

Housing Need and Demand Assessment 2022

Chorley Council

Final Report
August 2022

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Executive Summary

Introduction

The Chorley Housing Need and Demand Assessment (HNDA) 2022 provides the Council with up to date evidence on housing need across all sections of the community over the period 2021 to 2038. The evidence will inform the update of the Central Lancashire Local Plan, other strategies, policies and decisions of the Council and its partners.

The HNDA has been prepared in accordance with the National Planning Policy Framework (NPPF) and associated Planning Practice Guidance (PPG).

This report has been prepared during the COVID-19 pandemic. The impact this may have on population projections, the economy and dwelling need will emerge in due course.

Data have been produced at settlement/parish level where possible.

The HDNA report complements the Central Lancashire Housing Needs Assessment prepared by DLP Planning and Edge Analytics. The objective of the study is to identify the level and distribution of future housing needs across Central Lancashire for the period 2023 to 2038 and provides a robust and up to date evidence base to inform the emerging Central Lancashire Local Plan.

Dwelling stock

There are 52,226 dwellings and 51,608 households across the borough in 2021. The vacancy rate is 2.6% which is similar to the rate for England (2.7%). Most dwellings are houses (77.8%), 12.7% are bungalows and 9.5% are flats. 75.2% of households are owner occupiers, 11.2% privately rent and 13.6% live in affordable housing. There are around 241 affordable home ownership properties in Chorley Borough.

House prices and rents

In 2020, lower quartile prices were £122,000 (North West £119,500 and England £164,000) and median prices were £167,000 (North West £170,000 and England £249,000).

In 2020, lower quartile private rents were £524 each month (North West £524 and England £724) and median rents were £594 (North West £676 and England £1,148).

Future dwelling mix and development priorities

The HNDA has carefully considered the future population and household projections over the period 2021 to 2038, 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 Chorley.

The Central Lancashire Housing Needs Assessment calculates housing need across Central Lancashire. This study establishes an annual need for 428 dwellings across Chorley over the plan period.

There is an annual need for 113 affordable homes each year across the borough which justifies the need for a robust affordable housing policy.

When determining the overall affordable tenure split, the council should be mindful of different outcomes when an allowance for First Homes is included. Given there is a need to prioritise social/affordable supply, it is recommended that the overall tenure split for policy making purposes is 70% rented and 30% affordable home ownership including First Homes.

The Council's 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 analysis has shown a specific need for bungalow/level-access affordable rented dwellings.

The overall dwelling mix recommendations by tenure are set out in Table ES1.

Table ES1 Summary of overall dwelling mix by tenure				
Dwelling type/size	Market	Affordable Rented	Affordable home ownership	Overall range
1-bedroom house	0-2%	0-2%	0-2%	0-2%
2-bedroom house	10-15%	10-15%	15-20%	10-15%
3-bedroom house	30-35%	10-15%	50-55%	30-35%
4 or more-bedroom house	30-35%	6-8%	10-15%	20-25%
1-bedroom flat	0-2%	2-3%	0-2%	0-2%
2 or more -bedroom flat	2-3%	3-6%	5-7%	3-4%
1-bedroom bungalow/level-access	1-3%	30-35%	0-2%	7-9%
2-bedroom bungalow/level-access	10-15%	20-25%	8-10%	10-15%
3 or more-bedroom bungalow/level-access	10-15%	7-9%	3-5%	8-10%
Dwelling type	Market	Affordable Rented	Affordable home ownership	Overall range
House	70-75%	30-35%	65-70%	65-70%
Flat	2-4%	5-10%	15-20%	3-4%
Bungalow/level-access	20-25%	60-65%	10-15%	25-30%
Number of bedrooms	Market	Affordable Rented	Affordable home ownership	Overall range
1	2-4%	35-40%	2-4%	8-10%
2	20-25%	35-40%	30-35%	25-30%
3	40-45%	20-25%	55-60%	40-45%
4	30-35%	5-10%	10-15%	20-25%

The needs of other groups

Particular needs which have been identified in the HNDA are:

- Increasing and diversifying the supply of specialist housing for older people. There is a need for 771 more units of accommodation for older people by 2038. This includes sheltered/retirement, Extra Care, co-housing and residential care.
- Based on an assessment of additional needs and longer-term demographics, 6% of new dwellings (26 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.

The Lancashire Market Position Statement includes the following housing priorities:

- Less reliance on residential care and more Extra Care schemes;
- Improved Supported Living options for younger adults
- More bespoke options including Shared Lives including Home Share which enables people who need support to live in a family setting.

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	428 each year 2023-2038 based on Central Lancashire Housing Needs Assessment	Housing need figure to be noted
Affordable housing need	Annual imbalance of 113 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.
	Affordable tenure mix of 70% rented and 30% affordable homes	Impact of First Homes needs careful evaluation and methods to maximise social rented housing to be considered
Needs of different groups	6% of new dwellings to be M4(3) wheelchair accessible	Update relevant policies
	All new affordable and market dwellings to be built to M4(2) standard	
	771 additional units of accommodation for older	Diversify range of older persons accommodation including sheltered/retirement, Extra Care and

	people by 2038 or 43 each year	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
	There is a specific need from BAME households, particularly Asian community households for larger dwellings	Delivery of larger affordable and market dwellings with 4 or more bedrooms to meet the needs of larger families, particularly those from the Asian community.
	Other needs groups	Ongoing review of need for specialist housing and build upon the needs evidence in this HNDS

1. Introduction

Background, aims and objectives

- 1.1 The Chorley Housing Need and Demand Assessment (HNDA) 2021 provides the Council with up to date evidence on housing need across all sections of the community over the period 2021 to 2038. A similar study has been prepared for Preston City Council. The evidence will inform the update of the Central Lancashire Local Plan, other strategies, policies and decisions of the Council and its partners.
- 1.2 The HDNA report complements the Central Lancashire Housing Needs Assessment prepared by DLP Planning and Edge Analytics. The objective of the study is to identify the level and distribution of future housing needs across Central Lancashire for the period 2023 to 2038 and provides a robust and up to date evidence base to inform the emerging Central Lancashire Local Plan.

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 July 2021 and is supported by Planning Practice Guidance (PPG). The NPPF 2021 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 60 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'
- 1.5 Paragraphs 61 to 63 relate to the evidence base requirements which underpin this study:

Paragraph 61: **'To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning guidance – unless exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.'**

Paragraph 62: **'Within this context, the size, type and tenure of housing need for different groups in the community, should be assessed and reflected in planning policies including but not limited to: those who require affordable housing; families with children; older people;**

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

Paragraph 63: **'where a need for affordable housing is identified, planning policies should specify the type of affordable housing required'**.

- 1.6 Paragraph 65 requires that: **'strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.'**
- 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 2019, Paragraphs 24-27). Section 110 requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority and the council will have to ensure that it is legally compliant with the Localism Act at Local Plan examination.
- 1.8 The NPPF 2021 sets out affordable housing definitions which are presented at Technical Appendix A.

Local policy context

- 1.9 Preston City Council, South Ribble Borough Council and Chorley Council have a history of joint working and commissioning of evidence to support Local Plan preparation. There is an explicit intention to develop a joint spatial strategy for future growth which includes appropriate redistribution of the annual housing requirement.

Central Lancashire Core Strategy

- 1.10 The Core Strategy prepared jointly by Preston City Council, Chorley Council and South Ribble 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.

Chorley Council Corporate Strategy

- 1.12 The authority's vision is to be:
- "A proactive community leader, supporting the borough and all its residents, whether in rural or urban areas, to reach their full potential through working in partnership to deliver services that achieve the best outcomes for local people and protect vulnerable people".*
- 1.13 The current Corporate Strategy 2021 identifies four key priorities:
- *involving residents in improving their local area and equality of access for all*
 - *clean, safe and healthy homes and communities*
 - *a strong local economy*
 - *an ambitious council that does more to meet the needs of residents and the local area.*
- 1.14 The housing component includes an Extra-Care scheme in Tatton and the delivery of affordable housing.
- 1.15 The economic component includes town centre regeneration and bringing forward employment land at Alker Lane. The town centre has been subject to a masterplan since 2013. There is no Town Deal funding evident.

General policy context

The White Paper: Levelling Up the United Kingdom

- 1.16 Housing has a key role in the government's Levelling Up proposals. Housing is one of 12 missions, namely:
- *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.*
- 1.17 The proposal for a new minimum standard for privately rented homes will have an impact, but only if the standards from the Decent Homes Review are ambitious and local authorities have the resources to enforce them.

- 1.18 The scrapping of the '80/20' rule, which sees some Homes England housing funds channelled to areas of the highest unaffordability will presumably mean the South East will receive a lower share, if not level of funds.
- 1.19 The encouragement of "county deals" for resource allocation and coordination will place an onus on the district and county to work effectively together.
- 1.20 The White Paper has many, wide-ranging ambitions. However, there is limited detail on how the various targets, objectives and missions are to be achieved.

National Housing Market changes including COVID19 impact

- 1.21 Although not a policy change, and whilst it is too soon to be definitive, the pandemic may be generating new and significant structural alterations in housing markets. It will be important that the pre-pandemic aspirations of extant policies are recalibrated in the light of four emerging phenomena :
 - the so called "race for space" linked in part with the emergence of more remote working (notwithstanding the anticipated emerging return of demand from marginal workers in cities)
 - the persisting aspiration for out of town housing in less populated locations
 - the decline in town centre retail and replacement with web based purchasing and
 - possible changes in Higher Education residential requirements driven by more remote teaching approaches
- 1.22 The lack of job security, lower employment and lower economic activity, plus fiscal changes like the 1.25% Health and Social Care Levy, are predicted to depress sale prices in the medium term. Shortages in skilled labour (HGV drivers and construction trades) and unskilled labour have created a 10% rise in median wage costs since February 2020. Added to input cost increases and combined with supply chain shortages an increase in house prices and slower house building is likely in the coming months.
- 1.23 The sharp rise in inflation and now stepping up of Bank Rate (which is predicted to continue) will be important determinants of sales volume and affordability in the short term.

Climate change, and energy use

- 1.24 The Government's original 10 Point Plan has now developed along three routes:
 - The Net Zero Strategy
 - The Heat and Building's Strategy
 - Wider Decarbonisation
- 1.25 Housing was not mentioned within the Glasgow Climate Pact's 20 pages. However, a third of emissions are ascribed to housing.

- 1.26 Funding is a key challenge. The Commons' Climate Change Committee has said that public investment for the transition needs to double. However, only around £7bn of new investment was announced in the Net Zero Strategy.
- 1.27 The 2021 Heat and Buildings Strategy is allocating a £450m budget for £5,000 grants for heat pumps from April 2022. However, this is only 10% of the scale of public funding required. Similarly, there is no funding for home insulation for the 60% of UK households, who own their own home and are not fuel poor.
- 1.28 The strategy signals the government's intention "to phase out the installation of new natural gas boilers (currently present in 85% of homes) from 2035". However, the alternative is not defined at this point. A proposal was announced to launch a Hydrogen Village trial to inform a decision on the role of that fuel in heating by 2026.
- 1.29 £3.9bn was allocated to support housing decarbonisation of which £800m was for the Social Housing Decarbonisation Fund. This is £3 billion *below* the 2019 manifesto commitment.
- 1.30 Notwithstanding, this all these commitments spending, heat and buildings remain a significant investment gap in green spending, with nearly £10bn additional investment needed this Parliament to get on track to net zero.
- 1.31 In December 2021, the Department for Levelling Up, Homes and Communities (DLUHC) announced changes to building regulations operational from August 2022 which will require new CO2 emissions from new build homes to be around 30% lower than current standards.
- 1.32 The £320 million Heat Networks Investment Project (HNIP), which supports the development of heat networks (e.g. derived from water courses) across England and Wales, allocated £19 million in 2022 for projects in Liverpool, Kensington and Chelsea, Bristol and Worthing.
- 1.33 The National Infrastructure Bank will fund investment via a new green gilt potentially covering an additional £16bn of green major *infrastructure* spending.

Future housing need

- 1.34 Work on a joint Local Plan for Central Lancashire continues with a target adoption date of the end of 2023. Table 1.1. sets out the annual housing need from the Central Lancashire Housing Needs Assessment prepared by DLP Planning and Edge Analytics.

Authority	Annual Housing Need
Preston	490
South Ribble	416
Chorley	428
Total	1,334

Source: Central Lancashire Housing Needs Assessment Table 26 Employment-led housing need scenario summary

Housing strategy 2019-2024

- 1.35 The following are the key priorities for this strategy:
- Securing quality across all housing tenures
 - Supporting people to remain independent in their own homes
 - Preventing homelessness
 - Supporting a balanced housing market
- 1.36 The initial key actions were concluded before the pandemic. Key areas of focus include
- Significant growth in new housing (over 3000 units) with over 20% affordable
 - A relatively low level of rough sleeping
 - A relatively low level of fuel poverty

Empty Homes

- 1.37 Chorley conducts an annual review of long term empty homes and has reduced the number by 24% year on year since 2015.

Geography

- 1.38 Chorley Borough is located in Central Lancashire and along with Preston and South Ribble forms a common Housing Market Area. The borough occupies a prime strategic location, with excellent road links and rail connectivity to Greater Manchester and elsewhere in Lancashire.
- 1.39 The resident population of Chorley Borough was estimated to be **120,777** (source: ONS 2018 based population projections for 2020) in 2021.
- 1.40 For the purposes of the HNDA, the borough has been divided into 27 settlements and parishes (Map 1.1). This provides detailed local analysis to support neighbourhood planning for towns and parishes across the borough.

- 1.41 The HNDA also presents some data at Lower Super Output Area (LSOA) to provide a fine-grained analysis of selected household and housing market data.

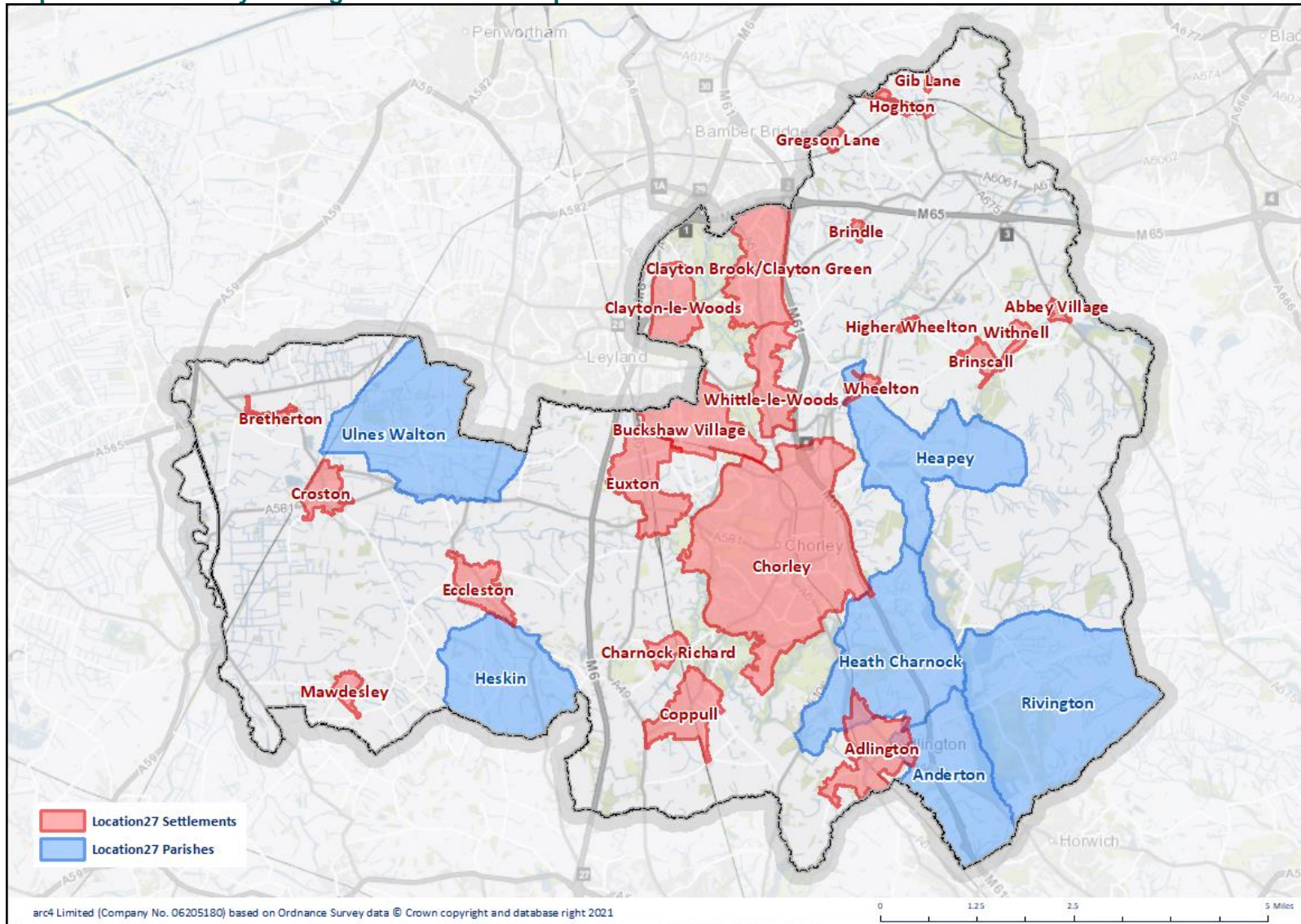
Research methodology

- 1.42 A multi-method approach has been used to prepare the 2021 HNDA comprising:
- An online survey of stakeholders which included 12 representatives from strategic and local organisations.
 - Interviews with estate and letting agents operating within Chorley Borough.
 - A review of relevant secondary data including the 2011 Census, house price trends, ONS sub-national population projections and DLUHC/ONS household projections, CORE lettings data and DLUHC statistics.
 - A comprehensive online household survey. 25,111 households were contacted across the borough and 2,748 responses were achieved representing a 11% response rate.
 - A review of particular client groups relevant to NPPF Paragraph 61, including hard to reach and vulnerable groups.
- 1.43 Further information on the research methodology is presented in Technical Appendix A.

Presentation of data

- 1.44 Data are clearly sourced throughout the HNDA report. Where possible, data are 'triangulated' which means several sources are drawn upon to establish a robust output.

Map 1.1 Chorley Borough settlements and parishes



Note there are 27 locations which are either settlements or parishes

Report structure

- 1.45 The Chorley HNDA 2021 report is structured as follows:
- Chapter 2 considers the housing market key drivers focusing on dwelling stock, demographic drivers, household characteristics including income, economic drivers and migration.
 - Chapter 3 provides analysis of prices, rents and affordability.
 - Chapter 4 considers overall housing need and affordable housing need.
 - Chapter 5 considers the needs of different groups as referenced in the NPPF.
 - Chapter 6 considers overall dwelling type and mix.
 - Chapter 7 concludes the report with a summary of key findings and a consideration of strategic and policy issues.
- 1.46 The main report is accompanied by a separate technical appendix which provides detailed material that underpins the core outputs of the HDNA. The technical appendix material includes:
- Affordable housing tenure definitions (Appendix A).
 - Research methodology (Appendix B).
 - Affordable housing need calculations (Appendix C).
 - Dwelling mix analysis (Appendix D).
 - Stakeholder consultation and agent review (Appendix E).
- 1.47 Please note that any references to data from the government department responsible for housing and planning matters has been standardised to the Department for Levelling Up, Housing and Communities (DLUHC).

2. Housing market and key drivers

Introduction

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

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 2022 HDNA, the total dwelling stock base is assumed to be **52,226** and the number of households as **51,608**. Around 2.6% of dwellings are vacant compared with the national rate of 2.7% based on DLUHC data. 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
2020 Valuation Office Agency (all dwellings)	49,900	VOA Table CTSOP3.0
2020 Valuation Office Agency (excluding annex and unknown)	49,340	VOA Table CTSOP3.0
2020 DLUHC Dwelling Stock Estimates	52,257	DLUHC Live Tables
2021 Council Tax data	52,226	Council Tax
Vacant stock	Dwellings	Source
2020 DLUHC Vacancy estimate (all dwellings)	1,381 (2.6%)	DLUHC Table LT_615
2019 DLUHC Long-term vacancy estimate (all dwellings)	576 (1.1%)	DLUHC Table LT_615
Households	Households	Source
2014-based DCLG Household Projections 2021 figure	51,159	DCLG (now DLUHC)
2018-based ONS Household Projections 2021 figure	51,608	ONS

Dwelling type and size

- 2.3 The 2020 Valuation Office Agency data provides details on overall dwelling stock by type, number of bedrooms and council tax band. Table 2.3 presents the overall dwelling stock profile of the borough compared with Central Lancashire, the North West and England. Table 2.4 summarises dwelling type and size data for Chorley Borough.
- 2.4 In summary, Tables 2.3 to 2.4 show:
- 51.8% of dwellings in Chorley Borough are council tax band A or B properties and 48.2% are band C or above;
 - 77.8% of dwellings are houses (28.5% terraced, 25.4% semi-detached and 23.9% detached), 9.5% are flats and 12.7% are bungalows; and

- 5.4% of dwellings have one bedroom, 27.9% two bedrooms, 48.2% three bedrooms and 18.6% four or more bedrooms.

Settlement/Parish	Dwellings	Households
Abbey Village	185	183
Adlington	3,005	2,969
Anderton Parish	604	597
Bretherton	289	286
Brindle	280	277
Brinscall/Withnell	1,339	1,323
Buckshaw Village	2,706	2,674
Charnock Richard	820	810
Chorley	18,649	18,428
Clayton Brook/Clayton Green	4,601	4,547
Clayton-le-Woods	2,470	2,441
Coppull	3,678	3,634
Croston	1,366	1,350
Eccleston	2,015	1,991
Euxton	3,966	3,919
Gib Lane	29	29
Gregson Lane	169	167
Heapey Parish	251	248
Heath Charnock Parish	889	878
Heskin Parish	399	394
Higher Wheelton	139	137
Hoghton	344	340
Mawdesley	814	804
Rivington Parish	48	47
Ulnes Walton Parish	316	312
Wheelton	479	473
Whittle-le-Woods	2,376	2,348
Total	52,226	51,608

Source: Dwellings 2021 Council Tax; households based on 51,608 from 2018-based household projections 2021 figure apportioned across the Borough in the ratio of 0.9881 households to dwellings (51,608/52,226)

- 2.5 Map 2.1 illustrates the predominant dwelling type and size by LSOA based on 2020 Valuation Office Agency data.

Dwelling type and number of bedrooms	Council Tax Band				Dwelling stock totals			
	A	B	C-E	F+	Chorley Total	Central Lancs Total	North West Total	England Total
Bungalow 1-bedroom	0.7%	0.0%	0.0%	0.0%	0.7%	0.8%	1.0%	1.1%
Bungalow 2-bedrooms	0.6%	1.8%	2.9%	0.0%	5.3%	5.2%	4.1%	4.7%
Bungalow 3-bedrooms	0.0%	0.5%	5.3%	0.2%	6.0%	4.2%	2.8%	3.0%
Bungalow 4 or more -bedrooms	0.0%	0.0%	0.6%	0.1%	0.7%	0.7%	0.6%	0.6%
Flat 1-bedroom	4.3%	0.1%	0.0%	0.0%	4.3%	6.7%	8.2%	10.8%
Flat 2-bedrooms	3.2%	1.5%	0.2%	0.0%	4.9%	5.8%	7.9%	10.6%
Flat 3-bedrooms	0.2%	0.0%	0.0%	0.0%	0.2%	0.4%	0.7%	1.8%
Flat 4 or more-bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.4%	0.5%
Terraced house 1-bedroom	0.3%	0.0%	0.0%	0.0%	0.3%	0.3%	0.3%	0.5%
Terraced house 2-bedrooms	8.4%	4.1%	0.7%	0.0%	13.3%	10.9%	13.0%	8.8%
Terraced house 3-bedrooms	7.9%	4.1%	1.9%	0.0%	14.0%	15.1%	16.4%	15.0%
Terraced house 4 or more-bedrooms	0.1%	0.3%	0.7%	0.0%	1.1%	1.4%	2.2%	2.4%
Semi-detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Semi-detached house 2-bedrooms	0.5%	2.7%	0.8%	0.0%	4.0%	4.1%	4.0%	3.8%
Semi-detached house 3-bedrooms	2.1%	8.0%	9.7%	0.0%	19.8%	22.2%	21.9%	17.7%
Semi-detached house 4 or more-bedrooms	0.1%	0.1%	1.3%	0.1%	1.6%	2.1%	2.9%	2.6%
Detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Detached house 2-bedrooms	0.0%	0.1%	0.2%	0.0%	0.4%	0.7%	0.4%	0.7%
Detached house 3-bedrooms	0.0%	0.1%	7.5%	0.7%	8.2%	7.0%	5.0%	5.9%
Detached house 4 or more-bedrooms	0.0%	0.0%	10.7%	4.6%	15.3%	11.6%	7.8%	9.3%
Chorley Total	28.4%	23.4%	42.5%	5.7%	100.0%			
Central Lancashire Total	32.4%	22.9%	40.0%	4.7%		100.0%		
North West Total	40.5%	20.4%	34.1%	5.0%			100.0%	
England Total	23.7%	19.7%	47.4%	9.1%				100.0%

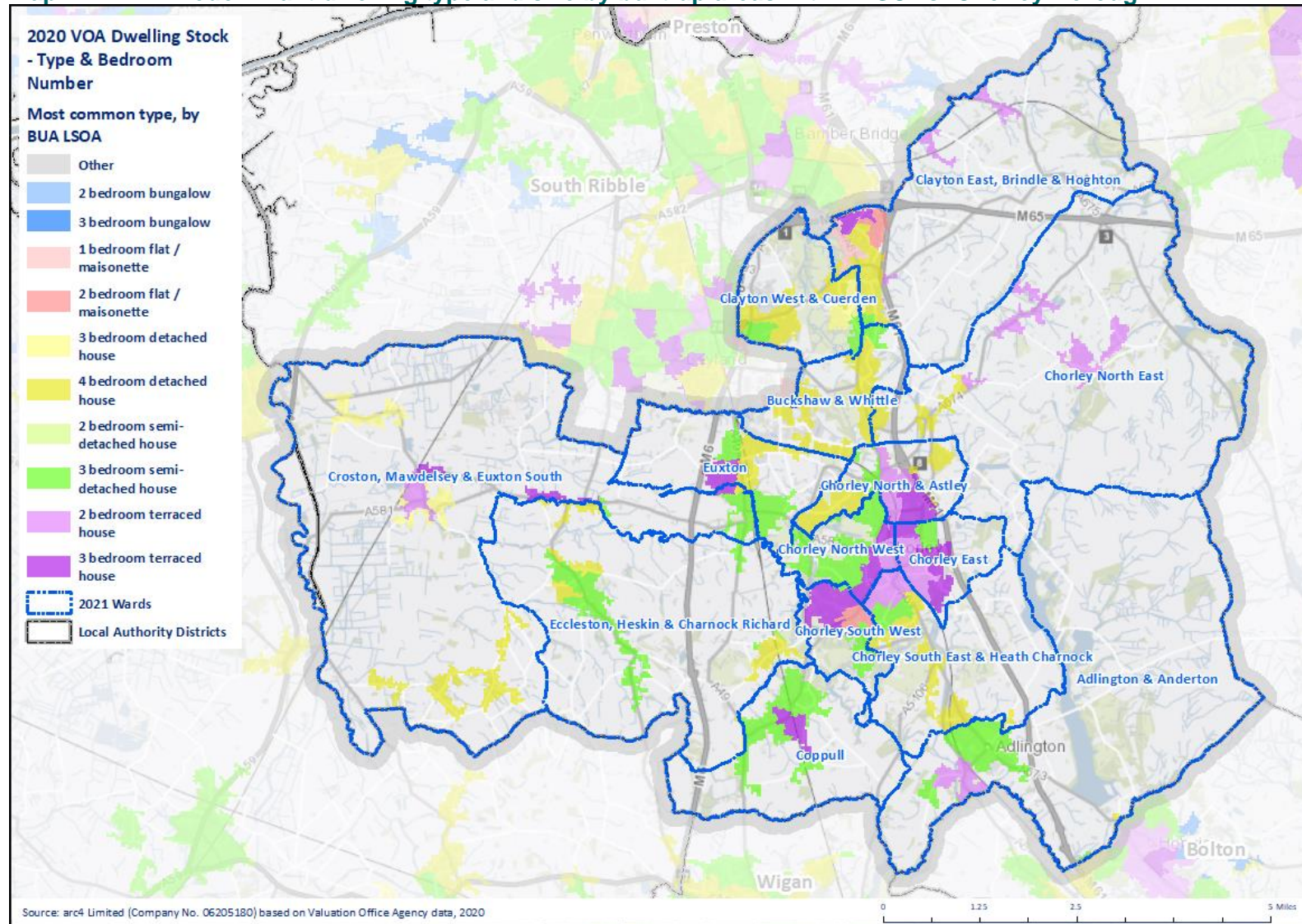
Base: Chorley 49,340, Central Lancashire 163,444 NW 3,284,200, England 24,165,880 (excludes annex, other and missing)

Source: VOA 2020

Table 2.4 Dwelling type, number of bedrooms and council tax band summary					
Dwelling type	Council Tax Band				Chorley Borough Total
	A	B	C-E	F+	
Bungalow	1.3%	2.4%	8.8%	0.3%	12.7%
Flat	7.7%	1.5%	0.2%	0.0%	9.5%
Terraced	16.7%	8.5%	3.4%	0.0%	28.5%
Semi-detached	2.7%	10.8%	11.8%	0.1%	25.4%
Detached	0.0%	0.3%	18.3%	5.3%	23.9%
Total	28.4%	23.4%	42.5%	5.7%	100.0%
Number of bedrooms	A	B	C-E	F+	Chorley Borough Total
1-bedroom	5.2%	0.1%	0.0%	0.0%	5.4%
2-bedrooms	12.8%	10.2%	4.8%	0.0%	27.9%
3-bedrooms	10.2%	12.7%	24.4%	0.9%	48.2%
4-bedrooms	0.1%	0.4%	13.3%	4.8%	18.6%
Total	28.4%	23.4%	42.5%	5.7%	100.0%

Source: VOA 2020

Map 2.1 Predominant dwelling type and size by built-up areas within LSOAs: Chorley Borough



Source: Valuation Office Agency 2020

- 2.6 There are an estimated 31 houses in multiple occupancy (HMOs) with 147 letting spaces in Chorley Borough according to council statistics (Table 2.5). Most are located in Chorley town.

Settlement/Parish	Number of HMOs			Number of lets		
	Licenced	Not Licenced	Total	Licenced	Not Licenced	Total
Adlington	0	1	1	0	4	4
Brinscall	0	1	1	0	4	4
Chorley	10	15	25	66	49	115
Clayton Brook/Clayton Green	1	0	1	6	0	6
Coppull	0	2	2	0	9	9
Croston	1	0	1	9	0	9
Total	12	19	31	81	66	147

Source: Council data

Property age and condition

The age and condition of Chorley Borough's housing

- 2.7 The age profile of the dwelling stock in the borough is summarised in Table 2.6. 29.4% of dwellings were built before 1945, 37.9% between 1945 and 1982 and 32.7% since 1983.

Age of Dwellings	Number	%
pre-1919	10,590	20.6%
1919-44	4,500	8.8%
1945-64	6,210	12.1%
1965-82	13,260	25.8%
1983-99	6,690	13.0%
post 1999	10,070	19.6%
Total	51,320	100.0%
Unknown	420	
Grand Total	51,740	

Source: VOA 2020

- 2.8 The English Housing Survey (EHS) produces national data on dwelling condition. Applying national trends to the stock profile of Chorley Borough (Table 2.7) would suggest that around 16.3% of dwelling stock is non-decent, which is lower than the national average of 20.6%. The number of dwellings likely to fail the minimum standard of decent homes criteria is estimated to be 9.7% (compared with 11.9% nationally).
- 2.9 A full definition of what constitutes a decent home is available from DLUHC (source: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/7)

812/138355.pdf) but in summary a decent home meets the following four criteria:

- a. it meets the current statutory minimum for housing;
- b. it is in a reasonable state of repair;
- c. it has reasonably modern facilities and services; and
- d. it provides a reasonable degree of thermal comfort.

Table 2.7 Dwelling stock condition in England and Chorley Borough estimates								
England			Fails decent homes criteria (%)				All dwellings	% dwellings
Dwelling age (ehs)		Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal Comfort	in group (000s)	
pre-1919		33.5	23.3	7.4	3.9	9.7	4,952	20.5
1919-44		20.1	12.1	5.0	2.2	6.5	3,694	15.3
1945-64		17.2	9.0	4.8	1.9	5.0	4,621	19.1
1965-80		13.7	7.1	1.0	0.9	6.5	4,732	19.6
1981-90		18.0	4.2	.7	3.0	12.3	1,946	8.1
post 1990		2.7	2.5	*	*	*	4,228	17.5
Total		20.6	11.9	4.6	1.9	7.5	24,173	100.0
Chorley Borough			Fails decent homes criteria (estimate of number)				All dwellings	% dwellings
Dwelling age (ehs)	Dwelling age (voa)	Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal Comfort	in group (number)	
pre-1919	pre-1919	3,548	2,467	784	413	1,027	10,590	20.6%
1919-44	1919-44	905	545	225	99	293	4,500	8.8%
1945-64	1945-64	1,068	559	298	118	311	6,210	12.1%
1965-80	1965-82	1,817	941	133	119	862	13,260	25.8%
1981-90	1983-1992	693	162	27	116	474	3,850	7.5%
post 1990	Post 1992	349	323	*	*	*	12,910	25.2%
Total		8,378	4,997	1,466	865	2,966	51,320	100.0%
% of all stock		16.3	9.7	2.9	1.7	5.8		
National %		20.6	11.9	4.6	1.9	7.5		

Source: English Housing Survey 2013 data applied to 2020 Valuation Office Agency dwelling stock age

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

- 2.10 The 2021 household survey provides an indication of household satisfaction with the state of repair of accommodation. Overall 82.4% of respondents expressed satisfaction (44.7% were very satisfied and 37.6% were satisfied); 9.8% were neither satisfied nor dissatisfied. A total of 7.8% expressed degrees of dissatisfaction, of whom 6.8% were dissatisfied and 1% were very dissatisfied.
- 2.11 Table 2.8 considers how dissatisfaction with state of repair varies by tenure, property type, age and location. Dissatisfaction was highest amongst those living in affordable housing (which is more reflective of tenant expectations of landlord responses to repairs rather than the actual state of repair) and private renters; those in flats/apartments/maisonettes and terraced houses; and those in properties built before 1945.

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	1,420	3.5%	40,791
Private rented	726	21.4%	3,388
Affordable housing	1,844	26.0%	7,102
Total (all responses)	3,990	7.8%	51,280
Missing cases (where tenure was not stated)			327
Total (all households)			51,608
Property Type	No. of households dissatisfied	% of households Dissatisfied	Base (households)
Detached house	401	2.3%	17,356
Semi-detached house	644	4.9%	13,161
Terraced house / town house	2,074	17.4%	11,909
Bungalow	232	4.5%	5,160
Maisonette	134	52.2%	257
Flat / apartment	505	17.1%	2,947
Caravan/part home / other	0	0.0%	454
Total (all responses)	3,990	7.8%	51,245
Missing cases (where property type was not stated)			363
Total (all households)			51,608
Property Age	Number of households dissatisfied	% of households Dissatisfied	Base (households)
Pre 1919	673	8.4%	7,981
1919 to 1944	516	10.3%	5,021
1945 to 1964	333	7.0%	4,760
1965 to 1984	760	6.5%	11,747
1985 to 2004	350	3.8%	9,249
2005 onwards	104	1.4%	7,350
Don't know	1,253	25.2%	4,973
Total (all responses)	3,990	7.8%	51,080
Missing cases (where property age was not stated)			528
Total (all households)			51,608

Source: 2021 household survey .

Housing tenure

- 2.12 The tenure profile by settlement/parish is presented in Table 2.9 This is based on the 2011 Census. Overall, 79.4% of occupied dwellings are owner-occupied, 6.4% are private rented (including tied accommodation and student housing) and 14.2% are affordable (including social rented from a council or housing association and shared ownership). There are considerable variations in tenure profile by settlement/parish.

Settlement/parish	Tenure (%)			Total	Total households
	Owner occupied	Private rented	Affordable		
Abbey Village	47.0	15.8	37.2	100.0	183
Adlington	84.4	9.4	6.2	100.0	2,969
Anderton	75.2	6.5	18.3	100.0	597
Bretherton	94.4	0.0	5.6	100.0	286
Brindle	93.5	6.5	0.0	100.0	277
Brinscall/Withnell	93.2	5.8	1.0	100.0	1,323
Buckshaw Village	83.0	9.9	7.1	100.0	2,674
Charnock Richard	83.1	4.1	12.8	100.0	810
Chorley	70.7	7.6	21.7	100.0	18,428
Clayton Brook / Clayton Green	56.8	1.8	41.4	100.0	4,547
Clayton-le-Woods	87.9	4.5	7.6	100.0	2,441
Coppull	79.7	6.3	14.0	100.0	3,634
Croston	83.5	8.6	7.9	100.0	1,350
Eccleston	90.8	5.0	4.1	100.0	1,991
Euxton	90.2	4.3	5.5	100.0	3,919
Gib Lane	100.0	0.0	0.0	100.0	29
Gregson Lane	85.4	0.0	14.6	100.0	167
Heapey	97.2	2.8	0.0	100.0	248
Heath Charnock	85.0	10.4	4.6	100.0	878
Heskin	96.6	3.4	0.0	100.0	394
Higher Wheelton	100.0	0.0	0.0	100.0	137
Hoghton	94.3	5.7	0.0	100.0	340
Mawdesley	84.6	6.3	9.1	100.0	804
Rivington	100.0	0.0	0.0	100.0	47
Ulnes Walton	91.1	3.3	5.6	100.0	312
Wheelton	82.4	2.6	15.1	100.0	473
Whittle-le-Woods	93.6	4.0	2.4	100.0	2,348
Chorley Borough	79.4	6.4	14.2	100.0	51,608

Source: 2011 Census KS402EW and 2021 household estimate

The owner-occupied sector

- 2.13 An analysis of house prices and trends over time is presented in Chapter 3.

Stakeholder views on the owner-occupied sector

- 2.14 A full analysis of the findings of the online stakeholder survey and from discussions with estate agents is set out in Technical Appendix E. Key points raised by stakeholders include:
- Main shortage is two and three-bedroom market houses and apartments.
 - A wide range of sites are needed to provide a diverse range of dwellings.
 - Development of bungalows can be challenging financially but need within the borough is recognised.
- 2.15 Appendix E provides a summary of market activity by broad settlement and parish locations.

The private rented sector

- 2.16 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, to respond to changing circumstances and provides a housing option for those on low incomes. Across the borough, the proportion of households renting increased from 6.4% in 2001 to around 11.2% in 2018 (ONS tenure estimates). Increasing house prices pre-2007 and the struggling sales market when the downturn came are both factors that have underpinned the growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing need, affordable need as well as providing an alternative to homeownership.
- 2.17 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

- 2.18 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.

- 2.19 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.
- 2.20 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. Additional analysis and a report has been prepared which considers Build to Rent in the Chorley context.

Key findings from the Chorley Build to Rent and Affordable Private Rent report

- 2.21 The current Private Rented Sector is relatively small compared to that of England, but the evidence confirms a popular market and lets relatively quickly. The evidence does not present any significant pressures in the market and a recent removal of properties from the market by landlords has led to a shortage of properties, which has had an upward pressure on rents. This does not indicate that demand has increased and there is no indication in the evidence base that demand for the property in the Private Rented Sector is likely to increase. However, the quality of the market could be improved and there are markets where there is a shortage of particular property types and sizes.
- 2.22 The projected growth of the sector to 2038 of around 300 units is not significant and the Household Survey and agent feedback have not suggested that there is likely to be any significant growth in the Private Rented Sector in the future. The market signals also confirm this. However, need has been identified and Build to Rent could provide an affordable Private Rent product that supports lower income households who cannot currently afford lower income rent levels subject to certain provisions being put in place which ensure that the affordable Build to Rent product meets local housing need, with allocations made to those afforded priority in accordance with the Councils Allocations Policy.
- 2.23 The evidence base confirms the need for larger accommodation in the Private Rented Sector and the Housing Need and Demand Assessment confirms the need for smaller affordable housing, so Affordable Private rent could provide options to increase supply of all property types and sizes.
- 2.24 However, for Build to Rent to be affordable for lower income households, there will need to be discounts applied in line with this report, and these may be pegged at Local Housing Allowance Rates if viability testing supports this level.

Recommendations for a policy framework

- 2.25 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 would need to develop 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;
- (the Council may wish to consider) 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;
- (the Council may wish to consider) 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; and
- 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.

2.26 Build to Rent and affordable private rent affords a number of benefits as a product to improve the quality of supply and management of rented accommodation in Chorley. 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.
- 2.27 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 Councils Allocation Policy including Local Connection criteria (where applicable and not to the exclusion of those exempt) and other parameters as agreed.
- 2.28 The eligibility criteria for the affordable private rent homes should be set out in the Section 106 agreement.

Stakeholder views on the private rented sector

- 2.29 A full analysis of the findings of the online stakeholder survey is set out in Technical Appendix E. A short summary for the private rented sector is provided here.
- 2.30 Stakeholders commented that:
- Demand for rental products including Build to Rent across all areas.
 - There is a need to diversify the range of rental products.
 - There are a small number of private rented HMOs in Chorley town centre, some of which are problematic because they are not well-managed.

Affordable housing

- 2.31 There are 7,373 affordable dwellings across Chorley Borough according to the Regulator of Social Housing Statistical Data Return 2020 data:

6,159 general needs rented units (of which 10 are local authority units and includes both social and affordable rent);

973 supported housing/housing for older people units (of which 65 are local authority units); and

241 low-cost home ownership units which will include shared ownership (although the breakdown by affordable home ownership types is not available on the RSR return)

2.32 These figures include 948 supported housing/housing for older people dwellings.

2.33 The SDR figures may differ from information held by the council.

Stakeholder views on affordable housing

2.34 A full analysis of the findings of the online stakeholder survey is set out in Technical Appendix E. A short summary for the affordable sector is provided here.

2.35 Stakeholders commented that:

- Partnering between builders and registered providers is important to ensure that appropriate affordable dwellings are built.
- Demand for lifetime home standard housing (now M4(2)) housing.
- Limited availability of bungalows.
- Local lettings policies should be considered where appropriate
- Mix of houses and flats on new developments is appropriate.
- Strong demand for affordable home ownership products.
- Strong demand for rented products that are affordable.

Past trends in housing delivery

2.36 Over the past 11 years (2010/11 to 2020/21) 6,316 net new dwellings have been built across Chorley Borough (Table 2.10), over half of which have been built in the five years to 2020/21. In the past 5 years, an annual average of 539 net completions have been achieved. A comparison of annual completions with the annual housing requirement is presented in Figure 2.1. Annual delivery has generally exceeded the Core Strategy requirement of 417 dwellings each year. The distribution of newbuild activity since 2007 is shown in Map 2.2.

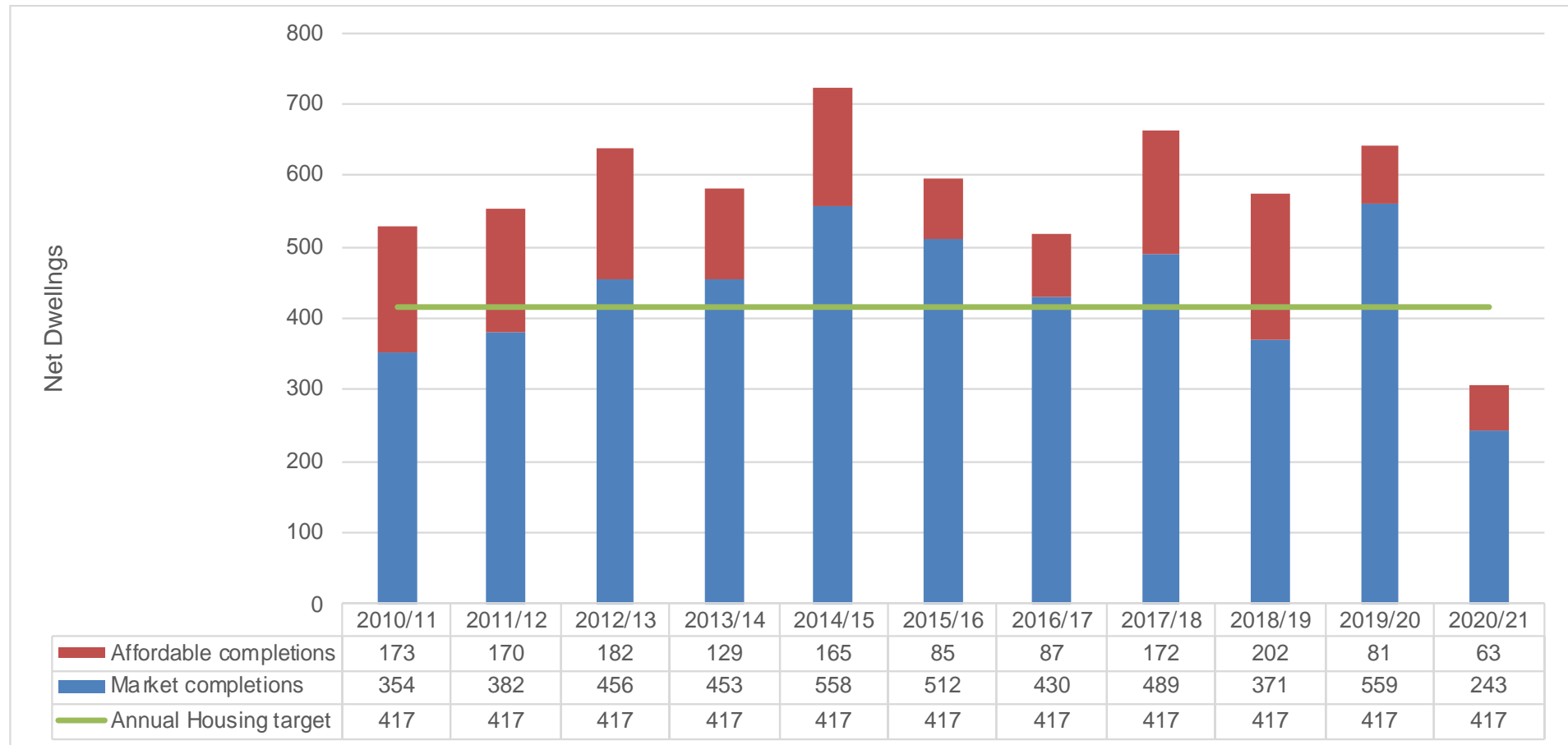
Table 2.10 Dwelling completions 2010/11 to 2019/20					
Year	Completions			Housing Requirement	Surplus/Deficit against target
	Total net completions	Net Market	Net Affordable		
2010/11	527	354	173	579	-52
2011/12	552	382	170	417	135
2012/13	638	455	183	417	221
2013/14	582	453	129	417	165
2014/15	723	558	165	417	306
2015/16	597	512	85	417	180
2016/17	517	430	87	417	100
2017/18	661	489	172	417	244
2018/19	573	371	202	417	156
2019/20	640	518	122	417	223
2020/21	306	243	63	417	-111
2010-2021 (Total 11 years)	6,316	4,807	1,509	4,749	1,567
Total (past 5 years)	2,697	2,092	605	2,085	612
Annual average (past 5 years)	539	418	121	417	122

Sources:

Chorley Council Annual Monitoring Returns/Reports

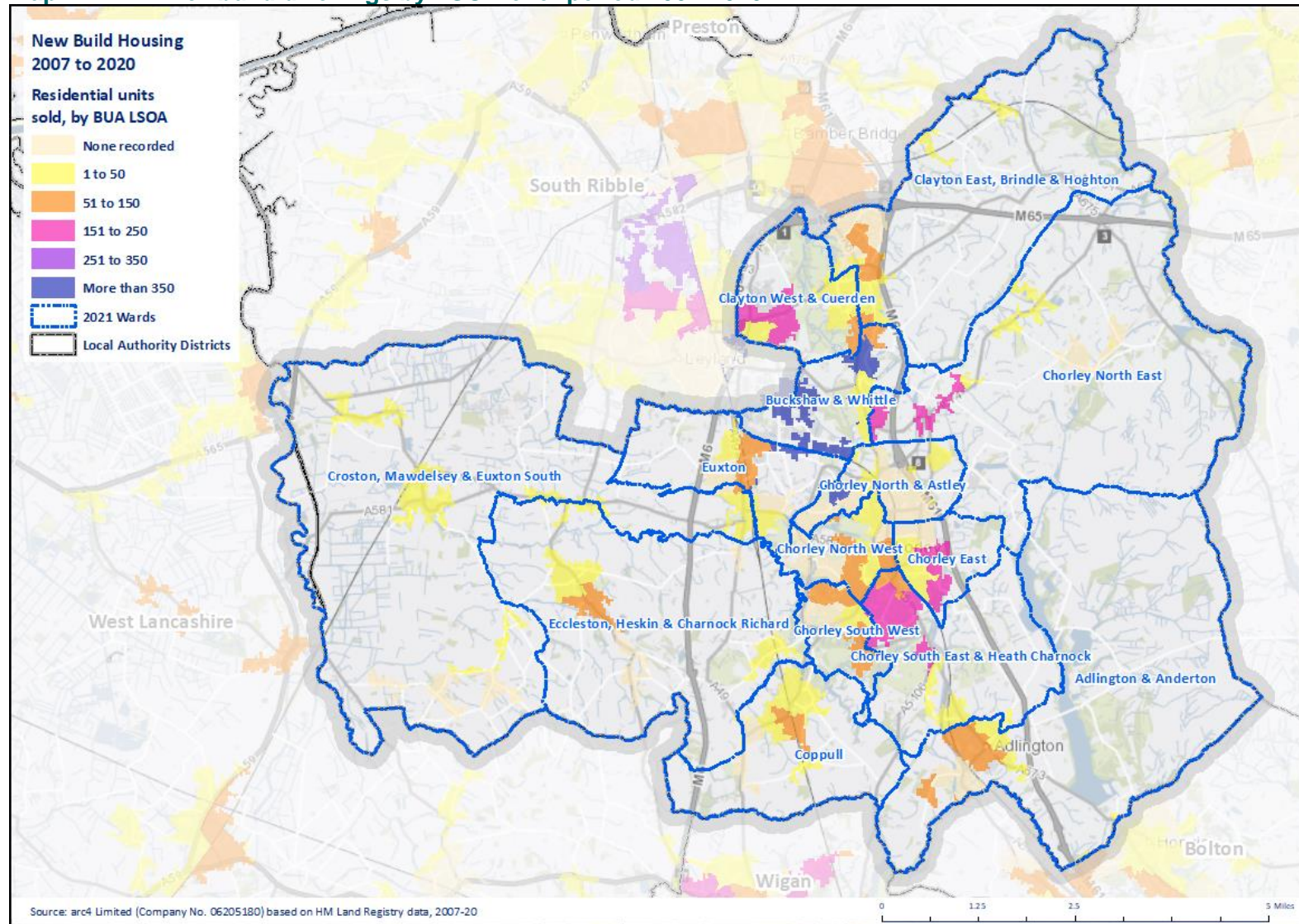
The 2010/11 figure also includes previous under-provision of 162 dwellings

Figure 2.1 Dwelling completions compared with the annual requirement, 2010/11 to 2020/21



Source: Council Annual Monitoring Returns/Reports

Map 2.2 Newbuild dwellings by LSOA over period 2007-2020



Source: Land Registry © Crown copyright 2020

Demographic drivers: population and households

Population projections

- 2.37 The ONS produces population projections every two years. The latest 2018-based principal ONS population projections report a 2021 population of 120,777 across the borough which is expected to increase by 13,728 (10.3%) to 135,505 by 2038 (Table 2.11). There is an increase across all age cohorts but mainly across older age groups. Table 2.11 also shows the 2014-based ONS population projection totals. These projections underpin the 2014-based DLUHC household projections which inform the standard method to calculate housing need. They show a slightly lower level of population growth compared with the 2018-based projections.

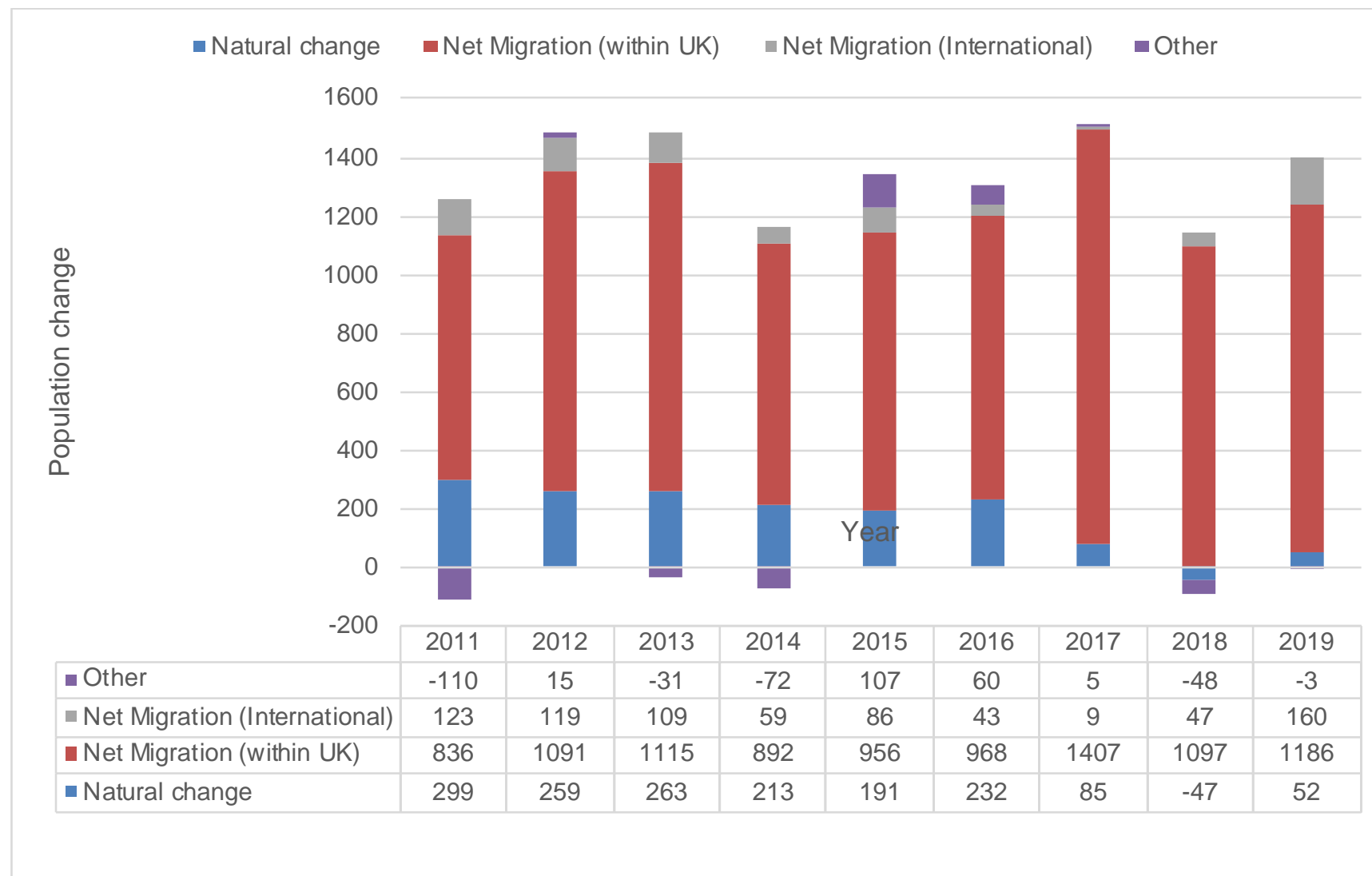
Table 2.11 Change in population 2021-2038 by age group				
2018-based ONS population projections				
Age groups	2021	2038	Number change 2021-2038	% change 2021-2038
0-19	26,818	27,233	415	1.5%
20-39	27,922	28,567	644	2.3%
40-54	25,205	27,788	2,583	10.2%
55-64	16,385	16,717	333	2.0%
65-74	13,532	17,454	3,922	29.0%
75-84	8,277	11,613	3,336	40.3%
85+	2,639	5,134	2,495	94.5%
All Ages	120,777	134,505	13,728	11.4%
2014-based ONS population projections				
All Ages	119,400	131,400	12,000	10.1%

Source: 2018-based and 2014-based ONS population projections

Components of population change

- 2.38 The ONS publish mid-year population estimates at local authority level which includes an analysis of components of population change, that is natural change, national migration and international migration. The component analysis also includes 'other' change which can include boundary adjustment and military population moves. The data for Chorley Borough 2011-2020 is shown in Figure 2.2. Over the period 2011 to 2020, net in-migration has consistently had the greatest impact on population change.

Figure 2.2 Components of population change 2011 to 2020



Source: ONS Components of Change

Migration trends 2011-2020

- 2.39 Table 2.12 presents a detailed analysis of internal and international migration by year and Table 2.13 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.
- 2.40 Key trends in migration over the period 2011 to 2019 include:
- Overall annual net inflows in each year, averaging 1,029 over the period;
 - Net inflows from rest of Central Lancashire, most Lancashire districts and Greater Manchester
 - Small net outflows to some areas such as Fylde and Wyre
 - Small net outflow to rest of England (-16 annual average) and Scotland (-24 annual average)
 - Small international net inflow averaging 76 people over the period
 - In terms of migration by age group:
 - During 2011-19, the key inflows were people in the under 30 and 30-64 age groups from elsewhere in Central Lancashire, Lancashire generally and Greater Manchester
 - The only notable net outflow was under 30s to the rest of England 2011-2016
 - Particular flow of people aged 65+ from Greater Manchester.
 - Net international migration of all age groups has taken place and averaged 140 people aged under 30, 90 aged 30-64 and 64 aged 65+ over the period 2011-2019.
- 2.41 An analysis of migration flows indicates that net inflows have helped to increase population across Chorley Borough, particularly from elsewhere in Central Lancashire, Lancashire generally and Greater Manchester. There have been net inflows of all age groups.

Table 2.12 National and international migration by year

YEAR	Chorley	CENTRAL LANCs			LANCASHIRE							GREATER MANCHESTER				OTHER NEIGHBOURING AREAS / ELSEWHERE UK					TOTAL (UK internal)	International	TOTAL (internal & international)
		Preston	South Ribble	Central Lancs TOTAL	Fylde	Ribble Valley	West Lancashire	Wyre	Rest of Lancashire	Lancashire TOTAL	Wigan	Bolton	Rest of Greater Manchester	Greater Manchester TOTAL	Rest of North West Region	ENGLAND (rest of)	SCOTLAND	NORTHERN IRELAND	WALES				
2011	Migrated OUTto	224	805	1,028	77	60	150	37	422	1,775	176	202	300	678	345	962	74	8	81	3,922	267	4,189	
	Migrated INfrom	368	1,099	1,467	46	54	171	51	473	2,262	278	314	452	1,045	373	896	68	23	86	4,751	390	5,141	
	NET	144	294	438	-32	-6	22	14	51	487	102	112	152	366	28	-67	-6	15	5	829	123	952	
2012	Migrated OUTto	233	800	1,033	69	51	126	45	442	1,766	220	202	323	745	364	1,033	100	7	73	4,088	147	4,235	
	Migrated INfrom	449	1,246	1,694	74	56	188	50	556	2,618	347	402	412	1,161	355	852	72	21	100	5,177	266	5,443	
	NET	215	446	661	5	4	62	5	113	851	127	200	89	416	-10	-181	-28	14	27	1,089	119	1,208	
2013	Migrated OUTto	256	963	1,219	65	54	143	62	371	1,915	234	226	325	785	311	894	128	20	85	4,138	157	4,295	
	Migrated INfrom	439	1,390	1,829	84	54	166	50	578	2,762	288	390	437	1,114	378	831	79	17	72	5,253	266	5,519	
	NET	183	428	610	19	0	23	-12	207	847	54	163	112	329	67	-63	-50	-3	-13	1,115	109	1,224	
2014	Migrated OUTto	319	914	1,233	78	43	167	75	384	1,980	232	218	318	768	376	980	91	6	87	4,289	162	4,451	
	Migrated INfrom	445	1,201	1,646	47	55	150	49	540	2,487	317	533	428	1,278	382	896	55	9	76	5,181	221	5,402	
	NET	126	287	413	-32	12	-17	-26	157	507	85	315	110	509	6	-84	-37	2	-12	892	59	951	
2015	Migrated OUTto	329	1,062	1,391	68	63	238	51	395	2,205	220	263	335	818	406	865	80	13	99	4,485	155	4,640	
	Migrated INfrom	435	1,173	1,608	76	45	247	61	539	2,575	403	539	465	1,407	403	894	71	9	82	5,441	241	5,682	
	NET	106	111	217	8	-18	9	9	144	370	183	276	130	589	-4	29	-8	-4	-17	956	86	1,042	
2016	Migrated OUTto	354	1,005	1,359	96	85	204	71	373	2,187	225	225	337	786	374	951	79	11	73	4,461	158	4,619	
	Migrated INfrom	463	1,079	1,542	92	72	214	62	560	2,541	402	570	519	1,491	374	889	65	9	60	5,429	201	5,630	
	NET	109	74	183	-4	-13	10	-10	188	354	177	345	183	705	0	-62	-14	-2	-13	968	43	1,011	
2017	Migrated OUTto	323	981	1,304	105	97	197	78	413	2,195	231	250	385	866	421	989	99	16	90	4,676	203	4,879	
	Migrated INfrom	427	1,278	1,705	65	63	238	48	607	2,727	460	678	591	1,729	434	1,051	69	8	66	6,083	212	6,295	
	NET	104	298	401	-40	-34	41	-30	194	531	229	428	206	863	13	62	-30	-8	-24	1,407	9	1,416	
2018	Migrated OUTto	353	1,191	1,544	103	73	226	48	428	2,422	259	273	371	903	411	945	94	7	71	4,853	198	5,051	
	Migrated INfrom	410	1,265	1,675	52	72	238	48	528	2,612	412	689	544	1,645	461	1,074	61	5	92	5,950	245	6,195	
	NET	56	74	130	-50	-1	12	0	99	190	153	416	173	743	50	129	-34	-2	21	1,097	47	1,144	
2019	Migrated OUTto	417	1,178	1,595	105	77	262	86	343	2,467	361	247	410	1,018	469	990	87	10	75	5,117	88	5,205	
	Migrated INfrom	401	1,410	1,810	68	62	227	56	609	2,832	418	750	619	1,787	467	1,071	58	13	75	6,303	248	6,551	
	NET	-16	232	216	-37	-15	-35	-29	266	366	57	503	209	769	-2	80	-29	3	0	1,186	160	1,346	

Sources:

Internal: ONS detailed estimates of by origin and destination by local authorities age and sex

International: ONS Detailed time series 2001 -2019 (Table: MYEB2)

Table 2.13 Summary of national and international migration by year group and age group

PERIOD	AGE GROUP	Medway	STRATEGIC AREA						SOUTH EAST LONDON						OTHER NEIGHBOURING AREAS / ELSEWHERE UK						TOTAL (UK internal)	International	TOTAL (internal & international)
			Dartford	Gravesham	Maidstone	Swale	Tonbridge & Malling	Sub-total	Bexley	Bromley	Croydon	Greenwich	Lewisham	SE London sub-total	London region (rest of)	South East region (rest of)	ENGLAND (rest of)	NORTHERN IRELAND	SCOTLAND	WALES			
2011-2013	<30	Migrated OUT to	323	645	1,422	1,383	903	4,676	313	240	171	304	213	1,241	2,370	3,785	5,205	37	196	303	17,814	1,815	19,629
		Migrated IN from	497	1,157	1,286	1,258	761	4,959	599	406	334	628	481	2,448	3,320	3,844	5,005	53	138	297	20,064	2,482	22,546
		NET	174	512	-136	-125	-142	283	285	166	162	324	268	1,206	950	59	-201	16	-58	-6	2,250	667	2,917
	30-64	Migrated OUT to	255	539	1,264	1,293	900	4,250	208	178	90	180	125	780	923	2,464	2,849	44	175	219	11,704	1,533	13,237
		Migrated IN from	467	1,007	1,097	980	742	4,293	550	315	178	466	368	1,876	1,904	1,894	2,172	31	147	143	12,460	1,268	13,728
		NET	213	469	-167	-313	-159	43	342	136	89	286	243	1,096	980	-570	-677	-13	-28	-76	756	-265	491
	65+	Migrated OUT to	23	69	149	215	167	624	20	25	6	11	10	72	61	468	489	8	25	20	1,766	126	1,892
		Migrated IN from	54	106	104	119	107	489	78	43	25	59	55	259	239	305	312	2	14	16	1,637	131	1,768
		NET	31	36	-46	-96	-60	-135	57	18	19	48	45	187	178	-163	-176	-6	-11	-3	-130	5	-125
2014-2016	<30	Migrated OUT to	354	745	1,474	1,715	931	5,219	311	282	175	345	269	1,381	2,803	4,258	5,796	63	254	307	20,081	1,639	21,720
		Migrated IN from	653	1,269	1,234	1,070	863	5,089	869	504	435	740	648	3,195	3,771	3,538	4,253	55	170	211	20,282	2,856	23,138
		NET	299	524	-241	-645	-68	-131	558	222	260	395	380	1,814	968	-720	-1,543	-8	-83	-96	201	1,217	1,418
	30-64	Migrated OUT to	278	664	1,505	1,828	975	5,250	254	176	87	188	143	848	947	2,560	3,257	52	216	230	13,361	1,206	14,567
		Migrated IN from	675	1,138	1,139	935	795	4,682	780	446	325	616	531	2,700	2,235	1,833	2,016	41	134	104	13,746	1,612	15,358
		NET	396	474	-366	-893	-179	-568	526	271	238	428	388	1,852	1,288	-727	-1,241	-11	-82	-126	385	406	791
	65+	Migrated OUT to	36	52	191	294	175	748	28	26	8	20	7	90	69	593	702	8	39	53	2,302	95	2,397
		Migrated IN from	69	142	142	184	154	691	113	66	18	72	47	316	205	360	311	3	17	30	1,934	155	2,089
		NET	33	90	-49	-110	-21	-57	85	40	9	51	40	225	137	-233	-391	-4	-22	-23	-368	60	-308
2017-2019	<30	Migrated OUT to	391	723	1,757	2,037	977	5,885	353	298	271	369	293	1,585	3,118	4,683	6,634	43	271	304	22,523	1,789	24,312
		Migrated IN from	787	1,385	1,160	1,084	697	5,114	1,052	644	582	848	681	3,807	4,003	3,694	4,351	37	144	172	21,323	2,518	23,841
		NET	397	662	-598	-952	-280	-771	699	345	311	478	388	2,222	885	-989	-2,283	-5	-127	-132	-1,200	729	-471
	30-64	Migrated OUT to	301	654	1,722	2,021	1,001	5,698	232	246	137	189	151	954	1,258	3,068	4,010	59	273	260	15,579	1,329	16,908
		Migrated IN from	763	1,283	1,077	908	644	4,675	985	524	478	714	527	3,228	2,620	1,823	1,966	22	119	94	14,546	1,445	15,991
		NET	462	630	-645	-1,113	-357	-1,024	753	279	341	526	376	2,274	1,361	-1,244	-2,044	-37	-154	-166	-1,033	116	-917
	65+	Migrated OUT to	35	63	208	295	259	860	18	23	5	3	9	58	87	698	813	4	39	57	2,615	82	2,697
		Migrated IN from	64	131	102	197	104	599	120	74	32	70	47	342	186	349	276	1	17	21	1,790	145	1,935
		NET	29	69	-106	-97	-155	-261	102	51	27	66	39	284	99	-349	-537	-2	-22	-36	-825	63	-762

Sources:

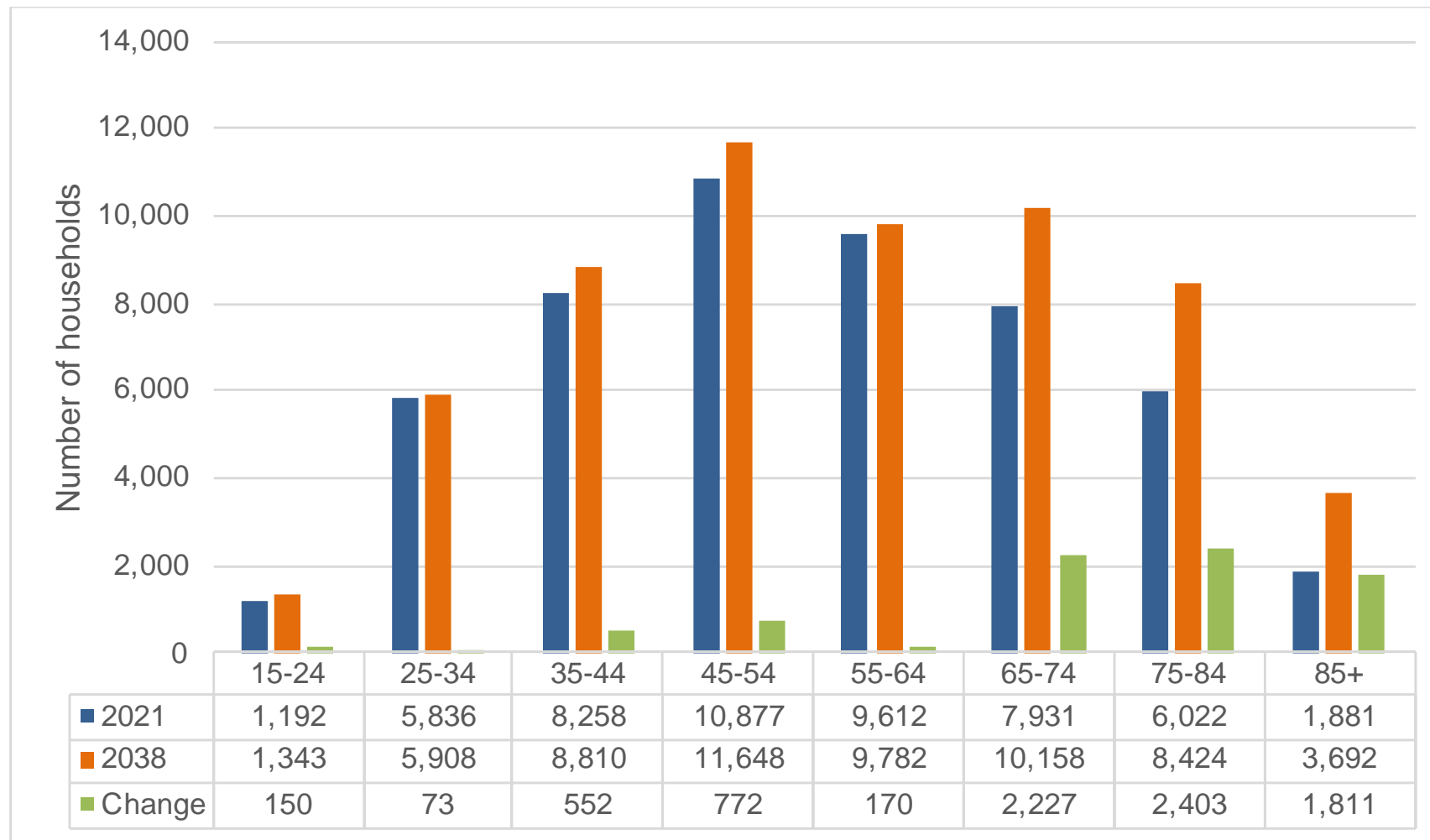
Internal: ONS detailed estimates of by origin and destination by local authorities age and sex

International: ONS Detailed time series 2001 -2019 (Table: MYEB2)

Household projections

- 2.42 The ONS produces household projections which are based on population projections. The ONS estimates 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.
- 2.43 According to the 2018-based principal ONS household projections there are 51,608 households across the borough in 2021 and this is projected to increase by 8,138 (15.8%) to 59,766 by 2038.
- 2.44 Table 2.14 provides a detailed breakdown of household type by the age of Household Reference Person to 2038. Currently available data shows that the overall household type profile is not expected to change over the 2021 to 2038 period, with the dominant household types being 'other households' with two or more adults and 'one person' households. However, 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 or over.

Figure 2.3 Profile of households by age of Household Reference Person 2021 and 2038 projections



Source: 2018-based ONS household projections

Table 2.14 Household types and change 2021 to 2038										
Year and household type	Age of household reference person (HRP)									
2021	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	303	1,232	1,719	2,635	2,719	2,791	2,811	1,197	15,407	29.9%
Household with 1 dependent child	319	1,468	2,063	2,220	819	104	30	3	7,026	13.6%
Household with 2 dependent children	135	1,065	2,231	1,734	319	23	1	2	5,511	10.7%
Household with 3 or more dependent children	47	403	634	424	67	1	2	0	1,578	3.1%
Other households with two or more adults	388	1,667	1,612	3,864	5,688	5,012	3,178	678	22,086	42.8%
Total	1,192	5,836	8,258	10,877	9,612	7,931	6,022	1,881	51,608	100.0%
2038	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	340	1,252	1,831	2,794	2,754	3,583	3,991	2,292	18,838	31.5%
Household with 1 dependent child	362	1,486	2,197	2,397	811	135	40	6	7,435	12.4%
Household with 2 dependent children	153	1,069	2,379	1,882	312	31	2	6	5,833	9.8%
Household with 3 or more dependent children	53	404	675	449	63	1	3	0	1,649	2.8%
Other households with two or more adults	434	1,697	1,729	4,126	5,841	6,408	4,389	1,387	26,011	43.5%
Total	1,343	5,908	8,810	11,648	9,782	10,158	8,424	3,692	59,766	100.0%
Change 2021-2038	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	37	20	112	159	36	792	1,180	1,095	3,431	42.1%
Household with 1 dependent child	43	18	134	177	-8	31	11	3	409	5.0%
Household with 2 dependent children	18	3	148	147	-7	7	0	3	321	3.9%
Household with 3 or more dependent children	6	1	41	26	-3	0	1	0	71	0.9%
Other households with two or more adults	46	30	117	263	153	1,396	1,211	710	3,926	48.1%
Total	150	73	552	772	170	2,227	2,403	1,811	8,158	100.0%

Source: 2018-based ONS household projections

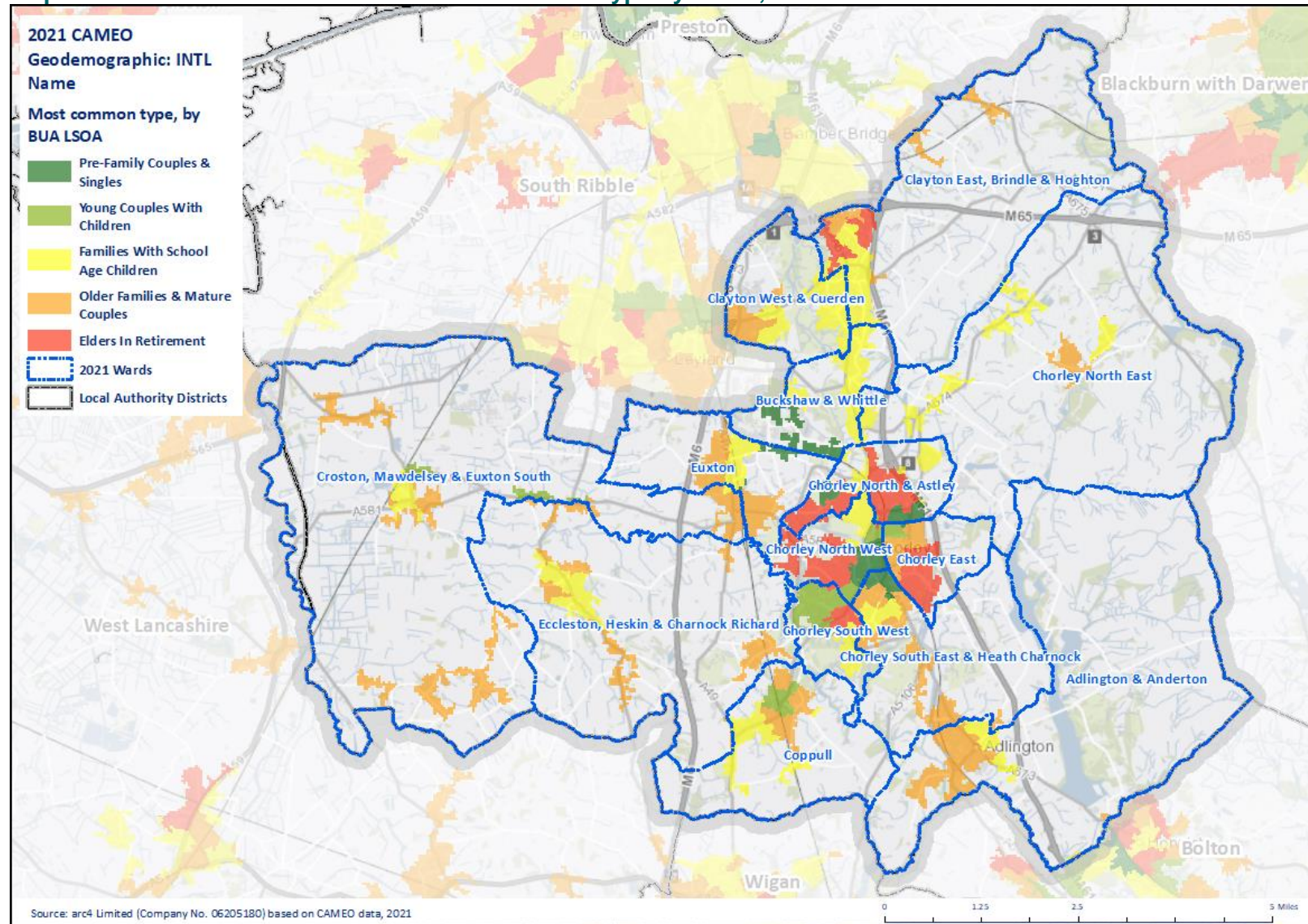
Defining the Housing Market Area

- 2.45 PPG asks councils to consider the extent to which their local authority area is a self-contained housing market area. This remains an important consideration for the council as the degree of interaction may require policy responses.
- 2.46 Considerable work which considers migration and travel to work data has been carried out in other studies which demonstrate that Chorley Borough is part of a wider Central Lancashire Housing Market Area. The 2020 Housing Study concluded that 'the SHMA definition of the Central Lancashire HMA as comprising Preston, Chorley and South Ribble' remains appropriate.

General household characteristics

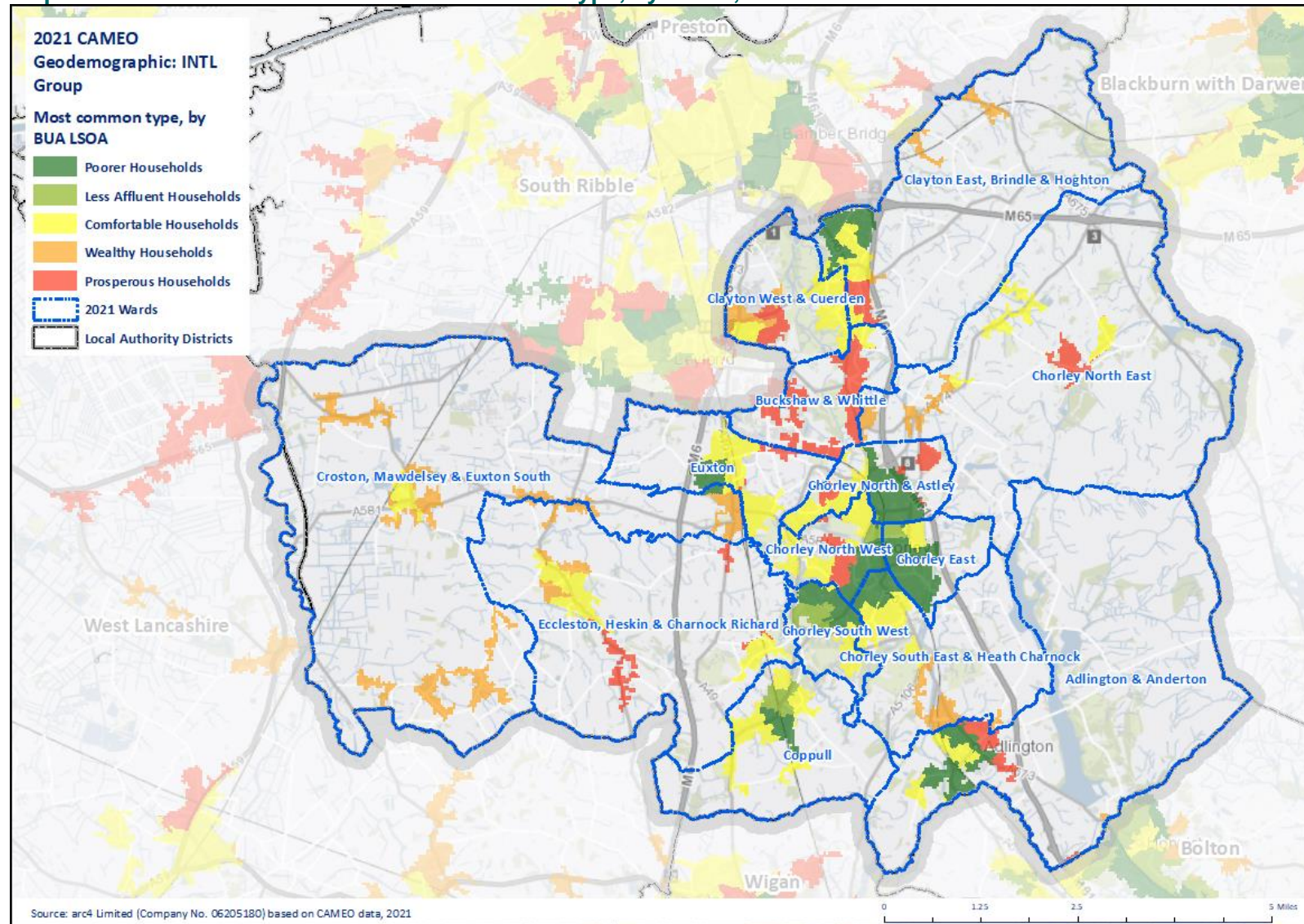
- 2.47 The range of households living in Chorley Borough is illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies and indicates a predominance of younger household groups in the urban areas, families in rural areas and older groups in urban areas.
- 2.48 Map 2.4 considers income groups, broadly illustrating that higher income groups live in rural and suburban areas and lower income groups in urban areas.

Map 2.3 Household characteristics: household type by LSOA, 2021



Source: CAMEO UK

Map 2.4 Household characteristics: income type, by LSOA, 2021



Source: CAMEO UK

Income data

- 2.49 There are a range of income data sources available to inform this study which are now summarised. 2021 CAMEO income data provide range, quartile and average data of gross household income by urban ward and rural parish. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at district level.
- 2.50 Table 2.15 summarises gross income by settlement/parish using 2020 CAMEO UK data and indicates a borough-wide lower quartile household income of £25,000 and an average of £34,775.
- 2.51 The 2020 Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are £21,713, median earnings are £31,110 and average earnings are £34,544 across Chorley Borough.

Table 2.15 Gross household income by settlement and parish

Settlement/Parish	Annual gross household income								Lower Quartile	Median	Average
	<£10k	£10k to <£20k	£20k - <£30k	£30k- <£40k	£40k- <£50k	£50k- <£75k	£75k or more	Total			
Abbey Village	0.0%	54.4%	0.0%	28.1%	12.3%	5.3%	0.0%	100.0%	£15,000	£35,000	£32,167
Adlington	0.3%	18.9%	41.3%	23.7%	13.0%	2.8%	0.0%	100.0%	£25,000	£25,000	£29,493
Anderton Parish	0.0%	0.0%	24.5%	24.3%	32.3%	18.3%	0.5%	100.0%	£35,000	£45,000	£47,424
Bretherton	0.0%	0.0%	3.0%	48.1%	40.7%	8.2%	0.0%	100.0%	£35,000	£35,000	£42,500
Brindle	0.0%	0.0%	3.7%	27.9%	41.4%	23.4%	3.7%	100.0%	£35,000	£45,000	£51,563
Brinscall/Withnell	1.6%	6.9%	16.6%	38.1%	27.4%	7.9%	1.5%	100.0%	£25,000	£35,000	£38,038
Buckshaw Village	0.8%	7.6%	16.0%	37.5%	21.8%	16.1%	0.2%	100.0%	£35,000	£35,000	£42,053
Charnock Richard	0.0%	0.9%	11.2%	51.8%	18.2%	17.4%	0.4%	100.0%	£35,000	£35,000	£42,137
Chorley	3.7%	35.9%	25.6%	19.6%	10.7%	4.5%	0.0%	100.0%	£15,000	£25,000	£27,190
Clayton Brook/Clayton Green	5.2%	31.3%	11.5%	26.3%	16.6%	9.0%	0.0%	100.0%	£15,000	£35,000	£31,840
Clayton-le-Woods	0.2%	20.2%	6.9%	41.7%	19.3%	11.5%	0.2%	100.0%	£25,000	£35,000	£37,323
Coppull	1.5%	32.1%	36.7%	22.2%	7.1%	0.4%	0.0%	100.0%	£15,000	£25,000	£25,693
Croston	0.0%	9.3%	9.3%	55.7%	22.6%	3.1%	0.0%	100.0%	£35,000	£35,000	£38,008
Eccleston	0.0%	6.2%	12.3%	43.2%	36.9%	1.3%	0.0%	100.0%	£30,000	£35,000	£37,216
Euxton	0.3%	6.4%	15.2%	39.3%	29.7%	8.7%	0.4%	100.0%	£25,000	£35,000	£39,888
Gib Lane	0.0%	0.0%	78.6%	0.0%	21.4%	0.0%	0.0%	100.0%	£25,000	£35,000	£35,000
Gregson Lane	0.0%	0.0%	0.0%	64.5%	28.5%	7.0%	0.0%	100.0%	£35,000	£35,000	£42,500
Heapey Parish	0.0%	0.0%	7.6%	1.3%	30.9%	54.7%	5.5%	100.0%	£42,500	£62,500	£55,769
Heath Charnock Parish	0.2%	10.5%	9.3%	15.2%	28.7%	25.1%	10.9%	100.0%	£35,000	£45,000	£53,710
Heskin Parish	0.0%	0.0%	0.0%	47.8%	50.0%	2.2%	0.0%	100.0%	£35,000	£45,000	£42,381
Higher Wheelton	0.0%	0.0%	12.7%	46.8%	16.7%	23.8%	0.0%	100.0%	£32,500	£35,000	£40,500
Hoghton	0.0%	2.8%	6.3%	30.4%	31.6%	28.2%	0.6%	100.0%	£35,000	£45,000	£45,185
Mawdesley	0.0%	0.0%	15.3%	14.6%	41.3%	26.3%	2.5%	100.0%	£35,000	£45,000	£49,783
Rivington Parish	0.0%	0.0%	0.0%	31.0%	21.4%	14.3%	33.3%	100.0%	£42,500	£62,500	£65,250
Ulmes Walton Parish	0.0%	9.5%	2.0%	31.7%	41.5%	15.4%	0.0%	100.0%	£15,000	£35,000	£39,833
Wheelton	0.0%	5.1%	14.6%	36.6%	29.6%	12.7%	1.4%	100.0%	£25,000	£35,000	£43,071
Whittle-le-Woods	0.1%	7.8%	16.5%	29.0%	22.4%	17.6%	6.6%	100.0%	£25,000	£35,000	£44,072
Chorley Borough	2.1%	22.7%	20.6%	27.8%	18.3%	7.8%	0.7%	100.0%	£25,000	£35,000	£34,775

Source: CAMEO UK 2021. Note: data is show for broad income bands and sometime lower quartile and median earnings fall within the same band.

Summary

- 2.52 Across Chorley Borough there are an estimated 52,226 dwellings and 51,608 households and 2.6% of dwellings are vacant.
- 2.53 In terms of occupied dwelling stock:
- 79.1% of occupied dwellings are owner occupied, 6.6% are private rented and 14.3% are affordable (including social/affordable renting and shared ownership);
 - 77.8% of dwellings are houses (28.5% terraced, 25.4% semi-detached and 23.9% detached), 9.5% are flats and 12.7% are bungalows ;
 - Most dwellings have 2 or 3 bedrooms, 5.4% of dwellings have one bedroom, 27.9% two bedrooms, 48.2% three bedrooms and 18.6% four or more bedrooms.; and
 - 29.4% of dwellings were built before 1945, 37.9% between 1945 and 1982 and 32.7% since 1983. An estimated 16.3% of all dwelling stock is non-decent.
- 2.54 Over the 11 years 2010/11 to 2020/21, 6,316 net new dwellings have been built across Chorley Borough. In the past 5 years to 2020//21, an annual net average of 539 dwellings have been built across the borough compared with a target of 417 dwellings each year.
- 2.55 The population in 2021 was 120,777 and this is projected to increase by 13,728 to 134,505 by 2038, with the largest increases across older age groups. Latest 2018-based ONS household projections suggest a total of 51,608 households in 2021 and this is projected to increase by 8,128 (15.8%) to 59,766 by 2038. 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.
- 2.56 An analysis of migration flows indicates that net inflows have helped to increase population across Chorley Borough, particularly from elsewhere in Central Lancashire, Lancashire generally and Greater Manchester. There have been net inflows of all age groups.
- 2.57 Existing studies have demonstrated that Chorley Borough is part of the Central Lancashire Housing Market Area.

3. Price, rents and affordability

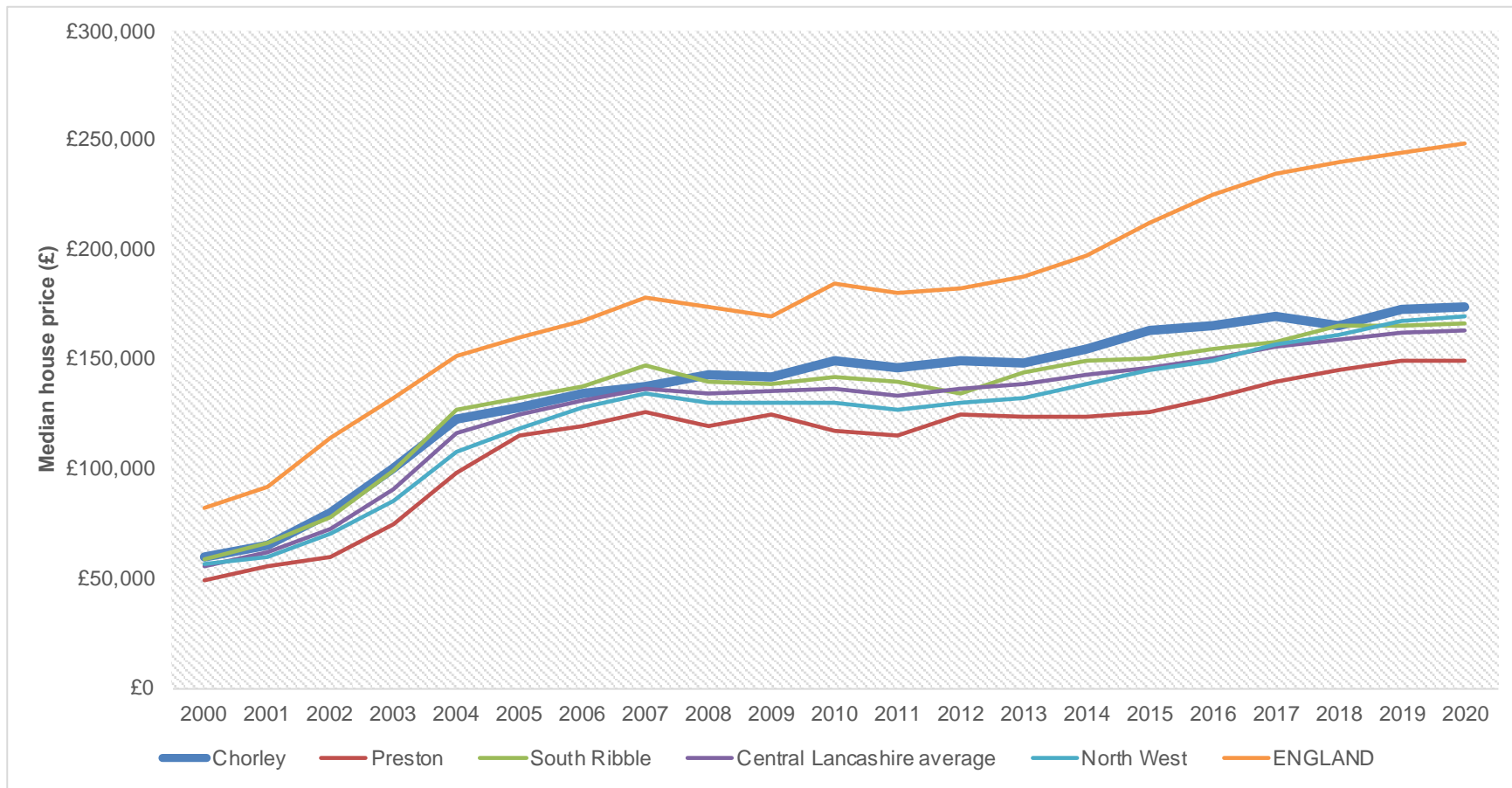
Introduction

- 3.1 This chapter sets out the cost of buying and renting properties across the borough. 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. Data relates to 2020 and therefore does not take into account any market or income changes relating to the COVID-19 pandemic.

House price trends

- 3.2 Figure 3.1 shows how house prices in Chorley have changed over the years 2000 to 2020, based on full-year Land Registry price paid data. This is compared with the Central Lancashire authorities and England.
- 3.3 Median house prices across Chorley have tended to be the highest across the Central Lancashire districts, higher than the North West average but lower than England. Overall, median prices have increased from £60,000 in 2000 to £174,500 in 2020, an increase of +191%. LQ prices have increased from £44,000 in 2000 to £128,500 in 2020. Tables 3.1 and 3.2 show how price change in Chorley compares with its neighbouring areas, the region and England.

Figure 3.1 Median house price trends 2000 to 2020: Chorley, Central Lancashire, North West and England



Source: Data produced by Land Registry © Crown copyright 2021

Table 3.1 Comparative median house price change 2000-2020 with neighbouring districts, North West and England

Location	Median price (£)		% Change 2000-2020
	2000	2020	
ENGLAND	82,000	249,000	203.7
Ribble Valley	68,500	231,000	237.2
Fylde	71,500	205,000	186.7
West Lancashire	69,950	184,950	164.4
Chorley	60,000	174,500	190.8
North West	56,500	170,000	200.9
South Ribble	58,500	167,000	185.5
Wyre	60,000	164,500	174.2
Central Lancashire	55,837	163,833	193.4
Preston	49,011	150,000	206.1
Wigan	49,000	147,000	200.0
Bolton	46,950	145,000	208.8

Source: Data produced by Land Registry © Crown copyright 2021

Table 3.2 Comparative lower quartile (LQ) house price change 2000-2020 with neighbouring districts, North West and England

Location	LQ price (£)		% Change 2000-2020
	2000	2020	
Ribble Valley	48,500	166,000	242.3
ENGLAND	54,000	164,000	203.7
Fylde	52,500	146,000	178.1
West Lancashire	52,500	137,000	161.0
South Ribble	45,000	130,000	188.9
Chorley	44,000	128,500	192.0
Wyre	46,500	125,000	168.8
North West	37,000	119,448	222.8
Central Lancashire	41,000	118,833	189.8
Wigan	33,000	105,000	218.2
Bolton	30,000	102,500	241.7

Source: Data produced by Land Registry © Crown copyright 2021

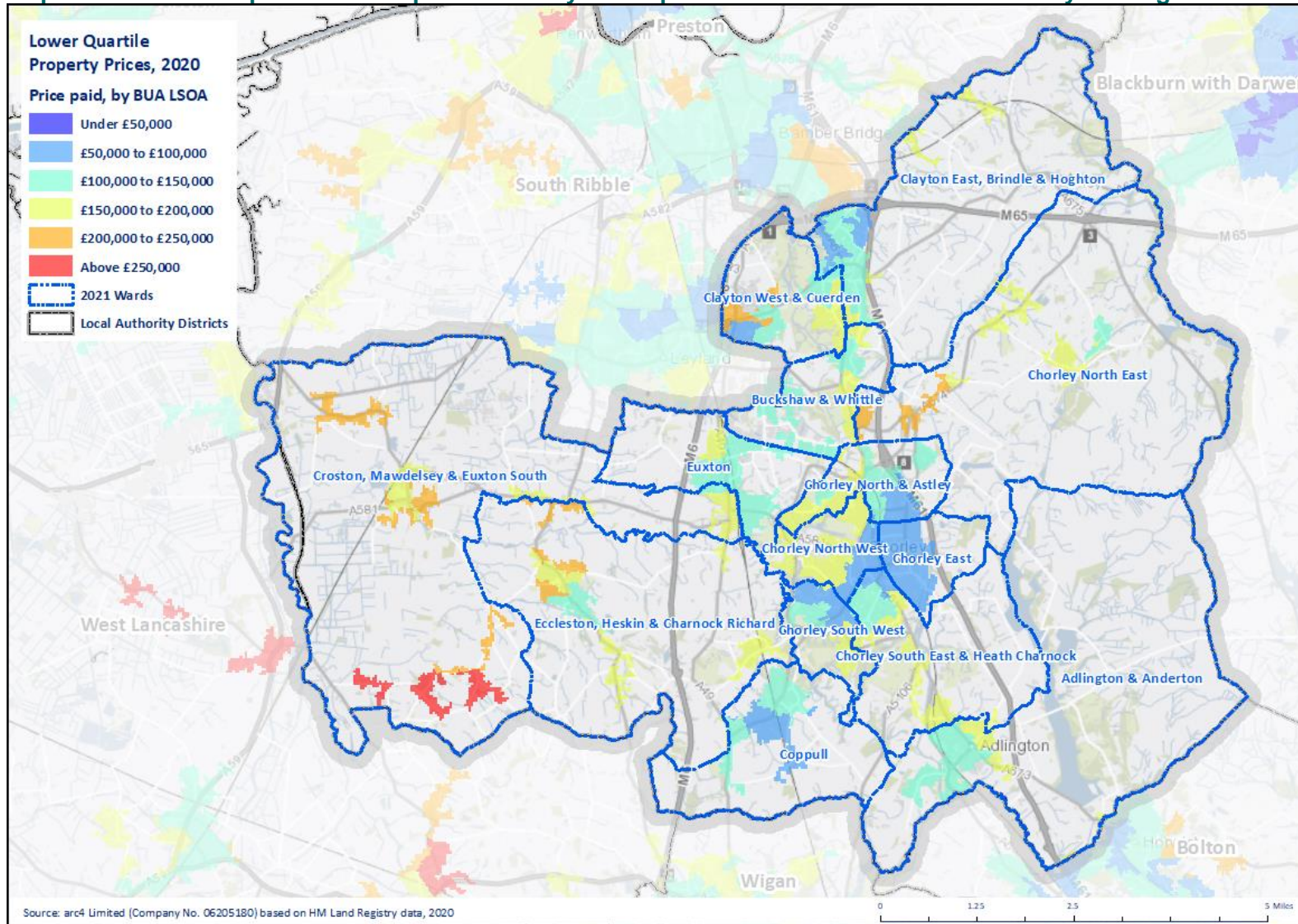
- 3.4 Table 3.3 sets out the change in house prices by settlement/parish over the period 2007 to 2020 (Note: Land Registry ward level analysis is only possible from 2007). During this period, median prices increased by +21% overall but varies considerably at settlement/parish level. Table 3.3 also sets out LQ data for the same period, with an overall increase of +21% and considerable variation within the borough.
- 3.5 Maps 3.1 and 3.2 provide an illustration of LQ and median prices using Lower Super Output Area. The maps show a range of market prices, with highest prices in rural areas and lowest in Chorley town.

Settlement/Parish	LQ house price			Median house price		
	2007	2020	% change	2007	2020	% change
Abbey Village	£161,625	£197,500	22.2%	£218,500	£241,500	10.5%
Adlington	£114,000	£132,000	15.8%	£137,000	£165,000	20.4%
Anderton Parish	£117,250	£125,000	6.6%	£140,500	£236,000	68.0%
Bretherton	£247,500	£182,250	-26.4%	£347,500	£437,500	25.9%
Brindle	£226,500	£296,000	30.7%	£278,000	£321,000	15.5%
Brinscall/Withnell	£132,500	£155,000	17.0%	£194,250	£215,000	10.7%
Buckshaw Village	£101,995	£124,999	22.6%	£107,995	£164,748	52.6%
Charnock Richard	£165,125	£176,500	6.9%	£195,975	£225,000	14.8%
Chorley	£92,600	£95,000	2.6%	£117,250	£130,000	10.9%
Clayton Brook/ Clayton Green	£115,750	£124,329	7.4%	£136,500	£157,500	15.4%
Clayton-le-Woods	£122,900	£137,500	11.9%	£139,000	£205,000	47.5%
Coppull	£92,000	£106,500	15.8%	£118,500	£135,000	13.9%
Croston	£161,000	£180,000	11.8%	£186,750	£225,000	20.5%
Eccleston	£140,500	£187,250	33.3%	£169,975	£240,500	41.5%
Euxton	£141,500	£135,000	-4.6%	£175,000	£179,500	2.6%
Gib Lane	#	#	#	#	#	#
Gregson Lane	£119,950	£126,500	5.5%	£124,999	£148,000	18.4%
Heapey Parish	£238,000	£324,988	36.5%	£328,000	£402,500	22.7%
Heath Charnock Parish	£125,000	£166,000	32.8%	£176,500	£197,475	11.9%
Heskin Parish	£195,000	£160,000	-17.9%	£249,950	£186,000	-25.6%
Higher Wheelton	£187,000	£206,250	10.3%	£197,000	£228,750	16.1%
Hoghton	£131,750	£226,250	71.7%	£239,950	£310,000	29.2%
Mawdesley	£172,000	£283,250	64.7%	£255,000	£375,000	47.1%
Rivington Parish	£610,000	£685,000	12.3%	£610,000	£685,000	12.3%
Ulmes Walton Parish	£119,500	£165,250	38.3%	£150,000	£270,000	80.0%
Wheelton	£149,000	£176,250	18.3%	£174,125	£227,500	30.7%
Whittle-le-Woods	£140,000	£147,875	5.6%	£183,000	£208,250	13.8%
Chorley Borough	£105,973	£122,000	15.1%	£138,000	£167,000	21.0%

Source: Data produced by Land Registry © Crown copyright 2021

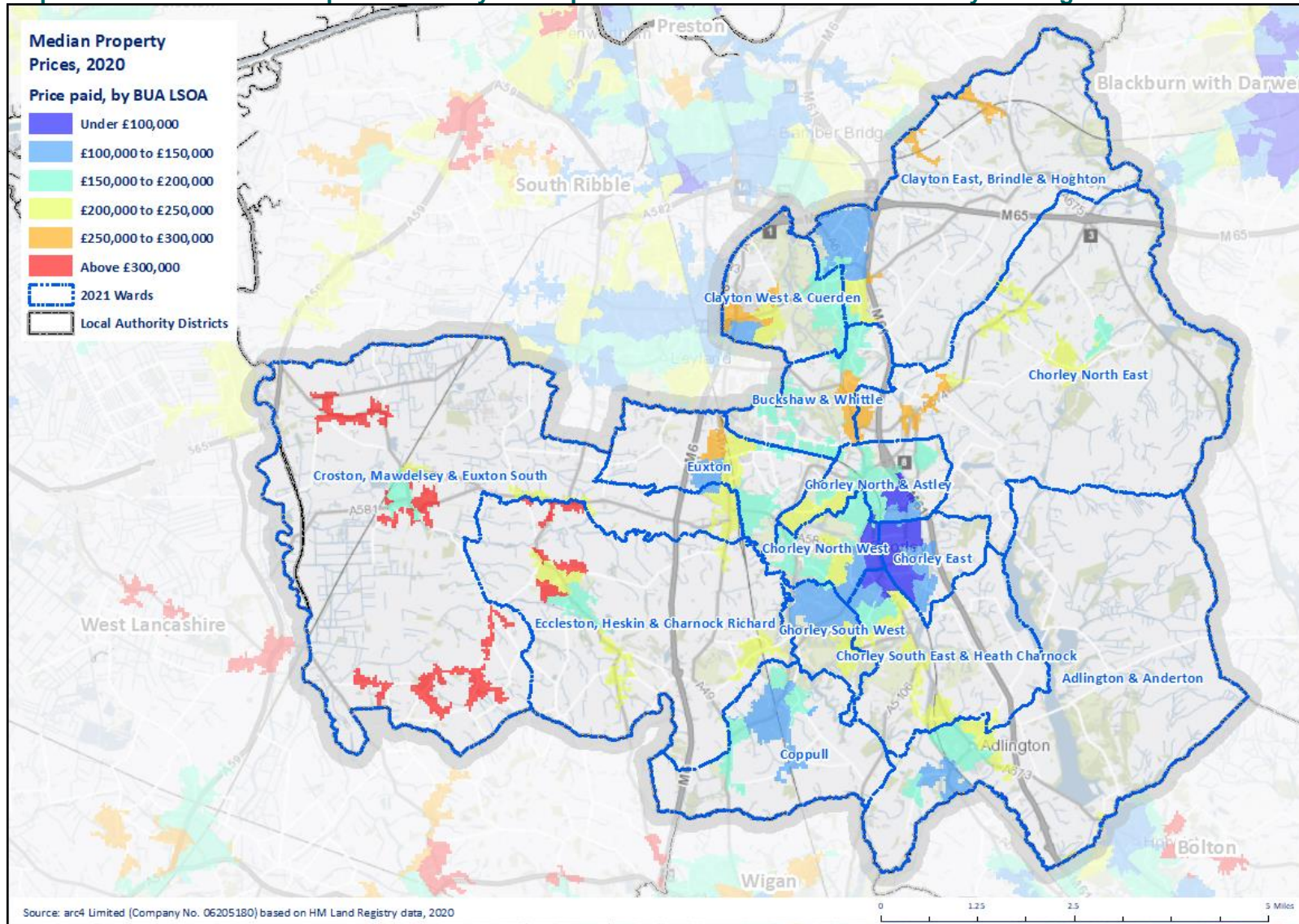
Too few sales

Map 3.1 Lower quartile house prices 2020 by built-up areas within the LSOAs of Chorley Borough



Source: Data produced by Land Registry © Crown copyright 2021

Map 3.2 Median house prices 2020 by built-up areas within the LSOAs of Chorley Borough



Source: Data produced by Land Registry © Crown copyright 2021

Private renting

- 3.6 Table 3.4 provides an overview of the cost of renting privately across Chorley Borough and compares prices with the North West and England over the period 2010 to 2020. Over this time lower quartile rents have increased by 8.6% and median rents have increased by 8.8%. These increases are below those experienced across the North West and England. Table 3.5 summarises 2020 price data by wards and smaller areas.

Location	Lower quartile price by year (£)		% change 2010-2020
	2010	2020	
Chorley	£481	£524	8.9
North West	£472	£524	11.0
England	£598	£724	21.1
Location	Median price by year (£)		% change 2010-2020
	2010	2020	
Chorley	£546	£594	8.8
North West	£546	£676	23.8
England	£893	£1,148	28.6

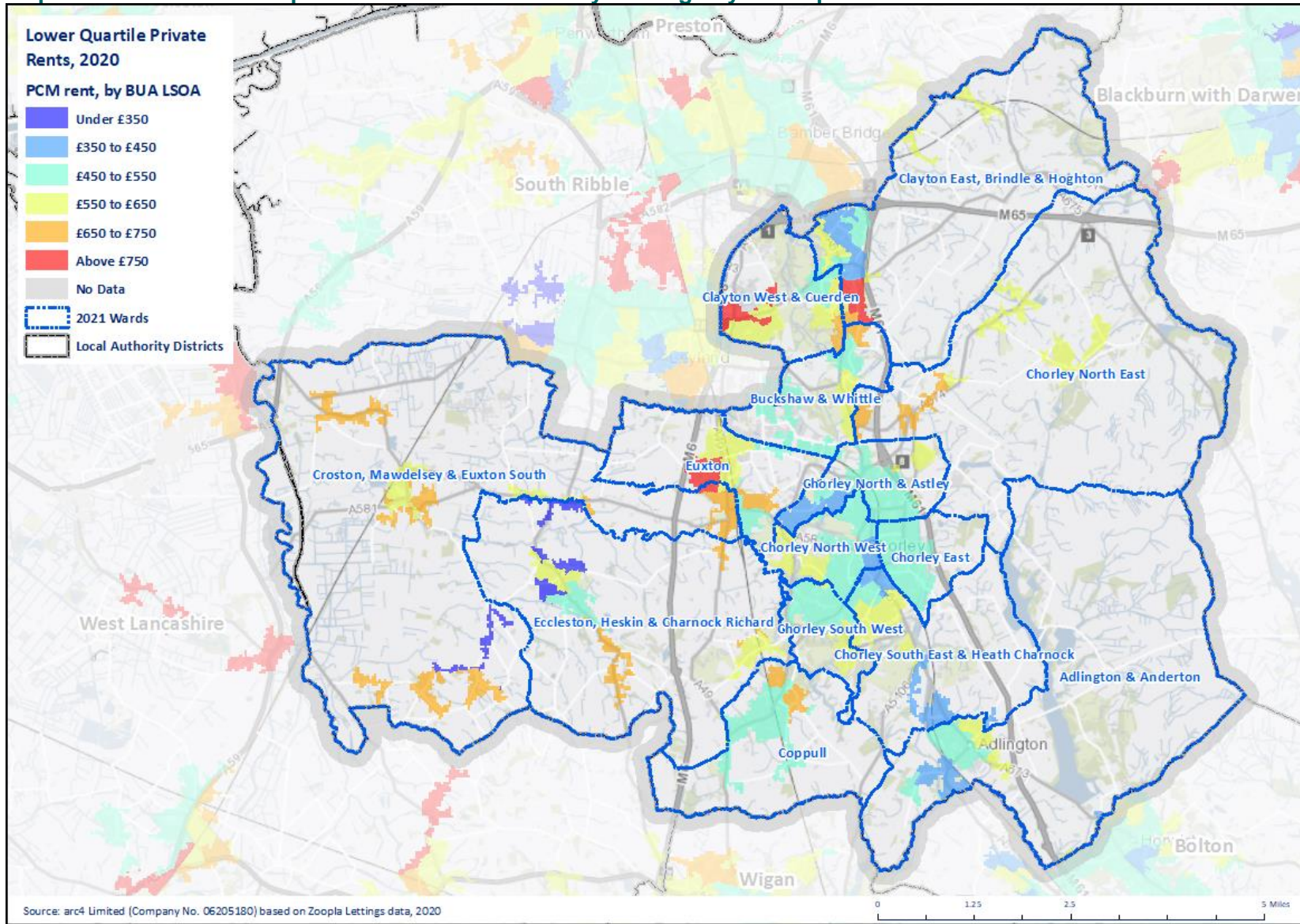
Source: Zoopla PPD 2021

Settlement/Parish	Lower quartile	Median
	(£ each month)	(£ each month)
Abbey Village	£897	£897
Adlington	£458	£524
Anderton Parish	£563	£689
Bretherton	£722	£750
Brindle	No data	No data
Brinscall/Withnell	£605	£650
Buckshaw Village	£550	£598
Charnock Richard	£650	£776
Chorley	£494	£550
Clayton Brook/Clayton Green	£498	£598
Clayton-le-Woods	£637	£676
Coppull	£481	£583
Croston	£637	£693
Eccleston	£531	£637
Euxton	£637	£750
Gib Lane	No data	No data
Gregson Lane	£524	£585
Heapey Parish	£702	£702
Heath Charnock Parish	£394	£585
Heskin Parish	£693	£776
Higher Wheelton	£644	£644
Hoghton	£580	£748
Mawdesley	£750	£750
Rivington Parish	£849	£849
Ulnes Walton Parish	£724	£724
Wheelton	£524	£650
Whittle-le-Woods	£605	£772
Chorley Borough	£524	£594

Source: Zoopla PPD 2021

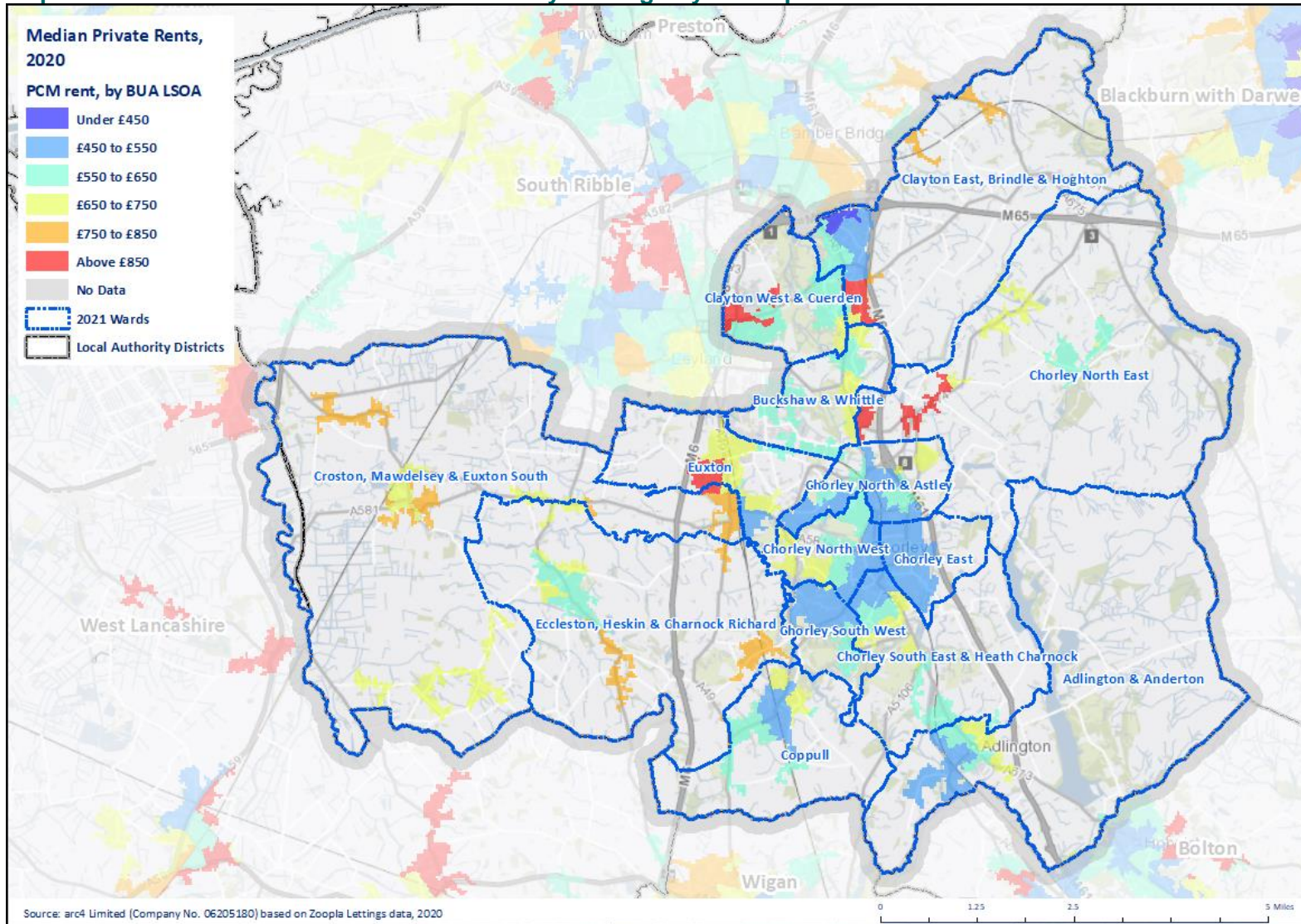
- 3.7 More detailed rental data within built-up areas at a small area level (Lower Super Output Areas) are presented in Map 3.3 (lower quartile) and Map 3.4 (median). This illustrates rents were generally lower in urban areas and higher in rural areas.
- 3.8 The private rented sector accommodates a proportion of low-income households that are eligible for assistance with rental costs. Map 3.5 illustrates the proportion of households in receipt of housing benefit assistance across the borough. This shows particular concentrations in Chorley town.

Map 3.3 2020 lower quartile rents across Chorley Borough by built up areas within LSOAs



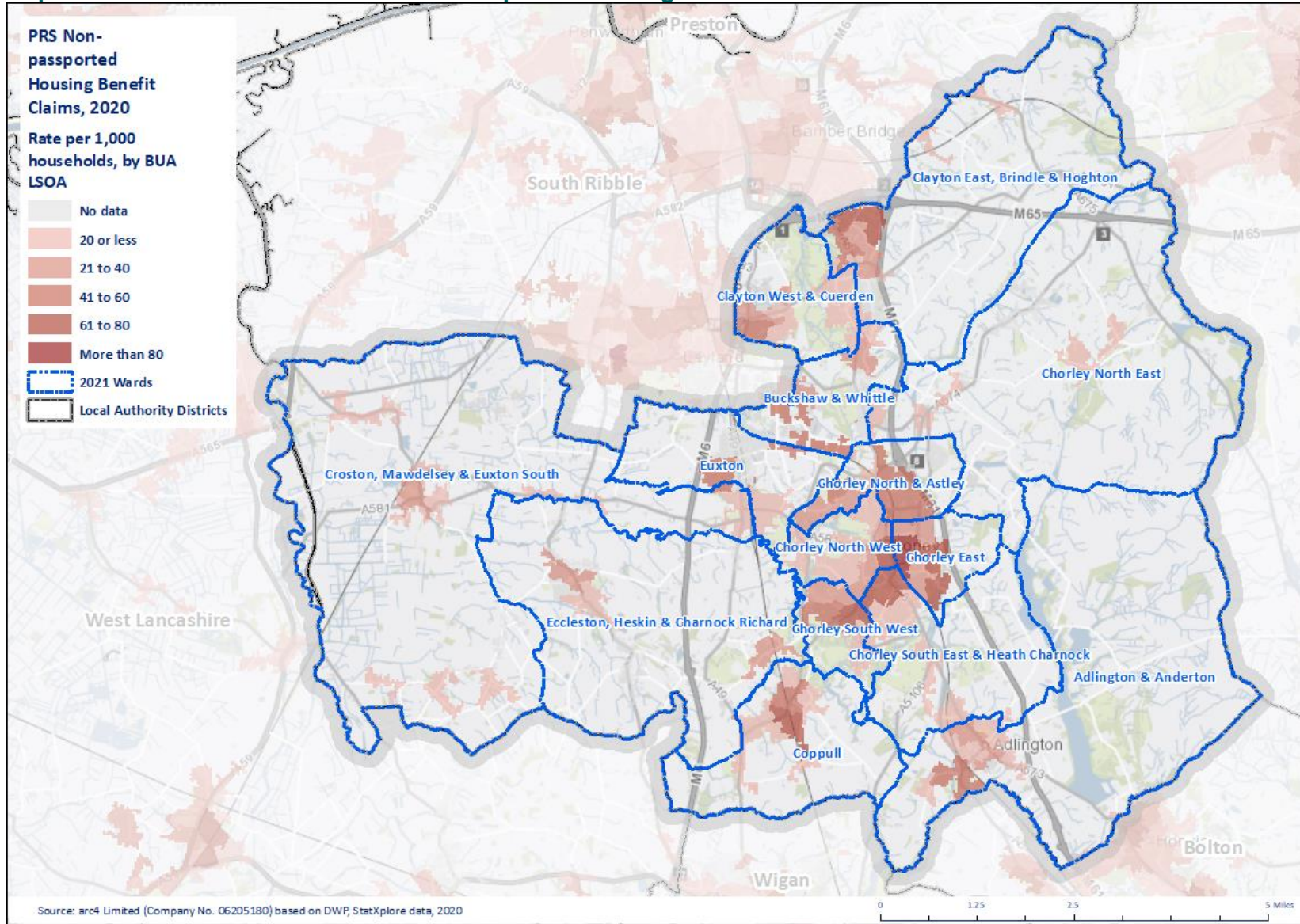
Source: Zoopla PPD 2021

Map 3.4 2020 median rents across Chorley Borough by built up areas within LSOAs



Source: Zoopla PPD 2021

Map 3.5 Private rented sector Non-Passported Housing Benefit 2020



Source: 2021 DWP Stat explore

- 3.9 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 of a Local Housing Allowance (LHA) rate for a broad market area (BRMA). Chorley Borough is located within the Central Lancashire BRMA. Table 3.6 summaries the LHA for the borough and the variance between lower quartile rents and the LHA.

No. of Bedrooms	Rate per week (£)	Monthly rate	2020 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£66.74	£289	£302	(£13)
1 Bedroom	£90.90	£394	£399	(£5)
2 Bedroom	£110.47	£479	£512	(£34)
3 Bedroom	£136.93	£593	£594	(£1)
4 Bedroom	£184.11	£798	£836	(£38)

Source: Valuation Office Agency

Relative affordability

- 3.10 The ONS produces national data on the ratio of earnings to house prices. Two sets of data are available: workplace-based and resident-based. For each, lower quartile and median ratios are produced. The data are based on Land Registry Price Paid data and ONS Annual Survey of Hours and Earnings data.
- 3.11 Table 3.7 sets out the 2020 lower quartile and median affordability ratios for Chorley and compares these with neighbouring authorities, the North West and England. Using workplace-based median ratios to illustrate the data, prices are 5.6x income in Chorley Borough. This ratio is lower than the regional and national ratios and lower than most neighbouring authorities. Within Central Lancashire, ratios for Chorley and South Ribble are the same and higher than Preston.

Locality	2020 Lower Quartile		2020 Median	
	Workplace-based	Residence-based	Workplace-based	Residence-based
Chorley	5.98	5.92	6.28	5.61
Preston	4.72	4.56	5.57	5.57
South Ribble	5.89	6.02	5.43	5.61
Fylde	6.42	5.54	5.83	5.68
Ribble Valley	6.44	7.28	6.03	6.66
West Lancashire	6.23	6.41	6.22	6.20
Wyre	6.65	5.97	6.29	6.04
Bolton	5.21	4.85	5.71	5.35
Wigan	5.28	4.78	5.61	4.92
North West	5.55	5.53	5.75	5.72
ENGLAND	7.15	7.15	7.84	7.84

Source: ONS

Relative affordability of housing tenure options and defining genuinely affordable housing

- 3.12 The relative cost of alternative housing options across the borough and housing market 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.
- 3.13 The 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.
- 3.14 Table 3.8 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties. The cost of alternative affordable and market tenure options by settlement/parish is set out in Table 3.9. Table 3.10 shows the gross household incomes needed to afford the tenure based on the 25% rental and 3.5x income multiples. Table 3.11 considers the impact of deposits on sale price.

Table 3.8 Summary of tenure (including affordable options), price assumptions and data sources			
Tenure	Tenure price assumptions	Affordability assumptions	Data Source
Social rent	2020 average prices	25% of income	Regulator of Social Housing Statistical Data Return 2020
Affordable Rent	2020 average prices which are based on Local Housing Allowance rates	25% of income	Regulator of Social Housing Statistical Data Return 2020
Market Rent – lower quartile	2020 prices	25% of income	Zoopla 2020
Market Rent – median	2020 prices	25% of income	Zoopla 2020
Market Sale – lower quartile	2020 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – median	2020 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – average	2020 prices	90% LTV, 3.5x income	Land Registry Price Paid
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required; annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%, 5% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Help to buy	Total price based on median price. Mortgage based on 75% equity. 20% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	70% LTV, 3.5x income	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government <u>First Home</u> tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 30%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 25%	75% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 25%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 20%	80% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 20%	Assumptions applied to Land Registry Price Paid data

Table 3.9 Cost of alternative tenures by settlement/parish and Chorley Borough

Tenure option	Settlement/Parish														
	Abbey Village	Adlington	Anderton Parish	Bretherton	Brindle	Brinscall/Withnell	Buckshaw Village	Charnock Richard	Chorley	Clayton Brook/Clayton Green	Clayton-le-Woods	Coppull	Croston	Eccleston	
Social Rent (average)	£345	£345	£345	£345	£345	£345	£345	£345	£345	£345	£345	£345	£345	£345	£345
Affordable Rent (monthly cost)	£438	£438	£438	£438	£438	£438	£438	£438	£438	£438	£438	£438	£438	£438	£438
Market Rent - Lower Quartile	£702	£458	£563	£722		£605	£550	£650	£494	£498	£637	£481	£637	£531	
Market Rent - Median	£897	£524	£689	£750		£650	£598	£776	£550	£598	£676	£583	£693	£637	
Market Rent - Average	£897	£597	£727	£808		£842	£639	£776	£575	£672	£771	£595	£713	£634	
Market Sale - Lower Quartile	£197,500	£132,000	£125,000	£182,250	£296,000	£155,000	£124,999	£176,500	£95,000	£124,329	£137,500	£106,500	£180,000	£187,250	
Market Sale - Median	£241,500	£165,000	£236,000	£437,500	£321,000	£215,000	£164,748	£225,000	£130,000	£157,500	£205,000	£135,000	£225,000	£240,500	
Market Sale - Average	£290,500	£188,185	£290,865	£409,833	£411,833	£287,295	£176,892	£397,396	£158,176	£181,526	£221,814	£165,644	£286,542	£279,093	
Shared ownership (50%)	£120,750	£82,500	£118,000	£218,750	£160,500	£107,500	£82,374	£112,500	£65,000	£78,750	£102,500	£67,500	£112,500	£120,250	
Shared ownership (25%)	£60,375	£41,250	£59,000	£109,375	£80,250	£53,750	£41,187	£56,250	£32,500	£39,375	£51,250	£33,750	£56,250	£60,125	
Help to buy	£241,500	£165,000	£236,000	£437,500	£321,000	£215,000	£164,748	£225,000	£130,000	£157,500	£205,000	£135,000	£225,000	£240,500	
Discounted Home Ownership (30%)	£169,050	£115,500	£165,200	£306,250	£224,700	£150,500	£115,323	£157,500	£91,000	£110,250	£143,500	£94,500	£157,500	£168,350	
Discounted Home Ownership (25%)	£181,125	£123,750	£177,000	£328,125	£240,750	£161,250	£123,561	£168,750	£97,500	£118,125	£153,750	£101,250	£168,750	£180,375	
Discounted Home Ownership (20%)	£193,200	£132,000	£188,800	£350,000	£256,800	£172,000	£131,798	£180,000	£104,000	£126,000	£164,000	£108,000	£180,000	£192,400	
Tenure option	Settlement/Parish														
	Euxton	Gib Lane	Gregson Lane	Heapey Parish	Heath Charnock Parish	Heskin Parish	Higher Wheelton	Hoghton	Mawdesley	Rivington Parish	Ulnes Walton Parish	Wheelton	Whittle-le-Woods	Chorley Borough	
Social Rent (average)	£345	£345	£345	£345	£345	£345	£345	£345	£345	£345	£345	£345	£345	£345	£345
Affordable Rent (monthly cost)	£438	£438	£438	£438	£438	£438	£438	£438	£438	£438	£438	£438	£438	£438	£438
Market Rent - Lower Quartile	£637		£524	£585	£394	£693	£776	£580	£750	£849	£849	£524	£605	£524	
Market Rent - Median	£750		£585	£702	£585	£776	£644	£748	£750	£849	£724	£650	£772	£594	
Market Rent - Average	£781		£578	£702	£619	£924	£644	£753	£862	£1,150	£724	£944	£893	£642	
Market Sale - Lower Quartile	£135,000		£126,500	£324,988	£166,000	£160,000	£206,250	£226,250	£283,250	£375,000	£165,250	£176,250	£147,875	£122,000	
Market Sale - Median	£179,500		£148,000	£402,500	£197,475	£186,000	£228,750	£310,000	£375,000	£685,000	£270,000	£227,500	£208,250	£167,000	
Market Sale - Average	£217,470		£172,800	£367,598	£234,393	£199,222	£260,625	£348,278	£424,024	£685,000	£369,692	£273,748	£243,197	£206,649	
Shared ownership (50%)	£89,750		£74,000	£201,250	£98,738	£93,000	£114,375	£155,000	£187,500	£342,500	£135,000	£113,750	£104,125	£83,500	
Shared ownership (25%)	£44,875		£37,000	£100,625	£49,369	£46,500	£57,188	£77,500	£93,750	£171,250	£67,500	£56,875	£52,063	£41,750	
Help to buy	£179,500		£148,000	£402,500	£197,475	£186,000	£228,750	£310,000	£375,000	£685,000	£270,000	£227,500	£208,250	£167,000	
Discounted Home Ownership (30%)	£125,650		£103,600	£281,750	£138,233	£130,200	£160,125	£217,000	£262,500	£479,500	£189,000	£159,250	£145,775	£116,900	
Discounted Home Ownership (25%)	£134,625		£111,000	£301,875	£148,106	£139,500	£171,563	£232,500	£281,250	£513,750	£202,500	£170,625	£156,188	£125,250	
Discounted Home Ownership (20%)	£143,600		£118,400	£322,000	£157,980	£148,800	£183,000	£248,000	£300,000	£548,000	£216,000	£182,000	£166,600	£133,600	

Source: Data produced by Land Registry © Crown copyright 2020, Zoopla PPD 2020, DLUHC, RSH SDR 2020

Key:

No data	
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Table 3.10 Household income required for tenure to be affordable (based on 25% of income for rents and 3.5x income for buying) by settlement/parish

Tenure option	Income needed													
	Abbey Village	Adlington	Anderton Parish	Bretherton	Brindle	Brinscall/Withnell	Buckshaw Village	Charnock Richard	Chorley	Clayton Brook/Clayton Green	Clayton-le-Woods	Coppull	Croston	Eccleston
Social Rent (average)	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581
Affordable Rent (monthly cost)	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020
Market Rent - Lower Quartile	£33,696	£21,960	£27,024	£34,632		£29,016	£26,400	£31,200	£23,712	£23,904	£30,576	£23,100	£30,576	£25,464
Market Rent - Median	£43,056	£25,152	£33,072	£36,000		£31,200	£28,704	£37,248	£26,400	£28,704	£32,448	£27,960	£33,264	£30,576
Market Rent - Average	£43,056	£28,670	£34,901	£38,774		£40,401	£30,681	£37,232	£27,608	£32,274	£37,008	£28,547	£34,232	£30,408
Market Sale - Lower Quartile	£50,786	£33,943	£32,143	£46,864	£76,114	£39,857	£32,143	£45,386	£24,429	£31,970	£35,357	£27,386	£46,286	£48,150
Market Sale - Median	£62,100	£42,429	£60,686	£112,500	£82,543	£55,286	£42,364	£57,857	£33,429	£40,500	£52,714	£34,714	£57,857	£61,843
Market Sale - Average	£74,700	£48,391	£74,794	£105,386	£105,900	£73,876	£45,487	£102,187	£40,674	£46,678	£57,038	£42,594	£73,682	£71,767
Shared ownership (50%)	£45,821	£31,825	£44,907	£81,945	£60,606	£41,196	£32,019	£43,128	£25,736	£30,833	£39,600	£26,798	£43,368	£46,261
Shared ownership (25%)	£37,799	£26,345	£37,068	£67,413	£49,945	£34,055	£26,547	£35,654	£21,418	£25,601	£32,791	£22,314	£35,894	£38,273
Help to buy	£48,300	£33,000	£47,200	£87,500	£64,200	£43,000	£32,950	£45,000	£26,000	£31,500	£41,000	£27,000	£45,000	£48,100
Discounted Home Ownership (30%)	£45,885	£31,350	£44,840	£83,125	£60,990	£40,850	£31,302	£42,750	£24,700	£29,925	£38,950	£26,650	£42,750	£46,695
Discounted Home Ownership (25%)	£49,163	£33,589	£48,043	£89,063	£65,346	£43,768	£33,538	£45,804	£26,464	£32,063	£41,732	£27,482	£45,804	£48,959
Discounted Home Ownership (20%)	£52,440	£35,829	£51,246	£95,000	£69,703	£46,686	£35,774	£48,857	£28,229	£34,200	£44,514	£29,314	£48,857	£52,223

Tenure option	Income needed													
	Euxton	Gib Lane	Gregson Lane	Heapey Parish	Heath Charnock Parish	Heskin Parish	Higher Wheelton	Hoghton	Mawdesley	Rivington Parish	Ulmes Walton Parish	Wheelton	Whittle-le-Woods	Chorley Borough
Social Rent (average)	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581	£16,581
Affordable Rent (monthly cost)	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020	£21,020
Market Rent - Lower Quartile	£30,576		£25,152	£28,080	£18,912	£33,264	£37,248	£27,816	£36,000	£40,752	£40,752	£25,152	£29,016	£25,152
Market Rent - Median	£36,000		£28,080	£33,696	£28,080	£37,248	£30,888	£35,880	£36,000	£40,752	£34,752	£31,200	£37,032	£28,512
Market Rent - Average	£37,484		£27,728	£33,696	£29,704	£44,331	£30,888	£36,160	£41,355	£55,184	£34,752	£45,321	£42,873	£30,840
Market Sale - Lower Quartile	£34,714		£32,529	£83,568	£42,686	£41,143	£53,036	£58,179	£72,836	£96,429	£42,493	£45,321	£38,025	£31,371
Market Sale - Median	£46,157		£38,057	£103,500	£50,779	£47,829	£58,821	£79,714	£96,429	£176,143	£69,429	£58,500	£53,550	£42,943
Market Sale - Average	£55,921		£44,434	£94,525	£60,272	£51,229	£67,018	£89,557	£109,035	£176,143	£95,064	£70,392	£62,536	£53,138
Shared ownership (50%)	£35,111		£29,425	£76,192	£38,603	£36,544	£44,440	£59,403	£71,383	£128,338	£52,204	£44,451	£40,965	£32,096
Shared ownership (25%)	£29,149		£24,509	£62,823	£32,044	£30,366	£36,842	£49,107	£58,928	£105,587	£43,236	£36,894	£34,048	£26,550
Help to buy	£35,900		£29,600	£80,500	£39,495	£37,200	£45,750	£62,000	£75,000	£137,000	£54,000	£45,500	£41,650	£33,400
Discounted Home Ownership (30%)	£34,105		£28,120	£76,475	£37,520	£35,340	£43,463	£58,900	£71,250	£130,150	£51,300	£43,225	£39,568	£31,730
Discounted Home Ownership (25%)	£36,541		£30,129	£81,938	£40,200	£37,864	£46,567	£63,107	£76,339	£139,446	£54,964	£46,313	£42,394	£33,996
Discounted Home Ownership (20%)	£38,977		£32,137	£87,400	£42,880	£40,389	£49,671	£67,314	£81,429	£148,743	£58,629	£49,400	£45,220	£36,263

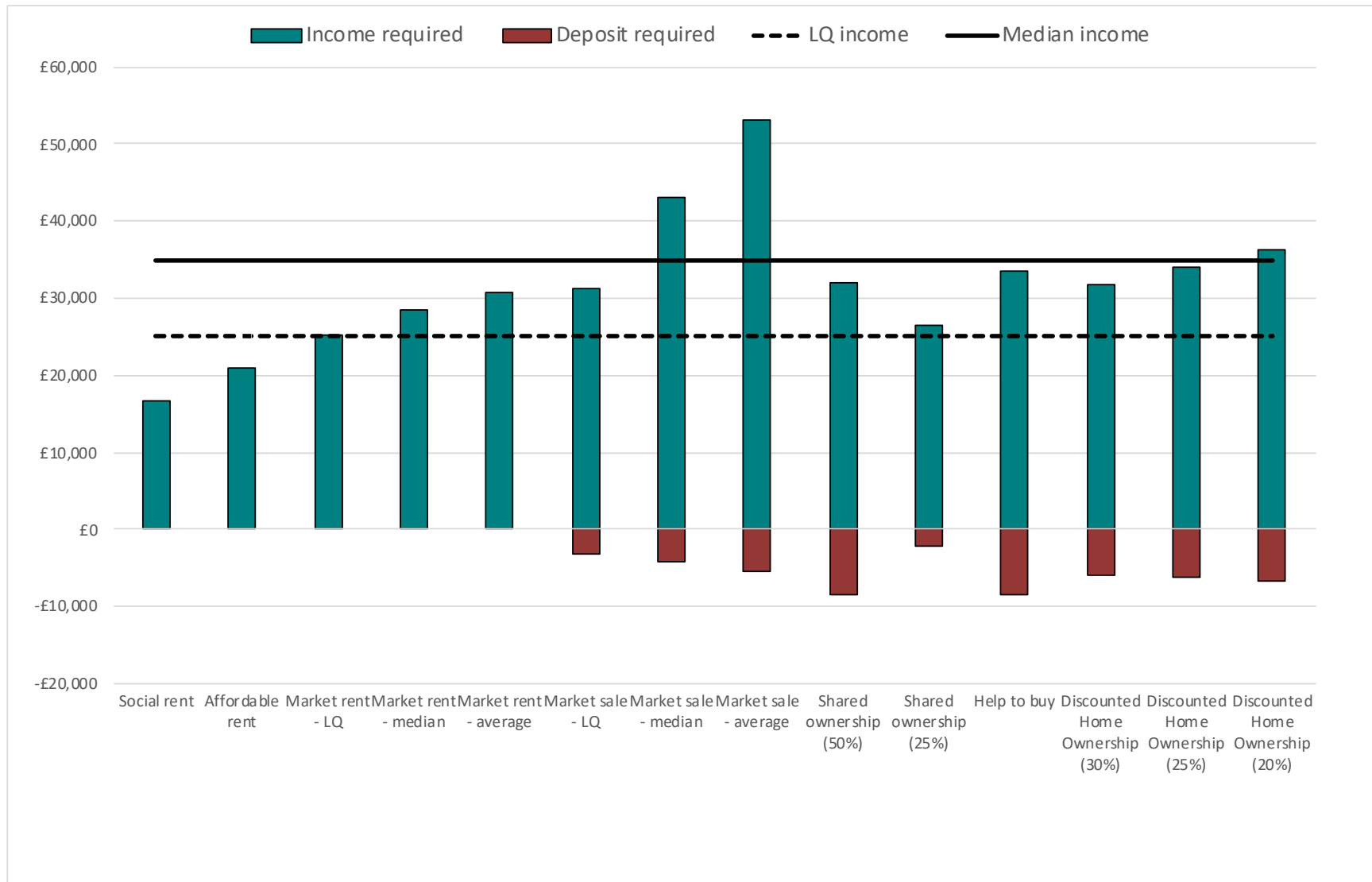
Key:

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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	£109,800	£97,600	£85,400	£73,200	£122,000
Market sale - median	£150,300	£133,600	£116,900	£100,200	£167,000
Market sale - average	£185,984	£165,320	£144,655	£123,990	£206,649
Household income required (3.5x multiple)	10%	20%	30%	40%	
Market sale - lower quartile	£31,371	£27,886	£24,400	£20,914	
Market sale - median	£42,943	£38,171	£33,400	£28,629	
Market sale - average	£53,138	£47,234	£41,330	£35,426	
Household income required (5x multiple)	10%	20%	30%	40%	
Market sale - lower quartile	£21,960	£19,520	£17,080	£14,640	
Market sale - median	£30,060	£26,720	£23,380	£20,040	
Market sale - average	£37,197	£33,064	£28,931	£24,798	

- 3.15 Figure 3.2 summarises in graphical form the relative affordability of alternative tenures at the borough level, setting out the incomes and deposits required for different options set against prevailing lower quartile and median earnings derived from 2021 CAMEO data.
- 3.16 This indicates that households on lower quartile incomes can afford social, affordable and private lower quartile rents. For households on median incomes, renting is affordable along with most affordable home ownership options and lower quartile open market prices.

Figure 3.2 Chorley Borough household income and housing costs



Source: Data produced by Land Registry © Crown copyright 2020, RSH SDR 2020, Zoopla PPD 2020

What is genuinely affordable housing in the Chorley Borough context?

- 3.17 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 2020 CAMEO data;
 - 2020 entry-level incomes from a range of key worker occupations;
 - incomes associated with 2020 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 3.5x being affordable.

Genuinely affordable rents

- 3.18 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across Chorley Borough and how this relates to current market prices and rents. The analysis helps to establish the extent to which different tenures are affordable and what are genuinely affordable prices and rents based on local incomes.
- 3.19 Table 3.12 focuses on the affordability of market renting and shows the cost of renting a lower quartile and median priced property by settlement/parish and borough; how this compares with incomes; and what would be genuinely affordable based on local incomes. For example, lower quartile rents are £524 across Chorley Borough where the lower quartile income is £2,083. This means that a household is spending 25.2% 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 (which means that rents are genuinely affordable to median income households). However, there are affordability issues in the urban areas of Chorley, Clayton Brook/Clayton Village and Coppull where households on lower quartile incomes are having to spend approaching 40% of their income on lower quartile rents.
- 3.20 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 in excess of 3.5x household incomes and borough-wide a property should cost no more than £87,500 to be affordable to households on lower quartile and £122,500 to households on median incomes.

Table 3.12 Affordability of private rents by settlement/parish

Settlement/Parish	LQ Rent and Income				Median rent and income			
	Actual LQ rent 2020	LQ Gross household income 2021 (Monthly £)	% LQ income required to be spent on LQ rent	What would be an affordable rent based on actual LQ income	Actual Median rent 2020	Median Gross household income 2021 (Monthly £)	% median income required to be spent on median rent	What would be an affordable rent based on actual median income
Abbey Village	£702	£1,250	56.2	£313	£897	£2,917	30.8	£729
Adlington	£458	£2,083	22.0	£521	£524	£2,083	25.2	£521
Anderton Parish	£563	£2,917	19.3	£729	£689	£3,750	18.4	£938
Bretherton	£722	£2,917	24.7	£729	£750	£2,917	25.7	£729
Brindle		£2,917		£729		£3,750		£938
Brinscall/Withnell	£605	£2,083	29.0	£521	£650	£2,917	22.3	£729
Buckshaw Village	£550	£2,917	18.9	£729	£598	£2,917	20.5	£729
Charnock Richard	£650	£2,917	22.3	£729	£776	£2,917	26.6	£729
Chorley	£494	£1,250	39.5	£313	£550	£2,083	26.4	£521
Clayton Brook/Clayton Green	£498	£1,250	39.8	£313	£598	£2,917	20.5	£729
Clayton-le-Woods	£637	£2,083	30.6	£521	£676	£2,917	23.2	£729
Coppull	£481	£1,250	38.5	£313	£583	£2,083	28.0	£521
Croston	£637	£2,917	21.8	£729	£693	£2,917	23.8	£729
Eccleston	£531	£2,500	21.2	£625	£637	£2,917	21.8	£729
Euxton	£637	£2,083	30.6	£521	£750	£2,917	25.7	£729
Gib Lane		£2,083		£521		£2,917		£729
Gregson Lane	£524	£2,917	18.0	£729	£585	£2,917	20.1	£729
Heapey Parish	£585	£3,542	16.5	£885	£702	£5,208	13.5	£1,302
Heath Charnock Parish	£394	£2,917	13.5	£729	£585	£3,750	15.6	£938
Heskin Parish	£693	£2,917	23.8	£729	£776	£3,750	20.7	£938
Higher Wheelton	£776	£2,708	28.7	£677	£644	£2,917	22.1	£729
Hoghton	£580	£2,917	19.9	£729	£748	£3,750	19.9	£938
Mawdesley	£750	£2,917	25.7	£729	£750	£3,750	20.0	£938
Rivington Parish	£849	£3,542	24.0	£885	£849	£5,208	16.3	£1,302
Ulnes Walton Parish	£849	£1,250	67.9	£313	£724	£2,917	24.8	£729
Wheelton	£524	£2,083	25.2	£521	£650	£2,917	22.3	£729
Whittle-le-Woods	£605	£2,083	29.0	£521	£772	£2,917	26.5	£729
Chorley Borough	£524	£2,083	25.2	£521	£594	£2,917	20.4	£729

Key

Up to and including 25%	24
Between 25% and 35%	32
35% or more	40
No data	

Sources: Zoopla PPD 2020, household income from 2021 CAMEO

Table 3.13 Affordability of owner occupation by settlement/parish

Settlement/Parish	Actual LQ price 2020	LQ Gross household income 2021 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2020	Median Gross household income 2021 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
Abbey Village	£197,500	£15,000	11.9	£52,500	£241,500	£35,000	6.2	£122,500
Adlington	£132,000	£25,000	4.8	£87,500	£165,000	£25,000	5.9	£87,500
Anderton Parish	£125,000	£35,000	3.2	£122,500	£236,000	£45,000	4.7	£157,500
Bretherton	£182,250	£35,000	4.7	£122,500	£437,500	£35,000	11.3	£122,500
Brindle	£296,000	£35,000	7.6	£122,500	£321,000	£45,000	6.4	£157,500
Brinscall/Withnell	£155,000	£25,000	5.6	£87,500	£215,000	£35,000	5.5	£122,500
Buckshaw Village	£124,999	£35,000	3.2	£122,500	£164,748	£35,000	4.2	£122,500
Charnock Richard	£176,500	£35,000	4.5	£122,500	£225,000	£35,000	5.8	£122,500
Chorley	£95,000	£15,000	5.7	£52,500	£130,000	£25,000	4.7	£87,500
Clayton Brook/Clayton Green	£124,329	£15,000	7.5	£52,500	£157,500	£35,000	4.1	£122,500
Clayton-le-Woods	£137,500	£25,000	5.0	£87,500	£205,000	£35,000	5.3	£122,500
Coppull	£106,500	£15,000	6.4	£52,500	£135,000	£25,000	4.9	£87,500
Croston	£180,000	£35,000	4.6	£122,500	£225,000	£35,000	5.8	£122,500
Eccleston	£187,250	£30,000	5.6	£105,000	£240,500	£35,000	6.2	£122,500
Euxton	£135,000	£25,000	4.9	£87,500	£179,500	£35,000	4.6	£122,500
Gib Lane		£25,000		£87,500		£35,000		£122,500
Gregson Lane	£126,500	£35,000	3.3	£122,500	£148,000	£35,000	3.8	£122,500
Heapey Parish	£324,988	£42,500	6.9	£148,750	£402,500	£62,500	5.8	£218,750
Heath Charnock Parish	£166,000	£35,000	4.3	£122,500	£197,475	£45,000	3.9	£157,500
Heskin Parish	£160,000	£35,000	4.1	£122,500	£186,000	£45,000	3.7	£157,500
Higher Wheelton	£206,250	£32,500	5.7	£113,750	£228,750	£35,000	5.9	£122,500
Hoghton	£226,250	£35,000	5.8	£122,500	£310,000	£45,000	6.2	£157,500
Mawdesley	£283,250	£35,000	7.3	£122,500	£375,000	£45,000	7.5	£157,500
Rivington Parish	£375,000	£42,500	7.9	£148,750	£685,000	£62,500	9.9	£218,750
Ulnes Walton Parish	£165,250	£15,000	9.9	£52,500	£270,000	£35,000	6.9	£122,500
Wheelton	£176,250	£25,000	6.3	£87,500	£227,500	£35,000	5.9	£122,500
Whittle-le-Woods	£147,875	£25,000	5.3	£87,500	£208,250	£35,000	5.4	£122,500
Chorley	£122,000	£25,000	4.4	£87,500	£167,000	£35,000	4.3	£122,500

Key:

Up to 3.5x	2.9
Between 3.5x and 5x	4.2
5x or more	6.5
No data	

Sources: Land Registry © Crown copyright 2020, household income from 2021 CAMEO

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

- 3.21 The extent to which borough-wide open market rents are affordable to selected keyworkers and households on minimum and living wages are explored in Table 3.14. Key workers on entry-level grades are generally having to spend more than 25% of their income on rent although for several occupations and grades properties are affordable.
- 3.22 Table 3.15 considers the income multiples needed to buy a property based on the incomes of selected key workers and households on minimum/living wages. Analysis assumed that a 10% deposit was available and indicates that multiples in excess of 3.5x were generally needed when buying a property. Prices that are genuinely affordable were also considered based on a 3.5x income multiple

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 Rent	Median Rent	LQ Rent	Median Rent
Police officer						
Pay Point 0	£21,402	£1,784	29.4	33.3	£524	£594
Pay Point 2	£25,902	£2,159	24.3	27.5	£524	£594
Pay Point 4	£28,158	£2,347	22.3	25.3	£524	£594
Nurse						
Band 1	£18,546	£1,546	33.9	38.4	£524	£594
Band 3	£20,330	£1,694	30.9	35.1	£524	£594
Band 5	£25,655	£2,138	24.5	27.8	£524	£594
Fire officer						
Trainee	£24,191	£2,016	26.0	29.5	£524	£594
Competent	£32,244	£2,687	19.5	22.1	£524	£594
Teacher						
Unqualified (min)	£18,169	£1,514	34.6	39.2	£524	£594
Main pay range (min)	£25,714	£2,143	24.5	27.7	£524	£594
Minimum/Living Wage						
Age 23 and over						
Single household	£16,038	£1,337	39.2	44.4	£524	£594
1xFull-time, 1xPart-time	£24,057	£2,005	26.1	29.6	£524	£594
Two working adults	£32,076	£2,673	19.6	22.2	£524	£594
Age 21 and 22						
Single household	£15,048	£1,254	41.8	47.4	£524	£594
1xFull-time, 1xPart-time	£22,572	£1,881	27.9	31.6	£524	£594
Two working adults	£30,096	£2,508	20.9	23.7	£524	£594

Key

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

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

			Property Prices							
			LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Help to buy	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>			£122,000	£167,000	£83,500	£41,750	£167,000	£116,900	£125,250	£133,600
Price after deposit/loan>>			£109,800	£150,300	£75,150	£39,663	£116,900	£111,055	£118,988	£126,920
Gross household income 2020 (Annual £)			Ratio of house price to income							
CAMEO UK Household Income	LQ income	£25,000	4.4	6.0	3.0	1.6	4.7	4.4	4.8	5.1
	Median income	£35,000	3.1	4.3	2.1	1.1	3.3	3.2	3.4	3.6
	Average income	£34,775	3.2	4.3	2.2	1.1	3.4	3.2	3.4	3.6
ONS Annual Survey of Hours and Earnings	ASHE LQ	£21,713	5.1	6.9	3.5	1.8	5.4	5.1	5.5	5.8
	ASHE Median	£31,110	3.5	4.8	2.4	1.3	3.8	3.6	3.8	4.1
	ASHE Average	£34,544	3.2	4.4	2.2	1.1	3.4	3.2	3.4	3.7
Occupation	Wage	Ratio of house price to income								
Police officer										
	Pay Point 0	£20,880	5.3	7.2	3.6	1.9	5.6	5.3	5.7	6.1
	Pay Point 2	£25,269	4.3	5.9	3.0	1.6	4.6	4.4	4.7	5.0
	Pay Point 4	£27,471	4.0	5.5	2.7	1.4	4.3	4.0	4.3	4.6
Nurse										
	Band 1	£18,005	6.1	8.3	4.2	2.2	6.5	6.2	6.6	7.0
	Band 3	£19,337	5.7	7.8	3.9	2.1	6.0	5.7	6.2	6.6
	Band 5	£24,907	4.4	6.0	3.0	1.6	4.7	4.5	4.8	5.1
Fire officer										
	Trainee	£23,366	4.7	6.4	3.2	1.7	5.0	4.8	5.1	5.4
	Competent	£31,144	3.5	4.8	2.4	1.3	3.8	3.6	3.8	4.1
Teacher										
	Unqualified (min)	£17,687	6.2	8.5	4.2	2.2	6.6	6.3	6.7	7.2
	Main pay range (min)	£24,373	4.5	6.2	3.1	1.6	4.8	4.6	4.9	5.2
Minimum/Live Wage										
23 and over										
	Single household	£15,696	7.0	9.6	4.8	2.5	7.4	7.1	7.6	8.1
	1xFull-time, 1xPart-time	£23,544	4.7	6.4	3.2	1.7	5.0	4.7	5.1	5.4
	Two working adults	£31,392	3.5	4.8	2.4	1.3	3.7	3.5	3.8	4.0
21 and 22										
	Single household (21-24)	£14,760	7.4	10.2	5.1	2.7	7.9	7.5	8.1	8.6
	1xFull-time, 1xPart-time	£22,140	5.0	6.8	3.4	1.8	5.3	5.0	5.4	5.7
	Two working adults	£29,520	3.7	5.1	2.5	1.3	4.0	3.8	4.0	4.3

Key

	More than 4.5x income multiple required
	Between 3.5x and 4.5x income multiple required
	Less than 3.5x income multiple required

Concluding comments

- 3.23 In 2020, lower quartile house prices were £122,000 and median prices were £167,000. Prices across Chorley Borough have tended to be the highest across the Central Lancashire districts, higher than the North West average but lower than England. Lower quartile private rents in 2020 were £524 and median rents were £594.
- 3.24 The relative affordability of dwellings to buy or rent was explored at settlement/parish and borough level. Across Chorley Borough, the minimum income required for entry-level/lower quartile renting was £25,152. For buying an entry-level/lower quartile property, the minimum income required was £31,371. 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.
- 3.25 Analysis considered the affordability of rents and prices at settlement/parish and borough level. Overall, households had to spend 25.2% of lower quartile income on a lower quartile rent and 20.4% of median income for median rents. In many areas, the income required was below 25%. However, there were notable affordability pressures in the urban areas of Chorley, Clayton Brook/Clayton Green and Coppull where the proportion of lower quartile income needed for lower quartile rents was approaching 40%. The overall affordability picture is mixed, but the greatest population affordability pressures are in urban areas.
- 3.26 For open market purchase, the ratio of lower quartile income to price across Chorley Borough was 4.4x and for median income to median price it was 4.3x. Both ratios are above the benchmark of 3.5x income and ratio. Ratios are much higher in some rural areas and without substantial deposits, the ability to buy is a challenge to many households.
- 3.27 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 although for several occupations and grades properties are affordable.
- 3.28 Private renting was generally affordable to households who had multiple earners on minimum/living wage. However, single earners on minimum/living wage had to spend upwards of 40% of income on lower quartile rents.
- 3.29 For buying, analysis assumed that a 10% deposit was available but indicated that income multiples in excess of 3.5x were generally needed to buy on the open market.
- 3.30 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across Chorley 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 settlement/parish				
Geography	LQ rents (25% of income)	Median rents (25% of income)	LQ purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
Chorley Borough	£524	£729	£87,500	£122,500
	Settlement/Parish			
Abbey Village	£313	£729	£52,500	£122,500
Adlington	£521	£521	£87,500	£87,500
Anderton Parish	£729	£938	£122,500	£157,500
Bretherton	£729	£729	£122,500	£122,500
Brindle	£729	£938	£122,500	£157,500
Brinscall/Withnell	£521	£729	£87,500	£122,500
Buckshaw Village	£729	£729	£122,500	£122,500
Charnock Richard	£729	£729	£122,500	£122,500
Chorley	£313	£521	£52,500	£87,500
Clayton Brook/Clayton Green	£313	£729	£52,500	£122,500
Clayton-le-Woods	£521	£729	£87,500	£122,500
Coppull	£313	£521	£52,500	£87,500
Croston	£729	£729	£122,500	£122,500
Eccleston	£625	£729	£105,000	£122,500
Euxton	£521	£729	£87,500	£122,500
Gib Lane	£521	£729	£87,500	£122,500
Gregson Lane	£729	£729	£122,500	£122,500
Heapey Parish	£885	£1,302	£148,750	£218,750
Heath Charnock Parish	£729	£938	£122,500	£157,500
Heskin Parish	£729	£938	£122,500	£157,500
Higher Wheelton	£677	£729	£113,750	£122,500
Hoghton	£729	£938	£122,500	£157,500
Mawdesley	£729	£938	£122,500	£157,500
Rivington Parish	£885	£1,302	£148,750	£218,750
Ulnes Walton Parish	£313	£729	£52,500	£122,500
Wheelton	£521	£729	£87,500	£122,500
Whittle-le-Woods	£521	£729	£87,500	£122,500

4. The needs of different groups

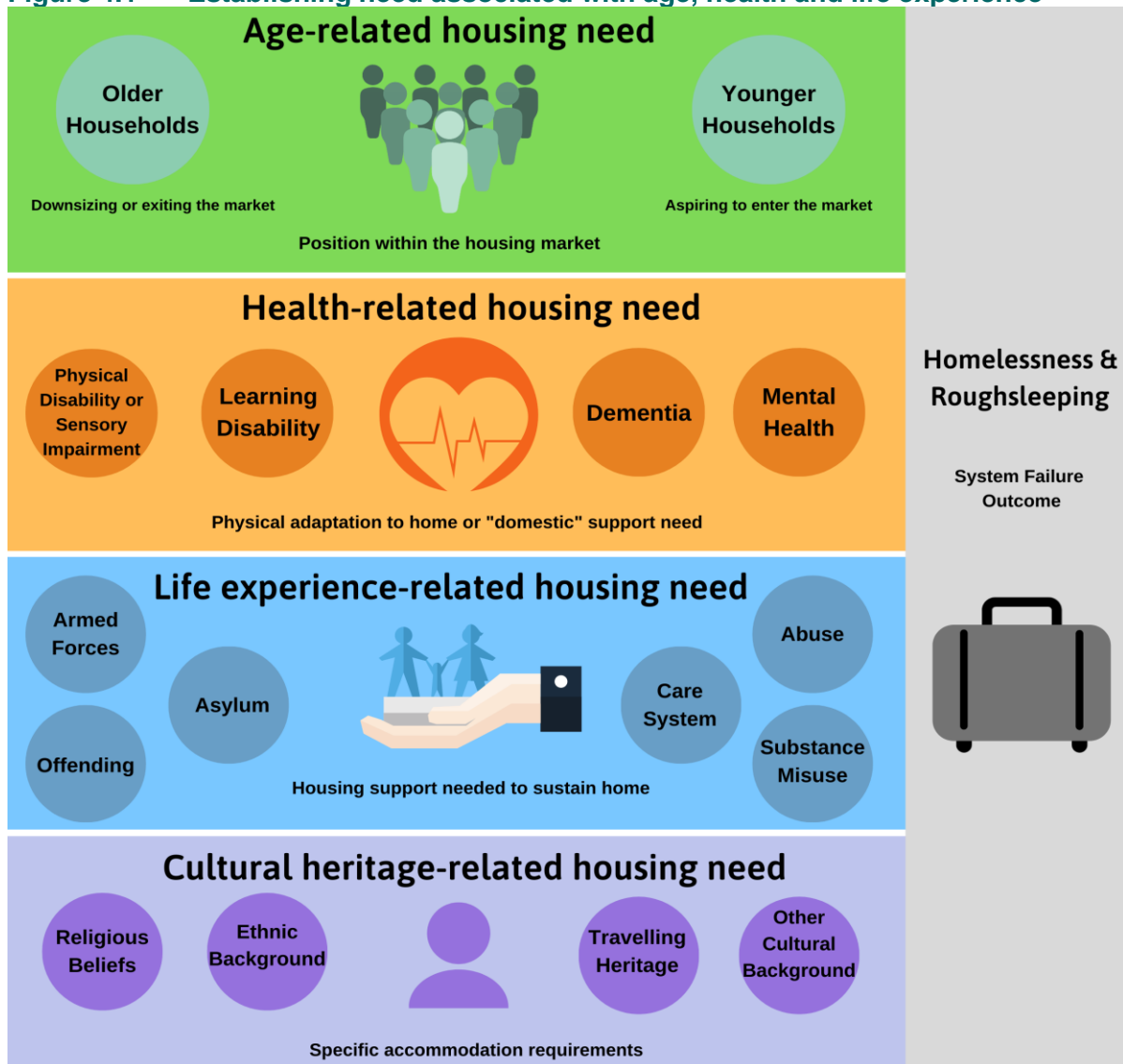
Introduction

4.1 Paragraph 62 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.
- 4.4 The Lancashire County Council Market Position Statement 2019 for adult social care provides a wealth of information on the needs of different groups and relevant information is presented in this chapter (<https://ipc.brookes.ac.uk/files/market-position-statements/Lancashire-MPS-2019.pdf>).
- 4.5 Some of the material in the MPS relates to multiple groups:
- Lancashire County Council funds 1,091 daytime support places each week for people with learning disabilities, mental health and physical disabilities. This is expected to grow to 1,680 by 2021/22.
 - Providers should develop daytime support which offers innovative and creative support including employment support.
 - The development of newer, more innovative and flexible Supported Living accommodation for people with a learning or physical disability, and/or mental health condition.
 - Current funding of around 5,700 individuals in long-term residential and nursing care supporting older people, people with mental health needs and people with a learning or physical disability, or sensory impairment.
 - A residential and nursing care strategy is to be developed.
 - The County Council are the largest provider of residential care with 717 residential care places across 17 homes.

Age-related housing need

- 4.6 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

- 4.7 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.’**
- 4.8 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.
- 4.9 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).
- 4.10 Over the period 2021 to 2038 the number of people aged 65 and over is expected to increase by 39.9% and by 2038 there will be an additional 9,753 residents aged 65 and over. The number of households headed by someone aged 65 or over is expected to increase by 6,441 (40.7%) by 2038.
- 4.11 The 2021 household survey indicates that the majority of older people (50.5%) 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 open market, sheltered and co-housing.

Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed	48.5%	55.3%	48.1%	50.5%
Buying a dwelling on the open market	17.2%	13.0%	5.8%	15.1%
Rent a dwelling from a private landlord	2.3%	0.0%	4.1%	1.8%
Rent from housing association	6.3%	5.9%	8.0%	6.3%
Rent from the council	7.1%	7.0%	1.5%	6.7%
Sheltered accommodation - To rent	7.4%	13.5%	9.7%	9.3%
Sheltered accommodation - To buy	6.3%	9.1%	5.1%	7.1%
Sheltered accommodation - Part rent/buy (shared ownership)	5.4%	2.9%	2.6%	4.5%
Extra Care housing - To rent	1.9%	6.8%	4.6%	3.5%
Extra Care housing - To buy	3.2%	4.8%	5.8%	3.9%
Extra Care housing - Part rent/buy (shared ownership)	2.1%	2.6%	5.0%	2.5%
Supported housing for people with learning disabilities and autism	0.3%	0.0%	0.0%	0.2%
Supported housing for mental health conditions	0.2%	0.8%	0.0%	0.4%
Residential nursing/care home	2.3%	7.1%	13.9%	4.5%
Co-housing - your own home in a small community which shares facilities (e.g. laundry) and activities	5.2%	9.3%	9.7%	6.7%
Go to live with children or other relatives/friends	4.0%	6.5%	13.0%	5.4%
Other	1.3%	2.9%	1.1%	1.7%
<i>Base (total households responding)</i>	6,336	2,891	725	9,952

Source: 2021 household survey

- 4.12 The 2021 household survey indicates 58.5% of older people planning to move would like to move to a property with fewer bedrooms, 31.4% would like to move to a property with the same number of bedrooms and 10% 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.

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	58.5%	57.4%
Staying same	31.4%	37.2%
Upsizing (moving to larger property)	10.0%	5.5%
Total	100.0%	100.0%
Base (households responding)	1,904	1,780

Source: 2021 household survey

Future need for specialist older person accommodation and residential care provision

- 4.13 Across Chorley Borough there are around 1,443 units of specialist older persons accommodation comprising 848 specialist older accommodation (C3 planning use class) and 595 units of residential care (C2 use class). Map 5.1 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.

Category (and planning use category)	Current number of units	Description
Age-exclusive housing (C3)	252	<p>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.</p> <p>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.</p>
Care homes (C2)	350	<p>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.</p> <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)	245	A home registered as a care home with nursing will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close case (C3)	78	Sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme
Retirement/Sheltered housing (C3)	375 R	<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.</p> <p>Retirement housing (R) means housing developments of a</p>

Table 4.3 Categories of older person accommodation		
Category (and planning use category)	Current number of units	Description
		<p>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 housing or housing with care (C3)	143	<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 as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home.</p> <p>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 onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.</p> <p>Note Extra Care can also provide accommodation for people with additional needs who are not older people</p>
Total	1,443	

Source: EAC data 2021

- 4.14 Given the ageing of the population, the need for specialist older person accommodation is expected to increase. Based on population projections there is an need for 771 additional units of specialist older persons' accommodation by 2038 (Table 4.4).
- 4.15 The Lancashire Market Position Statement includes the following housing priorities:
- Less reliance on residential care and more Extra Care schemes.
 - Daytime support for 'younger' older people to engage people with their communities to reduce social isolation.

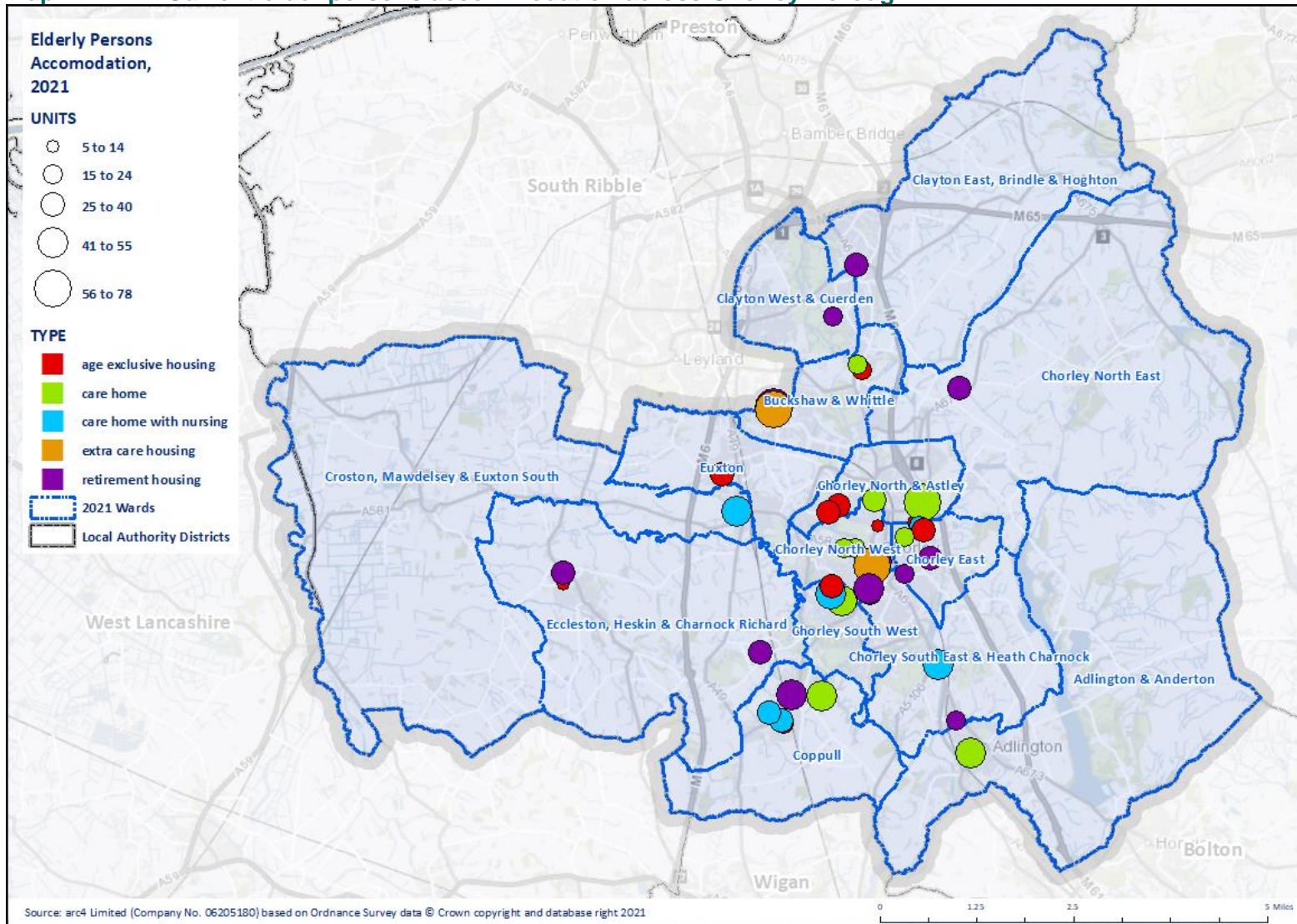
- A need for more Elderly Mentally Infirm (EMI) and Elderly Mental Dementia (EMD) for older people.
 - Technology-enabled care to maximise independence, reduce reliance on formal supports and improve outcomes for people.
- 4.16 The total additional need for specialist older person accommodation is 771 by 2038. This is broken down to 453 (C3) dwellings (25 each year) which is part of the overall annual housing need to be delivered across Chorley Borough. There is also a additional need for 318 residential care units (18 each year).

Table 4.4 Analysis of future need for specialist older person accommodation 2021-2038

Current provision (and planning use class)	Number of units 2021	Number aged 75 and over 2021	Number aged 75 and over 2038(projected)	Change in need over 18 years
		10,916	16,747	
		Ratio of population to current provision	Ratio applied to 2037 population	
Specialist older person (C3)	848	0.07769	1,301	453
Residential Care (C2)	595	0.05451	913	318
Total	1,443		2,214	771

Source: EAC data, 2018-based population projections

Map 4.1 Current older persons accomodation across Chorley Borough



Source: Elderly Accommodation Counsel 2021

Senior cohousing communities

- 4.17 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.
- 4.18 This option should be considered by the council as part of a diverse range of accommodation for older people. The household survey identified a total of 1,357 households interested in co-housing, with a particular interest in 1 and 2-bedroom bungalows and flats and 3 or more bedroom houses.

People with dementia and early onset dementia

- 4.19 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).
- 4.20 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.
- 4.21 Lancashire County Council has a Dementia Friendly Strategy <https://www.lancashire.gov.uk/media/905829/lcc-dementia-strategy-2018-2023.pdf>.
- 4.22 2020 POPPI/PANSI data estimates there are 35 people with early onset dementia and 1,538 people aged 65 and over with dementia (Table 4.5). By 2038, the number of people aged 65 and over with dementia is projected to increase by 62.8%, with an increase of 98.4% amongst the 85+ age group. The number with early onset dementia is expected to increase slightly.

Dementia	2020	2038	% Change 2020-2038
Early onset dementia (30-64)	35	37	6.1%
Dementia (65-74)	317	409	28.9%
Dementia (75-84)	630	923	46.5%
Dementia (85 and over)	591	1,173	98.4%
Dementia (total 65+)	1,538	2,505	62.8%

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

- 4.23 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
https://www.housinglin.org.uk/assets/Resources/Housing/Support_materials/Reports/HCOP_APPG_Dementia_Housing_and_Care_Inquiry-LowRes.pdf
- 4.24 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.
- 4.25 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 DLUHC 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

- 4.26 The profile of dwellings occupied by households aged 65 and over by age group, based on the 2021 household survey, is summarised in Table 4.6. This shows that the majority (69.4%) live in houses, particularly with 3 or more bedrooms; 22.7% live in bungalows, 6.5% in flats and 1.4% in other dwelling types.

Dwelling type and size	65 to 74 (%)	75 to 84 (%)	85+ (%)	Total (%)
1 or 2-bedroom house	9.4	10.3	7.9	9.6
3 bedroom house	35.5	38.5	26.1	35.9
4 or-more bedroom house	25.3	23.6	8.2	23.9
1-bedroom bungalow	6.1	1.8	10.1	5.1
2 or more-bedroom bungalow	16.6	19.2	22.3	17.6
1-bedroom flat	1.7	2.5	0.0	1.8
2 or more-bedroom flat	3.8	3.0	23.0	4.6
Other	1.5	1.0	2.5	1.4
Total	100.0	100.0	100.0	100.0
Base	9,539	3,980	773	14,292

Source: 2021 household survey

- 4.27 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).
- 4.28 Given that the majority of older people want to remain in their own homes with help and support when needed, the 2021 household survey provides a useful insight into the proportion of households who need care and support and the extent which properties are adapted (Table 4.7).
- 4.29 Table 4.7 shows that 6.2% of all households require care and support to enable them to stay in their home. This is highest amongst 75 and over age groups and from households living in affordable housing. Of households with a household reference person aged 85 and over, 20.4% require help and support to enable occupiers to stay in their own home. Table 4.8 presents this data at settlement/parish area.
- 4.30 72.2% of households have sufficient space for a carer to stay overnight if needed – and this increases to over 80% across 75 and over older age groups. Owner occupiers were most likely to have space available, but private and in particular social renters were less likely. Around 30% of respondents in affordable housing had sufficient space for a carer.
- 4.31 Around 5.8% 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 (18.9%) and lowest amongst owner occupiers (3.9%). Older people were more likely to live in an adapted home, with 9.2% of households with a HRP aged 75-84 and 22.4% with a HRP aged 85+ living in adapted homes.
- 4.32 Around 10.4% of households need facilities on one floor (living room, kitchen, bathroom and bedroom) and this increases of 32.8% of households with a HRP aged 85+.

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?	Do you or someone in your household need all facilities on one floor (living room, bathroom, kitchen, bedroom)?
Tenure	Yes (%)	Yes (%)	Yes (%)	Yes (%)
Owner Occupied	80.6	4.6	3.9	6.3
Private Rented	57.5	9.8	1.2	16.3
Affordable	30.0	14.6	18.9	32.0
All tenures	72.2	6.2	5.8	10.4
Age of household reference person	Yes (%)	Yes (%)	Yes (%)	Yes (%)
Under 65	69.1	4.6	4.4	6.8
65 to 74	77.8	9.4	7.9	18.7
75 to 84	85.0	10.5	9.2	19.2
85 and over	81.6	20.4	22.4	32.8
All age groups	72.2	6.2	5.8	10.4

Source: 2021 household survey

	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? (%)	Do you or someone in your household need all facilities on one floor (living room, bathroom, kitchen, bedroom)? (%)
Abbey Village	42.5	2.1	5.0	7.6
Adlington	73.3	6.0	5.6	11.3
Anderton Parish	70.7	14.6	14.6	17.0
Bretherton	82.8	3.6	0.0	3.6
Brindle	86.3	1.9	0.0	0.0
Brinscall/Withnell	81.7	4.4	0.0	5.5
Buckshaw Village	72.4	3.2	4.8	4.3
Charnock Richard	85.2	5.5	1.8	14.0
Chorley	66.6	7.5	3.1	15.0
Clayton Brook/ Clayton Green	57.8	8.8	2.4	9.9
Clayton-le-Woods	75.2	5.3	3.0	10.8
Coppull	68.7	11.8	3.4	10.4
Croston	73.6	5.9	1.8	6.9
Eccleston	83.5	2.5	4.0	7.5
Euxton	76.7	4.3	2.3	5.9
Gib Lane	100.0	33.3	0.0	0.0
Gregson Lane	74.8	2.6	0.0	0.0
Heapey Parish	91.5	0.0	0.0	2.0
Heath Charnock Parish	81.1	3.8	3.5	4.6
Heskin Parish	83.9	3.7	0.0	11.9
Higher Wheelton	73.7	0.0	17.2	9.1
Hoghton	90.2	1.3	3.4	4.6
Mawdesley	80.0	3.8	9.5	13.2
Rivington Parish	100.0	0.0	0.0	0.0
Ulnes Walton Parish	75.2	0.0	2.1	5.6
Wheelton	70.3	3.5	0.0	5.2
Whittle-le-Woods	84.1	2.6	3.7	8.4
Chorley Borough	72.2	6.2	5.8	7.6

Source: 2021 household survey

Estimating future need for adaptations and home improvement

- 4.33 The 2021 household survey provides evidence of the range of adaptations and home improvements needs based on the age group of the household reference person (Table 4.9).
- 4.34 Better heating, more insulation and double glazing were most frequently mentioned improvements needed. The need for a downstairs toilet was mainly mentioned by older groups.
- 4.35 Regarding adaptations, these were mainly mentioned by older households and most frequently mentioned were bathroom adaptations, internal and external

handrails/grabrails and kitchen adaptations. The need for adaptations was generally highest amongst the 75+ age group.

- 4.36 These requirements are self-determined by residents responding to the household survey and may not necessarily reflect actual requirements following an independent assessment in the home.

Table 4.9 Adaptations and home improvements required by age group				
Adaptation/improvement required	Age group (% of households)			Total
	Under 65	65-74	75+	
Home improvement				
More insulation (loft, wall cavities)	13.9%	11.1%	8.0%	12.8%
Community alarm service	1.5%	4.0%	8.5%	2.6%
Better heating	13.6%	12.9%	10.7%	13.2%
Double glazing	12.7%	12.5%	8.9%	12.3%
Improved ventilation	4.7%	3.5%	3.1%	4.4%
Downstairs WC	5.1%	7.2%	10.9%	6.0%
Increase the size of property (e.g. extension, loft conversion)	9.5%	1.7%	3.4%	7.5%
Adaptations				
Adaptations to bathroom	6.6%	11.3%	14.5%	8.2%
Adaptations to kitchen	4.9%	15.9%	16.6%	8.0%
External handrails /grab rails	5.9%	5.3%	6.8%	5.9%
Internal handrails /grab rails	3.5%	9.2%	12.1%	5.3%
Stair lift / vertical lift	3.1%	6.9%	17.1%	5.1%
Adaptations relating to sensory needs	1.6%	4.3%	2.7%	2.2%
Improvements to access (e.g. level access in and around home)	3.7%	3.8%	7.2%	4.1%
Wheelchair adaptations (including door widening and ramps)	1.6%	2.8%	6.0%	2.2%
Lever door handles	1.9%	1.4%	2.6%	1.8%
Room for a carer	1.6%	1.5%	3.4%	1.7%
Base (all households)	37,110	9,671	4,826	51,608

Source: 2021 household survey

- 4.37 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

- 4.38 The 2021 household survey also provides information on a range of practical assistance required from households by age group (Table 4.10). Overall, the highest level of need is for help with gardening and other practical tasks. For all types of assistance, the level of need increases with age which includes the need for company/friendship, mentioned by 24.1% of people aged 75 and over.

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	7.5%	8.8%	16.2%	8.6%
Help with gardening	10.5%	33.2%	36.1%	17.2%
Help with cleaning home	5.3%	8.5%	23.6%	7.6%
Help with other practical tasks	5.8%	27.5%	27.8%	12.0%
Help with personal care	4.1%	5.4%	16.2%	5.5%
Want company / friendship	4.3%	19.9%	24.1%	9.1%
Base (all households)	37,111	9,671	4,826	51,608

Source: 2021 household survey

Health-related housing need

- 4.39 A range of sources can be drawn upon to establish the overall scale of disability/support needs across Chorley Borough. In summary:
- The 2011 Census reported that across the borough 82% were in very good or good health, 12.9% were in fair health and 5.1% in bad/very bad health (particularly across older age groups). A total of 18,479 residents (18%) were in fair/bad/very bad health which compares with 18.3% across England.
 - 8.3% of residents reported that their daily activities were limited 'a lot' and 9.3% 'a little' which compares with 8.3% and 9.3% respectively across England. This is mainly associated with older age groups.
 - 2,880 people received Disability Living Allowance in 2018 or 2.5% of the population.
 - The ONS Family Resources Survey 2018/19 estimates that around 21% of the population nationally has a disability. This translates to around 26,870 people across Chorley Borough in 2021 and is projected to increase to around 31,860 by 2038.
- 4.40 The 2021 household survey data considered illness/disability. There was a least one person with an illness/disability in 21,312 or 41.3% of households. The survey estimated a total of 45,717 people or 37.9% had an illness/disability which is higher than the ONS estimates. Table 4.11 shows the number of people stating an illness/disability and the type of illness/disability. The most frequently mentioned illness/disability was long-standing illness or health condition (12.2%) followed by physical/mobility impairment (6.5%) and mental health issue (5.4%).

Table 4.11 Number of people stating illness/disability		
Illness/disability	Number of people	% of total Population
Physical/mobility impairment	7,861	6.5%
Learning disabilities	1,329	1.1%
Autism	1,544	1.3%
Mental health issue	6,504	5.4%
Visual impairment	2,707	2.2%
Hearing impairment	4,552	3.8%
Long-standing illness or health condition	14,703	12.2%
Older age related illness or disability (e.g. dementia, stroke)	3,839	3.2%
Other	2,678	2.2%
Total population	120,777	
Total number of people with an illness/disability	45,717	37.9%
Households with at least one person with an illness/disability	Number of households	% of households
Total	21,312	41.3%

Source: 2021 household survey

Physical disability

4.41 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 2020 of a range of physical disabilities and how this is expected to change by 2038 (Table 4.12). In 2020, there were an estimated 8,234 people with mobility issues across all age groups which is projected to increase to 10,762 by 2038 mainly due to an increase in the number of people aged 65 with mobility issues.

Table 4.12 Physical disability prevalence			
Disability (age group)	2020	2038	% change 2020-2038
Impaired mobility (18-64)	4,096	4,342	6.0%
Mobility (unable to manage at least one activity on own) (65+)	4,149	6,421	54.8%
Moderate or serious personal care disability (18-64)	3,603	3,820	6.0%
Serious visual impairment (18-64)	46	49	6.5%
Moderate or severe visual impairment (65+)	2,058	2,927	42.2%
Severe hearing loss (18-64)	446	471	5.7%
Severe hearing loss (65+)	1,732	2,766	59.7%
All with mobility issues (impaired mobility 18-64 and mobility 65+)	8,245	10,762	30.5%

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

Learning disability and autism

4.42 The number of people across all age groups with moderate or severe learning disabilities is estimated to be around 461 in 2020 rising to 513 by 2038 (Table

4.13). There is a notable growth in the number of people aged 65 and over with learning disabilities. Around 940 people have autistic spectrum disorders in 2020 and this is expected to increase to 1,069 by 2038.

Learning disability (age group)	2020	2038	% change 2020-2038
Total (18-64)	1,719	1,831	6.5%
Total (65+)	503	715	42.2%
Moderate or severe (18-64)	392	418	6.6%
Moderate or severe (65+)	69	95	38.3%
Moderate or severe (all ages)	461	513	11.4%
People with LD living with a parent (18-64)	136	146	7.2%
Downs syndrome (18+)	46	49	7.3%
Challenging behaviour (18-64)	32	34	6.3%
Autistic spectrum disorders (18-64)	712	758	6.5%
Autistic spectrum disorders (65+)	228	311	36.3%
Autistic spectrum disorders (all ages)	940	1,069	13.7%

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

4.43 The Lancashire County Council Market Position Statement 2019 for adult social care notes:

- A need to develop crisis provision across Lancashire for people with learning disability and/or autism
- Encourage the development of newer, more innovative and flexible Supported Living accommodation for people with a learning or physical disability, and/or mental health condition
- 1,091 daytime support places each week are funded for people with learning disabilities, mental health and physical disabilities
- The council has an in-house Supported Living service to support people with a learning disability and/or autism to live in their own home with support and a nationally recognised Shared Lives service which enables people who need support to live in a family setting. These include residential care places, daytime support, respite and rehabilitation beds.

Mental health

4.44 2020 POPPI/PANSI data estimates there are around 13,333 residents with a common mental health disorder (Table 4.14). The number of people aged 18-64 with a common mental health disorder is expected to increase by 6.4% over the period to 2038. Depression amongst people aged 65 or over is expected to increase considerably.

Table 4.14 Mental health prevalence			
Mental health 18-64	2020	2038	% change 2020-2038
Common mental disorder	13,333	14,192	6.4%
Borderline personality disorder	1,693	1,802	6.4%
Antisocial personality disorder	2,379	2,532	6.4%
Psychotic disorder	495	527	6.4%
Psychotic disorders (2 or more)	5,088	5,416	6.4%
Older people with depression	2020	2038	% change 2020-2038
Depression 65+	2,036	2,907	43%
Severe depression (65+)	637	937	47%

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

Accessible and wheelchair standard housing

4.45 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 June 2019 Paragraph: 009 Reference ID: 63-009-20190626)

- **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).

4.46 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).

4.47 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 (source: https://www.planningportal.co.uk/info/200135/approved_documents/80/part_m_-_access_to_and_use_of_buildings as set out in Table 4.15. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the ‘Lifetime Homes’ standard.

Table 4.15 Summary of accessible housing standards			
Standard Label	Standard title	Level of accessibility provided	Mandatory or optional
M4(1)	Visitable dwellings	Level access not necessarily provided into the dwellings – few accessibility features	Mandatory
M4(2)	Accessible and adaptable dwellings	Level access is provided into the dwelling – easy to adapt to make more accessible – not suitable for most wheelchair users	Optional
M4(3)	Wheelchair user dwellings	Dwellings suitable for wheelchair users: either wheelchair adaptable (a) or wheelchair accessible (b)	Optional

- 4.48 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 (a home that can be easily adapted to meet the needs of a household including wheelchair users) dwellings (source: PPG Paragraph: 009 Reference ID: 56-009-20150327).
- 4.49 In order to establish an appropriate target for M4(3) dwellings, Table 4.16 sets out a series of assumptions regarding wheelchair use from the English Housing Survey and a report by Aspire Housing Association. Applying these assumptions would suggest a target of 6% of newbuild to meet M4(3) wheelchair accessible standard is required.
- 4.50 According to PPG (source: PPG Paragraph: 009 Reference ID: 56-009-20150327), 'Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling.' This would imply that the onus on wheelchair accessible housing delivery is with the local authority/registered providers, but private developers should also be encouraged to build to M4(3) wheelchair accessible or adaptable homes where appropriate. Any final targets should be set within the context of likely levels of delivery.

Table 4.16 Wheelchair use assumptions and resulting annual need		
Assumption	% requirement	Number each year (based on 428 annual housing need)
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair all the time	0.6%	3
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair either indoors or outdoors	3.0%	13
Chorley Borough has 545 current users of wheelchairs inside and outside the home based on 2021 household survey. This equates to 1.1% of households.	1.1%	5
Chorley Borough 1,147 need over plan period (divided by 15 years) assuming all met through newbuild based on 2021 household survey	17.8%	76
Aspire report on wheelchair accessible housing (*)	10.0%	54
Average of indicators	6.5%	28

(*) 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.

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

Table 4.17 Wheelchair dwellings needed by age group and number of bedrooms				
Age group	Number of bedrooms (Table %)			Total
	1	2	3	
Under 65	18.5	24.6	8.2	51.3
65 and over	46.6	1.0	1.2	48.7
Total	65.0	25.5	9.4	100.0
Age group	Number of bedrooms (needed each year by age group)			Total
	1	2	3	
Under 65	5	7	2	14
65 and over	13	0	1	14
Total	18	7	3	28

Source: 2021 household survey

Note: The annualised figure of 28 is based on the average of indicators in Table 4.16.

4.52 Given the ageing demographic of Chorley Borough and the identified levels of disability amongst the population, it is recommended that a policy to provide new homes built to accessibility standards is included in the Local Plan. On the

basis of available evidence which takes into account the requirements of PPG, it is recommended that:

- 6% of new dwellings are built to M4(3) wheelchair accessible standard (this would imply an average target of around 26 each year); and
- all remaining new dwellings are built to M4(2) accessible and adaptable standards to take account of the ageing demographics of the borough. This will ensure that new dwellings can be occupied and also visited by people needing accessible/adaptable dwellings.

4.53 It should be noted however that any percentage requirements for accessible housing are subject to cumulative viability testing. It is also recommended that needs are monitored closely given the ageing population over the plan period.

Stakeholder views on specialist housing

4.54 As general points, stakeholders commented that :

- There needs to be focus on building 1 and 2 bedroom specialist dwellings.
- Provision of Extra Care type accommodation for younger adults with support needs is a particular priority.
- Space standards in properties need to be adequate for ease of movement for elderly and visually/physically impaired.
- Consideration given to fixtures and fittings for elderly, visually/physically impaired and people experiencing dementia.
- Increase range of rented accommodation.
- General support to tackle social isolation and loneliness would be welcome.
- More consideration needs to be given to the needs of carers, for instance by providing respite accommodation for the people they care for.

Life experience-related housing need

Armed forces

4.55 Chorley Borough is a signatory to the Armed Forces Covenant which seeks to provide support in a range of areas including housing to in-service and ex-service personnel.

4.56 The Government's First Homes policy identifies people connected with the Armed Forces as an eligible group for First Homes.

Cultural heritage related housing need

4.57 For those from a minority ethnic background there may be cultural heritage or religion related determined needs which impact on the type of accommodation required. This would include the specific needs of particular Black, Asian and Minority ethnic (BAME – households not identifying as 'White British') households as well as those from Travelling communities.

BAME population and households

- 4.58 Around 4.9% of the population in Chorley Borough identify as BAME. The distribution of BAME people within the borough is shown in Table 4.18. The majority of BAME people live in Chorley, Clayton Brook, Clayton Green and Euxton.

Settlement/Parish	BAME population	% of BAME population in each settlement/parish	% of population in each settlement/parish who identify as BAME	All people
Abbey Village	13	0.2	2.9	443
Adlington	210	4.0	3.5	6,010
Anderton Parish	48	0.9	3.6	1,316
Bretherton	17	0.3	2.5	669
Brindle	21	0.4	2.1	978
Brinscall/Withnell	107	2.0	3.5	3,055
Buckshaw Village	192	3.6	6.9	2,791
Charnock Richard	29	0.6	1.7	1,748
Chorley	2,439	46.3	6.5	37,672
Clayton Brook/Clayton Green	654	12.4	6.4	10,240
Clayton-le-Woods	125	2.4	2.9	4,256
Coppull	227	4.3	2.9	7,959
Croston	83	1.6	2.8	2,917
Eccleston	89	1.7	2.1	4,263
Euxton	310	5.9	3.8	8,216
Gib Lane	0	0.0	0.0	231
Gregson Lane	0	0.0	0.0	0
Heapey Parish	23	0.4	2.3	1,001
Heath Charnock Parish	56	1.1	2.8	2,026
Heskin Parish	12	0.2	1.3	898
Higher Wheelton	11	0.2	2.0	553
Hoghton	13	0.2	2.3	571
Mawdesley	33	0.6	1.9	1,702
Rivington Parish	4	0.1	3.7	109
Ulnes Walton Parish	355	6.7	13.3	2,672
Wheelton	16	0.3	4.0	403
Whittle-le-Woods	176	3.3	3.9	4,456
Chorley Borough Total	5,263	100	4.9	107,155

Source: 2011 Census

- 4.59 The household survey identified 2,304 households where the household reference person identified as BAME. Overall, 11.4% of BAME households were in some form of housing need compared with 9.1% of all households. Quality of accommodation were key reasons for BAME housing need.
- 4.60 Recent research by Gateway Housing Association was forwarded to the council. This explored the needs of Asian households, understood to be

primarily in Preston, but provides a helpful insight into the characteristics and needs of Asian households in the wider Central Lancashire area:

- 70% are homeowners and only 11% are privately renting. (This corresponds with national statistics that show that Asians prefer to own their own homes as opposed to rent).
- 5.4% are in social housing (doesn't differentiate between type of tenure) (This is far below the 13% representation of Asians in the population of Preston).
- 20% are on the social housing register. (This may suggest a shortage of social housing and/or not enough homes of the right kind in the right areas for Asian people).
- 13% of respondents had 4 or more children. (Given that the 2011 census showed only 8% of people in Preston living in households comprising 5 or more members, this cohort would appear to be an overrepresentation).
- 49% said they lived in a 2-adult household, 17% have 3 adults and 14.5% have 4 adults, 3% have 5 adults and 1% have 6 adults. (I do not have a comparable figure for the wider population but at face value this does suggest that Asians are more likely to have multi-generational households and/or more older children living at home).
- 62% say they want to move in the future, only 13% would consider social housing with the overwhelming majority 62% wanting to buy their own home. (Again, underlines that Asians prefer home ownership over other tenures).
- 35% say they need min 3 bedrooms, 39% want 4, 9% want 5, 4% want 6 plus. Significantly only 10% require 2 bedrooms, and 4% need just 1. (The overwhelming majority of Asians need houses comprising 3 or more beds).
- The most important amenity is place of worship, followed closely by being close to family/friends and schools followed by local amenities and shops. (Most Asians want to live in areas where there are existing Asian communities, family/friends networks and amenities, such as a place of worship. There is little demand for accommodation in other areas.).\
- If they were to move the overwhelming majority of respondents prefer to live in areas where there is an existing Asian community. The other striking finding is that many are aspirational and want to move to the more affluent area of Fulwood.
- 44% of respondents say they would live in social housing. (Combined with the fact that most respondents would like to own their own home, this would support the thesis that more shared ownership homes need to be made available).

Gypsy, Traveller and Travelling Showperson need

- 4.61 The 2019 Central Lancashire Gypsy and Traveller Accommodation Assessment identified an overall need for 10 residential pitches over the period 2019/20 to 2035/36, all of whom have a nomadic habit of life and meet the definition of

Traveller in the Planning Policy for Traveller Sites. No need was identified for plots for Travelling Showpeople. There was a need for 5 transit pitches accommodating up to 10 caravans but it was recommended this could be met through a sub-regional approach.

Other groups with particular housing requirements

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

People who rent their homes

- 4.63 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

- 4.64 The NPPF 2021 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.
- 4.65 There are currently 16 households on the self-build register for Chorley Borough. The dwelling type preferences are summarised in Table 4.19. All applicants stated they wanted a home and large garden. Applicants could state multiple settlement/parish areas where they would consider living and most settlement/parish areas were mentioned.

	Number of responses	% of responses
2 bed detached	5	31.3
3 bed detached	3	18.8
4 or more bed detached	6	37.5
3 bed bungalow	2	12.5
Total	16	100.0

Source: Council self-build register

- 4.66 A review of plotsearches on the buildstore website in August 2022 identified 2 plots available in Eccleston, 3 in Leyland and 5 in Chorley.

Student housing need

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

Conclusion

- 4.68 In accordance with PPG, this housing need and demand study has considered the future need for specialist accommodation, the need for residential care and considered the role of general housing in meeting needs, in particular bungalows and homes that can be adapted to meet a change in needs.
- 4.69 The number of households headed by someone aged 65 or over is expected to increase by 6,441 (40.6%) by 2038. According to the 2021 household survey, the majority of older people 65 and over want to continue to live in their current home with support when needed according to the household survey, with help with repair/maintenance, gardening, cleaning, and other practical tasks, which would help people remain in their own home. There is also a need to deliver a range of smaller dwellings (particularly level-access accommodation) for older people across all tenures and specialist older persons housing provision.
- 4.70 Across Chorley Borough there are around 1,443 units of specialist older persons accommodation comprising 848 specialist older accommodation (C3 planning use class) and 595 units of residential care (C2 use class).
- 4.71 Based on population projections, there is a need for 771 additional units of specialist older persons' accommodation by 2038.
- 4.72 The HNDA 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).
- 4.73 A key conclusion is that there needs to be a broader housing offer for older people across the borough and the HNDA has provided evidence of the scale and range of dwellings needed.
- 4.74 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the borough's population. Although it is a challenge to quantify the precise accommodation and support requirements, the HNDA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.
- 4.75 It is estimated there are around 26,870 people with a disability across Chorley Borough based on ONS disability estimates and is projected to increase to around 36,285 by 2038. The household survey suggests higher levels of need. Regarding housing for people with disabilities, arc4 national data suggests around 5.8% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability. 10.4% of households need all facilities (living room, bathroom, kitchen and bedroom) to be on one floor.
- 4.76 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 6% 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 Chorley Borough.

5. Overall dwelling type and mix

Introduction

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

Overall housing need

- 5.2 The Central Lancashire Housing Needs Assessment has identified an annual need for 428 dwellings across Chorley Borough over the plan period 2023 to 2038.

Affordable housing need

- 5.3 A detailed analysis of affordable housing need in accordance with PPG is presented at Technical Appendix C. This establishes an overall gross affordable need of 1,390 and after taking into account affordable lettings and newbuild the net shortfall is 113 each year. Planning practice guidance is clear that only a proportion of need is expected to be delivered through the planning process.

Tenure mix and First Homes

- 5.4 Analysis of house prices and local incomes indicates that across the borough First Homes at a 30% discount to median price would be affordable to households on median income. Further analysis on First Homes is presented at Appendix C, with definitions provided at Appendix A.
- 5.5 As set out in planning practice guidance, First Homes are the government's preferred discounted market tenure and should account for at least 25% of all affordable housing units delivered by developers.

Dwelling type and mix

- 5.6 Dwelling mix analysis is underpinned by a demographic scenario model which takes into account projected household change to 2038 using 2018-based ONS household projections. To support flexibility in delivery, dwelling type and mix by tenure is presented as a broad range.
- 5.7 Further detail of the modelling along with analysis of dwelling mix by settlement/parish is presented in Tables D6 to D8 in Technical Appendix D. On the basis of modelling carried out, Table 5.1 sets out the overall annual dwelling type/size recommendation by different tenures.

Table 5.1 Overall annual dwelling type/size and tenure mix recommendations				
Dwelling type/size	Tenure			Total
	Market	Affordable/ Social Rented	Affordable home ownership including First Homes	
Overall % split>>				
1-bedroom house	0-2%	0-2%	0-2%	0-2%
2-bedroom house	10-15%	10-15%	15-20%	10-15%
3-bedroom house	30-35%	10-15%	50-55%	30-35%
4 or more-bedroom house	30-35%	6-8%	10-15%	20-25%
1-bedroom flat	0-2%	2-3%	0-2%	0-2%
2 or more -bedroom flat	2-3%	3-6%	5-7%	3-4%
1-bedroom bungalow/level-access	1-3%	30-35%	0-2%	7-9%
2-bedroom bungalow/level-access	10-15%	20-25%	8-10%	10-15%
3 or more-bedroom bungalow/level-access	10-15%	7-9%	3-5%	8-10%
Dwelling type	Market	Affordable/ Social Rented	Affordable home ownership	Total
House	70-75%	30-35%	65-70%	65-70%
Flat	2-4%	5-10%	15-20%	3-4%
Bungalow/level-access	20-25%	60-65%	10-15%	25-30%
Number of bedrooms	Market	Affordable/ Social Rented	Affordable home ownership	Total
1	2-4%	35-40%	2-4%	8-10%
2	20-25%	35-40%	30-35%	25-30%
3	40-45%	20-25%	55-60%	40-45%
4	30-35%	5-10%	10-15%	20-25%

Conclusions

- 5.8 The Central Lancashire Housing Needs Study has established an annual need for 428 dwellings across Chorley Borough over the plan period 2023 to 2038.
- 5.9 The HDNA has established future household change and the implications this has for dwelling type, size and tenure mix. This helps the council and its partners make informed decisions on the range and size of dwellings to be built to meet need over the period to 2038.
- 5.10 Given the level of net affordable need (113 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, although it must be recognised that new affordable supply alone is unlikely to deliver 113 new homes or more every year because of the number of constraints.

6. Conclusion: policy and strategic issues

- 6.1 This document has been prepared to equip the Council and their partners with robust, defensible and transparent information to help inform strategic decision-making and the formulation of appropriate housing and planning policies. The work also takes account of existing and emerging government policy and guidance.
- 6.2 The Chorley Borough HNDA 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 HNDA identifies the size, type and tenure of housing required by considering current market demand relative to supply; and also identifies a continued affordable housing imbalance across 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 Central Lancashire Housing Needs Assessment has identified an annual need for 428 dwellings across Chorley Borough over the plan period 2023 to 2038.

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 7.1 and taken into account when determining future applications.
- 6.6 Regarding affordable need, there is an annual net shortfall of 113 dwellings. However, delivery of affordable housing is subject to economic viability and the Council does not need to plan to meet this number in full. The current affordable housing target is set out in the Council's Affordable Housing Supplementary Planning Document (SPD):
- 30% on market housing schemes in urban areas;
 - 35% in rural areas on site in or adjoining villages which have or will have a suitable range of services; and
 - 100% on any rural exception sites, including those in the Green Belt.

Table 7.1 Summary of overall dwelling mix				
Dwelling type/size	Market	Affordable Rented	Affordable home ownership	Overall range
1-bedroom house	0-2%	0-2%	0-2%	0-2%
2-bedroom house	10-15%	10-15%	15-20%	10-15%
3-bedroom house	30-35%	10-15%	50-55%	30-35%
4 or more-bedroom house	30-35%	6-8%	10-15%	20-25%
1-bedroom flat	0-2%	2-3%	0-2%	0-2%
2 or more -bedroom flat	2-3%	3-6%	5-7%	3-4%
1-bedroom bungalow/level-access	1-3%	30-35%	0-2%	7-9%
2-bedroom bungalow/level-access	10-15%	20-25%	8-10%	10-15%
3 or more-bedroom bungalow/level-access	10-15%	7-9%	3-5%	8-10%
Dwelling type	Market	Affordable Rented	Affordable home ownership	Overall range
House	70-75%	30-35%	65-70%	65-70%
Flat	2-4%	5-10%	15-20%	3-4%
Bungalow/level-access	20-25%	60-65%	10-15%	25-30%
Number of bedrooms	Market	Affordable Rented	Affordable home ownership	Overall range
1	2-4%	35-40%	2-4%	8-10%
2	20-25%	35-40%	30-35%	25-30%
3	40-45%	20-25%	55-60%	40-45%
4	30-35%	5-10%	10-15%	20-25%

- 6.7 By considering First Homes, the overall tenure split is 39% social rented, 20% affordable rented, 16% affordable home ownership and 25% First Homes.
- 6.8 However, given there is a need to prioritise social/affordable supply, it is recommended that the overall tenure split for policy making purposes is 70% rented and 30% affordable home ownership including First Homes.

Meeting the needs of older people and those with disabilities

- 6.9 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.
- 6.10 Currently there are around 1,443 units of specialist older person accommodation comprising 595 units of residential care (C2 use class) dwellings and 848 units of specialist older person dwellings (C3 use class) such as sheltered and Extra Care. Analysis of demographic change would suggest a need for an additional 771 units comprising 318 residential (C2) units and 453 older person (C3) dwelling units by 2038. The C3 units should

be included in the overall housing figure. Delivery of C2 units would be in addition to this figure.

- 6.11 A key conclusion is that there needs to be a broader housing offer for older people across Chorley Borough and this HNDA has provided evidence of scale and range of dwellings needed.
- 6.12 A range of information has been assembled from various sources which helps to scope out the likely level of disability across Chorley Borough's population. The strategic need for different types of accommodation has been evidenced using available information including the Lancashire County Council Market Position Statement.
- 6.13 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 6% of new dwellings are built to M4(3) wheelchair accessible and adaptable standard and all remaining new dwellings are built to M4(2) accessible and adaptable standard to take account of the ageing demographics of Chorley Borough.
- 6.14 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.
- 6.15 It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

Final comments

- 6.16 The evidence presented in this HDNA suggests that there are three main policy areas that require particular attention from both a planning policy and social policy perspective:
 - the challenge of enabling the quantity and mix of housing that needs to be delivered, including an appropriate level of affordable housing;
 - the challenge of ensuring that the housing and support needs of older people are met going forward; and
 - the challenge of ensuring that the needs of people with disabilities is appropriately addressed.

Technical Appendix A: Research methodology

Overall approach

A.1 A multi-method approach was adopted in order to prepare a robust and credible housing needs assessment for Chorley Borough:

- A comprehensive household survey which achieved 2,748 responses, from 25,110 households, representing a response rate of 11% and a sample error of +/- 1.8%
- a survey of key stakeholders including representatives from the council, neighbouring local authorities, housing associations, specialist housing providers, estate agents, adult social care and developers;
- interviews with estate and letting agents operating within the borough;
- a review of relevant secondary data including the 2011 Census, house price trends, CORE lettings data and DLUHC Statistics.

Technical Appendix B: Affordable housing definitions

Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2021 (Annex 2):

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

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

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.
- First Homes are the government's preferred discounted market tenure and should account for at least 25% of all affordable housing units delivered by developers.

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 principle 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	54	Number of households identified as homeless 2019/20	DLUHC Live tables
A2 Priority need / temporary accommodation	780	Households identified as threatened with homelessness in 2019/20 plus households living in temporary accommodation (based on quarterly average) in 2019/20	DLUHC Live tables
A3 Overcrowded	946	2011 Census data households	2011 Census LC4108EW
	388		2021 household survey
A4 Concealed household	339	Census definition refers to couples and lone parents living within another family unit.	2011 Census LC1110EW
	1,294		2021 household survey
A5 Existing affordable tenants in need	610		2021 household survey
A6 Other tenures in need	2,691		2021 household survey
A7 Sum of households in A3 to A6 with one or more needs	4,983	Sum of A3 to A6 BOLD figures	
A8 Total in A7 adjusted to remove any double counting	4,677	This is the total number of households with one or more needs	
A9. All households in need (A1+A2+A8)	5,511	Represents 10.6% 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 2011 Census.

A4. Concealed households

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

Note that the combined need from A3 and A4 is 1,285 using the 2011 Census and 1,682 using 2021 household survey evidence.

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 settlement/parish-level lower quartile prices and rents.

Table C2 Lower quartile house prices and rents by settlement/parish		
Settlement/parish	Lower Quartile Price 2020	Lower Quartile private rent 2020
Abbey Village	£197,500	No rentals
Adlington	£132,000	£458
Anderton Parish	£125,000	£563
Bretherton	£182,250	£722
Brindle	£296,000	No rentals
Brinscall/Withnell	£155,000	£605
Buckshaw Village	£124,999	£550
Charnock Richard	£176,500	£650
Chorley	£95,000	£494
Clayton Brook/Clayton Green	£124,329	£498
Clayton-le-Woods	£137,500	£637
Coppull	£106,500	£481
Croston	£180,000	£637
Eccleston	£187,250	£531
Euxton	£135,000	£637
Gib Lane	No sales	No rentals
Gregson Lane	£126,500	£524
Heapey Parish	£324,988	No rentals
Heath Charnock Parish	£166,000	£394
Heskin Parish	£160,000	£693
Higher Wheelton	£206,250	No rentals
Hoghton	£226,250	£580
Mawdesley	£283,250	£750
Rivington Parish	No sales	£849
Ulnes Walton Parish	£165,250	No rentals
Wheelton	£176,250	£524
Whittle-le-Woods	£147,875	£605
Chorley Borough	£197,500	£524

Source: Data produced by Land Registry © Crown copyright 2020, Zoopla 2020

- 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 2020 household survey data.
- C.15 The analysis also considers 1,265 households on the housing register in addition to the needs evidenced in the household survey
- C.16 Analysis concludes that **4,755** households across Chorley Borough are in housing need and cannot afford to buy or rent at lower quartile market prices.

Table C3 Affordability of open market housing for households in need			
Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	834	100%	834
Sum of households in A3 to A6 with one or more needs	4,678	56.8%	2,656
Total cannot afford to buy or rent			3,490
Households on housing register who cannot afford to buy or rent			1,265
Total			4,755

Step B: Future households in need

- C.17 **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.18 The most useful data sources for assessing the level of new household formation are:
- DLUHC/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.19 Based on the requirements of PPG, the gross annual formation rate used in analysis is 775. 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 2021-2031			
	Annual household formation	Notes	Source
A. DLUHC 2014-based household projections	484	4,835 NET increase between 2021 and 2031	DLUHC 2014-based household projections
B. ONS 2018-based household projections	541	5,414 NET increase between 2021 and 2031	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2021-2031 (2014-based projections)	773	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 2021-2031 (2018-based projections)	776	Gross household formation rate of 1.439%	English Housing Survey 3 year average 2017/18 to 2019/20
E. Blended rate of gross household formation (C, D)	775		

New households likely to be in affordable housing need

- C.20 Analysis of the incomes of households who have formed in the past 5 years using the 2021 household survey concludes that 35.2% could not afford buying or renting lower quartile (entry level) properties. Based on a gross formation rate of **775**, 273 households are estimated to be in affordable housing need.

Existing households expected to fall into need

- C.21 The 2021 household survey identifies 833 households who have fallen into need in the past 5 years and require affordable housing or 166 each year.

Total newly arising affordable housing need (gross per year)

- C.22 Total newly arising need is therefore 439 each year as summarised in Table C5.

Table C5 Total newly-arising affordable housing need		
A. Number of newly-forming households		775
B. Proportion unable to afford market housing	35.2%	273
C. Existing households falling into need		166
Total newly arising affordable need (B+C)		439

Step C: Affordable housing supply

C.23 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 3-year period	Annual average of 579 general needs affordable dwellings have been let 2017/18 to 2019/20. Evidence from local RP lettings data indicates a much higher level of turnover of 1,155 each year
Suitable surplus stock (vacant properties)	DLUHC vacant dwelling statistics	69 vacant affordable (council and housing association excluding not available for letting) dwellings reported as vacant in 2020 or 1.1% of total affordable stock. This is below the transactional rate of around 2% to allow movement in stock so no suitable surplus stock available
The committed supply of new net affordable homes at the point of assessment (number and size)	Council data	Total of 549 pipeline affordable dwellings. Assume all built over 5 years. Annual of 110 used in supply calculation as proxy for committed supply
Supply of affordable home ownership through <u>resale</u>	English Housing Survey Table FA4131	EHS indicates 5.9% of owner occupiers with a mortgage moved to their accommodation in the past year. This is used as a basis for estimating the number of resales of affordable home ownership products at 5% each year. Based on 241 dwellings there are an estimated 12 resales each year
Units taken out of management	Local authority data	None identified
Total annual supply	Calculation	1,155 lettings + 0 vacant + 110 newbuild +12 AHO resales – 0 units taken out of management = 1,277 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.24 Overall, the model assumes a total annual affordable housing stock supply of **1,277** dwellings.

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

C.25 Table C7 summarises the total annual need for affordable housing across Chorley Borough which establishes a gross annual need of 1,390 and after taking into account supply, a net need of 113 affordable dwellings each year assuming a clearance of gross unmet need over 5 years. Table C8 presents the data for individual settlements/parishes.

	Factor	Number	Data source/assumption
A1	Current gross unmet need (before affordability test)	5,511	Table C1 row A9
A2	Current gross unmet need (after affordability test)	3,490 1,265 = 4,755	Table C3 Housing register – assumes all of this need should be met
A3	Annualised need	951	Assume unmet need is cleared over a 5-year period
B	Newly-arising annual need	439	Table C5
TGN	Total gross need	1,390	A3+B
C	Affordable annual housing supply	1,277	Table C6
	Total annual net need	113	TGN – C

Notes:

Table subject to rounding errors

Table C8 Gross and net annual affordable need by settlement/parish							
Factor	A1	A2	A3	B	TGN	C	
	Current gross unmet need (before affordability test)	Current gross unmet need (after affordability test)	Annualised need	Newly-arising annual need	Total gross need	Affordable annual housing supply	Total annual net need
Number	5511	4755	951	439	1390	1277	113
Settlement/parish	Table C1 row A9	Table C3	5 year clearance	Table C5	A3+B	Table C6	Total gross need - C
Abbey Village	12	18	4	4	7	1	6
Adlington	287	228	46	29	75	68	8
Anderton Parish	74	67	13	3	16	1	16
Bretherton	21	5	1	2	2	3	0
Brindle	13	13	3	1	4	0	4
Brinscall/Withnell	103	83	17	7	24	15	8
Buckshaw Village	252	264	53	30	83	12	71
Charnock Richard	74	57	11	4	16	52	-36
Chorley	2165	2272	454	170	624	635	-11
Clayton Brook/Clayton Green	595	436	87	71	158	135	23
Clayton-le-Woods	206	144	29	16	45	42	3
Coppull	404	365	73	19	92	104	-12
Croston	176	95	19	7	26	20	6
Eccleston	131	102	20	11	31	60	-29
Euxton	257	233	47	29	76	68	8
Gib Lane	0	0	0	0	0	0	0
Gregson Lane	91	12	2	1	3	0	3
Heapey Parish	30	10	2	1	3	2	1
Heath Charnock Parish	205	95	19	5	24	5	18
Heskin Parish	33	8	2	2	4	12	-8
Higher Wheelton	8	2	0	1	1	0	1
Hoghton	73	24	5	2	7	0	6
Mawdesley	98	60	12	4	16	3	13
Rivington Parish	1	1	0	0	0	0	0
Ulnes Walton Parish	15	16	3	5	9	1	8
Wheelton	61	31	6	3	9	1	8
Whittle-le-Woods	125	112	22	12	35	36	-1
Total	5,512	4,755	951	439	1,390	1,277	113

C.26 According to DLUHC statistics, there are 850 households on the housing register for Chorley Borough. Table C9 summaries the number of bedrooms needed.

Table C9 Affordable need based on the housing register					
Location	Number of bedrooms needed				
	1	2	3	4 or more	Base
Chorley Borough	57.6	30.4	9.8	2.2	850

Source: DLUHC Local Authority Housing Statistics 2019/20

Comparison of current housing stock and current/future needs

C.27 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 and shows there is a particular shortfall of 4 or more bedroom affordable dwellings.

Table C10 Comparison between current supply and annual gross need			
Number of bedrooms	Current supply %	Annual gross need %	Variance %
1-bedroom	32.8	35.4	-2.6
2-bedroom	35.5	35.4	0.1
3-bedroom	29.7	22.5	7.2
4 or more-bedroom	1.9	6.7	-4.8
Total	100.0	100.0	

Source: 2020 SDR; 2021 household survey

First Homes

- C.28 First Homes are described at Appendix A.
- C.29 Table C11 considers the price of First Homes using on different discounts based on median prices across the borough.
- C.30 Table C11 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. For Chorley Borough, a discount of 30% would provide properties that are affordable to households on median incomes. This assumes that the First Home prices is a discount to the overall median price in the borough. For some wards, a higher discount of at least 40% would be needed for properties to be affordable.

C11 First Home prices by borough and ward

Tenure option	Price (2020)				2021 Wards										
	Chorley	Adlington & Anderton	Buckshaw & Whittle	Chorley East	Chorley North & Astley	Chorley North East	Chorley North West	Chorley South East & Heath Charnock	Chorley South West	Clayton East, Brindle & Hoghton	Clayton West & Cuerden	Coppull	Croston, Mawdlesley & Euxton South	Eccleston, Heskin & Charnock Richard	Euxton
Market price (median) 2020	£167,000	£170,250	£166,500	£102,498	£132,000	£244,750	£135,000	£160,000	£140,350	£155,000	£195,000	£135,000	£270,000	£235,000	£173,000
Discount to median price															
30%	£116,900	£119,175	£116,550	£71,748	£92,400	£171,325	£94,500	£112,000	£98,245	£108,500	£136,500	£94,500	£189,000	£164,500	£121,100
40%	£100,200	£102,150	£99,900	£61,499	£79,200	£146,850	£81,000	£96,000	£84,210	£93,000	£117,000	£81,000	£162,000	£141,000	£103,800
50%	£83,500	£85,125	£83,250	£51,249	£66,000	£122,375	£67,500	£80,000	£70,175	£77,500	£97,500	£67,500	£135,000	£117,500	£86,500
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%	£30,060	£30,645	£29,970	£18,450	£23,760	£44,055	£24,300	£28,800	£25,263	£27,900	£35,100	£24,300	£48,600	£42,300	£31,140
40%	£25,766	£26,267	£25,689	£15,814	£20,366	£37,761	£20,829	£24,686	£21,654	£23,914	£30,086	£20,829	£41,657	£36,257	£26,691
50%	£21,471	£21,889	£21,407	£13,178	£16,971	£31,468	£17,357	£20,571	£18,045	£19,929	£25,071	£17,357	£34,714	£30,214	£22,243
Income required (10% deposit and 4.5x household income)															
Discount to median price															
Median															
30%	£23,380	£23,835	£23,310	£14,350	£18,480	£34,265	£18,900	£22,400	£19,649	£21,700	£27,300	£18,900	£37,800	£32,900	£24,220
40%	£20,040	£20,430	£19,980	£12,300	£15,840	£29,370	£16,200	£19,200	£16,842	£18,600	£23,400	£16,200	£32,400	£28,200	£20,760
50%	£16,700	£17,025	£16,650	£10,250	£13,200	£24,475	£13,500	£16,000	£14,035	£15,500	£19,500	£13,500	£27,000	£23,500	£17,300
Actual household income (2021 CAMEO)															
Median	£35,000	£35,000	£35,000	£15,000	£25,000	£35,000	£25,000	£35,000	£25,000	£35,000	£35,000	£25,000	£45,000	£35,000	£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%	0.9	0.9	0.9	1.2	1.0	1.3	1.0	0.8	1.0	0.8	1.0	1.0	1.1	1.2	0.9
40%	0.7	0.8	0.7	1.1	0.8	1.1	0.8	0.7	0.9	0.7	0.9	0.8	0.9	1.0	0.8
50%	0.6	0.6	0.6	0.9	0.7	0.9	0.7	0.6	0.7	0.6	0.7	0.7	0.8	0.9	0.6
Income required (10% deposit and 4.5x household income)															
Discount to median price															
30%	0.7	0.7	0.7	1.0	0.7	1.0	0.8	0.6	0.8	0.6	0.8	0.8	0.8	0.9	0.7
40%	0.6	0.6	0.6	0.8	0.6	0.8	0.6	0.5	0.7	0.5	0.7	0.6	0.7	0.8	0.6
50%	0.5	0.5	0.5	0.7	0.5	0.7	0.5	0.5	0.6	0.4	0.6	0.5	0.6	0.7	0.5

Source: Land Registry Price Paid data and CAMEO UK household income data

Tenure mix and First Homes

- C.31 Analysis needs to consider the range of affordable tenures as set out in Annex 2 of the NPPF that may be appropriate for existing households in need and newly-forming households.
- C.32 For need arising from homeless households and those in temporary accommodation, it is assumed they all require social rented accommodation. For newly-forming households and existing households in need, a split between affordable rented and affordable home ownership should be considered. However, there is insufficient household income and savings data available from the housing register to complete this analysis. Therefore, CAMEO household income data has been used to establish the proportions of households who could afford social rent, affordable rent and affordable home ownership options.
- C.33 A minimum of 25% of all affordable housing units secured through developer contributions should be First Homes (**Paragraph 013 Reference ID: 70-013-20210425**). Then, PPG says 'once a minimum of 25% of First Homes has been accounted for, social rent should be delivered in the same percentage as set out in the Local Plan. The remainder of the affordable housing tenures should be delivered in line with the proportions set out in the Local Plan policy (**Paragraph 15 reference ID: 70-015-20210524**).
- C.34 Analysis has carefully considered the range of affordable tenures that may be appropriate for existing households in need and newly-forming households. 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).

Table C12 Comparison between current supply and annual gross need		
Settlement	Affordable Rented (%)	Affordable Home Ownership (%)
Abbey Village	63.2	36.8
Adlington	71.1	28.9
Anderton	73.3	26.7
Bretherton	68.2	31.8
Brindle	82.0	18.0
Brinscall/Withnell	84.9	15.1
Buckshaw Village	73.0	27.0
Charnock Richard	86.0	14.0
Chorley	71.6	28.4
Clayton Brook / Clayton Green	67.9	32.1
Clayton-le-Woods	76.9	23.1
Coppull	77.7	22.3
Croston	70.0	30.0
Eccleston	75.6	24.4
Euxton	69.3	30.7
Gib Lane	68.2	31.8
Gregson Lane	69.1	30.9
Heapey	79.7	20.3
Heath Charnock	78.2	21.8
Heskin	67.9	32.1
Higher Wheelton	68.2	31.8
Hoghton	86.3	13.7
Mawdesley	76.9	23.1
Rivington	68.2	31.8
Ulnes Walton	61.0	39.0
Wheelton	85.2	14.8
Whittle-le-Woods	61.2	38.8
Chorley Borough TOTAL	72.4	27.6

Source: 2021 household survey

- C.35 For need arising from homeless households and those in temporary accommodation, it is assumed they all require affordable rented accommodation. For newly-forming households and existing households in need, the split is based on the proportions who would consider affordable rented and affordable home ownership options.
- C.36 Analysis would suggest an overall tenure split of 72% affordable rented and 28% affordable home ownership across Chorley Borough. In terms of the split between social and affordable rented, the incomes of existing and newly-forming households have been considered against the costs of social and affordable renting. This results in a split of 53.9% social rented and 46.1% affordable rented. However given a need to prioritise social rented housing to help meet affordable need, it is recommended that the split including First Homes is noted but the overall tenure split for policy making purposes is 70% rented and 30% affordable home ownership including First Homes.
- C.37 Table C13 sets out the steps to derive a tenure split which takes into First Homes. The final affordable tenure split for Chorley Borough is set out in Table C14.

Table C13 Detailed calculation of tenure split

Total affordable %	Overall affordable	100.0				
		Affordable tenure split				First Homes
This splits the 100% into 75% affordable tenures as stated in local plan/plan policy and 25% First Homes	Affordable/First Homes Split	75.0				25.0
	Suggested policy breakdown	Social Rent	Affordable Rent	Affordable Home Ownership	AR + AHO	
The current affordable policy is set out here. This is total split by SR, AR and AHO EXCLUDING FH		38.9	33.5	27.6	61.1	
At this point, need to recognise that SR need and FH is ringfenced		RINGFENCED				RINGFENCED
RINGFENCED % Split		38.9				25.0
This step calculates how the AR and AHO units are apportioned.			19.8	16.3	36.1	
Final affordable split is now set out		Social Rent	Affordable Rent	Affordable Home Ownership		First Homes
	Final position	38.9	19.8	16.3		25.0
And then rounded to nearest whole number	Rounded %	39	20	16		25

Table C14 Affordable tenure split for Chorley Borough

	Social Rent	Affordable rent	Affordable home ownership	First Homes
Excluding First Homes	38.9%	33.5%	27.6%	
Summary	72.4% Rented options		27.6% Affordable Home Ownership options	
Including First Homes	39%	20%	16%	25%
Summary	59% Rented options		41% Affordable Home Ownership options	

C.38 The tenure split excluding First Homes is 39% social rented, 33% affordable rented and 28% affordable home ownership (rounded to 70% rented and 30% affordable home ownership). Including First Homes the split is 39% social rented, 20% affordable rented, 16% affordable home ownership and 25% First Homes.

C.39 When determining the overall affordable tenure split, the council should be mindful of these different outcomes including and excluding First Homes. However, given there is a need to prioritise social/affordable supply, it is recommended that the overall tenure split for policy making purposes is 70% rented and 30% affordable home ownership including First Homes.

Affordable dwelling mix

C.40 The 2021 household survey has provided information on the number of bedrooms needed by households in affordable need and dwelling type aspirations and expectations. This is shown in Table C15.

Table C15 Summary of affordable dwelling need by bedroom size and dwelling type by settlement/parish

Settlement/Parish	Social/Affordable rented dwelling mix										TOTAL	Gross	Supply	Net need
	1-bedroom house	2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2-bedroom flat	3 or more-bedroom flat	1-bedroom level access	2-bedroom level access	3 or more-bedroom-level access				
Abbey Village	0.0	15.3	0.0	50.0	0.2	4.6	0.0	3.6	26.2	0.0	100.0	7	1	6
Adlington	0.0	12.2	13.8	2.9	2.3	3.7	0.7	36.2	21.1	7.1	100.0	75	68	8
Anderton	0.0	3.2	0.0	48.7	2.5	1.0	0.0	39.2	5.4	0.0	100.0	16	1	16
Bretherton	0.0	15.1	10.4	0.0	2.2	4.6	0.5	35.7	26.0	5.3	100.0	2	3	0
Brindle	0.0	10.4	2.4	0.0	3.8	3.1	0.1	61.0	17.9	1.2	100.0	4	0	4
Brinscall/Withnell	0.0	16.1	13.6	0.0	1.8	4.9	0.7	28.4	27.6	6.9	100.0	24	15	8
Buckshaw Village	0.0	10.7	28.7	3.2	1.2	3.2	1.5	18.3	18.4	14.7	100.0	83	12	71
Charnock Richard	0.0	15.9	6.1	0.0	2.5	4.8	0.3	39.9	27.4	3.1	100.0	16	52	-36
Chorley	0.0	9.8	14.5	6.9	2.4	3.0	0.8	38.4	16.9	7.4	100.0	624	635	-11
Clayton Brook / Clayton Green	0.0	14.8	18.7	6.0	1.2	4.5	1.0	19.0	25.4	9.6	100.0	158	135	23
Clayton-le-Woods	0.0	14.3	18.7	0.0	1.6	4.3	1.0	25.9	24.6	9.6	100.0	45	42	3
Coppull	0.0	13.2	6.9	5.5	2.6	4.0	0.4	41.2	22.7	3.5	100.0	92	104	-12
Croston	0.0	10.4	12.4	0.0	2.9	3.1	0.7	46.3	17.8	6.3	100.0	26	20	6
Eccleston	0.0	10.4	19.5	10.7	1.6	3.1	1.0	25.9	17.8	10.0	100.0	31	60	-29
Euxton	0.0	14.1	6.5	1.3	2.7	4.2	0.3	43.3	24.2	3.3	100.0	76	68	8
Gib Lane	0.0	16.6	32.0	0.0	0.0	5.0	1.7	0.0	28.4	16.4	100.0	0	0	0
Gregson Lane	0.0	15.1	0.0	47.0	0.4	4.6	0.0	7.0	25.9	0.0	100.0	3	0	3
Heapey	0.0	13.5	12.6	0.0	2.3	4.1	0.7	37.2	23.2	6.5	100.0	3	2	1
Heath Charnock	0.0	3.7	25.1	11.8	2.2	1.1	1.3	35.4	6.4	12.9	100.0	24	5	18
Heskin	0.0	12.4	25.8	0.0	1.3	3.7	1.4	21.0	21.3	13.2	100.0	4	12	-8
Higher Wheelton	0.0	0.0	0.0	0.0	5.9	0.0	0.0	94.1	0.0	0.0	100.0	1	0	1
Hoghton	0.0	12.3	2.9	6.5	3.1	3.7	0.2	48.9	21.1	1.5	100.0	7	0	6
Mawdesley	0.0	12.2	16.0	0.0	2.3	3.7	0.8	35.8	21.0	8.2	100.0	16	3	13
Rivington	0.0	33.1	0.0	0.0	0.0	10.0	0.0	0.0	56.9	0.0	100.0	0	0	0
Ulmes Walton	0.0	10.4	30.6	0.0	1.2	3.1	1.6	19.6	17.8	15.6	100.0	9	1	8
Wheelton	0.0	10.6	5.1	0.0	3.5	3.2	0.3	56.3	18.3	2.6	100.0	9	1	8
Whittle-le-Woods	0.0	17.1	5.8	14.8	1.4	5.2	0.3	23.0	29.4	3.0	100.0	35	36	-1
Chorley Borough	0.0	11.7	14.4	6.7	2.1	3.5	0.8	33.3	20.2	7.3	100.0	1390	1277	113

Technical Appendix D: Dwelling mix and modelling

Introduction

- D.1 This technical appendix describes the method used by arc4 to establish future dwelling type and size mix across the borough. It presents the baseline data used as a starting point for the analysis and how data are interpreted to establish a reasonable view on dwelling type and mix.

Starting points

- D.2 There are four main data sources which underpin the analysis:
- household projections;
 - dwelling stock information;
 - data identifying the relationships between households and dwellings derived from the 2021 household survey; 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 2021 to 2038.
- 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.
- D.6 The data available is summarised in Table D1. For each age group, the proportion of Household Reference Persons (HRPs) by household type living in different type/size and size of dwelling has been estimated.
- D.7 The 2021 household survey also provides data on household aspirations and what households would expect to move to. This data can also be broken down by HRP age group and household type.
- D.8 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:
- the current relationship between HRP/household type and dwelling type/size and this remains constant over the plan period (demographic baseline);
 - household aspirations by HRP/household type (aspirations); and
 - what households would expect by HRP/household type (expect).

Table D1 Age groups, household type and dwelling types used		
Age group of Household Reference Person	Household type	Dwelling type and number of bedrooms
15 to 24	One-person household	1-bedroom house
25 to 34	Household with 1 dependent child	2-bedroom house
35 to 44	Household with 2 dependent children	3-bedroom house
45 to 54	Households with 3 dependent children	4 or more-bedroom house
55 to 64	Other household with two or more adults	1-bedroom flat
65 to 74	All	2-bedroom flat
75 to 84		3 or more-bedroom flat
85+		1-bedroom bungalow
All		2-bedroom bungalow
		3 or more-bedroom bungalow
		All

Applying the data at authority level

- D.9 Applying the data at authority level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.
- D.10 Table D2 presents the baseline demographic data for Chorley Borough. The total number of households is expected to increase by around 8,158 over the period 2021-2038 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 2021-2038.

Table D2 Change in number of households by age group and household type 2021 to 2038						
2021	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	303	319	135	47	388	1,192
25-34	1,232	1,468	1,065	403	1,667	5,836
35-44	1,719	2,063	2,231	634	1,612	8,258
45-54	2,635	2,220	1,734	424	3,864	10,877
55-64	2,719	819	319	67	5,688	9,612
65-74	2,791	104	23	1	5,012	7,931
75-84	2,811	30	1	2	3,178	6,022
85+	1,197	3	2	0	678	1,881
TOTAL	15,407	7,026	5,511	1,578	22,086	51,608
2038	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	340	362	153	53	434	1,343
25-34	1,252	1,486	1,069	404	1,697	5,908
35-44	1,831	2,197	2,379	675	1,729	8,810
45-54	2,794	2,397	1,882	449	4,126	11,648
55-64	2,754	811	312	63	5,841	9,782
65-74	3,583	135	31	1	6,408	10,158
75-84	3,991	40	2	3	4,389	8,424
85+	2,292	6	6	0	1,387	3,692
TOTAL	18,838	7,435	5,833	1,649	26,011	59,766
Change 2021-2038	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	37	43	18	6	46	150
25-34	20	18	3	1	30	73
35-44	112	134	148	41	117	552
45-54	159	177	147	26	263	772
55-64	36	-8	-7	-3	153	170
65-74	792	31	7	0	1,396	2,227
75-84	1,180	11	0	1	1,211	2,403
85+	1,095	3	3	0	710	1,811
TOTAL	3,431	409	321	71	3,926	8,158

Source: ONS 2018-based household projections

Figure D1 Change in HRP age groups 2021-2038



Source: 2018-based ONS household projections

D.11 Table D3 applies household survey data on dwelling occupancy to the demographic profile in 2038. 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.

Dwelling type and size	Age group of Household Reference Person									TOTAL	%
	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+			
1-bedroom bungalow/level access	2	3	21	33	83	687	157	159	1,144	2.3	
1-bedroom flat	32	94	423	463	223	189	224	227	1,875	2.8	
1-bedroom house	29	48	81	229	83	6	51	52	580	0.9	
1-bedroom other	0	5	3	8	46	50	0	0	113	0.2	
2-bedroom bungalow/level access	80	22	15	295	331	751	426	433	2,354	3.8	
2-bedroom flat	286	488	214	209	289	405	207	211	2,309	4.6	
2-bedroom house	261	1,871	1,824	1,599	1,390	1,026	872	886	9,729	15.2	
2-bedroom other	3	12	36	38	61	87	62	63	363	0.5	
3-bedroom house	181	2,166	3,203	4,244	3,170	3,484	3,255	3306	23,009	34.6	
3 or more-bedroom bungalow/level access	222	53	57	401	385	1,015	1,177	1195	4,505	6.2	
3 or more-bedroom flat	79	12	60	229	49	21	48	49	547	1.1	
3 or more-bedroom other	10	7	10	20	25	23	30	31	156	0.3	
4 or more-bedroom house	156	1,128	2,865	3,879	3,648	2,413	1,914	1944	17,946	27.5	
Total	1,342	5,908	8,811	11,648	9,782	10,158	8,423	3692	59,764	100	
Number of bedrooms	Age group of Household Reference Person									TOTAL	%
	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+			
1	63	150	528	733	436	932	431	368	3,641	6.1	
2	631	2393	2088	2142	2070	2270	1568	1248	14,409	24.1	
3	493	2237	3330	4894	3629	4543	4510	1697	25,332	42.4	
4 or more	156	1128	2865	3879	3648	2413	1914	380	16,382	27.4	
Total	1,342	5,908	8,811	11,648	9,782	10,158	8,423	3,692	59,764	100.0	

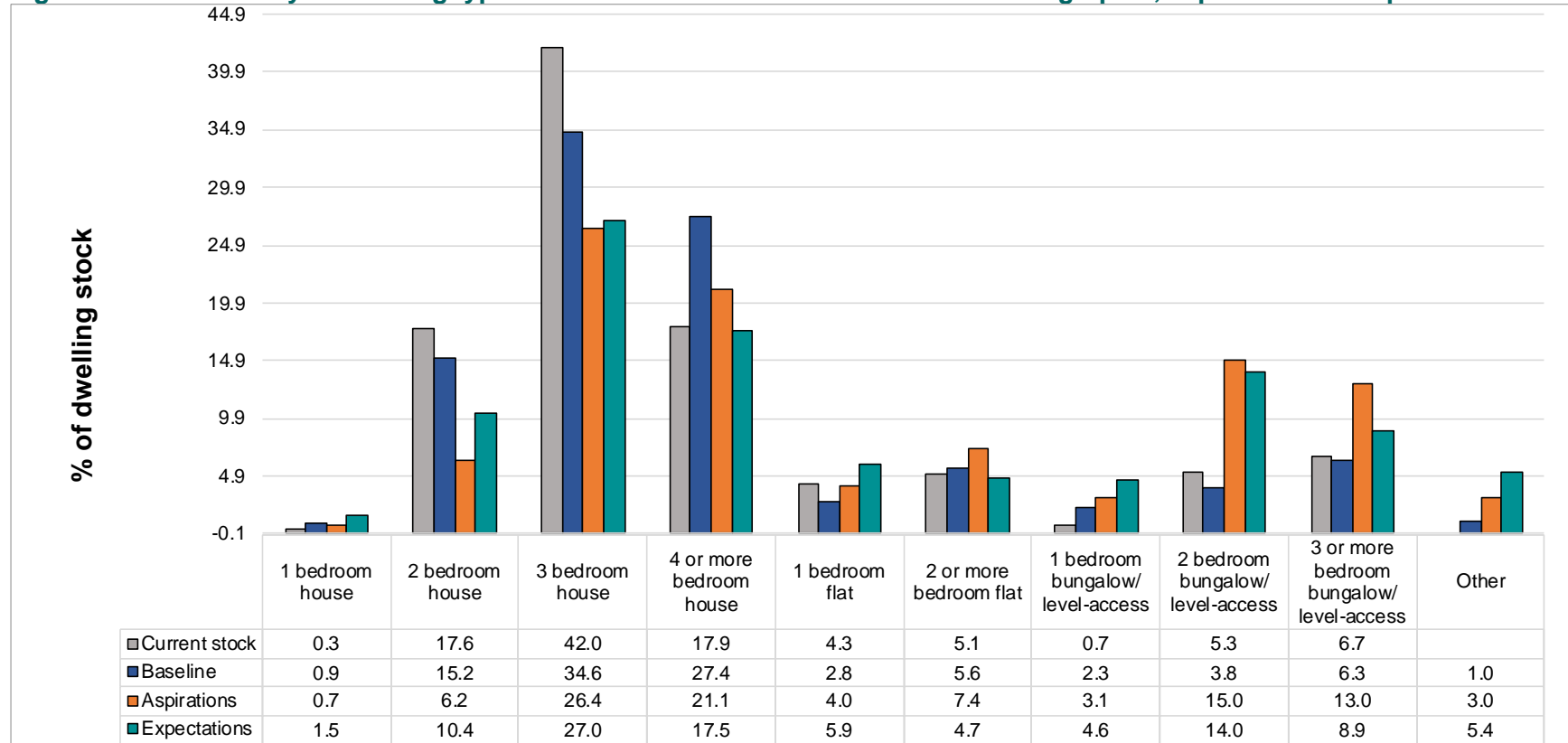
Note totals by age group may vary slightly due to rounding errors; Source: ONS 2018-based household projections and 2021 household survey

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

Table D4 Dwelling type and size outcomes under aspiration and expectation scenarios			
Dwelling type and size	Scenario		
	Demographic	Aspirations	Expectations
1 bedroom house	0.9%	0.7%	1.5%
2 bedroom house	15.2%	6.3%	10.5%
3 bedroom house	34.6%	26.5%	27.1%
4 or more bedroom house	27.4%	21.3%	17.6%
1 bedroom flat	2.8%	4.0%	5.9%
2 or more bedroom flat	5.6%	7.3%	4.7%
1 bedroom bungalow/level-access	2.3%	3.1%	4.6%
2 bedroom bungalow/level-access	3.8%	15.0%	14.0%
3 or more bedroom bungalow/level-access	6.3%	12.9%	8.9%
Other	1.0%	3.0%	5.3%
TOTAL	100.0%	100.0%	100.0%
Dwelling type	Demographic	Aspirations	Expectations
House	78.2%	54.5%	56.4%
Flat	8.4%	11.4%	10.7%
Bungalow/level access	12.4%	31.1%	27.6%
Other	1.0%	3.0%	5.4%
Total	100.0%	100.0%	100.0%
Number of bedrooms	Demographic	Aspirations	Expectations
1	6.1%	8.5%	13.6%
2	24.2%	28.2%	31.3%
3	42.3%	42.2%	37.6%
4	27.5%	21.1%	17.5%
Total	100.0%	100.0%	100.0%

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

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



Source: 2021 household survey and 2018-based household projections

Overall dwelling mix by tenure

- D.14 Table D5 summarises dwelling type/size mix based on the demographic scenario. This analysis assumes an annual need for 428 dwellings over the period 2023 to 2038, a minimum 30% affordable housing targets in urban areas and 35% in rural areas and an affordable tenure split of around 59% rented and 41% affordable home ownership. The analysis factors in the dwelling type/size analysis carried out as part of the affordable housing needs calculation and also 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
1-bedroom house	0-2%	0-2%	0-2%	0-2%
2-bedroom house	10-15%	10-15%	15-20%	10-15%
3-bedroom house	30-35%	10-15%	50-55%	30-35%
4 or more-bedroom house	30-35%	6-8%	10-15%	20-25%
1-bedroom flat	0-2%	2-3%	0-2%	0-2%
2 or more -bedroom flat	2-3%	3-6%	5-7%	3-4%
1-bedroom bungalow/level-access	1-3%	30-35%	0-2%	7-9%
2-bedroom bungalow/level-access	10-15%	20-25%	8-10%	10-15%
3 or more-bedroom bungalow/level-access	10-15%	7-9%	3-5%	8-10%
Dwelling type	Market	Affordable Rented	Affordable home ownership	Overall range
House	70-75%	30-35%	65-70%	65-70%
Flat	2-4%	5-10%	15-20%	3-4%
Bungalow/level-access	20-25%	60-65%	10-15%	25-30%
Number of bedrooms	Market	Affordable Rented	Affordable home ownership	Overall range
1	2-4%	35-40%	2-4%	8-10%
2	20-25%	35-40%	30-35%	25-30%
3	40-45%	20-25%	55-60%	40-45%
4	30-35%	5-10%	10-15%	20-25%

Overall dwelling mix by settlement/parish

- D.16 Further analysis considers the range of dwellings by settlement/parish and tenure. This is based on the need for affordable/social rented dwellings, the need for affordable home ownership and open market need. This takes account of the dwelling type aspirations and expectations of households and the number of bedrooms needed.
- D.17 Table D6 summaries affordable (social/affordable) rented need. Table D7 summarises affordable (affordable home ownership) need and Table D8 market

need. It is important that both planners and developers maintain a flexible approach to what is built within Chorley Borough and recognise that in some areas development may be restricted to particular types of dwelling, but this analysis helps determine the relative priorities of development in particular settlements/parishes.

Table D6 Affordable (social/rented) need by settlement/parish

Settlement/Parish	Affordable home ownership dwelling mix									
	1-bedroom house	2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2-bedroom flat	3 or more-bedroom flat	1-bedroom level-access/ other	2-bedroom level-access/ other	3 or more bedroom-level-access/ other
Abbey Village	0-2%	15-20%	0-2%	50-55%	0-2%	4-5%	0-2%	3-4%	25-30%	0-2%
Adlington	0-2%	10-15%	10-15%	2-4%	2-4%	2-4%	0-2%	35-40%	20-25%	7-9%
Anderton	0-2%	3-4%	0-2%	45-50%	2-4%	0-2%	0-2%	35-40%	5-7%	0-2%
Bretherton	0-2%	15-20%	10-15%	0-2%	2-3%	4-5%	0-2%	35-40%	25-30%	5-7%
Brindle	0-2%	10-15%	2-3%	0-2%	3-4%	3-4%	0-2%	60-65%	15-30%	1-2%
Brinscall/Withnell	0-2%	15-20%	10-15%	0-2%	2-3%	4-5%	0-2%	25-30%	25-30%	6-8%
Buckshaw Village	0-2%	8-10%	15-20%	50-55%	0-2%	0-2%	0-2%	0-2%	15-20%	0-2%
Charnock Richard	0-2%	10-15%	25-30%	3-4%	1-2%	3-4%	0-2%	15-20%	15-20%	10-15%
Chorley	0-2%	8-10%	10-15%	6-8%	2-3%	3-4%	0-2%	35-40%	15-20%	7-9%
Clayton Brook / Clayton Green	0-2%	10-15%	15-20%	6-8%	1-3%	4-5%	0-2%	15-20%	25-30%	8-10%
Clayton-le-Woods	0-2%	10-15%	15-20%	0-2%	1-3%	4-5%	0-2%	25-30%	20-25%	8-10%
Coppull	0-2%	10-15%	7-9%	5-7%	2-3%	4-5%	0-2%	40-45%	20-25%	3-4%
Croston	0-2%	10-15%	10-15%	0-2%	2-3%	3-4%	0-2%	45-50%	15-20%	6-8%
Eccleston	0-2%	10-15%	15-20%	10-15%	1-2%	3-4%	0-2%	25-30%	15-20%	6-8%
Euxton	0-2%	10-15%	6-8%	1-2%	2-3%	4-5%	0-2%	40-45%	20-24%	3-4%
Gib Lane	0-2%	15-20%	30-35%	0-2%	0-2%	5-6%	0-2%	0-2%	25-30%	15-20%
Gregson Lane	0-2%	15-20%	0-2%	45-50%	0-2%	4-5%	0-2%	7-9%	25-30%	0-2%
Heapey	0-2%	10-15%	10-15%	0-2%	2-3%	4-5%	0-2%	35-40%	20-25%	6-7%
Heath Charnock	0-2%	3-4%	25-30%	10-15%	2-3%	1-2%	0-2%	35-40%	6-8%	10-15%
Heskin	0-2%	10-15%	25-30%	0-2%	1-2%	3-4%	0-2%	20-25%	20-25%	10-15%
Higher Wheelton	0-2%	0-2%	0-2%	0-2%	5-7%	0-2%	0-2%	90-95%	0-2%	0-2%
Hoghton	0-2%	10-15%	2-3%	6-8%	3-4%	3-4%	0-2%	45-50%	20-25%	1-2%
Mawdesley	0-2%	10-15%	15-20%	0-2%	2-3%	3-4%	0-2%	35-40%	20-25%	8-10%
Rivington	0-2%	30-35%	0-2%	0-2%	0-2%	10-15%	0-2%	0-2%	55-60%	0-2%
Ulmes Walton	0-2%	0-2%	30-35%	0-2%	1-2%	3-4%	0-2%	15-20%	15-20%	15-20%
Wheelton	0-2%	15-20%	5-7%	10-15%	1-2%	5-7%	0-2%	20-25%	25-30%	3-4%
Whittle-le-Woods	0-2%	15-20%	5-7%	10-15%	1-2%	5-7%	0-2%	20-25%	25-30%	3-4%
TOTAL	0-2%	10-15%	10-15%	5-10%	2-3%	3-4%	0-2%	30-35%	20-25%	7-9%

Source: 2021 household survey

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

Settlement/Parish	Affordable home ownership dwelling mix									
	1-bedroom house	2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2-bedroom flat	3 or more-bedroom flat	1-bedroom level-access/ other	2-bedroom level-access/ other	3 or more bedroom-level-access/ other
Abbey Village	0-2%	33-35%	60-65%	5-7%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Adlington	0-2%	7-9%	45-50%	10-15%	0-2%	20-25%	0-2%	0-2%	10-15%	3-5%
Anderton	0-2%	0-2%	40-45%	55-60%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Bretherton										
Brindle										
Brinscall/Withnell	0-2%	15-20%	80-85%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Buckshaw Village	0-2%	8-10%	15-20%	50-55%	0-2%	0-2%	0-2%	0-2%	15-20%	0-2%
Charnock Richard										
Chorley	0-2%	11-15%	60-65%	5-7%	0-2%	7-9%	0-2%	2-3%	10-15%	0-2%
Clayton Brook / Clayton Green	0-2%	20-25%	60-65%	0-2%	0-2%	1-3%	0-2%	0-2%	2-4%	10-15%
Clayton-le-Woods	0-2%	35-40%	40-45%	15-20%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Coppull	7-9%	7-9%	35-40%	30-35%	0-2%	0-2%	0-2%	0-2%	10-15%	0-2%
Croston	0-2%	5-7%	45-50%	15-20%	0-2%	0-2%	0-2%	0-2%	30-35%	0-2%
Eccleston	0-2%	60-65%	0-2%	0-2%	0-2%	0-2%	35-40%	0-2%	0-2%	0-2%
Euxton	0-2%	0-2%	30-35%	25-25%	0-2%	0-2%	0-2%	0-2%	10-15%	35-40%
Gib Lane										
Gregson Lane	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Heapey	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	45-50%	45-50%
Heath Charnock	0-2%	0-2%	90-95%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Heskin	0-2%	0-2%	0-2%	0-2%	0-2%	90-95%	0-2%	0-2%	0-2%	0-2%
Higher Wheelton										
Hoghton										
Mawdesley	0-2%	60-65%	15-20%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	15-20%
Rivington										
Ulnes Walton	0-2%	0-2%	90-95%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Wheelton	0-2%	45-50%	45-50%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Whittle-le-Woods	0-2%	0-2%	0-2%	0-2%	0-2%	65-70%	0-2%	0-2%	30-35%	0-2%
TOTAL	0-2%	15-20%	50-55%	10-15%	0-2%	5-7%	0-2%	0-2%	8-10%	3-5%

Source: 2021 household survey

Too few responses - for these areas the TOTAL figure is recommended to be used

Table D8 Market mix by settlement/parish

Settlement/Parish	Market dwelling mix									
	1-bedroom house	2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2-bedroom flat	3 or more-bedroom flat	1-bedroom level-access/ other	2-bedroom level-access/ other	3 or more bedroom-level-access/ other
Abbey Village	0-2%	25-30%	55-60%	15-20%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Adlington	0-2%	4-6%	25-30%	40-45%	0-2%	3-5%	0-2%	0-2%	10-15%	10-15%
Anderton	0-2%	0-2%	35-40%	25-30%	0-2%	10-15%	0-2%	0-2%	0-2%	20-25%
Bretherton	0-2%	0-2%	35-40%	35-40%	0-2%	0-2%	0-2%	0-2%	0-2%	20-25%
Brindle	0-2%	25-30%	0-2%	35-40%	0-2%	0-2%	0-2%	0-2%	10-15%	25-30%
Brinscall/Withnell	0-2%	10-15%	35-40%	35-40%	0-2%	7-9%	0-2%	0-2%	5-10%	3-4%
Buckshaw Village	0-2%	10-15%	15-20%	50-55%	0-2%	0-2%	0-2%	1-2%	5-7%	3-4%
Charnock Richard	2-4%	2-4%	10-15%	10-15%	0-2%	0-2%	0-2%	5-7%	40-45%	25-30%
Chorley	0-2%	8-10%	35-40%	30-35%	0-2%	0-2%	0-2%	1-2%	10-15%	5-7%
Clayton Brook / Clayton Green	0-2%	30-35%	15-20%	20-25%	0-2%	4-5%	0-2%	0-2%	5-7%	20-25%
Clayton-le-Woods	0-2%	15-20%	25-30%	25-30%	0-2%	3-5%	0-2%	0-2%	5-7%	15-20%
Coppull	2-4%	2-4%	40-45%	20-25%	0-2%	0-2%	3-5%	10-15%	10-15%	3-4%
Croston	0-2%	8-10%	20-25%	35-40%	0-2%	5-7%	0-2%	0-2%	10-15%	10-15%
Eccleston	0-2%	8-10%	30-35%	25-30%	0-2%	0-2%	3-5%	0-2%	5-7%	15-20%
Euxton	0-2%	8-10%	15-20%	35-40%	1-3%	3-5%	0-2%	0-2%	10-15%	15-20%
Gib Lane										
Gregson Lane										
Heapey	0-2%	0-2%	65-70%	0-2%	0-2%	0-2%	0-2%	0-2%	15-20%	15-20%
Heath Charnock	0-2%	8-10%	40-45%	20-25%	0-2%	3-5%	0-2%	0-2%	0-2%	25-30%
Heskin	0-2%	0-2%	65-70%	0-2%	0-2%	30-35%	0-2%	0-2%	0-2%	0-2%
Higher Wheelton	0-2%	0-2%	15-20%	15-20%	0-2%	0-2%	0-2%	0-2%	60-65%	0-2%
Hoghton	0-2%	3.1	40-45%	0-2%	0-2%	0-2%	0-2%	0-2%	45-50%	7-9%
Mawdesley	0-2%	15-20%	30-35%	10-15%	3-5%	8-10%	0-2%	0-2%	7-9%	15-20%
Rivington										
Ulmes Walton	0-2%	0-2%	75-80%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%	20-25%
Wheelton	0-2%	30-35%	35-40%	15-20%	0-2%	3-5%	0-2%	0-2%	2-3%	8-10%
Whittle-le-Woods	0-2%	0-2%	30-35%	50-55%	0-2%	0-2%	0-2%	0-2%	5-7%	10-15%
Total	0-2%	10-15%	30-35%	30-35%	0-2%	2-3%	0-2%	1-3%	10-15%	10-15%

Source: 2021 household survey

Too few responses - for these areas the TOTAL figure is recommended to be used

Technical Appendix E: Stakeholder consultation responses and agent review

General stakeholder responses summary

D.18 Stakeholders were invited to participate in a general questionnaire survey aimed at identifying a range of information, including establishing the key perceived housing market issues in Chorley Borough. Stakeholders were asked to respond to any of the questions within the survey that they felt related to their area of knowledge or experience and certain sections of the survey related to certain stakeholder groups. A total of twelve separate responses to the stakeholder consultation were obtained. Respondents were asked to answer only the questions that they felt were relevant to their knowledge and experience. This is a qualitative summary of the views expressed by stakeholders responding to the online survey and is split into the different stakeholder groups.

Registered Providers

D.19 Registered Providers were asked whether there were any shortages in supply in Chorley Borough, the following comments were received:

- Bungalows
- 1 bed flats
- 2, 3 and 4 bed houses
- Ground floor adapted accommodation 1, 2 and 3 beds

D.20 Registered Providers were asked what could be done to improve the housing market in Chorley Borough, the following comments were received:

- Flexible approach to the delivery of affordable housing and prioritising affordable housing over other contributions and CIL where viability is an issue.
- Requiring developers and house builders to partner with a Registered Provider so that the Registered Provider can influence the type of affordable housing that comes forward rather than what is most cost effective to provide.
- More information and support provided to applicants regarding the private rented sector.

D.21 The survey asked Registered Providers what should be considered when setting future housing standards, the following were received:

- Housing standards become dated almost instantaneously. Flexibility allows developers and house builders to respond to market demand. House builders only want to build what is in and similarly RPs only want affordable housing which they know there is demand for.
- Lifetime homes standard.
- More off road parking.

- D.22 Registered Providers were asked what the main concerns were regarding existing and future affordable and specialist housing and whether there is enough, too much, is it of the right size, of a good quality and in the right place. The following comments were received:
- No one is building social rented houses.
 - Limited availability of affordable bungalows.
 - Unfortunately there has been an above average level of ASB at new build developments recently so the Registered Provider would like to work with the Council in agreeing more Local Lettings Plans for new developments, particularly the larger sites.
 - Sites where there is a balanced mix of flats and houses.
- D.23 Registered Providers were asked whether there is any demand for affordable housing products, such as shared ownership and discounted for sale. All Registered Providers stated that the demand for shared ownership is strong and that this will continue. However demand needs to be balanced against affordability considerations i.e. there may be demand for 4 bed shared ownership properties but are these actually affordable for people.
- D.24 The survey asked what needs to happen to improve the provision of affordable housing for rent and sale in Chorley Borough. Registered Providers confirmed that there needs to be more flexibility in the application of existing standards regarding the tenure of affordable housing.
- D.25 Registered Providers were asked whether they have any significant housing developments proposed in Chorley Borough, the following schemes were mentioned:
- Trafford Housing Trust - Land at Euxton Lane adjacent to Strawberry Fields, Chorley (122 units).
 - Jigsaw - Eaves Green in Chorley (13 units social rent).

Developers and housebuilders

- D.26 The survey asked developers and housebuilders to confirm what the gaps in supply were apparent in Chorley. The following comments were received:
- New developments with a mix of affordable and open market housing consisting of 2 and 3 beds.
 - The current annual housing requirement of 417 dwellings per year has been exceeded in every monitoring year since the adoption of the Core Strategy. This clearly indicates that there is sustained high demand for both market and affordable housing in Chorley Borough.
- D.27 The survey asked developers and housebuilders to confirm what the type and size of housing is in the greatest demand in Chorley. All stakeholders advised that the main shortage is of 2 and 3 bed houses and apartments.
- D.28 Developers and housebuilders were asked what the main challenges were facing the delivery of new homes in Chorley Borough. The comments received are detailed below:

- Land cost and availability.
 - The combination of an out-of-date Local Plan and the lack of progress to date in formulating a Local Plan review, in conjunction with an inconsistent approach to policies is necessitating the use of the costly and time-consuming appeal led process to progress residential applications.
 - The council should ensure the Local Plan review is being progressed expeditiously and is paying due attention to the changes being proposed as part of the wider planning reforms announced by government. An up-to-date local plan will give confidence to both developers and the council alike.
- D.29 Developers and housebuilders were asked what could be done to improve the housing market in Chorley Borough, the following were suggested:
- To deliver sufficient choice across the housing market, the widest possible range of sites, by size and market location need to be offered by the council so that housebuilders have access to suitable land to offer the widest possible range of products.
 - Flexible approach and support toward greenfield planning applications and planning process.
 - Increasing the supply and pace of delivery of new homes will help to match supply with demand. SME housebuilders should be actively encouraged and supported to help contribute to the supply of new homes.
 - The planning and pre-development processes should be streamlined and made quicker.
 - Allocated sites should be prioritised for development.
 - Choice in the market and sufficient flexibility of allocations above minimum housing requirements in development plans is essential.
- D.30 The survey asked developers and housebuilders what should be considered when setting future housing standards, the following were mentioned:
- Increasing the costs of housebuilding will reduce viability for developers, particularly SME housebuilders. Purchasers are turning to SME's to provide something different than the standard homes volume builders deliver and on smaller sites rather than huge sites with hundreds of similar product. Purchasers want something different so there needs to be acceptance of this within reason of course.
 - Difficulties with restrictive space standards would mean developers having to change each and every house type.
- D.31 Developers and housebuilders were asked who the typical customers for new homes in Chorley Borough were and whether they were first-time buyers, second stage movers, down sizers, locals, people moving out of London. Stakeholders felt that the customers were generally, second stage movers and first-time buyers which is mixed dependant on demographics.
- D.32 Developers and housebuilders were then asked whether these customers are looking for rent or sale. Stakeholders felt that in Chorley it was mixed requirement of open sale and affordable to provide choice.

- D.33 Developers and housebuilders were asked whether there would be any demand for 'Build to Rent' products and all mentioned there is a demand in all areas for rent products, particularly affordable market rent.
- D.34 Developers and housebuilders were asked if there is any demand for custom or self-build homes in the area. The following comments were mentioned:
- Demand will be negligible, specific locations, small development sites.
 - There is demand for custom or self-build homes in more rural locations which are likely to offer a highly attractive living environment within a self-contained community.
- D.35 In addition the following suggestions were made in terms of increasing the delivery of new homes in Chorley:
- Bungalows are land hungry and ultimately can result in making the development financially non-viable. Also demand for bungalows are dependent on the area and housing needs and adaptations required.
 - Full support from the council to move quickly on the planning application process and open to support greenfield site where applicable to meet demand.
 - The council should consider the inclusion of flexible policies to enable sustainable development to come forward outside of defined built up areas, in turn allowing the council to remedy potential short-term supply shortfalls without the need to depart from the provisions of the development plan.
- D.36 Stakeholders were asked how housing can contribute to the mitigation of climate change and whether they were planning for the implementation of the Future Homes Standard. The following comments were provided:
- Green roofs, solar shading, treat wooden doors, frames, sills or switch to resilient ones. Green spaces, Harvest rainwater. Replace timber floors with concrete should be considered.
 - All the sites should include a comprehensive package of site-wide green infrastructure. Well-designed open spaces are key in supporting an active lifestyle, by encouraging people to walk and cycle. It can also assist in terms of climate change resilience, through the provision of tree planting providing shading and CO2 absorption.
 - A package of pedestrian and cycle infrastructure which will promote sustainable transport, including a suite of practical measures aimed at reducing the use of the private car should be included on schemes.
 - Sites should deliver new bus stops and facilitate electric vehicle charging points, subject to further discussion with relevant stakeholders.
 - The Future Homes Standard will require new build homes to be future proofed with low carbon heating and world leading levels of energy efficiency; it will be introduced by 2025. Renewable energy technologies will be considered at the detailed design stage. Buildings and infrastructure will be designed and constructed to follow energy performance and efficiency targets, using a fabric-first approach to construction with the aim of reducing CO2 emissions.

Specialist Housing Providers

- D.37 The Specialist Housing Providers were asked what were the gaps in supply in Chorley Borough. Age Concern advised that there is a need for social rent, affordable rent, and specialist housing for older people in the area. Lancashire County Council added there is a need for social rented Extra Care type accommodation for younger adults with support needs.
- D.38 The Specialist Housing Providers were asked what can be done to improve the housing market. The following comments were provided:
- Look to develop brownfield sites first for housing.
 - Use employment training initiatives to work on empty housing to be brought back into use as affordable homes.
 - Focus on 1 and 2 bedroom housing.
 - Provision of Extra Care type accommodation for younger adults with support needs.
- D.39 The Specialist Housing Providers were asked what should be considered when setting future housing standards, such as accessibility, size and quality for new housing in the borough. The following comments were provided:
- One/two bedroom properties for smaller family units and sole occupation.
 - Consideration given to space for ease of movement for elderly and visually/physically impaired.
 - Consideration given to fixtures/fittings for elderly and visually/physically impaired and Dementia sufferers (increasing Dementia numbers including early onset).
 - Increase the variety of rented accommodation.
- D.40 The Specialist Housing Providers were asked regarding older person's needs is there a desire to move to smaller specialist housing, but which is non-care housing. Age Concern advised that specialist housing is required but this needs to be appropriately designed around floor-space needs and fittings, with the ability to utilise VCFSE provided care if required.
- D.41 The Specialist Housing Providers were asked whether they had any information on the current supply of accommodation and/or support for these age-related needs groups. Age Concern advised they have data from field staff who say older people with support needs are poorly catered for. Lancashire County Council advised there is a lack of provision for younger adults with physical disabilities and/or vulnerabilities with support needs.
- D.42 The Specialist Housing Providers were asked whether there was any evidence of specific age related accommodation and/or support needs. The following comment was received:

Social Isolation is a large and currently growing referral condition to Social Providing Link Workers evidenced from their monthly returns. This applies across all age groups but is often the most common issue in those falling into 50+ ages. General support to tackle Social Isolation and Loneliness would be welcome. However creation of multiple unit accommodation aimed specifically at single occupancy would bring people into a community and reduce Isolation.

Chorley Local Authority staff

- D.43 Local Authority staff were asked if there were any gaps in the supply of types of housing in Chorley. It was advised that there is need for more affordable housing in the borough, particularly social rented. There is also a need for more bungalows as these aren't provided on new developments and there is a huge demand for them.
- D.44 Local Authority staff were asked what could be done to improve the housing market. It was advised that there is need to ensure affordable housing is secured through s106 agreements on market housing schemes and encourage more Registered Providers to develop 100% affordable housing schemes, although there is limited land available at the moment until the new Local Plan is adopted. Also there has been significant housing development in Chorley Borough since 2010, well in excess of the Core Strategy housing target whereas there has been under delivery in Preston and South Ribble therefore more growth needs to be directed to those areas to balance the housing market area.
- D.45 Local authority staff were asked what should be considered when setting future housing standards. It was advised that technical space standards, nationally described space standards, need to be considered.
- D.46 Local authority staff were asked what the main challenges facing the local authority were in terms of supporting the delivery of new homes. It was advised that there is limited land available as most of the housing allocations in the Local Plan have been developed. Due to this the local authority is under pressure from speculative developments on Safeguarded Land. Staff added that work is underway on a new Local Plan, however this is some way from adoption and until then the local authority are in a difficult situation.
- D.47 Local authority staff were asked what the main challenges were with existing housing stock. It was advised that energy efficiency in the older housing stock is the main challenge. Local authority staff were asked how this challenge could be addressed and it was advised that grants to improve stock and implementing better energy efficiency standards for new housing would help address this challenge.
- D.48 Local authority staff were asked if there were any cross-boundary issues facing Chorley Borough housing market areas. It was advised that the majority of housing allocations across the borough have been developed and that Buckshaw Village is the largest development, but this is nearing completion. Also Chorley does not have the supply of land necessary to meet the standard housing method annual requirement and there is an insatiable appetite from developers and land agents to deliver new homes in Chorley. There needs to be a redistribution of the housing requirement across the CLHMA to ensure that future growth is aligned to infrastructure investment. This needs to happen via the Local Plan process.
- D.49 Local authority staff were asked what were the strengths and weakness of Chorley's housing market. The following comments were made:
- There is a small number of privately rented HMOs in Chorley town centre some of which are problematic as they are not well managed however gathering robust evidence sufficient to take action is challenging due to the vulnerable nature of the tenants.

- There is evidence to suggest that the proposed national First Homes scheme (based on a discounted open market for sale tenure) will be problematic as there is an existing Chorley Low Cost Home Ownership scheme which has existed since the late 1990s. There are some fundamental flaws with the scheme not least access to mortgage finance and issues with resales and properties being rented out contrary to the provisions of the legal covenant. Housing evidence collected in the recent SHMAs indicates that the significant need in Chorley is for affordable (social) rented accommodation.

Neighbouring or adjacent Local Authority staff

D.50 Neighbouring authorities were asked what could be done to improve the housing market in Chorley Borough. West Lancashire Council advised the following:

- In general terms, ensure a good supply of housing, especially of the types that are in short supply, and at as affordable prices as possible. This will involve establishing functional partnerships with a range of stakeholders, forward planning and full engagement with Homes England across all their delivery / grant programmes. In essence, exploration of all funding opportunities as they arise, such as brownfield release fund or similar. To take advantage of such opportunities local authority teams will need to be geared up, in capacity terms, which in itself is a challenge and will require elected member and higher management support / recognition.

D.51 The survey asked neighbouring authorities if there were any significant housing developments near to the boundary of Chorley. Blackburn and Darwen Council advised the following:

- A major housing development of circa 450 homes at the former Star and Sun Paper Mill Site (known as Sappi), which straddles the boundary of Blackburn with Darwen and Chorley, has outline planning permission, and detailed planning permission for the first phase. The outline planning permission reference is 10/15/0496. Construction is expected to commence during 2021/22.

D.52 The survey also asked neighbouring authorities whether there were any cross boundary issues that needed to be addressed/considered. Blackburn and Darwen Council advised:

'Connectivity to Junction 3 of the M65 (in Chorley Borough) is best managed through liaison between the Blackburn with Darwen Highway Authority and the neighbouring highway authority. Sustainable transport linkages between Blackburn with Darwen and Chorley should also be addressed in this way'.

D.53 Stakeholders were asked if there were any significant infrastructure developments near to the boundary of Chorley. Blackburn and Darwen advised that the large development at the former Star and Sun Paper site includes a new link road which will improve network capacity in the area. The proposed road adjoins and crosses the Blackburn with Darwen and Chorley boundary. Construction is expected to commence during 2021/22.

- D.54 The survey also asked neighbouring authorities whether they were able to meet the additional housing needs of Chorley within their local authority area. Blackburn and Darwen advised that growth in Blackburn with Darwen is being planned for to support an evidenced, realistic economic growth scenario. A corresponding level of housing growth will be planned for to ensure adequate labour supply to support the planned economic growth, but also to help in re-balancing the local housing market. This strategy will ensure that, as much as possible, commuting rates in and out of the borough are either held constant, or reduced. Blackburn with Darwen is, like Chorley/Preston, constrained by green belt within much of its borough boundary. As a result of the strategy and constraints set out above, BwDBC will not be seeking to pursue policies in its Local Plan that encourage any significant increase in commuting of residents from the Chorley/Preston area or encourage levels of growth over and above the locally identified needs. I can therefore confirm that BwDBC is unable to accommodate any of Chorley's housing or employment needs within the borough at this time.
- D.55 In addition, West Lancashire Council advised '*It is very unlikely we would be able to accommodate Preston or Chorley's unmet housing needs. Supply in West Lancashire is constrained primarily by Green Belt; it is most likely that Green Belt release would be necessary to meet West Lancashire's own needs in the medium to longer term (depending on this Borough's housing requirement) so to accommodate any neighbouring authority's needs would necessitate further Green Belt release. The most recent housing market studies undertaken for West Lancashire show only minimal links market-wise between West Lancashire and Chorley (and Preston)*'.

Parish Councils – Heath Charnock

- D.56 The Parish Council were asked if there were any gaps in the supply of types of housing in Chorley. It was advised that there is need for more affordable housing in the borough, particularly social rented. The following statements were made:
- Heath Charnock is now part of the newly created Chorley South East and Heath Charnock Ward. The parish lies to the north of the adjoining the local council Ward of Adlington and Anderton with which it forms a physically coherent part and an integrated community. Adlington has the main district shopping, commercial and public service facilities, including two primary schools, GP and other medical services, and community facilities. There are religious buildings in Adlington and Anderton and are two primary schools in Anderton Parish and one in Rivington Parish areas. All of these facilities are available /used by residents of Heath Charnock Parish as an alternative to those in Chorley town centre to the north of the Parish.
 - Heath Charnock Parish has a mixed urban residential core which is surrounded by a rural hinterland which is in the greenbelt with one site on Babylon Lane being safeguarded land. The parish comprises 1,838 acres. At the 2011 Census the population was 2,065. By late 2020 the parish comprised 888 properties. The parish council's priority has been to protect the greenbelt and safeguarded land from development to retain the rural character and setting of the parish against the backdrop of Winter Hill and the west Pennine moors.

- Recent new build homes within the parish has been limited to largely individual properties on smaller windfall sites and/or the demolition or conversion of former stables and farm buildings into dwellings for which planning consent has largely been given. Home extensions to properties of all sizes are very popular.
- An application for 40 new build homes has recently been submitted to Chorley Council on the safeguarded land on Babylon Lane to which the parish council and many nearby residents have already expressed their strong opposition. A decision is still awaited. This is for three and four bed family homes of which 12 or 30% are proposed as 'affordable units', all three bed roomed semis for affordable rent or shared ownership, but the application says without a Registered Provider being specifically 'attached to this proposed site'.
- In terms of specialist provision, the parish has both bungalows that are suitable for older people and/or people with a disability for both rent, shared ownership and for private sale. There is no sheltered accommodation. There is a private nursing home in the parish, Marley Court.

D.57 The parish council were asked what could be done to improve the housing market. The following comments were made:

- The parish council accepts that more housing is needed generally both within and around the parish but not at the expense of loss of the greenbelt or safeguarded land nor by adding undue additional capacity pressure on the public facilities and services in and close to Adlington Village/district centre. The local infrastructure will not support more development without an assessment of the additional investment that would be required to retain the character and charm of this locality as a place to live and work and to keep pace with local demand. Individual builders/developers have an interest in their site only. They have no concern for the impact of their development on the existing infrastructure or any additional investment that might be required to sustain the existing as well as extra demand.
- Roads struggle to cope at peak times with existing levels of traffic. Access to/from most of the suggested additional new development sites proposed within the Stage 1 Public Consultation in January 2020 for the proposed next strategic Central Lancashire Development Plan would be onto the existing congested main roads. In Heath Charnock Parish area it was the safeguarded land on Babylon Lane (now the subject of a planning application (see Q1) which was proposed for new housing development. Many residents and the parish council objected to that proposal then as they have to the current planning application.
- On-street parking causes additional congestion, which leads to parking half on and off the pavement. This creates additional health and safety hazards for pedestrians and those with more limited mobility. A more sustainable transport network is required and is long overdue. Each site that is developed just increases local traffic. This is a real concern in respect of the safeguarded land at Babylon Lane.
- Primary school places in Adlington are already nearing capacity. Lancashire County Council did promise that a review of primary school places would be carried out. If more homes are developed new capacity will be needed or

children will be forced to travel further to primary schools in Chorley itself, although the nearest – St Georges is itself currently full.

- Trains and bus services are inadequate now. More housing will lead to more commuters clogging up already busy roads at peak times. The capacity of the recently provided Adlington Park and Ride carpark facility is inadequate to cope with commuter demand. Since May 2021 the Monday to Saturday stopping train service at Adlington has been reduced from once an hour to once every two hours. This will increase the number of shorter journey commuter traffic as people either drive directly to work or drive and try to park at a nearby railway station either in Chorley or at Horwich Parkway, Bolton to take advantage of a more frequent train service between Blackpool to Manchester which stops only at the main towns on the line.

- D.58 The parish council were asked what should be considered when setting future housing standards. It was advised that there is a need to try to offer choice and something for everyone to suit different income levels, personal circumstances, household choice and with short, medium and longer term options. Housing associations should be involved with social housing being built /let for rent at nearer 60% of market value. This would offer more affordable options than reliance solely on the private rented sector and would offer tenants greater security of tenure.
- D.59 The parish council were asked what their main concerns were regarding existing and future affordable and specialist housing provided and whether there is enough or too much of the right size and quality in the right places. It was advised that choice and affordability are the main concerns to enable young people to get a start on the local property ladder without having to move away from the area (unless they choose to) and probably a need for more affordable social homes for rent given the scale of social housing lost to rent under the right to buy scheme and/or subsequently becoming privately let.
- D.60 The parish council were asked what needs to happen to improve the provision of affordable housing for rent and sale in Chorley. It was advised that Chorley Council's preferred housing provider is Chorley Community Housing as the housing transfer landlord for Chorley Council's own social homes for rent. This is part of the Adactus Group, and now called Jigsaw Housing Association. Perhaps Chorley Council should partner with other registered social housing providers to try to ensure that both the resources and management capacity are available to partner with private developers to secure additional 'affordable housing' as required and when the opportunity arises.
- D.61 The parish council were asked if there were any strengths or weaknesses with the housing market in Chorley. It was advised that over the last 2-3 years we have seen an influx of house buyers from outside of the area in and around Adlington Village. This trend is likely to continue as people move away from inner urban centres like Bolton and Manchester. This pushes house prices up and makes the local market less affordable for young people and those who aspire to own their own home in a place which they are connected with. This trend might now be further exacerbated by the impact of corona virus and the increased desire to move away from city/urban living by those who can afford to choose a more 'rural setting'.
- D.62 The parish council were asked whether they were aware of any significant housing development proposed in Chorley. The following comments were made:

- Chorley Borough's own Housing Supply and Demand analysis as at 31 March 2021 concludes that the Local Planning Authority currently has an 11.2 years' supply of housing land to meet the district's annual new build requirement plus the required 5% buffer to deliver 144 new homes per year for the next 5 years.
- Over the ten years from 2010/11 to 2019/20 the Adlington District which includes Heath Charnock Parish has delivered 373 of the Chorley district-wide total of 6,010 new homes completed in that period, a 6.2% contribution. The Adlington District at 31 March 2021 is expected to make a further 6% contribution of up to 97 new dwellings for which planning consent has already been granted towards the future district-wide total of 1,617 for the five years from 1 April 2020 - 31 March 2025. This will diversify the current local housing mix as one deemed planning consent if implemented is to convert empty office space in Adlington – the Fairclough site on the A6 – into 56 one and two bedroomed flats with parking.
- The previous and current potential housing supply contribution that the Adlington district has recently made and will continue to offer is one reason why the parish council does not think it necessary or appropriate to build on safeguarded land such as the Babylon Lane site referred to above.

Selling and lettings agents

- D.63 The following remarks were obtained through a review of the current rental and sales market via Rightmove and Zoopla and telephone interviews in July 2021:

Chorley Town Centre

- D.64 House prices in Chorley Centre have seen a steady increase over the past 5 years with some properties increasing by £60k in value. In July 2021, there were 43 properties up for sale in Chorley Centre. There was a wide range of available properties for sale including a 6 bed detached for £695k, a 7 bed property for £450k, 5 bed detached properties starting from £300k, 4 bed houses from £285k, 3 bed properties from £275k, 2 bed houses from £160k, 2 bed flats from £130k and 1 bed flats from £92k.
- D.65 In terms of properties to rent there were 6 in Chorley Centre. The properties for rent included 3 bed houses from £590pm, 2 bed apartments for £550pm and 1 bed apartments for £525pm.
- D.66 The majority of the agents who were advertising properties in this area were from Chorley and there are 13 active agents: Arnold & Philips, Ben Rose, Bridgefords, Chesters, Elmwood, Farrell Heyworth, Home Truths, Ince Williamson, Keenans, Peter Gilkes, Red Rose, Reeds Rains and Robinsons.
- D.67 After speaking to two of the agents they confirmed that Chorley is one of the most popular places to live in the North West due to the access to all major commuter networks to Manchester, Preston and Liverpool. The centre also is close to stunning countryside, the coast and excellent local schools which is attracting new people to the area. Chorley Centre is also reasonably affordable both in terms of sales and rentals and agents advised that residents and properties range from first time buyers properties, family homes or investments of which

there is a vast range of each individual type at varying prices. Agents advised that Chorley Centre has recently under gone a £17m regeneration at market walk which has made the centre more popular for couples and young professionals wanting a city living experience with new retail and leisure facilities. Agents also advised that Chorley Centre also has a growing student population from the nearby Woodlands Campus of Edge Hill University which complements the private rented and sale market in the area.

Clayton-le-Woods

- D.68 House prices in Clayton-le-Woods have seen a steady increase over the past 5 years with some properties increasing by £50k in value. In July 2021, there were 46 properties up for sale in Clayton-le-Woods. There was a wide range of available properties for sale including 5 bed detached properties starting from £420k, 4 bed houses from £390k, 3 bed properties from £350k, 2 bed properties from £200k, and 1 bed properties from £170k.
- D.69 In terms of properties to rent there were 9 in Clayton-le-Woods. The properties for rent included 1 x 2 bed terraced house for £680pm, 1 x 2 bed apartment for £650pm and 3 x studio flats for £250pm. In addition there were 3 luxury retirement apartments for rent, 1 x 2 bed for £1,630pm and 2 x 1 bed from £1,140pm.
- D.70 The majority of the agents who were advertising properties in this area were from Chorley or Leyland. There is one active agents in Clayton-le-Woods: Forbes Estate Agents.
- D.71 After speaking to a neighbouring agent they confirmed that Clayton-le-Woods is a popular area for families due to the majority of properties on offer being 3 and 4 bed houses. Also the area has recently become popular with the older generation due to recent new build retirement development by McCarthy & Stone comprising of 23 one bed and 18 two bed luxury apartments for rent and sale which has attracted new people to the area. The agent also mentioned a recent new build development of family 3, 4 and 5 bed houses by Lovell Homes which has been extremely popular and brought a number of new families into the area. Clayton-le-Woods is also a popular location due to the excellent road networks and close proximately to the M6 which links the area to the Lakes as well as Preston, Warrington, Liverpool and Manchester. Agents advised that the rental market is also popular, however there is a general shortage of properties for rent in the area and most people end up buying due to the lack of choice.

Coppull

- D.72 House prices in Coppull have seen a steady increase over the past 5 years with properties increasing by £50k. In July 2021, there were 11 properties up for sale in the area including 3 bed properties from £320k to £110k and 2 bed properties from £100k.
- D.73 In terms of properties to rent there were 2 in Coppull, 1 x 2 bed terraced for £600pm and 1 x 2 bed apartment for £595pm.
- D.74 The majority of the agents who were advertising properties in this area were from outside of Coppull in Chorley and Wigan. There is one active agent in Coppull: Easy Home Lets & Sales.

- D.75 After speaking to the one of the neighbouring agents they confirmed that Coppull is a popular and historical area of Chorley. The rural location close to the National Park at Yarrow Valley is popular for those families and couples wanting to live area in a village surrounded by countryside. The majority of the properties in this area are terraced and there hasn't been any recent new build development in the area but properties that do come up for sale sell quickly and the housing market is buoyant, particularly recently due to the pandemic and families wanted more space in a rural setting. Agents advised that the rental market is also popular, however there is a general shortage of properties for rent in the area.

Euxton & Buckshaw Village

- D.76 House prices in Euxton & Buckshaw Village has seen a steady increased over the past 5 years, with some properties seeing a £30k increase during this time. In July 2021, there were 47 properties up for sale in the area including 5 bed homes from £695k, 4 beds from £625k, 3 bed properties from £425k to and 2 bed properties from £250k. In terms of properties to rent there were 6 in Euxton & Buckshaw Village, a 5 bed detached for £2,500pm, 3 bed houses from £900pm, 2 bed houses from £625pm and 2 bed apartments from £600pm.
- D.77 The majority of the agents who were advertising properties in this area were from of Chorley or Leyland. There is one active agent in Euxton & Buckshaw Village: RedRose.
- D.78 After speaking with one of the neighbouring agents they confirmed that Euxton & Buckshaw Village is a popular area for families particular in Buckshaw Village which was one of the largest urban development sites in the North West on the former Royal Ordnance Factory. Also agents advised that the eco-friendly village, which was the first of its kind in the North West is equally as popular and properties do not come up very often here for sale but when they do they sell really quickly. Agents confirmed the new development by Permission at Waters Edge in Buckshaw Village is proving very popular due to its affordable price starting from £152,000 for a 3 bed property. Also the Brookwood Chase development sold out really quickly in particular the affordable shared ownership units proving that there is a demand for this tenure in the area. Agents advised that the rental market is also buoyant but like other areas in Chorley there is a shortage of properties in this sector to keep up with the demand.

Eccleston

- D.79 House prices in Eccleston has seen a steady increased over the past 5 years, with some properties seeing a £60k increase during this time. In July 2021, there were 18 properties up for sale in the area. There was a wide range of available properties for sale including 5 bed properties from £650k, 4 bed houses from £550k, 3 bed properties from £350k and 2 bed properties from £190k. In terms of properties to rent there were 1 in Eccleston, a 1 bed flat above a shop for £400pm.
- D.80 The majority of the agents who were advertising properties in this area were from Chorley or Leyland. There is two active agents in Eccleston: Fine & Country and Home Truths.

D.81 After speaking to the one of the agents they confirmed that Eccleston is a very popular and affluent area of Chorley. The area is a popular rural location in a beautiful picturesque part of Chorley which has grown in popularity recently due to the pandemic and households wanting to move to larger properties with more space inside and outside surrounded by countryside. The accommodation offer attracts mainly families which the majority of the properties being 3, 4 or 5 bed houses. There hasn't been any recent new build development in the area unlike neighbouring parts of Chorley. Agents advised that there is a need for more affordable housing as some of the existing residents have had to move out of the area due to the increase in house prices and lack of new build offer. Agents confirmed that the rental market is also popular, however there is a shortage of properties which is pushing the rental prices up in the area.

Wheelton

D.82 House prices in Wheelton have seen a steady increase over the past 5 years, with some properties seeing a £100k increase during this time. In July 2021, there were 6 properties up for sale in the area including 4 bed houses from £575, 3 bed properties from £309k and 2 bed properties from £149k. In terms of properties to rent there were 2 in Wheelton a 3 bed house for £1,200pm and a 2 bed terraced house for £695pm.

D.83 The majority of the agents who were advertising properties in this area were from Chorley and Leyland. There aren't any active agents in Wheelton.

D.84 After speaking to the one of the agents they confirmed that Wheelton is a very popular rural area of Chorley which like Eccleston has grown in popularity during the pandemic due to households wanting to live within the countryside. Wheelton is very attractive village due to the picturesque canal networks and is one of the affluent areas of Chorley. Wheelton has strong transport links with motorway access set in a semi-rural setting. Wheelton is attractive to families and the older generation due to the properties on offer being family homes and bungalows. There is also a popular ex-local authority estate within Wheelton which has mainly been bought through Right To Buy and agents confirmed that when these properties come up for re-sale they are extremely popular due to being affordable for first-time buyers. Agents confirmed that the rental market is also popular, however there is a shortage of properties which is pushing the rental prices up in the area.

Summary

D.85 From all of the challenges facing the Chorley Borough housing market, stakeholders were asked what the key priorities are for themselves or their organisation. The key priorities identified for are detailed below:

- Build more homes to meet with the demand and type of houses required.
- Being able to claim grant against as many units as possible and being able to provide the type of affordable housing we know there is demand for.
- That Chorley Borough continue dialogue with Blackburn with Darwen Council in relation to the duty to cooperate.

- Create empowered, engaged and inclusive communities.
- **Support businesses to adapt and prosper.**
- **Be a financially sustainable council by 2023.**
- **A clean, safe environment with affordable homes to buy or rent for everyone in West Lancashire.**
- **Everyone to be healthy, happy, safe and resilient.**
- **Everyone to be proud of their council.**
- Addressing climate change.
- Meeting our own housing needs adequately.
- Economic growth and prosperity.
- Protection and enhancement of West Lancashire's natural environment and resources (for example internationally important wildlife sites and prime agricultural land).
- Increase in development opportunities with a good mixture of property types, LLPs agreed for larger developments to try to create a more balanced and sustainable community.
- Work across communities to help anyone suffering from Dementia (including early onset), those who need community links to improve their living well capability and to ensure everyone ages well to live well. This includes support within the home.
- Focus more on carers, looking after their needs. If carers needs are better understood and supported by them being in a better place this will also be reflected in improved care delivery to those who need it. Carer respite and the provision of short or medium term accommodation for those with health related needs to enable respite for the carer is urgently needed.
- Progress the Local Plan to identify new sites and provide policies to control the quality, size, accessibility, sustainability of new housing.
- Respond to national changes around Section 106 /affordable housing and First Homes.
- The parish council's priority is to protect the greenbelt and safeguarded land to retain the character of the local area as being urban at its core but being connected with its open rural surroundings. This provides its setting and charm. It is the retention of the 'village feel and character', having the facilities available locally, the surrounding greenbelt, the canal waterway and the ease of access into the countryside that makes Heath Charnock, Adlington, Anderton and Rivington a distinctive and attractive place to live and to bring up a family. All residents and the locality would all be much 'poorer' if this were to be lost through over development and/or poor or pressured planning decision-making forced onto local councils by the National Planning Policy and regional spatial frameworks. These seem to prioritise the number of new homes at the expense of their impact on the locality and/or quality of life considerations for current and future residents.