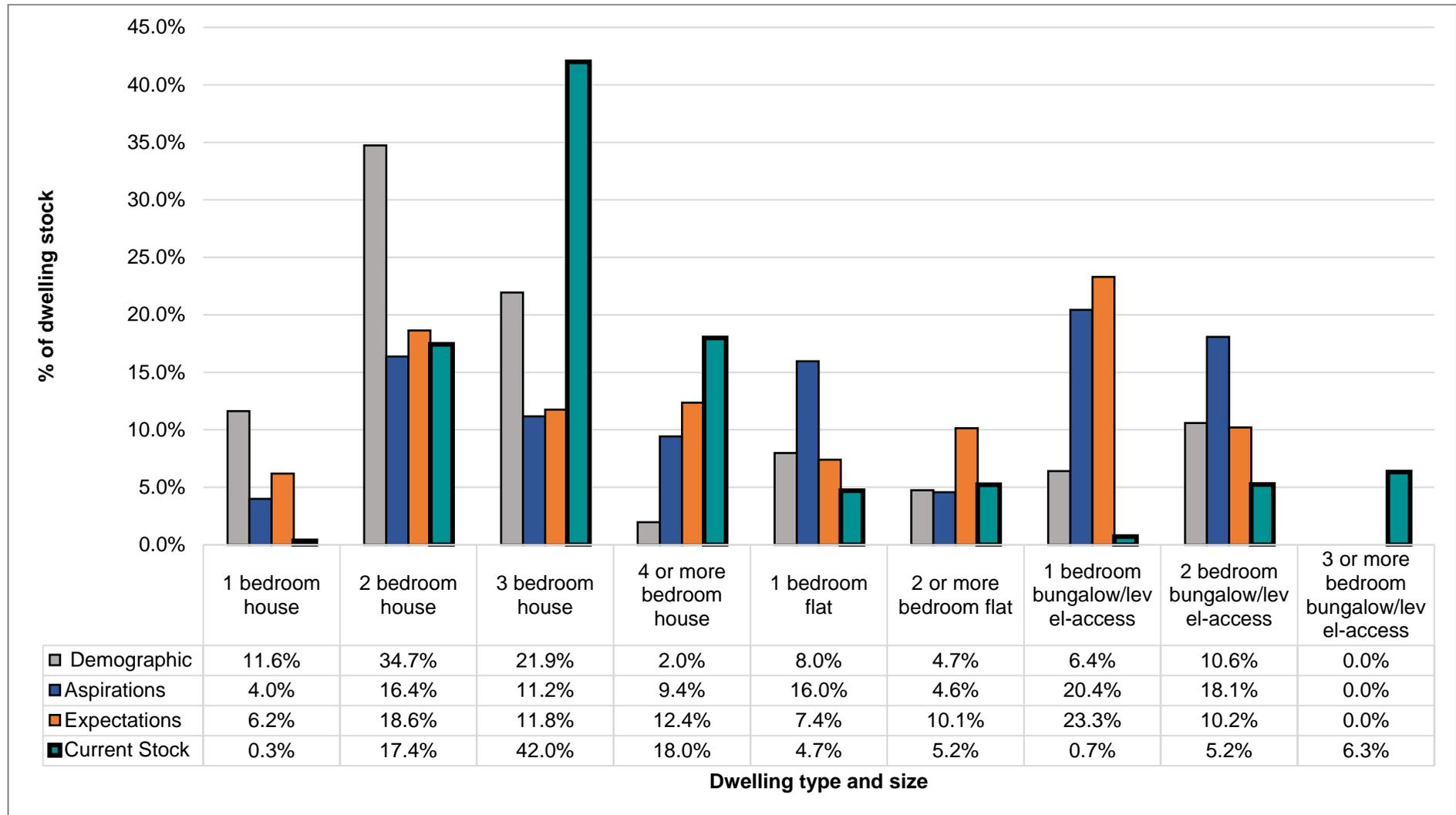
D.12 Table D4 sets out how the profile of dwelling stock changes when aspirations and expectations of households are considered. This indicates a notable shift towards bungalow/level-access accommodation and two-bedroom dwellings.

Table D4 Dwelling type and size outcomes under aspiration and expectation scenarios

Dwelling type and size	Demographic	Aspirations	Expectations	Current stock
1-bedroom house	11.6%	4.0%	6.2%	0.3%
2-bedroom house	34.7%	16.4%	18.6%	17.4%
3-bedroom house	21.9%	11.2%	11.8%	42.0%
4 or more bedroom house	2.0%	9.4%	12.4%	18.0%
1-bedroom flat	8.0%	16.0%	7.4%	4.7%
2 or more bedroom flat	4.7%	4.6%	10.1%	5.2%
1-bedroom bungalow/level-access	6.4%	20.4%	23.3%	0.7%
2-bedroom bungalow/level-access	10.6%	18.1%	10.2%	5.2%
3 or more bedroom bungalow/level-access	0.0%	0.0%	0.0%	6.3%
TOTAL	100.0%	100.0%	100.0%	100.0%
Dwelling type	Demographic	Aspirations	Expectations	Current stock
House	70.3%	41.0%	49.0%	53.4%
Flat	12.7%	20.5%	17.5%	16.9%
Bungalow/level access	17.0%	38.5%	33.5%	29.7%
Total	100.0%	100.0%	100.0%	100.0%
Number of bedrooms	Demographic	Aspirations	Expectations	Current stock
1	7.3%	14.6%	23.8%	15.2%
2	24.1%	37.9%	33.8%	31.9%
3	46.7%	36.4%	30.6%	37.9%
4	21.9%	11.2%	11.8%	15.0%
Total	100.0%	100.0%	100.0%	100.0%

D.13 Figure D2 summarises the dwelling profiles under the scenarios considered and compares this with current dwelling stock. Under the baseline demographic scenario, the majority of newbuild should be houses (particularly 3 and some flats and bungalows/level-access accommodation). Under the aspirations and expectations scenarios, there is an increasing emphasis on flats and bungalows/level-access.

Figure D2 Summary of dwelling types in current stock and under baseline demographic, aspiration, and expectation scenarios



Source: 2021 household survey (re-weighted using the 2021 Census) and 2018-based household projections

Overall dwelling mix by tenure

- D.14 Table D5 summarises dwelling type/size mix based on the demographic scenario relating to the period 2023 to 2041. This analysis assumes a minimum 25% affordable housing target and an affordable tenure split of around 75% rented and 25% affordable home ownership. The analysis factors in the dwelling type/size analysis carried out as part of the affordable housing needs calculation and the dwelling type/size choices of households considering affordable home ownership solutions based on the range of dwellings currently available.
- D.15 The analysis can be revised if annual targets and affordable housing delivery targets are updated.

Table D5 Summary of overall dwelling mix by tenure

Dwelling type/size	Market	Affordable/ social rented	Affordable home ownership including First Homes	Total
Overall % split>>	60%	30%	10%	100%
1/2-bedroom house	5-10%	15-20%	15-20%	10-15%
3-bedroom house	30-35%	25-30%	45-50%	30-35%
4+ bedroom house	30-35%	5-10%	10-15%	20-25%
1-bedroom flat	0-2%	0-2%	0-2%	0-2%
2+ bedroom flat	2-5%	2-5%	5-10%	2-5%
1/2-bedroom level access	10-15%	30-35%	10-15%	15-20%
3+ bedroom level access	10-15%	2-5%	2-5%	5-10%
Dwelling type	Market	Affordable/ social rented	Affordable home ownership	Total
House	70-75%	55-60%	75-80%	65-70%
Flat	2-5%	2-5%	5-10%	2-5%
Bungalow/level-access	20-25%	35-40%	10-15%	25-30%
Number of bedrooms	Market	Affordable/ social rented	Affordable home ownership	Total
1	2-5%	15-20%	0-2%	5-10%
2	20-25%	40-45%	30-35%	25-30%
3	40-45%	30-35%	50-55%	40-45%
4+	30-35%	5-10%	10-15%	20-25%

Overall dwelling mix by settlement/parish

- D.16 Further analysis considers the range of dwellings by settlement/parish and tenure. This is based on the need for affordable/social rented dwellings, the need for affordable home ownership, and open market need. This takes

account of the dwelling type aspirations and expectations of households and the number of bedrooms needed.

- D.17 Table D6 summaries affordable (social/affordable) rented need. Table D7 summarises affordable (affordable home ownership) need and Table D8 market need. Market mix is based on underlying demographics of the borough blended with the expectations of existing and newly-forming households planning on moving in the general market. It is important that both planners and developers maintain a flexible approach to what is built within Chorley Borough and helps to determine the relative priorities of development in particular areas.

Table D6 Affordable (social/rented) need by sub-area

Dwelling type/size	Sub-area																											
	Abbey Village	Adlington	Anderton	Bretherton	Brindle	Brinscal/Withnell	Buckshaw Village	Charnock Richard	Chorley	Clayton Brook/Clayton Green	Clayton-le-Woods	Coppull	Croston	Eccleston	Euxton	Gib Lane	Gregson Lane	Heapey	Heath Charnock	Heskin	Higher Wheelton	Hoghton	Mawdesley	Rivington	Uines Walton	Wheelton	Whittle-le-Woods	CHORLEY BOROUGH
1 and 2-bedroom house	40-45%	2-5%	20-25%	-	-	2-5%	15-20%	40-45%	10-15%	35-40%	50-55%	10-15%	5-10%	2-5%	45-50%	-	90-95%	-	2-5%	2-5%	-	-	15-20%	-	2-5%	45-50%	2-5%	15-20%
3-bedroom house	50-55%	30-35%	0-2%	-	-	25-30%	5-10%	0-2%	35-40%	20-25%	5-10%	30-35%	20-25%	0-2%	0-2%	-	0-2%	-	50-55%	40-45%	-	-	10-15%	-	85-90%	40-45%	40-45%	25-30%
4 or more-bedroom house	0-2%	0-2%	35-40%	-	-	0-2%	45-50%	0-2%	5-10%	10-15%	5-10%	5-10%	5-10%	0-2%	0-2%	-	0-2%	-	0-2%	0-2%	-	-	0-2%	-	0-2%	0-2%	40-45%	5-10%
1-bedroom flat	0-2%	0-2%	0-2%	-	-	25-30%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	-	0-2%	-	0-2%	0-2%	-	-	15-20%	-	0-2%	0-2%	0-2%	0-2%
2 and 3-bedroom flat	0-2%	10-15%	15-20%	-	-	10-15%	0-2%	0-2%	2-5%	2-5%	0-2%	0-2%	5-10%	0-2%	0-2%	-	0-2%	-	5-10%	40-45%	-	-	0-2%	-	0-2%	0-2%	0-2%	2-5%
1 and 2-bedroom bungalow/level-access	5-10%	45-50%	25-30%	-	-	20-25%	10-15%	55-60%	30-35%	25-30%	25-30%	50-55%	50-55%	30-35%	50-55%	-	5-10%	-	35-40%	5-10%	-	-	45-50%	-	5-10%	5-10%	5-10%	30-35%
3 or more-bedroom bungalow/level-access	0-2%	5-10%	0-2%	-	-	10-15%	10-15%	0-2%	5-10%	0-2%	5-10%	0-2%	0-2%	65-70%	0-2%	-	0-2%	-	0-2%	0-2%	-	-	10-15%	-	0-2%	0-2%	0-2%	2-5%

Source: 2014-based DCLG household projections; 2021 household survey (re-weighted using the 2021 Census); 2024 housing register

Table D7 Affordable (affordable home ownership) by settlement/parish

Dwelling type/size	Sub-area																										CHORLEY BOROUGH		
	Abbey Village	Adlington	Anderton	Bretherton	Brindle	Brinscal/Withnell	Buckshaw Village	Charnock Richard	Chorley	Clayton Brook/Clayton Green	Clayton-le-Woods	Coppull	Croston	Eccleston	Euxton	Gib Lane	Gregson Lane	Heapey	Heath Charnock	Heskin	Higher Wheelton	Hoghton	Mawdesley	Rivington	Uines Walton	Wheelton		Whittle-le-Woods	
1 and 2-bedroom house	30-35%	5-10%	0-2%	-	-	15-20%	5-10%	-	10-15%	20-25%	40-45%	10-15%	5-10%	50-55%	0-2%	-	95-100%	0-2%	0-2%	0-2%	-	-	60-65%	-	0-2%	50-55%	0-2%	15-20%	
3-bedroom house	60-65%	40-45%	30-35%	-	-	80-85%	15-20%	-	60-65%	55-60%	40-45%	35-40%	45-50%	0-2%	25-30%	-	0-2%	0-2%	95-100%	0-2%	-	-	15-20%	-	95-100%	50-55%	0-2%	45-50%	
4 or more-bedroom house	5-10%	10-15%	65-70%	-	-	0-2%	55-60%	-	5-10%	0-2%	15-20%	30-35%	15-20%	0-2%	15-20%	-	0-2%	0-2%	0-2%	0-2%	-	-	0-2%	-	0-2%	0-2%	0-2%	10-15%	
1-bedroom flat	0-2%	0-2%	0-2%	-	-	0-2%	0-2%	-	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	-	0-2%	0-2%	0-2%	0-2%	-	-	0-2%	-	0-2%	0-2%	0-2%	0-2%	
2 and 3-bedroom flat	0-2%	20-25%	0-2%	-	-	0-2%	0-2%	-	5-10%	2-5%	0-2%	0-2%	0-2%	45-50%	0-2%	-	0-2%	0-2%	0-2%	95-100%	-	-	0-2%	-	0-2%	0-2%	0-2%	60-65%	5-10%
1 and 2-bedroom bungalow/level-access	0-2%	10-15%	0-2%	-	-	0-2%	15-20%	-	10-15%	2-5%	0-2%	10-15%	30-35%	0-2%	5-10%	-	0-2%	50-55%	0-2%	0-2%	-	-	0-2%	-	0-2%	0-2%	35-40%	10-15%	
3 or more-bedroom bungalow/level-access	0-2%	2-5%	0-2%	-	-	0-2%	0-2%	-	0-2%	10-15%	0-2%	0-2%	0-2%	0-2%	40-45%	-	0-2%	50-55%	0-2%	0-2%	-	-	15-20%	-	0-2%	0-2%	0-2%	2-5%	

Source: 2014-based DCLG household projections; 2021 household survey (re-weighted using the 2021 Census)

Table D8 Open Market mix by sub-area

Dwelling type/size	Sub-area																											
	Abbey Village	Adlington	Anderton	Bretherton	Brindle	Brinscal/Withnell	Buckshaw Village	Charnock Richard	Chorley	Clayton Brook/Clayton Green	Clayton-le-Woods	Coppull	Croston	Eccleston	Euxton	Gib Lane	Gregson Lane	Heapey	Heath Charnock	Heskin	Higher Wheelton	Hoghton	Mawdesley	Rivington	Ulnes Walton	Wheelton	Whittle-le-Woods	CHORLEY BOROUGH
1 and 2-bedroom house	25-30%	2-5%	0-2%	0-2%	20-25%	10-15%	10-15%	2-5%	5-10%	25-30%	15-20%	2-5%	5-10%	5-10%	5-10%	0-2%	40-45%	0-2%	5-10%	0-2%	0-2%	5-10%	10-15%	-	0-2%	30-35%	0-2%	5-10%
3-bedroom house	55-60%	25-30%	35-40%	35-40%	0-2%	30-35%	20-25%	10-15%	35-40%	15-20%	25-30%	35-40%	20-25%	30-35%	15-20%	95-100%	20-25%	65-70%	35-40%	75-80%	15-20%	35-40%	25-30%	-	75-80%	35-40%	30-35%	30-35%
4 or more-bedroom house	15-20%	40-45%	25-30%	35-40%	35-40%	30-35%	50-55%	10-15%	30-35%	15-20%	25-30%	20-25%	35-40%	25-30%	35-40%	0-2%	20-25%	0-2%	20-25%	0-2%	15-20%	0-2%	10-15%	-	0-2%	15-20%	50-55%	30-35%
1-bedroom flat	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	-	0-2%	0-2%	0-2%	0-2%
2 and 3-bedroom flat	0-2%	2-5%	10-15%	0-2%	0-2%	5-10%	2-5%	0-2%	0-2%	2-5%	2-5%	2-5%	5-10%	2-5%	2-5%	0-2%	0-2%	0-2%	2-5%	25-30%	0-2%	0-2%	5-10%	-	0-2%	2-5%	0-2%	2-5%
1 and 2-bedroom bungalow/level-access	0-2%	15-20%	0-2%	0-2%	10-15%	5-10%	5-10%	45-50%	15-20%	5-10%	5-10%	20-25%	10-15%	5-10%	10-15%	0-2%	10-15%	15-20%	0-2%	0-2%	60-65%	40-45%	15-20%	-	0-2%	2-5%	5-10%	10-15%
3 or more-bedroom bungalow/level-access	0-2%	5-10%	20-25%	25-30%	20-25%	2-5%	2-5%	25-30%	5-10%	25-30%	15-20%	2-5%	10-15%	20-25%	15-20%	0-2%	0-2%	15-20%	25-30%	0-2%	0-2%	10-15%	15-20%	-	20-25%	5-10%	10-15%	10-15%

Source: 2014-based DCLG household projections; 2021 household survey (re-weighted using the 2021 Census)