

Trafford Housing Needs Assessment 2019

Trafford Council

Final Report

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Executive Summary

Introduction

The Trafford Housing Needs Assessment (HNA) 2019 provides the latest available evidence to help to shape the future housing and related strategies and policies of the area. This study will complement the Greater Manchester (GM) Strategic Housing Market Assessment (SHMA) by providing detailed local information and support the development of the new Trafford Local Plan.

The HNA findings will also be used to inform resource allocation to deliver the existing Trafford Housing Strategy Action Plan 2018-23 and, to evidence future planning and spending priorities of housing resources. It considers the need for affordable housing and the size, type and tenure of housing need for specific groups within the borough. This research provides an up-to-date analysis of the social, economic, housing and demographic characteristics of the area.

The HNA (2019) method incorporates:

- extensive review, analysis and modelling of existing (secondary) data;
- a comprehensive household survey (1,957 responses were received representing a 16% response rate); and
- an online survey of stakeholders.

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

Housing market context

House prices

Median house prices in Trafford Borough have been consistently higher than those for Greater Manchester and the North West region since 2000¹. Compared to England, prices have been similar over time but since 2014 Trafford prices have risen higher than the national values.

During 2018, median prices across the borough were £260,000, compared with £157,500 across Greater Manchester, £154,000 across the North West and £235,000 across England².

Dwelling stock and household profiles

This 2019 study assumes a total of 101,736 dwellings³. There is an estimated⁴ 2,428 dwellings (2.4%) which are not occupied, the majority of which are vacant. This compares with a

¹ Land Registry Price Paid Data

² Land Registry Price Paid Data

³ 2019 Council Tax

national vacancy rate of 2.6%⁵. The HNA uses a base of 100,986 households across the borough⁶.

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

- 68.9% owner-occupied (36.6% outright and 32.3% owned with a mortgage or loan);
- 17.2% affordable (16.3% rented from a social landlord and 0.9% intermediate tenure (help to buy, discounted sale and shared ownership)); and
- 13.9% private rented or living rent free.

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

- 9.1% 1 or 2-bedroom houses;
- 52.7% 3-bedroom houses;
- 14.2% 4 or more-bedroom houses;
- 8.4% 1-bedroom flats;
- 12.1% 2 or more-bedroom flats;
- 2.6% 1 or 2-bedroom bungalows; and
- 0.9% 3 or more-bedroom bungalows.

Demographic drivers

The population of the borough is projected to increase over the period 2019-2037, from 238,700 in 2019 to 260,500 in 2037⁷, an overall increase of 9.1%. There will be a marked increase in the number and proportion of older residents. The population aged 65+ years is expected to increase by 38.2% from 41,600 in 2019 to 57,500 in 2037⁸. This compares with an increase of 40.1% across England over the same period.

The population projections feed into household projections which form the basis of the standard method for calculating future housing need. The current standard method for calculating Local Housing Need uses the 2014 household growth projections⁹. However, the figures from the 'standard method' are 'policy off' and do not take into account policy interventions which may lead to higher or lower population and household growth.

⁴ 2019 Council Tax

⁵ 2017 MHCLG dwelling stock estimates and 2018 MHCLG vacant stock estimates

⁶ 2019 Council Tax – compares with a 2019 figure of 102,421 using 2016-based MHCLG household projections

⁷ ONS 2016-based Subnational Population Projections

⁸ ONS 2016-based Subnational Population Projections

⁹ PPG 2019 <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>

Economic drivers

Across Trafford, the households survey (2019) indicated that 64.6% of households are in employment or training and a further 26.7% are retired from work, 1.3% are unemployed, 0.4% are students and 7% are economically inactive.

According to the 2011 Census, 40.1% of residents in employment work within the borough with the remainder commuting out of the borough to work, particularly to Manchester. 23.8% of working-age Trafford residents work in Manchester and this results in a net outflow of around 7,660 workers to Manchester from Trafford.

The ONS identifies that across the borough, residents' incomes are higher than national averages. Lower quartile earnings in 2018 were £24,000, compared with £21,273 across England. Median incomes were £33,615 compared with £29,869 across England¹⁰.

Dwelling need, type and mix

The GM SHMA¹¹ report considers **future housing need** based on the standard methodology and this has been incorporated into the Greater Manchester Spatial Framework (January 2019). Once the GMSF spatial strategy for new housing is applied and distributed across the Greater Manchester districts, the housing requirement for Trafford Borough is 19,280 during the plan period 2018-2037 or 1,015 each year¹².

Affordable housing need

As part of this HNA the scale of **affordable housing requirements** has been assessed using latest (2019) household survey evidence and housing register data. Modelling takes account of the requirements of Planning Practice Guidance (PPG) and the cost of buying and renting on the open market has been tested. For buying, modelling assumes a 3.5x household income multiple and any savings/equity available and compares this with the cost of a lower quartile property. For private renting, modelling has considered the affordability of lower quartile prices and assumes that a household should spend no more than 25% of household income on rents. Sensitivity analysis assuming 30% of household income has also been considered.

Based on the 25% income for renting and 3.5x income plus equity/savings for buying, the gross annual shortfall of affordable housing is 1,308. Once annual supply through sales, lettings and pipeline supply is considered, the net shortfall is **545** each year.

Based on the 30% income for renting and 3.5x income plus equity/savings for buying, the gross annual shortfall of affordable housing is 1,145 and the net shortfall is **382**.

Gross and Net affordable need by sub-area is summarised in Table ES1. Across the borough it is recommended that 26.6% of new affordable dwellings have one-bedroom, 44.2% two-bedrooms, 20.7% three-bedrooms and 8.5% four or more-bedrooms.

The affordable housing needs modelling establishes what the overall shortfall of affordable housing is in the borough based on assumptions around the amount of income spent on

¹⁰ ONS 2018 Annual Survey of Hours and Earnings

¹¹ <https://www.greatermanchester-ca.gov.uk/media/1733/gm-shma-jan-19.pdf>

¹² Greater Manchester Spatial Framework Revised Draft Table 7.1

rent/buying. Assuming different levels of income spent on housing results in considerable variation in the net shortfall figure. The analysis justifies the need for a robust affordable housing policy, but the actual scale of affordable delivery will be linked to government funding, housing association development programmes and the economic viability of delivery.

Based on this evidence, it is important that the council maintains an appropriate affordable housing target to ensure the continued delivery of affordable housing to support long-term community sustainability. This study sets out a 40% target as a starting point to meet affordable housing need in full for new dwellings. A viability assessment thorough the Local Plan process will consider and test an appropriate affordable housing target across the borough that is viable, and confirm the extent to which market-led development can support affordable housing delivery.

Table ES1 Annual affordable housing need by sub-area and number of bedrooms

ANNUAL AFFORDABLE HOUSING NEED BY DWELLING SIZE								
Number of bedrooms	Sub-area							Trafford Total
	Altrincham	Old Trafford	Partington and Carrington	Rural Communities	Sale	Stretford	Urmston	
One	20.5	25.6	11.3	9.6	45.0	31.3	31.5	26.6
Two	30.4	63.8	69.8	56.4	30.9	48.2	22.8	44.2
Three	27.5	6.1	18.9	19.1	18.8	18.8	40.9	20.7
Four	21.2	4.3	0.0	16.0	0.0	1.8	4.7	7.9
Five or more	0.0	0.0	0.0	0.0	4.7	0.0	0.0	0.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Net need	114	165	22	39	62	47	97	545

The dwelling type and size breakdown of affordable need is summarised in Table ES2.

Table ES2 Annual affordable housing need by dwelling type and size by sub-area

ANNUAL AFFORDABLE HOUSING NEED BY DWELLING TYPE AND SIZE								
Dwelling size/type	Altrincham	Old Trafford	Partington and Carrington	Rural Communities	Sale	Stretford	Urmston	Trafford Total
1/2 bedroom house	25.2	5.0	70.3	61.4	33.8	32.9	20.8	24.4
3 bedroom house	27.6	3.9	20.1	18.9	18.9	18.4	40.1	20.0
4 or more bedroom house	21.2	4.4	0.0	15.5	4.7	1.8	4.7	8.4
1 bedroom flat	7.9	15.2	0.0	2.5	9.6	11.9	3.7	9.2
2/3 bedroom flat	14.1	66.1	0.0	0.0	31.1	32.8	0.0	29.2
1-2 bedroom bungalow	3.9	5.5	9.6	1.4	1.9	2.2	29.8	8.6
3 or more bedroom bungalow	0.0	0.0	0.0	0.0	0.0	0.0	0.9	0.2
Other	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
GROSS NEED	273	395	53	94	148	112	232	1307
NET NEED	114	165	22	39	62	47	97	545

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

Table ES3 Current affordable supply and annual gross need

No. of bedrooms	Current supply (SDR 2018)	Annual need (LHNA)	Variance (%)
1 Bedroom	33.9	26.6	-7.3
2 Bedroom	35.0	44.2	9.2
3 Bedroom	28.3	20.7	-7.5
4 Bedroom	2.2	7.9	5.7
5 Bedroom	0.5	0.6	0.0
Total	100.0	100.0	

The latest evidence on an appropriate tenure split is presented in Table ES4. This indicates an overall split of 40% rented and 60% intermediate tenure.

Table ES4 Tenure split of affordable housing

Sub-Area	Tenure		
	Affordable/social rented	Intermediate tenure	Total
Altrincham	18.4	81.6	100.0
Old Trafford	60.4	39.6	100.0
Partington & Carrington	48.4	51.6	100.0
Rural Communities	49.1	50.9	100.0
Sale	49.0	51.0	100.0
Stretford	41.6	58.4	100.0
Urmston	20.9	79.1	100.0
Total	40.4	59.6	100.0

Overall mix of housing

The overall market mix by dwelling type, size and tenure is summarised in Table ES5. This is based on a detailed assessment of the relationship between households and dwellings and how this is expected to change over the plan period which is explained fully in the main report. Analysis assumes that based on the GMSF (January 2019) requirement 1,015 dwellings would be built each year and overall 60% are market and 40% are affordable.

Table ES5 Overall annual dwelling mix based on range of housing need 2019-2037			
Dwelling type/size	Market (60%)	Affordable (40%)	Total
1 and 2-bedroom house	107	108	215
3-bedroom house	255	103	358
4 or more-bedroom house	78	32	110
1-bedroom flat	74	37	112
2 and 3-bedroom flat	-43	88	45
1-bedroom bungalow	77	33	110
2-bedroom bungalow	19	4	23
3 or more-bedroom bungalow	35	1	36
Other	7	0	7
TOTAL	609	406	1,015

The needs of other groups

Over the period 2019 to 2037, the number of **older person households**¹³ is going to increase by around 14,719, an increase of 40.2% in the borough. According to national survey data collected by arc⁴, the majority of older people want to stay in their home with help and support when needed. There is a need to increase the supply and diversify the range of specialist older persons housing. Analysis suggests that across the borough there is a need for 1,402 more units of specialist older person (C3) dwellings such as extra care and retirement housing (which is part of the overall housing need); and an increase of around 485 units of C2 residential care dwellings. C2 and C3 are classifications defined in planning policy to distinguish between residential and institutional accommodation such as care homes.

Regarding **housing for people with disabilities**, it is estimated that 21.1% of all residents have an illness/disability¹⁴ and this is expected to increase to 22.8% by 2037. It is estimated there are around 1,368 households requiring wheelchair adapted properties in Trafford Borough. Around 6.1% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability. There is expected to be an increase of around 1,800 dwellings needing adaptation across all households to 2037.

Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 2% of new dwellings are built to wheelchair accessible M4(3) standard and all remaining dwellings are built to M4(2) accessible and adaptable standard in line with the GM-wide policy

¹³ CLG 2014-based household projections are the latest available at the time of drafting this report

¹⁴ ONS Family Resources Survey 2016/17 and ONS 2016-based population projections

1. Introduction

Background, aims and objectives

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

Aims

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

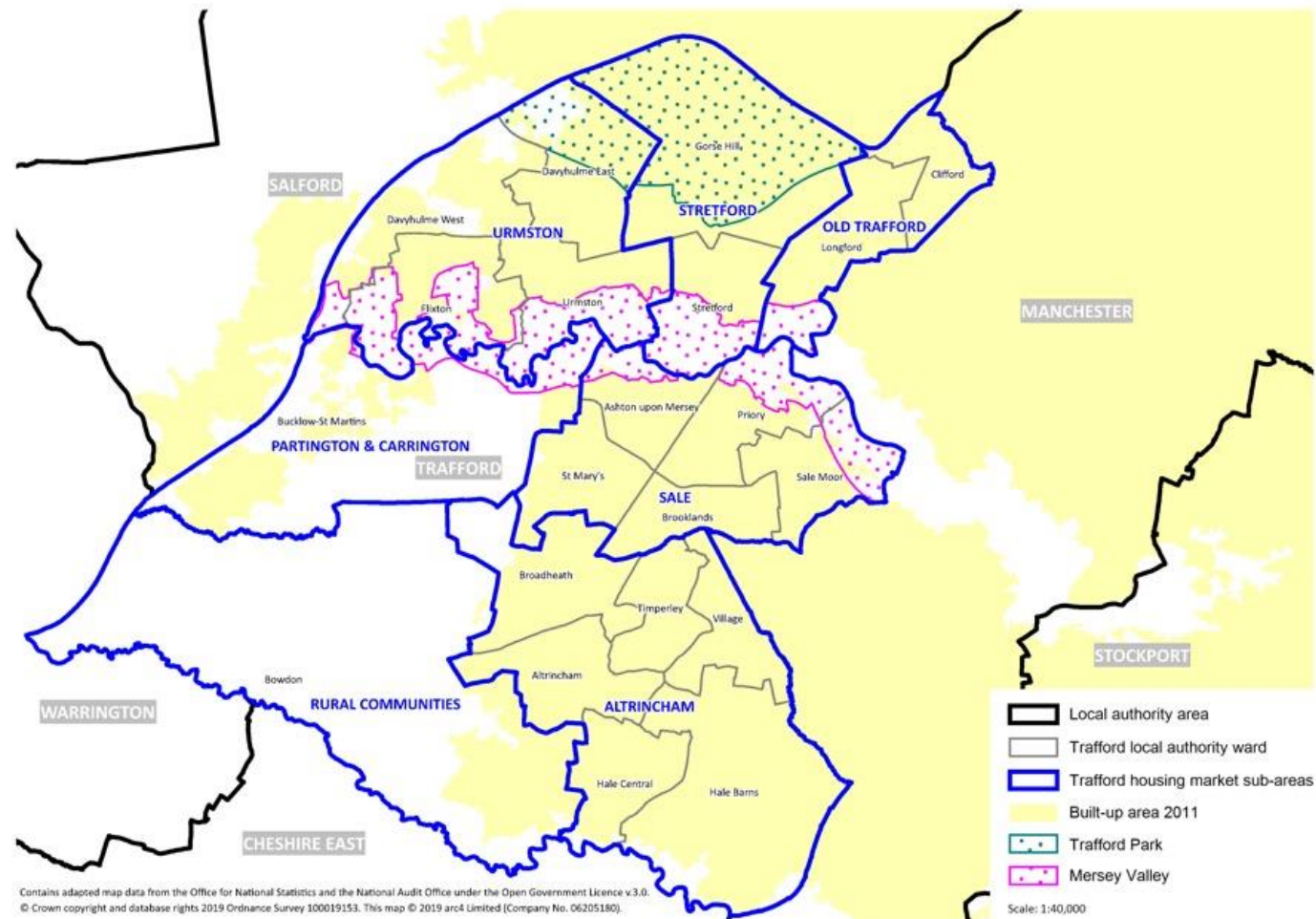
Geography

- 1.3 Trafford Borough is a metropolitan district in GM which sits within the North West region of England. The resident population of Trafford is estimated to be **238,700** in 2019.
- 1.4 Map 1.1 illustrates the geographical context of Trafford Borough and the neighbouring local authorities. Trafford is in the south west of GM; it is bordered to the east by

Manchester and to the north, by Salford. The Unitary Authority of Warrington is to the west of the borough and Cheshire East borough borders the south.

- 1.5 The borough consists of seven distinctive housing market sub-areas. These can also be seen in Map 1.1 below and are:
- Altrincham
 - Old Trafford
 - Partington & Carrington
 - Rural Communities
 - Sale
 - Stretford
 - Urmston
- 1.6 Household survey data is available down to postcode level and for the purposes of this report, data has been presented based on the seven sub-areas represented in Map 1.1. The map also annotates Trafford Park and the Mersey Valley which are not housing market areas.
- 1.7 Lower Super Output Areas (LSOAs) have been used to present data on market activity as this provides detail at a small area level. Ward level data is available for bespoke analysis.

Map 1.1 **Trafford Metropolitan Borough geographical context**



Research methodology

- 1.8 A multi-method approach has been adopted, which contains:
- A sample survey of households across the Trafford area. Households in the borough were contacted during April 2019 and invited to complete a questionnaire. 1,957 questionnaires were returned and used in data analysis. This represents a 16% response rate overall and a sample error of +/-2.2% at district level;
 - An online survey of stakeholders which included 13 representatives from strategic and local organisations;
 - Interviews with estate and letting agents operating within the borough;
 - A review of relevant secondary data including the 2011 Census, house price trends, ONS sub-national population projections and 2014 MHCLG household projections, CORE lettings data and MHCLG statistics;
 - Modelling of data; and
 - A review of particular client groups relevant to the council's requirements, including hard to reach and vulnerable groups;
- 1.9 Further information on the research methodology is presented at Appendix A.

Presentation of data

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

Report structure

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

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

2. Policy and strategic review

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

National context

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

National Planning Policy Framework

- 2.5 The latest National Planning Policy Framework (NPPF) was published in February 2019 which is supported by Planning Practice Guidance (PPG) which includes guidance on identifying an overall housing need using a standard method. The NPPF 2019 sets out the Government’s planning policies for England and how these are expected to be applied. Paragraph 10 of the NPPF states that plans, and decisions should apply a ‘*presumption in favour of sustainable development*’. As part of this, in relation to plan-making, it sets out that this means that ‘*strategic policies should, as a minimum, provide for objectively assessed needs for housing...*’.
- 2.6 Paragraph 59 provides an important context to the policy for housing delivery, as follows:

‘To support the Government’s objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is

needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay'

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

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

2.8 The NPPF 2019 (paragraph 61) states that:

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

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

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

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

2.10 The NPPF 2019 (paragraph 65) requires that:

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

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

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

Funding for new housing

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

Regional Context

- 2.17 The Greater Manchester Combined Authority (GMCA) was established on 01 April 2011. The 2014 devolution agreement for the GMCA was the first of six devolution deals for the region. The elected mayor and cabinet represent the 10-local councils in the region, the NHS, transport, police and the fire service and 2.8 million residents. Their vision is *‘to make Greater Manchester one of the best places in the world to grow up, get on and grow old.’*

- 2.18 The latest Greater Manchester Housing Strategy 2019-2024 'Doing Housing Differently'¹⁵ was adopted in June 2019. It sets out the following housing vision for Greater Manchester '*we should all be able to live in safe, decent and affordable homes that give us a stable foundation for all that we want to achieve for ourselves and our families, and we know that warm, safe and secure homes help us ensure our population is healthier and supported to make the right life choices from early years to the end of life*'. The strategy identifies two strategic priorities and associated action points. For each action point, the strategy outlines what will be done, making the case to Government and desired outcomes. Table 2.1 summarises the action points and desired outcomes and please see the housing strategy for further detail.

Table 2.1 Greater Manchester Housing Strategy Priorities, Action Points and outcomes	
Strategic Priority A: A safe, healthy, accessible home for all	
Action point	Desired outcomes
A1. Tackling homeless and rough sleeping	Ending the need for rough sleeping Reducing homelessness
A2. Making a positive difference to the lives of private tenants	Improving conditions and more secure tenancies in the private rented sector
A3. Developing Healthy Homes Services to support vulnerable households	Enable residents to live in their homes for longer
A4. Improving access to social housing for those who need it	Deliver at least 50,000 additional affordable homes by 2037
A5. Identifying pathways to volume domestic retrofit and reducing fuel poverty	Residential sector makes full contribution to Greater Manchester becoming a carbon neutral city region by 2038 ¹⁶
Strategic Priority B: Delivering the new homes we need	
Action point	Desired outcomes
B1. New models of delivery	Delivery of at least 201,000 new homes by 2037, including up to 10,000 units from the Greater Manchester Housing Investment Loan Fund. Greater Manchester to be a centre for modern building practices and techniques, and a pioneer of models of community-led housing
B2. Investing in truly affordable housing	Set out a Greater Manchester definition of affordability Deliver at least 50,000 additional affordable homes by 2037

- 2.19 The Greater Manchester Spatial Framework¹⁷ (GMSF) is the region's plan for homes, jobs and the environment. It provides an overarching framework for each of the ten local planning authorities to identify and manage land supply. It's scope is

¹⁵ <https://www.greatermanchester-ca.gov.uk/what-we-do/housing/greater-manchester-housing-strategy/>

¹⁶ This is the year quoted in the housing strategy although it references 2037 elsewhere

¹⁷ https://www.greatermanchester-ca.gov.uk/media/1710/gm_plan_for_homes_jobs_and_the_environment_1101-web.pdf

development up to 2037. The January 2019 draft was a revised document taking into concerns raised during three informal consultations on previous drafts dating back to 2014. The responses to the 2019 draft are currently being reviewed and will help to shape the next version of the plan.

- 2.20 The GMSF sets a minimum target of 201,000 net additional dwelling and 50,000 additional affordable homes, to be provided over the plan period. The annual average is around 10,580 homes across Greater Manchester.
- 2.21 The number of new dwellings in Trafford, as currently set out in the January 2019 GMSF, is 19,280 new homes during the overall plan period or 1,015 each year. For the period 2018-23, the annual housing target is 720 and this increases to 1,120 over the period 2024-37.
- 2.22 Approximately 13,000 units will be delivered within the existing urban area. Two housing allocations are proposed for Trafford; New Carrington in the West and Timperley Wedge in the South. These allocations would deliver around 8,500 homes up to 2037 and meet Trafford's housing land supply shortfall against the GMSF housing requirement.

Local context

- 2.23 The Council is preparing a new Trafford Local Plan to guide development which will cover the same time period as the Greater Manchester Spatial Framework (GMSF) which is currently up to 2037. Consultation on the Local Plan Issues Paper (Regulation 18)¹⁸ ended in September 2018. The comments have been published and the consultation on the Draft Local Plan (Regulation 18) is currently planned for 2020.
- 2.24 The current Core Strategy¹⁹ (adopted January 2012) contains eight strategic objectives to guide development until at least 2026 and identifies five strategic locations across the borough. The eight strategic objectives are as follows:
 - SO1 - Meet housing needs;
 - SO2 - Regenerate;
 - SO3 - Meet employment need;
 - SO4 - Revitalise town centres;
 - SO5 - Provide a green environment;
 - SO6 - Reduce the need to travel;
 - SO7 - Secure sustainable development; and
 - SO8 - Protect the historic built environment.
- 2.25 Housing delivery in Trafford, since the adoption of the Core Strategy, has been substantially less than what was planned for. The Trafford Housing Strategy 2018-

¹⁸ <https://www.trafford.gov.uk/planning/strategic-planning/docs/Reg-18-Local-Plan-July-2018/180720-Local-Plan-Reg-18-Issues-Paper-July-2018.pdf>

¹⁹ <https://www.trafford.gov.uk/planning/strategic-planning/docs/core-strategy-adopted-final.pdf>

2023²⁰ outlines the Council's commitment to accelerating housing and economic growth over the five-year period. The Council intends to work closely with GM partners to ensure that home building meets the targets set out in the GMSF outlined above.

2.26 The Trafford Housing Strategy 2018-23 has the following seven priorities;

- To accelerate housing growth;
- To support inclusive economic growth;
- To create neighbourhoods of choice through a better mix of homes and attractive, accessible environments;
- To reduce inequalities across the borough;
- To improve residents' health and wellbeing;
- To increase the range of, and residents' access to, opportunities; and
- To reduce homelessness.

Concluding comments

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

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

²⁰ <https://www.trafford.gov.uk/about-your-council/strategies-plans-and-policies/housing-strategy/docs/Trafford-Housing-Strategy.pdf>

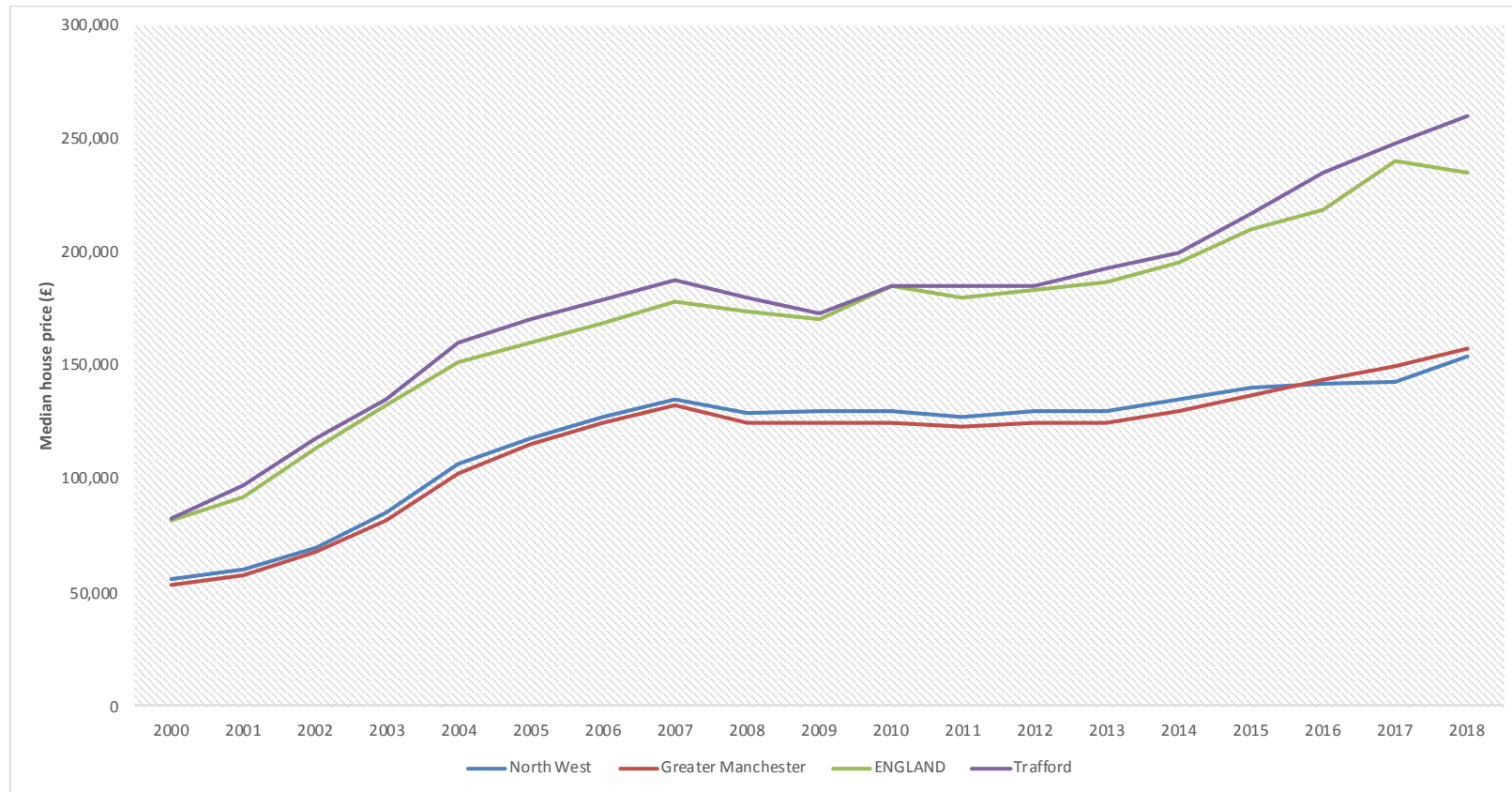
3. Understanding Trafford Housing Market Dynamics

Introduction

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

House price trends

- 3.3 Figure 3.1 shows how house prices in the borough have changed over the years 2000 to 2018, based on full-year Land Registry price paid data. This is compared with Greater Manchester, the North West and England.
- 3.4 Median house prices in Trafford have been consistently and substantially higher than those for Greater Manchester and the North West region since 2000. Compared to England, the borough's median prices have been generally similar or slightly higher, however since 2014 Trafford prices have shown a divergence from the England average and are showing an upward trend. Median house prices in the borough more than doubled in the period 2000-2007, rising from £82,500 in 2000 to £188,000 in 2007. The next five years saw price stagnation, reflecting regional and national trends, with prices fluctuating between £173,000 and £185,000. However, there has been growth since, with the six-year period 2012-2018 seeing a rise from a median price of £118,500 to £260,000.
- 3.5 Overall, median prices have increased from £82,500 in the year 2000 to £260,000 in 2018, an increase of +215.2%. Trafford experienced the highest median house prices amongst the group of neighbouring districts for both time points, this is set out in Table 3.1 alongside percentage change. The rate of growth in Trafford is ranked in the middle amongst its neighbours and is comparable to Tameside (+220.5%) and Bury (+201.9%). The growth in Trafford has been higher than that experienced across Greater Manchester (+194.4%), the North West region (+173.8%) and England (+186.6%).

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

Source: Data produced by Land Registry © Crown copyright 2019

Table 3.1 Comparative median house price change 2000-2018 with neighbouring districts, Greater Manchester, North West region and England

Location	Median price (£)		% Change 2000-2018
	2000	2018	
Manchester	50,000	165,000	230.0
Salford	47,000	154,000	227.7
Tameside	48,000	153,850	220.5
Trafford	82,500	260,000	215.2
Bury	53,000	160,000	201.9
Stockport	73,000	220,000	201.4
Greater Manchester	53,500	157,500	194.4
England	82,000	235,000	186.6
Oldham	43,000	122,000	183.7
Bolton	46,725	129,000	176.1
North West	56,250	154,000	173.8
Rochdale	47,700	127,200	166.7
Wigan	49,000	130,000	165.3

Source: Data produced by Land Registry © Crown copyright 2019

- 3.6 Table 3.2 examines lower quartile (LQ) prices and shows a similar picture to median prices. Overall, lower quartile prices have increased from £59,995 in 2000 to £185,000 in 2018, an increase of +208.4%.
- 3.7 Trafford again experiences the highest LQ house prices amongst the group of neighbouring districts and Greater Manchester for both time points. The rate of growth in Trafford is ranked in the middle amongst its neighbours and is comparable to Tameside (+200.4%) and Stockport (+213.6%). The growth in Trafford has been higher than that experienced across England (+177.8%) and the North West region (+183.8%) but lower than that experienced across Greater Manchester (+218.8%).

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

Location	LQ price (£)		% Change 2000-2018
	2000	2018	
Manchester	25,000	122,000	388.0
Bury	30,000	117,000	290.0
Salford	31,000	116,000	274.2
Greater Manchester	34,500	110,000	218.8
Oldham	27,000	85,000	214.8
Stockport	49,425	155,000	213.6
Trafford	59,995	185,000	208.4
Tameside	34,950	105,000	200.4
Bolton	30,000	88,000	193.3
North West	37,000	105,000	183.8
England	54,000	150,000	177.8
Rochdale	32,500	89,995	176.9
Wigan	33,000	90,000	172.7

Source: Data produced by Land Registry © Crown copyright 2019

- 3.8 As outlined above, during 2018, median prices across the borough were £260,000 and LQ prices were £185,000. Taking 2007 as a baseline, median house prices have increased by +38.3% in the borough as a whole and lower quartile prices have increased by +27.6%. Tables 3.3 and 3.4 set out comparative house price change by sub-area between 2007 and 2018.
- 3.9 The analysis for median house price change indicates that there has been variation across the area. Stretford and Partington & Carrington have experienced similar growth to the borough as a whole (+40.7% and +35.3% respectively). Old Trafford has experienced almost half the percentage increase of the borough as a whole (+19.3%). The largest price increase in the borough has been in the Rural Communities sub-area (+59.3%), followed by Urmston (+46.6%) and Altrincham (+46.5%). The Rural Communities sub area had the highest median price in 2018 (£669,000).

Table 3.3 Comparative median house price change 2007-2018 for LA and at sub-area level			
Location	Median price by year (£)		% change 2007-2018
	2007	2018	
Rural Communities	420,000	669,000	59.3
Urmston	168,000	246,250	46.6
Altrincham	240,250	352,000	46.5
Sale	190,000	272,500	43.4
Stretford	144,950	204,000	40.7
Trafford	188,000	260,000	38.3
Partington & Carrington	120,500	163,000	35.3
Old Trafford	150,000	179,000	19.3

Source: Data produced by Land Registry © Crown copyright 2019

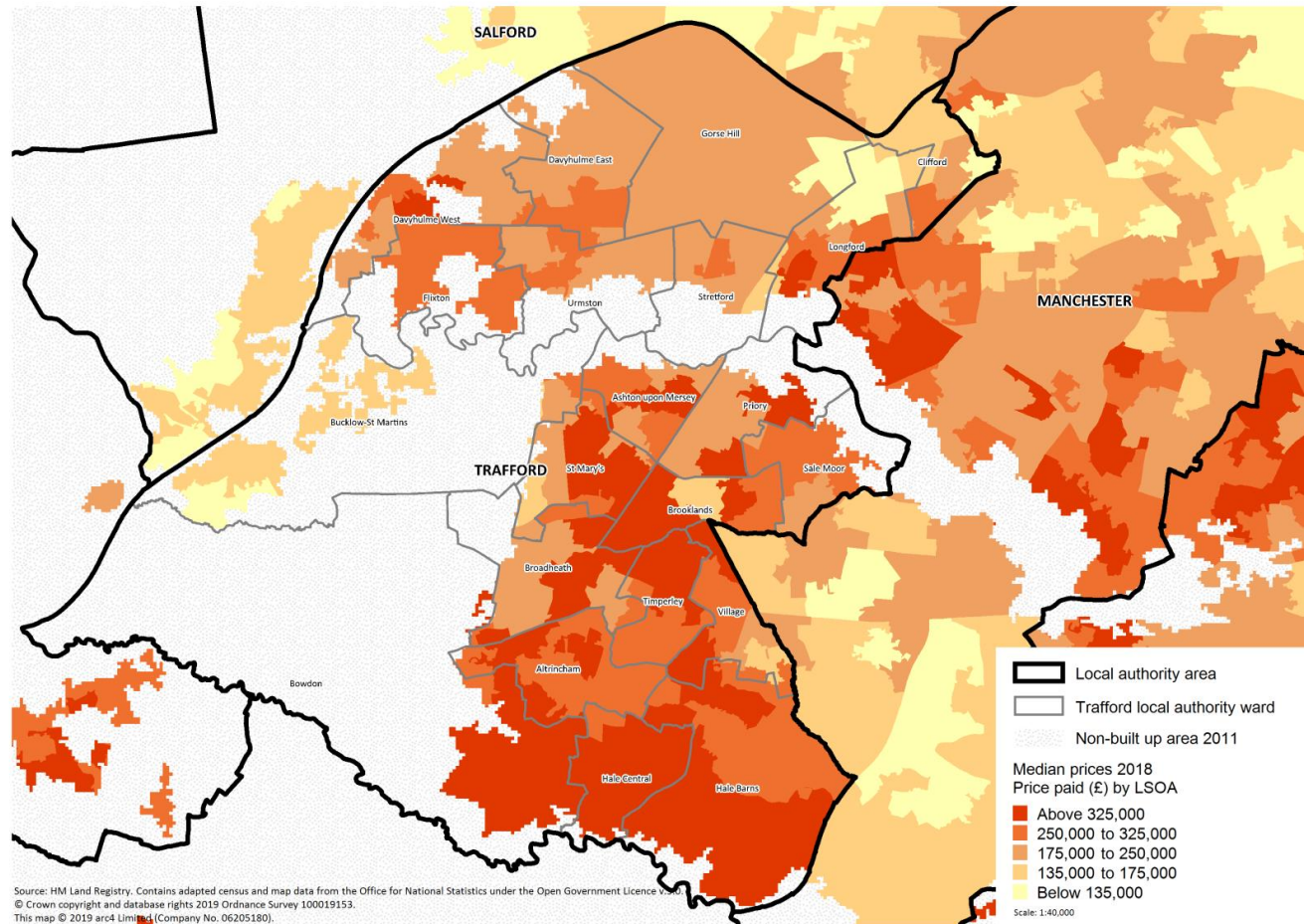
- 3.10 The analysis for LQ price change indicates that the majority of sub areas have seen similar or higher increases than the average increase of +27.6%. Old Trafford has seen little change over the 11-year period with a rise of +2.4%. The Sale sub-area is most typical of the borough in terms of LQ price rises (+28.0%). The Rural Communities and Stretford sub-areas have seen the largest increases, +41.0% and +39.6% respectively.

Table 3.4 Comparative LQ house price change 2007-2018 for LA and at sub-area Level			
Location	LQ price by year (£)		% change 2007-2018
	2007	2018	
Rural Communities	244,737	345,000	41.0
Stretford	125,000	174,500	39.6
Altrincham	190,000	261,000	37.4
Partington & Carrington	94,950	130,000	36.9
Urmston	142,000	192,500	35.6
Sale	150,000	192,000	28.0
Trafford	145,000	185,000	27.6
Old Trafford	127,000	130,000	2.4

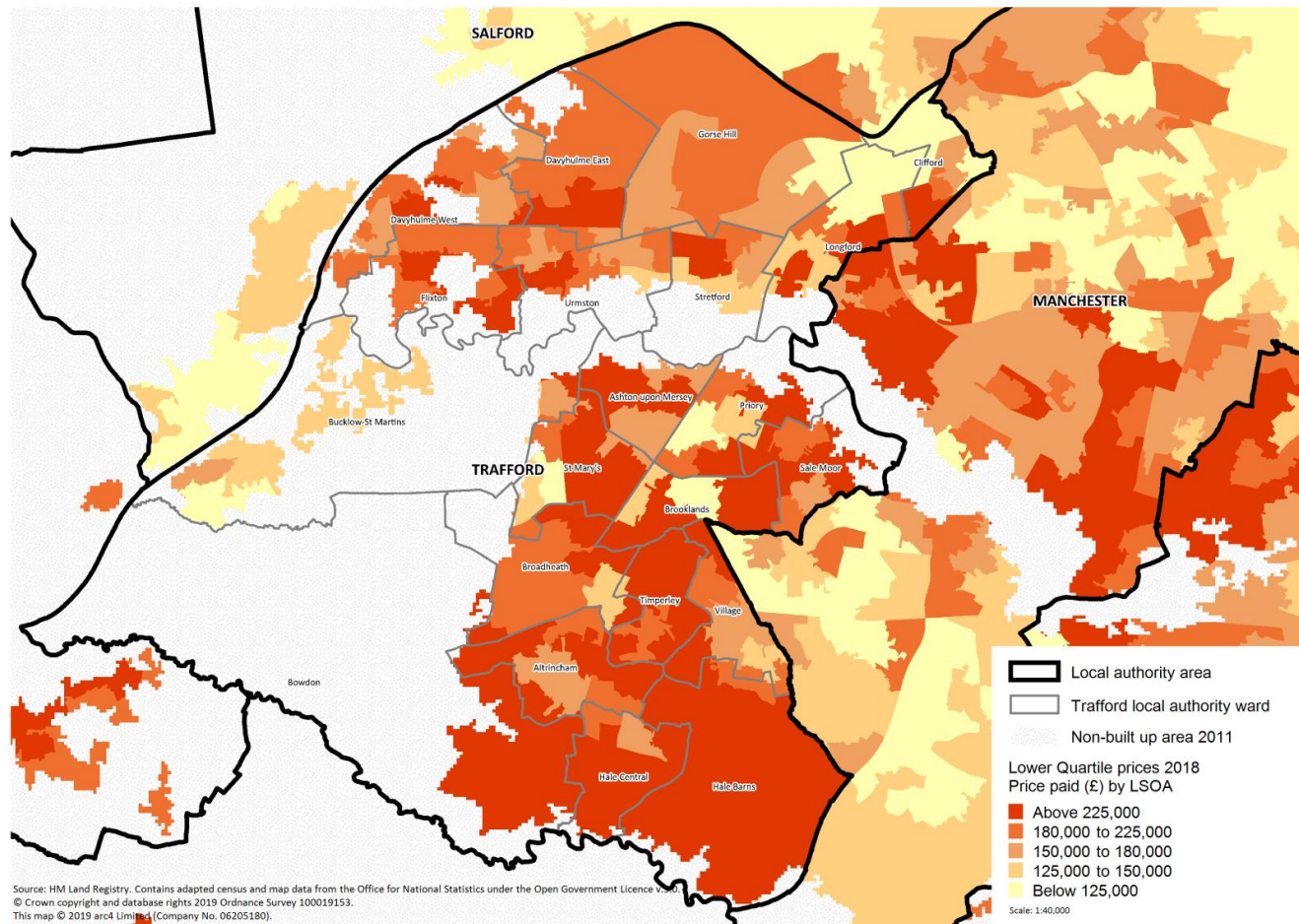
Source: Data produced by Land Registry © Crown copyright 2019

- 3.11 Further detail on sale prices within built-up areas and visualised at a small area level (Lower Super Output Areas) can be found in maps 3.1 and 3.2. These show that higher value sales dominate in the south and east of the borough whereas mid and lower value sales are conversely found in the north and west. As a general statement, it can be said that the wards in the middle belt of the borough contain the most variation and mix in terms of 2018 sale prices.
- 3.12 Map 3.3 explores real house price change over an 11-year period, 2007 to 2018, in the borough. It uses the Treasury Gross Domestic Product (GDP) deflator. The map indicates that very few areas have seen a real decline in prices at -25% or more. There is a small concentration of 'hot spots' where prices have increased by over 50% in real terms in the south of the borough. Across all built up areas there is a high degree of variation and geographical neighbours have experienced very different outcomes in terms of real house price change.

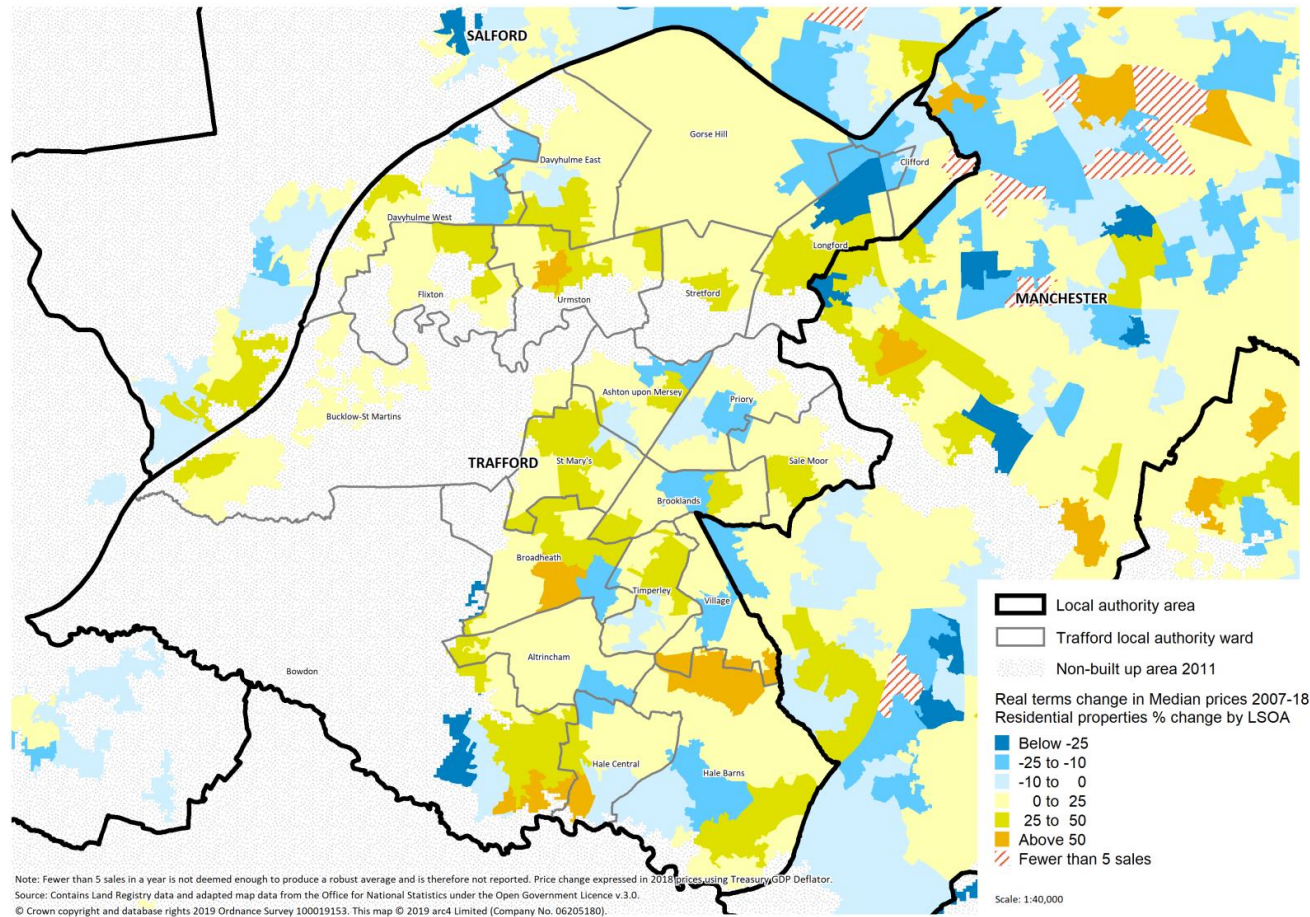
Map 3.1 Median house prices 2018 by built-up areas within the LSOAs of Trafford Borough and the adjacent authorities



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



Map 3.3 Median real house price percentage change, 2007 to 2018, by built-up areas within the LSOAs of Trafford Borough and the adjacent authorities



Relative affordability

- 3.13 The relative affordability of open market dwellings in the borough is compared with the other neighbouring local authorities, the region and England. Tables 3.5 and 3.6, produced by ONS, are based on a ratio of earnings to house prices using Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.
- 3.14 Relative affordability of lower quartile (LQ) prices is ranked, based on 2018 least-to-most affordable. Trafford Borough is the least affordable of the group of nine local authority areas.
- 3.15 The borough had a LQ house price to income ratio in 2018 of 7.58, i.e. lower quartile house prices are 7.58x lower quartile gross earnings. Trafford has been ranked the least affordable for each of the three previous time periods and since 2017, has been less affordable than England. Trafford, and four other neighbouring districts have higher affordability ratios than the North West region (Manchester, Salford, Bury and Tameside).

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

Area	2016	2017	2018
Trafford	6.96	7.85	7.58
Stockport	6.76	6.90	7.34
England	7.16	7.26	7.29
Cheshire East	7.10	7.05	7.17
Manchester	6.10	6.49	6.61
Salford	5.38	6.18	6.32
Bury	5.44	5.85	5.92
Tameside	5.26	5.71	5.92
Warrington	6.21	6.25	5.82
North West	5.47	5.63	5.61
Greater Manchester*	5.20	5.43	5.52
Oldham	4.71	4.92	5.04
Rochdale	4.73	4.86	4.84
Wigan	4.56	5.01	4.77
Bolton	4.61	4.89	4.71

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

*Greater Manchester are not published by ONS but have been derived from Annual Survey of Hours and Earnings and Land Registry house price data

- 3.16 Similarly, in terms of relative affordability based on median prices, Trafford Borough is the least affordable local authority area in the group of nine neighbours, with a median income to house price ratio in 2018 of 7.73, as illustrated in Table 3.3. This is again based on Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data. Trafford is marginally more affordable than England for median prices. Trafford alongside the two neighbouring districts of Manchester and Salford are less affordable than the North West region and Greater Manchester figures.

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

Area	2016	2017	2018
England	7.72	7.91	8.00
Trafford	6.75	7.72	7.73
Cheshire East	7.02	7.50	7.72
Stockport	6.92	7.06	7.13
Manchester	6.12	6.43	6.63
Salford	5.35	6.13	6.20
Warrington	5.99	6.21	5.86
North West	5.64	5.81	5.82
Greater Manchester*	5.48	5.55	5.80
Tameside	5.44	5.56	5.74
Bury	5.34	5.70	5.57
Bolton	5.04	5.21	5.31
Rochdale	5.12	5.18	5.23
Oldham	5.07	5.10	5.20
Wigan	4.61	4.82	5.00

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

*Greater Manchester are not published by ONS but have been derived from Annual Survey of Hours and Earnings and Land Registry house price data

Household migration

3.17 The 2019 household survey identified that 31.3% of households had moved home in the preceding five years. Of households who moved home in the previous five years:

- 52.9% had moved from within Trafford and 47.1% had moved into the borough;
- The majority moved from a house, 65.6%. Followed by 27.4% from a flat or apartment. The remaining 6.9% moved from other property types including bungalows, shared houses and maisonettes;
- 9.6% moved from a property with one bedroom/bedsit, 35.2% previously had two bedrooms, 36.4% had three bedrooms, 13.6% from four bedrooms and 5.2% had five or more bedrooms;
- In terms of tenure, 40.7% of moving households previously lived in an owner-occupied property, 47.5% previously lived in private rented or tied accommodation, around 10.0% had lived in affordable accommodation (including social rented, shared ownership and shared equity) and 1.8% had been living with family or friends;
- The two main reasons for moving were wanting a nicer house (28.6%) and wanting a (bigger) garden (21.3%);
- 30.5% said they are planning to move again within the next 5 years, with around 6.9% stating they would like to move but are unable to; and
- Of those planning to move again, 86.3% would like to move to a house, 10.5% wanted to move to a flat and 3.2% a bungalow.

- 3.18 The 2019 household survey found that 18,554 (18.4%) households plan to move in the next five years. A further 4,770 (4.7%) households would like to move but are unable to. 74.3% of these households said that this is because they cannot afford to move.
- 3.19 The household survey identified the following characteristics relating to those households planning to move in the next five years:
- In terms of the number of bedrooms, around 66.9% of households would like three or more bedrooms and 51.4% would expect three bedrooms as a minimum in their next property;
 - 42.4% of households would like a detached house, 25.8% would like a semi-detached house, 13.4% would like a flat or apartment, 9.3% would like bungalow and 9.1% other dwelling types. In terms of expectations, 37.7% would expect to move into a semi-detached house, 21.1% a flat or apartment, 13.9% a detached house and 8.5% some form of bungalow. Although only 8% would like some form of terraced house, 17.4% would expect to move into this type.
 - For tenure, households reported a preference for owner occupation: 73.0% stated they were most likely to move into owner occupation, 15.9% affordable housing (including social rented, shared ownership, shared equity, help to buy and rent to buy), and 11.1% private renting;
 - The main reasons why households plan to move are wanting a nicer house (22.7%), wanting to live in a nicer area (10.9%) and sharing and seeking a place of their own (9.6%). A further 21.3% selected the category 'other reasons' for wanting to move.
- 3.20 Table 3.7 sets out the stated first-choice destination of households planning to move in the next five years. The majority of people (77.5%) want to remain living within Trafford Borough. Of those planning to move outside of the borough, 6.1% of households said they would like to move elsewhere in the North West (excluding the eight councils listed in the table) and 6.1% stated elsewhere in the UK.

Table 3.7 First choice destination of households planning to move home in the next five years

Destination	% stating as first preference
Within Trafford Borough	77.5
Bolton Council area	0.6
Cheshire East Council area	1.7
Manchester Council area	3.3
Salford Council area	1.1
Stockport Council area	0.4
Tameside Council area	0.1
Warrington Council area	0.4
Wigan Council area	0.3
Elsewhere in Wigan	0.5
Elsewhere in the North West	6.1
Elsewhere in the UK	6.1
Outside UK	1.8
Total	100.0
Base (valid responses)	100,986

Source: 2019 household survey

Past trends in housing delivery

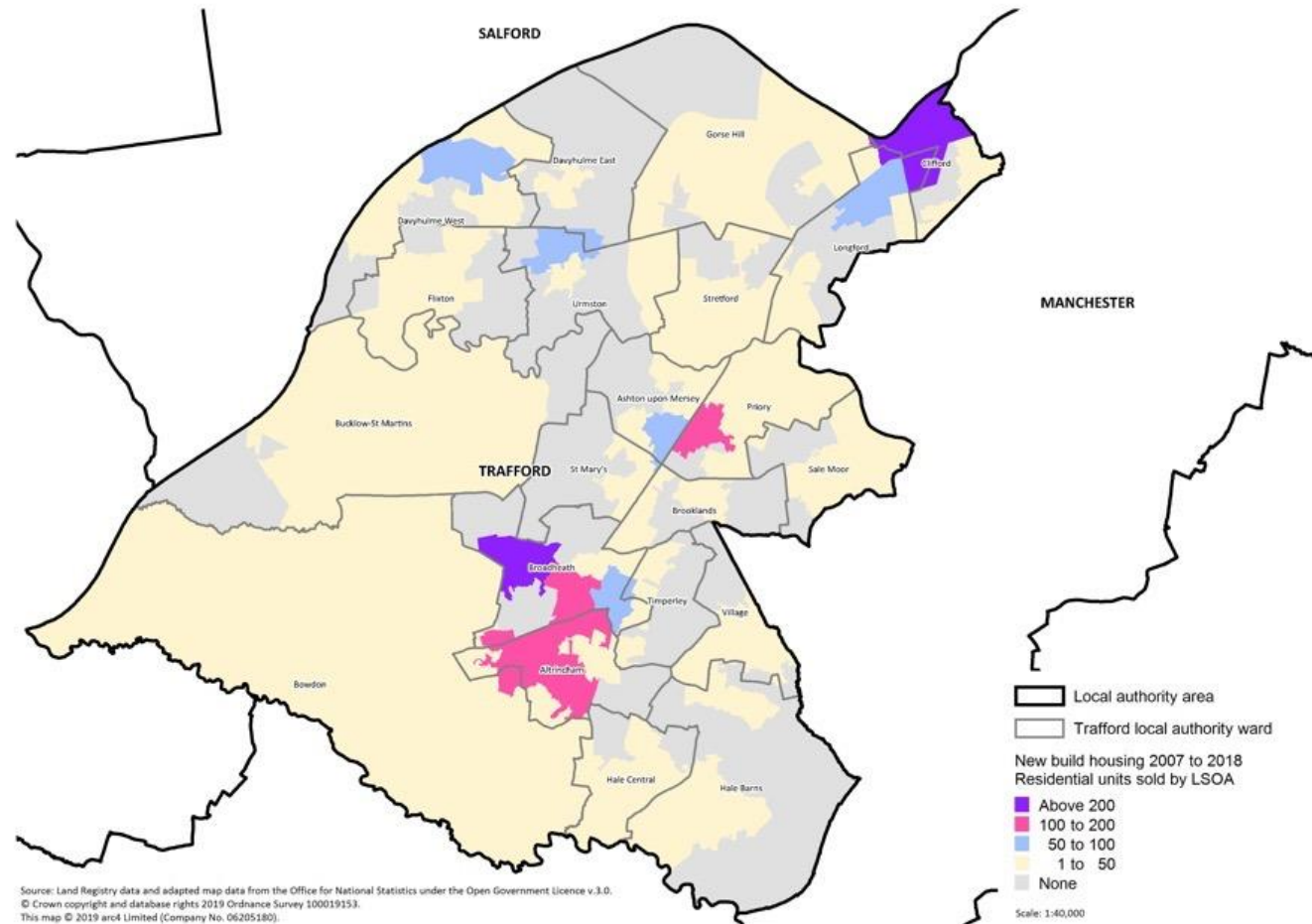
- 3.21 Over the period 2008/9 to 2017/18 there has been an average of 255 completions (net) each year across Trafford Borough and 288 annually in the past five years (Table 3.8).
- 3.22 The number of gross completions appears to be on a rising trend from 2012/13 however clearance peaked in 2012/13 and 2014 depressing the net increase in dwellings.

Table 3.8 Dwelling completions 2008/09 to 2017/18

Year	Market	Affordable	Total Gross Completions	Clearance	Net	Target
2008/09	273	154	427	83	344	578
2009/10	323	32	355	72	283	578
2010/11	202	115	317	61	256	694
2011/12	195	61	256	56	200	694
2012/13	164	68	232	200	32	694
2013/14	156	91	247	102	145	694
2014/15	186	59	245	30	215	694
2015/16	377	0	377	16	361	694
2016/17	176	104	280	30	250	694
2017/18	430	85	515	47	468	694
Grand total (10 years)	2,482	769	3,251	697	2,554	6,708
Annual average (past 10 years)	248	77	325	70	255	
Grand total (past 5 years)	1,325	339	1,664	225	1,439	3,470
Annual average (past 5 years)	265	68	333	45	288	694

Source: Trafford Borough Council

- 3.23 Map 3.4 shows where newbuild activity has taken place over the period 2007-2018 by Lower Super Output Area, with particular concentrations of development in Altrincham and Broadheath wards identified.

Map 3.4 Newbuild development in Trafford Borough 2007-2018

Economic data

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

- The 2019 household survey reported that 64.6% of Household Reference People²¹ are economically active and are in employment according to the 2019 household survey; a further 26.7% are retired; 4.5% are permanently sick or disabled; 2.5% are either looking after the home or provide full-time care; 1.3% are unemployed and available for work and 0.4% are in full-time education or training;
- According to the Office for National Statistics (ONS) Annual Survey of Hours and Earnings, full-time lower quartile resident earnings in 2018 across Trafford Borough were £24,000 each year. The lower quartile earnings for England were £21,273;
- Full-time median resident incomes in 2018 were £33,615, compared with a national median of £29,869; and
- In terms of income, the 2019 household survey identified that across the borough 27.5% of households receive less than £18,200 gross per year, 44.3% receive between £18,201 and £49,400 per year, 21.8% receive between £49,401 and £101,400 per year and 6.4% receive at more than £101,401 per year.

Stakeholder views on the market

3.25 Stakeholders responding to the online survey were asked to identify what they perceive to be the strengths and weaknesses of the housing market in Trafford. Stakeholders gave a range of views on this, with the main strength being that Trafford has a vibrant housing market with strong demand for all properties, however the main weakness identified in the area was the issue of affordability. These are outlined below.

3.26 Strengths identified included:

- Reputation of the area;
- In general, strong demand for all types and tenures;
- Schools are recognised as good and many places are attractive in terms of their overall social infrastructure;
- Increase in house prices in cheaper areas allows upwards mobility of homeowners;
- As areas become more desirable more private housing is built meaning more properties available;
- An affluent borough with a large portion of homeowners;
- Very low turnover of stock;
- High value housing market; and

²¹ The term 'household reference person' has replaced the term 'head of household' in ONS outputs

- Great variety of offer across the borough.
- 3.27 Weaknesses identified included:
- Affordability – high cost to buy or rent;
 - There is a struggle moving up the property market even when in a property;
 - Lack of social housing in areas people wish to remain;
 - Increasing costs in traditionally cheaper areas to live;
 - Increase in buy to live accommodation is being sold to buy to let individuals;
 - Extension of Manchester City Centre and increase in rentals forcing people to move out to outskirt areas, which in turn pushes up private rental costs;
 - The private rental market is expensive and there is little affordable/social rented housing available;
 - Lack of available properties impact those on waiting lists;
 - Planning permission granted but houses not being built;
 - Needs to be more brownfield sites being utilised;
 - First time buyers/renters are forced to consider outside the borough away from family/ workplace etc.; and
 - Lack of affordable older persons' property limiting move on.

Observations and face to face interviews with estate and letting agents

- 3.28 We visited all of the main settlements and interviewed local agents in July 2019.

General observations

- 3.29 There are several character areas in the borough, and it is interesting to note how natural and historic boundaries delineate these areas.
- 3.30 The Manchester Ship Canal forms a natural barrier for the west of the borough. This has restricted communication with Salford borough west of the canal. The settlements of Partington and Carrington are mixed residential industrial and commercial areas with housing developed to support local workers.
- 3.31 The river Mersey is also the former boundary between Cheshire and Manchester. Housing south of the river is suburban featuring large areas of distinctive housing that attracts prices well above Greater Manchester prices including a high proportion of houses that are in the premium segment of the market. The main settlements include Timperley, Altrincham, Hale and parts of Sale.
- 3.32 North of the river Mersey are the settlements of Stretford and Old Trafford. These areas are more urban and commercial in nature. Trafford Park was the world's first planned industrial estate and continues to be one of the largest in Europe. Housing in Stretford and Old Trafford was developed to house local workers employed in the industrial estate, traditional industries and the quays associated with the canal. To the

east of Trafford park is the Trafford Centre which is one of the largest shopping and leisure complexes in the United Kingdom and a significant employer.

- 3.33 Agents were keen to point out that the grammar school system operating in Trafford was a key factor in the local housing market, attracting households from other parts of Greater Manchester other parts of England and beyond. The system has also impacted on the high streets of the main settlements listed above which are thriving due to the wealth characteristics of the local population. Noteworthy is the presence of high street commercial specialists offering English and mathematical tuition. Agents told us that the market for this was to prepare students for the grammar school entry examination rather than to support international students or migrants as is found in the major cities.

Key findings

- 3.34 Whilst the success of settlements such as Altrincham and Hale and their premium housing offer is remarkable, entry level prices for houses and flats are remarkably consistent across the borough with the asking price of an ex-local authority houses being from £150,000.
- 3.35 Entry level flats and apartments also exhibit similar prices in the main settlements and there is a significant supply particularly of apartments in large blocks and medium size blocks offered as age restricted retirement apartments.
- 3.36 The exception to this is the western edge of the borough, Irlam, Partington etc. where all prices are significantly lower.
- 3.37 With the exception of the western fringe, the market is led by incomers to the area many of which are attracted and retained by the borough's grammar school system.
- 3.38 Also noteworthy is the lack of new housebuilding on any scale. Whilst there is evidence of much recent new build on small to medium sites, we came across little new housebuilding other than small infill sites by local housebuilders.

Concluding comments

- 3.39 The purpose of this chapter has been to consider the general housing market context of the borough and its inter-relationships with other areas. By reviewing house prices, relative affordability, and dwelling completions, a picture of the market dynamics of the borough emerges.
- 3.40 Median house prices across the borough have been consistently higher than those for Greater Manchester the North West region and generally similar to England as a whole since 2000. Since 2014 Trafford prices have shown a divergence from the England average and are showing a higher trend. During 2018, median prices across the borough were £260,000, compared with £157,500 across Greater Manchester, £154,000 across the North West and £235,000 across England. In 2018, the median house price in Trafford was highest of all the neighbouring local authority districts, and a comparative house price change since 2000 of 215.2% is ranked in the middle of the grouping.

- 3.41 Relative affordability, taking account of average earnings, shows that Trafford is the least affordable local authority area compared with neighbouring local authority areas. For lower quartile house prices, Trafford is the only area within these local authorities to be less affordable than the overall level for England.
- 3.42 Over the period 2008/9 to 2018/9, there were 3,251 gross dwelling completions of which 769 were affordable dwellings. 697 dwellings were cleared leaving a net gain of 2,554 dwellings over the period.

4. Housing stock review

Introduction

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

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

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

Table 4.1 Dwelling stock and household estimates		
Data source	Dwellings	Source
2018 Valuation Office Agency	101,736	VOA Table CTSOP1.0
2017 MHCLG Dwelling Stock Estimates	99,120	MHCLG Live Tables on Dwelling Stock Table 100
2019 Council Tax (raw address file)	100,993	Council
Data source	Households	Source
2019 Council Tax (est.)	100,986	Council
2016-based DCLG Household Projections 2019 figure	102,421	MHCLG

- 4.3 Council Tax data reports a total of **101,736** dwellings and **100,986** households across Trafford. This latter figure is taken as the total number of households for the purposes of the household survey analysis. Baseline dwelling and household statistics for each of the sub-areas is set out in Table 4.2.

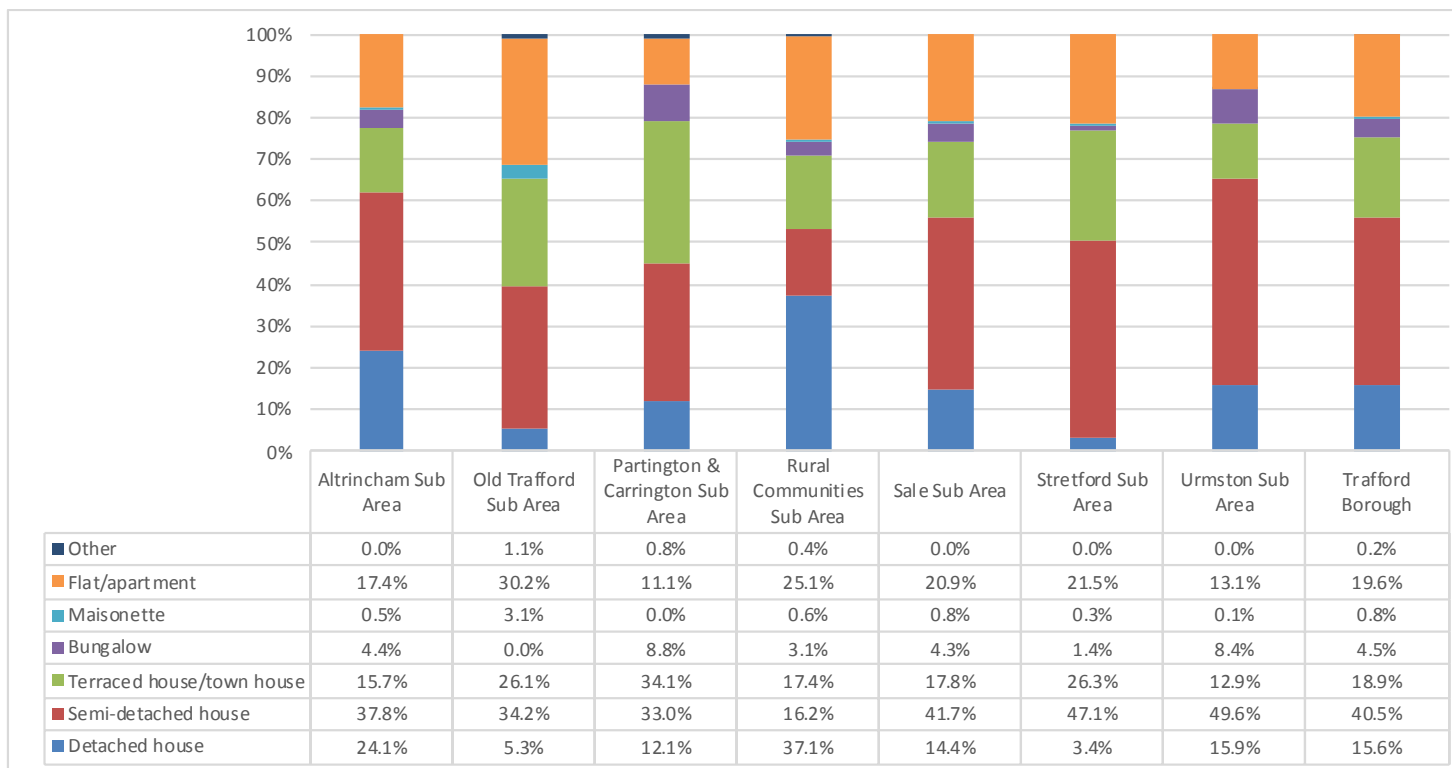
Table 4.2 Dwellings by sub-area		
Sub-area	Dwellings	Households
Altrincham	23,735	23,024
Old Trafford	10,274	11,486
Partington & Carrington	4,508	4,568
Rural Communities	3,187	4,112
Sale	30,666	29,527
Stretford	10,655	10,115
Urmston	18,711	18,154
Total	101,736	100,986

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

- 4.4 According to 2018 MHCLG dwelling statistics, there are an estimated 2,428 vacant dwellings (representing 2.4% of the total dwelling stock of 101,736). This is similar to the national rate of 2.5%). The vacancy rate in the borough is just below the 'transactional vacancy level' of 3%, which is the proportion of stock normally expected to be vacant to allow movement within the market.

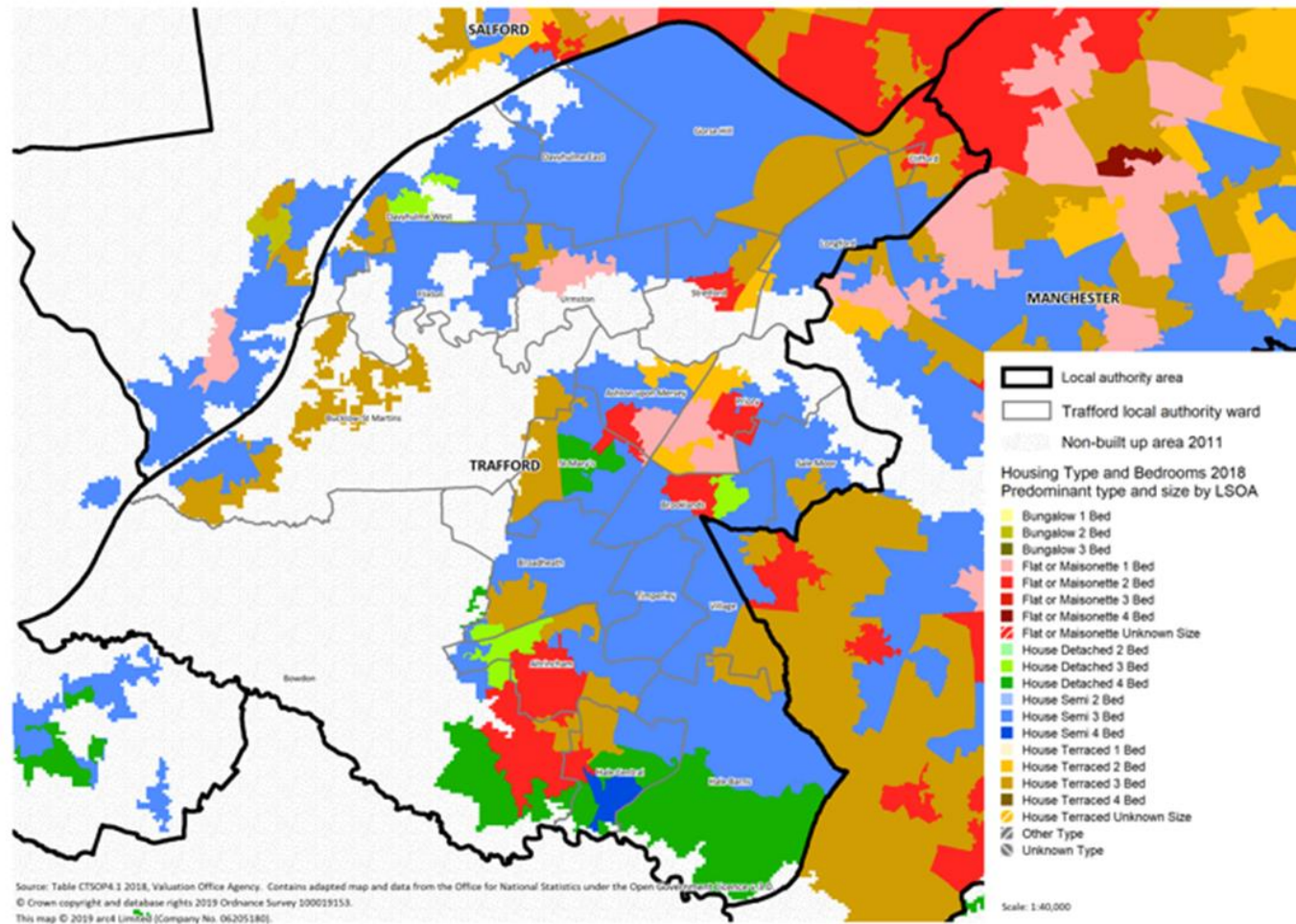
Dwelling size and type

- 4.5 Based on the 2019 household survey, the vast majority (75%) of occupied dwellings are houses (of which 15.6% are detached, 40.5% are semi-detached and 18.9% are terraced/town houses), 20.3% are flats/apartments, 4.5% are bungalows and 0.2% are other types of property including park homes/caravans.
- 4.6 Of all occupied dwellings, 11.3% have one bedroom, 21.2% have two bedrooms, 44.9% have three bedrooms and 22.6% have four or more bedrooms.
- 4.7 Figure 4.1 shows dwelling type information for the each of the sub areas, based on the findings of the household survey. Map 4.1 illustrates the predominant dwelling type and size by LSOA based on 2018 Valuation Office Agency data.

Figure 4.1 Dwelling Type by sub-area

Source: 2019 household survey

Map 4.1 Predominant dwelling type and size by built-up areas within LSOAs: Trafford Borough and adjacent authorities



- 4.8 How dwelling size and type vary by the sub areas is set out in Table 4.3. This shows a high proportion of larger dwellings with four or more bedrooms (45.3%) in rural communities compared to a small proportion of 4 or more-bedroom dwellings in Stretford (6.5%). Across Trafford Borough 14.2% of dwellings have four or more bedrooms. A third of dwellings (33.8%) in Old Trafford are flats; 16.6% with 1 bedroom and 17.2% with 2 or more bedrooms. The rural communities sub area has the highest proportion of 2-bedroom flats at 19.4% compared to the borough average of 12.1%. The Partington & Carrington sub-area has the highest proportion of bungalows compared to the Trafford Borough as a whole; 7.4% compared to 3.5% (1 or 2 and 3 + bedrooms).

Table 4.3 Dwelling type and size by sub-area								
Type/size	Sub-area							Trafford Borough
	Altrincham	Old Trafford	Partington & Carrington	Rural Communities	Sale	Stretford	Urmston	
1 or 2-bedroom house	7.7	3.3	8.9	7.8	10.9	14.9	7.8	9.1
3-bedroom house	46.9	51.8	63.8	24.6	51.9	56.2	61.8	52.7
4 or more-bedroom house	21.9	11.1	4.3	45.3	12.9	6.5	10	14.2
1-bedroom flat	6.2	16.6	5.3	1.6	9	9.5	6.9	8.4
2 or more-bedroom flat	12.9	17.2	10.3	19.4	12.2	12.1	7.1	12.1
1 or 2-bedroom bungalow	2.9	0	5.3	0.6	2.3	0.7	5.3	2.6
3 or more-bedroom bungalow	1.5	0	2.1	0.6	0.8	0.1	1.2	0.9
Total	23,010	9,960	4,370	3,090	29,730	10,330	18,140	98,630

Source: 2018 VOA

The age and condition of Trafford's housing

- 4.9 The age profile of the dwelling stock in the borough is summarised in Table 4.4. Just over half of the borough's properties (51.7%) were built between before 1945. Less than 1 in 5 properties (16.2%) have been built between 1983 and the present day.

Table 4.4 Age of dwelling, Trafford Borough		
Age of Dwellings	Number	%
pre-1919	20,920	21.1
1919-44	30,320	30.6
1945-64	17,410	17.5
1965-82	14,460	14.6
1983-99	7,590	7.6
post 1999	8,530	8.6
Total	99,230	100.0
Unknown	230	
Grand Total	99,460	

Source: VOA 2018

- 4.10 The Council has recently commissioned a stock condition survey. Prior to this work being completed, estimates relating to stock condition can be derived from the English Housing Survey which produces national data on dwelling condition. Applying national trends to the stock profile of Trafford Borough would suggest that around 22.2% of dwelling stock is non-decent, which is similar the national average of 20.6% (Table 4.5). The number of dwellings likely to fail the minimum standard of decent homes criteria is estimated to be 13.1% (compared with 11.9% nationally).
- 4.11 A full definition of what constitutes a decent home is available from MHCLG²² but in summary a decent home meets the following four criteria:
- it meets the current statutory minimum for housing;
 - it is in a reasonable state of repair;
 - it has reasonably modern facilities and services; and
 - it provides a reasonable degree of thermal comfort.

²² https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/7812/138355.pdf

Table 4.5 Dwelling stock condition in England and Trafford estimates								
England			Fails decent homes criteria				All dwellings	% dwellings
Dwelling age (ehs)		Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal comfort	in group (000s)	
pre-1919		40.1	28.7	11.2	3.9	11.9	4,648	20.0
1919-44		24.1	13.1	7.6	1.7	7.6	3,930	16.9
1945-64		16.6	8.0	3.6	2.0	5.7	4,505	19.4
1965-80		17.5	8.8	1.8	1.9	7.6	4,757	20.5
1981-90		17.6	4.7	*	.9	13.5	1,953	8.4
post 1990		1.5	1.5	*	*	*	3,460	14.9
Total		20.6	11.9	4.6	1.9	7.5	23,254	100.0
Trafford Borough			Fails decent homes criteria (estimate)				All dwellings	% dwellings
Dwelling age (ehs)	Dwelling age (voa)	Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal comfort	in group (000s)	
pre-1919	pre-1919	8,393	6,002	2,343	806	2,496	20,920	21.1
1919-44	1919-44	7,293	3,973	2,290	520	2,303	30,320	30.6
1945-64	1945-64	2,897	1,386	634	340	995	17,410	17.5
1965-80	1965-82	2,526	1,268	265	275	1,095	14,460	14.6
1981-90	1983-1992	722	194	*	39	552	4,100	4.1
post 1990	Post 1992	176	176	*	*	*	12,020	12.1
Total		22,007	12,999	5,532	1,979	7,442	99,230	100.0
% of all stock		22.2	13.1	5.6	2.0	7.5		
National %		20.6	11.9	4.6	1.9	7.5		

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

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

House condition and repair problems

- 4.12 The 2019 household survey reviewed the extent to which households were satisfied with the state of repair their accommodation. Overall 78.6% of respondents expressed satisfaction (36.0% were very satisfied and 42.6% were satisfied); 13.3% were neither satisfied nor dissatisfied; a total of 8.1% expressed degrees of dissatisfaction, of whom 6.6% were dissatisfied and 1.5% were very dissatisfied.
- 4.13 Table 4.6 explores how the level of dissatisfaction with the quality of their accommodation varied by tenure, type and age of property. Note that the data relates to perception and across the private and affordable rented sectors and this may be more reflective of tenant expectations in landlord responses to repairs.
- 4.14 Household survey data indicates that the proportion of households who are dissatisfied with their accommodation is around three times higher in affordable and private rented accommodation than those living in owner occupation; around 17.2% and 14.9% for affordable and private rented respectively compared to 5.5%.
- 4.15 In terms of property type and age, dissatisfaction with the quality of accommodation was highest amongst households living flats or apartments (12%) and terraced houses or town houses (11.6). Amongst residents who knew the age of their property, the highest level of dissatisfaction was amongst the properties built 1945-1964 (9.8%).

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

Tenure	No. dissatisfied	% Dissatisfied	Base (households)
Owner occupier	3,187	4.6	69,600
Private rented	1,968	14.0	14,056
Affordable	2,923	16.9	17,330
Total	8,078	8.1	100,986
Property Type	No. dissatisfied	% Dissatisfied	Base (households)
Detached house	361	2.3	15,603
Semi-detached house	2,834	7.0	40,529
Terraced house / town house	2,190	11.6	18,945
Bungalow	155	3.5	4,459
Maisonette	26	3.4	776
Flat / Apartment	2,339	12.0	19,567
Other	123	70.3	175
Missing cases	50		
Total (all households)	8,078	8.1	100,986
Property Age	No. dissatisfied	% Dissatisfied	Base (households)
Pre 1919	1,194	7.0	17,153
1919 to 1944	1,470	5.3	27,940
1945 to 1964	1,353	9.8	13,752
1965 to 1984	783	7.0	11,216
1985 to 2004	505	6.0	8,444
2005 onwards	337	5.9	5,685
Don't know	2,436		16,795
Total (all households)	8,078	8.1	100,986

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

Source: 2019 household survey

Repair problems

- 4.16 The 2019 household survey asked respondents if their home had any repair problems. Almost half, 49.4% of households across the borough stated that they have no repair problems. The repair problems mentioned most frequently across the borough include windows (14.9%), dampness and mould growth (14.0%) and roof (12.8%).
- 4.17 Table 4.7 summarises the range of repair problems by tenure. The main repair problems stated among households living in owner occupation were roof (14.1%) and windows (13.3%). In both private rent and affordable housing, the main repair issue was dampness and mould growth, 29.2% and 26.7% respectively.

Table 4.7 Repair problems by property tenure				
Repair problem	Tenure (%)			Total (all tenures)
	Owner occupier	Private rented	Affordable	
No repair problems	53.4	43.3	37.9	49.4
Windows	13.3	16.6	20.2	14.9
Dampness / mould growth	7.8	29.2	26.7	14.0
Roof	14.1	11.3	8.8	12.8
Bathroom / toilet	9.0	11.0	16.9	10.7
Brick / stonework	11.0	5.9	9.8	10.1
Kitchen	8.7	14.7	10.2	9.8
Doors	5.3	14.7	18.1	8.8
Wiring / electrics	6.6	8.5	2.8	6.2
Heating problems	4.2	11.1	9.7	6.1
Base (households)	69,600	14,056	17,330	100,986

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

- 4.18 The household survey asked respondents why the repairs listed above have not been done. The two highest ranking reasons selected were that they couldn't afford to, 40.6% and that they have not had the time or were planning to do the repairs, 39.5%.
- 4.19 Table 4.8 shows how these responses vary by age of the household reference person (HRP). Affordability was mentioned frequently across the age categories and particularly by those between the ages of 25 and 59 years. Those under the age of 34 reported that repairs were not their responsibility more than older age categories. From the age of 85 onwards there is a sharp increase in households who report that they cannot physically manage the repairs needed to their homes.

Table 4.8 Reasons for repairs not been done							
Repair problem	Age of HRP						Total (all HRPS)
	15-24	25-34	35-44	45-59	60-84	85+	
Haven't the time / planning to do	18.6	40.1	46.5	40.6	32.8	24.9	39.5
Cannot physically manage	18.9	0.0	3.3	7.7	14.1	34.1	7.8
Cannot afford	28.6	41.9	44.5	42.0	35.9	17.6	40.6
Not my responsibility	71.3	37.1	28.3	29.7	33.0	31.8	31.7
Repair problems too severe	0.0	0.9	3.2	3.0	6.1	0.0	3.4
<i>Base (households)</i>	<i>672</i>	<i>4,865</i>	<i>9,227</i>	<i>16,118</i>	<i>9,778</i>	<i>449</i>	<i>41,109</i>

Source: 2019 household survey

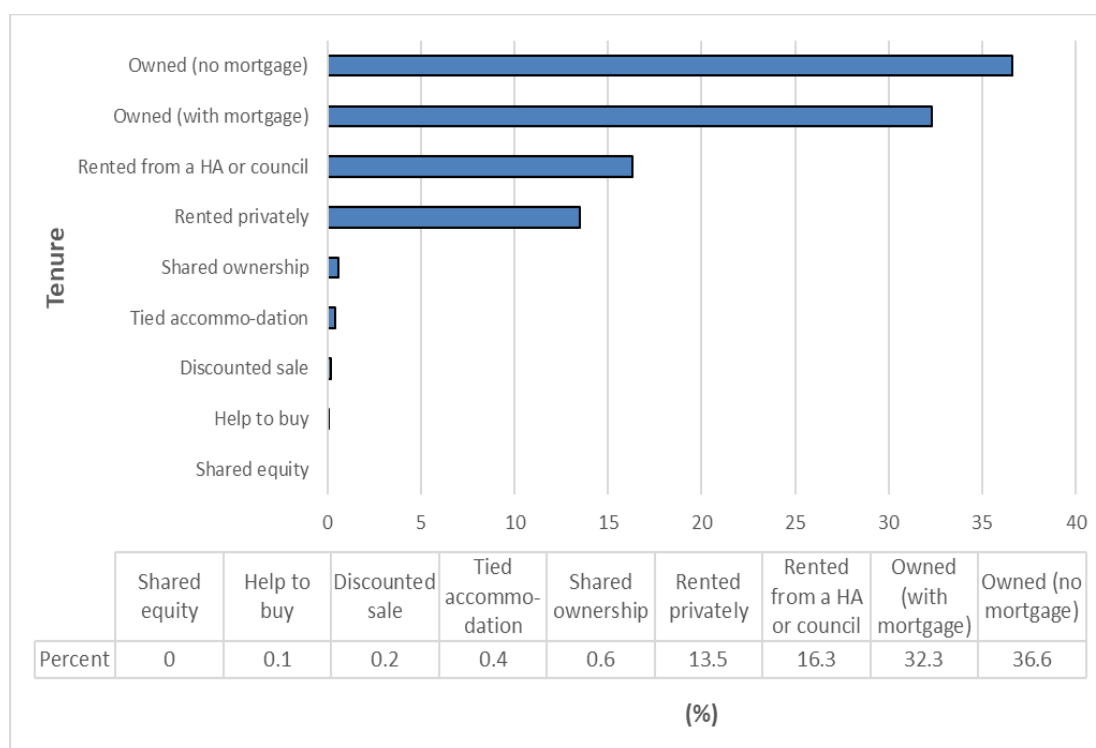
- 4.20 Table 4.9 shows how these responses vary by economic activity. A higher proportion of households who are at home with children or employed reported that having had the time to repairs yet. Affordability is a particular issue for those employed, sick or disabled and volunteers or carers. Households who are unemployed or sick or disabled reported that repairs were not their responsibility more than other economic statuses.

Table 4.9 Reasons for repairs not been done by economic activity								
Repair problem	Economic activity %							Total (all households)
	Employed	Unemployed	Retired	Full-time education	Sick / disabled	At home with children	Volunteer/ carer	
Haven't the time / planning to do	42.7	22.1	37.6	0.0	2.2	69.4	28.2	39.6
Cannot physically manage	3.5	0.0	17.9	0.0	29.8	0.0	2.4	7.0
Cannot afford	41.6	21.6	30.0	0.0	43.0	16.5	58.5	39.4
Not my responsibility	29.6	56.3	27.8	0.0	76.4	30.6	10.9	32.2
Repair problems too severe	1.8	0.0	5.8	0.0	17.9	0.0	0.0	3.2
<i>Base (households)</i>	<i>30,179</i>	<i>716</i>	<i>6,082</i>	<i>0</i>	<i>2,248</i>	<i>588</i>	<i>451</i>	<i>40,263</i>

Source: 2019 household survey

Housing tenure

- 4.21 Based on the findings of the 2019 household survey, the tenure profile of the borough is:
- 68.9% owner occupied (36.6% outright and 32.3% owned with a mortgage or loan);
 - 17.2% affordable (16.3% rented from a social landlord and 0.9% intermediate tenure (help to buy, discounted sale and shared ownership)); and
 - 13.9% private rented or living rent free.
- 4.22 Figure 4.2 displays the breakdown of each tenure category in the borough.

Figure 4.2 Trafford Borough: tenure profile of occupied dwellings

Source: 2019 household survey

4.23 The tenure profile varies across the borough by sub-area, as set out in Table 4.10. Altrincham and Rural Communities contain the highest proportions of owner-occupation in the borough; one in four households. Private rented makes up the highest proportion of households in Old Trafford, 18.0% compared to 13.9% for Trafford borough as a whole. The two sub-areas with the lowest proportions of owner-occupied tenure have the highest proportions of households living in affordable housing; Partington & Carrington at 40.3% and Old Trafford at 31.3%.

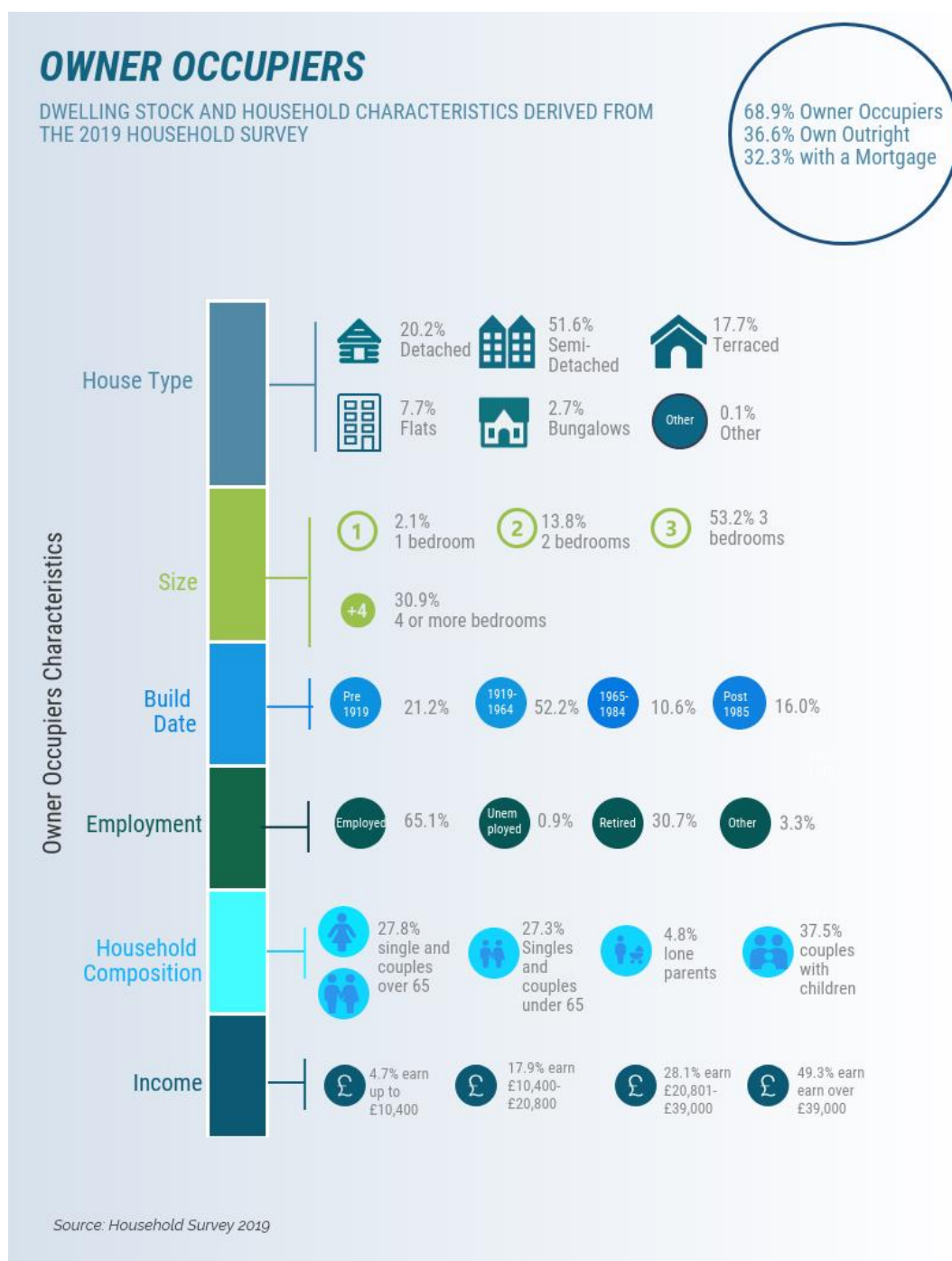
Table 4.10 Property tenure split by sub-area				
Sub-area	Owner occupied	Private rented	Affordable	Base
Altrincham	75.9%	13.9%	10.2%	23,024
Old Trafford	50.7%	18.0%	31.3%	11,486
Partington & Carrington	50.2%	9.5%	40.3%	4,568
Rural Communities	75.0%	14.3%	10.7%	4,112
Sale	70.4%	15.0%	14.6%	29,527
Stretford	59.7%	15.5%	24.8%	10,115
Urmston	77.7%	9.7%	12.5%	18,154
Total	68.9%	13.9%	17.2%	100,986

Source: 2019 household survey

The owner-occupied sector

4.24 Figure 4.3 sets out the general characteristics of owner-occupier households and dwellings across Trafford Borough.

Figure 4.3 Characteristics of owner-occupied households and dwellings



- 4.25 House prices were presented in Chapter 3 and Land Registry data reveals that over the period 2000 to 2018, lower quartile, median and average house prices across the borough increased sharply. This is summarised in Table 4.11 alongside income information.
- 4.26 It is interesting to note that in 2000, a household income of £15,429 was required for a lower quartile price to be affordable; by 2018 this had increased to £47,572. In comparison, an income of £21,214 was required for a median priced property to be affordable in 2000 compared with £66,857 in 2018.

Table 4.11 Lower quartile and median price and income required to service a mortgage				
Trafford	House Price (£)		Income required*	
	2000	2018	2000	2018
Lower quartile	£60,000	£185,000	£15,429	£47,572
Median	£82,500	£260,000	£21,214	£66,857

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

Source: Data produced by Land Registry © Crown copyright 2019

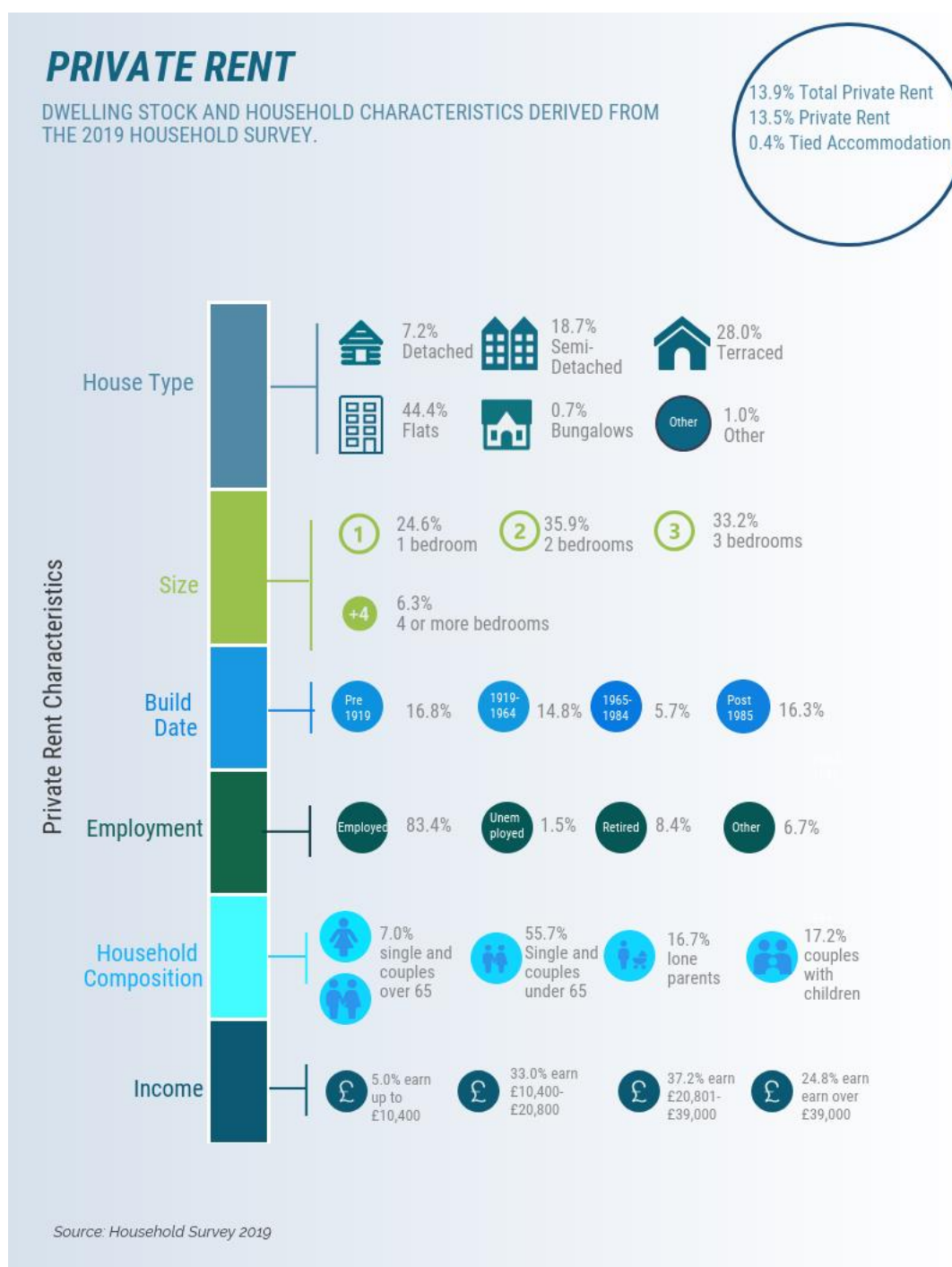
Stakeholder views on the owner-occupied sector

- 4.27 A full analysis of the findings of the online stakeholder survey is set out in Appendix E. A short summary for the owner-occupied sector is provided here.
- 4.28 Stakeholders commented that Trafford has a high proportion of homeowners and that price rises have allowed those in cheaper areas to be upwardly mobile, although others also believed that moving up the market in Trafford as a homeowner is difficult. In terms of gaps in the market, stakeholders indicated that there is demand from aspiring homeowners and larger families but access to the market is difficult and the supply of properties is low.

The private rented sector

- 4.29 The Government's Housing Strategy (December 2011)²³, set out the Government's plans to boost housing supply. It recognised an increasingly important role for the private rented sector, both in meeting people's housing needs and in supporting economic growth by enabling people to move to take up jobs elsewhere and to respond to changing circumstances.
- 4.30 The private rented sector in England is growing; the Census figures for 2011 confirmed that the sector now totals 16.8% of the dwelling stock, an increase from 8.8% in 2001. Increasing house prices pre-2007 and the struggling sales market when the downturn came are both factors that have underpinned the growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing need, affordable need as well as providing an alternative to homeownership.
- 4.31 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector meets these requirements. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management, will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.
- 4.32 Figure 4.4 sets out the general characteristics of private rented households and dwellings across the borough based on the 2019 household survey.
- 4.33 Table 4.10 (above) indicates the proportion of households living in the private rented sector by sub-area. This shows that the private rented sector in Old Trafford contains 18.0% of private rented households compared to an average of 13.9% across Trafford as a whole. In Trafford there are over 14,000 households living in the private rented sector, over half of these live in two sub-areas, Sale (31.5%) and Altrincham (22.8%).

²³ *Laying The Foundations; A Housing Strategy for England, 2011*

Figure 4.4 Characteristics of private rented households and dwellings

- 4.34 In terms of the cost of renting, Tables 4.12 and 4.13 set out the comparative median and lower quartile rents for Trafford Borough, the North West and England as a whole.
- 4.35 The tables indicate that 2018 median (£776 pcm) and lower quartile (£650 pcm) rental prices in the borough are below national and above regional and GM levels. The lower quartile price is similar to England as a whole however the gap is larger compared with the median price; £776 for Trafford and £1,075 for England.
- 4.36 Comparing the rental price in 2018 with that in 2010 indicates that there has been around a 20% increase in median and lower quartile rental prices in Trafford Borough during the period. The increase in Lower Quartile prices in the borough (+19.0%) is greater than that experienced by England as whole (+13.0%) together with the region and GM. For median prices the increases are comparable to GM and national trends.

Table 4.12 Comparative median rental price 2010-2018

Location	Median price by year (£)		% change 2010-2018
	2010	2018	
Trafford	624	776	+24.4%
Greater Manchester	576	693	+20.3%
North West	546	594	+8.8%
England	893	1,075	+20.4%

Source: Zoopla PPD 2019

Table 4.13 Comparative lower quartile rental price 2010-2018

Location	Lower quartile price by year (£)		% change 2010-2018
	2010	2018	
Trafford	546	650	+19.0%
Greater Manchester	490	542	+10.6%
North West	472	477	+1.1%
England	598	676	+13.0%

Source: Zoopla PPD 2019

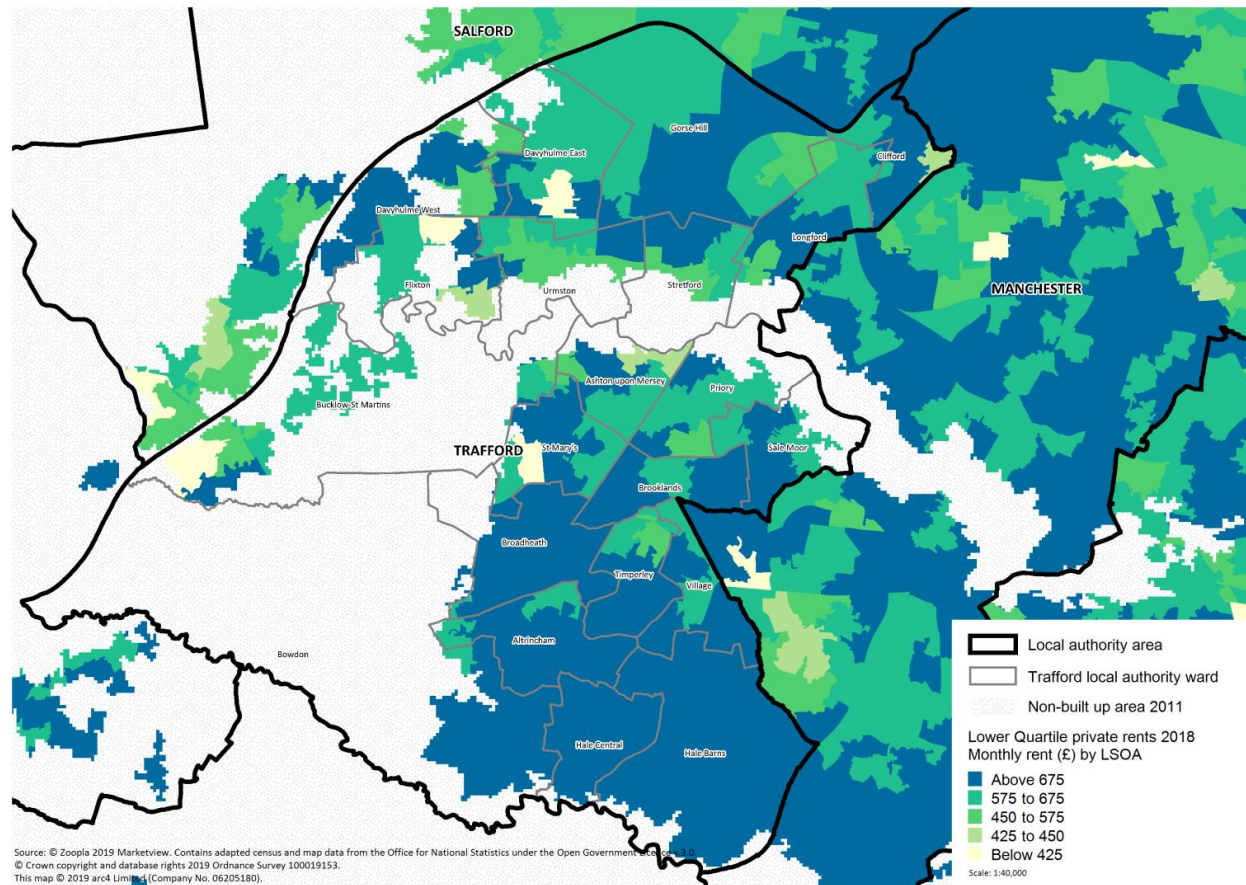
- 4.37 In terms of the seven sub-areas, Table 4.14 shows lower quartile and median rents in 2018. The data indicates that Altrincham and rural communities sub areas experienced higher rents at both the lower quartile and median level than the borough value. Old Trafford, Stretford and Sale all experienced very similar values to the borough. Rental prices in both Urmston and Partington & Carrington are £100 each month lower than the borough value for lower quartile rents, £550 compared to £650. Both sub areas also report lower than district values for median rental prices.

Table 4.14 Lower quartile and median rents by sub-area, 2018		
Sub-area	Lower quartile (£ each month)	Median (£ each month)
Altrincham	750	867
Old Trafford	676	780
Partington & Carrington	550	624
Rural communities	793	1,148
Sale	650	750
Stretford	650	750
Urmston	550	693
Trafford total	650	776

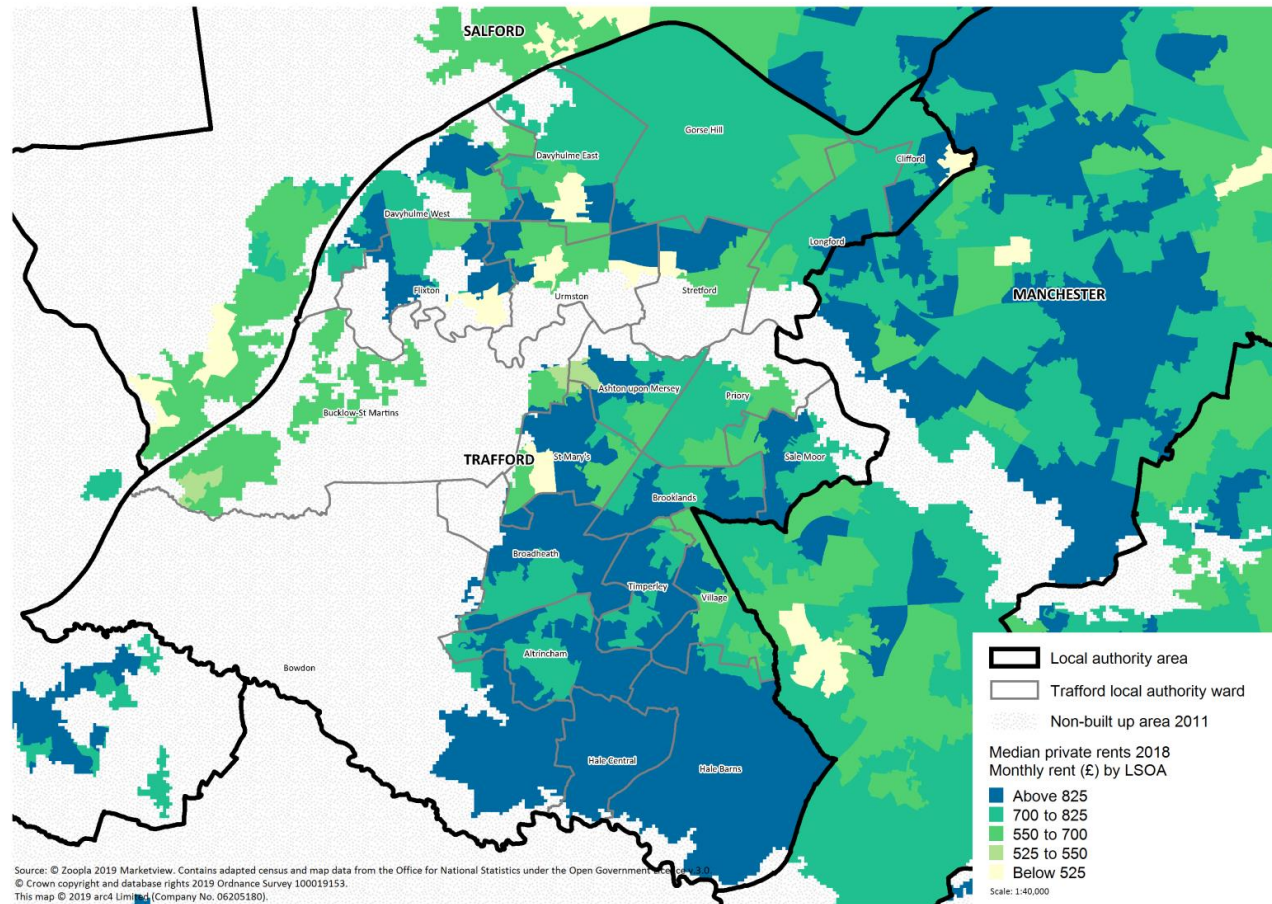
Source: Zoopla PPD 2019

- 4.38 Further details on LQ and median rents within built-up areas at a small area level (Lower Super Output Areas) can be found in maps 4.2 and map 4.3 below. This illustrates that the highest monthly rent prices are concentrated in the south and east of the borough and in particular, Altrincham. There are very few LSOAs with LQ or median rents in the lowest price bracket.

Map 4.2 2018 lower quartile rents across Trafford and adjacent authorities by built up areas within LSOAs



Map 4.3 2018 median rents across Trafford and adjacent authorities by built up areas within LSOAs



Source: Zoopla PPD 201

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

4.40 The Local Housing Allowance rates for Trafford are examined. Two Broad Rental Market Areas (BRMAs)²⁴ affect the borough:

Central Greater Manchester BRMA

- Shared accommodation rate - £67.20 per week
- 1-bedroom rate - £101.98 per week
- 2-bedroom rate - £119.98 per week
- 3-bedroom rate - £133.32 per week
- 4-bedroom rate - £186.47 per week

Southern Greater Manchester BRMA

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

Stakeholder views on private rented sector

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

4.42 Stakeholders considered the private rented sector in Trafford to be expensive. It was suggested that parts of the borough are having prices pushed up as they are considered as outskirts to Manchester City centre.

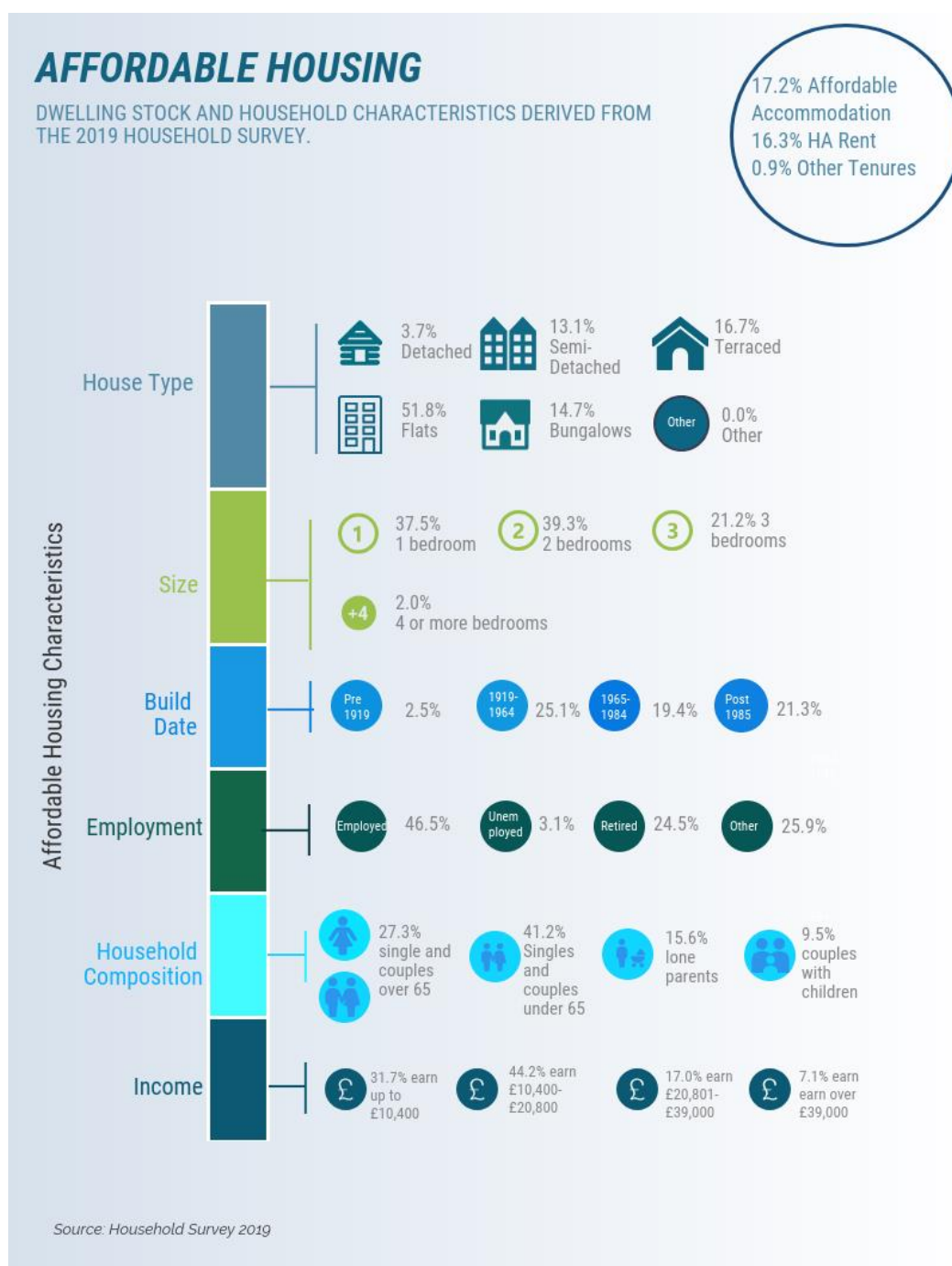
4.43 Amongst suggestions to improve the sector stakeholders suggested a council register of private rented properties. This was in relation to perceived unfair charges made to prospective tenants and providing a service which could set fair rental prices.

²⁴ A Broad Rental Market Area is an area 'within which a person could reasonably be expected to live having regard to facilities and services for purposes of health, education, recreation, personal banking and shopping, taking account of the distance of travel, by public and private transport and from those facilities and services'. A BRMA must contain 'residential premises for a variety of types, including such premises held on a variety of tenures' PLUS 'sufficient privately rented residential premises, to ensure that, in the rent officer's opinion, the LHA for the area is representative of the rents that a landlord might reasonably be expected to obtain in that area' Source: VOA BRMA statistics

Affordable housing

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

Figure 4.5 Characteristics of affordable housing households and dwellings



Stakeholder views on affordable housing

- 4.45 A full analysis of the findings of the online stakeholder survey is set out in Appendix E. A short summary for the affordable sector is provided here.
- 4.46 Stakeholders perceived the lack of affordable housing in the borough as a weakness to the housing market. All tenures and types of affordable housing were seen as lacking but stakeholders commented in more detail on larger family housing and options for older people downsizing.
- 4.47 Registered Providers believed that there is not enough affordable housing in the right places and of good quality in and around Trafford. Additional comments made from stakeholders were that rental levels on Affordable Rent remain high and beyond financial reach of those economical active but on low incomes; families need to save for large deposits; social housing has long waiting lists in the area; and that there is limited supply of family accommodation following losses through right to buy.
- 4.48 In relation to demand for intermediate housing products, stakeholders believed that shared ownership could help to meet the demand for affordable housing. Stakeholders stated that shared ownership works well in certain areas and can help people get into the housing market in high value areas. Also, stakeholders stated that there is strong demand for shared ownership due to high levels of recorded interest in this product.

Relative affordability of housing tenure options and defining genuinely affordable housing

- 4.49 The relative cost of alternative housing options across the borough and sub- areas is considered in the HNA from two perspectives. Firstly, analysis considers prevailing prices at 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.
- 4.50 Table 4.15 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties.
- 4.51 Table 4.16 sets out the cost of alternative tenure options by sub-area
- 4.52 Table 4.17 sets out the indicative incomes required based on rental property being affordable if up to 25% of household income is spent on rent; and owning is affordable based on a 3.5x household income multiple. Analysis also assumes deposits of up to 10%. The impact of higher deposits on the income required to service a mortgage are summarised in Table 4.18 based on borough prices; this demonstrates the considerable reduction on income requirements for a property to be affordable through higher deposits.

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

Table 4.16 Cost of alternative tenures by sub-area								
Tenure option	Price (2018)							
	Altrincham	Old Trafford	Partington & Carrington	Rural Communities	Sale	Stretford	Urmston	Trafford Borough
Social Rent (average)	£380	£380	£380	£380	£380	£380	£380	£380
Affordable Rent	£693	£624	£499	£735*	£600	£600	£554	£624
Market Rent - Lower Quartile	£750	£676	£550	£793	£650	£650	£550	£650
Market Rent - Median	£867	£780	£624	£1,148	£750	£750	£693	£780
Market Sale - Lower Quartile	£261,000	£130,000	£130,000	£345,000	£192,000	£174,500	£192,500	£185,000
Market Sale - Median	£352,000	£179,000	£163,000	£669,000	£272,500	£204,000	£246,250	£260,000
Market Sale - Average	£435,997	£194,672	£172,149	£770,495	£293,048	£207,869	£259,070	£324,312
Starter Home	£281,600	£143,200	£130,400	£535,200	£218,000	£163,200	£197,000	£208,000
Shared ownership (50%)	£176,000	£89,500	£81,500	£334,500	£136,250	£102,000	£123,125	£130,000
Shared ownership (25%)	£88,000	£44,750	£40,750	£167,250	£68,125	£51,000	£61,563	£65,000
Help to buy	£264,000	£134,250	£122,250	£501,750	£204,375	£153,000	£184,688	£195,000
Discounted Home Ownership	£326,998	£146,004	£129,112	£577,871	£219,786	£155,902	£194,303	£243,234

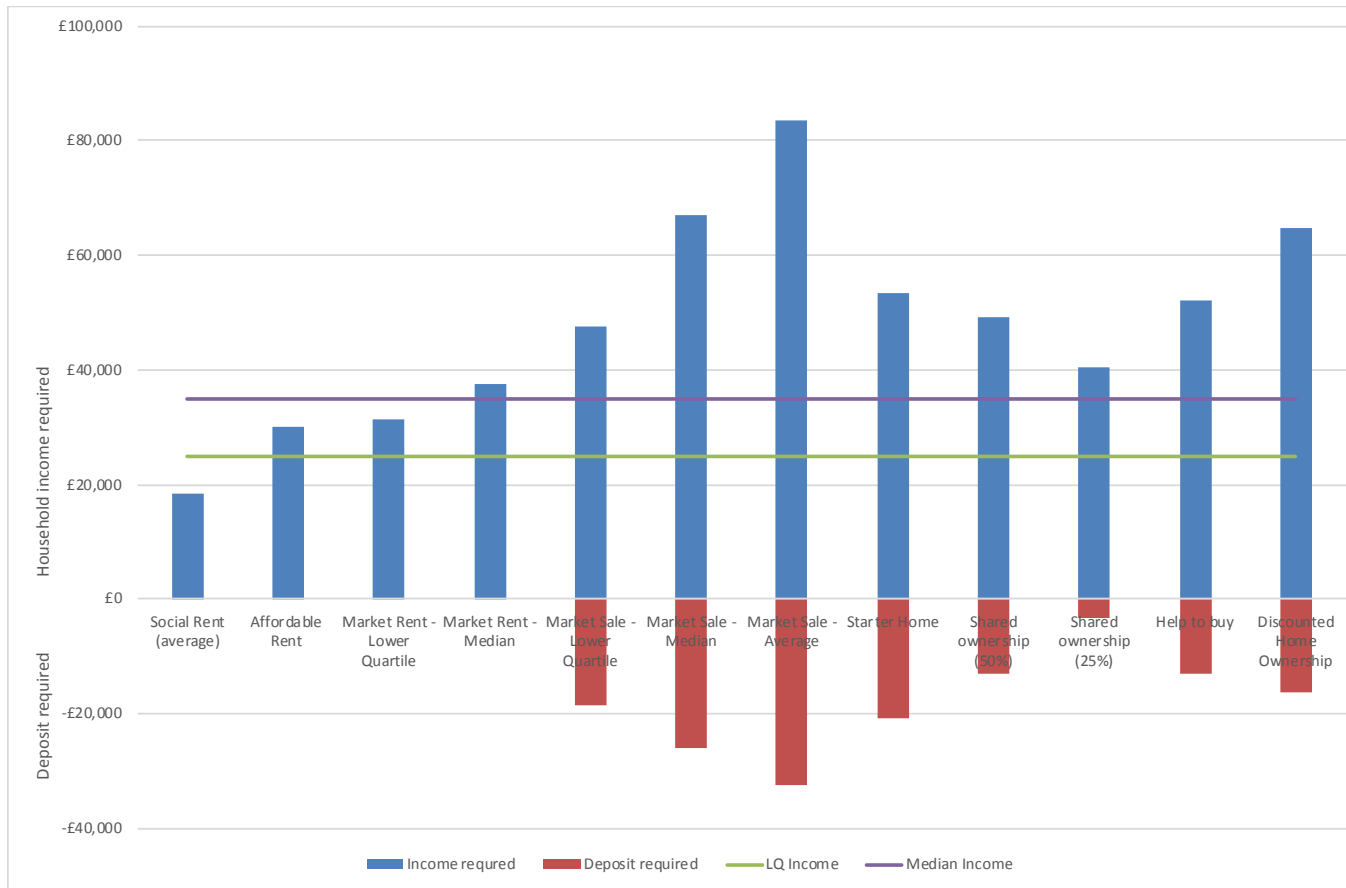
Source: Data produced by Land Registry © Crown copyright 2019, Zoopla 2019, MHCLG, RSH SDR 2018

*Note in the Rural Communities market rents are much higher than elsewhere in the borough. Based on the 80% of median rents would result in an Affordable Rent of £918 each month which is higher than the lower quartile market rent. For the Rural Areas, the affordable rent has been based on actual affordable rents being charged in the Rural Area.

Table 4.17 Household income required for alternative tenure options (based on 25% for income for rents and 3.5x income multiple for buying)								
Tenure option	Income required (2018)							
	Altrincham	Old Trafford	Partington & Carrington	Rural Communities	Sale	Stretford	Urmston	Trafford Borough
Social Rent	£18,240	£18,240	£18,240	£18,240	£18,240	£18,240	£18,240	£18,240
Affordable Rent	£33,274	£29,952	£23,962	£35,280	£28,800	£28,800	£26,611	£29,952
Market Rent - Lower Quartile	£36,000	£32,448	£26,400	£38,064	£31,200	£31,200	£26,400	£31,200
Market Rent - Median	£41,592	£37,440	£29,952	£55,104	£36,000	£36,000	£33,264	£37,440
Market Sale - Lower Quartile (assumes 10% deposit)	£67,114	£33,429	£33,429	£88,714	£49,371	£44,871	£49,500	£47,571
Market Sale - Median (assumes 10% deposit)	£90,514	£46,029	£41,914	£172,029	£70,071	£52,457	£63,321	£66,857
Market Sale - Average (assumes 10% deposit)	£112,114	£50,058	£44,267	£198,127	£75,355	£53,452	£66,618	£83,395
Starter Home	£72,411	£36,823	£33,531	£137,623	£56,057	£41,966	£50,657	£53,486
Shared ownership (50%)	£66,057	£34,299	£31,362	£124,249	£51,463	£38,889	£46,644	£49,169
Shared ownership (25%)	£54,366	£28,354	£25,948	£102,029	£42,412	£32,113	£38,465	£40,533
Help to buy	£70,400	£35,800	£32,600	£133,800	£54,500	£40,800	£49,250	£52,000
Discounted Home Ownership	£87,199	£38,934	£34,430	£154,099	£58,610	£41,574	£51,814	£64,862

Table 4.18 Impact of alternative deposits on income required for open market properties					
Market sale price	Amount of deposit				Borough Average Price
	10%	20%	30%	40%	
Market Sale - Lower Quartile	£166,500	£148,000	£129,500	£111,000	£185,000
Market Sale - Median	£234,000	£208,000	£182,000	£156,000	£260,000
Market Sale - Average	£291,881	£259,450	£227,019	£194,587	£324,312
Household income required (3.5x multiple)	10%	20%	30%	40%	
Market Sale - Lower Quartile	£47,571	£42,286	£37,000	£31,714	
Market Sale - Median	£66,857	£59,429	£52,000	£44,571	
Market Sale - Average	£83,395	£74,129	£64,862	£55,596	
Household income required (5x multiple)	10%	20%	30%	40%	
Market Sale - Lower Quartile	£33,300	£29,600	£25,900	£22,200	
Market Sale - Median	£46,800	£41,600	£36,400	£31,200	
Market Sale - Average	£58,376	£51,890	£45,404	£38,917	

- 4.53 Figure 4.6 summarises in graphical form the relative affordability of alternative tenures at the borough level, setting out the income and deposit required for different options set against prevailing lower quartile and median earnings derived from 2018 CAMEO data.
- 4.54 This indicates that only social renting is affordable for households on lower quartile incomes. In addition to social renting, affordable rent and lower quartile market rents are affordable to households on median incomes. By comparison, households on lower quartile or median incomes could not truly afford any of the intermediate tenure affordable products at the current borough prices.
- 4.55 This comparison of local incomes with the cost of local house prices and rents illustrates the affordability challenge faced by residents within the borough. It shows the particular problem faced by households who do not have either existing equity or savings.

Figure 4.6 Trafford Borough household income and housing costs

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

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

What is genuinely affordable housing in the Trafford Borough context?

- 4.56 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:
- Sub-area 2018 lower quartile and median household incomes from CAMEO data;
 - 2018 entry-level incomes from a range of key worker occupations;
 - Incomes associated with 2018 minimum and living wages (using single, dual income and 1.5x income measures);
 - How much households could afford to spend on market rents by considering the percentage of income spent on housing. To do this, analysis considers what rent a household could afford if it spent 25%, 30%, 35%, 40%, 45% and 50% of income on rent. This is then compared with what lower quartile and median market rents actually were in 2018 to determine what is affordable to households;
 - The extent to which affordable rental options are genuinely affordable to households;
 - The extent to which households could afford home ownership based on multiples of household income starting at 3.5x. The analysis does go up to a 7.5x income multiple (this is to illustrate the affordability challenges of home ownership although it is recognised that obtaining a mortgage would not be possible on such a multiple of income).

Genuinely affordable rents

- 4.57 Table 4.19 sets out the lower quartile rent that could be afforded based on the percentage of income used to pay the rent by sub-area. For instance, in Altrincham, lower quartile rent in 2018 was £750 each month and lower quartile gross household incomes were £2,917 each month. The table shows that if 25% of income was spent on housing, a rent of £729 each month could not be afforded but rents would be affordable if 30% of income is spent on rent.
- 4.58 Table 4.19 also shows what could be genuinely afforded by households based on local incomes by considering the proportion of income spent on housing costs. If this is assumed to be 25%, then only lower quartile market rents in the rural communities sub-area would be affordable. When 35% of income is considered, lower quartile rents in four sub-areas are affordable. However, even at 50% of lower quartile income, rents in Old Trafford and Stretford remain unaffordable due to the relatively low incomes in those areas.
- 4.59 Table 4.20 presents the same analysis based on median rents and incomes. This shows that in the high-income sub-areas Altrincham and rural communities, median prices are affordable if households spend 25% of their income on housing costs. However, in the lower income area of Old Trafford, median prices are still not affordable if 50% of

income is spent on rent. Overall, four sub-areas are affordable if 35% of income is spent on median rents.

- 4.60 This analysis can help establish what would be a reasonable rent based on local incomes. Assuming that 30% of income is spent on housing, across the borough a genuinely affordable lower quartile market rent would be £625 each month based on local incomes and this would range between £375 and £1,125 each month at a sub-area level.

Table 4.19 Lower quartile rents, household incomes and what could be afforded

Sub-area	Monthly lower quartile rent that could be afforded by percentage of income spent on						LQ Rent and Income	
	25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual LQ rent 2018	LQ Gross household income 2018 (Monthly £)
Altrincham	£729	£875	£1,021	£1,167	£1,313	£1,458	£750	£2,917
Old Trafford	£313	£375	£438	£500	£563	£625	£676	£1,250
Partington & Carrington	£313	£375	£438	£500	£563	£625	£550	£1,250
Rural Communities	£938	£1,125	£1,313	£1,500	£1,688	£1,875	£793	£3,750
Sale	£521	£625	£729	£833	£938	£1,042	£650	£2,083
Stretford	£313	£375	£438	£500	£563	£625	£650	£1,250
Urmston	£521	£625	£729	£833	£938	£1,042	£550	£2,083
Trafford Borough	£521	£625	£729	£833	£938	£1,042	£650	£2,083

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

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

Sub-area	Monthly median rent that could be afforded by percentage of income spent on						Median Rent and Income	
	25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual median rent 2018	Median Gross household income 2018 (Monthly £)
Altrincham	£938	£1,125	£1,313	£1,500	£1,688	£1,875	£867	£3,750
Old Trafford	£313	£375	£438	£500	£563	£625	£780	£1,250
Partington & Carrington	£313	£375	£438	£500	£563	£625	£624	£1,250
Rural Communities	£1,302	£1,563	£1,823	£2,083	£2,344	£2,604	£1,148	£5,208
Sale	£729	£875	£1,021	£1,167	£1,313	£1,458	£750	£2,917
Stretford	£521	£625	£729	£833	£938	£1,042	£750	£2,083
Urmston	£729	£875	£1,021	£1,167	£1,313	£1,458	£693	£2,917
Trafford Borough	£729	£875	£1,021	£1,167	£1,313	£1,458	£780	£2,917

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

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

- 4.61 The extent to which open market rents are affordable to selected keyworkers and those on minimum and living wages are explored in Table 4.21. This clearly establishes that lower quartile prices are not affordable to households with a single earner on minimum or living wage; and not affordable to selected key workers unless at least 35% of income is spent on rent. Lower quartile rents are affordable to households where there are two full-time living wage incomes and 35% of income is spent on rent.

Median rents are unaffordable to all of the selected key worker groups until at least 35% of income is spent on rent; but median rents are affordable to dual full-time living wage/minimum wage households where at least 30% of income is spent on rent.

Table 4.21 Market Rents, actual household incomes and what could be afforded

Occupation/Wage	Gross Household Income 2018 (£)	Monthly lower quartile rent that could be afforded by percentage of income spent on						LQ Rent and Income	
		25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual LQ rent 2018	Gross household income 2018 (Monthly £)
Police officer	£23,124	£482	£578	£674	£771	£867	£964	£650	£1,927
Nurse	£17,652	£368	£441	£515	£588	£662	£736	£650	£1,471
Fire officer	£23,862	£497	£597	£696	£795	£895	£994	£650	£1,989
Teacher	£23,720	£494	£593	£692	£791	£890	£988	£650	£1,977
Min Wage (single household)	£16,010	£334	£400	£467	£534	£600	£667	£650	£1,334
Min Wage (1 FT/1PT)	£24,014	£500	£600	£700	£800	£901	£1,001	£650	£2,001
Min Wage (two working adults)	£32,019	£667	£800	£934	£1,067	£1,201	£1,334	£650	£2,668
Living Wage (single)	£17,550	£366	£439	£512	£585	£658	£731	£650	£1,463
Living wage (1 FT/1 PT)	£26,325	£548	£658	£768	£878	£987	£1,097	£650	£2,194
Living Wage (two workers)	£35,100	£731	£878	£1,024	£1,170	£1,316	£1,463	£650	£2,925

Occupation/Wage	Gross Household Income 2018 (£)	Monthly median rent that could be afforded by percentage of income spent on rent						Median Rent and Income	
		25% of income	30% of income	35% of income	40% of income	45% of income	50% of income	Actual Median rent 2018	Gross household income 2018 (Monthly £)
Police officer	£23,124	£482	£578	£674	£771	£867	£964	£780	£1,927
Nurse	£17,652	£368	£441	£515	£588	£662	£736	£780	£1,471
Fire officer	£23,862	£497	£597	£696	£795	£895	£994	£780	£1,989
Teacher	£23,720	£494	£593	£692	£791	£890	£988	£780	£1,977
Min Wage (single household)	£16,010	£334	£400	£467	£534	£600	£667	£780	£1,334
Min Wage (1 FT/1PT)	£24,014	£500	£600	£700	£800	£901	£1,001	£780	£2,001
Min Wage (two working adults)	£32,019	£667	£800	£934	£1,067	£1,201	£1,334	£780	£2,668
Living Wage (single)	£17,550	£366	£439	£512	£585	£658	£731	£780	£1,463
Living wage (1 FT/1 PT)	£26,325	£548	£658	£768	£878	£987	£1,097	£780	£2,194
Living Wage (two workers)	£35,100	£731	£878	£1,024	£1,170	£1,316	£1,463	£780	£2,925

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

Buying a property

- 4.62 Table 4.22 considers lower quartile house prices and incomes. It indicates the buying potential based on multiples of income and excludes deposits. The analysis demonstrates that it is effectively not possible to access lower quartile properties unless income multiples exceed 5x. A similar pattern for median house prices and incomes is shown in Table 4.23.

Table 4.22 Lower quartile house prices compared with lower quartile household income buying capacity

Sub-area	Potential buying capacity of lower quartile price properties based on income multiples				Lower Quartile Price and Income	
	3.5x	5x	7.5x	10x	Actual LQ price 2018	LQ Gross household income 2018 (Monthly £)
Altrincham	£122,500	£175,000	£262,500	£350,000	£261,000	£2,917
Old Trafford	£87,500	£125,000	£187,500	£250,000	£130,000	£1,250
Partington & Carrington	£52,500	£75,000	£112,500	£150,000	£130,000	£1,250
Rural Communities	£122,500	£175,000	£262,500	£350,000	£345,000	£3,750
Sale	£122,500	£175,000	£262,500	£350,000	£192,000	£2,083
Stretford	£52,500	£75,000	£112,500	£150,000	£174,500	£1,250
Urmston	£52,500	£75,000	£112,500	£150,000	£192,500	£2,083
Trafford Borough	£87,500	£125,000	£187,500	£250,000	£185,000	£2,083

Note: Red cells indicate property is not affordable to buy; Green cells indicate property is affordable to buy.

Table 4.23 Median house prices compared with median household income buying capacity

Sub-area	Potential buying capacity of median price properties based on income multiples				Median Price and Income	
	3.5x	5x	7.5x	10x	Actual Median price 2018	Median Gross household income 2018 (Monthly £)
Altrincham	£157,500	£225,000	£337,500	£450,000	£352,000	£3,750
Old Trafford	£87,500	£125,000	£187,500	£250,000	£179,000	£1,250
Partington & Carrington	£52,500	£75,000	£112,500	£150,000	£163,000	£1,250
Rural Communities	£122,500	£175,000	£262,500	£350,000	£669,000	£5,208
Sale	£122,500	£175,000	£262,500	£350,000	£272,500	£2,917
Stretford	£52,500	£75,000	£112,500	£150,000	£204,000	£2,083
Urmston	£52,500	£75,000	£112,500	£150,000	£246,250	£2,917
Trafford Borough	£87,500	£125,000	£187,500	£250,000	£260,000	£2,917

Note: Red cells indicate property is not affordable to buy; Green cells indicate property is affordable to buy

Buying a property: selected key workers and wage earners

- 4.63 Table 4.24 shows the buying potential (excluding deposits) for selected keyworkers and those on minimum and living wages applied to borough-wide figures of £185,000 (lower quartile price) and £260,000 (median price). This shows that selected key workers would require a minimum 10x income multiple to buy a lower quartile property and 12.5x for a median priced property. Households on dual full-time minimum/living wages would require an income multiple of at least 7.5x for a lower quartile property to be affordable.

Table 4.24 Lower quartile house prices compared with lower quartile household incomes

Benchmark incomes	Gross Household Income 2018 (£)	3.5x	4x	4.5x	5x	7.5x	10x	12.5x	15x	LQ price 2018
Police officer	£23,124	£80,934	£92,496	£104,058	£115,620	£173,430	£231,240	£289,050	£346,860	£185,000
Nurse	£17,652	£61,782	£70,608	£79,434	£88,260	£132,390	£176,520	£220,650	£264,780	£185,000
Fire officer	£23,862	£83,517	£95,448	£107,379	£119,310	£178,965	£238,620	£298,275	£357,930	£185,000
Teacher	£23,720	£83,020	£94,880	£106,740	£118,600	£177,900	£237,200	£296,500	£355,800	£185,000
Min Wage (single household)	£16,010	£56,033	£64,038	£72,043	£80,048	£120,071	£160,095	£200,119	£240,143	£185,000
Min Wage (1 FT/1PT)	£24,014	£84,050	£96,057	£108,064	£120,071	£180,107	£240,143	£300,178	£360,214	£185,000
Min Wage (two working adults)	£32,019	£112,067	£128,076	£144,086	£160,095	£240,143	£320,190	£400,238	£480,285	£185,000
Living Wage (single)	£17,550	£61,425	£70,200	£78,975	£87,750	£131,625	£175,500	£219,375	£263,250	£185,000
Living wage (1 FT/1 PT)	£26,325	£92,138	£105,300	£118,463	£131,625	£197,438	£263,250	£329,063	£394,875	£185,000
Living Wage (two workers)	£35,100	£122,850	£140,400	£157,950	£175,500	£263,250	£351,000	£438,750	£526,500	£185,000
Benchmark incomes	Gross Household Income 2018 (£)	3.5x	4x	4.5x	5x	7.5x	10x	12.5x	15x	Median price 2018
Police officer	£23,124	£80,934	£92,496	£104,058	£115,620	£173,430	£231,240	£289,050	£346,860	£260,000
Nurse	£17,652	£61,782	£70,608	£79,434	£88,260	£132,390	£176,520	£220,650	£264,780	£260,000
Fire officer	£23,862	£83,517	£95,448	£107,379	£119,310	£178,965	£238,620	£298,275	£357,930	£260,000
Teacher	£23,720	£83,020	£94,880	£106,740	£118,600	£177,900	£237,200	£296,500	£355,800	£260,000
Min Wage (single household)	£16,010	£56,033	£64,038	£72,043	£80,048	£120,071	£160,095	£200,119	£240,143	£260,000
Min Wage (1 FT/1PT)	£24,014	£84,050	£96,057	£108,064	£120,071	£180,107	£240,143	£300,178	£360,214	£260,000
Min Wage (two working adults)	£32,019	£112,067	£128,076	£144,086	£160,095	£240,143	£320,190	£400,238	£480,285	£260,000
Living Wage (single)	£17,550	£61,425	£70,200	£78,975	£87,750	£131,625	£175,500	£219,375	£263,250	£260,000
Living wage (1 FT/1 PT)	£26,325	£92,138	£105,300	£118,463	£131,625	£197,438	£263,250	£329,063	£394,875	£260,000
Living Wage (two workers)	£35,100	£122,850	£140,400	£157,950	£175,500	£263,250	£351,000	£438,750	£526,500	£260,000

Note: Red cells indicate property is not affordable to buy; Green cells indicate property is affordable to buy

The affordability of affordable housing options

- 4.64 The final section of analysis considers the extent to which affordable housing options are genuinely affordable to households across Trafford Borough. This uses borough-wide data and is tested against 2018 CAMEO income data, the incomes of selected key workers and households where members are earning minimum and living wages. This analysis does not factor in benefits which may be available to households.
- 4.65 For social and affordable rented tenures, Table 4.25 shows that social renting would be affordable to most of the selected key worker households and households with multiple minimum/living wage earners. Affordable rent would only be affordable to some of the key workers and dual full-time earning households on minimum and living wages.
- 4.66 Table 4.25 also shows the basic income multiples associated with the equity components of alternative affordable purchase options. This does not take into account any rental component but would indicate that starter homes, help to buy and discounted home ownership are not realistic options except where substantial deposits can be made.
- 4.67 This analysis clearly demonstrates that social and affordable renting remains the most affordable tenure option available to households. The affordability of the equity components of intermediate tenures is highly variable and the ability to access this market is challenging for the selected key workers and wage earners considered in analysis.

Table 4.25 Affordability of intermediate tenure options

Tenure option>>>				Social Rent (monthly cost)	Affordable Rent (monthly cost)	Starter Home	Shared ownership (50%)	Shared ownership (25%)	Help to buy	Discounted home ownership
Occupation/Wage		Gross household income 2018 (Monthly £)	Monthly rent / purchase price>>>	£380	£624	£195,000	£130,000	£65,000	£195,000	£243,234
				Household income required (assuming 25% spent on rent is affordable)		Income multiple required for equity component (excluding deposit)				
				£1,520	£2,496					
Police	£23,124	£1,927		1,927	1,927	8.4	5.6	2.8	8.4	10.5
Nurse	£17,652	£1,471		1,471	1,471	11.0	7.4	3.7	11.0	13.8
Fire	£27,492	£2,291		2,291	2,291	7.1	4.7	2.4	7.1	8.8
Teacher	£29,664	£2,472		2,472	2,472	6.6	4.4	2.2	6.6	8.2
Min Wage (single household)	£16,010	£1,334		1,334	1,334	12.2	8.1	4.1	12.2	15.2
Min Wage (1 FT/1PT)	£24,014	£2,001		2,001	2,001	8.1	5.4	2.7	8.1	10.1
Min Wage (two working adults)	£32,019	£2,668		2,668	2,668	6.1	4.1	2.0	6.1	7.6
Living Wage (single)	£17,843	£1,487		1,487	1,487	10.9	7.3	3.6	10.9	13.6
Living wage (1 FT/1 PT)	£26,764	£2,230		2,230	2,230	7.3	4.9	2.4	7.3	9.1
Living Wage (two workers)	£35,685	£2,974		2,974	2,974	5.5	3.6	1.8	5.5	6.8

Note: income requirements for rental options assumes 30% of household income is affordable

Concluding comments

- 4.68 This chapter has explored the current housing market dynamics affecting and influencing the housing market within the borough. It has provided detail on the current profile of dwellings by type, tenure and size along with house condition and prices.
- 4.69 The 2019 the majority of properties in the borough are houses (75%), 20.3% are flats/apartments, 4.5% are bungalows, 0.2% are other types of housing. 11.3% have one bedroom/bedsit/studio, 21.2% have two bedrooms, 44.9% have three bedrooms, 17% have four bedrooms and 5.6% have five or more bedrooms.
- 4.70 The 2019 household survey reveals that 68.9% of households live in owner occupation and a further 17.2% in affordable accommodation and 13.9% live in private rented accommodation.
- 4.71 The chapter has considered the affordability of housing options in considerable detail. Analysis has established the levels of income required to afford open market prices and rents and affordable tenure options. These have then been tested against local incomes and the incomes of selected key workers and those on minimum and living wages. The analysis raises serious concerns over the relative affordability of accommodation across most tenures within the borough, and particularly for the key workers and wage earners considered. Arguably, the ability of households to enter the general market without very substantial deposits is restricted.
- 4.72 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across the Borough (Table 4.26). This is based on local incomes and assumes that no more than 30% of income is spent on a rent and a household income multiple of 3.5x is applied to local household incomes.

Table 4.26 Genuinely affordable rents and purchase prices by sub-area				
Sub-area	Lower Quartile Rents (30% of income)	Median Rents (30% of income)	Lower quartile purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
Altrincham	£875	£1,125	£122,500	£157,500
Old Trafford	£375	£375	£52,500	£52,500
Partington & Carrington	£375	£375	£52,500	£52,500
Rural Communities	£1,125	£1,563	£157,500	£218,750
Sale	£625	£875	£87,500	£122,500
Stretford	£375	£625	£52,500	£87,500
Urmston	£625	£875	£87,500	£122,500
Trafford Borough	£625	£875	£87,500	£122,500

5. Affordable housing need

Introduction

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

Affordable Housing Needs Assessment

- 5.4 The 2019 NPPF defines affordable housing as follows:
‘housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers) ...’ (Annex 2).
- 5.5 This section considers affordable housing need for those households who cannot afford to meet their needs in the open market through home ownership or private rental.
- 5.6 PPG 2019 states *‘all households whose needs are not met by the market can be considered in affordable housing need’*²⁵.
- 5.7 A detailed analysis of the following factors quantifies the shortfall of affordable housing:
 - households currently in housing which is unsuitable for their use and who are unable to afford to buy or rent in the market; and those who can afford private rent but cannot afford to buy;
 - new households forming who cannot afford to buy or rent in the market;
 - existing households likely to fall into need; and
 - the supply of affordable housing through social/affordable renting and intermediate tenure stock.

²⁵ PPG 2019 Paragraph 018 Reference ID: 2a-018-20190220

- 5.8 Affordable housing need analysis has been based on 2019 household survey evidence. This is compared with the number of households on the council's housing register.

Assessing affordable housing need using the 2019 household survey

- 5.9 The 2019 household survey provided a range of evidence on the scale and range of need within communities across Trafford Borough. Detailed analysis is presented at Appendix C of this report and follows PPG.
- 5.10 Table 5.1 sets out housing need across the borough based on the household survey and reasons for household need. This shows that there are 7,423 existing households in need, which represents 7.4% of all households.

Table 5.1 Housing need in Trafford Borough		
Category	Factor	Total
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	980
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	1,497
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	2,495
	N4 Too difficult to maintain	1,974
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	286
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	1,218
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	71
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	341
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	335
Total no. households in need (with one or more housing needs)		7,423
Total Households		100,986
% households in need		7.4

Note: A household may have more than one housing need. The total number of households in need (7,423) is the total number of households with **one or more** needs. So if a household is overcrowded **and** too difficult to maintain, this will be recorded as **one household in need** in the affordable needs calculation even though it is in need for two reasons (and it is not recorded in the affordable needs calculation as two separate households in need).

Source: 2019 household survey

- 5.11 Table 5.2 summarises overall housing need (before further analysis to test the extent to which households can afford open market provision to offset their need) by sub-area and the extent to which housing need varies across the borough. There are four sub-areas with around 10% of households in need; Stretford, Old Trafford, Rural Communities and Partington & Carrington. Stretford and Urmston have the lowest proportion of households in need, around 5% and Altrincham is in the middle of the range with around 8% in housing need.

Table 5.2 Households in need by sub-area			
Sub-area	No. of households in need	% of households in need	Total No. households
Altrincham	1,817	7.9	23,024
Old Trafford	1,172	10.2	11,486
Partington & Carrington	427	9.3	4,568
Rural Communities	397	9.7	4,112
Sale	1,674	5.7	29,527
Stretford	1,110	11.0	10,115
Urmston	825	4.5	18,154
Trafford total	7,423	7.4	100,986

Source: 2019 household survey

- 5.12 Tables 5.3a and 5.3b demonstrate how the proportions of households in housing need vary in the borough. Table 5.3a indicated that just under half of households in need are owner occupiers (45.7%) and a third are private rented. Table 5.3b examines need as a proportion of all households within each tenure. In the private rented sector, 17.2% of households are in housing need, compared to 9.3% of those in affordable housing and 4.9% of those in owner occupation

Table 5.3a Housing need by tenure (households in need based)		
Tenure	No. households in need	%
Owner occupier	3,389	45.7
Private rented	2,423	32.6
Affordable	1,611	21.7
Trafford total (all households in need)	7,423	100.0

Source: 2019 household survey

Table 5.3b Housing need by tenure (all households based)			
Tenure	No. households in need	No. households	% of all households in need
Owner occupier	3,389	69,600	4.9
Private rented	2,423	14,056	17.2
Affordable	1,611	17,330	9.3
Trafford total (all households in need)	7,423	100,986	7.4

Source: 2019 household survey

- 5.13 Tables 5.4a and 5.4b sets out housing need by type of household. Table 5.4a shows that the profile of households in need in Trafford is dominated by single adults aged under 65 years (28.5%) and couples or lone parents with children aged over 18 years (21.6%). Couples with no children represent 19.3% of households in need.
- 5.14 Table 5.4b examines need as a proportion of all households within each household type. The data shows that one in five, 21.1%, of lone parents with adult children are in housing need compared to 8.1% of couples with adult children.

Table 5.4a Housing need by household type (households in need based)		
Household Type	No. households in need	%
Single adult (under 65)	2,117	28.5
Single adult (65 or over)	336	4.5
Couple only (both under 65)	739	10.0
Couple only (one or both over 65)	692	9.3
Couple with at least 1 or 2-children under 18	459	6.2
Couple with 3 or more-children under 18	318	4.3
Couple with children aged 18+	719	9.7
Lone parent with at least 1 or 2-children under 18	394	5.3
Lone parent with 3 or more-children under 18	-0	0.0
Lone parent with child(ren) aged 18+	885	11.9
Student household	0	0.0
Other	763	10.3
Trafford total (all households in need)	7,423	100.0

Source: 2019 household survey

Table 5.4b Housing need by household type (all households based)			
Household Type	No. households in need	No. households	% of all households in need
Single adult (under 65)	2,117	18,377	11.5
Single adult (65 or over)	336	11,276	3.0
Couple only (both under 65)	739	15,566	4.7
Couple only (one or both over 65)	692	13,737	5.0
Couple with at least 1 or 2-child(ren) under 18	459	18,079	2.5
Couple with 3 or more-children under 18	318	3,313	9.6
Couple with child(ren) aged 18+	719	8,837	8.1
Lone parent with at least 1 child under 18	394	4,115	9.6
Lone parent with child aged 18+	885	4,188	21.1
Other	763	3,351	22.8
Trafford total (all households in need)	7,423	100,839	7.4

- 5.15 In addition to establishing the overall affordable housing requirements, analysis considers the supply/demand variations by analysis area, and property size (number of bedrooms). Analysis provides a gross figure (absolute shortfalls in affordable provision) and a net figure (which takes into account supply of existing affordable accommodation). Modelling suggests an annual gross imbalance of **1,308** dwellings (Table 5.5) and after taking account of affordable supply an annual net imbalance of **545** affordable dwellings across Trafford Borough as shown in Table 5.6. The detailed data and calculations of the affordable need assessment are presented at Appendix C.
- 5.16 In terms of the size of affordable housing required, when the likely annual affordable supply is taken into account, the overall shortfalls are 145 one-bedroom, 241 two-bedroom, 113 three-bedroom, 43 four-bedroom and 3 five or more-bedroom general needs dwellings. It is therefore appropriate for the continued delivery of affordable housing to reflect underlying need and in particular a focus on delivering dwellings with 3 or fewer-bedrooms.
- 5.17 Analysis is based on the next five years and in the absence of any updated information this should be extrapolated forward to the local plan period.

Table 5.5 Gross annual affordable housing imbalance by sub-area and no. of bedrooms 2018/19 to 2022/23

Number of bedrooms	Sub-area							Trafford total
	Altrincham	Old Trafford	Partington & Carrington	Rural Communities	Sale	Stretford	Urmston	
1	56	101	6	9	67	35	73	348
2	83	252	37	53	46	54	53	578
3	75	24	10	18	28	21	95	271
4	58	17	0	15	0	2	11	103
5 or more	0	0	0	0	7	0	0	7
Annual imbalance	273	395	53	94	149	112	232	1,308

Sources: 2019 household survey; RP CORE Lettings and Sales

Note cells may not sum correctly due to rounding errors

Table 5.6 Net annual affordable housing imbalance by sub-area and no. of bedrooms 2018/19 to 2022/23

Number of bedrooms	Sub-area							Trafford total
	Altrincham	Old Trafford	Partington & Carrington	Rural Communities	Sale	Stretford	Urmston	
1	23	42	3	4	28	15	30	145
2	35	105	15	22	19	23	22	241
3	31	10	4	8	12	9	40	113
4	24	7	0	6	0	1	5	43
5 or more	0	0	0	0	3	0	0	3
Annual imbalance	114	165	22	39	62	47	97	545

Sources: 2019 household survey; RP CORE Lettings and Sales

Note cells may not sum correctly due to rounding errors

Tenure split

- 5.18 In order to consider an appropriate affordable housing tenure split, the HNA considers the expressed tenure preferences of existing households in need and newly forming households and the relative affordability of alternative tenure options.
- 5.19 Table 5.7 sets out the tenure split based on the tenure preferences of existing and newly forming households. Analysis indicates that an appropriate tenure split for Trafford Borough would be around 40% social/affordable rented and 60% intermediate tenure.

- 5.20 Further tests of affordability (Table 5.8) confirms a range of intermediate tenure options are affordable. In particular, 25% shared ownership is affordable to 59.8% of existing households and 87.1% of newly forming households.

Table 5.7 Tenure split by sub-area				
Sub-area	Tenure			Base (net annual need)
	Affordable/social rented	Intermediate tenure	Total	
Altrincham	18.4	81.6	100.0	114
Old Trafford	60.4	39.6	100.0	165
Partington & Carrington	48.4	51.6	100.0	22
Rural Communities	49.1	50.9	100.0	39
Sale	49.0	51.0	100.0	62
Stretford	41.6	58.4	100.0	47
Urmston	20.9	79.1	100.0	97
Total	40.4	59.6	100.0	545

Source: 2019 household survey

Table 5.8 Affordability of intermediate tenure options			
Intermediate product	Trafford Borough price	% existing households can afford	% newly forming households can afford
50% Shared ownership / Help to buy	£130,000	24.1	43.9
Discounted home ownership	£243,234	8.1	20.8
25% shared ownership	£65,000	59.8	87.1

Source: 2019 household survey

- 5.21 When considering tenure splits, it is worth noting Paragraph 64 of the NPPF which states '*where major development involving the provision of housing is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership.*' The NPPF then cites examples where the 10% would be exempt including where this would exceed the affordable housing required in the area and where it would significantly prejudice the ability to meet the identified affordable housing requirements of specific groups. Further exemptions are: a. where the site/proposed development provides solely Build to Rent homes, b. provides specialist accommodation including purpose-built accommodation for the elderly or student c. is proposed to be developed by people who wish to build or commission their own homes; or d. is exclusively for affordable housing, an entry-level exception site or a rural exceptions site.

Dwelling type and size preferences

- 5.22 Table 5.9 shows the type and size requirements of affordable housing based on the annual gross imbalance. This analysis is based on what existing households in need expect to move to, along with the type and size of dwelling newly forming households

moved to. This would suggest an overall dwelling mix of 52.7% houses, 38.4% flats and 8.8% bungalows. This analysis also feeds into the overall market mix analysis of the HNA.

Table 5.9 Affordable need by dwelling size and type (% by sub-area)								
Dwelling type/size	Altrincham	Old Trafford	Partington and Carrington	Rural Communities	Sale	Stretford	Urmston	Trafford total
1-bedroom house	9.6	5.0	1.9	5.3	33.9	17.2	2.2	9.7
2-bedroom house	15.7	0.0	68.4	56.1	0.0	15.7	18.6	14.7
3-bedroom house	27.6	3.9	20.1	18.9	19.0	18.4	40.1	20.0
4 or more-bedroom house	21.2	4.4	0.0	15.5	4.7	1.8	4.7	8.4
1-bedroom flat	7.9	15.2	0.0	2.5	9.7	11.9	3.7	9.2
2-bedroom flat	14.1	64.0	0.0	0.0	30.9	32.8	0.0	28.6
3 or more-bedroom flat	0.0	2.1	0.0	0.0	0.0	0.0	0.0	0.6
1 -bedroom bungalow	3.1	5.5	9.6	1.4	1.9	2.2	25.5	7.7
2-bedroom bungalow	0.8	0.0	0.0	0.0	0.0	0.0	4.3	0.9
3 or more-bedroom bungalow	0.0	0.0	0.0	0.0	0.0	0.0	0.9	0.2
Other	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Annual gross need	273	395	53	94	149	112	232	1,308
Annual net need	114	165	22	39	62	47	97	545

Source: 2019 household survey

Summary

- 5.23 This chapter and the associated appendices provide a clear definition of housing need and affordable housing required, along with a step-by-step explanation of the housing needs assessment model.
- 5.24 Analysis has identified a total of 7,423 existing households in housing need, representing 7.4% of all households across Trafford Borough based on 2019 household survey evidence.
- 5.25 Affordable housing need analysis reveals that there is a net annual shortfall of 545 affordable dwellings across the borough. This is based on the assumption that no more than 25% of income is spent on rent and 3.5x household income multiples plus savings/equity is spent on buying a home.
- 5.26 Overall, analysis would suggest an affordable tenure split of 40% social rented and 60% intermediate tenure based on the tenure choices being considered by existing and newly forming households in need of affordable housing. This has been tested using household income data which confirms households in need can afford intermediate tenure products profiles to ensure that intermediate tenures are affordable.
- 5.27 In terms of the size of affordable dwellings required, the needs assessment model using household survey data indicates the following affordable annual need by dwelling size: 145 one-bedroom, 241 two-bedroom, 113 three-bedroom, 43 four-bedroom and 3 five or more-bedroom general needs dwellings. These figures are appropriate for the next 5 years and indicative of longer-term need until the evidence base is updated.

6. The needs of different groups

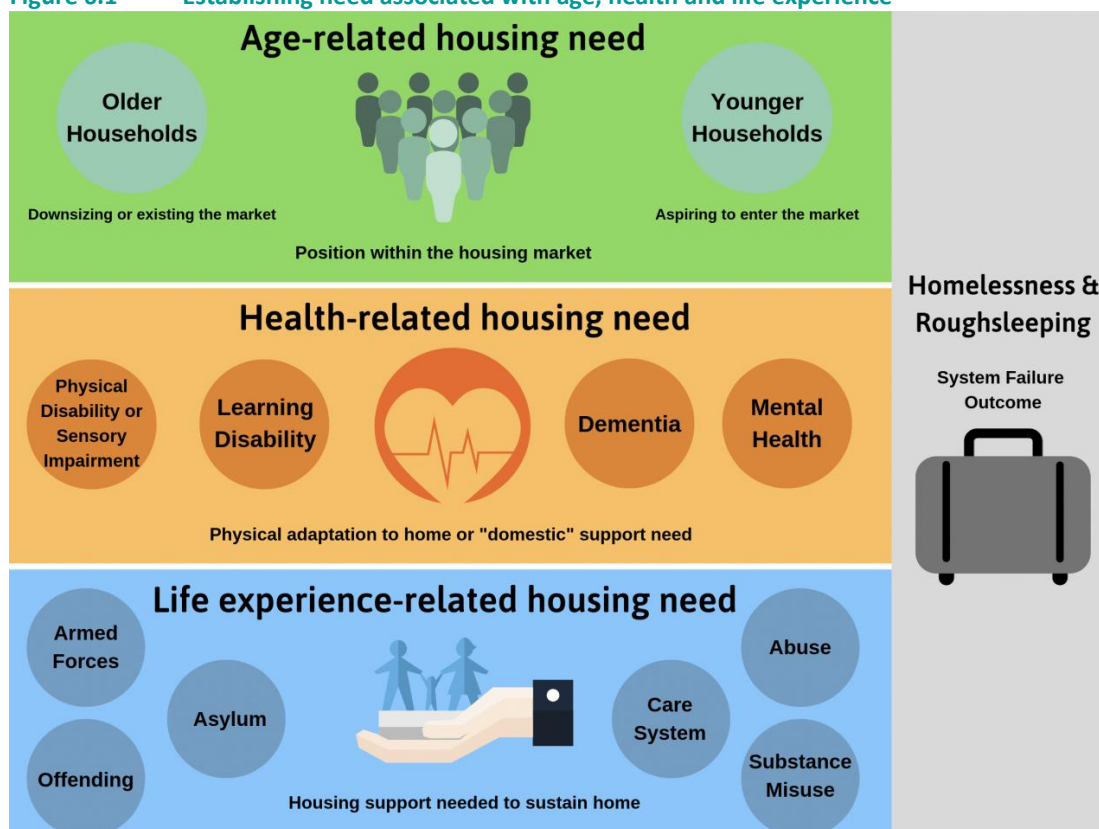
Introduction

- 6.1 The NPPF (2019) (Paragraph 61) acknowledges that there are a range of household groups who have particular housing requirements. It sets out that the needs of different groups should be assessed and reflected in planning policy in terms of the size, type and tenure of housing. It states that these households include but are not limited to those who require affordable housing, families with children, older people, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own homes.
- 6.2 The PPG²⁶ states 'The need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the overall housing need figure calculated using the standard method. This is on the basis that the needs of particular groups will often be calculated having consideration to the whole population of an area as a baseline as opposed to the projected new households which form the baseline for the standard method. When producing policies to address the need of specific groups strategic policy-making authorities will need to consider how the needs of individual groups can be addressed within the constraint of the overall need established'.
- 6.3 The needs of those who require affordable housing have been addressed in the previous section of this chapter. The following sections look at other groups and consider their particular housing needs.

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

- 6.4 For older people, people with disabilities and other vulnerable groups, it is important that the evidence base considers those needing specific housing and housing-related support. This is a complex area of research, gathering evidence can be challenging and some people fall into multiple needs groups. Ultimately, evidence needs to translate to clear policy recommendations.
- 6.5 Figure 6.1 sets out the three key aspects of need which relate to these groups:
 - age-related housing need;
 - health-related housing need; and
 - life-experience related housing need.

²⁶ 2019 PPG Paragraph: 017 Reference ID: 2a-017-20190220

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

Planning Practice Guidance

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

*the ageing population affects housing needs is something to be considered from the early stages of plan-making through to decision-taking*²⁷

- 6.8 Regarding people with disabilities, the PPG says *‘The provision of appropriate housing for people with disabilities, including specialist and supported housing, is crucial in helping them to live safe and independent lives. Unsuitable or un-adapted housing can have a negative impact on disabled people and their carers. It can lead to mobility problems inside and outside the home, poorer mental health and a lack of employment opportunities. Providing suitable housing can enable disabled people to live more independently and safely, with greater choice and control over their lives. Without accessible and adaptable housing, disabled people risk facing discrimination and disadvantage in housing. An ageing population will see the numbers of disabled people continuing to increase and it is important we plan early to meet their needs throughout their lifetime.*²⁸
- 6.9 The PPG notes that *‘for plan-making purposes, strategic policy-making authorities will need to determine the needs of people who will be approaching or reaching retirement over the plan period, as well as the existing population of older people.*²⁹

Structure of this chapter

- 6.10 This section is structured to reflect the requirements of PPG. It is divided into the following sections:
- housing for older people;
 - adaptations to existing properties and assistance required in the home;
 - housing for people with disabilities and additional needs and other vulnerable groups;
 - optional accessibility standards for newbuild.
- 6.11 Additional information which has been gathered during the preparation of the HNA is presented at Appendix G.

Housing for older people

- 6.12 The NPPF Annex 2 defines older people as *‘people over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with care and support needs.*
- 6.13 The February and June 2019 PPG recommends the following are considered in an assessment of older persons need:

²⁷ PPG June 2019 Paragraph: 001 Reference ID: 63-001-20190626

²⁸ PPG June 2019 Paragraph: 002 Reference ID: 63-002-20190626

²⁹ PPG June 2019 Paragraph: 003 Reference ID: 63-001-20190626

- *The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, extra-care or housing with care), broken down by type and tenure;*
 - *The need for care in residential care and nursing homes (C2);*
 - *The need for co-housing communities;*
 - *The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.*
- 6.14 These factors need to be considered in planning policy and PPG notes that ‘plan-making authorities will need to count housing provided for older people against their housing requirement’³⁰.

The number of older people in Trafford Borough

- 6.15 A major strategic challenge for the Council is to ensure a range of appropriate housing provision, adaptation and support for the borough’s older population. Table 6.1 indicates that the number of people across Trafford Borough aged 65 or over is projected to increase from 41,600 in 2019 to 57,500 by 2037 (38.5% increase). The percentage increases are larger when looking at the categories of 75 years plus (47.0%) and 85 years plus (65.6%).

Table 6.1 Population change in older age categories between 2019 and 2037				
Older age groups	2019	2037	Number change	% change
All Older 65+	41,600	57,500	15,900	+38.2
All Older 75+	20,000	29,400	9,400	+47.0
All Older 85+	6,100	10,100	4,000	+65.6

Source: ONS 2016-based subnational population projections

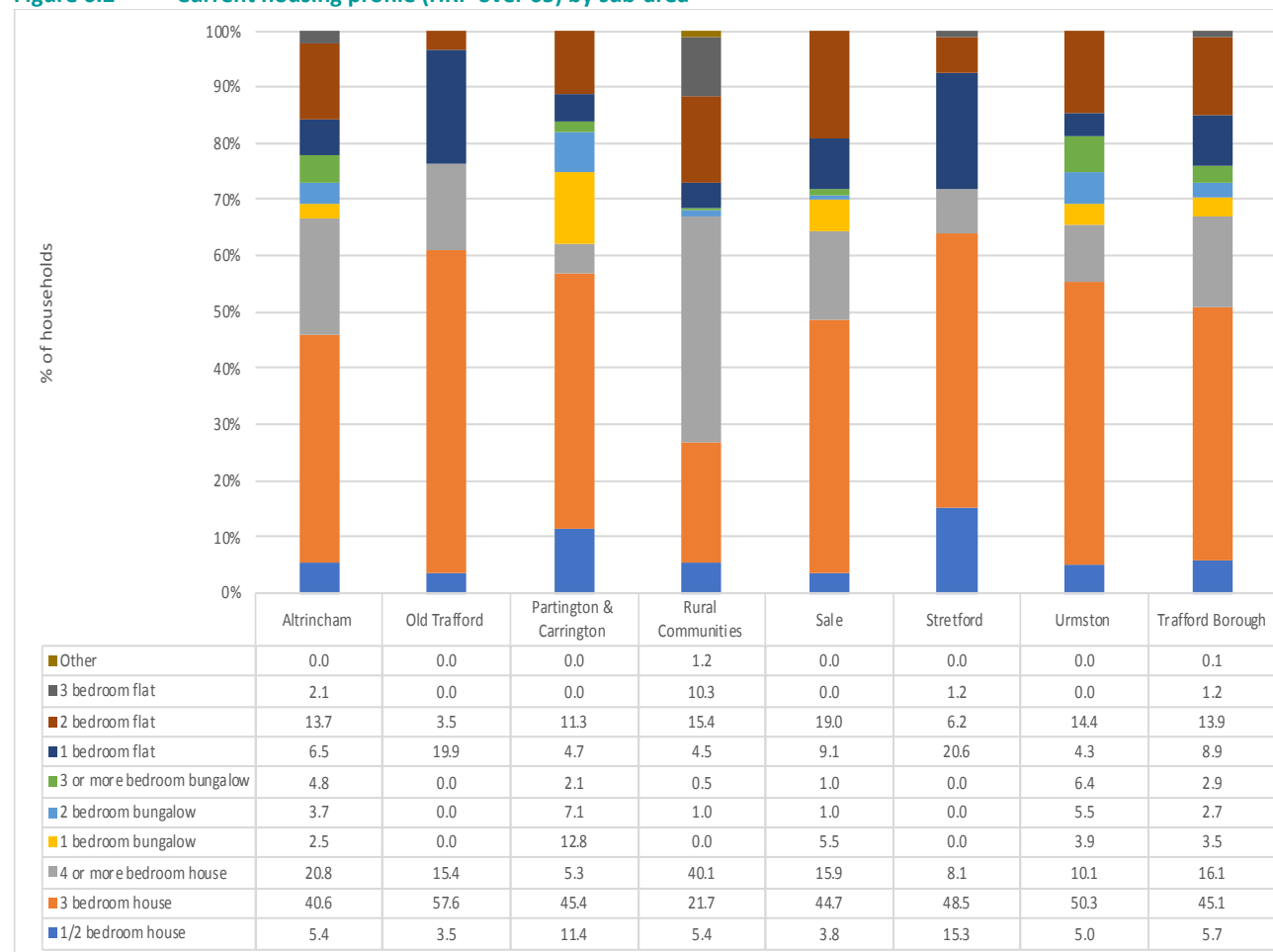
- 6.16 According to 2014-based household projections³¹, the number of households headed by someone aged 60 and over is expected to increase by 14,719 (+40.2%) by 2037.
- 6.17 Data from the household survey suggests that 23.9% of Household Reference People are aged 65 and over, with 50.5% aged 65-74, 34.4% aged 75-84 and 15.1% aged 85 and over.

Type and size of dwellings occupied

Figure 6.2 shows the type and size of the property currently occupied by older households by sub-area. 61.2% of households currently live in a house with 3 or more bedrooms.

³⁰ PPG June 2019 Paragraph: 016 Reference ID: 63-016-20190626

³¹ CLG 2014-based household projections are the latest available at the time of drafting this report

Figure 6.2 Current housing profile (HRP over 65) by sub-area

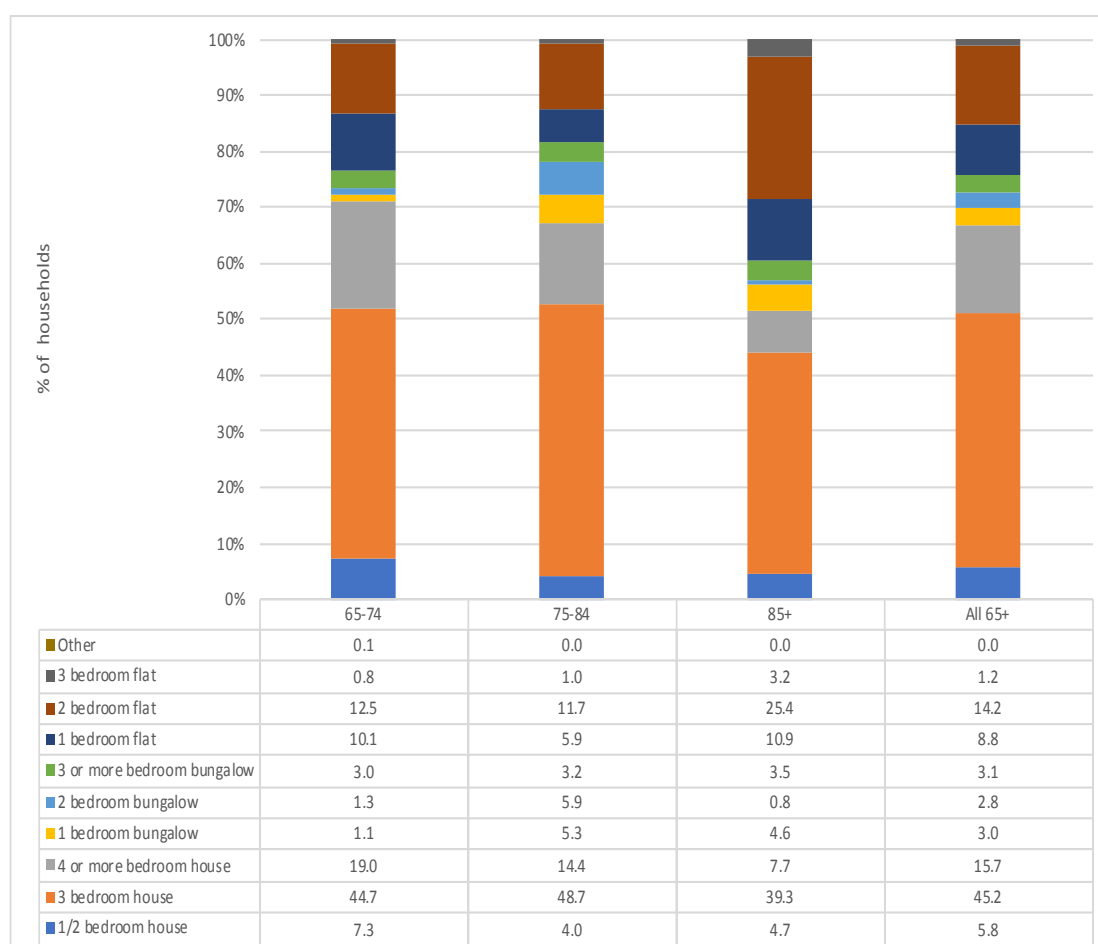
Source: 2019 household survey

6.18 Figure 6.3 shows the type and size of the property currently occupied by older people by age group. Overall:

- For those aged 65-74, 71% live in houses, 23.4% in flats, 5.4% in bungalows and 0.1% in other property types;
- For those aged 75-84, 67.1% live in houses, 18.6% in flats, 14.4% in bungalows and 0% in other property types;
- For those aged 85 and over, 51.7% live in houses, 39.5% in flats, 8.9% in bungalows and 0% in other property types.

6.19 Over half of 65 and over households live in two sub-areas; 28.7% in Sale and 24.8% in Altrincham. Across Trafford, 65 and over households make up one quarter (25.8%) of all households, however in rural communities the proportions of households aged over 65 rises to almost one in three at 32.0%.

Figure 6.3 Current housing profile (HRP over 65) by age group



Source: 2019 household survey

Older person households considering moving

- 6.20 The 2019 household survey identified that 7.7% (1,467) of households with an HRP aged 65 and over were planning to move in the next 5 years and 2.3% (430) would like to move but felt unable to.
- 6.21 Further analysis on the current location of households aged over 65 compared with their location choice should they wish to move produces the following outcome, Table 6.2. The results show that older people who live in rural communities and Urmston sub-areas would choose to remain within Trafford, whilst a large proportion of older households currently living in Partington and Carrington and Stretford would move outside of the area.
- 6.22 Of households unable to move, the main reasons were; cannot afford to 75.4%, 7.2% lack of suitable accommodation of type wanted, 5.7% said there was a lack of suitable accommodation in the area wanted and 17.5% stated other (unspecified) reasons. Note that households could pick more than one option.
- 6.23 Analysis on the type of housing required (based on expectation) in the future by older households and by the location required is summarised in Table 6.3.

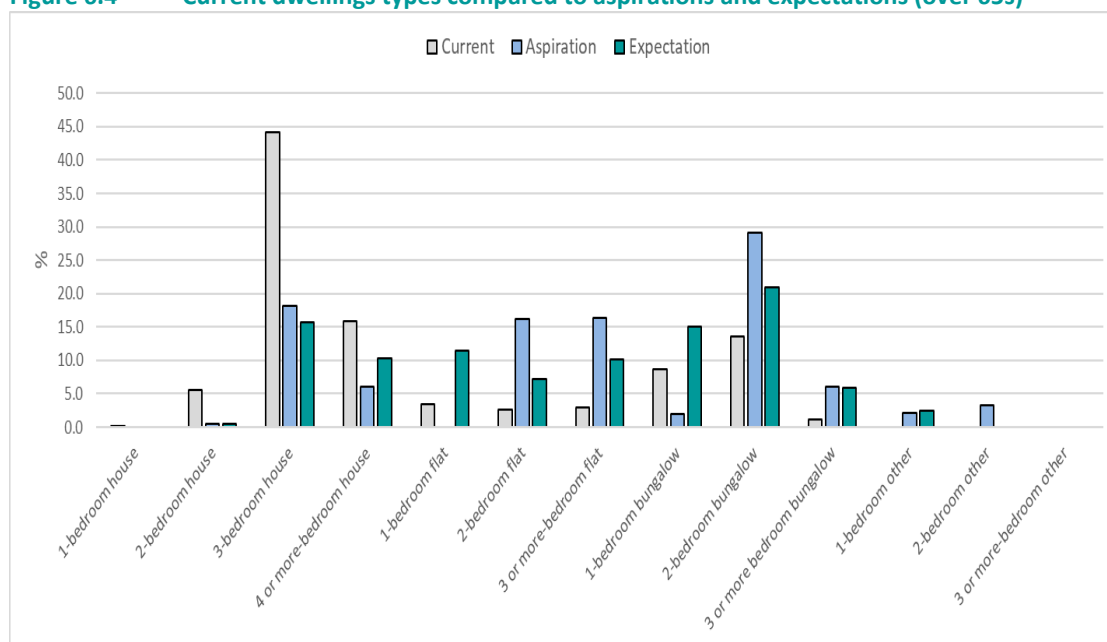
Table 6.2 Over 65s moving preferences by sub-area (%)								
Move to	Current location							Total
	Altrincham	Old Trafford	Partington and Carrington	Rural Communities	Sale	Stretford	Urmston	
Within Trafford	73.7	82.4	42.0	91.9	86.6	58.3	90.1	82.5
Outside Trafford	26.3	17.6	58.0	8.8	13.2	41.7	9.9	17.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: household survey 2019

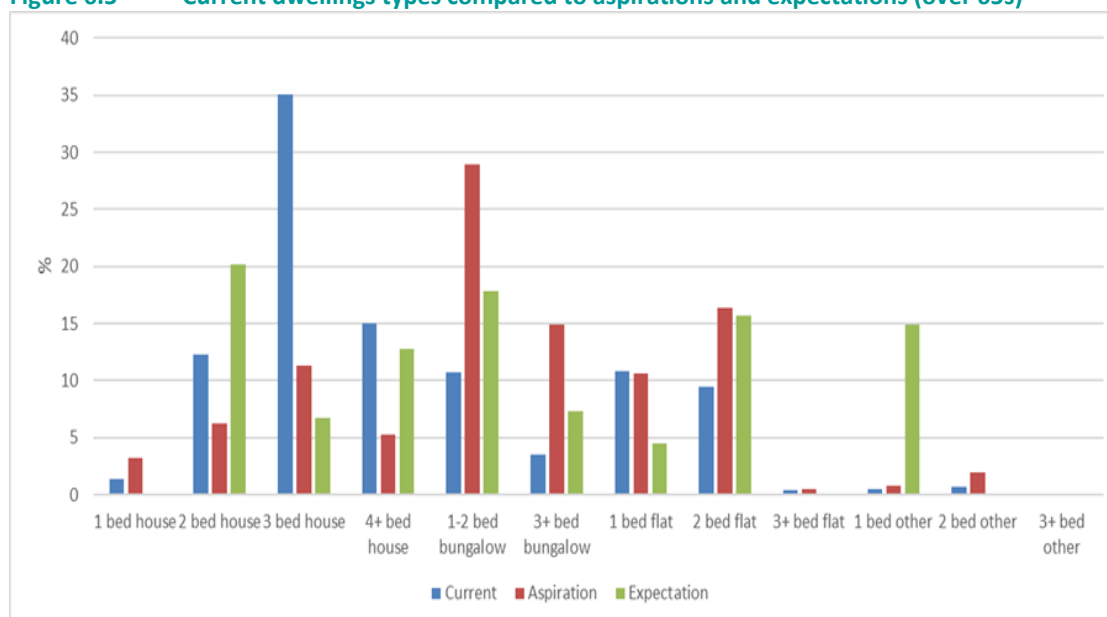
Table 6.3 Over 65s location and property type preferences (%)								
Property type preference	Location preference							
	Altrincham	Old Trafford	Partington & Carrington	Rural Communities	Sale	Stretford	Urmston	Total
1-bedroom house	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2-bedroom house	0.0	0.0	0.0	8.3	0.0	0.0	0.0	0.5
3-bedroom house	28.2	0.0	0.0	19.4	36.0	0.0	6.3	18.2
4 or more-bedroom house	1.9	0.0	0.0	8.3	2.4	0.0	10.6	6.0
1-bedroom flat	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2-bedroom flat	20.1	0.0	100.0	0.0	30.4	0.0	9.7	16.3
3 or more-bedroom flat	15.9	100.0	0.0	18.1	22.7	0.0	9.3	16.3
1-bedroom bungalow	0.0	0.0	0.0	0.0	0.0	0.0	4.6	2.0
2-bedroom bungalow	21.4	0.0	0.0	0.0	0.0	100.0	50.4	29.2
3 or more-bedroom bungalow	0.0	0.0	0.0	37.5	0.0	0.0	8.9	6.0
1-bedroom other	0.0	0.0	0.0	8.3	8.5	0.0	0.0	2.2
2-bedroom other	12.9	0.0	0.0	0.0	0.0	0.0	0.0	3.3
3 or more-bedroom other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: household survey 2019

- 6.24 Older households wanting to move to the rural communities suggested that they would like larger sized accommodation but would consider a mix of dwelling types. Bungalows were a leading choice for older households looking to move to the sub-areas of Sale, Altrincham and Old Trafford.
- 6.25 The difference in older households' current accommodation, their aspirations and their expectations are shown below in figure 6.4. The 2019 household survey data indicates that older people are particularly living in three- and four- bedroom houses and to a lesser extent, two-bedroom bungalows. Of those who intend to move in the next five years, these households have strong aspirations and expectations for flats and bungalows; 29.2% aspire to live in bungalows with up to two bedrooms. Given the anticipated increase in older person households, it is important that the Council recognises the impact this will have on the range of dwelling types and sizes being developed over the plan period.

Figure 6.4 Current dwellings types compared to aspirations and expectations (over 65s)

Source: 2019 household survey

Figure 6.5 Current dwellings types compared to aspirations and expectations (over 65s)

Source: 2019 household survey

Older person rightsizing

- 6.26 Households with an HRP aged 60 and over and planning to move in the next 5 years were asked their main reasons for moving. For those aged 60-84 years the top three reasons given were that they cannot manage existing house, house and/or garden is too big (15%), wanting to live closer to family or friends (13.2%) and wanting a nicer house (11.5%). For the small number of those aged 85 and over who wanted to move,

all gave the reason of health problems or needed housing suitable for an older or disabled person.

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

Table 6.4 Older person rightsizing					
Current property size	Number of bedrooms would like?				Total
	One	Two	Three	Four	
One	27	151	0	0	178
Two	0	276	0	0	276
Three	24	558	428	6	1,016
Four	0	13	138	63	214
Five or more	0	0	86	61	147
Total	51	998	652	130	1,831

Source: 2019 household survey

	Downsize
	Remain same size
	Upsize

- 6.28 Table 6.5 considers the future housing choices being considered by older households within the next 5 years by reference to their current number of bedrooms and the number of bedrooms they would like to move to and expect to move to. In terms of moving to a smaller property, 48.1% of older households would like to downsize and 67.2% expected to do so (i.e. move to a property with fewer bedrooms). 43.4% would like to move into a property with the same number of bedrooms as they presently occupy; 31.2% expected to achieve this. A further 8.6% of older households would like to move to a property with a larger number of bedroom (upsizing), and 1.6% expected to achieve this.

Table 6.5 Future housing choices of older households (downsizing/upsizing)		
Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	48.1	67.2
Staying same	43.4	31.2
Upsizing (moving to larger property)	8.6	1.6
Total	100.0	100.0
Base (households responding)	1,831	1,661

Source: 2019 household survey

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

Assistance in the home

- 6.30 Growing older can come with an increased need for help and support within the home. Survey data captured the responses from older households on what type of support or assistance they may need now or in the near future. In Table 6.6 the range of practical assistance required from households under 60 is compared to those households aged 60-84 and 85+ age groups. The proportion of households selecting the category 'help with repair and maintenance' decreases with age and the proportions needing 'help with gardening' now, is consistently around 40-45% across the age categories. The majority of 85+ households require help with, gardening, cleaning the home and other practical tasks. Company and friendship are selected as needed in five years by around one in four households across all age groups.

Table 6.6 Type of assistance required (%) either now or in next five years by age group						
Type of assistance	Under 60		60-84		85+	
	Need now	Need in 5 years	Need now	Need in 5 years	Need now	Need in 5 years
Help with repair and maintenance of home	70.9	10.3	58.1	1.1	40.0	0.0
Help with gardening	44.7	81.0	44.6	84.3	42.9	94.3
Help with cleaning home	35.7	38.5	45.0	40.0	62.2	63.7
Help with other practical tasks	30.3	33.1	29.7	30.3	62.2	57.1
Help with personal care	25.0	28.9	21.4	25.1	32.7	44.9
Want company / friendship	22.0	27.9	15.1	22.0	7.9	27.3
Base (All households)	58,663		33,414		3,633	

Source: 2019 household survey

Future need for specialist older person accommodation and residential care provision

- 6.31 Table 6.7 sets out the categories of specialist older person accommodation as shown on the Elderly Accommodation Counsel (EAC) website³² and current provision in the borough. PPG recognises that *'there is a significant amount of variability in the types of specialist housing for older people. The list provided provides an indication of the different types of housing available but is not definitive. Any single development may contain a range of different types of specialist housing'*³³

³² www.housingcare.org

³³ PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626

Table 6.7 Categories of older person accommodation (as at April 2019)			
Category and Use	Number of units	Description	
Age-exclusive housing (C3)	366	<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)	603	<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)	548	A home registered as a care home with nursing will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.	
Enhanced sheltered/ close care (C3)	55	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)	2,281	<p>EAC definition: Sheltered housing means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. Retirement housing means housing developments of a similar type to sheltered housing (see below), but built for sale, usually on a leasehold basis.</p> <p>PPG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.</p>	
Extra Care housing or housing with care (C3)	281	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	

Table 6.7 Categories of older person accommodation (as at April 2019)			
Category Planning Category	and Use	Number of units	Description
			<p>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		4,134	

Source: EAC database www.housingcare.org

- 6.32 Across the borough, there are around 4,134 units of specialist older persons accommodation. This includes 1,151 units of residential care (C2 planning use class) dwellings and 2,983 units of specialist older person accommodation (C3 planning use class).
- 6.33 Table 6.8 considers the current number of units of specialist older persons accommodation and compares this to the total population aged 75 and over. This gives a ratio of population to units of accommodation. The ratio is then applied to the projected population in 2037. This results in the need for 1,402 additional specialist older persons accommodation (C3) and 541 additional units of residential care provision (C2) over the plan period to 2037.³⁴

³⁴ 2019 PPG Paragraph: 016 Reference ID 63-016-20190626 states 'for residential institutions, to establish the amount of accommodation released in the housing market, authorities should base calculations on the average number of adults living in households, using the published Census Data. 2011 Census table QS421EW reported 1,147 residents in older persons residential accommodation: 418 residents in care homes with nursing, 728 in care homes without nursing and 1 in sheltered communal establishments and therefore the EAC data is used as a basis for a more up to date calculation

Table 6.8 Analysis of future need for specialist older person accommodation				
Current provision (and planning use class)	Number of units 2018	Number aged 75 and over 2019	Number aged 75 and over 2037 (projected)	Additional units of accommodation needed 2019-37
		20,000	29,400	
		Ratio of population to current provision	Ratio applied to 2037 population	
Specialist older person(C3)	2,983	0.14915	4,385	1,402
Residential Care (C2)	1,151	0.05755	1,692	541
Total	4,134		6,077	1,942

Need for specialist older person housing evidenced in the household survey

- 6.34 In addition to the current and projected specialist accommodation in Trafford Borough, the household survey also captured data on older persons need for specialist housing.
- 6.35 The household survey asked, 'If you think it is relevant to you, which of the following older persons' housing options would you seriously consider either now or in the next 5 years?'. Table 6.9a reports the percentage of households who would consider different older persons' housing options (respondents could tick more than one option) across the borough and by age group. Overall, of respondents aged 65 and over, 72.2% were planning to continue to live in their current home with support when needed, 19.8% would consider open market options and 16.3% were planning to live with children/other relatives. Table 6.9b translates this to numbers of households by age group.

Table 6.9a Older persons' housing options by age group				
Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed	59.8	77.1	88.5	72.2
Buying a property in the open market	32.9	11.5	8.6	19.8
Extra Care Housing – Renting	6.6	0.2	0.0	2.8
Sheltered Accommodation – Renting	10.1	0.5	12.2	6.8
Sheltered Accommodation – Buying	16.8	15.6	11.6	15.3
Co-housing	18.1	8.4	3.6	11.5
Residential Care Home	5.7	5.8	3.3	5.3
Go to live with children or other relatives	13.4	18.1	18.5	16.3
Extra Care Housing – Buying	14.6	4.4	4.6	8.6
Rent from HA	4.4	3.5	2.8	3.7
Sheltered Accommodation - Shared Ownership	3.7	0.0	0.4	1.6
Other	5.1	11.0	16.4	9.6
Extra Care Housing - Shared Ownership	10.8	10.7	9.8	10.5
Rent a property from a private landlord	8.5	9.7	9.7	9.2
Supported Housing	3.7	4.0	9.9	5.0
Base (total households responding)	3,539	3,332	1,675	8,547

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

Table 6.9b Older persons' housing options by age group (% applied to all households with a HRP aged 65 and over)

Housing option	65-74 (No.)	75-84 (No.)	85+ (No.)	All 65+ (No.)
Continue to live in current home with support when needed	7,285	6,392	3,215	17,404
Buying a property in the open market	4,008	953	312	4,773
Extra Care Housing – Renting	804	17	0	675
Sheltered Accommodation – Renting	1,230	41	443	1,639
Sheltered Accommodation – Buying	2,047	1,293	421	3,688
Co-housing	2,205	696	131	2,772
Residential Care Home	694	481	120	1,278
Go to live with children or other relatives	1,632	1,500	672	3,929
Extra Care Housing – Buying	1,779	365	167	2,073
Rent from HA	536	290	102	892
Sheltered Accommodation - Shared Ownership	451	0	15	386
Other	621	912	596	2,314
Extra Care Housing - Shared Ownership	1,316	887	356	2,531
Rent a property from a private landlord	1,035	804	352	2,218
Supported Housing	451	332	360	1,205
<i>Base (all households with HRP aged 65 and over)</i>	12,182	8,290	3,633	24,105

Source: 2019 household survey

- 6.37 Table 6.10 illustrates housing options by sub-area. Given the high proportion of older households who want to continue living in their own home, the provision of home-based assistance, support and care is an increasingly important issue in the meeting of housing needs for older people. The key challenge for local authorities is the funding of services for growing numbers of older people.

Table 6.10 Older persons' housing options by sub-area								
Housing option	Sub-area							Trafford Borough
	Altrincham	Old Trafford	Partington & Carrington	Rural Communities	Sale	Stretford	Urmston	
Continue to live in current home with support when needed	74.2	71.0	72.9	69.6	71.1	67.3	75.3	72.4
Buying a property in the open market	13.3	33.3	10.8	28.8	26.0	17.0	9.7	19.0
Rent a property from a private landlord	0.0	0.0	0.0	1.8	6.7	0.0	4.7	2.9
Rent from HA	1.5	10.7	12.5	0.0	10.8	5.7	8.9	7.0
Sheltered Accommodation – Renting	10.2	15.2	23.1	4.5	19.9	16.2	15.8	15.1
Sheltered Accommodation – Buying	9.9	24.5	14.2	15.8	7.1	13.7	17.8	12.3
Sheltered Accommodation - Shared Ownership	2.7	0.0	3.7	1.3	7.1	0.0	10.4	4.9
Extra Care Housing – Renting	13.1	0.0	16.9	7.4	23.3	21.1	15.0	16.0
Extra Care Housing – Buying	9.0	15.2	10.8	14.1	2.8	3.5	12.8	8.1
Extra Care Housing - Shared Ownership	1.5	0.0	3.7	1.3	5.1	0.0	7.4	3.5
Supported Housing	0.0	0.0	0.0	1.3	4.8	0.0	0.0	1.5
Residential Care Home	10.2	0.0	0.0	17.2	12.4	10.3	7.6	9.6
Co-housing	14.1	9.1	13.2	9.8	8.4	4.9	9.1	10.2
Go to live with children or other relatives	6.5	9.1	7.1	7.1	14.7	9.4	1.6	8.6
Other	3.0	0.0	0.0	0.0	10.8	7.2	0.0	4.7
Base	2,597	711	295	448	2,759	735	1,611	9,155

Source: 2019 household survey

People with dementia and early onset dementia

- 6.38 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'*³⁵
- 6.39 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
 - reduction in disorienting visual and auditory stimuli
- 6.40 There are an estimated 2,847 people aged 65 and over with a form of dementia which is expected to increase to around 3,995 by 2030. There is a current shortage of provision and there is a need to design quality environments with green spaces and in line with PPG recommendations.

Senior co-housing communities

- 6.41 The household survey indicated interest in co-housing, particularly from respondents in Altrincham and Sale. Senior co-housing is specifically mentioned in PPG as a housing option for older people: *'Senior co-housing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.'*
- 6.42 A total of 1,528 households interested in co-housing as a residential option:
- Most were owner occupiers (70%), 22% lived in affordable housing and 8% privately rented;
 - Households were mainly expecting to buy a property in a co-housing community (51.7%), 39.2% were expecting to privately rent and 9.2% to rent from a social landlord;
 - 38.9% had a household income of less than £300 each week, 38.4% between £300 and £500 each week and 22.7% at least £500 each week;
- 6.43 Table 6.11 sets out the dwelling type and size preferences.

³⁵ June 2019 PPG Paragraph: 019 Reference ID: 63-019-20190626

Table 6.11 Senior co-housing dwelling type and size preference		
Dwelling type/size	Like (%)	Expect (%)
2-bedroom house	0.0	3.6
3-bedroom house	4.3	20.7
4 or more-bedroom house	4.3	14.5
1- bedroom flat	0.0	14.5
2- bedrooms flat	0.0	0.0
3 or more - bedroom flat	0.0	9.8
2-bedroom bungalow	43.1	36.8
3+ bedroom bungalow	48.4	0.0
2 bedrooms other	0.0	0.0
Total	100.0	100.0
Base (valid responses)	286	334

Source: 2019 household survey

Stakeholder views on older persons' housing

- 6.44 A theme which emerged from the online stakeholder survey was a lack of suitable older person's housing. Respondents commented that the lack of supply meant older people were not encouraged to or able to down-size.
- 6.45 In summary, stakeholders recommended that Trafford needs to:
- Create innovative homes that offer flexibility so older people have choices;
 - Engage and consult about extra care and gated communities to find out if and where they are wanted by the older population;
 - Maximise general needs housing;
 - Co-design models of housing and support;
 - Build multi-generational houses;
 - Incorporate HAPPI standards in new builds;
 - Commission ready-made extensions on houses so older people can remain or live with family; and
 - Build specialist and different housing options.

Conclusions of the need for older persons' housing

- 6.46 In accordance with PPG, the HNA has considered the future need for specialist accommodation, the need for residential care institutions and considered the role of general housing in meeting needs, in particular bungalows and homes that can be adapted to meet a change in needs.
- 6.47 The number of households headed by someone aged 65 or over is expected to increase by 15,900 (38.2%) by 2037. The majority of older people, 65 and over (72.2%) wanted to continue to live in their current home with support when needed according to the household survey, with help with repair/maintenance, gardening, cleaning and

other practical tasks – key support which would help people remain in their own home (discussed in the next section). However, the household survey also points to a need to deliver a range of smaller dwellings (particularly bungalows/level access accommodation) for older people in the general market and specialist older housing provision.

- 6.48 Across the borough, there are currently around 4,134 units of specialist older persons accommodation. This includes 1,151 units of residential care (C2) dwellings and 2,983 specialist older persons dwellings (C3). 52.9% of specialist older person provision including sheltered housing is owned by registered/social providers and 47.1% by private organisations and charities. It is estimated that an additional 1,402 units of specialist older person (C3) and 541 units of residential care (C2) will be required by 2037. The HNA does not specify the precise nature of specialist older person dwellings to be built. This is to allow flexibility in delivery and PPG states that *'any single development may contain a range of different types of specialist housing'*³⁶
- 6.49 A key conclusion is that there needs to be a broader housing offer for older people across the borough and the HNA has provided evidence of scale and range of dwellings needed.

Adaptations to existing properties and assistance in the home

Information from the household survey

- 6.50 Given that the majority of older people (72.4%) want to remain in their own homes with help and support when needed, the extent to which their properties need to be adapted needs careful consideration. Additionally, the need to adapt properties for people aged under 65 also needs to be considered.
- 6.51 Table 6.12 shows data from the household survey 2019. It shows how many homes by sub-area have been adapted, whether care and support are required and whether there is sufficient space for a carer to stay overnight if needed.
- 6.52 Key findings from the survey reported in Table 6.12 are that:
- Urmston contains 26.6% of all households with a home that been adapted, or purpose built for a person with a long-term illness, health problem or disability with only 2.8% in the rural communities;
 - 31.3% of those lived in Sale and 22.6% in Urmston needed care or support to remain in their current home with only 3.4% in the rural communities; and
 - 30.3% of those that lived in Sale and 24.1% in Altrincham stated that they had sufficient space in their home for a carer to stay overnight whilst only 4% stated that this was the case in Partington and Carrington.

³⁶ PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626

Table 6.12 Adaptations, support requirements and space for carer to stay by sub-area			
	Current home has been adapted or purpose-built for a person with a long-term illness, health problem or disability	You or other members of your household require care or support to enable you/them to stay in this home	Sufficient space in your home for a carer to stay overnight, if this was needed, is available
Sub-area	% yes	% yes	% yes
Altrincham	16.8	16.9	24.1
Old Trafford	14.9	10.6	9.8
Partington & Carrington	8.9	6.8	4.0
Rural Communities	2.8	3.4	5.1
Sale	17.7	31.3	30.3
Stretford	12.3	8.4	8.6
Urmston	26.6	22.6	18.1
Total	100.0	100.0	100.0

Source: 2019 household survey

6.53 The 2019 household survey asked whether adaptations were required by households (Table 6.13). This informs the PPG which asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people³⁷. When asked about adaptations and home improvements required in the home now households aged under 60 focused more on the house itself, specifically, more insulation, better heating and double glazing. However, households aged over 85 needed assistance in the home, including, adaptations to bathroom, internal and external handrails, stair lift and downstairs WC.

³⁷ PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220

Table 6.13 Adaptations and home improvements required now by age group

Adaptation/improvement required	Age group (% of households)			Total
	Under 60 years	60-84 years	85+	
More insulation (loft, wall cavities)	34.0	30.0	8.5	32.0
Better heating	33.6	18.1	20.3	27.8
Double glazing	26.5	19.0	13.7	23.5
Adaptations to bathroom	20.0	22.5	40.2	21.4
Increase the size of property (e.g. extension, loft conversion)	25.3	5.4	0.0	17.7
Security alarm	19.7	14.5	5.3	17.5
Improved ventilation	20.8	10.5	0.0	16.7
Sound proofing	16.6	16.4	0.0	16.2
Adaptations to kitchen	16.4	11.9	5.1	14.5
Downstairs WC	12.8	13.2	27.3	13.3
Internal handrails / grab rails	11.7	11.9	33.0	12.2
Support with keys / fob access to property	9.4	2.7	5.3	6.9
Wheelchair adaptations (including door widening and ramps)	7.3	5.0	18.6	6.8
Stair lift / vertical lift	6.2	5.9	27.9	6.6
Improvements to access (e.g. level access in and around home)	6.0	4.2	15.4	5.6
External handrails / grab rails	5.2	5.3	0.0	5.1
Additional entrances / exits	6.9	2.1	0.0	5.0
Adaptations relating to sensory needs	6.2	0.6	5.3	4.2
Community alarm service	3.0	4.1	9.1	3.5
Lever door handles	4.7	1.1	5.3	3.4
Opening or closing front door / accessing communal entrance	4.1	1.4	0.0	3.1
Room for a carer	3.2	2.1	14.8	3.1
Base (all households)	58,663	33,414	3,633	95,710

Source: 2019 household survey

- 6.54 Resources for aids and adaptations remain limited, particularly for households in the private sector (owner occupation or privately rented accommodation). However, as mentioned above in respect of support requirements, the provision of appropriate adaptations is essential to older households in maintaining independent living. Alternative sources of funding, such as equity loans, could be considered to finance remedial measures required by older person households. It should be pointed out that whilst local authorities will assess anyone's needs, assistance is means tested and some will self-fund.
- 6.55 This is supported by information supplied by Trafford Borough Council regarding disabled facilities grants applied for and awarded by the local authority.

Information from the council regarding Disabled Facilities Grants (DFGs)

6.56 The number and cost of DFGs are summarised in table 6.14.

Table 6.14 Number and cost of DFG completions in the year		
Financial year	Number	Total cost
2015/6	230	1,575,790
2016/7	254	1,846,225
2017/8	205	1,554,366
Annual average	230	1,658,794

Source: Trafford Borough Council

- 6.57 Projecting this annual rate across the plan period 2018-2037 it is estimated that some 4,363 grants will be awarded at a total cost of £31,517,080. This will be subject to funding and adequate staffing resources being made available. From the information provided it is apparent that in many cases it may take well over a year between application and completion. In 2016/7 the average grant was £7,300 and the maximum in excess of £45,000. There are two components to the grant being the scope of the work and the ability of the household to fund part of the work. The scope of the work was mostly installation or renewal of stairlifts, a wet room, installation of a level access shower, a ramp as single items or in combination.
- 6.58 We were told that some 897 applications were made over the same period however these would not necessarily translate into a DFG award as each application is subject to an assessment. A 3-year total of 689 DFG funded works were delivered. 326 (36%) of applications were made by a housing association, the remainder would be owner-occupiers or tenants of private landlords. Trafford housing trust acquired all of the council's housing stock and 201 (22%) applications were made by the trust.
- 6.59 It is clear that significant resources are spent on DFGs and that some of this spending might be mitigated if a larger proportion of the dwelling stock was built to accessibility or wheelchair standard especially in the social rented sector as the adapted stock can be taken into account when allocating suitable housing to applicants.

Estimating future need

- 6.60 Applying data from the household survey to MHCLG 2014-based household projections (Table 6.15) allows us to estimate the future number of adapted properties required by age group across Trafford Borough. Analysis indicates that over the period to 2037, an additional 1,991 dwellings will require adaptations, either through the adaptation of existing dwellings or through newbuild built to an appropriate accessibility standard.

Table 6.15 Future need for adapted dwellings							
Age Group	Year			% dwellings with adaptations	Number of adapted dwellings required by age group		
	2019	2037	change		2019	2037	change
15-24	2,366	2,772	406	0.0	0	0	0
25-34	12,934	11,937	-997	1.1	141	130	-11
35-44	19,061	19,120	59	0.8	144	145	0
45-59	31,524	35,299	3,775	4.5	1,413	1,582	169
60-74	21,768	27,434	5,666	8.4	1,838	2,316	478
75-84	10,061	15,023	4,962	15.5	1,558	2,327	769
85+	4,756	8,848	4,092	14.3	680	1,266	586
Total	102,470	120,433	17,963	5.8	5,774	7,765	1,991
Source	MHCLG 2014-based household projections			2019 Household survey	2019 survey applied to MHCLG 2014-based household projections		

Source: 2019 household survey and ONS 2016 population projections

- 6.61 Some of this need will be for wheelchair adaptations as shown in Table 6.16. The household survey has identified a need from 1,518 households (1.5%) who require wheelchair adapted dwellings either now or within the next 5 years. Over the plan period, this number is expected increase by a further 384 resulting in an overall need for 1,902 wheelchair adapted dwellings.

Table 6.16 Future need for wheelchair adapted dwellings							
Age Group	Year			% dwellings needing wheelchair adaptations	Number of adapted dwellings required by age group		
	2019	2037	change		2019	2037	Change
15-24	2,366	2,772	406	0.0	0	0	0
25-34	12,934	11,937	-997	0.0	0	0	0
35-44	19,061	19,120	59	1.8	334	335	1
45-59	31,524	35,299	3,775	2.0	634	710	76
60-74	21,768	27,434	5,666	0.2	36	45	9
75-84	10,061	15,023	4,962	3.9	394	589	195
85+	4,756	8,848	4,092	2.5	120	223	103
Total	102,470	120,433	17,963	1.5	1,518	1,902	384
Source	MHCLG 2014-based household projections			2019 Household survey	2019 survey applied to MHCLG 2014-based household projections		

- 6.62 It is apparent that from table 6.14 delivery of grants is projected to be double the rate of that needed estimated by the demographic method.

Housing for people with disabilities and additional needs

- 6.63 February 2019 PPG comments that *'The provision of appropriate housing for people with disabilities, including specialist and supported housing, is crucial in ensuring that they live safe and independent lives'*³⁸. The NPPF and PPG provide definitions of 'people with disabilities' as follows.

Definitions

- 6.64 The NPPF Annex 2 defines people with disabilities as people who 'have a physical or mental impairment, and that impairment has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities. These people include, but are not limited to, people with ambulatory difficulties, blindness, learning difficulties, autism and mental health needs. The PPG notes that these disabilities, may generate a range of housing requirements which can change over time. Local planning authorities may also wish to consider groups outside of the scope of this definition in order to meet specific needs within their community. To enable disabled people to live more safely and independently, local planning authorities will need to consider their variety of needs in both plan-making and decision-taking'.
- 6.65 Figure 7.1 earlier in the chapter has established a framework for considering the needs of people with disabilities and additional needs.

Data sources

- 6.66 A range of data has been collected to assess the housing needs of people with disabilities and additional needs. This section considers data which sets out the likely scale of residents who have particular disabilities and additional needs; and then considers any evidence regarding the nature of dwelling stock required to help meet the needs of different groups.
- 6.67 The data assembled falls into the following categories:
- national sources including the Census, National Disability Prevalence Rates applied to the borough population and Disability Living Allowance statistics;
 - data from the 2019 Household survey;
 - data from the Joint Strategic Needs Assessment (JSNA)
 - qualitative data obtained from service providers within the council through in-depth discussions;
 - feedback from general stakeholder consultation carried out as part of the HNA process.
- 6.68 It should be noted that there can be variation in the estimates of residents with particular disabilities and additional needs. There are several reasons for this, for

³⁸ PPG February 2019 Paragraph: 017 Reference ID: 2a-017-20190220

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

Establishing the overall level of disability/support needs across Trafford Borough

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

Census 2011 data

- 6.70 The Census records a baseline of broad measures of disability across the population. Table 6.17 reports that, across Trafford, 5.0% of residents stated they were in bad or very bad health; particularly associated with older age groups. A further 12.0% were in 'fair' health. The majority, 83.0%, were in 'very good or good health'. Overall, the 2011 Census estimates that around 38,383 residents were in fair or bad/very bad health and this represents 17.0% of residents. This compares with 18.3% for England.

Table 6.17 Long-term health problem or disability			
Age Group	Measure of health (%)		
	Very good or good health (%)	Fair health (%)	Bad or very bad health (%)
Age 0 to 15	97.7	1.8	0.5
Age 16 to 24	95.1	3.8	1.1
Age 25 to 34	93.4	5.0	1.6
Age 35 to 49	87.3	8.9	3.8
Age 50 to 64	74.0	17.5	8.5
Age 65 to 74	60.9	27.9	11.3
Age 75 to 84	45.0	39.7	15.3
Age 85 and over	31.3	45.8	22.9
All categories: Age	83.0	12.0	5.0
Total by measure of health	186,894	27,013	11,370

Source: 2011 Census Table DC3302EW

- 6.71 The Census also reported that around 17,247 (7.7%) of residents reported that their daily activities were limited 'a lot' and 20,163 (9.0%) 'a little'. This compares with higher figures for England (8.3% and 9.3% respectively). Table 6.18 shows how this is again particularly associated with older age groups.

Table 6.18 Long-term health problem or disability

Age Group	Daily activity limitations (%)		
	Day-to-day activities limited a lot	Day-to-day activities limited a little	Day-to-day activities not limited
Age 0 to 15	1.3	1.9	96.8
Age 16 to 24	2.1	3.1	94.8
Age 25 to 34	2.4	3.7	93.9
Age 35 to 49	4.8	6.0	89.3
Age 50 to 64	10.5	12.1	77.4
Age 65 to 74	16.4	22.0	61.6
Age 75 to 84	27.5	32.5	40.0
Age 85 and over	51.3	31.1	17.6
All categories: Age	7.7	9.0	96.8
Total by level of limitation	17,247	20,163	187,867

Source: 2011 Census Table DC3302EW

Benefit claimants - Disability Living Allowance (DLA) by disabling condition

- 6.72 The Department of Work and Pensions (DWP) publishes borough-level information about the number of people receiving DLA by age group and the conditions associated with the claim. For Trafford Borough, Table 6.19 indicates that 2.3% of the population receive DLA, with 2.9% of all residents under 16, 1.4% of residents aged 16-49, 1.8% of residents aged 50-64 and 6.1% of all residents aged 65. The disabling conditions reported by Trafford residents in receipt of DLA are shown in Table 6.20 and indicates that the most prevalent conditions for claimants are arthritis and learning difficulties.

Table 6.19 DLA claimants by age group

Age group	Number of claimants	% of claimants	Population 2018 est	% population DLA claimant
Under 16	1,390	25.2	48,200	2.9
16-24	130	2.4	23,200	0.6
25-49	600	10.9	79,600	0.8
50-64	850	15.4	46,200	1.8
65 and over	2,550	46.2	41,600	6.1
Total	5,520	100.0	238,800	2.3

Source: NOMIS and DWP 2018

Table 6.20 DLA claimants by disabling condition

Disabling Condition	Age Group			Total %
	<65	65+	Total	
Total	2,970	2,550	5,520	
Arthritis	140	880	1,020	18.5
Learning Difficulties	860	40	900	16.3
Disease of the Muscles, Bones or Joints	130	160	290	5.3
Psychosis	200	90	290	5.3
Neurological Diseases	160	70	230	4.2
Back pain - other / Precise diagnosis not Specified	80	140	220	4.0
Heart Disease	40	160	200	3.6
Behavioural Disorder	190	-	190	3.4
Hyperkinetic Syndromes	190	-	190	3.4
Cerebrovascular Disease	40	130	170	3.1
Psychoneurosis	90	70	160	2.9
Spondylosis	20	130	150	2.7
Chest Disease	10	110	120	2.2
Blindness	50	60	110	2.0
Multiple Sclerosis	50	50	100	1.8
Epilepsy	70	20	90	1.6
Diabetes Mellitus	60	30	90	1.6
Malignant Disease	30	50	80	1.4
Trauma to Limbs	30	40	70	1.3
Deafness	50	20	70	1.3
Other (conditions each representing less than 1% of total recipients)	210	210	420	7.6
Unknown/ Transfer from Attendance Allowance	150	100	250	4.5

Source: Nomis and DWP 2018

National Disability Prevalence rates applied to Trafford Borough

- 6.73 The ONS Family Resources Survey provides national data on the number of people with disabilities by age group. This can be applied to population projections to establish the potential number of residents who have a disability at the start of the plan period, 2018. The data can be modelled to see how this is likely to change over the plan period up to 2037 (Table 6.21). The number of people does not necessarily translate to a specific housing need, although it provides a further insight into the likely level of disability experienced by residents in the borough. The data indicates around 50,294 people are experiencing a disability in 2019 which represents 21.1% of residents in households. This is expected to increase to 22.8% by 2037. This increase of 1.7 % equates to an additional 8,991 residents living with a disability.

Table 6.21 Estimate of the number of people with a disability

	Estimate of residents with a disability		
	Year		Change
	2019	2037	
Base (total in households with disability)	50,294	59,285	8,991
% of population with disability	21.1	22.8	1.7%

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

- 6.74 The 2019 household survey data invited respondents to provide data on any illness or disability present in their current household. A total of 38,746 households contained someone with an illness/disability and a total of 48,418 people were identified to be in need. This is similar to the estimate in Table 6.21.
- 6.75 Table 6.22 shows the results for the number of people stating an illness/disability and the type of condition. The most frequently mentioned illness/disability was longstanding illness or health condition (7.5%) followed by physical/mobility impairment (5.9%).

Table 6.22 Number of people stating illness/disability

Illness/disability	Number of people	% of population
Physical / mobility impairment	14,188	5.9
Learning disability / difficulty	2,897	1.2
Autism	2,146	0.9
Mental health issue	9,836	4.1
Visual impairment	4,371	1.8
Hearing impairment	9,274	3.9
Long standing illness or health condition	17,929	7.5
Older Age-related illness or disability	2,793	1.2
Other	11,214	4.7
<i>Base (Number of people with illness/disability)</i>	<i>48,418</i>	<i>20.3</i>

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

Specialist housing need in Trafford Borough

- 6.76 Extensive stakeholder consultation with Commissioners, service providers and advocacy groups has provided an insight into specialist housing need in Trafford Borough. The following sections relate to specific needs groups and draw together available evidence on the number of people with particular disabilities/additional needs. Detailed information from stakeholders is presented at Appendix F and this section specifically focuses on the gaps in provision that have been identified.

Adult Social Care Market Position Statement

- 6.77 In September 2013 the Manchester Area Partnership published a co-produced Market Position Statement³⁹. It covered the sub-area of Manchester, Trafford and Stockport Councils as many of the same providers were involved and the markets were seen as interconnected. The statement makes clear reference to a continued decrease in publicly funded residential care placements and a need for increasing 'all forms of personalized housing provision'⁴⁰. Although a range of data are presented, there is limited detail on the housing needs of specific client groups

Health-related housing need

- 6.78 Specific housing needs identified include:
- **People with learning difficulties.** Although a range of options are available including supported living, Shared Lives and flat schemes with on-site support, there continues to be a need to increase the range of housing options and solutions. Specifically, these included a lack of supported accommodation in Urmston; provision for people with learning difficulties more affluent areas of the borough;
 - **People with complex needs** A need for individual flats for individuals with complex needs
 - **6 to 8 people with autism** have been identified who need low-level support and independent accommodation; and a need for accommodation in more affluent areas of the borough.
- 6.79 A detailed account of issues raised by service commissioners regarding these groups is provided in appendix G.

Life experience-related housing need

- 6.80 Specific housing needs identified include:
- **Young people/care leavers with support needs**
 - More coordination of service provision, with 'wrap-around' support for young people;
 - 1-bedroom affordable tenancies; and
 - Small shared accommodation which may be more realistic for young people than independent accommodation.

³⁹

https://www.mycaremychoice.org.uk/uploadedFiles/Stockport/Stockport_Homepage/Document_Library/MAP_Market_Position_Statement_Sept2013.pdf [accessed June 2019]

⁴⁰

https://www.mycaremychoice.org.uk/uploadedFiles/Stockport/Stockport_Homepage/Document_Library/MAP_Market_Position_Statement_Sept2013.pdf, p15 [accessed June 2019]

- **Homeless and rough sleepers:** specific gap in short-stay accommodation options and move- on accommodation from temporary supported accommodation; and
 - **Substance misusers:** a need for single occupancy accommodation.
- 6.81 There is a broader need for accommodation for people who cannot afford to buy and cannot afford the private rented sector and for single person accommodation for those aged under 30.
- 6.82 A detailed account of issues raised by service commissioners regarding these groups is provided in appendix G.

Optional accessibility and wheelchair standard housing

- 6.83 PPG states that *‘where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 46 of the NPPF). To help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:*
- *M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);*
 - *M4(2) Category 2: Accessible and adaptable dwellings; and*
 - *M4(3) Category 3: Wheelchair user dwellings*

*‘Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors’.*⁴¹

- 6.84 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 Regulations⁴² as set out in Table 6.23. The M4(1) visit-able dwelling is the mandatory minimum standard applied to all new dwellings. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the ‘Lifetime Homes’ standard. Figures 6.6 and 6.7 define these optional accessibility standards further. The optional standards are now being proposed by local authorities in their local plans⁴³.

⁴¹ PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626

⁴² https://www.planningportal.co.uk/info/200135/approved_documents/80/part-m-access-to-and-use-of-buildings

⁴³ In Greater London, the target is 90% for M4(2) and 10% for M4(3). In Greater Manchester, the Greater Manchester Spatial Framework policy GM H3 calls for all new dwellings to be built to the ‘accessible and adaptable’ standard in Part M4(2) of the Building Regulations, unless specific site conditions make this impracticable

Table 6.23 Summary of accessible housing standards

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

Figure 6.6 Explanation of optional accessibility standard M4(2)

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

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

Figure 6.7 Explanation of optional accessibility standard M4(3)

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

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

- 6.85 The 2019 Household survey indicates that 5.8% of households live in properties that have been adapted or purpose built for those with an illness/disability. Analysis of demographic data would suggest that the number of adapted properties will need to increase by 1,991 over the plan period. This figure has been derived from data on the number of households with adaptations by age group of the Household Reference Person (HRP); how the number of households by HRP age group is expected to change; and applying the proportion of adapted properties to future household numbers by age group.
- 6.86 As reported above, the volume of adaptations and their cost is significant and in the long-term adoption of these standards would help to reduce the need for adaptations.
- 6.87 Residents in 1.5% of all properties across the borough (1,518) have stated that they need wheelchair accessibility in their home either now or in the next 5 years (Table 6.15). Demographic modelling of data would suggest that the number of wheelchair accessible dwellings needed over the plan period is 1,902 – this will be from the adaptation of existing properties and through newbuild. It is important to consider that some dwellings will not be capable of adaptation or they are situated in an area that is unsuitable for people with disabilities. For example, dwellings that are built on a hill, have poor vehicular access, or are located some distance from health care, support and retail facilities.
- 6.88 Given the ageing population in the borough and the identified levels of disability amongst the population, it is recommended that a policy to provide new homes built to accessibility standards is included in the Local Plan. On the basis of available evidence, it is therefore suggested:
- that 2% of new dwellings are built to M4(3) wheelchair accessible standard⁴⁴; and
 - the council should consider building all remaining dwellings to M4(2) standard, subject to viability considerations in line with the GMSF.
- 6.89 When setting a target for M4(3) standard housing, the Council should be mindful of PPG which states that 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 dwelling⁴⁵. It should also be noted 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.

⁴⁴ This is based on a need for 1,902 wheelchair accessible dwellings needed over the plan period 2019 to 2037 (19 years). This represents 2% of households (1,902*100/100,939). Given that some existing dwellings are likely to be converted, modelling assumes that a similar ratio of 2% of new build dwellings should be wheelchair accessible

⁴⁵ Paragraph: 009 Reference ID: 56-009-20150327 Housing Optional Technical Standards

Summary of need of accommodation for people with additional needs

- 6.90 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the borough's population. Although it is a challenge to quantify the precise accommodation and support requirements, the HNA has helped to scope out where needs are arising and has provides indicators of specific needs across various needs groups. It is recommended that the Council continues to engage with commissioners on a regular basis to further develop the evidence base established in this HNA and ensure that needs are better reflected in future housing development.

People who rent their homes

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

Self-build and custom housebuilding

- 6.92 The National Planning Policy Framework (NPPF) 2019 set out that the Government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option. The Self-Build and Custom Housebuilding Act 2015 and subsequent Self-Build and Custom Housebuilding (Register) Regulations 2016 require authorities to maintain a register of those who have expressed an interest in buying serviced plots. Local authorities are under a duty to have regard to these registers in carrying out their planning function.
- 6.93 The following section presents key findings from the register between April 2016 up to October 2018 from a policy perspective:
- there were 88 applicants;
 - 2 (2.3%) applicants stated they were representing an association of more than one individual;
 - applicants were asked how many plots of land they were seeking to acquire however not all applicants responded. 22 applicants responded and 21 (95.5%) stated that they were seeking 1 plot;
 - the majority of applicants, 96.6% (no. 85) stated they were seeking a plot to occupy as their sole or main residence; only one respondent answered that they were not. Two applicants did not respond to the question.

Student housing need

- 6.94 In the 2011 Census there were over 12,000 students aged 16-74 in Trafford Borough this represents 7.5% of the 16-74 population. This has grown by 30.3% from around 9,400 in 2001, when students made up 6.2% of the 16-74 population⁴⁶
- 6.95 The 2011 Census also showed that there were 543 student-only households in the borough (where all students are aged 18 or over). Around half of these households (50.3%) consisted of a single student⁴⁷.
- 6.96 A new university, University Academy '92 (UA92) is being planned by Trafford Council sited in Old Trafford. The following information is taken from the Trafford Housing Strategy 2018-2023⁴⁸:
- the council is working in partnership with Lancaster University, Microsoft and the property company Bruntwood and plans to build new purpose-built student accommodation
 - the new university aims to take 650 students in September 2019, rising to around 6,500 after ten years
 - the council has already adopted planning restrictions to control residential properties in Trafford being converted into Houses in Multiple Occupation (HMO) (Council's Article 4 Direction)
 - The council intends to explore a landlord accreditation scheme model in relation to landlords with properties in the vicinity of the new university.

Homeless and previously homeless households

- 6.97 Ministry of Housing, Communities and Local Government (MHCLG) Homelessness Statistics for the year 2017/18 indicate that a total of 259 decisions were made on households declaring themselves as homeless across the borough (Table 6.24). Of these households, 160 were classified as homeless and in priority need. In 2010/11 a low of 39.9% of decisions were acceptances. Since then the acceptances have been above 50% and almost 62% for the past two years. Over the eight years 2010/11 to 2017/18, the average acceptance rate has been 55.1%.

⁴⁶ <https://www.nomisweb.co.uk/> [accessed June 2019]

⁴⁷ <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/adhocs/008207ct07732011censusnumberofstudentsinstudentonlyhouseholdnationaltolocalauthoritylevel> [accessed April 2019]

⁴⁸ <https://www.trafford.gov.uk/about-your-council/strategies-plans-and-policies/housing-strategy/docs/Trafford-Housing-Strategy.pdf>

Table 6.24 Homeless decisions, acceptances and unsuccessful applications 2010/11 to 2017/18

Year	Total Decisions	Accepted as Homeless	Homeless but not Priority	Eligible but not homeless	Intentionally homeless	% acceptances
2010-11	338	135	32	143	28	39.9
2011-12	281	156	41	68	16	55.5
2012-13	379	219	88	60	12	57.8
2013-14	325	168	78	76	-	51.7
2014-15	281	167	-	69	-	59.4
2015-16	252	141	41	63	7	56.0
2016-17	273	169	-	66	-	61.9
2017-18	259	160	-	68	-	61.8
Total	2,388	1,315	280	613	63	
Annual Average	299	164	35	77	8	55.1

Source: MHCLG Homelessness Statistics

6.98 The 2019 household survey identifies 469 households who had been previously homeless or living in temporary accommodation and had moved to their present accommodation in the past five years.

Table 6.25 presents a range of information relating to the characteristics of previously homeless households or living in temporary accommodation and the dwelling choices that they have made.

Table 6.25 Characteristics of households previously homeless			
Household Type	%	Current Property Type	%
Single Adult (under 65)	23.2%	House	50.6
Single Adult (65 or over)	0.0%	Flat or apartment	49.5
Couple only (both under 65)	26.3%	Bungalow	0.0
Lone parent with child(ren) aged 18+	50.6%		
Total	100.0%	Total	100.0
Current tenure	%	Previous Location	%
Owner occupied	0.0%	Within Trafford	50.6
Private rented	76.8%	Outside Trafford	49.4
Affordable	23.2%		
Total	100.0	Total	100.0
Current income (Gross weekly)	%	Current Property size	%
Under £150	0.0	1-bedroom	23.2
£150 to <£350	49.4	2-bedroom	0.0
£350 to <£500	50.6	3-bedrooms	76.8
Total	100.0	Total	100.0

Base: 469 households previously homeless or living in temporary accommodation

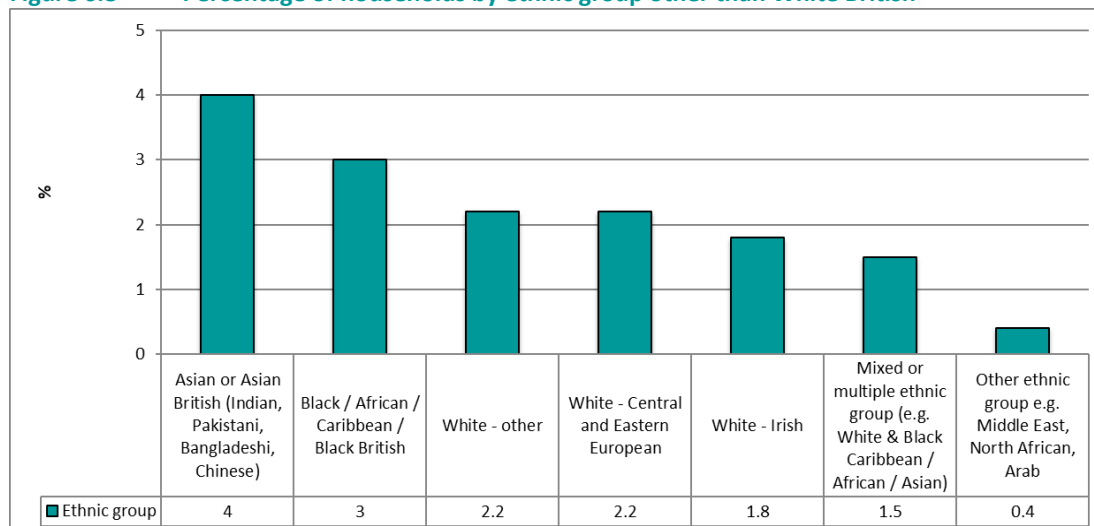
Source: 2019 household survey

Black and Minority Ethnic households (BAME)

6.99 The 2019 household survey indicates that 84.9% of Household Reference People (HRP) in Trafford describe themselves as White British and 15.1% describe themselves as

having other ethnicities. The following chart (Figure 6.8) displays the rundown of ethnic groups, excluding White British.

Figure 6.8 Percentage of households by ethnic group other than White British



Source: 2019 household survey

6.100 Figure 6.9 sets out a range of data exploring the dynamics of BAME households. Some headlines from these data are:

- 26.4% of BAME households live in Sale and 24.8% live in Old Trafford. BAME households account for 32% of all households in Old Trafford;
- Although the majority are owner occupiers, BAME households are more likely to rent privately than live in affordable housing;
- 40.3% of all households living in 3 or more-bedroom terraced houses are BAME households;
- 59.7% of all couples with 3 or more children under 18 and 60% of lone parents with 3 or more children are BAME households; and
- Household incomes tend to be lower, with 47% of BAME households receiving less than £300 each week compared with 33.2% across the total population.

6.101 In terms of housing need, 13.2% of all BAME households were in some form of housing need compared with 7.4% of all households (Table 6.26) and overall 26.2% of all households in need were BAME. Overcrowding the most frequently mentioned reason for being in need (39.8% of BAME households). 68.9% of households in need as they were sharing a kitchen or other facilities were BAME households along with all households lacking a bathroom, kitchen or inside WC.

Figure 6.9 BAME household characteristics

Note ALL% relates to all households
Source: 2019 household survey

Table 6.26 Housing need amongst BAME households

Housing need factor	BAME households %	All Households %	% all households who are BAME
N1: Under notice, real threat of notice or lease coming to an end	9.1	13.2	18.1
N2: Too expensive, and in receipt of housing benefit or in arrears due to expense	26.2	20.2	34.1
N3: Overcrowded according to the bedroom standard model	39.8	33.6	31.1
N4: Too difficult to maintain	6.4	26.6	6.3
N5: Couples, people with children and single adults over 25 sharing a kitchen, bathroom or w.c. with another household	10.1	3.9	68.9
N6: Household containing people with mobility impairment or other special needs living in unsuitable accommodation	20.4	16.4	32.6
N7: Lacks a bathroom, kitchen or inside w.c. and household does not have resources to make fit	3.6	1.0	100.0
N8: Subject to major disrepair or unfitness and household does not have resources to make fit	3.6	4.6	20.8
N9: Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	1.6	4.5	9.3
% with one or more housing need	13.2	7.4	26.2
Base (all households with one or more housing needs)	1,947	7,423	
Base (all households)	14,803	100,986	

Source: 2019 household survey

Gypsy and Traveller Households

- 6.102 The borough has a small gypsy and traveller population. The 2011 Census identified 40 households. The MHCLG Traveller Caravan Count (July 2018) identified a total of 17 caravans in Trafford. All 17 of these were on authorised private sites (with planning permission). The MHCLG Count of Travelling Showpeople caravans (undertaken annually every January) has not recorded any Travelling Showpeople caravans between January 2014 and 2018.
- 6.103 An updated Gypsy and Traveller Accommodation Assessment has been prepared for Greater Manchester in 2018. This identified an existing supply of 17 Gypsy and Traveller pitches on a private site in the borough and no Travelling Showpeople provision. The data covered the period to 2036 and for Trafford Borough, the GTAA established an overall cultural need for 13 pitches and a Planning Policy for Traveller Site (PPTS) need for 6 pitches which takes into account whether or not a household in need meets the travelling criteria set out in the 2015 PPTS. Extrapolating the findings to 2037 results in a cultural need for 14 pitches and a PPTS need of 6 pitches. In line with Government guidance, the council has to identify sites to meet its PPTS need for 6 pitches over the plan period to 2037. The PPTS need for the five year period 2017/18

to 2021/22 is for 3 pitches, with a further 3 pitches needed over the remaining period to 2037.

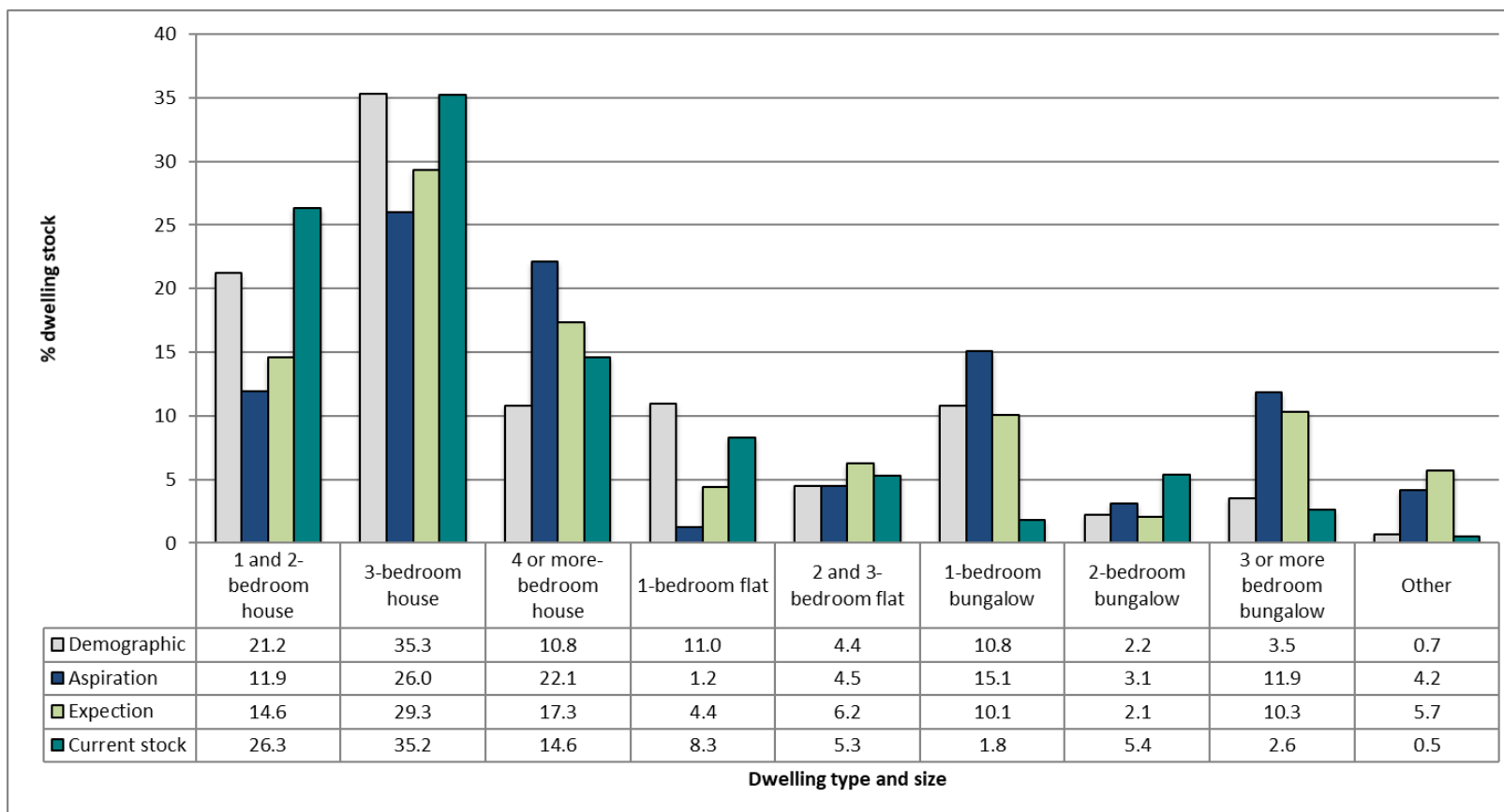
Summary

- 6.104 This chapter has considered the needs of different groups in line with the NPPF and requirements of the brief. Key findings are now summarised.
- 6.105 In terms of older people, it is evident that the vast majority of older people wish to stay within their existing homes. For most, this is an informed and appropriate choice where current and future housing needs can be addressed through appropriate adaptations being made. Currently there are around 4,134 units of specialist older person accommodation comprising 1,151 units of residential care (C2) dwellings and 2,983 units of specialist older person accommodation (C3). Analysis of demographic change indicates a need for an additional 1,402 units of specialist (C3) units and 541 additional units of residential (C2) units to 2037.
- 6.106 A key conclusion is that there needs to be a broader housing offer for older people across Trafford Borough and the HNA has provided evidence of scale and range of dwellings needed.
- 6.107 Regarding people with additional needs, the chapter has evidenced specific health-related and life experience-related housing need. Health-related needs include additional accommodation for people with learning difficulties, people with complex needs, people with autism. For life-experience need, additional accommodation is needed for young people/care leavers with support needs, short-stay and move-on accommodation for homeless people, single occupancy accommodation for substance misusers and broader need for accommodation for single people under 30. One of the continuing challenges however is to put specific numbers of units to these identified needs and it is recommended that the findings of the HNA form the basis of further discussion with Commissioning teams.
- 6.108 There is also evidenced need for self-build dwellings with 88 households registered for this type of accommodation.
- 6.109 Regarding BAME households, overcrowding is a particular issue along with sharing kitchen/other facilities and lacking basic facilities.

7. Dwelling type and mix

Introduction

- 7.1 The GMSF has identified an average annual need for 1,015 dwellings across Trafford over the plan period to 2037. The purpose of this chapter is to break this figure down into an appropriate dwelling type, tenure and type mix for borough. The detailed analysis underpinning this chapter is set out at Appendix D. In summary, this analysis considers:
- how the number of households is expected to change over the plan period using 2014-based MHCLG household projections (in line with PPG recommendations);
 - the current dwelling stock profile of the borough using Valuation Office Agency data;
 - the relationship between dwelling stock and households using 2019 household survey data;
 - the aspirations and expectations of households planning to move; and
 - affordable housing need.
- 7.2 The analysis considers overall dwelling type and mix under three scenarios:
- A **baseline demographic** scenario which assumes the same relationship between households and the dwellings they occupy remain the same over the plan period;
 - An **aspirations** scenario which looks at the aspirations of households by age group and household type; and
 - An **expectations** scenario which considers what households expect to move to by age group and household type.
- 7.3 The results of the scenarios are compared with the current dwelling stock profile.
- 7.4 Figure 7.1 considers the current stock profile and the alternative dwelling mix scenarios prepared. Under the baseline demographic scenario, delivery of an increasing proportion of one-bedroom flats and bungalows is identified. However, under aspiration scenario and expectation scenarios, there is a shift towards four or more-bedroom houses, three or more-bedroom bungalows and other housing types.

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

Summary of scenarios

- 7.5 Table 7.1 summarises the outcome of the dwelling type/mix scenario analysis. The key message is by taking into account what people aspire to and what they expect to, there is an increased emphasis on four or more-bedroom dwellings and bungalows and some interest expressed for flats.

Table 7.1 Summary of dwelling type/mix scenarios				
Dwelling type/size	Scenario			Current stock (%)
	Demographic baseline (%)	Aspiration (%)	Expectation (%)	
1 and 2-bedroom house	21.2	11.9	14.6	26.3
3-bedroom house	35.3	26.0	29.3	35.2
4 or more-bedroom house	10.8	22.1	17.3	14.6
1-bedroom flat	11.0	1.2	4.4	8.3
2 and 3-bedroom flat	4.4	4.5	6.2	5.3
1-bedroom bungalow	10.8	15.1	10.1	1.8
2-bedroom bungalow	2.2	3.1	2.1	5.4
3 or more-bedroom bungalow	3.5	11.9	10.3	2.6
Other	0.7	4.2	5.7	0.5
Total	100.0	100.0	100.0	100.0
Dwelling type	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
House	67.3	60.0	61.2	76.1
Flat	15.4	5.7	10.6	13.6
Bungalow	16.6	30.1	22.5	9.8
Other	0.7	4.2	5.7	0.5
Total	100.0	100.0	100.0	100.0
Number of bedrooms	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
1	22.3	18.6	17.5	11.4
2	27.6	20.9	24.7	35.8
3	39.2	38.4	40.5	38.2
4	10.8	22.1	17.3	14.6
Total	100.0	100.0	100.0	100.0

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

Source: 2019 household survey

Overall dwelling mix by tenure

- 7.6 Further analysis considers the market and affordable mix appropriate for the borough. The scenario analysis outlined above has established the overall need for dwellings by type and size. Affordable housing need has been considered in Chapter 5 and analysis has included the type/size of affordable dwellings needed across the borough.
- 7.7 Analysis has concluded that there is a need for 545 affordable dwellings each year. The actual scale of delivery against this need is influenced by a range of factors including central Government funding, Housing Association development programmes and the

economic viability of delivery on open market sites. It is commonly found in this type of research that annual affordable housing shortfalls needs cannot be achieved. Across Trafford, official MHCLG data⁴⁹ reports that over the three years 2015/16 to 2017/18 a total of 314 affordable dwellings have been built representing an average of 105 each year. For the dwelling type and mix analysis for Trafford, it is assumed that 40% of all new dwellings each year will be affordable. This target will require a marked step change in delivery of affordable housing across the borough.

- 7.8 Table 7.2 summarises dwelling type/size mix based on the demographic scenario. Note that the only major difference under the aspiration and expectation scenario is a higher proportion of four or more-bedroom houses and bungalows/level access dwellings. This analysis assumes an annual target of 1,015 dwellings⁵⁰, an overall affordable housing target of around 30% and factors in the dwelling type/size analysis carried out as part of the affordable housing need calculation. This model can be easily revised if the overall dwelling target or affordable housing target is changed. Note too that 'level access' accommodation could meet the need for flats and bungalows evidenced in the analysis.

Table 7.2 Overall annual dwelling type/size and tenure mix under baseline demographic scenario			
Dwelling type/size	Tenure		Total
	Market (60%)	Affordable (40%)	
1 and 2-bedroom house	107	108	215
3-bedroom house	255	103	358
4 or more-bedroom house	78	32	110
1-bedroom flat	74	37	112
2 and 3-bedroom flat	-43	88	45
1-bedroom bungalow	77	33	110
2-bedroom bungalow	19	4	23
3 or more-bedroom bungalow	35	1	36
Other	7	0	7
Total	609	406	1,015
Dwelling type	Market (60%)	Affordable (40%)	Total
House	440	243	684
Flat	32	125	157
Bungalow	131	37	168
Other	7	0	7
Total	609	406	1,015
Number of bedrooms	Market (60%)	Affordable (40%)	Total
1	108	119	227
2	132	149	280
3	292	107	398
4	78	32	110
Total	609	406	1,015

⁴⁹ MHCLG Live Table 1011C: Additional affordable housing

⁵⁰ GMSF 2019 dwelling delivery target for Trafford borough

- 7.9 Analysis of the relationship between the age of the Household Reference Person (HRP) and tenure (Table 7.3) indicates that over the period 2019-2037, most growth will be in the owner-occupied tenure. There will be some growth in the number of households living in affordable housing. The private rented sector is only expected to grow slightly. This is due to the underlying demographic change taking place across Trafford Borough and the fact there will be fewer HRPs in the household groups who were more likely to live in the private rented sector, in particular the 15-24 and 25-34 age group.

Table 7.3 Tenure profile by age group and potential change 2019-37				
Tenure profile (2019) by HRP age group				
	Tenure (%)			
	Owner occupied	Private	Affordable	Total
15-24	20.8	46.1	33.1	100.0
25-34	55.7	37.9	6.4	100.0
35-44	73.5	18.7	7.8	100.0
45-59	67.7	11.5	20.8	100.0
60-84	77.1	6.5	16.4	100.0
85+	72.4	3.7	24.0	100.0
All	70.4	13.6	16.0	100.0
Change in HRP 2019-37 and impact on number of households in different tenures				
	Tenure (number)			
	Owner occupied	Private	Affordable	Total
15-24	84	187	134	405
25-34	-555	-378	-64	-997
35-44	43	11	5	589
45-59	2,561	435	785	3,781
60-84	8,194	695	1,738	10,627
85+	2,961	150	981	4,092
Total	13,287	1,099	3,579	17,965
% change	74.0	6.1	19.9	

Sub-area analysis

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

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

Dwelling type/size	Sub-area and current stock profile (% of occupied dwellings)								Dwelling type/size required
	Altrincham	Old Trafford	Partington & Carrington	Rural Communities	Sale	Stretford	Urmston	Total	
1 and 2-bedroom house	6.4	13.2	20.0	4.1	11.4	18.3	4.9	10.0	21.2
3-bedroom house	39.4	36.8	53.1	17.4	43.5	49.1	49.8	42.9	35.3
4 or more-bedroom house	32.4	16.3	6.5	49.6	19.1	9.4	23.7	22.4	10.8
1-bedroom flat	6.3	15.2	5.7	7.0	9.3	11.7	6.7	8.8	11
2 and 3-bedroom flat	11.9	17.4	5.7	18.4	12.4	10.1	6.5	11.5	4.4
1-bedroom bungalow	0.7	0.0	4.1	0.0	2.8	1.4	2.6	1.8	10.8
2-bedroom bungalow	1.0	0.0	3.3	2.1	0.3	0.0	2.8	1.0	2.2
3 or more-bedroom bungalow	1.9	0.0	0.5	1.0	1.2	0.0	3.1	1.4	3.5
Other	0.0	1.1	0.9	0.4	0.0	0.0	0.0	0.2	0.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100
Dwelling type	Altrincham	Old Trafford	Partington & Carrington	Rural Communities	Sale	Stretford	Urmston	Total	Dwelling type/size required
House	78.2	66.2	79.7	71.1	74.0	76.8	78.4	75.3	67.3
Flat	18.1	32.6	11.5	25.4	21.7	21.8	13.1	20.3	15.4
Bungalow	3.7	0.0	7.9	3.1	4.3	1.4	8.5	4.2	16.6
Other	0.0	1.1	0.9	0.4	0.0	0.0	0.0	0.2	0.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100
Number of bedrooms	Altrincham	Old Trafford	Partington & Carrington	Rural Communities	Sale	Stretford	Urmston	Total	Dwelling type/size required
1	7.3	16.3	9.8	7.0	12.9	13.8	9.6	11.2	22.3
2	18.0	27.5	29.1	18.8	23.0	27.4	13.8	21.2	27.6
3	42.2	39.9	54.5	24.6	45.0	49.4	52.9	45.3	39.2
4	32.4	16.3	6.5	49.6	19.1	9.4	23.7	22.4	10.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100

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

Dwelling type/size	Sub-area and current stock profile (% variation from future dwelling requirements)								Dwelling type/size required
	Altrincham	Old Trafford	Partington & Carrington	Rural Communities	Sale	Stretford	Urmston	Total	
1 and 2-bedroom house	-14.8	-8.0	-1.2	-17.1	-9.8	-2.9	-16.3	-11.2	21.2
3-bedroom house	4.1	1.5	17.8	-17.9	8.2	13.8	14.5	7.6	35.3
4 or more-bedroom house	21.6	5.5	-4.3	38.8	8.3	-1.4	12.9	11.6	10.8
1-bedroom flat	-4.7	4.2	-5.3	-4.0	-1.7	0.7	-4.3	-2.2	11
2 and 3-bedroom flat	7.5	13.0	1.3	14.0	8.0	5.7	2.1	7.1	4.4
1-bedroom bungalow	-10.1	-10.8	-6.7	-10.8	-8.0	-9.4	-8.2	-9.0	10.8
2-bedroom bungalow	-1.2	-2.2	1.1	-0.1	-1.9	-2.2	0.6	-1.2	2.2
3 or more-bedroom bungalow	-1.6	-3.5	-3.0	-2.5	-2.3	-3.5	-0.4	-2.1	3.5
Other	-0.7	0.4	0.2	-0.3	-0.7	-0.7	-0.7	-0.5	0.7
Dwelling type	Altrincham	Old Trafford	Partington & Carrington	Rural Communities	Sale	Stretford	Urmston	Total	Dwelling type/size required
House	10.9	-1.1	12.4	3.8	6.7	9.5	11.1	8.0	67.3
Flat	2.7	17.2	-3.9	10.0	6.3	6.4	-2.3	4.9	15.4
Bungalow	-12.9	-16.6	-8.7	-13.5	-12.3	-15.2	-8.1	-12.4	16.6
Other	-0.7	0.4	0.2	-0.3	-0.7	-0.7	-0.7	-0.5	0.7
Number of bedrooms	Altrincham	Old Trafford	Partington & Carrington	Rural Communities	Sale	Stretford	Urmston	Total	Dwelling type/size required
1	-15.0	-6.0	-12.5	-15.3	-9.4	-8.5	-12.7	-11.1	22.3
2	-9.6	-0.1	1.5	-8.8	-4.6	-0.2	-13.8	-6.4	27.6
3	3.0	0.7	15.3	-14.6	5.8	10.2	13.7	6.1	39.2
4	21.6	5.5	-4.3	38.8	8.3	-1.4	12.9	11.6	10.8

7.11 The analysis in Table 7.5 shows that there are shortfalls of smaller 1 and 2-bedroom houses, 1 and 3 or more-bedroom bungalows in all sub-areas. There is sufficient

capacity of 3 and 4 or more-bedroom houses and 2 and 3-bedroom flats in most areas. This analysis should help to provide more focus on what is needed in particular areas – it is not saying there should be no development of particular types/sizes of dwelling if there is a sufficient supply relative to future requirements, but rather it indicates where there needs to be an increased emphasis on delivery of particular types/sizes of dwelling to reflect the changing dwelling requirements over the plan period.

Conclusions

- 7.12 The purpose of this chapter has been to explore the relationship between households and dwellings occupied to establish an indication of appropriate dwelling mix for Trafford Borough over the plan period.
- 7.13 The analysis has considered how the profile of households is expected to change, the relationship between households and dwellings occupied and the specific need for affordable housing.
- 7.14 Having established future household change and the implications this has for dwelling type, size and tenure mix, the Council can make informed strategic decision in the range of dwellings to be built over the plan period. The starting point for assessing appropriate dwelling type and mix has been presented in Table 7.2. However, as set out in Table 7.1, there are strong preferences for bungalows/level access accommodation which are likely to become more pronounced over the plan period. The extent to which there are specific shortfalls of dwelling types/sizes by sub-area has also been considered.

8. Conclusion: policy and strategic issues

Introduction

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

Dwelling type, tenure and mix

- 8.4 The overall average annual housing need is assumed to be 1,015 over the plan period to 2037 based on the January 2019 Greater Manchester Spatial Framework. The relationship between household change and dwelling type/size and tenure requirements have been fully explored. Evidence will help the Council to deliver an appropriate range of dwelling stock for residents over the plan period. Analysis concludes there is an ongoing need for all types and sizes of dwelling with strongest need for 3-bedroom houses, continued need for 4 or more-bedroom houses and smaller 1- and 2-bedroom house. There is also a need for bungalows/level access accommodation and flat/apartments. When household aspirations and what people would expect are considered, there is a stronger emphasis on four or more-bedroom dwellings and bungalows.
- 8.5 Regarding affordable need, there is an annual imbalance of 545. Analysis indicates that an appropriate dwelling profile is 26.6% one-bedroom, 44.2% two-bedroom, 20.7% three-bedroom, 8.5% four or more-bedroom. An appropriate affordable tenure split for Trafford would be around 60% intermediate tenure and 40% rented. The scale of need justifies the need for a robust affordable housing policy. It is commonly found that the affordable housing need would translate to a substantial proportion of overall development (in the case of Trafford this would be 54%). However, affordable housing targets also need to take account of economic viability and the likely delivery of new affordable homes through housing associations and council-led development. This study sets out a 40% target as a starting point to meet affordable housing need in full for new dwellings. A viability assessment through the Local Plan process will consider and test an appropriate affordable housing target across the borough that is viable, and confirm the extent to which market-led development can support affordable housing delivery.

Meeting the needs of older people and those with disabilities

- 8.6 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the vast majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation. Currently there are around 4,134 units of specialist older person accommodation comprising 1,031 units of residential care (C2 use class) dwellings and 2,983 units of specialist older person dwellings (C3 use class) such as sheltered and extra care. Based on an analysis of demographic change, it is recommended that the Council recognises a need for an additional 541 additional units of residential (C2) units and 1,402 units of specialist (C3) units to 2037. A key conclusion is that there needs to be a broader housing offer for older people across Trafford and the HNA has provided evidence of scale and range of dwellings needed.
- 8.7 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across Trafford's population. Although it is a challenge to quantify the precise accommodation and support requirements, the HNA has helped to scope out where needs are arising.
- 8.8 Given the changing demographics of Trafford, it is wholly appropriate that the Council has a policy of ensuring new dwellings meet optional accessibility standards. Subject to economic viability, it is recommended that 2% of new dwellings are built to M4(3) wheelchair accessible standard and all remaining dwellings are built to M4(2) standard in accordance with the Greater Manchester Spatial Framework. It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

Final comments and policy recommendations

- 8.9 The final section of this report sets out specific planning policy recommendations which link back to the proposed GMSF policies.
- 8.10 The proposed Trafford Local Plan for Trafford will need to be framed by the policies of the GMSF, be informed by the evidence in the GM SHMA and the Trafford Housing Needs Assessment. Specific recommendations are now presented.
- 8.11 On **overall housing numbers**, the current GMSF through policy GM-H1 has established a target for 19,280 dwellings across Trafford borough, with an annual average of 1,015 over the period 2018-2037. It is expected that annual delivery will increase later in the plan period, so annual targets 2018-23 are 720 increasing to 1,120 in 2024-37.
- 8.12 Policy GM-H2 considers the **affordability of new housing**. Across GM, the policy is to deliver at least 50,000 new affordable homes over the 2018-37 period, with at least 30,000 being for social or affordable rent. The policy also seeks to increase the supply of low-cost market housing to complement the provision of affordable homes and diversify options for low-income households. For Trafford, the HNA has established an annual shortfall of 545 affordable dwellings. A local affordable housing policy will ensure that additional affordable housing is delivered, and a target will take account of national, and GM policy, economic viability of delivery on sites and the development

programmes of housing associations and the Council. This study sets out a 40% target as a starting point to meet affordable housing need in full for new dwellings. A viability assessment through the Local Plan process will be considered and test an appropriate housing target across the borough that is viable, and confirm the extent to which market-led development can support affordable housing delivery. The HNA has evidenced a tenure split of 40% social/affordable rented and 60% intermediate tenure across the borough.

- 8.13 Policy CM-H3 relates to the **type, size and design** of new housing. It argues that development across GM should seek to incorporate a range of dwelling types and sizes to meet local needs and deliver more inclusive neighbourhoods. Where appropriate this should include incorporating specialist housing for older households and vulnerable groups.
- 8.14 The precise mix of dwelling types and sizes is to be determined through district local plans and the HNA has provided detailed evidence of the types and sizes of dwellings appropriate to the needs of Trafford's residents and how this varies by sub-area. Table 7.2 set out an appropriate tenure and dwelling type/size mix for Trafford. Table 8.1 summarises the size and tenure mix appropriate for Trafford borough using 2014-based household projections, local information on the dwelling types/sizes of dwellings occupied and affordable housing need. Under alternative scenarios that consider household aspirations and expectations, there is a higher need for four or more-bedroom houses and bungalows/level access dwellings.

Table 8.1 Summary of dwelling size by number of bedrooms and tenure			
Number of bedrooms	Tenure		
	Market (%)	Affordable (%)	Total (%)
1	17.7	29.2	22.3
2	21.6	36.6	27.6
3	47.9	26.2	39.2
4	12.8	7.9	10.8
Total	100.0	100.0	100.0

- 8.15 There is a specific need for older persons accommodation and based on demographic analysis, there is a need for 541 units of C2 residential care units (26 each year) and 1,402 units of C3 specialist older person units (74 each year) indicating that around 100 units or 10% of new provision should be older persons accommodation.
- 8.16 There is an evidenced need for self-build dwellings, with **88 applicants** over the period April 2016 to October 2018.
- 8.17 Policy GM H-3 also states that housing provision to accommodate students and travelling people will be addressed through district local plans. The borough has a substantial student population, and this is set to increase with the development of the new University Academy '92 university. This plans to have 6,500 students by 2029 which will create a **significant market for student accommodation**.

8.18 The 2018 GM Gypsy and Traveller Accommodation Assessment identified a need for **6 additional pitches** over the plan period to 2037.

8.19 Policy GM H-3 states that all new dwellings in Greater Manchester must:

1. Comply with the national described space standards; and
2. Be built to the 'accessible and adaptable standard in Part M4(2) of the building regulations, unless specific site conditions make this impracticable.

The HNA recommends that **2% of new dwellings should meet Part M4(3)** wheelchair accessible standards and **all other dwellings should meet Part M4(2)** in line with the GMSF policy.

8.20 Regarding **people with additional needs**, the HNA has evidenced specific health-related and life experience-related housing need through an analysis of available data and discussions with relevant stakeholders. Health-related needs include additional accommodation for people with learning difficulties, people with complex needs, people with autism. For life-experience need, additional accommodation is needed for young people/care leavers with support needs, short-stay and move-on accommodation for homeless people, single occupancy accommodation for substance misusers and broader need for accommodation for single people under 30. One of the continuing challenges however is to put specific numbers of units to these identified needs and it is recommended that the findings of the HNA form the basis of further discussion with commissioning teams.

List of Technical Appendices

- Technical Appendix A: Research methodology
- Technical Appendix B: Policy review
- Technical Appendix C: Housing need
- Technical Appendix D: Dwelling type and needs modelling
- Technical Appendix E: Stakeholder survey
- Technical Appendix F: Affordable housing definitions
- Technical Appendix G: Needs of different groups

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 Trafford Borough:
- A survey of households across Trafford. 12,229 households in the Borough were randomly selected to complete a questionnaire during April and May 2019. 1,957 questionnaires were returned and used in data analysis. This represents a 16.0% response rate overall resulting in a borough-level sample error of +/-2.2%
 - An online survey of key stakeholders including representatives from the borough and neighbouring Councils, parish Councils, housing associations/Registered Providers, voluntary groups and some independent representatives. 13 complete responses were received;
 - Interviews with estate and letting agents operating within the borough;
 - A review of relevant secondary data including the 2011 Census, house price trends, CORE lettings data and MHCLG Statistics.

Baseline dwelling stock information and household survey sample errors

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

Table A1 Household survey sample information			
Local analysis areas (Defined by ward)	Total households (Council tax)	Achieved response	Sampling error (+/-)
Altrincham	23,024	337	5.30%
Old Trafford	11,486	164	7.60%
Partington & Carrington	4,568	167	7.44%
Rural Communities	4,112	371	4.85%
Sale	29,527	336	5.32%
Stretford	10,115	245	6.18%
Urmston	18,154	337	5.29%
Total	100,986	1,957	2.19%

Source: Council Tax Data 2019

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

Weighting and grossing

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

Technical Appendix B: Policy review

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

Introduction

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

2010-2015 (Coalition Government)

- B.6 Following the Coalition Agreement of May 2010, the Localism Act 2011 was passed with the express intention of devolving power from central government towards local people. The Localism Act set out a series of measures to seek a substantial and lasting shift of powers including:

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

applied. The NPPF formed a key part of the Coalition Government's planning system reforms, simplifying national guidance (previously contained in multiple Planning Policy Statements and Planning Policy Guidance) and reducing the quantity of policy pages. Fundamentally, it must be taken into account in the preparation of local and neighbourhood plans and is a material consideration in planning decisions. The document states that *'at the heart of the National Planning Policy Framework is a presumption in favour of sustainable development, which should be seen as a golden thread running through both plan-making and decision-taking.'*

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

2015-2016 (Conservative Government under David Cameron)

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

people to own their own home, including a zonal system to give automatic planning permission on suitable brownfield sites; speeding up local plans and land release, stronger compulsory purchase powers and devolution of planning powers to the Mayors of London and Manchester, extending the Right to Buy to housing association tenants, delivering 200,000 Starter Homes and restricting tax relief to landlords.

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

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

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

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

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

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

- The Cities and Local Government Devolution Act 2016 makes provision for the election of mayors for the areas of combined authorities established under Part 6 of the Local Democracy, Economic Development and Construction Act 2009. It

makes provision about local authority governance and functions; to confer power to establish, and to make provision about, sub-national transport bodies; and for connected purposes. This Act is central to the Government's devolution plans for England, facilitating its vision of a 'Northern Powerhouse'.

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

Post EU-Referendum (Theresa May Administration)

- B.23 The resignation of David Cameron following the European Union Referendum of June 2016 and subsequent appointment of Theresa May as Prime Minister led to a Cabinet reshuffle and a change in the policy climate within Government. The **Autumn Statement (2016)** brought an important focus onto housing; provisions included:
- £1.4 billion of extra cash to build 40,000 affordable homes, with a relaxation of restrictions on grant funding;

- £2.3 billion Housing Infrastructure Fund to pave the way for up to 100,000 new homes to be built in areas of high demand;
 - £3.15 billion of the Affordable Homes Programme will be given to London to deliver 90,000 homes;
 - New regional pilots of the Right to Buy extension, allowing more than 3,000 tenants to buy their properties;
 - £1.7 billion to pilot 'accelerated construction' on public sector land;
 - Letting agents in the private rented sector to be banned from charging fees; and
 - Confirmation that compulsory Pay to Stay will not be implemented for councils.
- B.24 **The** Autumn Statement indicated a clear shift in housing policy, away from an exclusive focus on homeownership and towards boosting overall housing supply. A removal of grant-funding restrictions will allow housing associations to increase the delivery of sub-market rented housing, including affordable rented, shared ownership and rent-to-buy homes.
- B.25 Many of the 'flagship' housing policies of the Cameron Administration have their legislative basis in the provisions of the Housing and Planning Act 2016 but require further secondary legislation. Their implementation has been subject to ongoing delay and seem increasingly unlikely to be carried forward in practice as originally envisaged. These schemes include the Voluntary Right to Buy, the higher asset levy (intended to fund the building of new homes) and Pay to Stay (no longer compulsory for councils).
- B.26 The **Housing White Paper, *Fixing our broken housing market***, was published in February 2017. The White Paper proposed a number of changes to reshape the approach to housebuilding and increase housing supply. These changes centred around the following four areas:
- Planning for the right homes in the right places, by making it simpler for local authorities to put Local Plans in place and keep them up-to-date, ensuring sufficient land is allocated to meet housing needs and building upon neighbourhood planning to ensure communities have control over development in their area. The White Paper aims to make more land available for homes by maximising the contribution from brownfield and surplus public land, regenerating estates, releasing more small and medium sized sites, allowing rural communities to grow and making it easier to build new settlements. It reaffirms that the existing protections for the Green Belt remain unchanged and emphasises that authorities should only make exceptional amendments to Green Belt boundaries.
 - Building homes faster, by increasing certainty around housing numbers, aligning new infrastructure with housing, supporting developers to build more quickly and improving transparency. White Paper proposals include amending the NPPF to give local authorities the opportunity to have their housing land supply agreed on an annual basis and fixed for a one-year period, in order to create more certainty about when an adequate land supply exists. Authorities taking advantage of this would have to provide a 10% larger buffer on their five-year land supply. In addition, the White Paper suggests changing the NPPF to introduce a housing delivery test for local authorities. If delivery falls below specified thresholds extra

land would be added onto the five-year land supply as well as further thresholds which would allow the presumption in favour of sustainable development to apply automatically.

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

The Act dissolves the local connections rules apart from a duty to provide care leavers with accommodation (under the Children Act 1989) to the age of 21.

- B.29 Following the snap General Election in June 2017, Theresa May's Conservative Government formed an alliance with the DUP and the Cabinet was subject to another reshuffle.
- B.30 ***Planning for homes in the right places*** was published for consultation in September 2017, setting out the Government's proposals for a standardised approach to assessing housing need. The overall rationale is that local authorities across England currently use inconsistent methods to assess housing requirements, leading to long debates over whether local plans include the correct housing targets. The proposed new standardised approach to assessing housing need therefore aims to have all local authorities use the same formula to calculate their housing requirement. The standardised approach would set a minimum figure, but local authorities would be able to increase their target from this baseline, for example if they plan for employment growth and want to provide an uplift in housing provision to account for this. The consultation document proposes that the new housing need calculation method would be applied for assessing five-year housing land supply from 31st March 2018 onwards.
- B.31 The **Autumn Budget 2017** (December 2017) included a range of provisions focused on housing, although these were welcomed cautiously by some who would have preferred a greater emphasis on affordability. Provisions included:
- A commitment to be providing 300,000 new homes per year by the mid-2020s;
 - A total of £15.3 billion of new capital funding, guarantee and loan-based funding;
 - £1 billion of extra borrowing capacity for councils in high demand areas to build new affordable homes;
 - £1.5 billion of changes to Universal Credit, including scrapping the seven-day waiting period at the beginning of a claim, making a full month's advance available within five days of making a claim and allowing claimants on housing benefit to continue claiming for two weeks;
 - £125 million increase over two years in Targeted Affordability Funding for LHA claimants in the private sector who are struggling to pay their rents;
 - Stamp duty scrapped on the first £300,000 for first-time buyers (on properties worth up to £500,000);
 - New Housing First pilots announced for West Midlands, Manchester and Liverpool;
 - Power to councils to charge 100% Council Tax premium on empty properties;
 - Five new garden towns; and
 - A review to look at land banking, including considering compulsory purchase powers.
- B.32 In December 2017 the Government announced new measures to crack down on bad practices, reduce overcrowding and improve standards in the private rented sector. The measures have been introduced under the provisions of the Housing and Planning Act 2016.

- B.33 The £5 billion Housing Infrastructure Fund is a Government capital grant programme to help unlock new homes in areas with the greatest housing demand, assisting in reaching the target of building 300,000 homes a year by the mid-2020s. Funding is awarded to local authorities on a highly competitive basis. The fund is divided into 2 streams, a Marginal Viability Fund (available to all single and lower tier local authorities in England to provide a piece of infrastructure funding to get additional sites allocated or existing sites unblocked quickly with bids of up to £10 million) and a Forward Fund (available to the uppermost tier of local authorities in England for a small number of strategic and high-impact infrastructure projects with bids of up to £250 million). On 1st February 2018, the Minister for Housing, Communities and Local Government Sajid Javid and Chancellor Philip Hammond announced that 133 council-led projects across the country will receive £866 million investment in local housing projects, the first wave of funding from the £5 billion Housing Infrastructure Fund. The finances will support vital infrastructure such as roads, schools and bridges. On 18th February 2018, Housing Minister Dominic Raab announced a £45 million cash injection into 79 key community projects across 41 local authorities to councils to combat barriers that would otherwise make land unusable for development. This will support building up to 7,280 homes on council-owned land.
- B.34 In March 2018 the Ministry of Housing, Communities and Local Government (MHCLG) published a **Draft Revised National Planning Policy Framework** (Draft Revised NPPF) for consultation. Alongside this the Government also published **Draft Planning Practice Guidance** (Draft PPG) on the following topics: Viability, Housing Delivery, Local Housing Need Assessment, Neighbourhood Plans, Plan-making and Build to rent.
- B.35 **Draft PPG: Housing Delivery** requires that authorities demonstrate a five-year land supply of specific deliverable sites to meet their housing requirements. The five-year land supply should be reviewed each year in an annual position statement. Areas which have or are producing joint plans will have the option to monitor land supply and the Housing Delivery Test over the joint planning area or on a single-authority basis. Draft PPG sets out that where delivery is under 85% of the identified housing requirement, the buffer will be increased to 20% with immediate effect from the publication of Housing Delivery Test results.
- B.36 **Draft PPG: Local Housing Need Assessment** sets out the expectation that strategic plan-making authorities will follow the standard approach for assessing local housing need, unless there are exceptional circumstances that justify an alternative. This approach is set out in three steps: setting the baseline using household projections; an adjustment to take account of market signals (particularly affordability); and the application of a cap on the level of increase required. The draft guidance states that the need figure generated by the standard method should be considered as the 'minimum starting point' in establishing a need figure for the purposes of plan production.
- B.37 The **Revised National Planning Policy Framework (NPPF)** was published in July 2018 and updated in February 2019. It introduces a housing delivery test for local authorities, which will measure the number of homes created against local housing need. The Revised NPPF 2018/9 also introduces a new standardised method of calculating housing need; this approach uses the Government's household growth projections and applies an affordability ratio to the figures, comparing local house

prices with workplace earnings to produce a need figure. The Government has said that it will consider adjusting the methodology in order to ensure it meets the target of delivering 300,000 new homes per year by the mid-2020s. The presumption in favour of sustainable development includes a requirement that strategic policies should, as a minimum, provide for objectively assessed needs for housing.

- B.38 **The Housing Delivery Test Measurement Rule Book** was also published in July 2018. This sets out the methodology for calculating the Housing Delivery Test (HDL) measurement. The HDL is the annual measurement of housing delivery performance, to commence in December 2018.
- B.39 In October 2018 the Government announced the “geographical targeting” of five Homes England programmes to direct 80% of their funding to high affordability areas as defined by house prices to household income ratios. These funding streams which are targeted at land assembly, infrastructure, estate regeneration and short-term housebuilding will spatially focus £9.740bn of public sector investment across England in the period up to 2024. This announcement followed an earlier statement in June by the Ministry of Housing Communities and Local Government (MHCLG) which stated that newly available grant for approximately 12,500 social rented housing outside of London should be targeted at local authority areas which exhibited high affordability issues when measuring the gap between market and social rents across England
- B.40 An important context to the debate about the spatial targeting of housing resources is the development of the National Productivity Investment Fund. This lists five housing funds:
- Accelerated Construction Fund
 - Affordable Housing
 - Housing Infrastructure Fund;
 - Small Sites infrastructure Fund
 - Land Assembly Fund
- B.41 Collectively these funds account for £12.185bn of Investment over the period 2017-18 to 2023-24. The spatial targeting of Social Housing Grant announced by MHCLG was based on a simple formula which compared average social housing rents with average private sector rents with eligibility being restricted to those areas where there was a difference of £50 per week or more between the two tenures. The decision made by MHCLG to target resources on the basis of house prices, rents and incomes produces very different outcomes compared to targeting on the basis of measurements of need.

Technical Appendix C: Housing need calculations

Introduction

- C.1 The purpose of this section is to set out the affordable housing need calculations for Trafford Borough using the framework for analysis established in the PPG 2019.
- C.2 All households whose needs are not met by the market can be considered (to be) in affordable housing need⁵¹. PPG 2019 then considers how affordable housing need should be calculated:
- ‘Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).’⁵²*
- C.3 The 2019 household survey provides an appropriate source of data from which a robust assessment of need can be calculated.
- C.4 Affordable housing need analysis and modelling has been prepared in accordance with PPG guidance at the borough and sub-area level. In summary, the model reviews in a stepwise process:
- Stage 1: Current housing need (gross backlog);
 - Stage 2: Newly arising need;
 - Stage 3: Likely future affordable housing supply;
 - Stage 4: Total and annual need for affordable housing.
- C.5 Table C1 provides an overall summary of needs analysis and a description of each stage of the model is then discussed in detail in this Appendix. Table C2 provides analysis at sub-area level.

⁵¹ PPG 2019 Paragraph: 018 Reference ID: 2a-018-20190220

⁵² PPG 2019 Paragraph: 019 Reference ID: 2a-019-20190220

Table C1 Affordable housing need calculation for Trafford Borough			
Step	Stage and Step description	Calculation	Borough total
		Total households =	100,986
Stage1: CURRENT NEED			
1.1	Total existing households in need		7,422
1.2	% in need who cannot afford open market (buying or renting)		58.3%
1.3	TOTAL in need and cannot afford open market (buying or renting)		4,329
Stage 2: FUTURE NEED			
2.1	New household formation (gross per year)	Based on blend of national formation and households expected to form	1,789
2.2	% of new households requiring affordable housing	% based on actual affordability of households forming	40.6%
	Number of new households requiring affordable housing	Number cannot afford	727
2.3	Existing households falling into need	Annual requirement	78
2.4	TOTAL newly arising housing need (gross each year)	2.2 + 2.3	805
Stage 3: AFFORDABLE HOUSING SUPPLY			
3.1	Affordable dwellings occupied by households in need		1,611
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0
3.3	Committed supply of new affordable units	Latest data	208
3.4	Total affordable housing stock available	3.1+3.2+3.3	1,819
3.5	Annual supply of social re-lets (net)	Annual supply (3-year average)	763
3.6	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual supply (3-year average)	0
3.7	Annual supply of affordable housing	3.5+3.6	763
Stage 4: ESTIMATE OF ANNUAL HOUSING NEED			
4.1	Total backlog need	1.3-3.4	2,510
4.2	Quota to reduce		20%
4.3	Annual backlog reduction	Annual requirement	502
4.4	Newly arising need	2.4	805
4.5	Total annual affordable need (GROSS need)	4.3+4.4	1,307
4.6	Annual affordable capacity	3.7	763
4.7	NET ANNUAL SHORTFALL (4.5-4.6)	NET	545

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

Table C2 Affordable housing need calculation for Trafford Borough by sub-area

Step	Stage and Step description	Sub-area>>>	Altrincham	Old Trafford	Partington and Carrington	Rural Communities	Sale	Stretford	Urmston	Trafford Borough
		Total households>>>	23,024	11,486	4,568	4,112	29,527	10,115	18,154	100,986
	Stage1: CURRENT NEED									
1.1	Total in need		1,817	1,172	427	397	1,674	1,110	825	7,422
1.2	% in need who cannot afford open market (buying or renting)		55.2%	97.2%	77.0%	50.6%	36.9%	62.8%	41.5%	58.3%
1.3	TOTAL in need and cannot afford open market (buying or renting)	Total	1,003	1,139	329	201	618	697	342	4,329
	Stage 2: FUTURE NEED									
2.1	New household formation (Gross per year)	Based on average of national rate and households expected to form	390	252	77	87	489	158	336	1789
2.2	Number of new households requiring affordable housing	% Based on actual affordability of households forming	18.1%	100.0%	62.4%	78.6%	13.3%	36.8%	49.1%	40.6%
2.3	Existing households falling into need	Number cannot afford	71	252	48	68	65	58	165	727
2.4	Total newly-arising housing need (gross each year)	Annual requirement	47	0	2	0	29	0	0	78
		2.2 + 2.3	118	252	50	68	94	58	165	805
	Stage 3: AFFORDABLE HOUSING SUPPLY									
3.1	Affordable dwellings occupied by households in need	(based on 1.1)	185	386	295	71	306	368	0	1,611
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0	0	0	0	0	0	0	0
3.3	Committed supply of new affordable units	3 year trend	45	42	21	0	37	57	6	208
3.4	Total affordable housing stock available	3.1+3.2+3.3-3.4	230	428	316	71	343	425	6	1,819
3.6	Annual supply of social re-lets (net)	Annual Supply (3 year average)	174	87	35	31	223	76	137	763
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply (3 year average)	0	0	0	0	0	0	0	0
3.8	Annual supply of affordable housing	3.6+3.7	174	87	35	31	223	76	137	763
	Stage 4: ESTIMATE OF ANNUAL HOUSING NEED									
4.1	Total backlog need	1.1-3.5	773	711	13	130	275	272	336	2,510
4.2	Quota to reduce over plan period	Annual reduction	20%	20%	20%	20%	20%	20%	20%	20%
4.3	Annual backlog reduction	Annual requirement	155	142	3	26	55	54	67	502
4.4	Newly-arising need	2.4	118	252	50	68	94	58	165	806
4.5	Total annual affordable need	4.3+4.4	273	395	53	94	149	112	232	1,308
4.6	Annual affordable capacity	3.8	174	87	35	31	223	76	137	763
4.7	Net annual imbalance	4.5-4.6 NET	99	308	19	63	-74	36	95	545

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

Stage 1: Current households in affordable housing need

- C.6 PPG 2019⁵³ states that 'strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:
- the number of homeless households;
 - the number of those in priority need who are currently housed in temporary accommodation;
 - the number of households in over-crowded housing;
 - the number of concealed households;
 - the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and
 - the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.'
- C.7 PPG 2019 notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market.
- C.8 Using evidence from the 2019 household survey, a total of 7,422 households are identified to be in housing need representing 7.3% of all households across Trafford Borough.

Homeless households and households in temporary accommodation

- C.9 Table C3 considers trends in decisions and acceptances of homeless households and indicates that an annual average of 164 households have been accepted as homeless over the period 2010/11 to 2017/18.

Table C3 Homeless decisions and acceptances 2010/11 to 2017/18		
Year	Decisions made	Accepted as homeless
2010/11	338	135
2011/12	281	156
2012/13	379	219
2013/14	325	168
2014/15	281	167
2015/16	252	141
2016/17	273	169
2017/18	259	160
Total	2,388	1,315
Annual Average	299	164

Source: MHCLG Homelessness Statistics

⁵³ Paragraph: 020 Reference ID: 2a-021-20190220

- C.10 The 2019 household survey identifies a total of 980 households who are either homeless or living in temporary accommodation.

Overcrowding and concealed households

- C.11 The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible, with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.
- C.12 The 2019 household survey identifies a total of 2,495 households living in overcrowded conditions (2.5% of all households).

Existing affordable tenants in need

- C.13 The 2019 household survey identified a total of 1,611 affordable tenants in housing need.

Households in other tenures in need

- C.14 The 2019 household survey identified a total of 2,718 other households in need and those that could not afford their own homes, either to rent or to own.

Summary of existing households in need

- C.15 Table C4 provides a summary of the number of existing households in need and after taking into account households with more than one need, the final figure of 7,422 is established. Note that the components of need do not sum to 7,422 because a household may have more than one need.

Table C4 Reason for housing need	
Reason for need	Total in need
Homeless household / in temporary accommodation	980
Overcrowded/concealed	2,495
Existing affordable tenants in need	1,611
Other tenures in need	5,811
All households in need	7,422

Source: 2019 household survey

- C.16 The total of 7,422 households who are in housing need represents 7.3% ($7,422 \times 100 / 100,986$) of all households (arc⁴ would expect between 5 and 10% of households in need based on our other studies).
- C.17 Step 1.2 then considers the extent to which households can afford open market prices or rents, tested against lower quartile prices at sub-area level (Table C5). This analysis has been based on lower quartile prices for 2018 derived from Land Registry address-level data and private sector rents from lettings reported by Zoopla during 2018.
- C.18 This analysis demonstrates that across the borough 58.3% of existing households in need could not afford open market prices or rents (4,329 households).

Table C5 Lower quartile house prices and private rent levels by sub-area (2018 data)		
Sub-area	Lower quartile price (£)	Lower quartile private rent (each month)
Altrincham	£261,000	£750
Old Trafford	£130,000	£676
Partington and Carrington	£130,000	£550
Rural Communities	£345,000	£793
Sale	£192,000	£650
Stretford	£174,500	£650
Urmston	£192,500	£550
Trafford Borough	£185,000	£650

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

Stage 2: Newly arising affordable need

- C.19 The 2019 PPG considers how the number of newly-arising households likely to need affordable housing: *‘Projections of affordable housing need will have to reflect new household formation, the proportion of newly forming households unable to buy or rent in the market area, and an estimation of the number of existing households falling into need. This process will need to identify the minimum household income required to access lower quartile (entry level) market housing (strategic policy-making authorities can use current cost in this process but may wish to factor in anticipated changes in house prices and wages). It can then assess what proportion of newly-forming households will be unable to access market housing.’*⁵⁴

New household formation (gross per year)

- C.20 The national household formation rate reported in the English Housing Survey is currently 1.55% based on the latest three-year average national rate reported in the English Housing Survey over the period 2013/14 to 2015/16. Applying the gross

⁵⁴ Paragraph: 021 Reference ID: 2a-021-20190220

national household formation rate, to household estimates, this establishes an annual household formation of 1,789.

- C.21 Household survey income data was analysed to identify the proportion of newly forming households who could afford lower quartile house prices and/or rents. Overall 40.6% could not afford open market prices or rents (727 each year).

Existing households expected to fall into need

- C.22 The household survey identified an annual need of 78 households who are likely to fall into need.

Total newly arising housing need (gross per year)

- C.23 Total newly arising need is calculated to be 805 households each year across Trafford Borough.

Stage 3: Affordable housing supply

- C.24 The 2019 PPG states how the current stock of affordable housing supply should be calculated:
- *the number of affordable dwellings that are going to be vacated by current occupiers that are fit for use by other households in need;*
 - *suitable surplus stock (vacant properties); and*
 - *the committed supply of new net affordable homes at the point of the assessment (number and size).⁵⁵*
- C.25 Total affordable housing stock available = Dwellings currently occupied by households in need + surplus stock + committed additional housing stock – units to be taken out of management.

Step 3.1 Affordable dwellings occupied by households in need

- C.26 This is an important consideration in establishing the net levels of housing need as the movement of these households within affordable housing will have a nil effect in terms of housing need.
- C.27 A total of 1,611 households are current occupiers of affordable housing in need. Although the movement of these households within affordable housing will have a nil effect in terms of housing need (i.e. they already live in affordable housing), the model assumes that these households will move in the next 5 years to address their housing need.

⁵⁵ Paragraph: 022 Reference ID: 2a-022-20190220

Step 3.2 Surplus stock

- C.28 A proportion of vacant properties are needed to allow households to move within housing stock. Across the social rented sector, this proportion is generally recognised as being 2%. Stock above this proportion is usually assumed to be surplus stock. Modelling assumes no surplus social rented stock across the borough.

Step 3.3 Committed supply of new affordable units

- C.29 According to the latest data (May 2019), there is a committed supply of 208 affordable dwellings.

Step 3.4 Total affordable housing stock available

- C.30 It is assumed that there are 1,611 social (affordable) rented dwellings available arising from households moving within the stock and 208 affordable new build over the next 5 years. This results in a total of 1,819 units of housing stock available.

Step 3.6 Annual supply of social re-lets

- C.31 Over the three period 2015/16 to 2017/18 there were a total of 2,290 lettings made across Trafford Borough, with an annual average of 763 affordable dwellings let.

Step 3.7 Annual supply of intermediate re-lets/sales

- C.32 There has been a very limited supply of intermediate dwellings over the past three years 2015/16 to 2017/18. Therefore, the model report assumes no annual supply.

Summary of Stage 3

- C.33 Overall, the model assumes a stock of 1,819 affordable dwellings coming available from either existing households moving or new build. In addition, the model assumes there is an annual affordable supply through general lettings of 763 dwellings but no intermediate sales/relets.

Stage 4: Estimate of total annual need for affordable housing

Overview

- C.34 Analysis has carefully considered how housing need is arising within Trafford Borough by identifying existing households in need (and who cannot afford market solutions), newly forming households in need and existing households likely to fall into need in line with PPG.
- C.35 This has been reconciled with the overall supply of affordable dwellings. Based on the affordable needs framework model, analysis suggests that **there is an overall annual net imbalance of 545 dwellings each year**. This justifies a continued need for an

affordable housing policy and assumes that 208 affordable dwellings are built in the five years 2019/20 to 2023/24. If the model excludes newbuild, the annual net imbalance is 586.

- C.36 Stage 4 brings together the individual components of the needs assessment to establish the total net annual shortfall.

Step 4.1 Total backlog need

- C.37 Step 4.1 is the total backlog need which is derived from the number of households in Step 1.1 minus total affordable housing stock available (Step 3.5). The total backlog need is 2,510.

Steps 4.2 to 4.6

- C.38 Step 4.2 is a quota to reduce the total backlog need which is assumed to be 20% (this was the standard modelling assumption in former CLG guidance). This also reflects the urgency for which households in need ought to be provided with alternative and more appropriate accommodation.
- C.39 Step 4.3 is the annual backlog reduction based on Step 4.2 (502 each year).
- C.40 Step 4.4 is a summary of newly arising need from both newly forming households and existing households falling into need (806 each year).
- C.41 Step 4.5 is the total annual affordable need based on Steps 4.3 and 4.4 (1,308 each year) (*this is also the gross need*).
- C.42 Step 4.6 is the annual social/affordable rented and intermediate tenure capacity based on Step 3.8 (763 each year).

Total gross and net imbalance

- C.43 The overall gross imbalance across Trafford Borough is 1,308 affordable dwellings each year. After taking into account supply of affordable accommodation, the net imbalance is 545 each year.

Relationship between current housing stock and current and future needs

- C.44 The 2019 PPG states that 'Strategic policy-making authorities will need to look at the current stock of different sizes and assess whether these match current and future needs'⁵⁶. The analysis of affordable housing need therefore includes a review of the dwelling sizes of new affordable units.

⁵⁶ 2019 PPG Paragraph 023 Reference ID: 2a-023030190220

- C.45 Table C6 breaks down the overall gross need for 1,308 affordable dwellings by size (number of bedrooms) each year. Table C7 calculates the need as a percentage and summarises the gross and net shortfalls by sub-area.

Table C6 Gross annual imbalance of affordable dwellings by sub-area and number of bedrooms								
Number of bedrooms	Sub-area							Trafford Total
	Altrincham	Old Trafford	Partington and Carrington	Rural Communities	Sale	Stretford	Urmston	
One	56	101	6	9	67	35	73	348
Two	83	252	37	53	46	54	53	578
Three	75	24	10	18	28	21	95	271
Four	58	17	0	15	0	2	11	103
Five or more	0	0	0	0	7	0	0	7
Total	273	395	53	94	149	112	232	1,308

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

Table C7 Net annual imbalance								
Number of bedrooms	Sub-area							Trafford Total
	Altrincham	Old Trafford	Partington and Carrington	Rural Communities	Sale	Stretford	Urmston	
One	20.6	25.6	11.5	9.5	45.4	31.2	31.3	26.6
Two	30.6	64.0	68.9	56.3	30.8	48.3	22.9	44.2
Three	27.6	6.0	19.7	18.6	18.9	18.4	41.0	20.7
Four	21.2	4.4	0.0	15.5	0.0	2.2	4.8	7.9
Five or more	0.0	0.0	0.0	0.0	4.9	0.0	0.0	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross need	273	395	53	94	149	112	232	1308
Net need	99	308	19	63	-74	36	95	545

Source: 2019 household survey table may have minor rounding errors

- C.46 Table C8 compares the current supply of affordable housing with the gross imbalance and indicates that there are particular shortfalls of 2- and 4-bedroom affordable dwellings.

Table C8 Comparison between current supply and annual gross need				
Number of bedrooms	Current supply	%	Annual gross imbalance need %	Variance
1-bedroom	5,196	33.9	26.6	-7.3
2-bedroom	5,365	35.0	44.2	9.2
3-bedroom	4,326	28.3	20.7	-7.5
4-bedroom	341	2.2	7.9	5.7
5-bedroom	84	0.5	0.6	0.0
Total	15,312	100.0	100.0	

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

Dwelling type and size

- C.47 Table C9 shows the type and size requirements of affordable housing based on the annual gross imbalance. This analysis is based on what existing households in need expect to move to along with the type/size of dwelling newly forming households moved to. This would suggest an overall dwelling mix of 52.7% houses, 38.4% flats and 8.8% bungalows. This analysis also feeds into the overall market mix analysis of the HNA.

Table C9 Affordable dwelling size and type								
Dwelling type/size	Altrincham	Old Trafford	Partington and Carrington	Rural Communities	Sale	Stretford	Urmston	Trafford Total
1- or 2-bedroom house	25.2	5.0	70.3	61.4	33.8	32.9	20.8	24.4
3-bedroom house	27.6	3.9	20.1	18.9	18.9	18.4	40.1	20.0
4 or more-bedroom house	21.2	4.4	0.0	15.5	4.7	1.8	4.7	8.4
1 bedroom flat	7.9	15.2	0.0	2.5	9.6	11.9	3.7	9.2
2/3 bedroom flat	14.1	66.1	0.0	0.0	31.1	32.8	0.0	29.2
1- or 2-bedroom bungalow	3.9	5.5	9.6	1.4	1.9	2.2	29.8	8.6
3 or more-bedroom bungalow	0.0	0.0	0.0	0.0	0.0	0.0	0.9	0.2
Other	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: 2019 household survey

Tenure split

- C.48 In order to consider an appropriate affordable housing tenure split, the HNA considers the expressed tenure preferences of existing households in need and newly forming households and the relative affordability of alternative tenure options.
- C.49 The NPPF states that 10% of dwellings on larger sites should be made available for affordable home ownership.
- C.50 Table C10 sets out the tenure split based on the tenure preferences of existing and newly forming households. Analysis indicates that an appropriate tenure split for Trafford Borough would be around 40% social/affordable rented and 60% intermediate tenure. Further tests of affordability (Table C11) confirms a range of intermediate tenure options are affordable.

Table C10 Tenure split by sub-area			
Sub-area	Tenure		
	Affordable/social rented	Intermediate tenure	Total
Altrincham	18.4	81.6	100.0
Old Trafford	60.4	39.6	100.0
Partington & Carrington	48.4	51.6	100.0
Rural Communities	49.1	50.9	100.0
Sale	49.0	51.0	100.0
Stretford	41.6	58.4	100.0
Urmston	20.9	79.1	100.0
Total	40.4	59.6	100.0

Source: 2019 household survey

Table C11 Affordability of intermediate tenure options			
Intermediate product	Trafford Borough price	% existing households can afford	% newly forming households can afford
50% Shared ownership / help to buy	£130,000	24.1	43.9
Discounted home ownership	£243,234	8.1	20.8
25% Shared ownership	£65,000	59.8	87.1

Source: 2019 household survey

Technical Appendix D: Dwelling type and mix modelling

Introduction

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

Starting points

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

Household projections

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

Dwelling stock

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

Relationship between households and dwellings

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

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

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

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

Source: Household survey 2019

Applying the data at district level

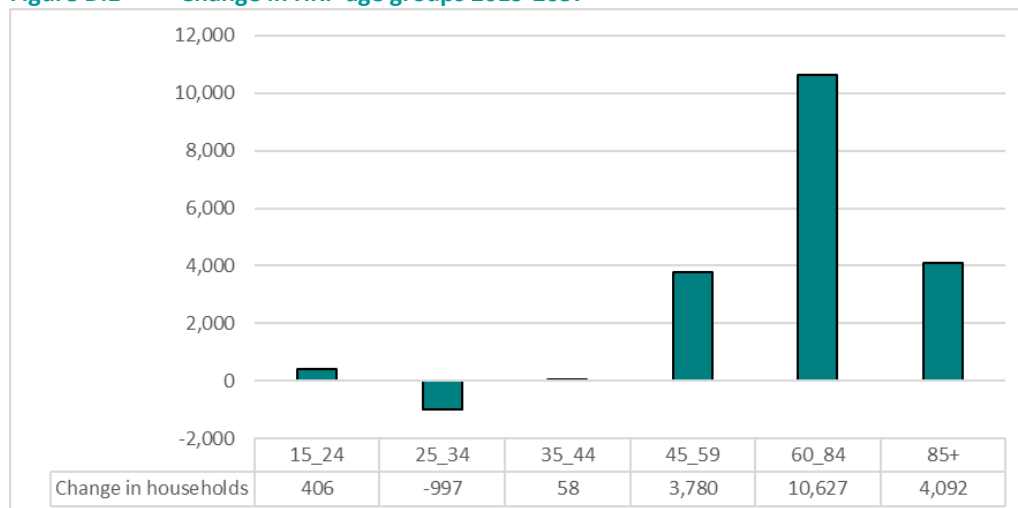
D.10 Applying the data at district level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact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

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

- In 2019, 66.6% of couples (2,318) with an HRP aged 25-34 lived in a two-bedroom house and there was a total of 3,478 households in this age and HRP cohort. By 2037, the number of households in this cohort is expected to increase slightly to 3,539 and assuming that 66.6% live in a two-bedroom house, there will be 2,357 living in two-bedroom houses. There will be a net increase in need by 39 from this particular cohort for two-bedroom houses;
- In contrast, the number of couples aged 60-84 is expected to increase from 13,238 in 2019 to 18,467 in 2037. In 2019, 14.7% (1,927) lived in two-bedroom houses and this would increase to 2,715 in 2037. There would be a net increase in need of 788 from this particular cohort for two-bedroom dwellings.

D.12 Tables D.2A and D.2B present the baseline demographic data for the borough. The total number of households is expected to increase by around 17,963 over the plan period 2019-2037 using 2014-based MHCLG household projections. Growth is expected across most age cohorts (with the exception of the 25-34 age group) but the largest growth will be in the number of households where the HRP is aged 60 and over (a 14,719 increase). Figure D.1 illustrates how the number of households by HRP age is expected to change over the plan period 2019-2037.

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



Source: 2014-based MHCLG household projections

Table D.2A Change in number of households by age group 2019-2037				
Age group	Household (HH) Type	Year		Change in households 2019-2037
		2019	2037	
15-24	One person	450	250	-200
	Couple only	403	474	71
	Household with 1 or 2-children	1,065	1,473	408
	Household with 3-children	56	83	27
	Other multi-person household	392	492	100
	Total	2,366	2,772	406
25-34	One person	2,231	1,230	-1,001
	Couple only	3,478	3,539	61
	Household with 1 or 2-children	5,028	4,903	-125
	Household with 3-children	879	683	-196
	Other multi-person household	1,318	1,582	264
	Total	12,934	11,937	-997
35-44	One person	3,134	2,679	-455
	Couple only	2,249	2,652	403
	Household with 1 or 2-children	10,287	10,744	457
	Household with 3-children	2,450	2,033	-417
	Other multi-person household	941	1,011	70
	Total	19,061	19,119	58
45-59	One person	7,769	9,729	1,960
	Couple only	4,416	2,736	-1,680
	Household with 1 or 2-children	10,986	13,391	2,405
	Household with 3-children	1,678	2,150	472
	Other multi-person household	6,673	7,296	623
	Total	31,522	35,302	3,780
60-84	One person	12,697	15,475	2,778
	Couple only	13,128	18,467	5,339
	Household with 1 or 2-children	807	1,320	513
	Household with 3-children	42	48	6
	Other multi-person household	5,157	7,148	1,991
	Total	31,831	42,458	10,627
85+	One person	3,123	5,318	2,195
	Couple only	967	2,049	1,082
	Household with 1 or 2-children	29	72	43
	Household with 3-children	0	0	0
	Other multi-person household	637	1,409	772
	Total	4,756	8,848	4,092

Continued overleaf/...

Table D.2B Change in number of households 2019-2037				
Age group	Household Type	Year		Change in households 2019-2037
		2019	2037	
ALL	One person	29,406	34,681	5,275
	Couple only	24,642	29,916	5,274
	Household with 1 or 2-children	28,200	31,902	3,702
	Household with 3-children	5,105	4,997	-108
	Other multi-person household	15,119	18,939	3,820
	Total	102,471	120,434	17,963

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

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

Table D.3 Change in number of households by age group 2019-2037							
Year and Household Type	Household Reference Person Age Group						
2019	15_24	25_34	35_44	45_59	60_84	85+	Total
One person	450	2,231	3,134	7,769	12,697	3,123	29,404
Couple only	403	3,478	2,249	4,416	13,128	967	24,641
Household with 1 or 2-child(ren)	1,065	5,028	10,287	10,986	807	29	28,202
Household with 3-children	56	879	2,450	1,678	42	0	5,105
Other multi-person household	392	1,318	941	6,673	5,157	637	15,118
Total	2,366	12,934	19,061	31,522	31,831	4,756	102,470
2037	15_24	25_34	35_44	45_59	60_84	85+	Total
One person	250	1,230	2,679	9,729	15,475	5,318	34,681
Couple only	474	3,539	2,652	2,736	18,467	2,049	29,917
Household with 1 or 2-child(ren)	1,473	4,903	10,744	13,391	1,320	72	31,903
Household with 3-children	83	683	2,033	2,150	48	0	4,997
Other multi-person household	492	1,582	1,011	7,296	7,148	1,409	18,938
Total	2,772	11,937	19,119	35,302	42,458	8,848	120,436
Change 2019-37	15_24	25_34	35_44	45_59	60_84	85+	Total
One person	-200	-1,001	-455	1,960	2,778	2,195	5,277
Couple only	71	61	403	-1,680	5,339	1,082	5,276
Household with 1 or 2-child(ren)	408	-125	457	2,405	513	43	3,701
Household with 3-children	27	-196	-417	472	6	0	-108
Other multi-person household	100	264	70	623	1,991	772	3,820
Total	406	-997	58	3,780	10,627	4,092	17,966

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

D.14 Table D.4 applies household survey data on dwelling occupancy to the demographic trends across the borough over the period 2019-2037. The two right hand columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage change in dwelling requirement. The majority of

need will be for 3-bedroom (39.2%) followed by 2-bedroom (27.6%), 1 -bedroom (22.3%) and 4 or more-bedroom dwellings (10.8%). Regarding dwelling type, analysis suggests a broad split of 67.4% houses, 15.3% flats, 16.5% bungalows (or level-access accommodation) and 0.3% other.

Table D.4 Impact of change in households by age group on dwellings occupied								
Dwelling type/size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1-bedroom house	0	0	0	46	21	0	67	0.4
2-bedroom house	146	-472	15	1,027	2,154	876	3,745	20.9
3-bedroom house	135	-254	21	1,349	4,103	983	6,337	35.3
4 or more-bedroom house	81	-72	16	666	1,159	94	1,944	10.8
1-bedroom flat	29	-70	2	292	923	799	1,974	11.0
2-bedroom flat	16	-121	3	121	520	236	775	4.3
3 or more-bedroom flat	0	0	1	0	22	0	23	0.1
1-bedroom bungalow	0	0	0	159	967	814	1,941	10.8
2-bedroom bungalow	0	0	0	33	201	169	402	2.2
3 or more-bedroom bungalow	0	-8	0	65	455	120	633	3.5
1-bedroom other	0	0	0	0	26	0	26	0.1
2-bedroom other	0	0	0	16	21	0	37	0.2
3 or more-bedroom other	0	0	0	0	54	0	54	0.3
Total	406	-997	58	3,773	10,627	4,092	17,959	100.0
Dwelling size	Age group of Household Reference Person						Total	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	29	-70	2	496	1,938	1,613	4,008	22.3
2	161	-592	18	1,196	2,895	1,281	4,960	27.6
3	135	-262	22	1,414	4,635	1,104	7,047	39.2
4 or more	81	-72	16	666	1,159	94	1,944	10.8
Total	406	-997	58	3,773	10,627	4,092	17,959	100

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

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

Aspiration scenario

- D.15 Under the aspiration scenario, the relationship between HRP/household type and dwelling type/size is based on the aspirations of households who are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of this on overall dwelling type/mix is shown in Table D.5. Analysis indicates that the highest level of need is for 3-bedroom (38.4%) and 4-bedroom (22.1%) dwellings followed by 2-bedroom (20.9%) dwellings and one-bedroom (18.6%). Regarding dwelling type, analysis suggests a continued need for houses but a marked shift towards bungalow/level access accommodation, with broad split of 60% houses, 30.1% bungalows (or level-access accommodation), 5.7% flats and 4.2% in other property types (for instance older persons specialist accommodation).

Table D.5 Impact of Change in households by age group on dwellings occupied: aspirations								
Dwelling type/size	Age group of Household Reference Person						Total change	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1-bedroom house	0	0	0	0	223	0	223	1.2
2-bedroom house	48	-664	0	503	978	1,056	1,920	10.7
3-bedroom house	223	-333	40	851	3,124	765	4,670	26.0
4 or more-bedroom house	0	0	18	1,856	1,913	180	3,967	22.1
1-bedroom flat	47	0	0	110	0	65	222	1.2
2-bedroom flat	0	0	0	257	287	258	802	4.5
3 or more-bedroom flat	0	0	0	0	0	0	0	0.0
1-bedroom bungalow	73	0	0	0	1,901	739	2,713	15.1
2-bedroom bungalow	15	0	0	0	394	153	563	3.1
3 or more-bedroom bungalow	0	0	0	136	1,286	708	2,130	11.9
1-bedroom other	0	0	0	0	138	53	191	1.1
2-bedroom other	0	0	0	68	287	110	465	2.6
3 or more-bedroom other	0	0	0	0	96	0	96	0.5
Total	406	-997	58	3,780	10,627	4,088	17,962	100.0
Dwelling size – No. Bedrooms	Age group of Household Reference Person						Total change	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	120	0	0	110	2,263	858	3,350	18.6
2	63	-664	0	828	1,946	1,577	3,750	20.9
3	223	-333	40	987	4,506	1,473	6,895	38.4
4 or more	0	0	18	1,856	1,913	180	3,967	22.1
Total	406	-997	58	3,780	10,627	4,088	17,962	100.0

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

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

Expect scenario

- D.16 Under the expect scenario, the relationship between HRP/household type and dwelling type/size is based on what households would accept to move to if they are intending to move in the next 5 years. The profile of dwellings is applied to changes in HRP/household type over the plan period. The impact of this on overall dwelling type/mix is shown in Table D.6. Analysis indicates a continued focus on the need for 3-bedroom (40.4%) and 2-bedroom (24.7%) dwellings, with similar proportions expected to move to smaller 1-bedroom (17.5%) and larger 4 or more-bedroom dwellings (17.3%). Regarding dwelling type, analysis continues to suggest a shift towards bungalow/level access accommodation, with broad split of 61.2% houses, 22.5% bungalows (or level-access accommodation), 10.6% flats and 5.6% other property types (principally older persons specialist accommodation).

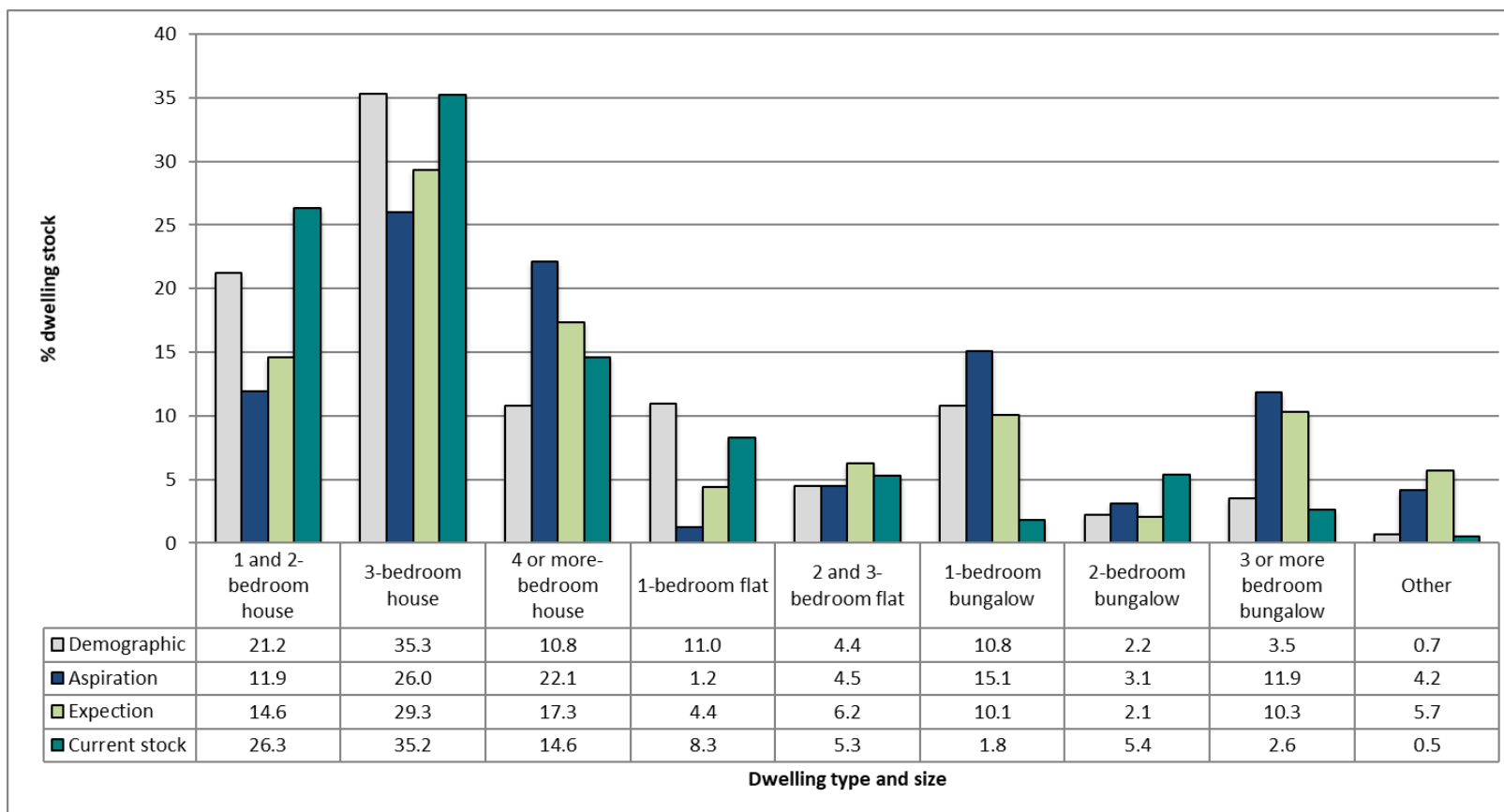
Table D.6 Impact of Change in households by age group on dwellings occupied: accept

Dwelling type / size	Age group of Household Reference Person						Total change	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1-bedroom house	0	0	0	0	128	0	128	0.7
2-bedroom house	354	-707	17	136	1,605	1,097	2,502	13.9
3-bedroom house	0	0	31	1,402	3,209	622	5,265	29.3
4 or more-bedroom house	0	0	10	1,542	1,339	221	3,112	17.3
1-bedroom flat	0	-290	0	125	701	250	786	4.4
2-bedroom flat	0	0	0	336	659	102	1,098	6.1
3 or more-bedroom flat	0	0	0	0	0	25	25	0.1
1-bedroom bungalow	43	0	0	119	1,118	529	1,808	10.1
2-bedroom bungalow	9	0	0	25	232	110	375	2.1
3 or more-bedroom bungalow	0	0	0	91	1,211	557	1,859	10.3
1-bedroom other	0	0	0	0	0	417	417	2.3
2-bedroom other	0	0	0	0	308	164	472	2.6
3 or more-bedroom other	0	0	0	0	128	0	128	0.7
Total	406	-997	58	3,776	10,638	4,092	17,973	100.0
Dwelling size	Age group of Household Reference Person						Total change	% change
	15-24	25-34	35-44	45-59	60-84	85+		
1	43	-290	0	244	1,947	1,196	3,139	17.5
2	363	-707	17	497	2,803	1,472	4,446	24.7
3	0	0	31	1,493	4,548	1,203	7,276	40.5
4 or more	0	0	10	1,542	1,339	221	3,112	17.3
Total	406	-997	58	3,776	10,638	4,092	17,973	100

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

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

- D.17 Figure D.2 provides a further illustration of the variance between current stock and the alternative dwelling mix scenarios. Under the baseline demographic scenario, delivery of an increasing proportion of one-bedroom flats and bungalows is identified. However, under aspiration scenario and expectation scenarios, there is a shift towards four or more-bedroom houses, three or more-bedroom bungalows and other housing types.

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

Summary of scenarios

- D.18 Table D.7 summarises the outcome of the dwelling type/mix scenario analysis. The key message is by taking into account what people aspire to and what they expect to, there is an increased emphasis on four or more-bedroom dwellings and bungalows and a limited interest expressed for flats.

Table D.7 Summary of dwelling type/mix scenarios

Dwelling type/size	Scenario			Current stock (%)
	Demographic baseline (%)	Aspiration (%)	Expectation (%)	
1 and 2-bedroom house	21.2	11.9	14.6	26.3
3-bedroom house	35.3	26.0	29.3	35.2
4 or more-bedroom house	10.8	22.1	17.3	14.6
1-bedroom flat	11.0	1.2	4.4	8.3
2 and 3-bedroom flat	4.4	4.5	6.2	5.3
1-bedroom bungalow	10.8	15.1	10.1	1.8
2-bedroom bungalow	2.2	3.1	2.1	5.4
3 or more-bedroom bungalow	3.5	11.9	10.3	2.6
Other	0.7	4.2	5.7	0.5
Total	100.0	100.0	100.0	100.0
Dwelling type	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
House	67.3	60.0	61.2	76.1
Flat	15.4	5.7	10.6	13.6
Bungalow	16.6	30.1	22.5	9.8
Other	0.7	4.2	5.7	0.5
Total	100.0	100.0	100.0	100.0
Number of bedrooms	Demographic baseline (%)	Aspiration (%)	Expectation (%)	Current stock (%)
1	22.3	18.6	17.5	11.4
2	27.6	20.9	24.7	35.8
3	39.2	38.4	40.5	38.2
4	10.8	22.1	17.3	14.6
Total	100.0	100.0	100.0	100.0

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

Source: 2019 household survey

Overall dwelling mix by tenure

- D.19 Table D.8 summarises dwelling type/size mix based on the demographic scenario. Note that the only major difference under the aspiration and expectation scenario is a higher proportion of four or more-bedroom houses and bungalows/level access dwellings. This analysis assumes an annual target of 1,015 dwellings based on the GMSF overall targets 2018-2037, an overall affordable housing delivery of around 40% in line with proposed planning policy and factors in the dwelling type/size analysis carried out as part of the affordable housing need calculation. The analysis can be revised if annual targets and affordable housing delivery targets are updated.

Table D.8 Overall annual dwelling type/size and tenure mix under baseline demographic scenario

Dwelling type/size	Tenure		Total
	Market (60%)	Affordable (40%)	
1 and 2-bedroom house	107	108	215
3-bedroom house	255	103	358
4 or more-bedroom house	78	32	110
1-bedroom flat	74	37	112
2 and 3-bedroom flat	-43	88	45
1-bedroom bungalow	77	33	110
2-bedroom bungalow	19	4	23
3 or more-bedroom bungalow	35	1	36
Other	7	0	7
Total	609	406	1,015
Dwelling type	Market (60%)	Affordable (40%)	Total
House	440	243	684
Flat	32	125	157
Bungalow	131	37	168
Other	7	0	7
Total	609	406	1,015
Number of bedrooms	Market (60%)	Affordable (40%)	Total
1	108	119	227
2	132	149	280
3	292	107	398
4	78	32	110
Total	609	406	1,015

D.20 Analysis of the relationship between the age of the Household Reference Person (HRP) and tenure (Table D.9) indicates that over the period 2019-2037, there is expected to be an increase mainly in the number of households living in owner occupation followed those living in affordable housing. The private rented sector is only expected to grow slightly. This is due to the underlying demographic change taking place across Trafford Borough and the fact there will be fewer HRPs in the household groups who were more likely to live in the private rented sector, in particular the 15-24 and 25-34 age group.

Table D.9 Tenure profile by age group and potential change 2019-37				
Tenure profile (2019) by HRP age group				
	Tenure (%)			
	Owner occupied	Private	Affordable	Total
15-24	20.8	46.1	33.1	100.0
25-34	55.7	37.9	6.4	100.0
35-44	73.5	18.7	7.8	100.0
45-59	67.7	11.5	20.8	100.0
60-84	77.1	6.5	16.4	100.0
85+	72.4	3.7	24.0	100.0
All	70.4	13.6	16.0	100.0
Change in HRP 2019-37 and impact on number of households in different tenures				
	Tenure (number)			
	Owner occupied	Private	Affordable	Total
15-24	84	187	134	405
25-34	-555	-378	-64	-997
35-44	43	11	5	589
45-59	2,561	435	785	3,781
60-84	8,194	695	1,738	10,627
85+	2,961	150	981	4,092
Total	13,287	1,099	3,579	17,965
% change	74.0	6.1	19.9	

Technical Appendix E: Stakeholder survey

General stakeholder responses summary

- E.1 Stakeholders were invited to participate in a general questionnaire survey aimed at identifying a range of information, including establishing the key perceived housing market issues in Trafford. 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 13 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.
- E.2 83.3% of stakeholders responding to the survey stated that they work within the Trafford area, and 66.7% of stakeholders stated that work outside of the borough.

All stakeholders

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

Strengths:

- Reputation of the area;
- In general, strong demand for all types and tenures;
- Schools are recognised as good and many places are attractive in terms of their overall social infrastructure;
- Increase in house prices in cheaper areas allows upwards mobility of homeowners;
- As areas become more desirable more private housing is built meaning more properties available;
- An affluent borough with a large portion of homeowners;
- Very low turnover of stock;
- High value housing market;
- Great variety of offer across the borough;

Weaknesses:

- Affordability – high cost to buy or rent;
- There is a struggle moving up the property market even when in a property;
- Lack of social housing in areas people wish to remain;

- Increasing costs in traditionally cheaper areas to live;
- Increase in buy to live accommodation is being sold to buy to let individuals;
- Extension of Manchester City Centre and increase in rentals forcing people to move out to outskirt areas, which in turn pushes up private rental costs;
- The private rental market is expensive and there is little affordable/social rented housing available;
- Lack of available properties impact those on waiting lists;
- Planning permission granted but houses not being built;
- Needs to be more brownfield sites being utilised;
- First time buyers/renters are forced to consider outside the borough away from family/ workplace etc.;
- Lack of affordable older persons' property limiting move on;

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

- Gaps for 1 bed properties and larger family housing;
- There aren't enough good quality older people's housing options to encourage people to downsize and free up family housing;
- The market for 'institutionally backed' market rent housing should be stronger for a borough like Trafford;
- There is a big gap in larger social housing being built – housing providers seem to be concentrating on one- and two-bedroom properties. This means families will have to move out of the area that they would otherwise choose to live in;
- There is not enough social rent available in Trafford;
- We don't have much stock and would benefit from development opportunities on the area;
- More affordable homes need to be available in areas with good transport links, as these buyers will be working and need to be close to their place of work;
- Affordable housing stock in all tenures and types – social rent/affordable rent/shared ownership; and
- Home starter accommodation (equity release and or home buy options for new aspiring homeowners).

E.4 Stakeholders were asked what can be done to improve the housing market in Trafford. Stakeholders identified a wide range of improvements, including:

- Build more housing to meet the unmet demand on the waiting list and ensure that properties are either affordable or social rents. Some shared ownership in selected areas would also help for those people who cannot afford to buy outright;
- Build more older people housing, of all types;

- Local authority increasing its strategic planning to build more effective links with the core of conurbation would assist some areas close to the city;
- Build more of a mix of housing sizes in an area. Don't allow housing providers to build only very small houses or high rise and for housing developers to sit on land or to not finish started development sites;
- Private rents = rent cap – prevent private rentals from becoming too high to afford. Provide a council service that registers private rental properties as a good standard and fair rent. Stop agencies charging people to look at a property or have to pay a fee to use the service (this cost should be passed onto the landlord not the tenant);
- More development in the area;
- Use derelict properties first and then use brownfield sites when building;
- Addressing affordability issues is a key policy issue; and
- Utilise section 106 agreements to provide on-site affordable accommodation or build on alternative suitable sites, particularly in areas of high demand and value. LA assistance in identification of available land and support in conjunction with planners for affordable accommodation.

E.5 Stakeholders were then asked what they think the council needs to consider when assessing the future requirements and need for market, affordable and specialist housing in the city. Stakeholders provided a range of answers to this question, which include:

- Affordable and social rented accommodation, move on accommodation for care leavers, possibly more specialist housing and elderly persons' schemes with different levels of support;
- Review the Older People's Housing Strategy, and the priorities indicated;
- Stronger strategic planning around transport, existing town centres and key employment areas such as Trafford Park;
- The council should be working across neighbouring council areas. All councils need to re-think how people access social housing. At present existing links to an area can exclude someone from applying to more than one council area and is one of the causes for homelessness occurring. Also, Trafford Council needs to think about what provision it has for homelessness and how they re-home asylum seekers once they have their remain to stay;
- To research the number of people on the housing register and assess what demand is. There needs to be more supported accommodation for those with complex needs, there is not enough affordable accommodation for single people with the emphasis being on those under 35;
- Family housing is a priority, at an affordable rent;
- Using brownfield sites close to the workplaces of people who will be buying;
- Local incomes to influence affordable housing policy. Balancing housing need and aspiration;

- Utilisation of mixed tenure developments where appropriate. Town centre development – to incorporate affordable housing as well as market; and
 - Building on the master planning which has been undertaken in Carrington, then more needs to be done to improve Partington both for transport and also infrastructure.
- E.6 Stakeholders were then asked what should be considered when setting future housing standards, such as accessibility, size and quality for new housing in the city. A common theme identified by stakeholders is that housing needs to be suitable for the future. Considerations include:
- Good quality homes; Private sector housing may need regulating;
 - Ensure that homes are built to last somebody a lifetime – for the future, not just the present. Build with older people in mind e.g. wider door, high up switches, easily adaptable properties etc.;
 - Be more effective in managing the 'office to residential' conversion opportunities to ensure standards are maintained;
 - There are not enough family homes in the social housing sector. Housing providers also need to think about how their properties access public transport links and service links like health care and schools;
 - There should be accessible housing for everyone, and the housing should fit into the area that it is being built in;
 - Meeting Lifetime Homes Standard and Minimum space standards in homes;
 - Zero carbon homes; utilise modern methods of construction;
- E.7 The next part of the survey instructed stakeholders to either go through all of the questions in the consultation or to move through specific sections targeted at particular stakeholder groups.

Registered providers

- E.8 Stakeholders were asked about their main concerns surrounding affordable housing provision. Specifically, whether there is enough, too much or whether it is of the right size, and whether it is of good quality and in the right place. All stakeholders responding to this question believed that there is not enough affordable housing in the right places and of good quality in and around Trafford. Additional comments made from stakeholders were that rental levels on affordable rent remain high and beyond financial reach of those economical active but on low incomes; families need to save for large deposits; social housing has long waiting lists in the area; and that there is limited supply of family accommodation following losses through right to buy.
- E.9 In relation to demand for intermediate housing products, stakeholders believed that shared ownership could help to meet the demand for affordable housing. Stakeholders stated that shared ownership works well in certain areas. Trafford has the highest average house cost in GM (sales) so shared ownership can help people get into the housing market. Also, stakeholders stated that there is strong demand for shared ownership due to high levels of recorded interest in this product.

- E.10 Stakeholders were asked what they think needs to happen to improve the provision of affordable housing for rent and sale in Trafford. Responses included:
- More affordable housing including social rent is needed;
 - Use section 106 powers to ensure builders work with RSL's to provide affordable housing;
 - More housing - could look at re-appropriating existing buildings such as disused office blocks and buildings that have been left unused. Maybe the council should look at anti-crack housing as in the Netherlands as a possible solution. The council could look at compulsory purchase orders for buildings falling out of use that are owned privately – particularly existing family houses;
 - Build on brownfield sites instead of easy green and open land sites. Make builders who have been granted permission build instead of holding onto sites and never building then using green and open land to build more homes
 - Consideration of LA land to be transferred at nil or low value to assist in provision of social rent / affordable homes. High land values and high demand from developers prices out RPs for delivery of affordable homes;
 - We need to be able to provide homes for residents taking consideration of balances communities.

Developers and housebuilders

- E.11 Stakeholders were asked what the main challenges were facing the delivery of new homes in Trafford. One of the main challenges mentioned was that availability of land is a key challenge. It was said that land could be acquired for development, but high land value expectations are undermining growth. Also, capacity within the council to support and facilitate projects is limited.
- E.12 Stakeholders believed that all types of housing are in great demand in Trafford. However, it was felt that housing that caters for 'later living' would be a type of housing worthy of review by Trafford considering the demographic forecasts.
- E.13 In relation to the question asking stakeholders to identify significant housing developments proposed in the Trafford Council area, one stakeholder mentioned the following schemes: Manchester Water (Pomona); Trafford Waters and Himor Carrington scheme.
- E.14 The survey asked stakeholders to describe the typical customers for new homes. Again, it was mentioned that all housing is required, but there was particular mention for family housing.
- E.15 Stakeholders were then asked whether these customers are looking for rent or sale. The responses conclude that both rent, and sale are in demand. It was further stated that affordable and market rented accommodation is required.
- E.16 In regard to build to rent housing products, stakeholders were asked what the role and main issues are regarding its delivery in the housing market area. It was mentioned that effective market engagement from Trafford to guide potential investment in strategic locations is required. However, there needs to be a greater depth of

knowledge in Trafford of how this sector is maturing and developing outside of London. There are key opportunities that could secure the institutional investment that looks to build a more sustainable model for build to rent but these opportunities need strategic input from the council.

- E.17 No suggestions were given about what would help developers/housebuilders to deliver new homes across the Trafford housing market.

Specialist housing providers

- E.18 The survey asked whether there is enough specialist housing in Trafford. One stakeholder responded by saying that more specialist accommodation for Trafford would be a great addition for the borough and address some of the youth ASB issues in areas such as Sale and Partington.
- E.19 With regard to supply and demand issues for particular types of specialist housing products in the area, one stakeholder mentioned a scheme of specialist housing in the Old Trafford area, where there is supply but the cost prohibits the demand. Another stakeholder commented that there is a need to provide a floating support scheme to keep the more vulnerable single residents in their home.
- E.20 In relation to evidence of the need for specialist housing, one stakeholder said that they have identified residents in their flats which now need a greater level of support than what the case was previously.

Trafford Local Authority staff

- E.21 The main challenges facing the local authority in delivering new homes were identified as the cost, supply and availability of land for affordable housing delivery.
- E.22 Stakeholders were asked what the main challenges are with their existing housing stock (private sector stock). These challenges were identified as:
- Cost;
 - Quality; and
 - Improving energy efficiency.
- E.23 Stakeholders gave ways in which these identified challenges can be met, such as, for older people housing it's about encouraging people out of their homes into suitable accommodation, making sure that the existing stock is used the most efficiently.
- E.24 In terms of cross-boundary issues facing the Trafford housing market area, one stakeholder identified that they constantly have people who are housed in Trafford (Old Trafford) who then have to move to Salford or Manchester to find housing. By doing this they lose their Trafford connection which then prohibits them from accessing housing in the area they wished to remain.
- E.25 No stakeholders identified any significant housing developments proposed in Trafford Council area.

Neighbouring or adjacent local authority staff

- E.26 The survey asked stakeholders whether they are reviewing their local plan, of which one stakeholder responded 'yes' in relation to Stockport Borough, and one stakeholder responded 'no'.
- E.27 Stockport's Local Plan timetable for review is 2020, for which a new or updated Strategic Housing Market Assessment or Housing Needs Study is being undertaken to support the new plan.
- E.28 No stakeholders identified any significant housing developments, infrastructure developments, regeneration projects, or proposals to develop or extend accommodation based special care facilities for adult social care clients or young people that would impact on the Trafford Council area.

Selling and lettings agents

- E.29 There was no response from any stakeholders regarding the questions relating to sales and lettings agents. The following detailed remarks were obtained during face to face interviews July 2019. Key findings are reported in Chapter 3. The following is a detailed area-based report of interviews.

Carrington, Irlam and Partington

- E.30 No agents are present in this part of the borough. The local housing market is serviced by agents in Urmston. 2 agents were interviewed. We were told that the villages are less affluent than the Altrincham/Hale/Sale Timperley area, mostly housing blue collar workers and older people. Investors were active and would tend to buy lower priced housing in poor condition. There was also significant commercial investment in new and expanding business parks Agents told us that resale and private rented sector vacancies were largely taken by local people moving within the local area as their circumstances changed. Supply was restricted in both the resale and private rented sectors. Resale volumes were affected as a result of Brexit uncertainties that might affect jobs and house prices. Re-let volumes are affected as tenants are tending to move less frequently. Agents considered that there two major gaps in the market. Firstly, there was little new build in the area and no supply of entry level new build housing attracting help to buy. This was considered important as it enabled conveyancing chains to close. Secondly there was a shortage of good quality family accommodation in the private rented sector due to strong demand and weak supply.

Urmston

- E.31 2 agents were interviewed. Agents agreed that a high proportion of sales and rentals were made by incomers. There would be from other parts of Manchester, Liverpool, London and China. These were working families. Three factors were attracting incomers, being local services, the local grammar school and prices that were more affordable than in the South of the borough. There was little demand from investors. Families with young children were well served by good quality primary schools and

many would re-locate to the area with young children, possibly into the private rented sector in order to be within the grammar school catchment.

- E.32 Agents considered that older people with equity in their existing home could downsize as appropriate housing existed for them which would come onto the market. Agents were concerned at the lack of new building in the area but felt that the size type and price point of dwellings coming onto the market were broadly in line with customer needs and wants. In response to our question, there was no market response to housing the workforce of the general hospital. Although flats did exist, there were few examples of houses being subdivided. Nursing and support staff would commute in from Salford and Manchester.

Altrincham, Hale Timperley and parts of Sale.

- E.33 Two agents were interviewed in each settlement. No new build sales agents were interviewed as we did not come across large sites by volume builders. We noted recent new build and small infill developments only.
- E.34 The area is a continuous suburban area bordered by the A56 and M56.
- E.35 Agents at Timperley thought that the proportion of incomers was around 30% of resale and rental transactions. Agents told us that they were 'doing good business' and that a downturn due to Brexit uncertainty was not apparent. They thought that the gap as suitable accommodation for first time buyers. Rentals were generally unaffordable to newly forming households.
- E.36 Whereas at Altrincham agents thought that the proportion of transactions by incomers was as high as 70%. Whilst the volume of sales and the number of enquires per vacancy were down, vacancies were selling quickly but were subject to long chains. Agents told us that the lack of new build housing on any scale was partly to blame. A trend was also apparent of households extending their home rather than moving home. Building plots were snapped up by local people and single large houses were being erected rather than developing a greater number of smaller homes. Rentals were of interest to a wide audience. Large premium re-lets would be taken by senior businessmen and footballers. Smaller dwellings by single professionals and couples on placement many from overseas.
- E.37 Agents at Hale told us that incomers were attracted by schools and employment across Manchester, Cheshire and Merseyside. Household members were prepared to commute to these places because of the high quality of life, a 'village' environment and access to state grammar schools and private schools. Agents told us that there was limited choice in the private rented sector. Because of this and high house prices, many newly forming households would seek housing in nearby Wythenshawe. One agent expressed concern that car parking capacity was being eroded due to development and this would have an impact on the high street.
- E.38 It is apparent that the town of Sale has a more diverse housing offer with a higher proportion of terraced cottages in the northern part of the town. The town is bisected north/south by the Bridgewater canal which adds to the character of the high street. We were told that the gap in the housing market was low cost housing for low income working households with children. Agents observed that households at minimum wage income levels could not afford to rent. One agent said that the market response

to this was inadequate, citing recent new build and conversions as being too small to be functional. Investors were finding few opportunities to acquire housing and improve supply. Otherwise parts of Sale were similar to Timperley and suburban in nature.

Firswood, Stretford and Old Trafford

- E.39 These areas had similar characteristics in that entry level prices were consistent with areas such as Urmston and Sale, but there is a higher proportion of terraced cottages connected to the Trafford Park industrial estate. We observed a small number of terraced houses in poor condition. However, a large supply typically older terraced homes were on sale at prices from £150,000 with older semi-detached and terraced town houses attracting considerably higher prices. However, the housing market did not contain a premium sector. Also noteworthy was the higher proportion of flats and apartments than is evident in other parts of the borough. This was particularly noticeable in Old Trafford where a significant supply of housing for sale was leasehold apartments in large multi-story blocks. Agents were marketing these vacancies to investors claiming yields of around 7%. Agents told us that there were very high levels of demand from young professionals priced out of the City of Manchester's apartment market enabled by the Metrolink system. Agents were generally of the view that the range of housing on offer was in step with demand across the majority of household typologies but echoed the agents in Sale that expressed concern that entry level market housing was not affordable to low income working households with children.

Summary

- E.40 From all of the challenges facing the Trafford housing market, stakeholders were asked what the key priority is for themselves or their organisation. The key priorities identified were:
- Asylum seekers – particularly single young males;
 - To keep our village from mass building and to have small developments that fit into the village. We need to keep Trafford's green areas green and to keep any development within the village of a similar design to enhance the area;
 - To assist in providing high quality affordable homes;
 - Provision of age friendly accommodation; and
 - Provision of homes for the homeless.
- E.41 In terms of further comments that stakeholders would like to make about this research, these include:
- Feedback on actual action, rather than just recommendations and targets please.

Technical Appendix F: Affordable housing definitions

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

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

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

Technical Appendix G: The needs of different groups – further material

Trafford Joint Strategic Needs Assessment (JSNA) and general picture including issues identified by stakeholders and commissioners

- G.1 Trafford JSNA reports a gap between the poorer and richer areas in life expectancy and healthy life expectancy⁵⁷.
- G.2 People living in the north of the borough generally have much worse health than those in the south⁵⁸. The north of the borough in particular has high numbers and higher levels of deprivation, huge inequalities and poverty.
- G.3 Stakeholders consistently identified housing inequalities in Trafford. The south is reportedly different to the north where there is more poverty and a higher ethnic mix. In the south there are less people from the black and minority ethnic (BAME) communities and people live longer and have bigger houses, often with a single person living in a large home. In the south of the borough it is believed there is more financial stability and people stay in their own homes longer than in the north of the borough. Many people see Trafford as a desirable place to retire to next to Cheshire. Old Trafford, in the north, has community facilities including mosques drawing some BAME groups to that area.
- G.4 The Housing Options Service Trafford (HOST) identified that Altrincham and Hale are popular areas within Trafford. There were 4,800 live applications on the housing register at the end of March 2019, but approximately 9,300 people are looking for a tenancy. 2,500 of the live applications were for 1-bedroom tenancy.
- G.5 The private rented sector (PRS) is too expensive, charging above the local housing allowance. People on benefits cannot afford these properties. The HOST team use the PRS out of area as properties on the boundaries of Trafford are more affordable, for example, in Eccles, Salford and Wythenshawe.
- G.6 Education provision is considered good and of a very high standard, including university provision. Many young people are reported to leave Trafford from the south of the borough. In the north people may experience a lower standard of education and appear to remain closer to home.
- G.7 Trafford is considered to be an 'economic powerhouse' in Greater Manchester⁵⁹ having a good level of employment.
- G.8 Partington and Carrington are poorer areas but have a strong community, where people have strong ties and look after themselves and each other. People want to remain in their communities as they age and do not want to move. People living in

⁵⁷ Report of the Director of Public Health Trafford 2018, p3

⁵⁸ Report of the Director of Public Health Trafford 2018, p7

⁵⁹ Trafford Plan to 2020, Trafford Partnership, p47

- these communities identify themselves as from Altrincham or Carrington, Hale or Partington. These are discreet and strong communities within Trafford.
- G.9 Trafford is aligned with Greater Manchester regarding design principles and links into the tactical corporate leadership team. Trafford work closely with the housing and planning team. Greater Manchester take an asset-based approach to develop strong communities and strong individuals. People are reported to love where they live and want to stay in their communities and make it work.
- G.10 *'80% of residents are within 300m of an accessible greenspace in Trafford. There are 37 public parks; over 50 amenity greenspaces and 21 recreation or sports grounds...41 woodlands; 86 children's playgrounds and 6 linear greenspace routes'* and yet Trafford experiences a low level of physical activity across the population⁶⁰. *'50% of Trafford residents are within 800m from a train, tram or a major bus station.'*⁶¹ Public health consultants recommend that housing is built close to quality green space, with access, car free spaces and play areas to enable and encourage people to get out, get fresh air, exercise and gain social contact. Housing also needs to be near to local amenities and be large enough for wheelchairs and mobility needs and include storage for bicycles and mobility aids. People over 70 spend at least 80 per cent of their time either in the home or in the immediate surrounding area so it is vital that housing is developed in quality green environments to encourage physical activity and social engagement⁶².
- G.11 The devolution of Greater Manchester has led to health and social care working together to fulfil a vision to improve the range, quality and access to services across their four areas; north, south, central and west, creating four hubs for community health and social care services⁶³. The emphasis for people with learning disabilities, autism and mental health needs is 'personal resilience.'⁶⁴
- G.12 In Greater Manchester the message is that the best place is home and the desire is to strengthen the community offer to enable people to stay at home longer.
- G.13 The Greater Manchester Combined Authority (GMCA) identified in their 2018 Supported Housing Census that much of the existing social housing will become unfit for purpose in the next two decades leading to a need to replace current provision.⁶⁵
- G.14 In 2005 the council stock was mainly transferred to the registered provider, now Trafford Housing Trust (THT), who manage 9,000 homes for social and affordable rent. 18,072 people live in THT homes. They also have 5,019 independent living customers and have sheltered and extra care provision.

⁶⁰ Trafford Plan to 2020, Trafford Partnership, p42

⁶¹ Ibid

⁶² Report of the Director of Public Health, Trafford, 2018, p10

⁶³ **North:** Old Trafford, Stretford, Gorse Hill, Longford, and Clifford; **South:** Altrincham, Bowdon, Broadheath, Hale Barns, Hale Central,

Timperley and Village; **Central:** Sale, Bucklow St Martins (Sale), Ashton upon Mersey, Brooklands, Priory, Sale Moor and St Marys; **West:** Urmston, Partington, Bucklow St Martins (Partington), Davyhulme East, Davyhulme West and Flixton

⁶⁴ Trafford Plan to 2020, Trafford Partnership, p6

⁶⁵ Supported Housing Census, GMCA, NHS in Greater Manchester, 2018, SHOP analysis

- G.15 In England, 96% of older people over 65 live in their own home⁶⁶ with 4% of older people living in communal residential establishments (not including residential care)⁶⁷.
- G.16 In Trafford 57% of landlords do not take people on Housing Benefit according to report from a Trafford listening event.⁶⁸ The demand for tenancies from people in work is so high lettings can be restricted to those in work, limiting housing options for people from special needs groups who are often on benefits.

Older people in Trafford

- G.17 Trafford Housing Strategy 2018-2023 has an ambition for Trafford to be 'a place where people live healthy lives and older people are valued,' where people feel proud to live and have 'a decent home.'⁶⁹ Demand for housing is reported to be high whilst house prices and private rents are also high. With a projected population increase for people over 65 of 15,900 by 2037, the need and demand for more suitable accommodation will continue to rise⁷⁰.
- G.18 Public Health record that in Trafford, 7,367 (14.8%) older people live in poverty, which is lower than the England average (16.2%), but this varies from 25.8% in the north to 10.2% in the south, demonstrating the north/south divide⁷¹. Poverty increases several risks including health issues, fuel poverty, social isolation and death particularly in the winter, all reducing life expectancy⁷².
- G.19 Many older people live in the south of Trafford where there are less facilities and they but may experience isolation. There are fewer older people in the north of the borough and people die younger, but there are some facilities. The centre of the borough has good facilities. Trafford Public Health quote research which estimates that 10% of the population aged over 65 report being lonely most or all of the time⁷³. Using this figure, *'there are an estimated 4,062 lonely older people in Trafford'*⁷⁴.
- G.20 An Older Person's Housing Strategy is currently being developed which involves consulting with older people in Trafford to develop preferred housing options. The strategy acknowledges the need to incentivise and support older people to either live in their own home through equity release or adaptation or downsize to a more suitable property. Long term suitable properties are needed across the borough and different models of support including Homeshare and co-housing to promote independence are included in the plan⁷⁵.

⁶⁶ Care & Repair England, Older People Housing, Health and Care (2016)

⁶⁷ H Garrett & S Burns, (2015), Homes and Ageing in England, BRE, p6

⁶⁸ Trafford GM Housing Strategy Listening Session, September 2018

⁶⁹ Trafford Council Housing Strategy 2018-2023, p5

⁷⁰ Ibid, p10

⁷¹ Report of the Director of Public Health Trafford 2018, p7

⁷² Ibid

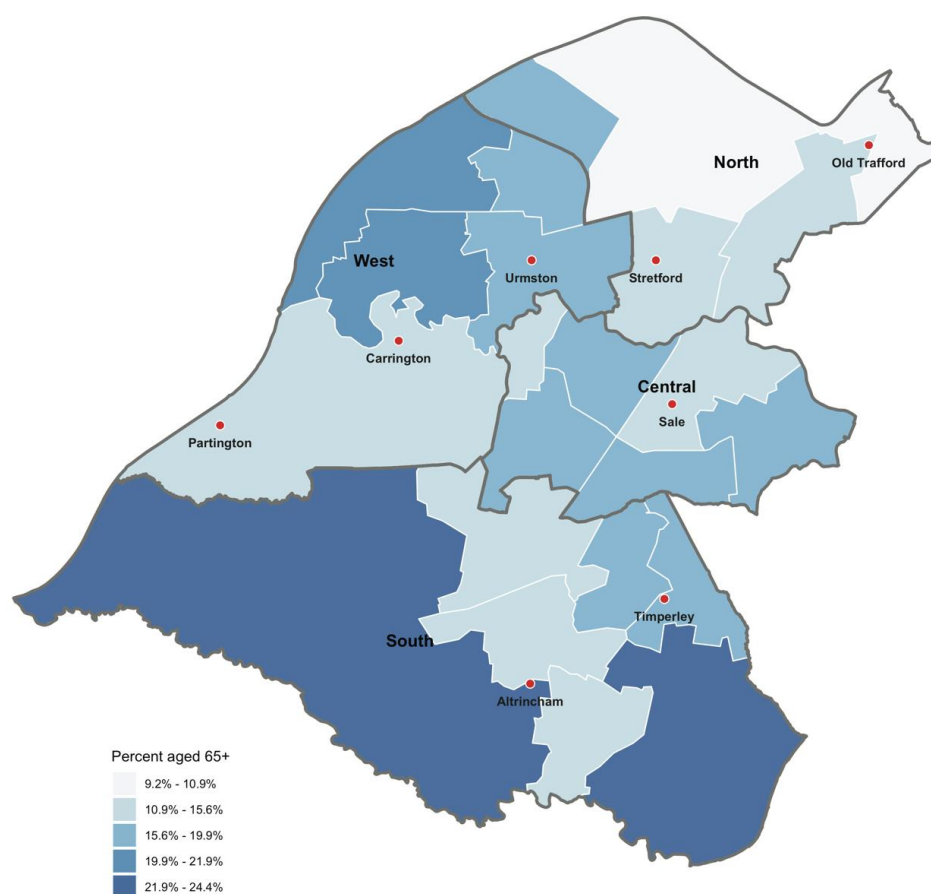
⁷³ Report of the Director of Public Health Trafford 2018, p12

⁷⁴ Ibid

⁷⁵ Trafford Council Housing Strategy 2018-2023, p19

- G.21 Neighbourhoods, housing, transport and healthy ageing are considered to be connected by the Greater Manchester age-friendly strategy and all need 'radical change' to accomplish the strategic aims⁷⁶ which include increasing '*housing choice to promote social connections and wellbeing in later life*'.⁷⁷
- G.22 The Greater Manchester Ageing Hub is classed as a unique partnership aiming to promote an age-friendly model which incorporates housing and planning alongside economy and work; age-friendly places; healthy ageing; transport and age-friendly culture to enable social inclusion and improved quality of life for older people. Its emphasis is on co-design, which from a housing perspective is essential, particularly when planning specialist housing.

Map G.1 Percentage of the population aged 65+ years - electoral wards in Trafford



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Source: Report of the Director of Public Health Trafford 2018, p6

⁷⁶ Greater Manchester age-friendly strategy, Greater Manchester Combines Authority, 2018, p5

⁷⁷ Ibid, p6

Current and potential provision for older people

- G.23 In Trafford there are four Extra Care developments with 2 new developments planned with private developers. These are in Timperley (38 units); Sale (71 units), where 150 people are on the waiting list; Partington (40 units) and Old Trafford (80 units). Trafford aim for one third of occupants with no care needs, one third with low level care needs and one third with medium level care needs for each extra care scheme.
- G.24 Extra care units are occupied quickly in schemes in the more desirable areas. However, the newest, Limelight in Old Trafford, completed in October 2017 still has part ownership vacancies. Limelight has a selection of amenities and leisure facilities nearby including a café, rooftop garden, residents lounge, fitness classes and a hairdresser. All the rented units have been taken, but the reason given for underoccupancy was that the area is not as desirable.
- G.25 The issue is related to the area of the build, not the need. If Extra Care was built in the south or central part of the borough commissioners agreed they would be filled.
- G.26 One new extra care facility is being considered a local provider at recently closed care home in Urmston. It would involve a re-development of a large nursing home plot into a retirement village with seventy extra care units.
- G.27 One new luxury sixty-unit extra care development is being looked at in South Trafford by a company that has already developed extra care in Urmston. In these establishments a one-bedroom flat costs £110,000 and the service charge is around £110 or more per week including breakfast and a 3-course lunch, with people paying extra for utilities. These luxury developments have a requirement for a minimum number of hours care support per week. The issue for the Council is when self-funders move into these dwellings but then can no longer afford them the Council have to fund and the facilities are expensive.
- G.28 Trafford Council are looking at extending Shared Lives to older people which provides support in a family home for one or two people and currently is a model used for people with learning disabilities.
- G.29 Commissioners recognise that there is an over-supply of residential care in Trafford. In July 2019 there were 73 residential care vacancies. However, there is a shortage of beds for people with dementia, with 6 people needing a bed on discharge from hospital in July 2019.

Needs and gaps identified by commissioners

- G.30 There are long waiting lists in some areas of Trafford for extra care housing. There are approximately 219 people on extra care waiting list. Selling extra care units is difficult in the north of the borough.
- G.31 Some commissioners identified that the biggest issue is the cost of care. The residential and nursing care bed rate has increased each year and there is now a gap between the local authority bed rate and the market bed rate.
- G.32 Trafford are commissioning a reduced number of residential and nursing beds, but the number of beds is rising because people are living longer.
- G.33 It was recommended that Trafford needs to:

- Create innovative homes that offer flexibility so older people have choices;
- Engage and consult about extra care and gated communities to find out if and where they are wanted by the older population;
- Maximise general needs housing;
- Co-design models of housing and support;
- Build multi-generational houses;
- Incorporate HAPPI standards in new builds;
- Commission ready-made extensions on houses so older people can remain or live with family; and
- Build specialist and different housing options.

People with dementia

- G.34 The Trafford Living well with Dementia Strategy reports that in 2013 there were an estimated 2,847 people over 65 years with a form of dementia. The projection for 2030 is that there will be approximately 3,995 people with dementia in Trafford. An increase of over 50% from 2010.⁷⁸ This indicates the need for essential and innovative forward planning for accommodation provision for this group of people.
- G.35 It is believed that up to 35% of cases of dementia are preventable⁷⁹. By improving diet, reducing smoking and alcohol use, and increasing physical activity, chances are increased for better health. Designing quality environments with green spaces when building homes supports the prevention agenda by encouraging physical activity, interconnection and wellbeing as part of combatting the wider determinants of health.

Current Accommodation provision

- G.36 Data from the Care Quality Commission ranks Trafford as having the lowest quality dementia residential and nursing homes for people over age 65 compared to its nearest neighbours/comparators which include Stockport, Warrington, Cheshire along with York⁸⁰.

Commissioners and adult social care views

- G.37 There is a shortage of residential and nursing beds for people with dementia in Trafford, with 6 people needing a bed on discharge from hospital in July 2019.
- G.38 There is a rise in the need for specialist male only care for men with dementia and sexualised behaviour. These placements are very expensive costing £3k to £6k per

⁷⁸ Living well with Dementia A strategy for Trafford 2018 -21, p8

⁷⁹ Report of the Director of Public Health, Trafford, 2018, p5

⁸⁰ Living well with Dementia A strategy for Trafford 2018 -21, p19

week. People are living longer and have more complex health needs meaning that the need for specialist nursing care is higher.

Stakeholder and commissioning views on older persons' accommodation

- G.39 A theme which emerged from the online stakeholder survey was a lack of suitable older person's housing. Respondents commented that the lack of supply meant older people were not encouraged to or able to down-size.
- G.40 The private residential market skews the ability of Trafford Council to purchase residential care support locally. Affordability is a massive issue leading Trafford to go out of the borough for placements. There is a perception that residential and nursing support is better in Trafford which leads self-funders move into Trafford from out of the area. Then, under the Ordinary Residence rules, when people move out of the self-funding bracket, Trafford Council may be required to fund the placement. There is a big issue of quality of care being at odds with the cost of care in Trafford. Care is expensive but can be of a poor quality, according to social care commissioners.
- G.41 Delayed hospital discharges remain a concern and are caused by a lack of appropriate beds in care homes, or by a lack of home care. The latest Ageing Well Public Health report shares Care Quality Commission (CQC) data reporting that of the 56 care homes reviewed in Trafford '6 were rated inadequate (11%), 16 need improvement (29%), 34 rated as good (60%) and none rated outstanding'⁸¹
- G.42 Trafford Clinical Commissioning Group (CCG) consider the quality of care homes, the capacity of the care home market and the lack of specialist dementia beds challenges for 2019.⁸²
- G.43 Commissioners felt there needed to be a change of mindset and support for people moving house and downsizing. It was regularly reported that older people in Trafford do not want to move from their large family home and want to protect their inheritance. This group, therefore, have less of a demand for rental properties.
- G.44 Affordability is seen as a massive issue in Trafford with a struggle to find smaller properties, particularly one bed properties.
- G.45 The price and purchasing of residential, nursing and complex care are affected by the housing market prices. The market bed rate is also exceeding the rate for Continuing Health Care.
- G.46 Commissioners believe the demand for sheltered accommodation outstrips supply. If a person's needs are not high, they may find sheltered accommodation difficult to access.

⁸¹ Report of the Director of Public Health Trafford 2018, Trafford Council, p19

⁸² Trafford Clinical Commissioning Group Commissioning Intentions 2019/20, <https://traffordccg.moderngov.co.uk/documents/s5407/FINAL%20Commissioning%20Intentions%20Presentation.pdf>

Specialist housing need in Trafford Borough

- G.47 Extensive stakeholder consultation with Commissioners, service providers and advocacy groups has provided an insight into specialist housing need in Trafford Borough. The following sections relate to specific needs groups and draw together available evidence on the number of people with particular disabilities/additional needs. Any relevant information from stakeholders is also presented along with available evidence of particular housing or support needs for the needs group.

Adult Social Care Market Position Statement

- G.48 In September 2013 the Manchester Area Partnership published a co-produced Market Position Statement⁸³. It covered the sub-area of Manchester, Trafford and Stockport councils as many of the same providers were involved and the markets were seen as interconnected. The statement makes clear reference to a continued decrease in publicly funded residential care placements and a need for increasing 'all forms of personalized housing provision'⁸⁴. Although a range of data are presented, there is limited detail on the housing needs of specific client groups.
- G.49 In the summer of 2017, the Greater Manchester Combined Authority (GMCA) undertook a supported housing census of all the housing available for vulnerable groups including older people, people who are homeless and people who have experienced domestic violence.
- G.50 The census identified around 3,660 schemes and 32,690 units of supported accommodation in Greater Manchester. Specifically, within Trafford the census found around 1830 units of supported accommodation over approximately 180 schemes with over 20 landlords and over 30 support providers⁸⁵.

⁸³

https://www.mycaremychoice.org.uk/uploadedFiles/Stockport/Stockport_Homepage/Document_Library/MAP_Market_Position_Statement_Sept2013.pdf [accessed June 2019]

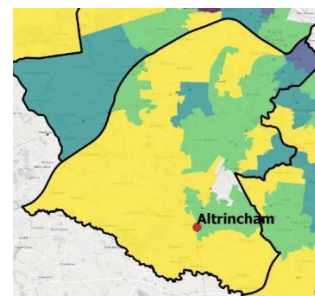
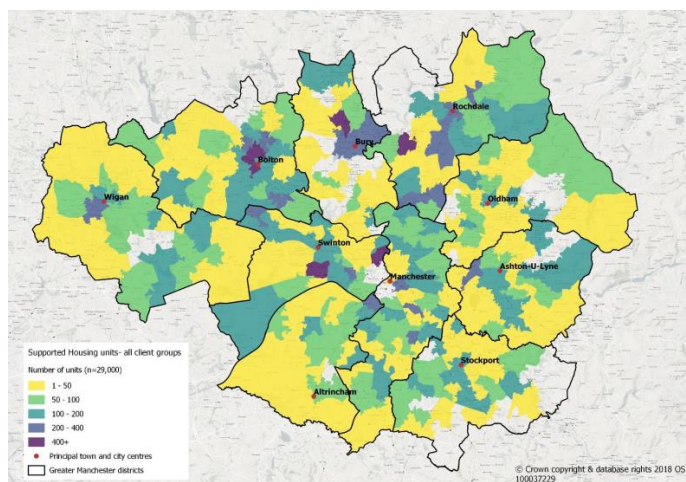
⁸⁴

https://www.mycaremychoice.org.uk/uploadedFiles/Stockport/Stockport_Homepage/Document_Library/MAP_Market_Position_Statement_Sept2013.pdf, p15 [accessed June 2019]

⁸⁵ Greater Manchester Supported Housing Census, August 2018, GMCA

Supported Housing Census- Supported housing units- all client groups

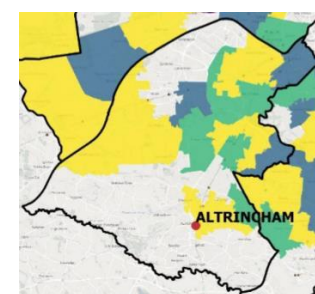
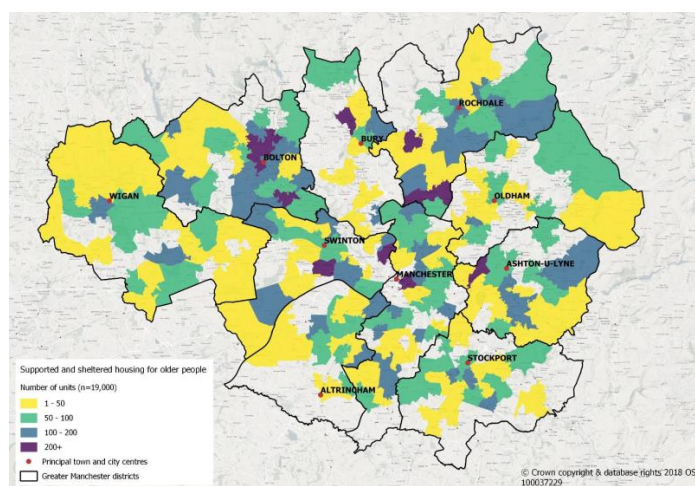
NHS
in Greater Manchester



Source: Greater Manchester Supported Housing Census, August 2018, GMCA

Supported Housing Census- Housing for older people & sheltered housing

NHS
in Greater Manchester



Source: Greater Manchester Supported Housing Census, August 2018, GMCA

Issues identified by stakeholders and commissioners

People with disabilities and health needs

- G.51 Over half of the adult using services who responded to the social care survey in 2013/14 advised they felt anxious or depressed.⁸⁶ When considering housing needs for

⁸⁶ Trafford JSNA updated February 2019; <http://www.traffordjsna.org.uk/docs/Health-Wellbeing-Priorities-Docs/Mental-health-summary-updated-220219.pdf>

specialist groups, public health consultants state it remains imperative to consider geography, access to open green space, communal areas and other local resources, including family and networks, services and transport which enable people to have easy access and inclusion in their local community to better supports for their mental health. The JSNA report in 2018 recognises the wider determinants of health include housing, the environment and transport.

People with learning disabilities

- G.52 Current housing options include supported living, Shared Lives, and flat schemes with onsite support. Trafford are keen to develop the Shared Lives model and want innovative commissioning to be person centred and meet individual's needs.
- G.53 People want to live independently but there is a lack of flats. There is also difficulty providing for people with high level need in Trafford. Commissioners often have to go to Greater Manchester (GM) for a solution. There are issues paying void costs in such schemes. People are often living with older parents because they cannot find social housing to meet their needs.
- G.54 In GM, the Learning Disability Strategy (2018) states there are an estimated 65,000 people with learning disabilities and 7,405 receive services because of their learning disabilities. Housing is one of the Twelve Pillars of Independent Living. This co-produced strategy states that people with learning disabilities want choice, freedom and control over where they live and who they live with. There needs to be 'lots of choice' and support to understand what housing options are available⁸⁷.
- G.55 Commissioners reported 2,651 adults with learning disabilities living in Trafford. The estimated number of people with learning disabilities in Trafford (according to Emerson and Hatton⁸⁸) is 4,288⁸⁹. In 2015/6 the number of adults with a learning disability receiving long-term support from the council were reported as 530.⁹⁰
- G.56 There are 60 supported living schemes, individual flat schemes and a Shared Lives scheme which is used for long term placement and respite and which Trafford are hoping to develop. Around 300 people live in shared houses. Some people with a learning disability live out of the area, but less in Trafford than other areas according to commissioners.
- G.57 Eden Square is a new development of 19 flats in Urmston. There are general lets and privately-owned units with low level support for people with physical and/or learning disabilities. The design lends itself to engagement with balconies where people can talk to their neighbours. Support takes an enablement approach, focusing on maximising independence, skills building, participation and motivation.
- G.58 Commissioners reported needing a range of housing options including individual flats and to consider other housing solutions and models like KeyRing and extra care with a

⁸⁷ Greater Manchester Learning Disability Strategy 2018, p7

⁸⁸ Emerson et al: Health Inequalities & People with Learning Disabilities in the UK: 2012; DoH

⁸⁹ Trafford JSNA 2018

⁹⁰ PHE Learning Disability Profile, (Adult Social Care SALT collection), Trafford JSNA 2018

step up, step down approach. It was considered important that the tenancy and care provider are separate. Links between children's and adult services need developing to enable preparing for adulthood and better transitions.

- G.59 Stakeholders identified a lack of provision for people with learning disabilities and autism in the more affluent areas of Trafford and that more supported accommodation in Urmston is needed.
- G.60 Commissioners are undertaking a review of local and wider learning disability services. In September 2019 a review event is planned to look at what the current provision for people with learning disabilities is and what is needed. The review will include housing and transition and looking at what a good life looks like.

Transforming care

- G.61 The current situation involves cross locality commissioning in Manchester. There is a Complex Needs Project Delivery Group which looks at the specification and design of accommodation. The Confirm and Challenge Group have identified through working with service users that people want a lifetime home and no longer want to feel 'placed' somewhere and 'in receipt of services'.
- G.62 There are four reportedly well managed Dynamic Risk Registers in Trafford: Learning Disability, Mental Health, Transition and Children and Young People, with 20 people on each register. Trafford state they have experienced good results from managing the register well and have diverted people from admissions.
- G.63 Currently four patients are in in-patient secure services. Two are in hospital on a section and two are due to be discharged. Two people need to live on their own until they are more able and confident and due to their vulnerability.
- G.64 Good practice in Trafford includes chairing a lot of Care and Treatment Reviews, making rapid decisions, having cogent funding processes which are streamlined and used effectively and responsive providers. Social care and health are integrated and co-located and strategically the response is considered good with excellent practitioners actively seeking to keep people at home.
- G.65 People on Section 117 of the Mental Health Act (1983) are often placed in Tameside. People with capacity are able to choose a quality service which may be out of area. More people are placed into Trafford from other areas. Trafford needs new mental health social care providers.
- G.66 Commissioners identified a need for individual flats, capital for individual bespoke commissioning and wrap around support for individuals with complex needs. Currently one person is needing this provision.
- G.67 People in this needs group often require single tenancies with dedicated support and a detached house without neighbours as there are issues regarding community compatibility.
- G.68 One person has a very large package of care with a service designed with the provider. This is an out of area placement in Manchester.

People with complex needs

- G.69 Commissioners reported that the issues are high support needs, issues relating to behaviour, leaving care and physical health.
- G.70 There are housing and support options across GM but a person with high needs may not be able to be accommodated in Trafford and may need an out of borough placement as an affordable option.

Autism

- G.71 It is estimated that around 1 in 100 (1.1%) of the UK population may be on the autism spectrum. Applied to the estimated resident population of Trafford (ONS, mid-2017 estimates) this would give: 1,980 adults with autism and 550 children aged 2-17 years with autism⁹¹.
- G.72 Stakeholder events including people with autism, commissioners and health and social care professionals were held in spring 2018 and included housing as a theme. The Greater Manchester Health and Care Board in January 2019 reported in the Greater Manchester Autism Friendly Strategy 2019-2022 that the last Autism Self-Assessment Framework (SAF) identified that most of the areas in Greater Manchester struggled to engage housing in partnership boards nor consider them in the training delivered⁹².
- G.73 A joint autism and learning disabilities housing task and finish group is planned for 2019 to consider a regional and local approach⁹³.
- G.74 Issues identified by Trafford commissioners include people with autism living with ageing families who need support to become independent. Six to eight people have been identified as needing low level support and independent accommodation.
- G.75 A risk register is being developed for people with autism and no learning disability who live at home or independently with the remit of preventing a crisis.
- G.76 People want lifetime homes. Provision is needed for people with learning disabilities and autism in the more affluent areas of Trafford.

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

- G.77 Statistics for children and young people with special educational needs and/or with a disability (SEND) are published annually by the Department for Education. In 2016, 34.8% of looked after children in Trafford had a statement of Special Educational Needs (SEN) or an Education, Health or Care Plan (EHCP), compared to 30.0% in all English single tier and County Councils.⁹⁴

⁹¹ Trafford Autism JSNA, 2018: <http://www.traffordjsna.org.uk/docs/About-Trafford-Docs/Specific-Population-Groups/Autism-041218.pdf>

⁹² Greater Manchester Autism Friendly Strategy 2019-2022, p6

⁹³ Ibid

⁹⁴ Trafford Council Children in Care Sufficiency Statement, March 2017- March 2020, p35

- G.78 1,392 children with learning disabilities were known to schools. Of these: 1,185 (85%) had moderate learning difficulties; 133 (10%) had severe learning difficulties and 74 (5%) had profound and multiple learning difficulty (PMLD).⁹⁵ Due to the fact that people with PMLD may have severe difficulties seeing, hearing, speaking and moving. They are likely to have complex health and social care needs and need support with most activities of daily living. This group therefore are more likely to need specialist adapted accommodation so the data associated with those in the transition age group should be paid careful attention to when planning future housing need.
- G.79 Commissioners reported 1,800 young people aged 13-14 (year 9) have an EHCP in Trafford.
- G.80 Young people want to stay with their families and want choice about where to live.

Complex & additional needs and challenging behaviour

- G.81 There are currently seventeen looked after children (LAC) who are seen by the Complex and Additional Needs (CAN) Team⁹⁶.
- G.82 There is a lack of good quality residential provision for children with complex needs close to Trafford. Children may be placed several miles away which can make transition back into Trafford more difficult, especially for young people leaving care or for children seeking a foster placement⁹⁷.

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

- G.83 There are approximately 400 children in care in Trafford. The aim for young people is for them to access semi-independent living with a private provider.
- G.84 Commissioners report a huge increase in number of care leavers in Trafford. In 2011 there were 265 but by 2018 there were over 400, a 45% increase in number of care leavers in Trafford compared to England or 70 per 10,000 of the population.
- G.85 Young people live in the north, central and western parts of the borough. The southern and eastern parts of the borough have an older and ageing population and are the more affluent areas bordering onto Cheshire with older larger houses.
- G.86 There is a mandate to keep young people in Trafford or close to Trafford with the exception of those working with the exploitation team.
- G.87 Where the Council has responsibility until age 25, they will find young people accommodation but often this will be outside Trafford and it may be shared accommodation, supported living or a group home as other options are unaffordable and unavailable.

⁹⁵ Learning Disability Trafford JSNA, 2018, PHE Learning Disability profile (DfE SEND local authority collection)

⁹⁶ Ibid p38

⁹⁷ Ibid p35

- G.88 Trafford work with other Greater Manchester commissioners to support the market for residential and fostering placements as there are fewer providers in Trafford. They are less likely to place in Trafford because house prices are higher in Trafford compared to nearby Bury.
- G.89 75% of fostering placements in Trafford are met in-house with 25% supported by the external market⁹⁸. More placements are required in borough. One of the issues cited is the more challenging nature of matching children and young people to placements with these particular needs: siblings, young people aged between 11 and 18, BME children, those with complex needs, including higher level emotional health and well-being needs⁹⁹.
- G.90 Trafford currently meets 26% of demand for residential placements within its own children's homes. The remaining demand 74%, often the most complex young people, is met by the external market but placements *'are often not within Trafford or 20 miles of the boundary despite that being a requirement'*¹⁰⁰. The sufficiency statement recommends that relationships are developed *'with local providers in neighbouring boroughs to improve access to local residential placements'*¹⁰¹.

Table G.1 Looked after children in Trafford				
Area	March 2014	March 2015	March 2016	December 2016
Central	74	89	84	88
North	105	109	109	116
South	41	48	44	60
West	50	69	75	87
Other	21	19	18	32
Total	291	334	330	383

Source: Trafford Council Children in Care Sufficiency Statement, March 2017- March 2020, p42

Table G.2 Care Leavers in Trafford					
March 2012	March 2013	March 2014	March 2015	March 2016	January 2017
125	130	127	125	139	139

Source: Trafford Council Children in Care Sufficiency Statement, March 2017- March 2020, p53

- G.91 The Trafford Strategic Growth Team offer a small employer grant as an incentive for employers to provide work experience to disadvantaged young people (aged 16-25 years) to help prevent them from becoming disengaged and NEET (Not engaged in Employment or Training). Many projects like Working Well, Skills for Employment and Motiv8 support disadvantaged individuals to access employability support, training and skills across Greater Manchester.

⁹⁸ Ibid p40

⁹⁹ Ibid p17

¹⁰⁰ Ibid p41

¹⁰¹ Ibid p41

Current accommodation and potential provision

- G.92 St Vincent's Housing Association is piloting a new service with Trafford consisting of four flats with a support worker and concierge service. The service, Forest Court, is for young people over age 16 and provides semi-independent living¹⁰².
- G.93 The Greenbank scheme has twenty bedrooms for single homeless males and females between the ages of 16 and 25. The on-site support team assist the young people to identify, address and overcome the root cause of their homelessness including support with life skills.
- G.94 Pomona Gardens and Meadow Lodge provide supported accommodation to single homeless males and females over the age of 18 with 20 beds in each. The service is similar to Greenbank.
- G.95 Elstree Court provides supported accommodation to care leavers aged 16 to 24 years. It is focussed on young people with additional complexities or levels of need which inhibits their individual ability to live independently without staff support.
- G.96 In April 2019 Daban House opened to provide semi-independent living for five young people aged 16 and over. The aim is to close the gap between residential homes or fostering and young people living independently. The project provides young people the guidance, knowledge and tools required to progress through transitional living into adulthood, along with the appropriate emotional and financial support.
- G.97 Two children's homes Old Hall & Kingsway Park are being commissioned.
- G.98 St Vincent's and Trafford Council piloted a property in Flixton. Young people settled in the home and were supported successfully with a lower level of support.
- G.99 One larger provider in Trafford employed a children's and young people's worker and involved care leavers in designing and decorating properties. This project won a national good practice award.
- G.100 Trafford are looking at supported lodgings for young people or care leavers and have a team to recruit foster carers for this purpose. The supported lodgings project aims to provide four young people with very complex needs a supported placement with a specialised carer¹⁰³.
- G.101 Alternate provision suggested by commissioners involves using Spare Room, a website to find flat shares and accommodation.

What accommodation do young people want in Trafford?

- G.102 Commissioners identified that young people want en suite shared living or contained flats.

¹⁰² Trafford Council Children in Care Sufficiency Statement March 2017- March 2020, p30

¹⁰³ Trafford Council Children in Care Sufficiency Statement, March 2017- March 2020, p32

- G.103 Young people leaving care are moving to semi-supported accommodation with a support worker on site 24 hours or where there is a night service.
- G.104 Young people tend to want to live in the north near Manchester. They want to be near the city where they are accessing employment, education and training.
- G.105 It was noted by stakeholders that geographically there is no central city point in Trafford and that young people don't seem to have an association with 'Trafford'.
- G.106 North of the borough, for example, Gorge Hill is over-populated. There are lots of low income, lone parent families there and issues linked to homelessness. Young people have connections and go into the city from there.

Issues for commissioners

- G.107 Children are placed out of Trafford. There are suitable properties in South Manchester just out of the borough. Young people leaving care and those with special education needs and disabilities struggle to get appropriate housing.
- G.108 Placements for under 16s are regulated under Ofsted but placements for 16-18 are not regulated until young people become 18, when then come under CQC. The quality and high cost of semi-independent provision is of concern. Profits seem to be more important than social care outcomes.
- G.109 The move on options are a struggle, the 'older' young people are struggling to find tenancies which means new young people accessing services are unable to find a place in the appropriate service.
- G.110 A high number of tenancies are terminated. Young people have no family to return to.
- G.111 Commissioners are asking questions regarding potential solutions: 'Can existing assets within the council in Trafford be converted?' 'Can the council commission cheaper and better quality accommodation?'
- G.112 Commissioners perceive blocks in the system which need to be removed. Support for young people and care leavers needs:
- More coordination
 - Wrap-around support for young people
 - 1 bed affordable tenancies
 - Small shared accommodation which may be more realistic for young people than independent accommodation.

Young people and the Criminal Justice System

- G.113 Young people who have been through the criminal justice system find their status is a block to getting appropriate housing.

Gaps and Needs

- G.114 There is a need to work more closely with housing colleagues and providers to create and grow local sustainable provision.
- G.115 A 'taster' flat if the young person's plan is going well so they can try living independently for 1 night, then step this up.
- G.116 Young people need help to keep a tenancy.
- G.117 One-bedroom accommodation needs finding in places of interest to young people close to education, employment and training opportunities.
- G.118 Commissioners highlighted the need for new ground floor accommodation with the option of adding an extension as needs change or the family size changes. Flexible space and level access are needed and properties of a good size with a downstairs toilet and shower and a large enough footprint for aids, wheelchairs and storage.

New Models of Support for Care Leavers

- G.119 The registered provider and the Leaving Care Service want to reduce the number of care leavers losing their tenancies by looking at innovative ways of meeting their housing needs. To do this they need to increase the supported housing options. One model of accommodation being explored is five or six tenancies ring fenced for care leavers that will have 24-hour support. The offer would also include pre-tenancy support so young people can be better equipped with the practical skills of managing a tenancy¹⁰⁴.

Other people with support needs

Homelessness and Rough sleeping

- G.120 The Greater Manchester Strategy reports that over the past decade Manchester has witnessed some of the fastest economic growth nationally. However, there have also been growing inequalities, including a sharp rise in rough sleeping and homelessness¹⁰⁵.
- G.121 Trafford Council does not manage any housing stock but has a statutory responsibility for homelessness and housing allocations. The Housing Options Service Trafford (HOST) runs Trafford's homelessness service and was rated among the best in the country for addressing homelessness through the peer review 'Gold Standard Challenge' by '*providing advice to almost 83,000 residents. The service helped prevent over 2,200 households becoming homeless and found homes for 646 homeless*

¹⁰⁴ Trafford Council Children in Care Sufficiency Statement, March 2017- March 2020, p32

¹⁰⁵ Greater Manchester Housing Strategy, 2019-2024, p15

*households*¹⁰⁶. Trafford Council acknowledge the need to facilitate via HOST improved matching of suitable homes with the requirements of vulnerable people¹⁰⁷.

- G.122 Homelessness is also a key priority of the Greater Manchester Strategy and the GM Homes Partnership, which includes a Housing First programme and a project to address rough sleeping. The street homeless agencies are working together and are being funded across GM and Trafford to provide units to support this pathway into housing.
- G.123 The Greater Manchester Housing Strategy identifies that *'in line with trends nationally, levels of all forms of homelessness have increased in Greater Manchester over the last five years, with the ending of an assured shorthold tenancy in the private rented sector identified as the leading cause in England.'*¹⁰⁸ The number of people in GM rough sleeping has increased by a massive 487% between 2010 and 2018¹⁰⁹.
- G.124 The draft Housing Strategy Action Plan 2018-2023 states the need to work *'proactively with private sector landlords to secure more accommodation for homeless households, including the use of incentives, bonds, enhanced tenant support and advice'*¹¹⁰. There is a need for an increased supply of good quality affordable accommodation in Trafford.
- G.125 The Trafford Housing Strategy reports that *'over the past five years the Trafford Pledge has supported and helped over 1500 people into work in Trafford. Homeless people or those not living in secure tenancies are a priority group for the Trafford Pledge'*¹¹¹.
- G.126 Salix Homes provide the homeless service for Trafford. They offer a service for anyone over 16 years, families, single people and people with any vulnerability. Staff are supporting 400 live cases. There are 70 people living in temporary or emergency accommodation. These 70 places in houses and flats across the borough are always full. Trafford use bed and breakfast accommodation in absolute emergencies but this is expensive and may not provide the facilities people need.
- G.127 They have received an increase in applications from people threatened with homelessness.
- G.128 The Council want to work in partnership with registered providers (RPs) and private landlords to increase the provision of temporary accommodation and explore options to bring back empty properties for use as temporary accommodation to overcome the problem of using bed and breakfast accommodation¹¹².
- G.129 There are three supported housing schemes with 20 rooms in each for single people. One scheme supports 16 to 19-year old adults and is run by Irwell Valley. Two schemes are for over 18s and are supported by Great Places. These are commissioned and therefore can only be accessed via the Pathway.

¹⁰⁶ Trafford Housing Strategy 2018-2023, Trafford Council p26-27

¹⁰⁷ Trafford Housing Strategy 2018-2023, Trafford Council p31

¹⁰⁸ Greater Manchester Housing Strategy, Greater Manchester: doing housing differently, p8

¹⁰⁹ Ibid

¹¹⁰ Draft Housing Strategy Action Plan 2018-2023, Trafford Council, 6.6

¹¹¹ Trafford Housing Strategy 2018-2023, Trafford Council p32

¹¹² Trafford Homelessness Strategy 2019-2024 Consultation Feedback Report, p21

Gaps and Issues identified by stakeholders and commissioners

- G.130 There is a gap in short stay accommodation options for homeless people and in the support needed to help them get ready for a tenancy. There is a problem accessing move on accommodation from temporary supported accommodation. There is a massive need for social and affordable accommodation in Trafford. People cannot move out of the temporary accommodation quickly enough. The small amount of floating support has been cut.
- G.131 One solution to support tenants would be for landlords to provide the support but generally the experience is that landlords are not prepared to provide tenancy support. There are some examples where landlords do a small amount to support their tenants.
- G.132 Additionally, young people leaving care, people with mental health or drug and alcohol problems are stuck and struggle to access move on accommodation.
- G.133 The private rented sector is out of reach of a lot of people if they are benefit claimants. Local letting policies also add restrictions, for example, the high-rise accommodation has been restricted to over 30s who are in employment. This compounds the issue for young people.
- G.134 Land costs mean that social landlords struggle to provide affordable and social housing. New developments are aimed at people who are on a reasonable income.
- G.135 One issue is that housing needs assessments have to look at revenue support to help people when they are moving to their accommodation but there can be an issue if the individual does not fit a statutory needs group, meaning there is no statutory duty to provide a service.
- G.136 It is recommended that additional housing options are developed. There is a need for accommodation for people who cannot afford to buy and cannot afford the private rented sector and for single person accommodation for the under 30s.

People with mental health issues

- G.137 The JSNA highlights that mental health in Trafford is linked to deprivation. The estimated prevalence of depression and anxiety in adults in Trafford is 13%.¹¹³ It also shows that adults with a serious mental illness are almost five times more likely to die early than the general population of England.¹¹⁴
- G.138 According to Public Health England (2014/5) Trafford has an excess under 75 mortality rate compared to its immediate neighbours.¹¹⁵ There is broad variation between electoral wards in Trafford for numbers of hospital admissions connected to self-harm. This variation is linked to deprivation, with admissions in the most deprived ward of

¹¹³ Trafford JSNA updated February 2019; <http://www.traffordjsna.org.uk/docs/Health-Wellbeing-Priorities-Docs/Mental-health-summary-updated-220219.pdf>

¹¹⁴ Ibid

¹¹⁵ Ibid

Trafford being 43% higher than England average.¹¹⁶ One in twenty people (4.9%) reported a significant mental health issue in a 2017 GP Patient Survey.¹¹⁷

- G.139 Trafford reports a high level of mental health issues with many people presenting with too high needs for supported and general provision¹¹⁸.
- G.140 Commissioners stated a review of mental health service provision, CCG and specialist commissioning is needed incorporating a sustainable model which provides support to promote wellbeing and reduce crisis using early intervention by identifying pre-crisis points for individuals. Commissioners reported that it is at this point people need options and choice.
- G.141 The homelessness strategy demonstrates the Council's intention to develop a stand-alone Mental Health Strategy that will incorporate housing¹¹⁹.

Drug and alcohol use

Gaps and Issues

- G.142 Commissioners commented that the usual providers are not able to accommodate this needs group. New providers come to Trafford but this varies between the north and south of the borough. North and west Trafford are the most deprived areas and there is reluctance to invest in services there. Altrincham, Sale, Bowdon and Timperley are the more affluent areas of the borough. Two-bedroom properties are more available.
- G.143 The establishments and infrastructure exist but there are blockages at various levels.
- G.144 There is a need for single occupancy accommodation to reduce the large waiting list.
- G.145 Accommodation needs planning for the short, medium and long term and homes for life are required.

Summary of need of accommodation for people with additional needs

- G.146 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the borough's population. Although it is a challenge to quantify the precise accommodation and support requirements, the HNA has helped to scope out where needs are arising and has provides indicators of specific needs across various needs groups.
- G.147 Trafford is similar to the national picture of an increasing ageing population but with wider inequalities; people are living with poorer health for longer leading to a greater need for adaptations, for example.

¹¹⁶ Ibid

¹¹⁷ Ibid

¹¹⁸ Trafford GM Housing Strategy Listening Session, September 2018

¹¹⁹ Trafford Homelessness Strategy 2019-2024 Consultation Feedback Report, Trafford Council, p5

- G.148 There are an increasing number of people with disabilities living longer as healthcare improves.
- G.149 More children are born with complex disabilities and there is an increasing survival rate meaning that a larger number of people will have additional housing needs. As services have improved at diagnosing more people are being added to the number of people with SEND.
- G.150 There are housing options across GM but a person with a high level of need may not be able to be accommodated in Trafford and may need an out of borough placement as an affordable option.
- G.151 The GMCA identified that by 2035 without growing current stock there will be an estimated shortfall of sheltered and retirement accommodation in Trafford of 1,043 and of housing with care of 836,120. However, this analysis needs further investigation regarding people's aspirations and needs, taking into account the opportunities that technology affords and changes in general needs housing as it becomes more suitable and desirable to support people in their own home. Commissioners considered sheltered housing built in 1960s is now not fit for purpose and does not meet with the expectations and aspirations of older people in Trafford.
- G.152 It is generally believed that there is not enough Extra Care accommodation in Trafford. However, further investigation and engagement is recommended to ascertain what quantity of extra care accommodation is needed and where. Commissioners advocate for a model that creates communities with a realistic mix of people. This includes designing properties for a range of people and needs, including older people and people with a learning disability.
- G.153 With the significant increase of people living with dementia expected by 2030 the implication for planning is of serious importance. It is recommended a preventative approach is taken by paying attention to how improvements in physical health can be made by designing the built environment around green spaces to encourage physical activity and social interaction. The ambition is to increase '*housing choice to promote social connections and wellbeing in later life*'.¹²¹
- G.154 There is also a need for increased quality residential and nursing home provision for people with dementia, including specialist nursing placements for men with sexualised behaviour.
- G.155 Productive partnerships are needed to support more public and private investment in affordable and supported housing in Trafford¹²².
- G.156 Affordable quality social housing is needed with a choice of housing style especially one bed affordable properties across the borough. Trafford is a desirable and popular place to live but house prices are not considered sustainable and accommodation is in demand.

¹²⁰ Strategic Housing for Older People Analysis Tool, 2018

¹²¹ Greater Manchester age-friendly strategy, Greater Manchester Combined Authority, 2018, p6

¹²² Trafford Plan to 2020, Trafford Partnership, p46

- G.157 Innovative and new models of accommodation need investigating to provide a choice of housing options; for example, expanding Shared Lives and looking at providing ready-made purpose-built units to add to houses to enable people to stay at home when their family, health or physical needs change.
- G.158 There is a need for specialist accommodation and support in the north of the borough because people are likely to be experiencing disabilities from a younger age.
- G.159 Building accommodation to Lifetime Homes Standards to assume people may be living with limited mobility in the future supports a home for life approach and will help to mitigate the rise in the numbers of people experiencing disability or frailty.
- G.160 Building carbon neutral housing with the highest possible fuel efficiency is also considered essential, for example, 2 bed homes which will be comfortable and easy to heat, as fuel poverty is a big issue in Trafford and there are many larger properties which are difficult to heat.
- G.161 There is an urgent need for accommodation for people with mental health needs, particularly single tenancies and tenancies for people under the age of 30.
- G.162 Young people leaving care struggle to get appropriate housing. They need one bed tenancies or smaller units of shared accommodation with wrap around support.
- G.163 Much of the current stock for people with learning disabilities is considered not fit for purpose. A review of commissioned services and continued use of predictive modelling for future accommodation need has been advised by the GMCA and local commissioners.
- G.164 A very small number of single tenancy, detached specialist properties need developing for people being discharged from assessment and treatment units and secure hospitals.
- G.165 More fully adapted properties are needed (12 people are currently on the waiting list). With the main requests being for ground floor properties or level access. There are over 350 people waiting for adapted properties. 65 people need level access and 268 need ground floor access and minor adaptations.
- G.166 The household survey and household projections show 1,902 wheelchair adapted properties are needed for the plan period, however, in addition to this the increasing numbers of younger people in transition with complex needs and physical disabilities has been noted by commissioners and should be added into this figure.
- G.167 There is a need for short stay accommodation options for homeless people with support to help them get ready for a tenancy. There is a problem accessing move on accommodation from temporary supported accommodation. There is a massive need for social and affordable accommodation in Trafford.
- G.168 An issue reported at the Trafford GM Housing Strategy Listening Session held in September 2018 was the need for *'in-borough key worker housing provision with properly affordable housing across all tenures – rent, shared ownership and purchase'*¹²³. It was acknowledged that Trafford has a low supply but a high demand for housing.

¹²³ Trafford GM Housing Strategy Listening Session, September 2018

G.169 These additional support needs groups were identified at the listening event as needing supported housing: complex needs, autism, learning disabilities, mental health, drugs and alcohol and care leavers. Registered providers identified that funding for these groups needs to be ringfenced¹²⁴.

¹²⁴ Ibid