

South Ribble Borough Council

Local Housing Need Assessment 2024

South Ribble Borough Council

Final Report
December 2024

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Executive Summary

Introduction

The South Ribble Borough Local Housing Need Assessment (LHNA) 2024 update provides the council with up-to-date evidence on housing need across all sections of the community over the period 2023 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.

The LHNA 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 sub-area level where possible.

Dwelling stock and households

There are 51,807 dwellings and 48,586 households across the borough. The vacancy rate is 3% which is slightly higher than the rate for England (2.8%). Most dwellings are houses (77%), 9% are flats and 14% are bungalows. 76% of households are owner occupiers, 13% privately rent and 11% live in affordable housing. There are around 326 affordable home ownership properties in the borough.

House prices and rents

In 2023, lower quartile prices were £140,000 (North West £125,000 and England £175,000) and median prices were £190,000 (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 £772 (North West £901 and England £1,473).

Future dwelling mix and development priorities

The LHNA 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 386. There is a need for 146 affordable dwellings each year. The council needs to have a 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 need in full.

The recommended affordable housing tenure split is 45% social rent, 32% affordable rent and 23% 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

Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	5-10%	35-40%	10-15%	10-15%
2	25-30%	35-40%	35-40%	30-35%
3	40-45%	20-25%	35-40%	35-40%
4	20-25%	5-10%	10-15%	15-20%

The needs of other groups

Particular needs which have been identified in the LHNA are:

- Increasing and diversifying the supply of specialist housing for older people. There is a need for 2,057 units of C3 dwellings which include sheltered/retirement housing, 651 units of Extra Care housing and 246 C2 residential care bedspaces.
- Based on an assessment of additional needs and longer-term demographics, 4% of new dwellings (17 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: 29 on the council register, with 80% expressing a preference for houses and 20% bungalows.

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

Note that there is overlap between affordable, specialist older person and M4(3) need, so for instance the development of an older person's level access, wheelchair accessible affordable dwelling would help address three aspects of housing need.

Summary of policy recommendations

Theme	Data	Action
Overall housing need	386 each year	Housing need figure to be noted.
Affordable housing need	Annual imbalance of 146 (assuming backlog need 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: 37% 1-bedroom, 36% 2-bedroom, 21% 3-bedroom and 6% 4+ bedroom Affordable home ownership: 10% 1-bedroom, 39% 2-bedroom, 36% 3-bedroom and 14% 4+ bedroom	Range of dwelling sizes to be delivered.
	Affordable tenure mix of 77% rented (45% social and 32% affordable) and 23% affordable homes	Development needs of focus on social/affordable rented with some affordable home ownership
Needs of different groups	4% of new dwellings (17 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.
	2,954 additional units of accommodation for older people by 2041 including 2,057 C3 dwellings (sheltered/ leasehold retirement dwellings); 651 C2 Extra Care dwellings; 246 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 South Ribble Borough Council Local Housing Need Assessment (LHNA) 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 LHNA supports the requirements of the 2023 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 in rural areas of Central Lancashire but the threshold has increased from 5 to 10 dwellings or more, or with a site area of 0.5 hectares or more, in line with the NPPF revisions. The requirement in urban areas remains the same.

General housing and planning policy context

Previous Conservative administration

- 1.12 Housing had a key role in the government's Levelling Up proposals. It included 12 'missions' and for housing this was:

"By 2030, renters will have a secure path to ownership with the number of first-time buyers increasing in all areas; and the government's ambition is for the number of non-decent rented homes to have fallen by 50%, with the biggest improvements in the lowest performing areas.:"

- 1.13 The White Paper had many, wide-ranging ambitions. However, there is limited detail on how the various targets, objectives, and missions are to be achieved.
- 1.14 The former government recognised the impact on housing on climate change and energy use. The 2021 Heat and Buildings Strategy allocated some funding for heat pumps as an alternative form of heating to counteract the phasing out of gas boilers but there was no public funding for home insulation. Overall, commitments to spending, heat and buildings fell short of the investment needed to support net zero objectives.

New Labour administration

- 1.15 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.

- 1.16 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

- 1.17 The Central Lancashire Housing Needs Assessment 2024 update sets out the latest housing need figures for the area (Table 1.1). For South Ribble this is 386 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

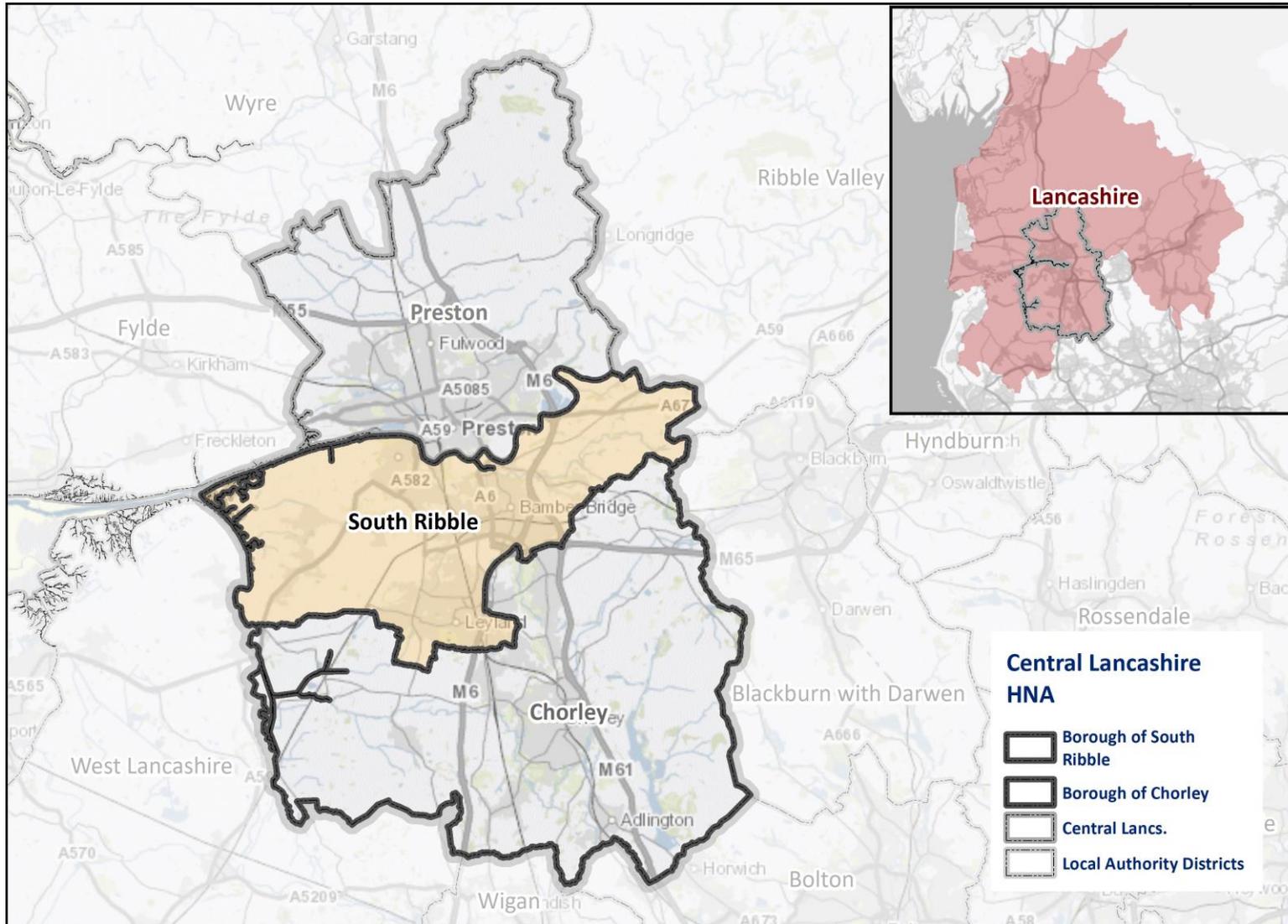
Authority	Annual Housing Need
Chorley	410
Preston	441
South Ribble	386
Total	1,237

Source: Central Lancashire Housing Study Update 2024

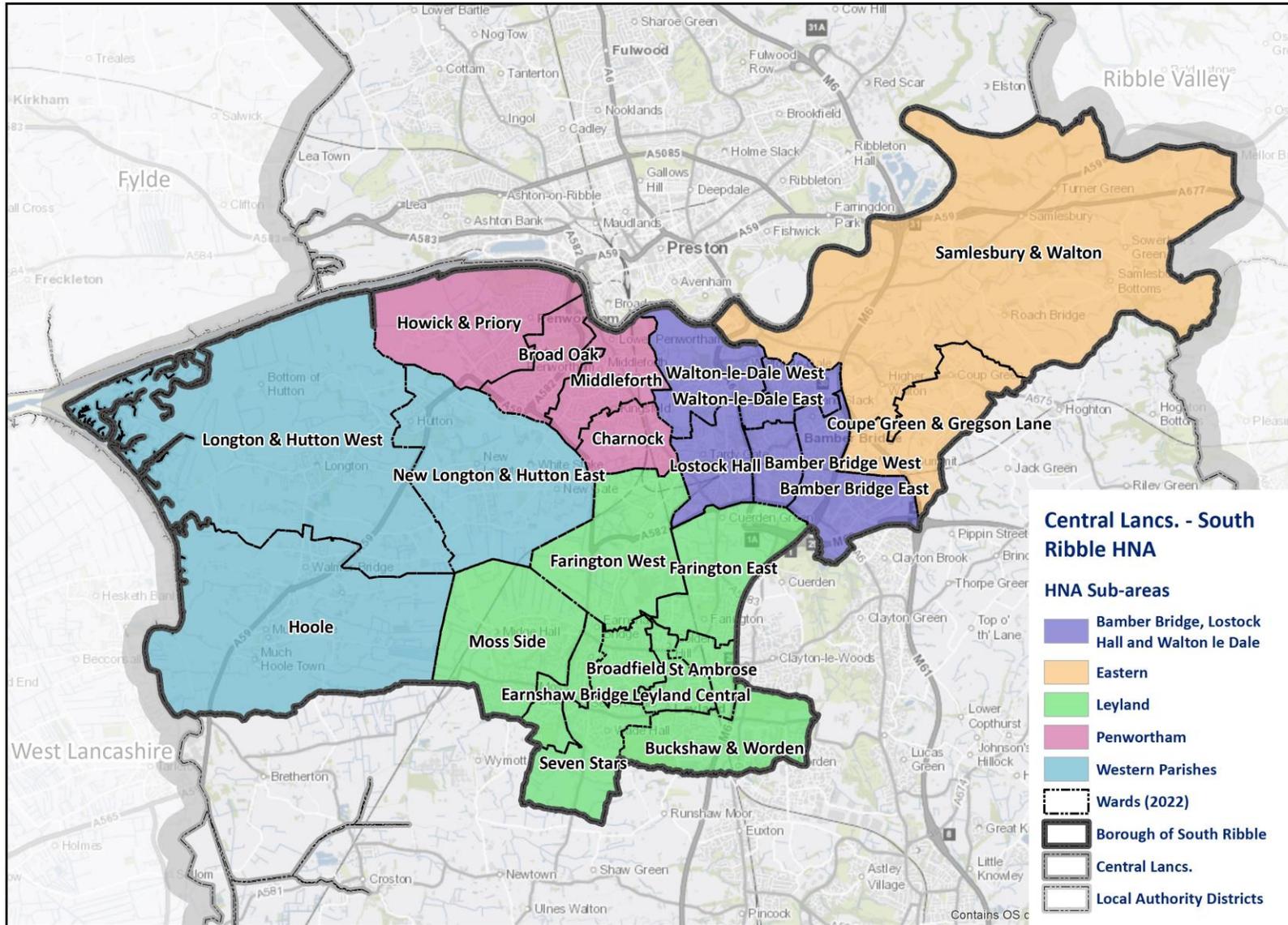
Geography

- 1.18 Map 1.1 illustrates the geographical context of South Ribble and the neighbouring local authorities.
- 1.19 South Ribble Borough is located in Central Lancashire and along with Preston and Chorley 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.
- 1.20 The resident population of South Ribble Borough was estimated to be 111,758 (ONS 2018 based population projections) in 2021. The 2021 Census reported a usually resident population of 111,019.
- 1.21 For the purposes of the LHNA, the borough has been divided into 5 sub-areas known as 'My Neighbourhood Areas' (Map 1.2). This provides detailed local analysis to support planning and housing policy development.
- 1.22 The LHNA also presents some data at Lower Super Output Area (LSOA) to provide a fine-grained analysis of selected household and housing market data.

Map 1.1 Geographical context of Borough of South Ribble



Map 1.2 Sub-areas within South Ribble



Research methodology

- 1.23 To deliver the LHNA 2024, a multi-method approach has been adopted, which comprises:
- A review of the findings of comprehensive 2021 household surveys in Chorley and Preston which provided local data to inform this study. Usually, secondary source based studies rely on arc4 national data but given that local data from neighbouring authorities are available, these has been applied in this study.
 - 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 CLG Statistics.
- 1.24 Further information on the research methodology is presented in Appendix A.

Presentation of data

- 1.25 Data presented in this report has been ‘triangulated’ which means several sources are drawn upon to establish robust outputs.

Report structure

- 1.26 The South Ribble Borough LHNA 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 area; and
 - **Chapter 6** concludes the report with a summary of findings and a consideration of strategic issues.
- 1.27 The report includes a technical appendix, which provides detailed material that underpins the core outputs of the LHNA. 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 South Ribble.

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 LHNA, the total dwelling stock base is assumed to be **51,807** (2023 MHCLG estimate) and the number of households as **48,575** (2021 census). Around 2.8% of dwellings are vacant compared with the national rate of 2.75% 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)	52,130	VOA Table CTSOP3.0
2024 Valuation Office Agency (excluding annex and unknown)	50,070	VOA Table CTSOP3.0
2023 MHCLG Dwelling Stock Estimates	51,807	MHCLG Live Tables
2024 Council Tax data	52,138	Council Tax
Vacant stock	Dwellings	Source
2023 MHCLG Vacancy estimate (all dwellings)	1,456 (2.8%)	MHCLG Table LT_615
2023 MHCLG Long-term vacancy estimate (all dwellings)	370 (0.7%)	MHCLG Table LT_615
Households	Households	Source
2014-based ONS Household Projections 2023 figure	48,572	ONS
2018-based ONS Household Projections 2023 figure	48,467	ONS
2021 Census	48,575	ONS

Dwelling type and size

- 2.3 The 2023 Valuation Office Agency data provides details on overall dwelling stock by type, number of bedrooms, and council tax band. Table 2.2 presents the overall dwelling stock profile and household estimate by sub-area. Table 2.3 summarises dwelling type and size data for South Ribble.
- 2.4 In summary, Tables 2.2 to 2.3 show:

- 66.6% of dwellings in South Ribble are council tax band A or B properties and 57% are band C or above;
- 77.0% of dwellings are houses (18.7% terraced, 35.8% semi-detached, and 22.5% detached), 8.7% are flats and 14.3% are bungalows; and
- 5.0% of dwellings have one bedroom, 24.9% two bedrooms, 53.3% three bedrooms, and 16.8% four or more bedrooms.

2.5 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

Sub-area	Residential Dwellings	Primary Household Est. (2024)	Households (2021 Census)	Student Households	Second Homes	Vacant Properties
Bamber Bridge, Lostock Hall and Walton-le-Dale	11,646	11,502	11,309	32	7	105
Eastern	4,089	4,015	3,256	8	4	62
Leyland	19,435	19,208	17,889	25	28	174
Penwortham	10,360	10,229	9,935	22	12	97
Western Parishes	6,608	6,511	6,186	6	7	84
South Ribble Borough	52,138	51,465	48,575	93	58	522

Source: Council and 2021 Census

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

Dwelling type and number of bedrooms	Council Tax Band				Dwelling stock totals			
	A	B	C-E	F+	South Ribble	Central Lancs	North West	England
Bungalow 1-bedroom	0.6%	0.2%	0.0%	0.0%	0.8%	0.8%	1.0%	1.1%
Bungalow 2-bedrooms	0.3%	2.5%	4.7%	0.0%	7.5%	5.0%	4.0%	4.5%
Bungalow 3-bedrooms	0.0%	0.2%	5.1%	0.2%	5.5%	4.1%	2.7%	2.9%
Bungalow 4 or more -bedrooms	0.0%	0.0%	0.5%	0.1%	0.5%	0.7%	0.6%	0.6%
Flat 1-bedroom	3.7%	0.1%	0.0%	0.0%	3.9%	7.2%	8.7%	11.2%
Flat 2-bedrooms	2.8%	1.8%	0.3%	0.0%	4.9%	5.8%	8.2%	10.8%
Flat 3-bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	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	4.5%	2.3%	0.1%	0.0%	6.9%	10.6%	12.7%	8.7%
Terraced house 3-bedrooms	5.7%	3.6%	1.5%	0.0%	10.8%	14.6%	16.1%	14.6%
Terraced house 4 or more-bedrooms	0.1%	0.2%	0.5%	0.0%	0.8%	1.4%	2.2%	2.4%
Semi-detached house 1-bedroom	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Semi-detached house 2-bedroom	0.4%	3.8%	1.1%	0.0%	5.3%	4.1%	4.0%	3.8%
Semi-detached house 3-bedroom	0.7%	11.8%	16.1%	0.0%	28.6%	21.9%	21.6%	17.4%
Semi-detached house 4 or more-bedrooms	0.0%	0.1%	1.8%	0.0%	1.9%	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%	0.3%	0.0%	0.4%	0.6%	0.4%	0.7%
Detached house 3-bedroom	0.0%	0.0%	8.1%	0.4%	8.5%	7.1%	5.0%	5.9%
Detached house 4 or more-bedroom	0.0%	0.0%	10.2%	3.4%	13.6%	12.6%	8.2%	9.6%
Cumberland	19.1%	26.7%	50.2%	4.0%	100.0%			
Cumbria	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: South Ribble 50,070; Central Lancs.171,350 ; North West 3,396,910; England 25,049,180 (excludes annex, other and missing)

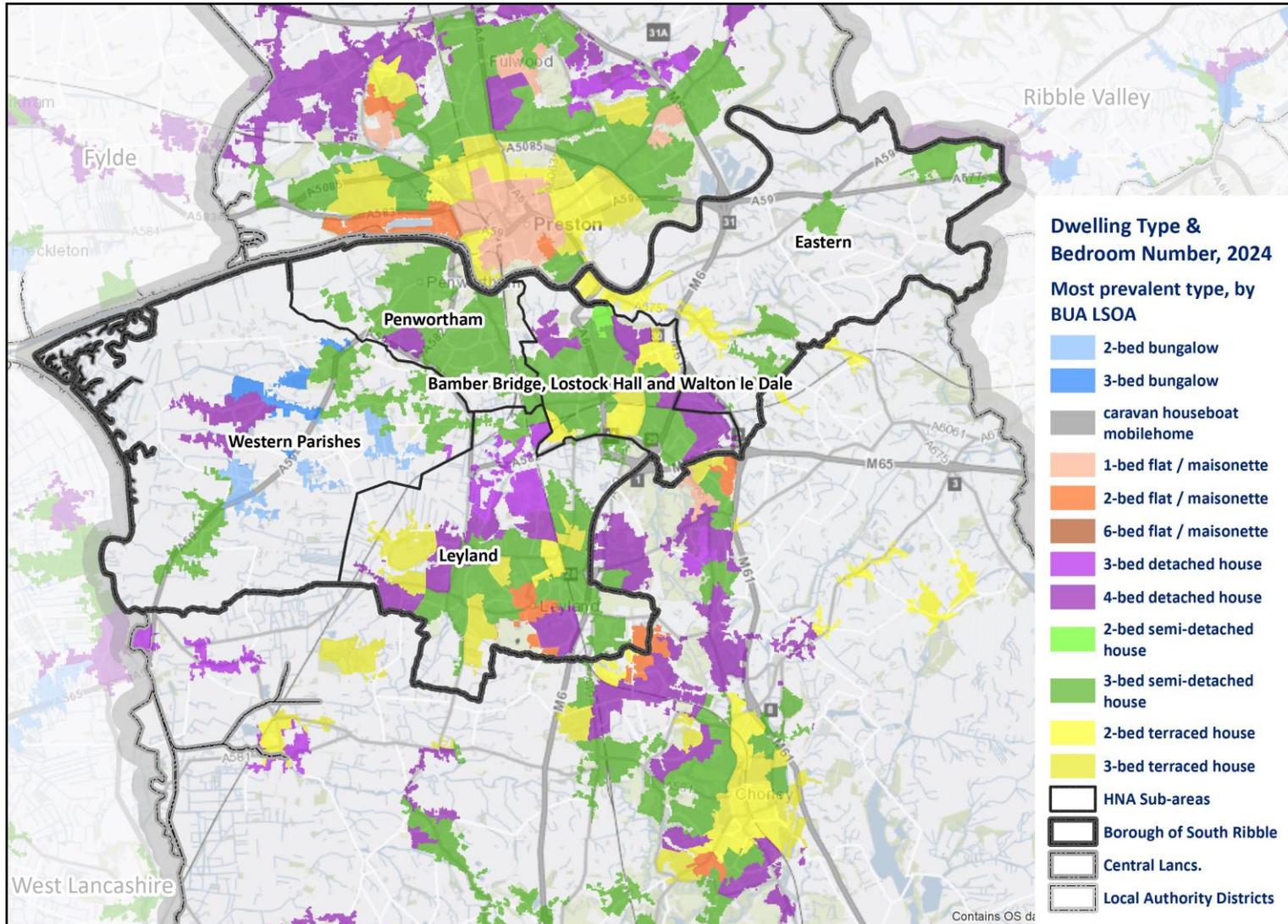
Source: VOA 2023

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

Dwelling type	Council Tax Band				South Ribble Total
	A	B	C-E	F+	
Bungalow	0.9%	2.9%	10.2%	0.2%	14.3%
Flat	6.6%	1.9%	0.3%	0.0%	8.7%
Terraced	10.5%	6.1%	2.1%	0.0%	18.7%
Semi-detached	1.1%	15.7%	19.0%	0.0%	35.8%
Detached	0.0%	0.1%	18.6%	3.8%	22.5%
Total	19.1%	26.7%	50.2%	4.0%	100.0%
Number of bedrooms	A	B	C-E	F+	South Ribble Total
	A	B	C-E	F+	
1-bedroom	4.7%	0.2%	0.1%	0.0%	5.0%
2-bedrooms	7.9%	10.5%	6.5%	0.0%	24.9%
3-bedrooms	6.4%	15.7%	30.7%	0.5%	53.3%
4-bedrooms	0.1%	0.3%	13.0%	3.5%	16.8%
Total	19.1%	26.7%	50.2%	4.0%	100.0%

Source: VOA 2023

Map 2.1 Predominant dwelling type and size by LSOAs: South Ribble



Source: VOA 2023

- 2.6 There are 73 houses in multiple occupancy (HMO); 32 are licenses and 41 are unlicensed. Most are located in Bamber Bridge, Lostock Hall and Walton-le-Dale sub-area and the Leyland sub-area.

Table 2.5 HMO distribution across South Ribble

Sub-area	Number of licensed HMOs	Number of unlicensed HMOs	Total HMOs
Bamber Bridge, Lostock Hall and Walton-le-Dale	15	20	35
Eastern	3	9	12
Leyland	12	7	19
Penwortham	1	5	6
Western Parishes	1	0	1
South Ribble Borough	32	41	73

Source: Council Tax Registers

Property age and condition

- 2.7 The age profile of the dwelling stock in the county is summarised in Table 2.6. 26.2% of dwellings were built before 1945, 44.2% between 1945 and 1982 and 29.4% since 1983.

Table 2.6 Age of dwelling

Age of Dwellings	Number	%
pre-1919	6,180	12.1%
1919-44	7,190	14.1%
1945-64	10,650	20.9%
1965-82	11,880	23.3%
1983-99	7,130	14.0%
post 1999	7,850	15.4%
Total	50,880	100.0%
Unknown	6,180	
Grand Total	7,190	

- 2.8 The English Housing Survey (EHS) produces national data on dwelling condition. Applying national trends to the stock profile of South Ribble Borough (Table 2.7) would suggest that around 15.3% of dwelling stock is non-decent, which slightly lower than the national average of 17.0%. The number of dwellings likely to fail the minimum standard homes criteria is estimated to be 8.6% (compared with 9.9% nationally).

Table 2.7a Dwelling stock condition in England – percentage of dwellings failing decent homes criteria estimate

England		Fails decent homes criteria %					All dwellings	% dwellings
Dwelling age (ehs)	-	Non-decent	Minimum Standard	Repair	Modern facilities & services	Thermal Comfort	(in groups 000s)	
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

Table 2.7b Dwelling stock condition in South Ribble – number of dwellings failing decent homes criteria estimate

South Ribble		Fails decent homes criteria (estimate of number)					All dwellings	% dwellings
Dwelling age (ehs)	Dwelling age (voa)	Non-decent	Minimum Standard	Repair	Modern facilities & services	Thermal Comfort	In group (number)	
pre-1919	pre-1919	1,978	1,341	451	284	482	6,180	12.1%
1919-44	1919-44	1,388	791	324	244	446	7,190	14.1%
1945-64	1945-64	1,715	948	501	160	447	10,650	20.9%
1965-80	1965-82	1,794	962	131	131	820	11,880	23.3%
1981-90	1983-1992	672	155	41	85	492	4,070	8.0%
post 1990	Post 1992	218	196	*	22	0	10,910	21.4%
Total		7,764	4,393	1,447	926	2,687	50,880	100.0%
% of all stock		15.3%	8.6%	2.8%	1.8%	5.3%		
National %		17.0%	9.9%	3.3%	2.1%	5.6%		

2.9 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 affordable housing and private rented (which is more reflective of tenant expectations of landlord responses to repairs rather than the actual state of repair); those living in maisonettes, flats/apartments, and terraced/town housing; 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	1,796	4.9%	36,941
Private rented	1,229	19.8%	6,220
Affordable housing	1,323	24.4%	5,414
Total (all responses)	4,457	9.2%	48,575
Missing cases (where tenure was not stated)			0
Total (all households)			48,575
Property Type	No. of households Dissatisfied	% of households Dissatisfied	Base (households)
Detached house	338	3.1%	10,933
Semi-detached house	1,242	7.1%	17,404
Terraced house / town house	1,460	16.1%	9,081
Bungalow	461	6.7%	6,927
Maisonette	375	44.4%	846
Flat / apartment	519	17.5%	2,961
Caravan/part home / other	4	0.9%	423
Total (all responses)	4,424	9.2%	48,152
Missing cases (where property type was not stated)			0
Total (all households)			48,575
Property Age	Number of households Dissatisfied	% of households Dissatisfied	Base (households)
Pre 1919	541	9.2%	5,900
1919 to 1944	821	12.0%	6,864
1945 to 1964	565	5.6%	10,168
1965 to 1984	771	6.8%	11,342
1985 to 2004	314	4.6%	6,807
2005 onwards	325	4.3%	7,494
Don't know	0	24.1%	0
Total (all responses)	4,465	9.2%	48,575
Missing cases (where property age was not stated)			0
Total (all households)			48,575

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

Source: 2021 household surveys for Preston and Chorley to provide sub-regional data (re-weighted using the 2021 Census)

- 2.10 The tenure profile by sub-area is presented in Table 2.9. This is based on the 2021 Census. Overall, 76.0% of occupied dwellings are owner-occupied, 12.8% private rented, and 11.1% are affordable (including social rented from a council or housing association and shared ownership).

Table 2.9 Tenure profile by sub-area

Sub-area	Tenure (%)			Total	Total households
	Owner occupied	Private rented	Affordable		
Bamber Bridge, Lostock Hall and Walton-le-Dale	76.6%	15.0%	8.4%	100.0%	11,309
Eastern	82.3%	12.8%	4.9%	100.0%	3,256
Leyland	70.3%	13.0%	16.7%	100.0%	17,889
Penwortham	77.9%	11.6%	10.5%	100.0%	9,935
Western Parishes	85.5%	10.2%	4.4%	100.0%	6,186
South Ribble Borough	76.0%	12.8%	11.1%	100.0%	48,575

Source: 2021 Census TS054

Variations in dwelling types and households by tenure

- 2.11 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

- 2.12 Table 2.10 summarises the number of bedrooms by tenure across occupied dwellings in South Ribble. Across the owner-occupied sector, 79.0% of dwellings have 3 or more bedrooms; 64.9% of social rented dwellings and 51.0% 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	5.7%	1.6%	31.0%	10.0%
2 bedrooms	23.7%	19.4%	33.9%	41.0%
3 bedrooms	48.4%	51.8%	32.5%	40.9%
4 or more bedrooms	22.2%	27.2%	2.6%	8.1%
Total	100.0%	100.0%	100.0%	100.0%

Source: 2021 census table RM136

Age profile and household type

- 2.13 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, 86.0% of all people aged 65 and over live in owner occupied properties, 9.3% live in social rented accommodation and 4.7% 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	72.4%	10.9%	16.7%	100.0%	32,895
Aged 65 years and over	86.0%	9.3%	4.7%	100.0%	15,689
Total	76.8%	10.4%	12.8%	100.0%	48,585

Source: 2021 census table RM201

2.14 Table 2.12 considers the general profile of household types by tenure. For instance, across the owner-occupied sector, 28.2% are families with children and 27.2% are singles; and 24.8% of social renter households are lone parent families; and 21.2% 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	15.7%	12.5%	24.2%	28.2%
Single 66+	14.1%	14.7%	19.3%	6.6%
Couples (no children)	18.4%	20.3%	7.1%	16.0%
Couples (with children)	26.0%	28.2%	15.4%	21.2%
Single family household (66 and over)	11.2%	13.6%	4.4%	2.4%
Lone parent family	10.5%	7.0%	24.8%	19.7%
Other	4.1%	3.7%	4.6%	5.8%
Total	100.0%	100.0%	100.0%	100.0%
Base	48,580	37,319	5,038	6,223

Source: 2021 census table RM135

2.15 Table 2.13 provides household type information in a different way. It considers how different household types are distributed across different tenures. For instance, 93.2% of all single-family households age 66 or over live in owner occupied dwellings and 48.6% 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	61.0%	16.0%	23.0%	100.0%	7631
Single 66+	79.8%	14.2%	6.0%	100.0%	6865
Couples (no children)	84.8%	4.0%	11.1%	100.0%	8939
Couples (with children)	83.4%	6.2%	10.5%	100.0%	12638
Single family household (66 and over)	93.2%	4.1%	2.7%	100.0%	5444
Lone parent family	51.3%	24.5%	24.1%	100.0%	5088
Other	69.9%	11.8%	18.3%	100.0%	1975
Total	76.8%	10.4%	12.8%	100.0%	48580

Source: 2021 census table RM135

Economic activity and tenure

2.16 Table 2.14 shows that most owner occupier HRPs are either in employment or retired; 41.7% of social renter HRPS are in employment but 27.7% 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)	62.4%	63.2%	41.7%	74.5%
Retired	29.9%	33.8%	25.7%	9.9%
Economically inactive (including looking after home/family and long-term sick/disabled)	5.9%	2.2%	27.7%	10.4%
Student	0.7%	0.2%	1.8%	2.6%
Unemployed	1.1%	0.5%	3.1%	2.7%
Total	100.0%	100.0%	100.0%	100.0%
Base	48,588	37,326	5,038	6,224

Source: 2021 census table RM133

2.17 Table 2.15 illustrates that of all economically active household reference people (HRP), 77.8% own and 15.3% rent privately. 71.0% of economically inactive HRPs and 63.1% of unemployed people rent. 46.8% of student HRPs live in private rented accommodation. 86.9% 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)	77.8%	6.9%	15.3%	100.0%	30318
Retired	86.9%	8.9%	4.3%	100.0%	14541
Economically inactive (including looking after home/family and long-term sick/disabled)	29.0%	48.5%	22.5%	100.0%	2875
Student	26.6%	26.6%	46.8%	100.0%	342
Unemployed	36.9%	30.7%	32.4%	100.0%	512
Total	76.8%	10.4%	12.8%	100.0%	48588

Source: 2021 census table RM133

Overcrowding and underoccupancy

2.18 Table 2.16 shows that 1.4% of all households are overcrowded and this was most pronounced in social rented accommodation. Underoccupancy was most apparent in owner occupied households with 89.6% 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	1.4%	0.7%	4.9%	2.2%
Sufficient bedrooms	17.4%	9.7%	58.3%	30.8%
Under occ +1	36.8%	36.0%	28.3%	48.6%
Under occ +2 or more	44.4%	53.6%	8.5%	18.4%
Total	100.0%	100.0%	100.0%	100.0%
Base	48,588	37,323	5,040	6,225

Source: 2021 census table RM099

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

2.19 Just under a quarter of overcrowded households were in the private rented sector (Table 2.17), which also showed around 41.6% of overcrowded households were owner occupiers and 37.6% social renters. 92.7% 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	41.6%	37.6%	20.8%	100.0%	659
Sufficient	42.7%	34.7%	22.6%	100.0%	8,473
Under occ +1	75.1%	8.0%	16.9%	100.0%	17,877
Under occ +2 or more	92.7%	2.0%	5.3%	100.0%	21,579
Total	76.8%	10.4%	12.8%	100.0%	48,588

Source: 2021 census table RM099

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

The owner-occupied sector

- 2.20 The 2021 Census identified that 76.0% (36,947) of households across the area are owner-occupiers. 40.0% of all households (19,428) own outright and 36.1% of all households (17,519) have a mortgage.
- 2.21 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.
- 2.22 It is interesting to note that in 2000, a household income of £11,571 was required for a lower quartile price to be affordable; by 2023 this had increased to £38,571. In comparison, an income of £15,043 was required for median priced housing to be affordable in 2000 compared with £41,143 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	£45,000	£58,500	£11,571	£15,043
2001	£48,975	£65,995	£12,594	£16,970
2002	£58,500	£78,000	£15,043	£20,057
2003	£75,000	£99,000	£19,286	£25,457
2004	£95,000	£127,475	£24,429	£32,779
2005	£106,000	£132,000	£27,257	£33,943
2006	£114,500	£138,000	£29,443	£35,486
2007	£120,000	£147,500	£30,857	£37,929
2008	£115,000	£139,998	£29,571	£35,999
2009	£107,000	£138,500	£27,514	£35,614
2010	£112,500	£142,500	£28,929	£36,643
2011	£107,250	£139,500	£27,579	£35,871
2012	£109,000	£135,000	£28,029	£34,714
2013	£110,000	£144,000	£28,286	£37,029
2014	£119,000	£150,000	£30,600	£38,571
2015	£120,000	£151,000	£30,857	£38,829
2016	£120,000	£155,000	£30,857	£39,857
2017	£123,000	£158,000	£31,629	£40,629
2018	£128,000	£165,000	£32,914	£42,429
2019	£129,000	£165,000	£33,171	£42,429
2020	£137,000	£180,000	£35,229	£46,286
2021	£145,000	£187,000	£37,286	£48,086
2022	£150,000	£195,000	£38,571	£50,143
2023	£150,000	£160,000	£38,571	£41,143

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

The Private Rented Sector (PRS)

- 2.23 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 South Ribble, the proportion of households renting increased from 5.2% in 2001 to 12.8% 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.
- 2.24 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

- 2.25 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.
- 2.26 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.
- 2.27 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

- 2.28 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.

2.29 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 South Ribble 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.

- 2.30 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.
- 2.31 The eligibility criteria for the affordable private rent homes should be set out in the Section 106 agreement.

The affordable housing sector

- 2.32 The latest Regulator of Social Housing Statistical Data Return (SDR) 2022 identified a total of 5,712 units of affordable housing across South Ribble Borough. Of 4,094 were general needs units, 248 were supported housing, and 1,044 were housing for older people. In addition, there were 326 units of low-cost home ownership.

Past trends in housing delivery

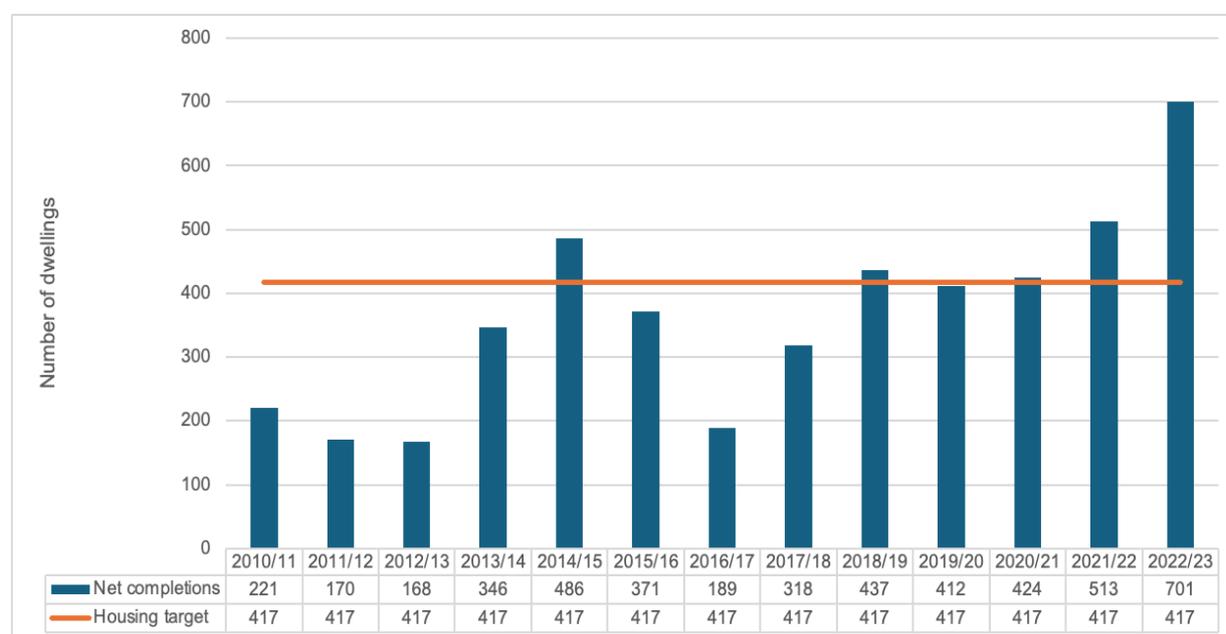
- 2.33 Over the past 13 years (2010/11 to 2023/2024) 4,756 net new dwellings have been built across South Ribble (Table 2.19), over half of which have been built in the five years 2019/20 to 2023/24. In the past 5 years, an annual average of 447 net completions has been achieved. A comparison of annual completions with the annual policy target is presented in Figure 2.1. Over the past 13 years, the overall shortfall of delivery relative to targets has been 665 dwellings. However, in the past 5 years, delivery has been in excess of targets. The distribution of new build activity since 2007 is shown in Map 2.2.

Table 2.19 Dwelling completions 2010/11 to 2023/2024

Year	Net completions	Gross Affordable Completions	Housing target	Net completions – Housing target
2010/11	221	15	417	-196
2011/12	170	11	417	-247
2012/13	168	40	417	-249
2013/14	346	48	417	-71
2014/15	486	84	417	69
2015/16	371	150	417	-46
2016/17	189	25	417	-228
2017/18	318	40	417	-99
2018/19	437	97	417	20
2019/20	412	81	417	-5
2020/21	424	37	417	7
2021/22	513	86	417	96
2022/23	701	70	417	284
2010-2024 (Total 13 years)	4,756	784	5,421	-665
Total (most current 5 years)	2,487	371	2,085	402
Annual average (past 5 years)	447	63	417	80

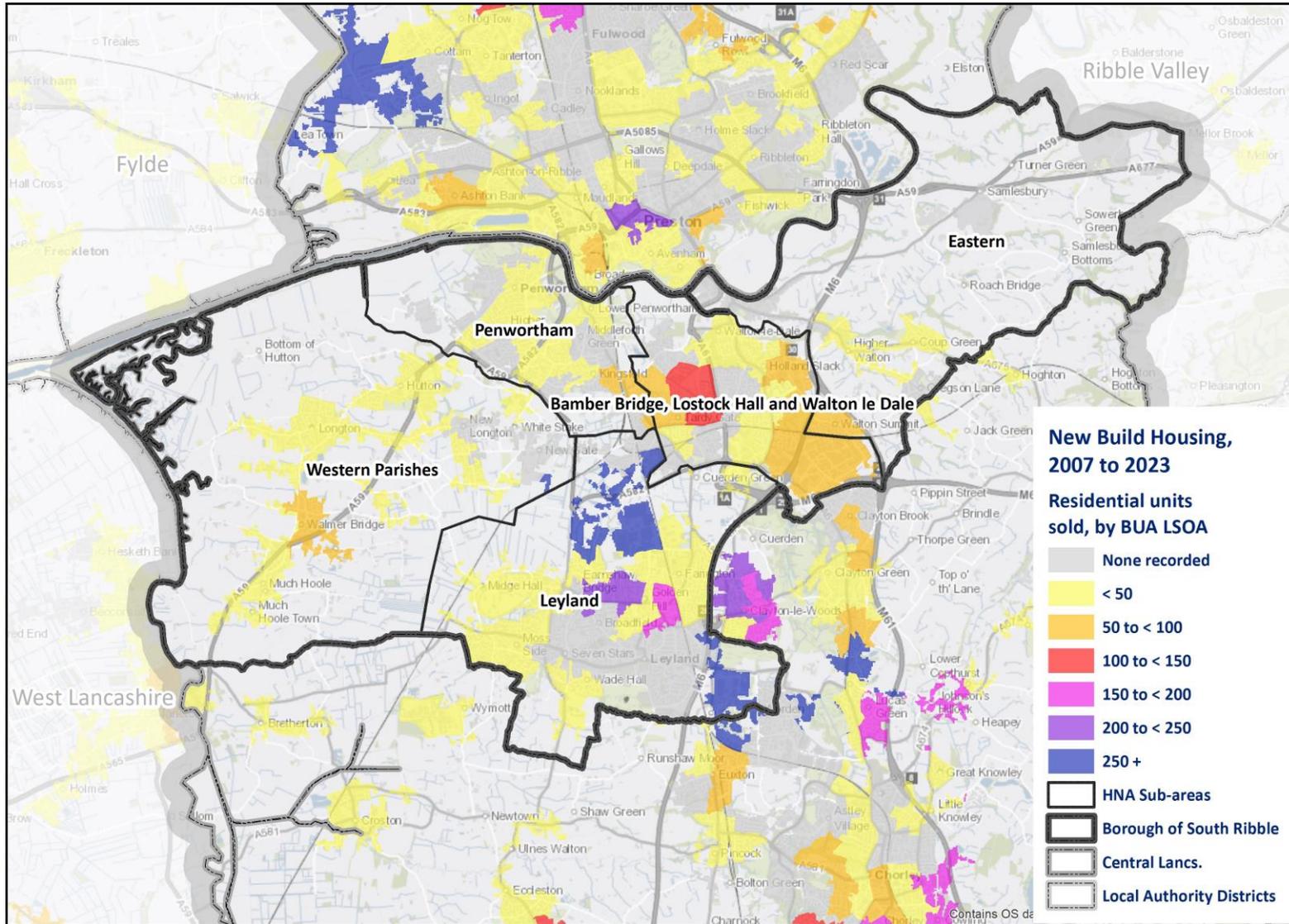
Source: South Ribble Annual Monitoring Report

Figure 2.1 Comparison of annual completions with annual housing requirement



Source: South Ribble Annual Monitoring Report

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

- 2.34 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

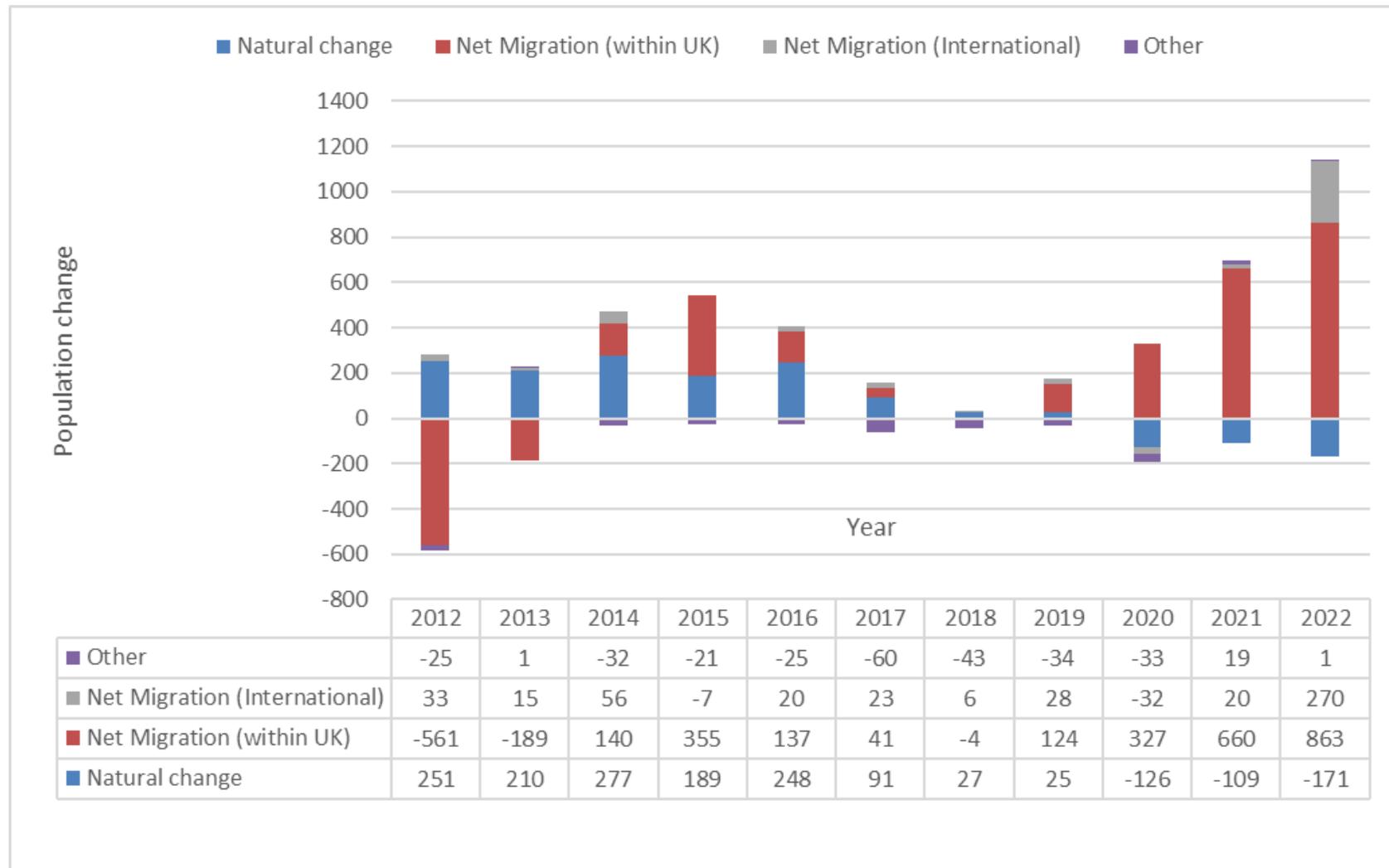
2018-based ONS population projections				
Age groups	2023	2041	Number change 2023-2041	% change 2023-2041
0-19	24,916	23,837	-1,079	-4.3%
20-39	24,548	24,819	271	1.1%
40-54	21,189	21,026	-163	-0.8%
55-64	15,990	13,627	-2,362	-14.8%
65-74	12,821	14,754	1,933	15.1%
75-84	9,166	11,923	2,757	30.1%
85+	3,130	5,096	1,967	62.8%
All Ages	111,758	115,082	3,324	3.0%

Source: ONS, Principal Population Projections

Components of population change

- 2.35 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 South Ribble 2011-2022 is shown in Figure 2.2. Over the period 2011 to 2022, the impact of natural change on population has shifted from a positive influence (more births than deaths) but this began to reverse (more deaths than births) from 2020. Net migration from within the UK is an important driver. In 2012 and 2012, there were notable net outflows but this pattern has reversed with generally more people moving into the borough than moving out in subsequent years. This has been particularly noticeable since 2020 and in 2022, there was a net in-migration of 863 people from elsewhere in the UK. Net international migration has had a generally limited impact on population change but in 2022 the net inflow increased to 270.

Figure 2.2 Components of population change 2011 to 2022



Source: ONS Population estimates and components of population change.

Migration trends 2014-2022

- 2.36 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.
- 2.37 Key trends in migration over the period 2014 to 2022 include (annual averages of people in figures):
- Overall annual net inflows in each year, averaging 580 over the period with notable inflows from Preston (312 annual average), Blackburn (78), rest of Lancashire and North West (153) and rest of England (211)
 - Notable outflows to Chorley (106).
 - Some international net in-migration (43) which increased dramatically in 2022 to 270.
 - In terms of migration by age group over the period 2014 to 2022:
 - The key inflows were people in the under 30 (1,036 annual average) from Preston, Blackburn and the rest of the UK outside Lancashire.
 - For the 30-64 age group (896 annual average), key flows were inflows from Preston, Blackburn, rest of North West and Lancashire and the rest of the UK.
 - For the 65+ age group (50 annual average), main net inflow was from the rest of the North West (212) with notable outflows to Chorley (85), Fylde (41) and West Lancashire (21).
 - Net international in-migration has averaged 93 for under 30s, 44 for 30-64s, with a small net international outmigration of 65+ (10) and -10 for 65 and over. In the 2020-22 period, net international migration increased across all age groups.

Table 2.21 National and International Migration by year

YEAR	SOUTH RIBBLE	CENTRAL LANCs.			LANCASHIRE (GEREMONIAL COUNTY)					ELSEWHERE UK					TOTAL (UK internal)	INTERNATIONAL	TOTAL (internal & international)
		Chorley	Preston	TOTAL	Blackburn with Darwen	Fylde	Ribble Valley	West Lancashire	Rest of Lancashire	Rest of North West	Rest of ENGLAND	NI	SCOTLAND	WALES			
2014	<i>Migrated OUT to</i>	1,201	955	2,156	115	132	76	170	326	736	953	17	87	47	4,814	176	4,990
	<i>Migrated IN from</i>	914	1,247	2,161	169	86	84	165	403	717	810	45	136	163	4,939	232	5,171
	<i>NET</i>	-287	292	5	54	-46	8	-5	77	-19	-143	28	50	116	125	56	181
2015	<i>Migrated OUT to</i>	1,173	960	2,133	114	125	87	172	339	744	810	6	66	72	4,669	189	4,858
	<i>Migrated IN from</i>	1,062	1,351	2,413	159	107	118	139	412	773	754	52	160	183	5,270	182	5,452
	<i>NET</i>	-111	391	280	44	-18	31	-33	73	29	-56	45	94	111	601	-7	594
2016	<i>Migrated OUT to</i>	1,079	861	1,940	102	155	102	183	386	735	872	6	64	51	4,596	181	4,777
	<i>Migrated IN from</i>	1,005	1,331	2,336	158	118	98	150	401	691	680	49	159	163	5,004	201	5,205
	<i>NET</i>	-74	470	396	57	-38	-4	-33	15	-44	-192	43	95	112	408	20	428
2017	<i>Migrated OUT to</i>	1,278	846	2,124	103	173	104	173	415	807	864	12	72	62	4,909	181	5,090
	<i>Migrated IN from</i>	981	1,237	2,218	197	101	86	170	400	957	821	49	97	160	5,257	204	5,461
	<i>NET</i>	-298	391	94	93	-71	-18	-2	-15	150	-43	37	26	98	348	23	371
2018	<i>Migrated OUT to</i>	1,265	967	2,232	108	157	117	170	425	807	959	16	69	68	5,127	198	5,325
	<i>Migrated IN from</i>	1,191	1,177	2,368	209	92	82	160	448	849	885	46	139	200	5,478	204	5,682
	<i>NET</i>	-74	210	136	101	-65	-35	-10	23	42	-74	30	70	133	351	6	357
2019	<i>Migrated OUT to</i>	1,410	987	2,397	126	202	114	222	415	860	847	4	85	52	5,325	200	5,525
	<i>Migrated IN from</i>	1,178	1,173	2,351	200	113	72	204	493	953	924	38	154	142	5,645	228	5,873
	<i>NET</i>	-232	185	-46	74	-89	-42	-18	78	93	77	34	69	90	320	28	348
2020	<i>Migrated OUT to</i>	1,083	890	1,973	86	165	127	167	382	698	708	18	82	57	4,462	178	4,640
	<i>Migrated IN from</i>	997	1,130	2,127	209	92	43	137	394	815	862	110	133	146	5,068	146	5,214
	<i>NET</i>	-87	240	153	122	-72	-84	-29	13	117	154	92	51	89	606	-32	574
2021	<i>Migrated OUT to</i>	1,251	1,031	2,281	125	248	150	189	484	901	981	10	120	88	5,577	154	5,731
	<i>Migrated IN from</i>	1,267	1,297	2,563	231	123	109	248	518	1,163	1,153	103	182	172	6,566	174	6,740
	<i>NET</i>	16	266	282	106	-125	-41	59	34	263	173	93	62	84	989	20	1,009
2022	<i>Migrated OUT to</i>	1,172	1,064	2,236	155	221	139	248	569	956	966	11	74	104	5,680	181	5,861
	<i>Migrated IN from</i>	1,365	1,423	2,788	203	146	60	193	605	1,367	1,029	83	133	158	6,766	451	7,217
	<i>NET</i>	193	360	552	48	-76	-78	-55	36	411	63	72	59	53	1,086	270	1,356

Source: 2021 Census

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

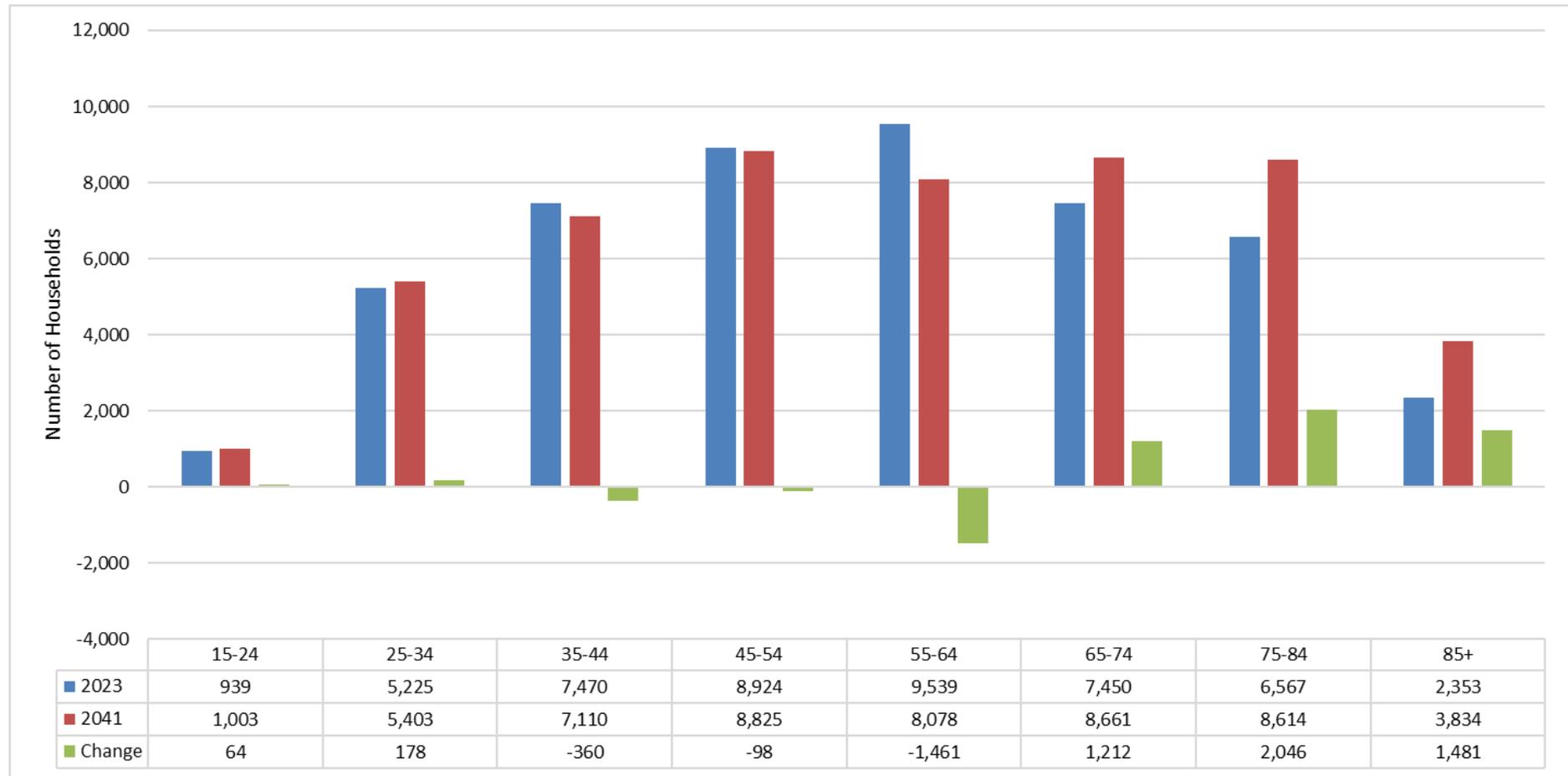
PERIOD	AGE GROUP	South Ribble	CENTRAL LANCS.			LANCASHIRE (CEREMONIAL COUNTY)					ELSEWHERE UK					TOTAL (UK internal)	International	TOTAL (internal & international)
			Chorley	Preston	TOTAL	Blackburn with Darwen	Fylde	Ribble Valley	West Lancashire	Rest of Lancashire	Rest of North West	Rest of ENGLAND	NI	SCOTLAND	WALES			
2014-2016	<30	Migrated OUT to	1,596	1,431	3,027	153	130	93	257	513	1,236	1,624	18	116	99	7,267	311	7,578
		Migrated IN from	1,371	1,948	3,318	217	121	121	214	598	1,115	1,221	128	303	412	7,768	357	8,125
		NET	-225	517	291	64	-9	28	-43	84	-121	-403	111	187	313	501	46	547
	30-64	Migrated OUT to	1,506	1,066	2,572	146	208	129	193	436	839	795	5	91	58	5,472	208	5,680
		Migrated IN from	1,305	1,692	2,997	231	154	132	200	526	921	847	10	132	80	6,230	258	6,488
		NET	-201	626	425	85	-54	3	7	90	82	52	5	41	22	758	50	808
65+	Migrated OUT to	350	279	630	33	73	43	75	101	141	215	6	10	13	1,340	27	1,367	
	Migrated IN from	305	289	594	39	35	47	40	92	386	171	5	17	22	1,447	0	1,447	
	NET	-45	10	-36	6	-38	4	-35	-9	246	-45	-1	7	9	107	-27	80	
2017-2019	<30	Migrated OUT to	1,768	1,328	3,097	147	200	123	271	613	1,377	1,667	16	95	82	7,687	328	8,015
		Migrated IN from	1,570	1,694	3,264	271	106	95	271	695	1,464	1,505	112	235	373	8,391	377	8,768
		NET	-199	366	167	124	-94	-29	1	82	87	-162	96	141	291	704	49	753
	30-64	Migrated OUT to	1,823	1,172	2,994	157	244	165	232	507	963	806	11	101	71	6,252	228	6,480
		Migrated IN from	1,483	1,571	3,053	291	148	110	215	524	1,121	921	21	128	114	6,647	259	6,906
		NET	-340	399	59	133	-95	-55	-16	17	158	115	10	27	43	395	31	426
65+	Migrated OUT to	362	300	662	33	87	47	62	136	134	198	5	31	28	1,422	23	1,445	
	Migrated IN from	297	322	619	45	52	36	48	123	460	212	4	31	14	1,643	0	1,643	
	NET	-65	22	-43	12	-36	-10	-14	-13	326	14	-1	0	-14	221	-23	198	
2020-2022	<30	Migrated OUT to	2,103	1,848	3,952	237	316	244	378	858	1,774	1,836	25	156	150	9,926	256	10,182
		Migrated IN from	2,115	2,348	4,464	385	199	105	378	954	2,074	2,018	270	319	383	11,549	441	11,990
		NET	12	500	512	148	-117	-139	0	96	300	182	244	163	233	1,623	185	1,808
	30-64	Migrated OUT to	1,574	1,271	2,845	156	326	209	222	625	900	854	18	128	94	6,377	251	6,628
		Migrated IN from	1,740	1,772	3,512	316	151	110	217	590	1,440	1,138	36	151	118	7,779	303	8,082
		NET	167	501	668	159	-175	-98	-5	-35	540	284	18	23	23	1,402	52	1,454
65+	Migrated OUT to	452	365	817	24	109	51	72	152	154	222	6	35	34	1,676	6	1,682	
	Migrated IN from	307	351	658	49	60	25	58	151	218	248	13	31	15	1,526	27	1,553	
	NET	-145	-15	-159	25	-48	-25	-14	-2	64	26	7	-4	-20	-150	21	-129	

Source: 2021 Census

Household projections

- 2.38 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.
- 2.39 According to the 2018-based projections, the total number of households in 2023 was projected to be 48,467 and expected to increase to 51,528 by 2041.
- 2.40 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 significantly 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 65 – 74, 75 – 84 and 85 or over.

Figure 2.3 Profile of households by age of Household Reference Person in 2022 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))

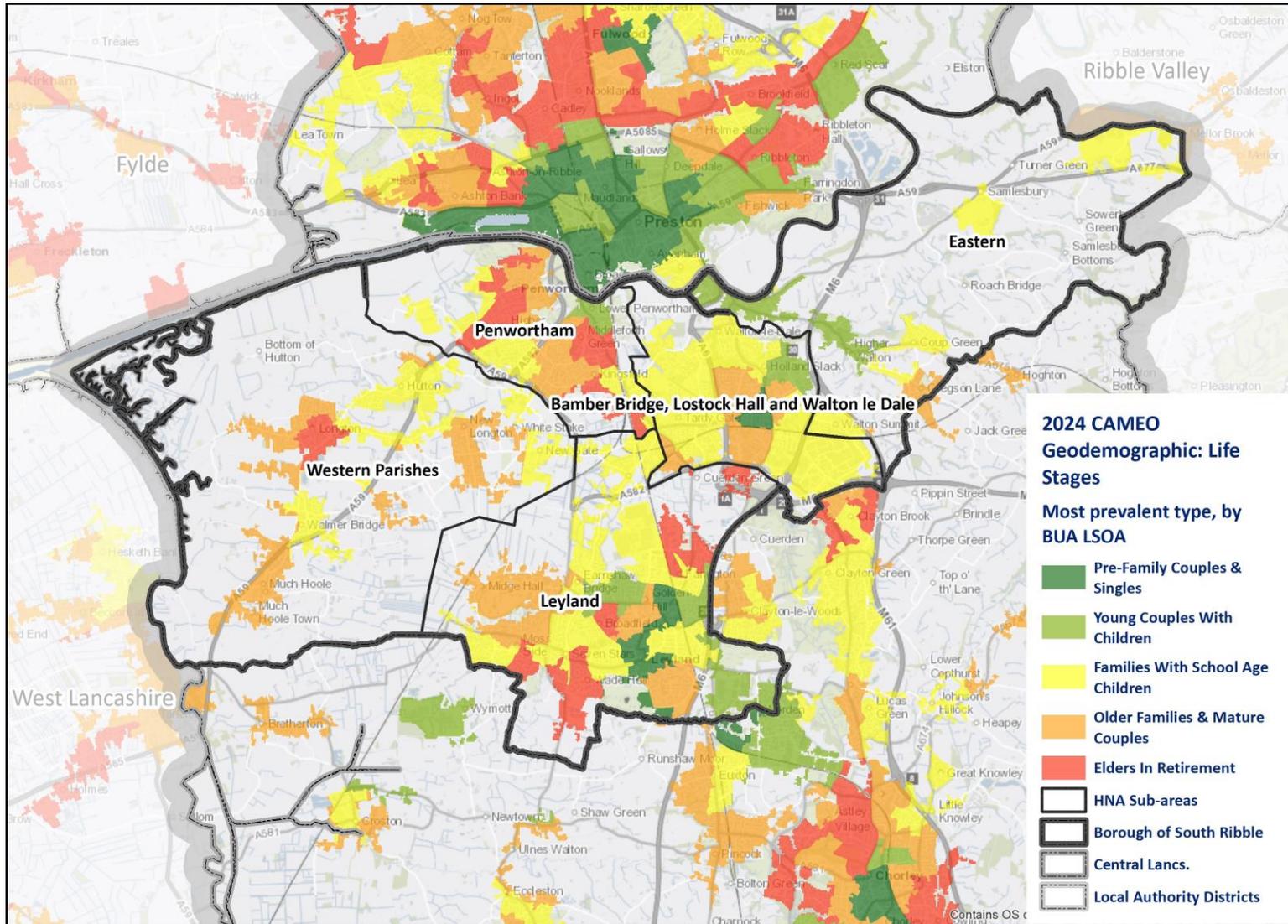
Year and household type	Age of household reference person (HRP)										
	2023	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person		182	972	1,452	1,824	2,442	2,561	2,928	1,449	13,810	28.5%
Household with 1 dependent child		301	1,335	1,972	1,962	758	109	29	12	6,478	13.4%
Household with 2 dependent children		105	871	1,870	1,290	268	21	4	1	4,428	9.1%
Household with 3 or more dependent children		43	418	627	294	70	5	0	0	1,457	3.0%
Other households with two or more adults		308	1,630	1,549	3,554	6,001	4,753	3,606	891	22,294	46.0%
Total		939	5,225	7,470	8,924	9,539	7,450	6,567	2,353	48,467	100.0%
	2041	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person		193	1,007	1,380	1,782	2,060	2,953	3,800	2,344	15,519	30.1%
Household with 1 dependent child		320	1,381	1,876	1,963	629	123	38	20	6,351	12.3%
Household with 2 dependent children		112	896	1,780	1,307	220	23	5	2	4,345	8.4%
Household with 3 or more dependent children		46	429	594	298	56	6	0	0	1,429	2.8%
Other households with two or more adults		332	1,689	1,479	3,476	5,114	5,557	4,770	1,468	23,884	46.4%
Total		1,003	5,403	7,110	8,825	8,078	8,661	8,614	3,834	51,528	100.0%
Change 2023-2041		15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person		11	36	-72	-42	-382	392	872	895	1,709	55.8%
Household with 1 dependent child		19	47	-96	1	-129	14	9	8	-128	-4.2%
Household with 2 dependent children		8	26	-90	17	-48	2	2	1	-83	-2.7%
Household with 3 or more dependent children		3	11	-32	5	-14	0	0	0	-27	-0.9%
Other households with two or more adults		23	58	-70	-78	-888	803	1,164	577	1,590	51.9%
Total		64	178	-360	-98	-1,461	1,212	2,046	1,481	3,062	100.0%

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

General household characteristics

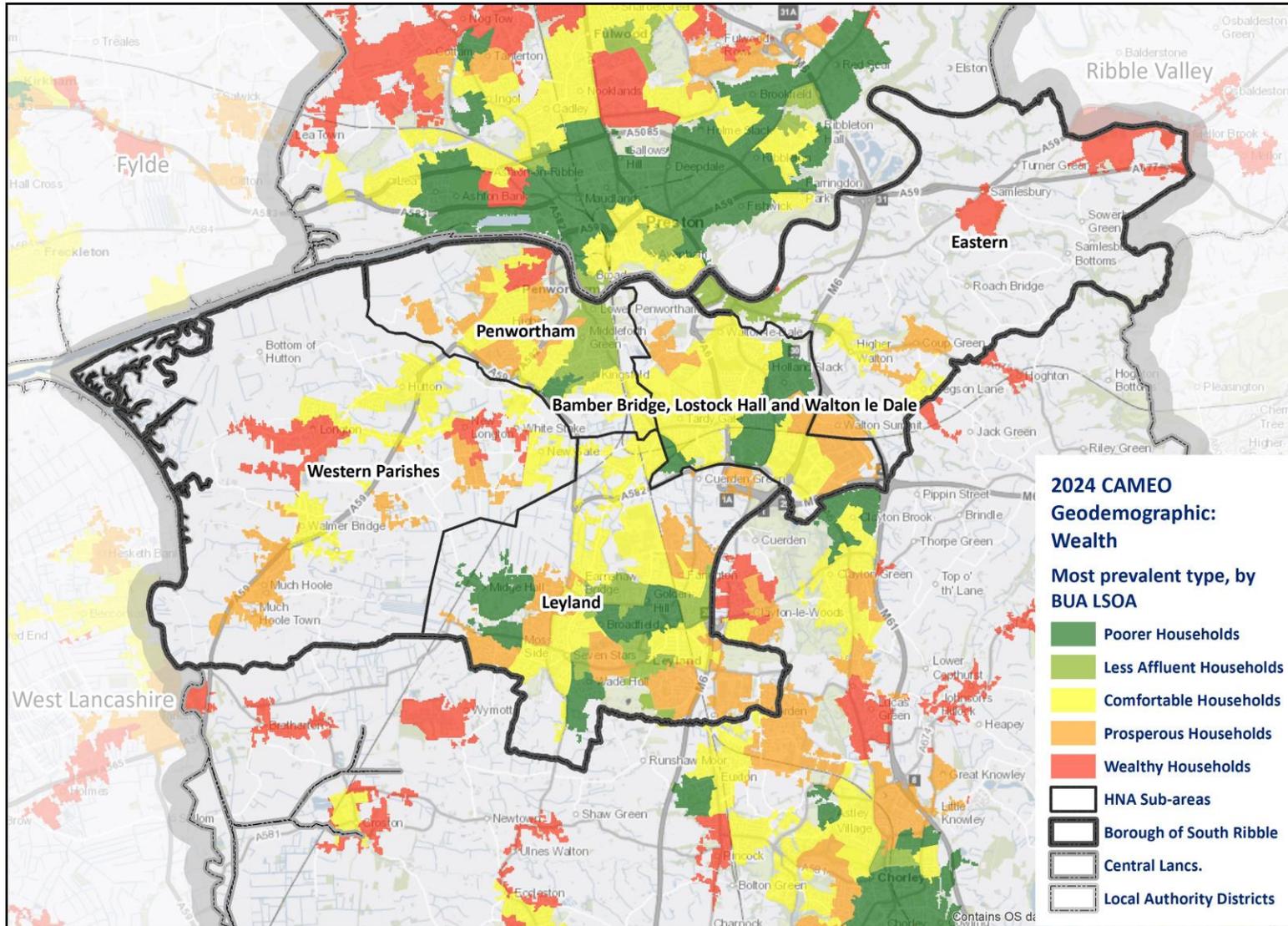
- 2.41 The range of households living in South Ribble is illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies and indicates a range of life stages in Penwortham and Leyland. The Eastern sub-area has clusters of young couples and families with school aged children while the Western parishes have a predominance of families, older families and mature couples and elders in retirement. Bamber Bridge, Lostock Hall and Walton-le-Dale has all life stages with the exception of elders in retirement.
- 2.42 Map 2.4 considers income groups, broadly illustrating that higher income households are concentrated in the east and west of the borough in the Western Parishes and Eastern sub-area. Penwortham has the biggest range of income ranging from poorer households through to wealthy households. Leyland sub-area and Bamber Bridge, Lostock Hall and Walton-le-Dale have all income types with the exception 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

- 2.43 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 South Ribble (Table 2.24).
- 2.44 The 2023 Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are £25,376, median earnings are £32,713, and average earnings are £37,378 across the South Ribble Borough.

Table 2.24 Annual gross household income by sub-area

Sub-area	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	Unknown	Total			
Bamber Bridge, Lostock Hall and Walton-le-Dale	1.3%	20.6%	33.3%	22.7%	10.7%	7.9%	0.2%	3.3%	100.0%	£25,000	£25,000	£30,343
Eastern	0.9%	4.3%	23.2%	35.1%	16.6%	16.6%	0.5%	2.8%	100.0%	£25,000	£35,000	£38,098
Leyland	3.0%	24.6%	23.8%	20.0%	15.2%	9.9%	0.4%	3.0%	100.0%	£15,000	£25,000	£31,162
Penwortham	1.3%	15.2%	17.9%	30.5%	23.2%	9.9%	0.7%	1.3%	100.0%	£25,000	£35,000	£35,168
Western Parishes	0.0%	2.6%	16.6%	27.2%	32.1%	18.4%	1.8%	1.3%	100.0%	£35,000	£45,000	£42,139
South Ribble Borough	1.7%	16.9%	23.6%	24.9%	18.4%	11.4%	0.6%	2.5%	100.0%	£25,000	£35,000	£34,039

Source: CAMEO UK

Summary

- 2.45 Across South Ribble, there are an estimated 52,138 dwellings and 48,575 households and 2.8% of dwellings are vacant.
- 2.46 In terms of occupied dwelling stock:
- 76.0% of occupied dwellings are owner-occupied, 12.8% are private rented, and 11.1% are affordable (including social/affordable renting and shared ownership);
 - 77.0% of dwellings are houses (18.7% terraced, 35.8% semi-detached, and 22.5% detached), 8.7% are flats, and 14.3% are bungalows; and
 - 5.0% of dwellings have one bedroom, 24.9% two bedrooms, 53.3% three bedrooms, and 16.8% four or more bedrooms.
- 2.47 Over the 13 years 2010/11 to 2023/2024, 4,506 net new dwellings have been built across South Ribble. In the past 5 years to 2023/2024, an annual net average of 915 dwellings have been built across the area.
- 2.48 2018-based projections estimate a population in 2023 of 111,758 and this is projected to decrease by 3.0% to 115,082 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 48,467 households (which is lower than the 2021 Census figure) and this is projected to increase by 3,062 (6.3%) to 51,528 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

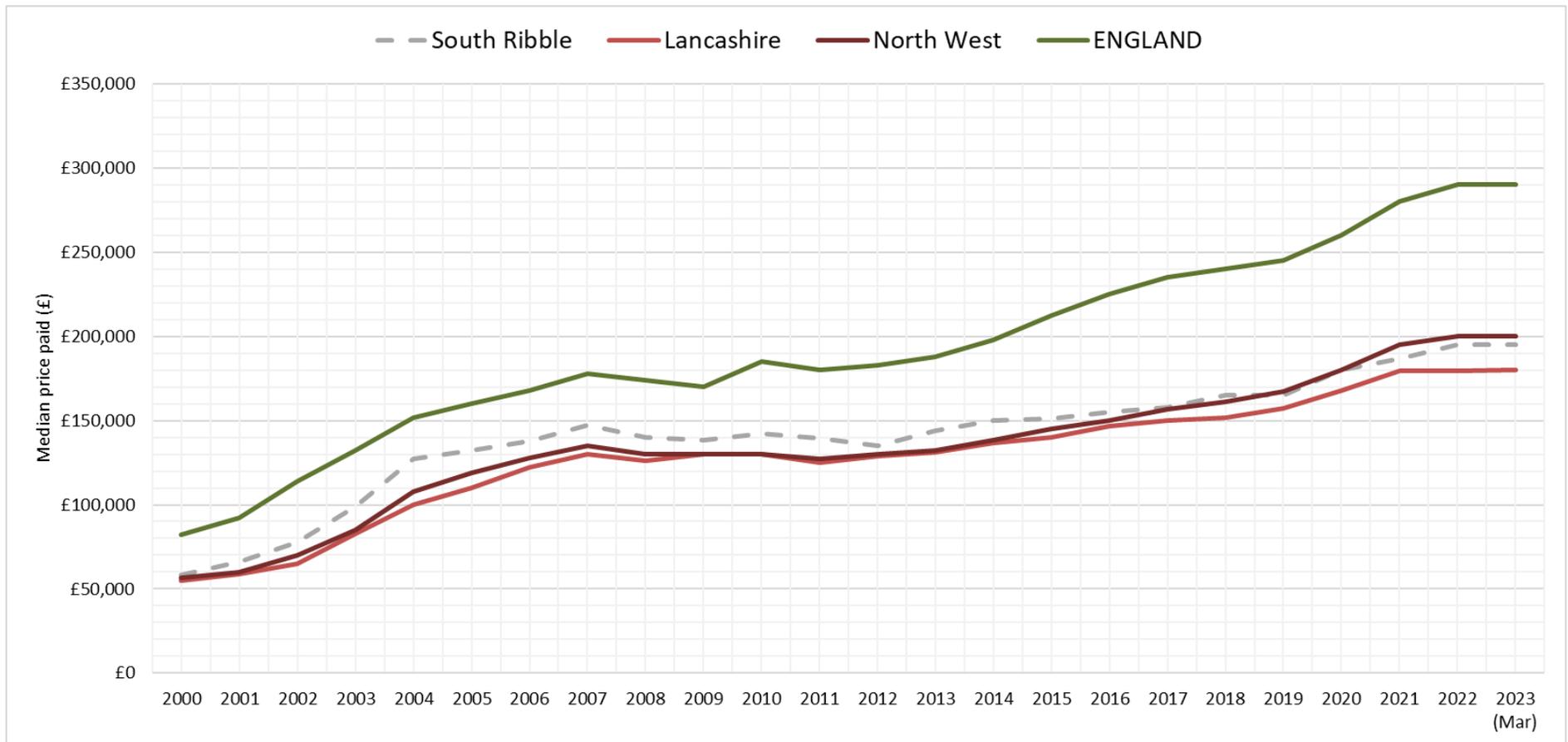
Introduction

- 3.1 This chapter sets out the cost of buying and renting properties across South Ribble. 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 area have changed over the period 2000 to March 2023, based on full-year Land Registry price paid data. This is compared with Lancashire, the North West, and England.
- 3.3 Median house prices in South Ribble are lower than those for England and generally higher than the North West and England.
- 3.4 Median prices in South Ribble show prices increasing in from £58,500 in the year 2000 to £195,000 in March 2023, an increase of 233.3%. Table 3.1 sets out comparative house price change over this period, which indicates that this rate of growth is generally higher than that experienced across Lancashire (+227.3%), and lower than the North West (+254.0%) and England as a whole (+253.7%). Lower quartile prices shown in Table 3.2 have increased from £45,000 in 2000 to £150,000 in March 2023, an increase of 233.3% in South Ribble.

Figure 3.1 Median house price trends 2000 to 2023 (March): South Ribble, 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%
South Ribble	£58,500	£195,000	233.3%
Blackburn with Darwen	£39,950	£137,000	242.9%
Chorley	£60,000	£200,000	233.3%
Fylde	£71,500	£229,950	221.6%
Preston	£49,156	£160,000	225.5%
Ribble Valley	£68,950	£260,000	277.1%
West Lancashire	£69,950	£210,000	200.2%

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%
South Ribble	£45,000	£150,000	233.3%
Blackburn with Darwen	£25,500	£95,500	274.5%
Chorley	£44,000	£141,000	220.5%
Fylde	£52,500	£160,000	204.8%
Preston	£34,000	£115,000	238.2%
Ribble Valley	£48,500	£185,000	281.4%
West Lancashire	£52,500	£149,995	185.7%

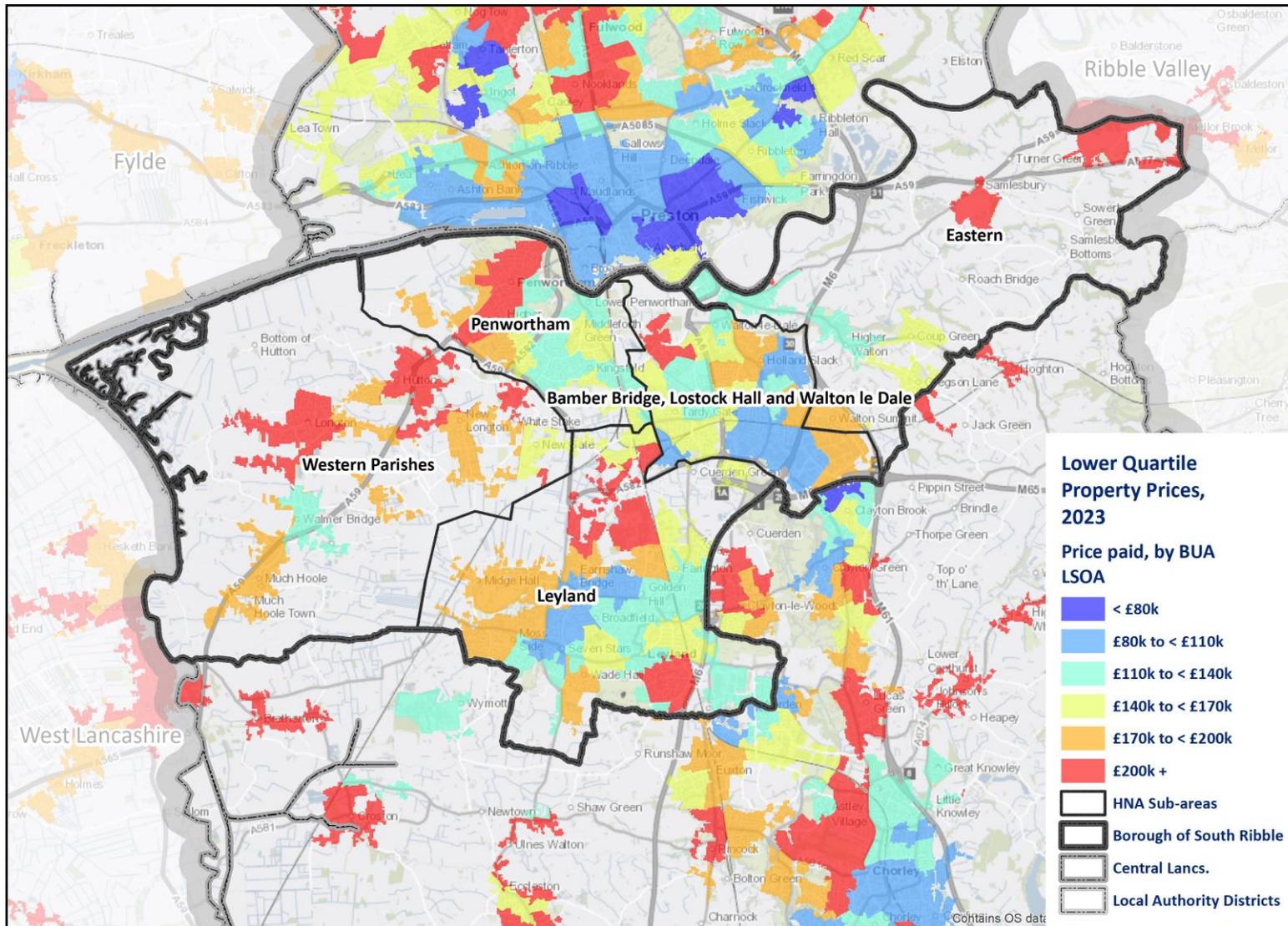
Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

- 3.5 Table 3.3 sets out the change in house prices by sub-area over the period 2007 to 2023 (Note: Land Registry ward level analysis is only possible from 2007). During this period, median prices increased by +28.8% overall but varies at sub-area level. The table also sets out the LQ data for the same period, and shows an overall increase of +16.7% with variation at sub-area 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 a cluster of higher priced properties in all sub-areas. Leyland sub-area and Bamber Bridge, Lostock Hall and Walton-le-Dale sub-area have the largest clusters of property prices at the lower end of the scale. Both sub-areas have the biggest range of property prices.

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

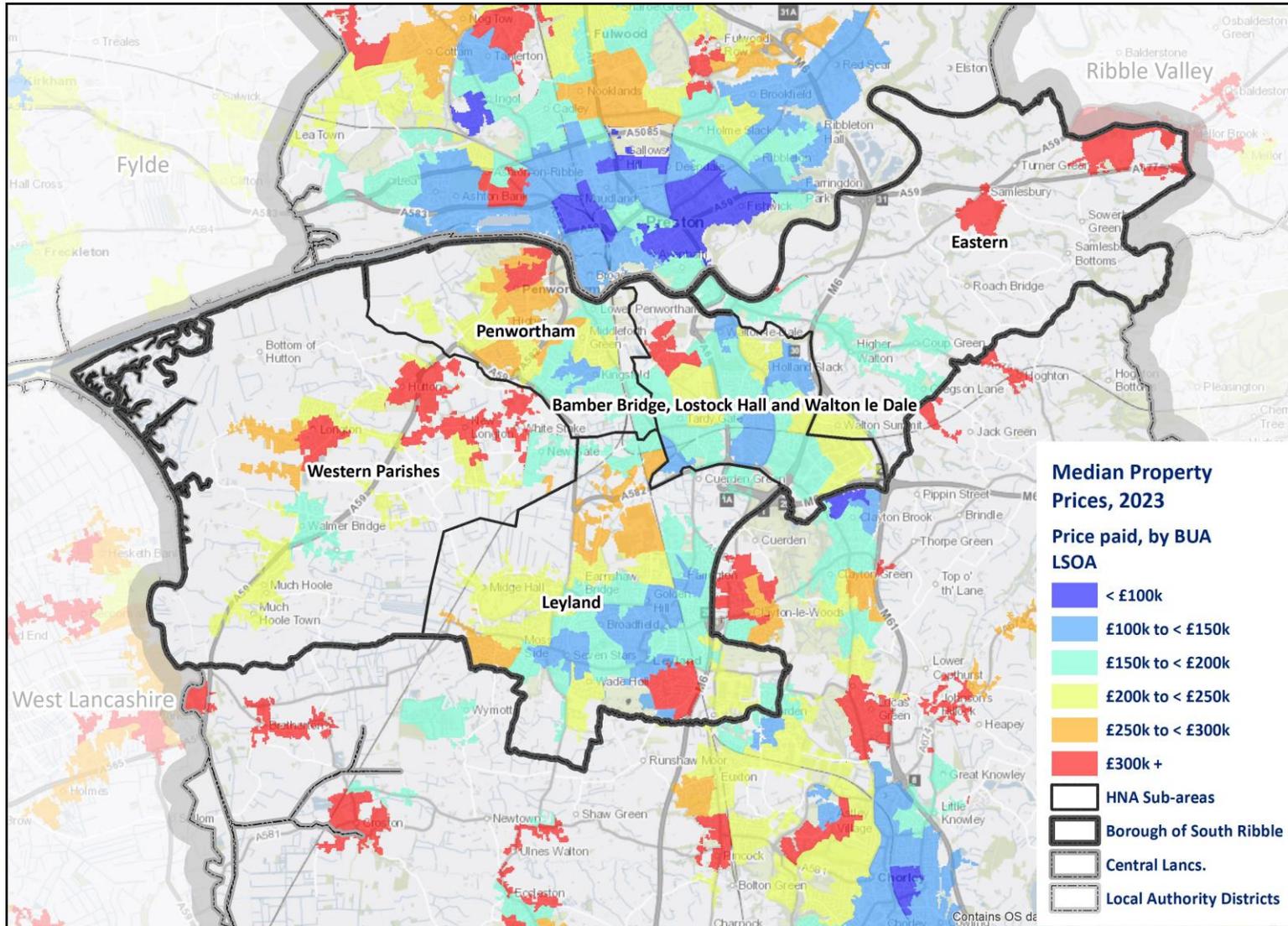
Sub-area	LQ house price			Median house price		
	2007	2023	% change	2007	2023	% change
Bamber Bridge, Lostock Hall and Walton-le-Dale	£115,000	£128,000	11.3%	£134,500	£165,000	22.7%
Eastern	£124,950	£141,500	13.2%	£145,000	£187,000	29.0%
Leyland	£114,000	£132,025	15.8%	£138,000	£185,000	34.1%
Penwortham	£125,000	£157,250	25.8%	£154,000	£200,000	29.9%
Western Parishes	£162,000	£195,000	20.4%	£202,000	£250,000	23.8%
SOUTH RIBBLE BOROUGH	£120,000	£140,000	16.7%	£147,500	£190,000	28.8%
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 South Ribble



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Map 3.2 Median house prices by built up areas with the LSOAs of South Ribble



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Private renting

- 3.7 Table 3.4 provides an overview of the cost of renting privately across the area and compares prices with Central Lancs, the North West region, and England as a whole. Over this time, lower quartile rents have increased by 36.8% and median rents have increased by 41.4%. These increases are generally higher than Lancashire but below those experienced across the North West and England. Table 3.5 summarises 2023 price data by sub-area.

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

Location	Lower quartile price by year (£)		% change 2010-2023
	2010	2023	
South Ribble	£494	£676	36.8%
Central Lancs.	£472	£650	37.7%
North West	£472	£693	46.8%
England	£598	£923	54.3%
Location	Median quartile price by year (£)		% change 2010-2023
	2010	2023	
South Ribble	£546	£772	41.4%
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

Sub-area	Lower quartile (£ each month)	Median (£ each month)
Bamber Bridge, Lostock Hall and Walton-le-Dale	£676	£750
Eastern	£663	£758
Leyland	£676	£776
Penwortham	£650	£750
Western Parishes	£650	£793
SOUTH RIBBLE BOROUGH	£676	£772

Source: Zoopla 2023

- 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). South Ribble Borough is located within the Central Lancs BRMA. Table 3.6 summarises lower quartile rents, the LHA for the area BRMAs and the variance between lower quartile rents and the LHA. This shows a shortfall in the amount of rent covered by the LHA.

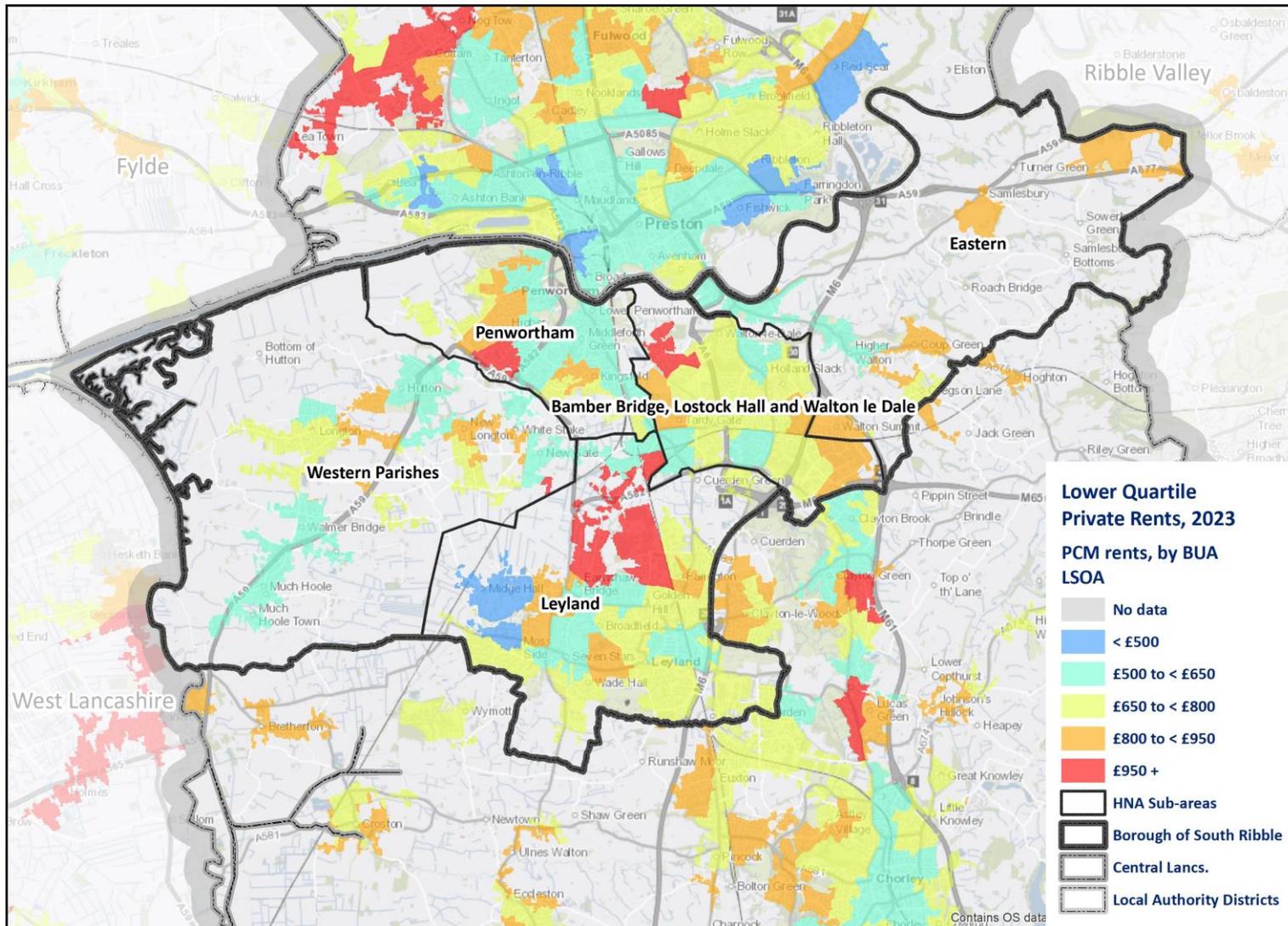
Table 3.6 Broad Rental Market Area Local Housing Allowance Rates (April 2023) – Central Lancs BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2023 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£66.50	£288	£368	-£80
1 Bedroom	£90.90	£394	£524	-£130
2 Bedroom	£115.07	£499	£650	-£151
3 Bedroom	£132.33	£573	£793	-£220
4 Bedroom	£182.96	£793	£1,101	-£308

Source: Zoopla 2023

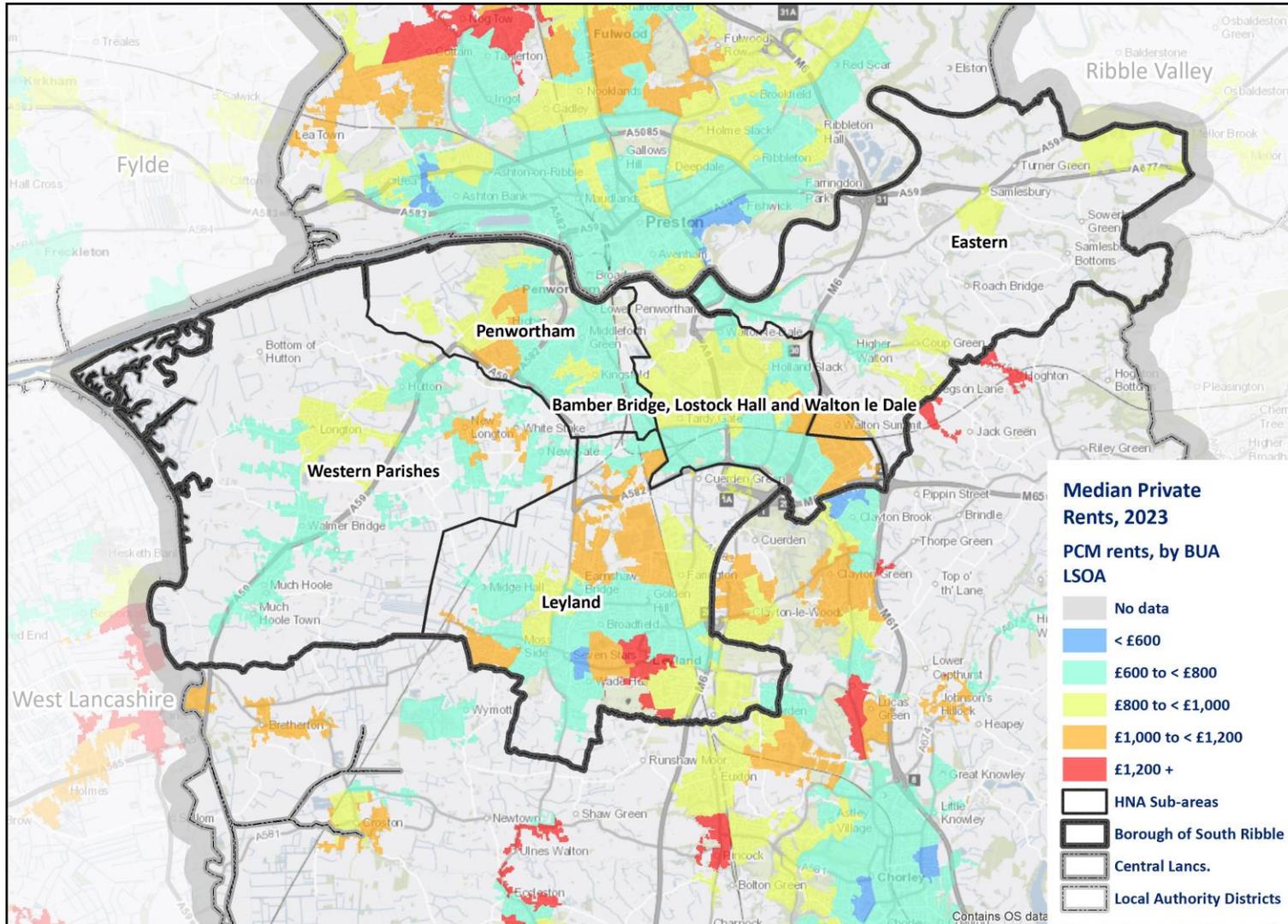
- 3.9 More detailed rental data within built-up areas at a small area level (Lower Super Output Areas) are presented in Map 3.3 (lower quartile) and Map 3.4 (median). Leyland sub-area have the only cluster of median rent where properties exceed £1,200+. Leyland also has a cluster of lower quartile rents where properties are below £500. All other sub-areas have a range of rental properties from £500 to £1,200.
- 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 area. This shows a small pockets in Leyland and Penwortham.

Map 3.3 2023 lower quartile rents across South Ribble by built up areas within LSOAs



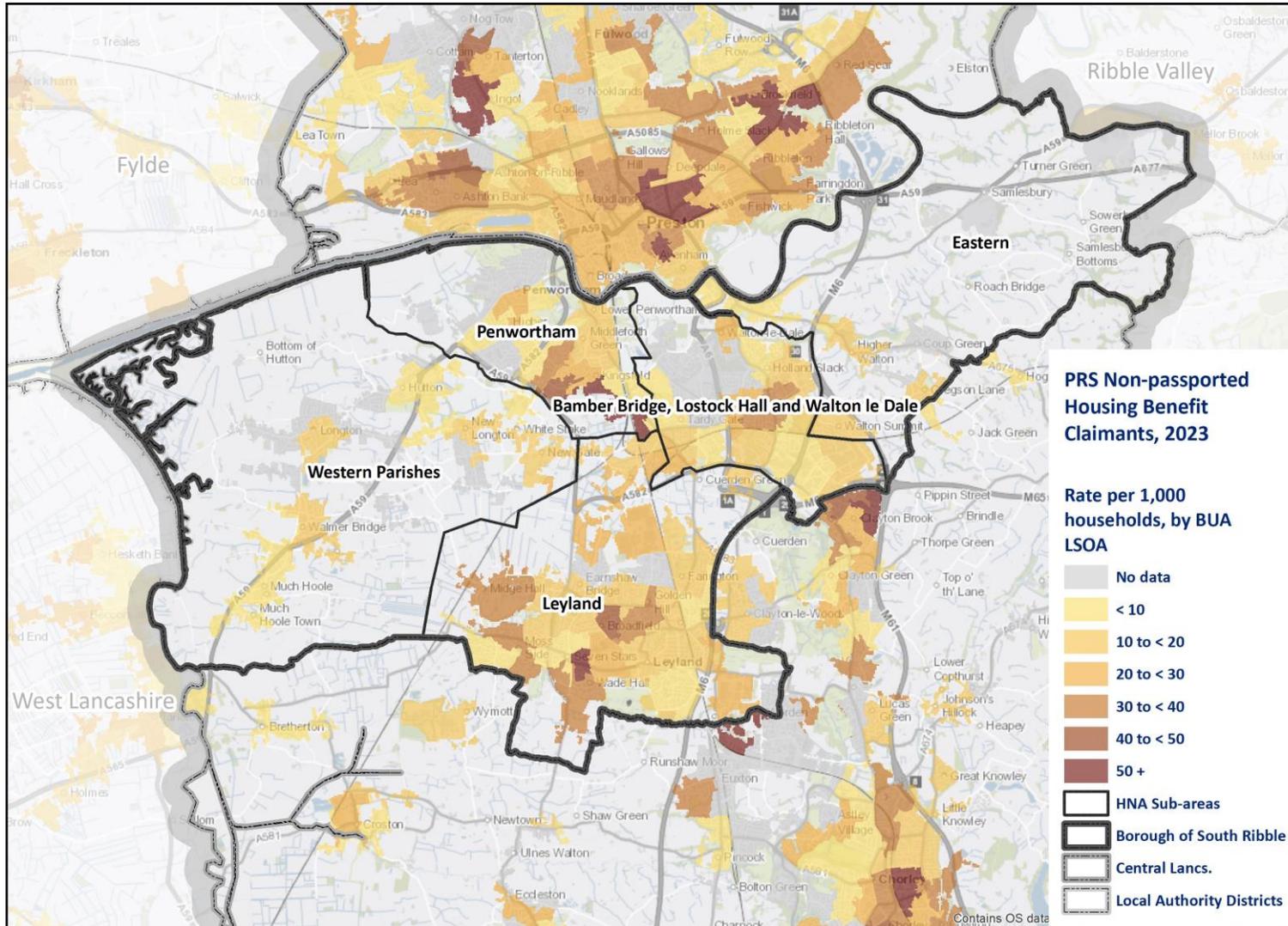
Source: Zoopla Lettings 2023

Map 3.4 2023 median rents across South Ribble by built up areas within LSOAs



Source: Zoopla Lettings 2023

Map 3.5 Private Rented Sector Non-Passported Housing Benefit 2023



Source: 2023 DWP Stat Xplore

Relative affordability

- 3.11 The relative affordability of open market dwellings in the South Ribble Borough is compared with the other local authorities in Cumbria, the North West and England 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), South Ribble is a reasonably affordable local authority area compared with other most other areas of Lancashire, the North West and England. At a ratio of 5.9, the South Ribble Borough area has a lower ratio than the North West and 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	Residence-based
South Ribble	5.9	6.0
Blackburn with Darwen	4.3	4.3
Chorley	6.9	6.2
Fylde	5.7	6.2
Preston	5.3	4.8
Ribble Valley	6.1	6.5
West Lancashire	6.4	6.5
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 area and sub-areas 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 sub-area 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 area 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 sub-area, for example income requirements for entry-level renting range between £31,200 in Penwortham and Western Parishes to £32,448 in Leyland and Bamber Bridge, Lostock Hall and Walton-le-Dale . For entry-level home ownership, income requirements range between £32,914 in Bamber Bridge, Lostock Hall and Walton-le-Dale and £50,143 in Western Parishes.

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

Tenure	Tenure price assumptions	Affordability assumptions	Data Source
Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government First Home 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 South Ribble

Tenure option	Price / equity requirement (2023)	Sub-area				
		South Ribble	Bamber Bridge, Lostock Hall and Walton-le- Dale	Eastern	Leyland	Penwortham
Social Rent (average)	£403	£403	£403	£403	£403	£403
Affordable Rent	£618	£600	£606	£621	£600	£634
Market Rent - Lower Quartile	£676	£676	£663	£676	£650	£650
Market Rent – Median	£772	£750	£758	£776	£750	£793
Market Rent – Average	£837	£798	£840	£875	£832	£821
Market Sale - Lower Quartile	£140,000	£128,000	£141,500	£132,025	£157,250	£195,000
Market Sale – Median	£190,000	£165,000	£187,000	£185,000	£200,000	£250,000
Market Sale – Average	£224,114	£186,110	£248,374	£212,692	£227,534	£312,931
Shared ownership (50%)	£95,000	£82,500	£93,500	£92,500	£100,000	£125,000
Shared ownership (25%)	£47,500	£41,250	£46,750	£46,250	£50,000	£62,500
Help to buy	£142,500	£123,750	£140,250	£138,750	£150,000	£187,500
Discounted Home Ownership (30%)	£133,000	£115,500	£130,900	£129,500	£140,000	£175,000
Discounted Home Ownership (25%)	£142,500	£123,750	£140,250	£138,750	£150,000	£187,500
Discounted Home Ownership (20%)	£152,000	£132,000	£149,600	£148,000	£160,000	£200,000

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

Tenure option	Income required (2023)	Sub-area				
		South Ribble	Bamber Bridge, Lostock Hall and Walton-le-Dale	Eastern	Leyland	Penwortham
Social Rent (average)	£19,356	£19,356	£19,356	£19,356	£19,356	£19,356
Affordable Rent	£29,645	£28,800	£29,107	£29,798	£28,800	£30,451
Market Rent - Lower Quartile	£32,448	£32,448	£31,824	£32,448	£31,200	£31,200
Market Rent - Median	£37,056	£36,000	£36,384	£37,248	£36,000	£38,064
Market Rent - Average	£40,176	£38,304	£40,320	£42,000	£39,936	£39,408
Market Sale - Lower Quartile	£36,000	£32,914	£36,386	£33,949	£40,436	£50,143
Market Sale - Median	£48,857	£42,429	£48,086	£47,571	£51,429	£64,286
Market Sale - Average	£57,629	£47,857	£63,868	£54,692	£58,509	£80,468
Shared ownership (50%)	£36,319	£31,729	£35,768	£35,401	£38,154	£47,333
Shared ownership (25%)	£29,329	£25,660	£28,889	£28,595	£30,797	£38,136
Help to buy	£35,286	£30,643	£34,729	£34,357	£37,143	£46,429
Discounted Home Ownership (30%)	£34,200	£29,700	£33,660	£33,300	£36,000	£45,000
Discounted Home Ownership (25%)	£36,643	£31,821	£36,064	£35,679	£38,571	£48,214
Discounted Home Ownership (20%)	£39,086	£33,943	£38,469	£38,057	£41,143	£51,429

Source: Data produced by Land Registry © Crown copyright 2024, Zoopla 2023, CLG

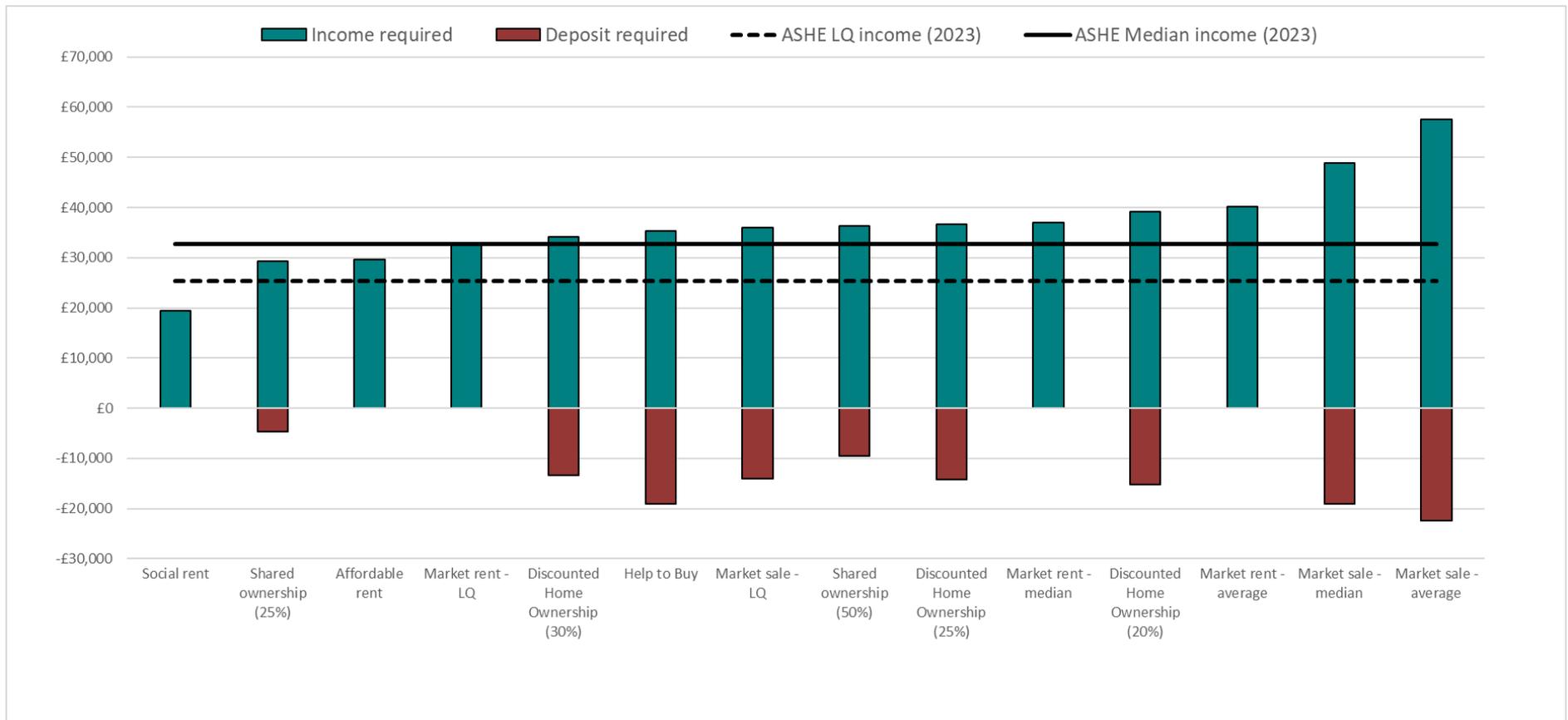
Table 3.11 Impact of alternative deposits on sale price and income required for open market properties

Market sale price	Amount of deposit				Borough Average Price
	10%	20%	30%	40%	
Market sale - lower quartile	£126,000	£112,000	£98,000	£84,000	£140,000
Market sale - median	£171,000	£152,000	£133,000	£114,000	£190,000
Market sale - average	£201,703	£179,291	£156,880	£134,468	£224,114
Household income required (3.5x multiple)	10%	20%	30%	40%	
Market sale - lower quartile	£36,000	£32,000	£28,000	£24,000	
Market sale - median	£48,857	£43,429	£38,000	£32,571	
Market sale - average	£57,629	£51,226	£44,823	£38,420	
Household income required (5x multiple)	10%	20%	30%	40%	
Market sale - lower quartile	£25,200	£22,400	£19,600	£16,800	
Market sale - median	£34,200	£30,400	£26,600	£22,800	
Market sale - average	£40,341	£35,858	£31,376	£26,894	

Source: Data derived from Land Registry © Crown copyright 2024

- 3.20 Figure 3.2 summarises in graphical form the relative affordability of alternative tenures at the sub-area 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, social rent, shared ownership, affordable rent and market rent.

Figure 3.2 Borough of South Ribble household income and housing costs



Source: Data produced by Land Registry © Crown copyright 2024, Zoopla 2023, CLG, ASHE 2012

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

What is genuinely affordable housing in the Borough of South Ribble 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 Cumberland 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 sub-area, how this compares with incomes, and what would be genuinely affordable based on local incomes. For example, lower quartile rents are £676 across the South Ribble area 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 significant affordability issues in Leyland where households on lower quartile incomes are having to spend over 50% of their 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 prices are not affordable in any sub-area in South Ribble (less than 3.5x recommended figure). Area wide, 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 sub-area

Sub-area	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
Bamber Bridge, Lostock Hall and Walton-le-Dale	£676	£2,083	32.4	£521	£750	£2,083	36.0	£521
Eastern	£663	£2,083	31.8	£521	£758	£2,917	26.0	£729
Leyland	£676	£1,250	54.1	£313	£776	£2,083	37.2	£521
Penwortham	£650	£2,083	31.2	£521	£750	£2,917	25.7	£729
Western Parishes	£650	£2,917	22.3	£729	£793	£3,750	21.1	£938
SOUTH RIBBLE BOROUGH	£676	£2,083	32.4	£521	£772	£2,917	26.5	£729

Sources: Zoopla Lettings 2024, household income from 2024 CAMEO

Key

Up to and including 25%	24
Between 25% and 35%	32
35% or more	40

Table 3.13 Affordability of owner-occupation by sub-area

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
Bamber Bridge, Lostock Hall and Walton-le-Dale	£128,000	£25,000	4.6	£87,500	£165,000	£25,000	5.9	£87,500
Eastern	£141,500	£25,000	5.1	£87,500	£187,000	£35,000	4.8	£122,500
Leyland	£132,025	£15,000	7.9	£52,500	£185,000	£25,000	6.7	£87,500
Penwortham	£157,250	£25,000	5.7	£87,500	£200,000	£35,000	5.1	£122,500
Western Parishes	£195,000	£35,000	5.0	£122,500	£250,000	£45,000	5.0	£157,500
SOUTH RIBBLE BOROUGH	£140,000	£25,000	5.0	£87,500	£190,000	£35,000	4.9	£122,500

Sources: Land Registry © Crown copyright 2024, household income from 2024 CAMEO

Key

Up to 3.5x	2.9
Between 3.5x and 5x	4.2
5x or more	6.2

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

- 3.26 The extent to which area wide 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 3.0x 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 2021 (Annual £)	Gross household income 2021 (Monthly £)	% LQ Income for LQ rent	% Median income for median rent	LQ Rent	Median Rent
Police officer	-	-	-	-	-	-
Pay Point 2	£29,751	£2,479	27.3	31.1	£676	£772
Pay Point 4	£32,163	£2,680	25.2	28.8	£676	£772
Nurse	-	-	-	-	-	-
Band 1	£22,383	£1,865	36.2	41.4	£676	£772
Band 3	£22,816	£1,901	35.6	40.6	£676	£772
Band 5	£28,407	£2,367	28.6	32.6	£676	£772
Fire officer	-	-	-	-	-	-
Trainee	£27,178	£2,265	29.8	34.1	£676	£772
Competent	£36,226	£3,019	22.4	25.6	£676	£772
Teacher	-	-	-	-	-	-
Unqualified (min)	£20,598	£1,717	39.4	45.0	£676	£772
Main pay range (min)	£30,000	£2,500	27.0	30.9	£676	£772
Minimum/Living Wage	-	-	-	-	-	-
Age 23 and over	-	-	-	-	-	-
Single household	£20,319	£1,693	39.9	45.6	£676	£772
1xFull-time, 1xPart-time	£30,479	£2,540	26.6	30.4	£676	£772
Two working adults	£40,638	£3,387	20.0	22.8	£676	£772
Age 21 and 22	-	-	-	-	-	-
Single household	£19,851	£1,654	40.9	46.7	£676	£772
1xFull-time, 1xPart-time	£29,777	£2,481	27.2	31.1	£676	£772
Two working adults	£39,702	£3,309	20.4	23.3	£676	£772

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: South Ribble

			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	£190,000	£95,000	£47,500	£142,500	£133,000	£142,500	£152,000
Price after deposit/loan>>			£126,000	£171,000	£85,500	£42,750	£123,500	£119,700	£128,250	£136,800
Gross household income 2023 (Annual £)			Ratio of house price to income							
CAMEO UK Household Income	LQ income	£25,000	5.0	6.8	3.4	1.7	4.9	4.8	5.1	5.5
	Median income	£35,000	3.6	4.9	2.4	1.2	3.5	3.4	3.7	3.9
	Average income	£34,039	3.7	5.0	2.5	1.3	3.6	3.5	3.8	4.0
ONS Annual Survey of Hours and Earnings	ASHE LQ	£25,376	5.0	6.7	3.4	1.7	4.9	4.7	5.1	5.4
	ASHE Median	£32,713	3.9	5.2	2.6	1.3	3.8	3.7	3.9	4.2
	ASHE Average	£37,378	3.4	4.6	2.3	1.1	3.3	3.2	3.4	3.7
Occupation	Wage	Ratio of house price to income								
Police officer										
Pay point 2	£29,751	4.2	5.7	2.9	1.4	4.2	4.0	4.3	4.6	
Pay point 4	£32,163	3.9	5.3	2.7	1.3	3.8	3.7	4.0	4.3	
Nurse										
Band 1	£22,383	5.6	7.6	3.8	1.9	5.5	5.3	5.7	6.1	
Band 3	£22,816	5.5	7.5	3.7	1.9	5.4	5.2	5.6	6.0	
Band 5	£28,407	4.4	6.0	3.0	1.5	4.3	4.2	4.5	4.8	
Fire officer										
Trainee	£27,178	4.6	6.3	3.1	1.6	4.5	4.4	4.7	5.0	
Competent	£36,226	3.5	4.7	2.4	1.2	3.4	3.3	3.5	3.8	
Teacher										
Unqualified (min)	£20,598	6.1	8.3	4.2	2.1	6.0	5.8	6.2	6.6	
Main pay range (min)	£30,000	4.2	5.7	2.9	1.4	4.1	4.0	4.3	4.6	
Minimum/living wage										
Single household (25 and over)	£20,319	6.2	8.4	4.2	2.1	6.1	5.9	6.3	6.7	
1xFull-time, 1xPart-time	£30,479	4.1	5.6	2.8	1.4	4.1	3.9	4.2	4.5	
Two working adults	£40,638	3.1	4.2	2.1	1.1	3.0	2.9	3.2	3.4	
Single household (21-24)	£19,851	6.3	8.6	4.3	2.2	6.2	6.0	6.5	6.9	
1xFull-time, 1xPart-time	£29,777	4.2	5.7	2.9	1.4	4.1	4.0	4.3	4.6	
Two working adults	£39,702	3.2	4.3	2.2	1.1	3.1	3.0	3.2	3.4	

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 in South Ribble were £150,000 and median prices were £195,000. Prices across the area were lower compared with the North West and England. Lower quartile private rents in 2023 were £676 and median rents were £772.
- 3.29 The relative affordability of dwellings to buy or rent was explored at sub-area level. Across the South Ribble area, 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 sub-area level. Overall, households had to spend 32.4% of lower quartile income on a lower quartile rent and 26.5% of median income for median rents. Rents were relatively affordable in the Western Parishes. Notable affordability pressures are identified in Leyland, where the proportion of lower quartile income needed for lower quartile rents was generally above 50%.
- 3.31 For open market purchase, the ratio of lower quartile income to price across South Ribble was 5.0x and for median income to median price it was 4.9x. Both ratios are 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 is generally becoming more 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 over 35% 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 the South Ribble Borough (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 sub-area

Sub-area	LQ rents (25% of income)	Median rents (25% of income)	LQ purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
Bamber Bridge, Lostock Hall and Walton-le-Dale	£521	£521	£87,500	£87,500
Eastern	£521	£729	£87,500	£122,500
Leyland	£313	£521	£52,500	£87,500
Penwortham	£521	£729	£87,500	£122,500
Western Parishes	£729	£938	£122,500	£157,500
SOUTH RIBBLE BOROUGH	£521	£729	£87,500	£122,500

4. The Needs of Different Groups

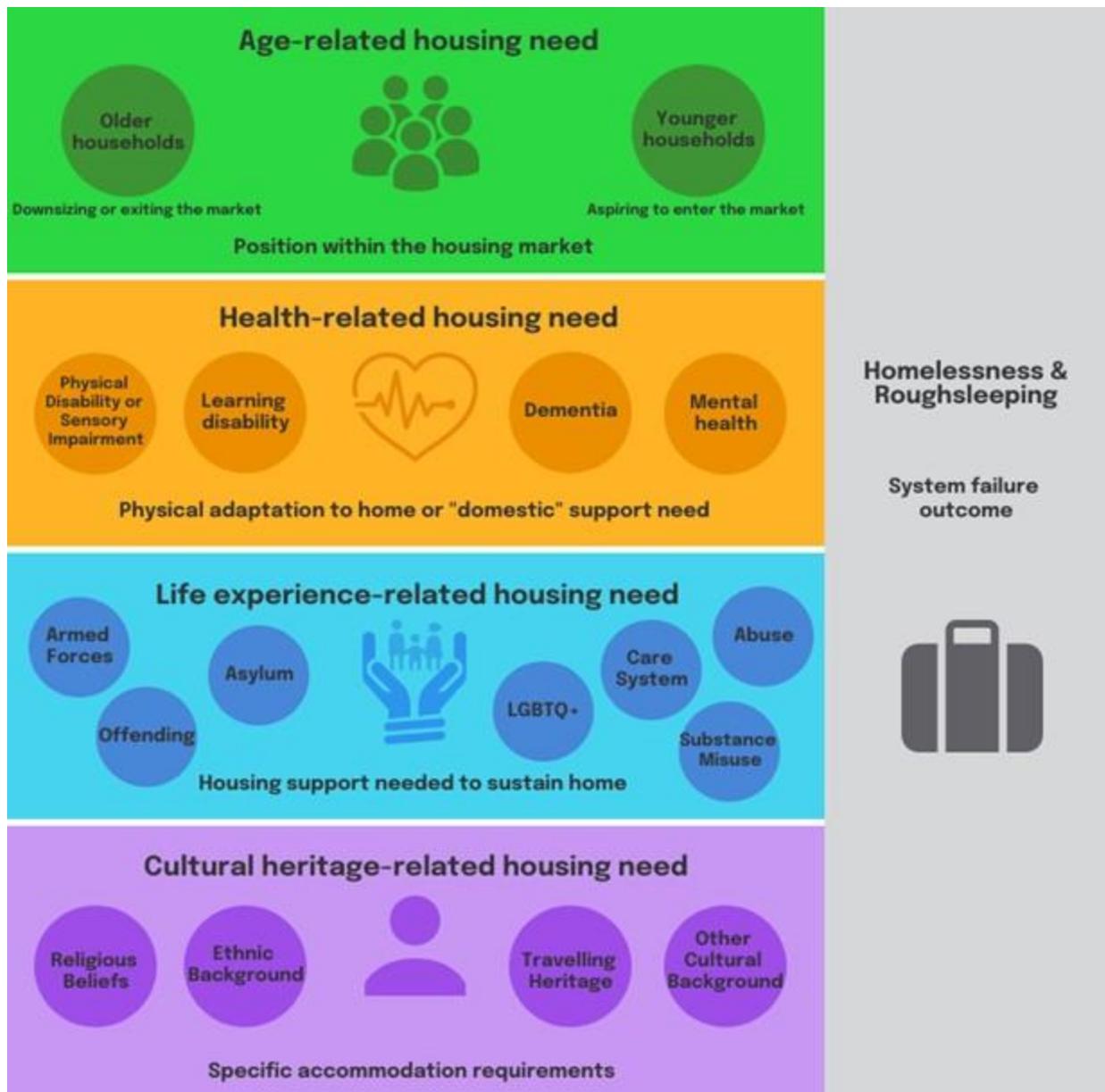
Introduction

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 29.2% (ONS 2018-based population projections) . Similarly, the number of households headed by someone aged 65 or over is expected to increase by 13,428 (30.6%) 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 (64.6%) 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 a dwelling on the open market, sheltered accommodation, co-housing, and renting from the council or 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	59.9%	75.7%	70.5%	64.6%
Buying a dwelling on the open market	29.1%	15.0%	4.5%	23.6%
Rent a dwelling from a private landlord	2.9%	1.6%	3.1%	2.5%
Rent from housing association	8.9%	6.6%	5.8%	8.1%
Rent from the council	9.0%	7.9%	1.3%	8.2%
Sheltered accommodation - To rent	9.4%	12.0%	6.6%	10.0%
Sheltered accommodation - To buy	7.3%	13.6%	4.4%	8.6%
Sheltered accommodation - Part rent/buy (shared ownership)	5.4%	6.7%	20.1%	6.9%
Extra Care housing - To rent	3.8%	5.7%	6.4%	4.7%
Extra Care housing - To buy	3.5%	4.8%	5.0%	3.9%
Extra Care housing - Part rent/buy (shared ownership)	2.4%	2.0%	15.7%	3.4%
Supported housing for people with learning disabilities and autism	0.2%	0.0%	0.5%	0.2%
Supported housing for mental health conditions	0.3%	1.7%	0.0%	0.6%
Residential nursing/care home	4.0%	14.2%	23.6%	8.0%
Co-housing - your own home in a small community which shares facilities (e.g. laundry) and activities	9.4%	6.4%	6.1%	8.6%
Go to live with children or other relatives/friends	4.1%	6.9%	20.5%	6.2%
Other	2.5%	3.5%	5.0%	3.0%

Source: 2021 household survey for Chorley and Preston applied to South Ribble (re-weighted using the 2021 Census)

- 4.10 The 2021 household survey (reweighted to the 2021 Census) indicates 51.9% of older people planning to move would like to move to a property with fewer bedrooms, 43.1% would like to move to a property with the same number of

bedrooms, and 5.0% 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)	51.6%	51.9%
Staying same	39.1%	43.1%
Upsizing (moving to larger property)	9.2%	5.0%
Total	100.0%	100.0%

Source: 2021 household survey for Chorley and Preston applied to South Ribble (re-weighted using the 2021 Census)

Future need for specialist older person accommodation and residential care provision

4.11 Across South Ribble, latest data would suggest there are around 2,322 units/bedspaces of specialist older persons accommodation comprising 1,347 specialist older accommodation units (C3 planning use class), 115 Extra Care (C2 use class), and 860 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)	153	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)	433	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.

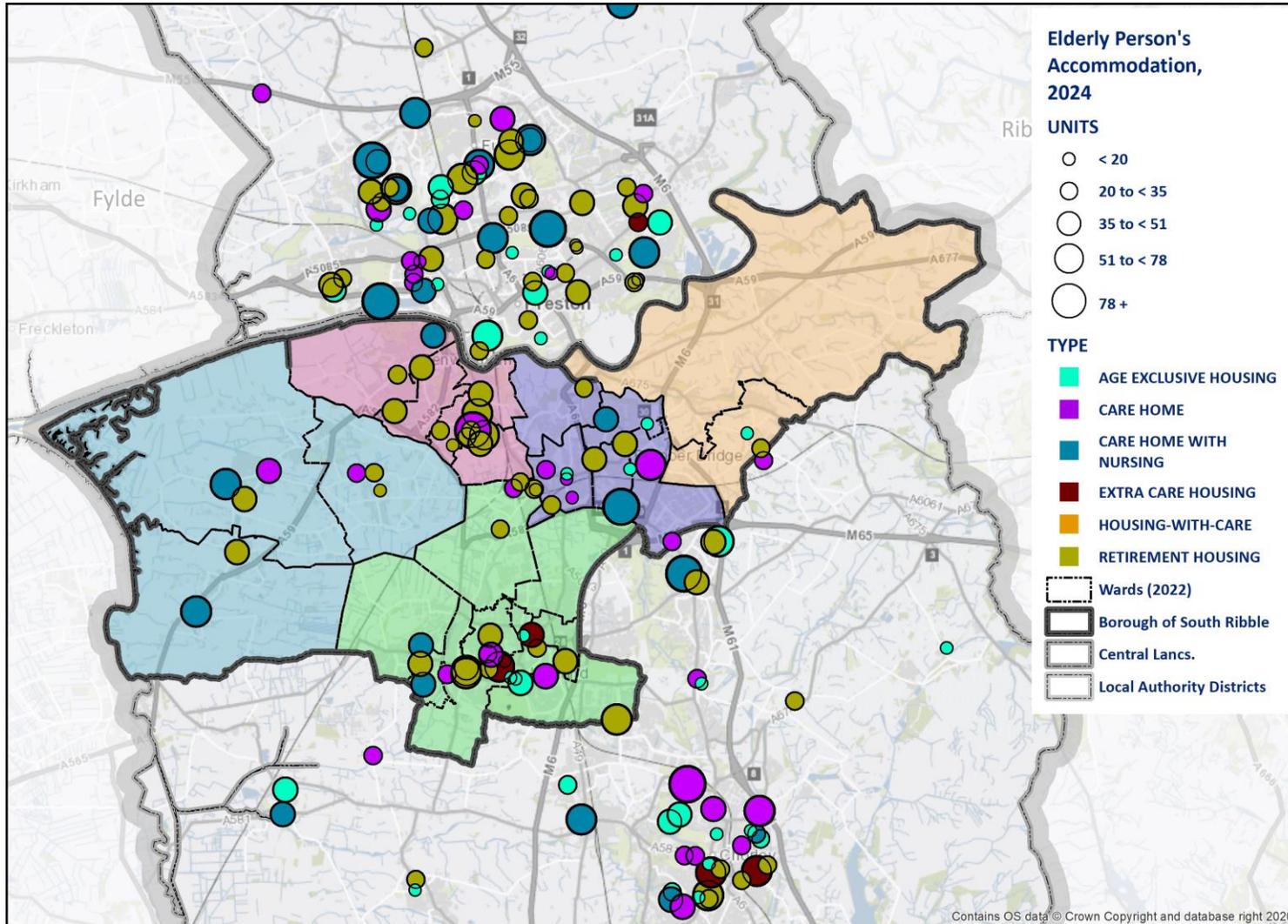
Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
		<p>PPG definition: These have individual rooms within a residential building and provide a high level of care, meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.</p>
Care home with nursing (C2)	427	<p>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.</p>
Enhanced sheltered/close care (C3)	-	<p>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.</p>
Retirement/sheltered housing (C3)	1,194	<p>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.</p> <p>PPG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room, and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.</p>
Extra Care (EC) housing or housing with care (HC) (C3)	115	<p>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.</p>

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	2,322	

Source: EAC data 2023

- 4.12 This LHNA 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 LIN. This establishes:
- A need in 2023 for 799 residential care bedspaces increasing to 1,106 by 2041. This compares to a current supply of 860 bedspaces.
 - A need in 2023 for 553 Extra Care units increasing to 776 by 2041. This compares to a current supply of 115 bedspaces.
 - A need in 2023 for 2,459 C3 specialist older person dwelling units rising to 3,404 by 2041. This compares with a current supply of 1,347 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 945 additional C3 dwelling units over the period 2023 to 2041 or 114 each year, a need for 213 C2 Extra Care units or 36 each year, and 307 C2 residential care bedspaces or 14 each year. There is a particular need for leasehold sheltered housing, enhanced sheltered, and Extra Care housing for sale and rent. South Ribble has a good supply of dementia-friendly older persons accommodation through existing provision.

Map 4.1 Current older persons accommodation across South Ribble



Source: Elderly Accommodation Counsel 2024

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+		12,296	17,019	4,724		
Type of accommodation		2023	2041	Change in need	Change in need minus 2024 supply E=D+B-A	Annual need = E/18
Conventional sheltered housing to rent	907	738	1,021	283	114	6
Leasehold sheltered housing	440	1,475	2,042	567	1,602	89
Enhanced sheltered housing (divided 50:50 between that for rent and for sale)	0	246	340	94	340	19
Extra Care housing for rent	115	184	255	71	140	8
Extra Care housing for sale	0	369	511	142	571	28
TOTAL C3	1,347	2,459	3,404	945	2,057	114
TOTAL C2 Extra Care	115	553	766	213	651	36
TOTAL C2 residential care	860	799	1,106	307	246	14
GRAND TOTAL	2,322	3,812	5,276	1,464	2,954	164

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. There is also interest expressed in the 2021 Chorley and Preston household survey for co-housing, with interest in a range of dwelling types and sizes including 3 or more bedroom houses (51.8%), 2 bedroom properties (29.9%), and 1 bedroom properties (18.3%).

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 31 people aged 30 to 64 with early onset dementia and 1,725 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 40.7%, with an increase of 62.8% amongst the 85+ age group. The number with early onset dementia is expected to slightly reduce.

Table 4.5 People with dementia

Dementia	2023	2041	% Change 2023-2041
Early onset dementia (30-64)	31	28	-10.6%
Dementia (65-74)	299	344	15.1%
Dementia (75-84)	730	950	30.1%
Dementia (85 and over)	696	1,133	62.8%
Dementia (total 65+)	1,725	2,427	40.7%

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 Chorley and Preston (re-weighted using the 2021 Census), is summarised in Table 4.6. This shows that the majority (72.2%) live in houses, particularly with 3 or more bedrooms, 16.2% live in bungalows, 9.7% in flats, and 1.8% 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	11.1%	9.1%	13.5%	10.8%
3 bedroom house	35.9%	38.8%	27.3%	36.1%
4 or-more bedroom house	28.3%	21.3%	7.0%	25.3%
1-bedroom bungalow	3.6%	0.9%	4.8%	2.9%
2 or more-bedroom bungalow	12.0%	15.3%	19.6%	13.3%
1-bedroom flat	2.5%	6.4%	8.1%	3.8%
2 or more-bedroom flat	5.9%	5.4%	10.0%	5.9%
Other	0.8%	2.7%	9.7%	1.8%
Total	100.0%	100.0%	100.0%	100.0%

Source: 2021 household survey for Chorley and Preston applied to South Ribble (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 2021 household survey for Chorley and Preston (re-weighted using the 2021 Census) provides a useful insight into the proportion of households who need care and support, and the extent which properties are adapted (Table 4.7).
- 4.26 Table 4.7 shows that 7.3% 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, 28.9% require help and support to enable occupiers to stay in their own home.
- 4.27 68.3% of households have sufficient space for a carer to stay overnight if needed – and this increases to 78.8% across 75 to 84 age group and 72.1% in the 85+ age group. Owner-occupiers were most likely to have space available, and private and social renters were less likely. Around 33.0% of respondents in affordable housing had sufficient space for a carer.
- 4.28 Around 6.6% 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 (17.4%) and lowest amongst private renters (3.9%). Older people were more likely to live in an adapted home, with 11.4% of households with a HRP aged 75-84 and 22.5% with a HRP aged 85+ living in 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	76.7%	5.3%	4.7%	2.9%
Private Rented	56.2%	9.1%	3.9%	1.2%
Affordable	33.0%	16.1%	17.4%	7.8%
All tenures	68.3%	7.3%	6.6%	3.5%
Age of household reference person	Yes (%)	Yes (%)	Yes (%)	Yes (%)
Under 65	64.1%	6.1%	5.5%	3.4%
65 to 74	80.9%	8.8%	7.3%	3.4%
75 to 84	78.8%	9.4%	11.4%	3.8%
85 and over	72.1%	28.9%	22.5%	5.9%
All age groups	68.3%	7.3%	6.6%	3.5%

Source: 2021 household survey for Chorley and Preston applied to South Ribble (re-weighted using the 2021 Census)

Estimating future need for adaptations and home improvement

- 4.29 The 2021 household survey Chorley and Preston (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 4.8).
- 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 and kitchen adaptations, internal and external handrails/grabrails, and stair lift / vertical lift. The need for adaptations was generally highest amongst the 65-74 and 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 4.8 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)	15.1%	11.6%	8.8%	14.0%
Better heating	15.0%	15.6%	11.2%	14.8%
Double glazing	13.9%	9.5%	9.1%	12.8%
Improved ventilation	7.4%	3.1%	3.5%	6.4%
Downstairs WC	6.5%	6.4%	9.7%	6.8%
Adaptations				
Adaptations to bathroom	8.9%	15.4%	15.3%	10.6%
Adaptations to kitchen	7.8%	5.0%	7.2%	7.3%
External handrails /grab rails	3.8%	7.4%	12.4%	5.2%
Internal handrails /grab rails	5.6%	14.7%	17.9%	8.2%
Stair lift / vertical lift	3.6%	7.7%	14.0%	5.2%
Lever door handles	2.6%	3.1%	5.0%	2.9%
Room for a carer	2.7%	2.2%	2.6%	2.6%

Source: 2021 household survey for Chorley and Preston applied to South Ribble (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 for Chorley and Preston (re-weighted using the 2021 Census) also provides information on a range of practical assistance required from households by age group (Table 4.9). 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 20.5% of people aged 75+.

Table 4.9 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	22.3%	42.9%	50.9%	28.5%
Help with gardening	12.7%	35.1%	50.5%	19.9%
Help with cleaning home	10.4%	24.6%	42.2%	15.6%
Help with other practical tasks	8.7%	17.8%	33.0%	12.3%
Help with personal care	7.1%	9.6%	25.6%	9.0%
Want company / friendship	7.4%	8.6%	20.5%	8.7%

Source: 2021 household survey for Chorley and Preston applied to South Ribble (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 South Ribble. In summary:
- The 2021 Census reported that across the borough, 82.0% were in good health and 5.0% were not good health (particularly across older age groups). Which compares with 82.2% and 5.2% respectively across England. A total of 8,241 residents were in not good health.
 - 18.3% of residents reported that they were disabled, as defined under the Equality Act, with 7.5% 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 South Ribble an estimated 25,839 people have a disability (23.2%) in 2023, which is projected to increase to around 28,427 by 2041.
- 4.36 The 2021 household survey for Chorley and Preston (re-weighted using the 2021 census) considered illness/disability. The survey estimated a total of 25,383 people or 22.8% had an illness/disability which is higher than the

national ONS estimate. Table 4.10 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 (11.6%), physical/mobility impairment (6.1%), mental health issue (5.4%) and hearing impairment (3.3%).

Table 4.10 Number of people stating illness/disability

Illness/disability	Number of people	% of total Population
Physical / mobility impairment	6,750	6.1%
Learning disabilities	1,490	1.3%
Autism	1,304	1.2%
Mental health issue	5,993	5.4%
Visual impairment	2,326	2.1%
Hearing impairment	3,645	3.3%
Long-standing illness or health condition	12,946	11.6%
Older age-related illness or disability	3,401	3.1%
Other	2,527	2.3%
Total population (ONS, 2018-based Proj. for 2021)	111,307	
Total number of people with an illness/disability	25,383	22.8%
Households with at least one person with an illness/disability	Number of households	% of households
Total	19,659	40.5%

Source: 2021 household survey for Chorley and Preston applied to South Ribble (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 4.11). In 2023, there were an estimated 8,393 people with mobility issues across all age groups which is projected to increase to 9,640 by 2041, mainly due to an increase in the number of people aged 65 with mobility issues.

Table 4.11 Physical disability prevalence

Disability (age group)	2023	2041	% change 2023-2041
Impaired mobility (18-64)	3,838	3,474	-9.5%
Mobility (unable to manage at least one activity on own) (65+)	4,555	6,167	35.4%
Moderate or serious personal care disability (18-64)	3,327	3,059	-8.1%
Serious visual impairment (18-64)	40	38	-4.3%
Moderate or severe visual impairment (65+)	2,255	2,853	26.5%
Severe hearing loss (18-64)	420	384	-8.6%
Severe hearing loss (65+)	1,930	2,682	39.0%
All with mobility issues (impaired mobility 18-64 and mobility 65+)	8,393	9,640	14.9%

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 422 in 2023, rising to 424 by 2041 (Table 4.12). Around 863 people have autistic spectrum disorders in 2023 and this is expected to increase to 888 by 2041.

Table 4.12 Learning disability and autism

Learning disability (age group)	2023	2041	% change 2023-2041
Total (18-64)	1,546	1,483	-4.1%
Total (65+)	525	664	26.5%
Moderate or severe (18-64)	352	338	-4.1%
Moderate or severe (65+)	70	86	23.2%
Moderate or severe (all ages)	422	424	0.5%
People with LD living with a parent (18-64)	120	118	-1.6%
Downs syndrome (18+)	40	39	-3.6%
Challenging behaviour (18-64)	29	28	-4.1%
Autistic spectrum disorders (18-64)	627	600	-4.3%
Autistic spectrum disorders (65+)	236	288	22.1%
Autistic spectrum disorders (all ages)	863	888	2.9%

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 12,094 residents with a common mental health disorder (Table 4.13). The number of people aged 18-64 with a common mental health disorder is expected to decrease slightly over the period to 2041. Depression amongst people aged 65 or over is expected to increase considerably.

Table 4.13 Mental health prevalence

Mental health 18-64	2023	2041	% change 2023-2041
Common mental disorder	12,094	11,576	-4.3%
Borderline personality disorder	1,535	1,469	-4.3%
Antisocial personality disorder	2,114	2,023	-4.3%
Psychotic disorder	446	427	-4.3%
Psychotic disorders (2 or more)	4,590	4,393	-4.3%
Older people with depression	2023	2041	% change 2023-2041
Depression 65+	2,148	2,723	26.8%
Severe depression (65+)	690	898	30.1%

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: Viable 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 4.14. 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 4.14 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 4.15 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 5% 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 4.15 Wheelchair use assumptions and resulting annual need

Assumption	% requirement	Number each year (based on 386 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
Aspire report on wheelchair accessible housing (*)	10.0%	39
Average of indicators	4.5%	17

(*) 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 4.16 considers the profile of wheelchair accessible or adaptable dwellings needed by number of bedrooms and age group of the Household Reference Person.

Table 4.16 Wheelchair dwellings needed by age group and number of bedrooms

Age group	Number of bedrooms (Table %)			Total
	1	2	3	
Under 65	3.7%	23.8%	35.9%	63.4%
65 and over	5.2%	10.5%	20.8%	36.6%
Total	9.0%	34.3%	56.7%	100.0%

Age group	Number of bedrooms (needed each year by age group)			Total
	1	2	3	
Under 65	1	4	6	11
65 and over	0	2	4	6
Total	1	6	10	17

Source: 2021 household survey for Chorley and Preston applied to South Ribble (re-weighted using the 2021 Census)

4.49 Given the ageing demographic of South Ribble 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 17 each year); and
- All remaining new dwellings are built to M4(2) accessible and adaptable standards to take account of the ageing demographics of Preston. 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 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 Preston but does not show specific data for the South Ribble. 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 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 4.6% of the population in South Ribble identify as BGM. The distribution of BGM people within the borough is shown in Table 4.17. Leyland sub-area (31.2%) and Penwortham sub-area (30.1%) have the highest proportions of people who identify as BGM. The Eastern sub-area has the lowest proportion with 6.4% of the population identifying as BGM.
- 4.59 Based on the 2021 household survey for Chorley and Preston (re-weighted using the 2021 Census), housing information relating to BGM households includes:
- Around 68.6% are owner-occupiers, 20.1% rent privately, and 11.4% live in affordable housing (social rented or intermediate tenures).
 - 30.1% BGM households were in some form of housing need (compared with 16.4% of all households), with 'overcrowded according to the bedroom standard model' and 'under notice, real threat of notice or lease coming to an end'; as the main reasons of households in need.
 - Of moving BGM households, there were particular aspirations towards larger dwellings (52.3% 4 or more bedroom houses and 24.1% 3-bedroom houses). Expectations were 44.2% 4 or more bedrooms and 28.4% 3-bedroom houses.

Table 4.17 Distribution of BGM households across South Ribble

Sub-area	BGM population	% of BGM population in each sub-area	% of population in each area who identify as BGM	All people
Bamber Bridge, Lostock Hall and Walton-le-Dale	1,261	24.7%	4.9%	25,815
Eastern	325	6.4%	4.5%	7,303
Leyland	1,597	31.2%	3.9%	40,916
Penwortham	1,540	30.1%	6.8%	22,549
Western Parishes	390	7.6%	2.7%	14,436
SOUTH RIBBLE BOROUGH	5,113	100.0%	4.6%	111,019

Source: 2021 Census

Gypsy, Traveller, and Travelling Showperson need

- 4.60 The 2019 Central Lancashire Gypsy and Traveller Accommodation Assessment identified no need for residential pitches over the period 2019/20 to 2035/36. No need was identified for plots for Travelling Showpeople. A sub-regional approach to transit provision was recommended in the GTAA.

Other groups with particular housing requirements

- 4.61 This chapter concludes with a summary of the other household groups who have particular housing requirements in South Ribble.

People who rent their homes

- 4.62 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

- 4.63 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 29 households are currently on the self and custom build register in South Ribble. The dwelling type preferences are summarised in Table 4.18.

Table 4.18 Self-build register dwelling preferences

	Number of responses	% of responses
Bungalow	6	20.7%
Detached house	23	79.3%
TOTAL	29	100.0%

Student housing need

- 4.64 There are no higher education facilities in South Ribble and therefore no strategic need for student accommodation.

Conclusion

- 4.65 This chapter has considered the needs of different groups in line with the NPPF and requirements of the brief. Key findings are now summarised.
- 4.66 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).
- 4.67 There are currently around 2,322 units of specialist older persons' accommodation comprising 1,347 specialist older accommodation units (C3 planning use class), 115 Extra Care (C2 use class), and 860 bedspaces residential care (C2 use class). It is estimated there is a need for 945 additional C3 dwelling units over the period 2023 to 2041 or 114 each year, a need for 213 C2 Extra Care units or 36 each year, and 307 C2 residential care bedspaces or 14 each year.
- 4.68 A key conclusion is that there needs to be a broader housing offer for older people across the borough and the LHNA has provided evidence of scale and range of dwellings needed.
- 4.69 The LHNA 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).
- 4.70 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 LHNA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.
- 4.71 It is estimated there are around 8,393 people with a disability across the borough based on ONS disability estimates and is projected to increase to around 9,640 by 2041. Regarding housing for people with disabilities, the 2021 household survey for Chorley and Preston (re-weighted to the 2021 Census) suggests around 7.6% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability.
- 4.72 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 the South Ribble Borough. The detailed analysis underpinning this chapter is presented in Technical Appendix D.

Overall housing need

- 5.2 The Central Lancashire Housing Needs Assessment 2024 update identifies an annual housing need of 386 dwellings across South Ribble 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

- 5.3 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 747 and, after taking into account affordable lettings and pipeline newbuild, the net shortfall is 146 each year. This is a lower than the 323 reported in the 2022 housing need study but reflects an increase in the supply of affordable lettings. Planning Practice Guidance is clear that only a proportion of need is expected to be delivered through the planning process.

Affordable tenure mix

- 5.4 The recommended affordable tenure mix based on latest evidence is 45% social rent, 32% affordable rent and 23% affordable home ownership.
- 5.5 According to the 2024 NPPF, the requirement to deliver 25% of affordable homes as First Homes on developer-led sites no longer applies, but delivery can continue where local planning authorities judge that they meet local need.
- 5.6 Analysis of house prices and local incomes indicates that across the borough, First Homes at a 50% 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.

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 and Table 5.3 summarises dwelling mix by district. Further details of analysis are presented in Technical Appendix D.

Conclusions

- 5.8 The annual need of 386 dwellings has been identified in the Central Lancashire housing needs assessment update.
- 5.9 The LHNA 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 (146 homes each year), 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>>	70%	23%	8%	100%
1-bed	7.5%	37.2%	10.3%	14.4%
2-bed	29.9%	36.1%	39.4%	32.0%
3-bed	40.0%	20.3%	36.3%	35.3%
4+-bed	22.6%	6.4%	14.0%	18.3%
TOTAL	100.0%	100.0%	100.0%	100.0%
Number of bedrooms	Market	Affordable/ social rented	Affordable home ownership	Total
1	5-10%	35-40%	10-15%	10-15%
2	25-30%	35-40%	35-40%	30-35%
3	40-45%	20-25%	35-40%	35-40%
4+	20-25%	5-10%	10-15%	15-20%

Table 5.3 Overall dwelling size mix recommendations by tenure by sub-area and South Ribble

Bamber Bridge, Lostock Hall and Walton-le-Dale

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	5-10%	30-35%	10-15%	10-15%
2	25-30%	35-40%	35-40%	30-35%
3	40-45%	20-25%	35-40%	35-40%
4	20-25%	5-10%	10-15%	15-20%
Level access				15-20%

Eastern

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	5-10%	15-20%	10-15%	10-15%
2	25-30%	40-45%	35-40%	30-35%
3	40-45%	25-30%	35-40%	35-40%
4	20-25%	5-10%	10-15%	15-20%
Level access				15-20%

Leyland

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	5-10%	35-40%	10-15%	10-15%
2	25-30%	35-40%	35-40%	30-35%
3	40-45%	15-20%	35-40%	35-40%
4	20-25%	5-10%	10-15%	15-20%
Level access				15-20%

Penwortham

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	5-10%	35-40%	10-15%	10-15%
2	25-30%	35-40%	35-40%	30-35%
3	40-45%	20-25%	35-40%	35-40%
4	20-25%	5-10%	10-15%	15-20%
Level access				15-20%

Western Parishes

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	5-10%	35-40%	10-15%	10-15%
2	25-30%	35-40%	35-40%	30-35%
3	40-45%	15-20%	35-40%	30-35%
4	20-25%	5-10%	10-15%	15-20%
Level access				15-20%

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 South Ribble LHNA 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 LHNA 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 South Ribble Borough is 386.

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 146 dwellings. A recommended tenure split is 75% rented and 25% affordable home ownership. 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>>	70%	23%	8%	100%
1-bed	7.5%	37.2%	10.3%	14.4%
2-bed	29.9%	36.1%	39.4%	32.0%
3-bed	40.0%	20.3%	36.3%	35.3%
4+-bed	22.6%	6.4%	14.0%	18.3%
TOTAL	100.0%	100.0%	100.0%	100.0%
Number of bedrooms	Market	Affordable/ social rented	Affordable home ownership	Total
1	5-10%	35-40%	10-15%	10-15%
2	25-30%	35-40%	35-40%	30-35%
3	40-45%	20-25%	35-40%	35-40%
4+	20-25%	5-10%	10-15%	15-20%

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 2,322 units of specialist older persons’ accommodation comprising 1,347 specialist older accommodation units (C3 planning use class), 115 Extra Care (C2 use class), and 860 bedspaces residential care (C2 use class). It is estimated there is a need for 945 additional C3 dwelling units over the period 2023 to 2041 or 114 each year, a need for 213 C2 Extra Care units or 36 each year, and 307 C2 residential care bedspaces or 14 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 South Ribble Borough and this LHNA 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 South Ribble 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 Wigan Borough and to align with Places for Everyone policies.

- 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 LHNA 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 Local Housing Needs Assessment for South Ribble Borough:
- A review of the findings of comprehensive household surveys in Chorley and Preston which provided local data to inform this study.
 - 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 CLG 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 household 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	360	Number of households identified as homeless 2023/24	MHCLG Live tables
A2 Priority need / temporary accommodation	219	Households identified as threatened with homelessness in 2023/24 plus households living in temporary accommodation (based on quarterly average) in 2023	MHCLG Live tables
A3 Overcrowded	648	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	913		Housing Register; 2021 Census
A6 Other tenures in need	1,296		Housing Register; 2021 Census
A7 Sum of households in A3 to A6 with one or more needs	3,301	Sum of A3 to A6 BOLD figures	
A8 Total in A7 adjusted to remove any double counting	3,301	This is the total number of households with one or more needs	
A9. All households in need (A1+A2+A8)	3,880	Represents 8.0% 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 sub-area lower quartile prices and rents.

Table C2 Lower quartile house prices and rents by sub-area

Sub-area	Lower quartile price 2023	Lower quartile private rent 2023
Bamber Bridge, Lostock Hall and Walton-le-Dale	£128,000	£676
Eastern	£141,500	£663
Leyland	£132,025	£676
Penwortham	£157,250	£650
Western Parishes	£195,000	£650
Borough of South Ribble	£140,000	£676

Source: Data produced by Land Registry © Crown copyright 2022, 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 local income data.
- C.15 Analysis concludes that **2,146** households across South Ribble 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	579	100%	579
Sum of households in A3 to A6 with one or more needs	3,301	47.5%	1,567
Total cannot afford to buy or rent			2,146

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 715. 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 2022-2039

Scenario	Annual household formation	Notes	Source
A. DLUHC 2014-based household projections	138	3,419 NET increase between 2022 and 2039 (note only runs to 2039)	DLUHC 2014-based household projections
B. ONS 2018-based household projections	170	2,404 NET increase between 2022 and 2039	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2022-2039 (2014-based projections)	716	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 2022-2039 (2018-based projections)	715	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)	715		

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 concludes that 44% could not afford buying or renting lower quartile (entry level) properties. Based on a gross formation rate of **715**, 318 households are estimated to be in affordable housing need.

Existing households expected to fall into need

C.20 It is assumed that existing households falling into need are part of the need identified in the housing register.

Total newly arising affordable housing need (gross per year)

C.21 Total newly arising need is therefore 318 each year as summarised in Table C5.

Table C5 Total newly-arising affordable housing need

A.	Number of newly-forming households		715
B.	Proportion unable to afford market housing	44.4%	318
C.	Existing households falling into need		Included in housing register
Total newly arising affordable need (B+C)			318

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 501 affordable dwellings have been let 2019/20 to 2022/23.
Suitable surplus stock (vacant properties)	DLUHC vacant dwelling statistics	38 vacant affordable (council and housing association excluding not available for letting) dwellings reported as vacant in 2023 or 0.7% 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	"An annual average of 84 affordable dwellings have been built in South Ribble 2021/22 to 2023/24 (Council completions).
Supply of affordable home ownership through resale	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 326 dwellings there are an estimated 16 resales each year
Units taken out of management	Local authority data	None identified
Total annual supply	Calculation	501 lettings + 0 vacant + 84 newbuild + 16 AHO resales – 0 units taken out of management = 601 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 **601** 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 South Ribble which establishes a gross annual need of 747 and, after taking into account supply, a net need of 146 affordable dwellings each year assuming a clearance of gross unmet need over 5 years. Table C8 presents the data for individual sub-areas.

Table C7 Gross and net annual affordable need

Scenario	Factor	Number	Data source/assumption
A1	Current gross unmet need (before affordability test)	3,301	Table C1 row A9
A2	Current gross unmet need (after affordability test)	2,146	Table C3 (Housing register – assumes all of this need should be met)
A3	Annualised need	429	Assume unmet need is cleared over a 5-year period
B	Newly-arising annual need	318	Table C5
TGN	Total gross need	747	A3+B
C	Affordable annual housing supply	601	Table C6
	Total annual net need	146	TGN – C

Notes: Table subject to rounding errors

Table C8 Gross and net annual affordable need by sub-area

Sub-area	Number bedrooms				Total	Base (annual gross need)	Base (annual net need)
	1	2	3	4 or more			
Bamber Bridge, Lostock Hall and Walton-le Dale						221	116
Eastern						26	9
Leyland						342	10
Penwortham						114	-2
Western Parishes						44	14
Borough of South Ribble	54.1	28.6	13.3	4.0	100.0%	747	146

Source: Housing Register

Note number of bedroom breakdown only available at borough level

Variant analysis and comparison with previous LHNA

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 LHNA assumed a 5 year backlog and included pipeline supply and identified an annual need for 323 affordable dwellings.

Table C9 Affordable housing need variant analysis

	Principal scenario	Variant 1	Variant 2	Variant 3
Backlog clearance	5 years	5 years	10 years	10 years
Newbuild	Included	Excluded	Included	Excluded
Annual net need	146	230	-68	16

Comparison of current housing stock and current/future needs

C.26 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 C10 sets out this comparison with need derived from the household survey which is compared with the profile of social rented dwellings from the 2021 census. This suggests a particular shortfall of 2,3 and 4 or more bedroom dwellings relative to need, although there remains need for all dwelling sizes.

Table C10 Comparison between current affordable supply and annual gross need

Number of bedrooms	%	Annual gross need %	Variance %
1-bedroom	31.0%	15.9%	-15.1%
2-bedroom	33.9%	36.8%	2.9%
3-bedroom	32.5%	39.4%	6.9%
4 or more -bedroom	2.6%	7.9%	5.4%
Total	100.0%	100.0%	

Sources: 2021 Census Table RM136; housing register

First Homes

C.27 First Homes are described at Appendix B.

C.28 Table C11 considers the price of First Homes using different discounts based on median prices across the borough. Table C16 shows that based on median prices, the First Home product at borough 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 South Ribble as a whole, First Homes could be delivered at a 50% discount and be affordable to households

on median incomes. This assumes that the First Home prices is a discount to the overall median price across the borough

Table C11 First Home prices

Tenure option	Price (2023) South Ribble
Market price (median) 2023	£190,000
Discount to median price	
30%	£133,000
40%	£114,000
50%	£95,000
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%	£34,200
40%	£29,314
50%	£24,429
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%	1.4
40%	1.2
50%	1.0

Tenure mix

- C.29 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.30 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.31 Table C12 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.32 Analysis would suggest an overall tenure split rounded to 75% affordable rented and 25% affordable home ownership across South Ribble. 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 C12 Affordable housing tenure preferences

Sub-area	Social Rented (%)	Affordable Rented (%)	Affordable Home Ownership (%)	Total
Bamber Bridge, Lostock Hall and Walton le Dale	47.4%	26.3%	26.3%	100.0%
Eastern	40.1%	30.0%	30.0%	100.0%
Leyland	43.2%	28.4%	28.4%	100.0%
Penwortham	45.6%	35.7%	18.8%	100.0%
Western Parishes	49.1%	40.6%	10.3%	100.0%
South Ribble Borough	45.2%	31.6%	23.2%	100.0%

Source: Housing Register

Technical Appendix D: Dwelling mix 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 arc4 national database; 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 for Chorley and Preston (re-weighted to 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 arc4 national database 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

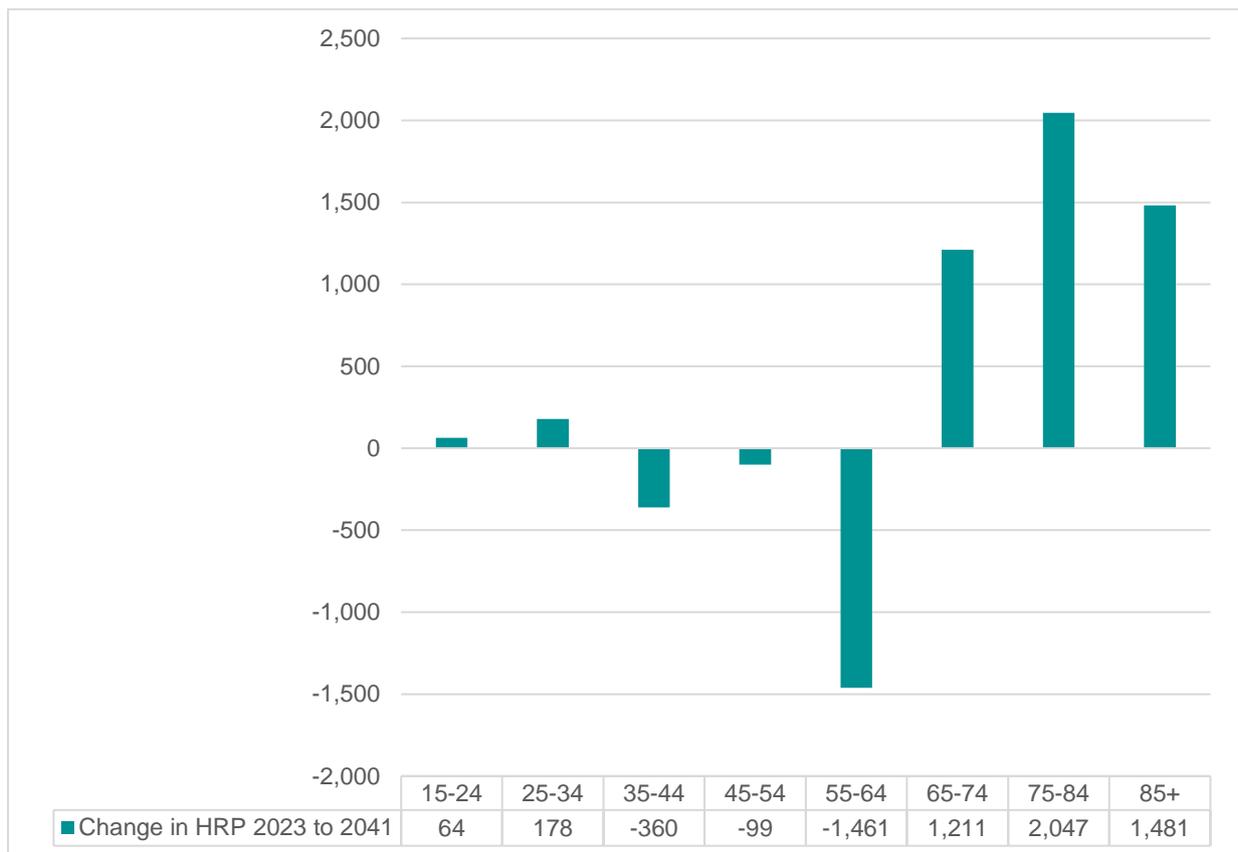
- D.9 Applying the data at authority level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.
- D.10 Table D2 presents the baseline demographic data for South Ribble Borough. The total number of households is expected to increase by around 3,061 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 plan 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	182	301	105	43	308	939
25-34	972	1,335	871	418	1,630	5,225
35-44	1,452	1,972	1,870	627	1,549	7,470
45-54	1,824	1,962	1,290	294	3,554	8,924
55-64	2,442	758	268	70	6,001	9,539
65-74	2,561	109	21	5	4,753	7,450
75-84	2,928	29	4	0	3,606	6,567
85+	1,449	12	1	0	891	2,353
TOTAL	13,810	6,478	4,428	1,457	22,294	48,467
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	193	320	112	46	332	1,003
25-34	1,007	1,381	896	429	1,689	5,403
35-44	1,380	1,876	1,780	594	1,479	7,110
45-54	1,782	1,963	1,307	298	3,476	8,825
55-64	2,060	629	220	56	5,114	8,078
65-74	2,953	123	23	6	5,557	8,661
75-84	3,800	38	5	0	4,770	8,614
85+	2,344	20	2	0	1,468	3,834
TOTAL	15,519	6,351	4,345	1,429	23,884	51,528
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	11	19	7	3	24	64
25-34	35	46	25	11	59	178
35-44	-72	-96	-90	-33	-70	-360
45-54	-42	1	17	4	-78	-99
55-64	-382	-129	-48	-14	-887	-1,461
65-74	392	14	2	1	804	1,211
75-84	872	9	1	0	1,164	2,047
85+	895	8	1	0	577	1,481
TOTAL	1,709	-127	-83	-28	1,590	3,061

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	6	3	21	75	121	234	312	175	947	1.8%
1-bedroom flat	130	507	387	361	317	351	422	175	2,652	5.1%
1-bedroom house	12	70	82	64	65	58	62	0	412	0.8%
1-bedroom other	1	8	14	10	10	22	28	0	92	0.2%
2-bedroom bungalow/level access	7	57	92	189	357	718	1,022	619	3,061	5.9%
2-bedroom flat	178	638	469	400	354	384	454	321	3,199	6.2%
2-bedroom house	308	1,171	1,177	1,234	1,012	1,023	953	531	7,409	14.4%
2-bedroom other	5	9	14	18	23	51	53	0	173	0.3%
3-bedroom house	256	2,204	2,898	3,403	3,005	3,155	2,943	1,135	18,998	36.9%
3 or more-bedroom bungalow/level access	13	41	41	253	340	593	797	301	2,379	4.6%
3 or more-bedroom flat	21	59	84	79	56	56	53	60	468	0.9%
3 or more-bedroom other	8	6	11	28	31	18	34	0	136	0.3%
4 or more-bedroom house	60	630	1,819	2,713	2,386	1,998	1,480	517	11,603	22.5%
Total	1,003	5,402	7,109	8,826	8,079	8,662	8,613	3,834	51,528	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	149	588	504	510	513	665	825	350	4,103	8.0%
2	497	1,875	1,752	1,840	1,747	2,176	2,482	1,471	13,841	26.9%
3	297	2,310	3,034	3,763	3,433	3,822	3,827	1,495	21,981	42.7%
4 or more	60	630	1,819	2,713	2,386	1,998	1,480	517	11,603	22.5%
Total	1,003	5,402	7,109	8,826	8,079	8,662	8,613	3,834	51,528	100.0%

Note totals by age group may vary slightly due to rounding errors; Source: ONS 2018-based household projections and arc4 national database

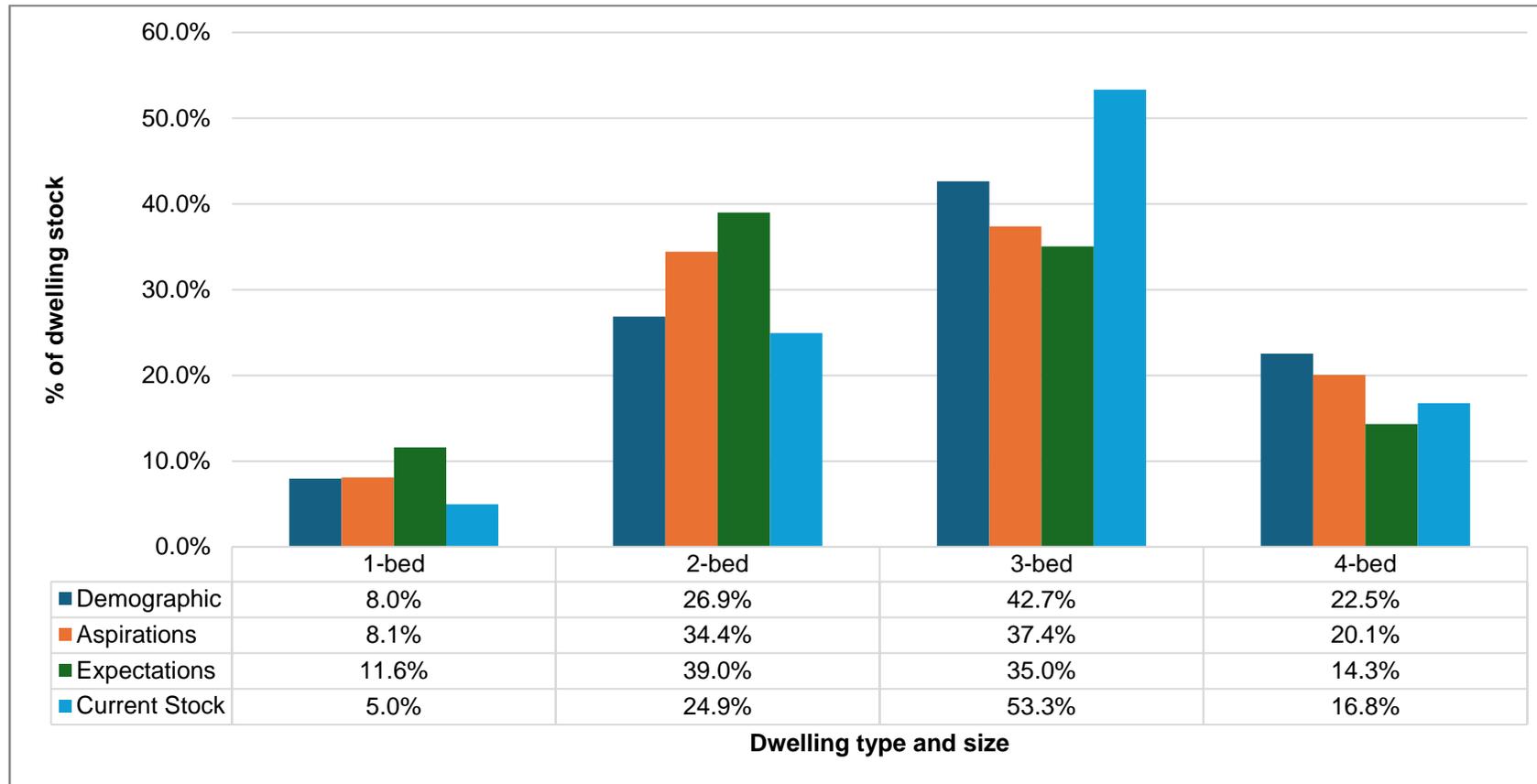
D.12 Table D4 sets out how the profile of dwelling stock changes when aspirations and expectations of households are considered. This indicates a shift towards bungalow/level-access accommodation and two-bedroom dwellings.

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

Number of bedrooms	Demographic	Aspirations	Expectations
1-bed	8.0%	8.1%	11.6%
2-bed	26.9%	34.4%	39.0%
3-bed	42.7%	37.4%	35.0%
4-bed	22.5%	20.1%	14.3%
Total	100.0%	100.0%	100.0%
Level Access	13.2%	29.4%	27.0%

D.13 Figure D2 summarises the dwelling size 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-bedroom), and some flats and bungalows/level-access accommodation. Under the aspirations and expectations scenarios, there is an increasing emphasis 1- and 2-bedroom dwellings.

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



Source: arc4 national database 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 30% affordable housing targets and an affordable tenure split of around 60% rented and 40% 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 Rented	Affordable home ownership	Overall range
Overall % split>>	70%	23%	8%	100%
1-bedroom house	7.5%	37.2%	10.3%	14.4%
2-bedroom house	29.9%	36.1%	39.4%	32.0%
3-bedroom house	40.0%	20.3%	36.3%	35.3%
4 or more-bedroom house	22.6%	6.4%	14.0%	18.3%
Number of bedrooms	Market	Affordable Rented	Affordable home ownership	Overall range
1	5-10%	35-40%	10-15%	10-15%
2	25-30%	35-40%	35-40%	30-35%
3	40-45%	20-25%	35-40%	35-40%
4	20-25%	5-10%	10-15%	15-20%

Overall dwelling mix by sub-area

- D.16 Further analysis considers the range of dwellings by sub-area 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 the overall dwelling mix (number of bedrooms) by tenure (market, social/affordable rented and affordable home ownership) for each sub-area and also includes an indication of level-access dwelling need. It is important that both planners and developers maintain a flexible approach to what is built within South Ribble Borough and helps to determine the relative priorities of development in particular sub-areas.

Table D6 Dwelling mix by sub-area

Bamber Bridge, Lostock Hall and Walton-le-Dale

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	5-10%	30-35%	10-15%	10-15%
2	25-30%	35-40%	35-40%	30-35%
3	40-45%	20-25%	35-40%	35-40%
4	20-25%	5-10%	10-15%	15-20%
Level access				15-20%

Eastern

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	5-10%	15-20%	10-15%	10-15%
2	25-30%	40-45%	35-40%	30-35%
3	40-45%	25-30%	35-40%	35-40%
4	20-25%	5-10%	10-15%	15-20%
Level access				15-20%

Leyland

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	5-10%	35-40%	10-15%	10-15%
2	25-30%	35-40%	35-40%	30-35%
3	40-45%	15-20%	35-40%	35-40%
4	20-25%	5-10%	10-15%	15-20%
Level access				15-20%

Penwortham

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	5-10%	35-40%	10-15%	10-15%
2	25-30%	35-40%	35-40%	30-35%
3	40-45%	20-25%	35-40%	35-40%
4	20-25%	5-10%	10-15%	15-20%
Level access				15-20%

Western Parishes

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	5-10%	35-40%	10-15%	10-15%
2	25-30%	35-40%	35-40%	30-35%
3	40-45%	15-20%	35-40%	30-35%
4	20-25%	5-10%	10-15%	15-20%
Level access				15-20%

Source: 2021 household survey for Chorley and Preston applied to South Ribble (re-weighted using the 2021 Census)