Housing Need Study 2025 Update

Trafford Council

Final Report

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Executive Summary

Introduction

The Trafford Metropolitan Borough Council Housing Need Study (HNS) 2025 provides the latest available evidence to help to shape the future planning and housing policies of the area. The HNA provides local evidence which builds upon the Greater Manchester Strategic Housing Market Assessment.

The study will help inform the production of the council’s Local Plan and the implementation of its Housing Strategy. It considers the affordable housing needs of households, the aspirations/expectations of those households moving in the market, and the need for particular types of dwelling by virtue of age or disability. This research provides an up-to-date analysis of the social, economic, housing, and demographic situation across the area.

The HNS 2025 provides a general update to the 2023 Trafford HNS, bringing the evidence base up to date and reflecting on changes to ward boundaries and updated ‘locality areas’.

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

In 2024, lower quartile prices across Trafford were £260,000 (Greater Manchester £161,000, North West £142,000 and England £189,950 and median prices across Trafford were £350,000 (Greater Manchester £225,000, North West £206,000, and England £290,000).

In 2024, lower quartile private rents across Trafford were £1,175 each month (Greater Manchester £949, North West £776, and England £997) and median rents were £1,300 (Greater Manchester £1,200, North West £997, and England £1,573).

Dwelling stock

There are 102,935 dwellings (2024 MHCLG) and 96,270 households (2021 Census) across the borough. The dwelling vacancy rate (2024 MHCLG) is estimated to be 3.2% which is slightly higher than the national rate (2.8%).

According to the latest 2024 Valuation Office Agency data, most dwellings are houses (73.6%), 23.3% are flats, and 3.2% are bungalows. In terms of number of bedrooms, 11.0% of dwellings have 1-bedroom, 22.6% have 2-bedrooms, 52.8% have 3-bedrooms and 13.6% have four or more bedrooms. In terms of age, 20.5% of dwellings were built before 1919, a further 29.3% were built between 1919 and 1944, 16.9% between 1945 and 1964, 14.1% between 1965 and 1982, 7.4% between 1983 and 1999, and 11.9% have been built since 1999.

The 2021 census reports that 69% of households are owner-occupiers, 15.4% privately rent, and 15.7% live in affordable housing.

Demographic drivers

The population of Trafford is estimated to be 241,251 in 2022 (ONS 2018-based projections) and this is projected to increase by 6.2% to 256,094 by 2039. Over the next few decades, there will be a marked increase in the number and proportion of older residents. The population aged 65+ years is expected to increase from 42,394 in 2022 (17.6% of the population) to 53,156 in 2039 (20.8% of the population).

Future dwelling mix and development priorities

The HNS has carefully considered the future population and household projections over the period 2022 to 2039, the range of dwellings lived in by different households, and their dwelling aspirations (likes) and expectations. This helps to determine an appropriate mix of dwellings to inform future development priorities to better reflect the housing needs of communities across Trafford.

Places for Everyone identifies an average overall minimum annual net housing need of 1,122 dwellings across Trafford, but delivery is to be phased over the period 2022 to 2039 (817 average 2022-25, 1,122 average 2025-30, and 1,224 average 2030-39).

The HNS shows that there is a considerable annual net shortfall of affordable housing of **1,653** each year. This has increased from the shortfall of 858 reported in the 2023 HNS and largely attributed the dramatic increase in lower quartile rents and there has also been a reduction in affordable lettings. In the 2023 HNS, the recommended tenure split was 60% rented and 40% affordable home ownership. This remains an appropriate overall split but it is recommended that the rental component should be 20% social rented and 40% affordable rented, with social rented delivery prioritised where possible to reflect the increased government emphasis on delivering social rented affordable housing. This analysis takes into account the affordable tenure preferences and incomes of existing and newly-forming households. The council needs to have a robust affordable housing policy in place to help deliver against this strategic need but is not mandated to meet this need in full.

The HNS analysis includes a detailed analysis of the relationship between households and their current housing circumstances, the future aspirations of moving households, and what households would expect. This helps to set out the range of dwellings by type and size appropriate over the plan period. Table ES1 illustrates the range of dwellings appropriate for Trafford over the plan period. Modelling assumes 70% market housing and 20% affordable housing delivery, with the split of 60% social/affordable rented and 40% affordable home ownership. Table ES2 summarises the overall dwelling mix breakdown by neighbourhood and tenure.

The needs of other groups

Particular needs which have been identified in the HNS are:

- Increasing and diversifying the supply of specialist housing for older people. There is a need for 4,398 more units of accommodation for older people by 2039. This is broken down to 2,621 additional C3 dwelling units (175 each year), 1,104 C2 Extra Care units (74 each year) and 673 C2 residential care bedspaces (45 each year). There is a particular need for leasehold sheltered housing, enhanced sheltered, and Extra Care housing for sale. Trafford has a good supply of dementia-friendly older persons accommodation through existing provision.

- Based on an assessment of additional needs and longer-term demographics, 4% of new dwellings should be built to M4(3) wheelchair accessible standard and all other new dwellings must be built to M4(2) accessible and adaptable standard in accordance with PfE policy JP-H3 Type, Size and Design of New Housing, which would include bungalows/level access accommodation.

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

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

Table ES1a Overall annual dwelling type/size mix recommendations by tenure: Trafford

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1 and 2-bedroom house	15-20%	20-25%	20-25%	15-20%
3-bedroom house	25-30%	10-15%	20-25%	35-40%
4 or more-bedroom house	15-20%	5-10%	10-15%	20-25%
1-bedroom flat	10-15%	20-25%	10-15%	15-20%
2 -bedroom flat	10-15%	20-25%	20-25%	15-20%
3 or more -bedroom flat	2-5%	2-5%	2-5%	2-5%
1-bedroom bungalow/level-access	0-2%	5-10%	0-2%	2-5%
2-bedroom bungalow/level-access	5-10%	2-5%	2-5%	5-10%
3 or more-bedroom bungalow/level-access	2-5%	0-2%	2-5%	2-5%

Table ES1b Overall annual dwelling type mix recommendations by tenure: Trafford

Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
House	60-65%	40-45%	55-60%	70-75%
Flat	25-30%	40-45%	35-40%	25-30%
Bungalow/level-access	10-15%	10-15%	5-10%	10-15%

Table ES1c Overall annual dwelling size mix recommendations: Trafford

Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	10-15%	30-35%	10-15%	10-15%
2	35-40%	45-50%	45-50%	35-40%
3	35-40%	15-20%	30-35%	40-45%
4+	15-20%	5-10%	10-15%	15-20%

Table ES2 Overall annual dwelling mix breakdown by area and tenure

NORTH Tenure and number of bedrooms	1 and 2 bedroom house	3-bedroom house	4+ bedroom house	1-bedroom flat	2-bedroom flat	3+ bedroom flat	1-bedroom bungalow/ level access	2-bedroom bungalow/ level access	3+ bedroom bungalow/ level access
Open market	25-30%	25-30%	5-10%	10-15%	15-20%	2-5%	0-2%	0-2%	2-5%
Social/affordable rented	15-20%	20-25%	10-15%	15-20%	10-15%	5-10%	2-5%	2-5%	2-5%
Affordable Home Ownership	20-25%	15-20%	10-15%	10-15%	20-25%	2-5%	0-2%	0-2%	2-5%
CENTRAL Tenure and number of bedrooms	**1 and 2 bedroom house**	**3-bedroom house**	**4+ bedroom house**	**1-bedroom flat**	**2-bedroom flat**	**3+ bedroom flat**	**1-bedroom bungalow/ level access**	**2-bedroom bungalow/ level access**	**3+ bedroom bungalow/ level access**
Open market	15-20%	25-30%	15-20%	5-10%	10-15%	2-5%	0-2%	2-5%	5-10%
Social/affordable rented	25-30%	15-20%	5-10%	10-15%	20-25%	5-10%	5-10%	0-2%	0-2%
Affordable Home Ownership	25-30%	30-35%	5-10%	5-10%	15-20%	2-5%	0-2%	0-2%	5-10%
SOUTH Tenure and number of bedrooms	**1 and 2 bedroom house**	**3-bedroom house**	**4+ bedroom house**	**1-bedroom flat**	**2-bedroom flat**	**3+ bedroom flat**	**1-bedroom bungalow/ level access**	**2-bedroom bungalow/ level access**	**3+ bedroom bungalow/ level access**
Open market	15-20%	20-25%	15-20%	10-15%	10-15%	0-2%	0-2%	5-10%	0-2%
Social/affordable rented	30-35%	2-5%	5-10%	25-30%	25-30%	2-5%	2-5%	2-5%	2-5%
Affordable Home Ownership	25-30%	10-15%	15-20%	15-20%	15-20%	2-5%	0-2%	0-2%	0-2%

WEST Tenure and number of bedrooms	1 and 2 bedroom house	3-bedroom house	4+ bedroom house	1-bedroom flat	2-bedroom flat	3+ bedroom flat	1-bedroom bungalow/ level access	2-bedroom bungalow/ level access	3+ bedroom bungalow/ level access
Open market	15-20%	25-30%	10-15%	10-15%	10-15%	2-5%	0-2%	5-10%	2-5%
Social/affordable rented	15-20%	20-25%	2-5%	10-15%	10-15%	5-10%	5-10%	15-20%	2-5%
Affordable Home Ownership	15-20%	15-20%	10-15%	5-10%	30-35%	2-5%	0-2%	5-10%	2-5%

TRAFFORD TOTAL Tenure and number of bedrooms	1 and 2 bedroom house	3-bedroom house	4+ bedroom house	1-bedroom flat	2-bedroom flat	3+ bedroom flat	1-bedroom bungalow/ level access	2-bedroom bungalow/ level access	3+ bedroom bungalow/ level access
Open market	15-20%	25-30%	15-20%	10-15%	10-15%	2-5%	0-2%	5-10%	2-5%
Social/affordable rented	20-25%	10-15%	5-10%	20-25%	20-25%	2-5%	5-10%	2-5%	0-2%
Affordable Home Ownership	20-25%	20-25%	10-15%	10-15%	20-25%	2-5%	0-2%	2-5%	2-5%

Summary of policy recommendations

Theme	Data	Action
Overall housing need	1,122 average each year 2022-2039, as currently set out in Policy JP-H3 of the Places for Everyone Plan Paragraph 1.56 of Places for Everyone states that 'In the event that a local plan looks beyond 2039, the minimum requirement figures set out in Policies JP-J3, JP-J4 and JP-H1 should be used to inform local plan target(s)	Housing need figure to be noted.
Affordable housing need	Annual imbalance over the next 10 years of 1,653, which justifies need for robust affordable housing policy and delivery. This is a dramatic increase on the 858 annual imbalance reported in the 2023 HNA and can be attributed to the dramatic increase in lower quartile rents across Trafford and reduction in social rented lettings.	Affordable housing policy to maximise delivery on market sites subject to viability and consider new ways of delivering affordable, particularly social rented housing.
Affordable housing need	Affordable tenure mix of 60% rented (20% social rent and 40% affordable rent) and 40% affordable home ownership.	Development of rented needs to focus on social/affordable rented In line with PfE, the council should seek to maximise the delivery of additional affordable homes, including through local plans setting targets for the provision of affordable housing for sale and rent as part of market-led developments based on evidence relating to need and viability
Needs of different groups	4% of new dwellings (45 each year) to be M4(3) wheelchair accessible All new affordable and market dwellings must be built to M4(2) standard in line with policy JP H3 of the Places for Everyone Plan	Update relevant policies.
Needs of different groups	4,398 additional units of accommodation for older people by 2039 including 673 residential care bedspaces, 1,104 Extra Care units, and 2,621 other types of accommodation including leasehold sheltered/retirement and enhanced sheltered.	Diversify range of older persons accommodation including sheltered/retirement and Extra Care leasehold and cohousing. Continue to review need for residential care. Strengthen policies to enable people to live in their own homes for longer with appropriate support and adaptation.

Theme	Data	Action
Needs of different groups	Other needs groups	Ongoing review of need for specialist housing and build upon the needs evidence in this HNA

1. Introduction

Background, aims and objectives

1.1 The Trafford Council Housing Need Study (HNS) 2025 update provides the council with up-to-date evidence on housing need across all sections of the community over the period 2021 to 2039 The evidence will inform the update of the preparation of the Local other strategies, policies and decisions of the council and its partners.

1.2 The HNS report complements the Places for Everyone (PfE) planning policy document and updates the 2023 Trafford Housing Need Study.

1.3 The HNS supports the requirements of the 2024 National Planning Policy Framework (NPPF). It is also prepared in compliance with the government's Planning Practice Guidance (PPG).

National Planning Policy Framework

1.4 The evidence base needs to take account of the requirements of the National Planning Policy Framework (NPPF). The latest version was published in December 2024 and is supported by Planning Practice Guidance (PPG). The NPPF 2024 sets out the government's planning policies for England and how these are expected to be applied. Paragraph 11 of the NPPF states that plans, and decisions should apply a 'presumption in favour of sustainable development'. As part of this, in relation to plan-making, it sets out that this means that 'strategic policies should, as a minimum, provide for objectively assessed needs for housing…'.

1.5 Paragraph 60 provides an important context to the policy for housing delivery, as follows:

'To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay'

1.6 Paragraphs 61 to 64 relate to the evidence base requirements which underpin this study:

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

Paragraph 63: **'Within this context of establishing need, the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups should include (but are not limited to) those who require affordable housing; families with**

children; older people (including those who require retirement housing, housing-with-care and care homes); students; people with disabilities; service families; travellers; people who rent their homes and people wishing to commission or build their own homes'.

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

1.7 Paragraph 67 requires that: **'strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.'**

1.8 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 2023, Paragraphs 24-27). Section 110 of the Act requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority and the council will have to ensure that it is legally compliant with the Localism Act at Local Plan examination.

1.9 The NPPF 2024 Annex 2 sets out affordable housing definitions which are presented in Technical Appendix B.

General housing and planning policy context

1.10 Labour's manifesto 2024 sets out the intention to:

- Update the NPPF, restore mandatory housing targets and introduce effective new mechanisms for cross-boundary strategic planning. Combined authorities will be given new planning powers, freedoms and flexibilities to make better use of grant funding.
- Take action to ensure that planning authorities have up-to-date Local Plans and reform and strengthen the presumption in favour of sustainable development.
- Further reform compulsory compensation rules to improve land assembly, speed up site delivery and deliver housing, infrastructure, amenity and transport benefits in the public interest.
- Ensure local communities continue to shape housebuilding in their area but use intervention powers to build the houses needed.
- Prioritise brownfield development and fast-track approval of urban brownfield sites. Take a strategic approach to greenbelt land designation and release to build more homes in the right places including the release of 'grey belt' land and introduce 'golden rules' to ensure development benefits communities and nature.

- Develop large-scale new communities through new towns, urban extensions and regeneration projects.
- Deliver the biggest increase in social and affordable housebuilding in a generation, with priority given to social rented housing and protecting existing stock with increased protections from Right to Buy.
- Strengthen planning obligations to ensure new developments provide more affordable homes and support councils and housing associations to build their capacity and make a greater contribution to affordable housing supply.
- Building more high-quality, well-designed and sustainable homes and creating places that increase climate resilience and promote nature recovery.
- Working with councils to give first-time buyers the first chance to buy homes through mortgage guarantee schemes to support those who struggle to save for a large deposit, with lower mortgage costs.

1.11 The government has published changes to the **NPPF** in December 2024 which includes a revised approach to establishing a minimum local housing need figure for each local authority.

1.12 The **Planning and Infrastructure Bill** was introduced to Parliament in March 2025 and will see significant measures introduced to speed up planning decisions to boost housebuilding and remove unnecessary blockers and challenges to the delivery of vital developments like roads, railway lines and windfarms. This will boost economic growth, connectivity and energy security whilst also delivering for the environment.

1.13 Key provisions of the bill for housing delivery include:

- The bill aims to halve the time required for major housing projects to receive planning approval (reducing it from four years to under two).
- More decision-making power will shift from local councillors to planning officials to reduce delays.
- Changes to compulsory purchase rules will make it easier for local authorities and developers to acquire land at lower costs, speeding up housing projects.
- This may also limit landowner compensation, ensuring land values do not inflate project costs.
- A new "first ready, first connected" approach for grid connections will speed up energy access for new housing developments.
- By improving grid capacity, the bill supports the construction of homes in areas previously restricted by power supply issues.
- The bill supports the government's target to deliver 1.5 million new homes during the current parliamentary term.

1.14 Labour's revisions have also reversed some of the controversial alterations made under the previous government in 2023, particularly around the Housing Delivery Test, where Labour aims to ensure that local authorities are held accountable for improving housing delivery, particularly in regions with acute housing shortages and the five-year housing land supply, where Labour’s commitment seems to focus on ensuring that Local Plans are not only current but also effective in meeting the housing needs of their communities. These changes are designed to streamline planning processes, ensuring that areas failing to meet housing delivery targets can more easily unlock new sites for development.

1.15 A notable reform is the introduction of "grey belt" land, which allows certain types of development on land that makes only a limited contribution to Green Belt purposes. This is part of Labour's effort to balance housing growth with environmental considerations. Moreover, the scrapping of the proposed Infrastructure Levy, which was widely criticized, signals a shift back to using Section 106 agreements to secure affordable housing.

1.16 The **Affordable Homes Programme 2021-2026** is a significant housing policy initiative aimed at boosting affordable housing supply. The government committed £11.5 billion over five years to support the construction of up to 180,000 affordable homes by 2026. The funding is targeted at a mix of affordable rent, shared ownership, and social rent homes, with a particular focus on rural areas.

1.17 The government announced a £350 million boost to affordable housing funding on February 12, 2025. This allocation includes £300 million for the Affordable Homes Programme, expected to deliver up to 2,800 additional homes, with half designated for social rent. An additional £50 million is earmarked for the Local Authority Housing Fund to improve temporary accommodation.

1.18 This funding supplements the £500 million top-up announced in the autumn Budget, bringing the total investment in housing supply for 2025/2026 to over £5 billion.

1.19 The government aims to build 1.5 million homes over the current Parliament 2024-2029 to address the housing crisis and reduce the number of households in temporary accommodation.

Trafford Council Corporate Strategy

1.20 The Trafford Council Corporate Plan; Our Trafford, Our Future 2024-27 describes Trafford Council’s strategic vision, outcomes and priorities for the borough, with the priorities being key to its delivery. It includes an overview of what the council will do and how we will work with our residents, communities, businesses and other partners to deliver change to Trafford in line with these commitments.

1.21 The current corporate strategy identifies five priorities and 3 focused outcomes:

Priorities:

- The best start for our children and young people.
- Healthy and independent lives for everyone.
- A thriving economy and homes for all.
- Address the climate crisis.
- Culture sport and heritage for everyone.

Outcomes:

1. All our residents will have access to quality learning, training and jobs.
2. All our communities will be happy, healthy and safe.
3. All our businesses and town centres will be supported to recover and flourish in an inclusive way

Trafford Council Local Plan Core Strategy 2012

1.22 The Local Plan Core Strategy sets out an overarching strategy and development principles for Trafford to guide development until at least 2026. It identifies a key priority as meeting housing needs to promote sufficient high-quality housing in sustainable locations, of a size, density and tenure needed to meet the borough's needs and to contribute towards those of the city region.

1.23 A new local plan is being prepared for Trafford which will be informed by this HNA.

Trafford Housing Strategy 2025-2030

1.24 The housing priorities set out in the strategy are:

1. Increase the supply of housing in Trafford and build more affordable homes.
2. Ensure all residents can obtain and sustain suitable housing in the borough.
3. Ensure homes meet current and future needs of Trafford.
4. Address inequalities by creating neighbourhoods of choice that promote inclusion, health and wellbeing.

Draft Trafford Council Homelessness Strategy 2025-2030

1.25 This strategy sets out the priorities for tackling homelessness in the borough over the next five years. It considers the underlying causes of homelessness and provides a strategic plan to tackle homelessness and rough sleeping in Trafford.

1.26 The five strategic priorities for the draft Homelessness Strategy are to:

1. Prevent homelessness in Trafford.
2. Increase the supply of good quality temporary accommodation and reduce the use of bed and breakfast / emergency hotel accommodation. Improve access to permanent affordable accommodation and supported homes, primarily through the increased supply of social housing.
3. Ensure Trafford residents can access suitable and affordable settled move-on accommodation.
4. Support residents to maintain their tenancies to avoid repeat homelessness.
5. Work towards eradicating rough sleeping in Trafford.

Trafford Council Older People's Housing Strategy 2020-2025

1.27 Trafford's Older Peoples' Housing Strategy 2020-2025 was launched in March 2020. It identified how, over the next 5 years, the council and its partners will work together to provide a range of quality, affordable and attractive housing options to enable older people to live independently in Trafford.

1.28 The four strategic priorities identified within Trafford's Older Peoples' Housing Strategy are:

- Improve the quality and standard of existing housing for older people in Trafford.
- Increase the availability and range of suitable housing options for older people within Trafford.
- Enable older people in Trafford to live independently.
- Create and foster partnerships that work to deliver effective health and social care provision, support services and high quality housing to older people across Trafford.

Trafford Supporting Housing Strategy 2023-2028

1.29 This comprehensive strategy provides a very helpful framework to understand specialist needs in Trafford and identifies overarching strategic priorities. This document is referenced in detail in Chapter 4.

Greater Manchester Combined Authority

1.30 Trafford is part of the Greater Manchester Combined Authority.

1.31 **Our People, Our Place'. The Greater Manchester Strategy** sets a clear objective to make Greater Manchester one of the best places in the world to grow up, get on in life and grow old – where there is:

- a good start in life for everyone, with children starting school ready to learn;
- excellent opportunities for young people, who are equipped for life;
- a thriving, productive, carbon neutral economy, providing good employment and opportunities to progress and develop for all;
- world-class connectivity – digitally and through an integrated transport network – within all parts of Greater Manchester;
- safe, decent and affordable housing in stronger and safer communities;
- a high quality cultural and leisure offer for everyone in a green city-region; and
- better health, and quality care and support for people to live fulfilling and healthy lives.

Greater Manchester Housing Strategy 2019-2024

1.32 The Greater Manchester Housing Strategy-2019-2024 is the product of a pioneering model of co-production, involving extensive consultation with local authorities, housing associations, academics, architects, builders and housing activists.

1.33 One of the ten priorities in Our People, Our Place -The Greater Manchester Strategy is to provide 'safe, decent and affordable housing' for our residents. Central to this new Housing Strategy is a recognition that housing is at the heart of many of the broader issues that Greater Manchester needs to tackle, including health, carbon reduction, tackling homelessness, providing skills and training to our residents, and growing our economy.

1.34 The housing vision set out:

- That our existing homes receive the investment they need to meet and exceed modern requirements for their safety, security, warmth and physical accessibility. This includes retrofitting our existing homes to meet our ambitions for net zero carbon homes.
- Those homes will be part of neighbourhoods of choice, connected to economic opportunities and strategic infrastructure, and offering an excellent quality of life for all part of the community.
- When we rent in either the social or private sector we can be confident that our homes will be well managed and safe, decent and affordable.
- That those of us in need, homeless or at risk of becoming homeless can quickly access social housing or other affordable housing options so we can retain our place in the community.
- That no one will need to sleep rough in Greater Manchester.

Greater Manchester Age Friendly Strategy 2021

1.35 The Greater Manchester Age Friendly Strategy sets out a vision is to make Greater Manchester one of the best places to grow up, get on and grow old.

1.36 It has 12 objectives

- Establish age-friendly communities across GM, promoting volunteering and bringing generations together
- Build a health and social care system that works for older people
- Increase housing choice to promote social connections and wellbeing in later life
- Create opportunities to maximise the skills and experience of older workers
- Create a transport network that supports older people to stay connected and active
- Develop an age-friendly plan for each local authority area
- Become a world leader in research and innovation for an ageing society
- Campaign for positive change in the way older people are viewed
- Make sure access to entitlements and benefits is easier and simpler
- Show leadership in developing age-friendly initiatives at all levels and across all sectors

- Support more people to be physically active as they age
- Engage and involve older people in arts and cultural activities across Greater Manchester and establish a Centre for Age Friendly Culture – a world first

The Places for Everyone Plan

1.37 The Places for Everyone Plan (PfE) is currently going through the Examination in Public process. It provides an important opportunity to create the conditions for inclusive economic growth, provide opportunities for provision of much needed homes and protect and enhance the natural environment

1.38 PfE will ensure all new developments are sustainably integrated into Greater Manchester's transport network or joined by new infrastructure. It has been developed alongside Transport for Greater Manchester's (TfGM) Five-Year Transport Delivery Plan, ensuring that new residential and commercial sites are supported by good transport infrastructure, including Metrolink stops and active travel routes.

1.39 As a long-term plan for jobs, new homes, and sustainable growth its focus is to build back from the COVID-19 pandemic in a way that tackles the inequality experienced by so many of Greater Manchester communities.

1.40 It has 4 key spatial elements:

- Significant growth in jobs and housing at the core – continuing development in that part of the 'core growth area' encompassing the city centre and beyond to the Etihad in the east, through to the Quays, Trafford Park and Port Salford in the west. The majority of commercial employment growth is proposed in this area;
- Inner Area Regeneration of those parts of Manchester, Salford and Trafford surrounding the Core Growth Area. Together with the Core Growth Area, around 50% of overall housing supply is found here;
- Boosting the competitiveness of the northern districts – addressing the disparities by the provision of significant new employment opportunities and supporting infrastructure and a commitment that collectively the northern districts meet their own local housing need;
- Sustaining the competitiveness of the southern districts – supporting key economic drivers, for example around Wythenshawe hospital and the airport and realising the opportunities offered by national infrastructure investment, e.g. HS2, whilst recognising the important green infrastructure assets in the area.

1.41 Manchester and Salford will continue to be an appropriate location for the highest levels of new housing due to their central location, good public transport connections, proximity to the main concentrations of employment and leisure opportunities, and ability to deliver very high density developments.

1.42 The current position from PfE is that between 2022-2039 Trafford will deliver 19,077 new dwellings, an annual average of 1,122. 36% will be houses and 44% apartments (PfE Table 7.3 Residential Land Supply – Split of Houses and Apartments)

Future housing need

1.43 As set out in the PfE, the housing target for Trafford Borough is an average of 1,122 net additional dwellings 2021 to 2039 with increasing targets over that period.

Geography

1.44 Trafford is located in Greater Manchester. The borough occupies a prime strategic location, with excellent road links and rail connectivity across Greater Manchester and the North West.

1.45 The resident population of Trafford was estimated to be 235,068 (2021 census).

1.46 For the purposes of the HNS, Trafford has been divided into 4 localities (Map 1.1) which are based new 2023 ward boundaries.

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

Research methodology

1.48 A multi-method approach has been used to prepare the 2025 HNA update comprising:

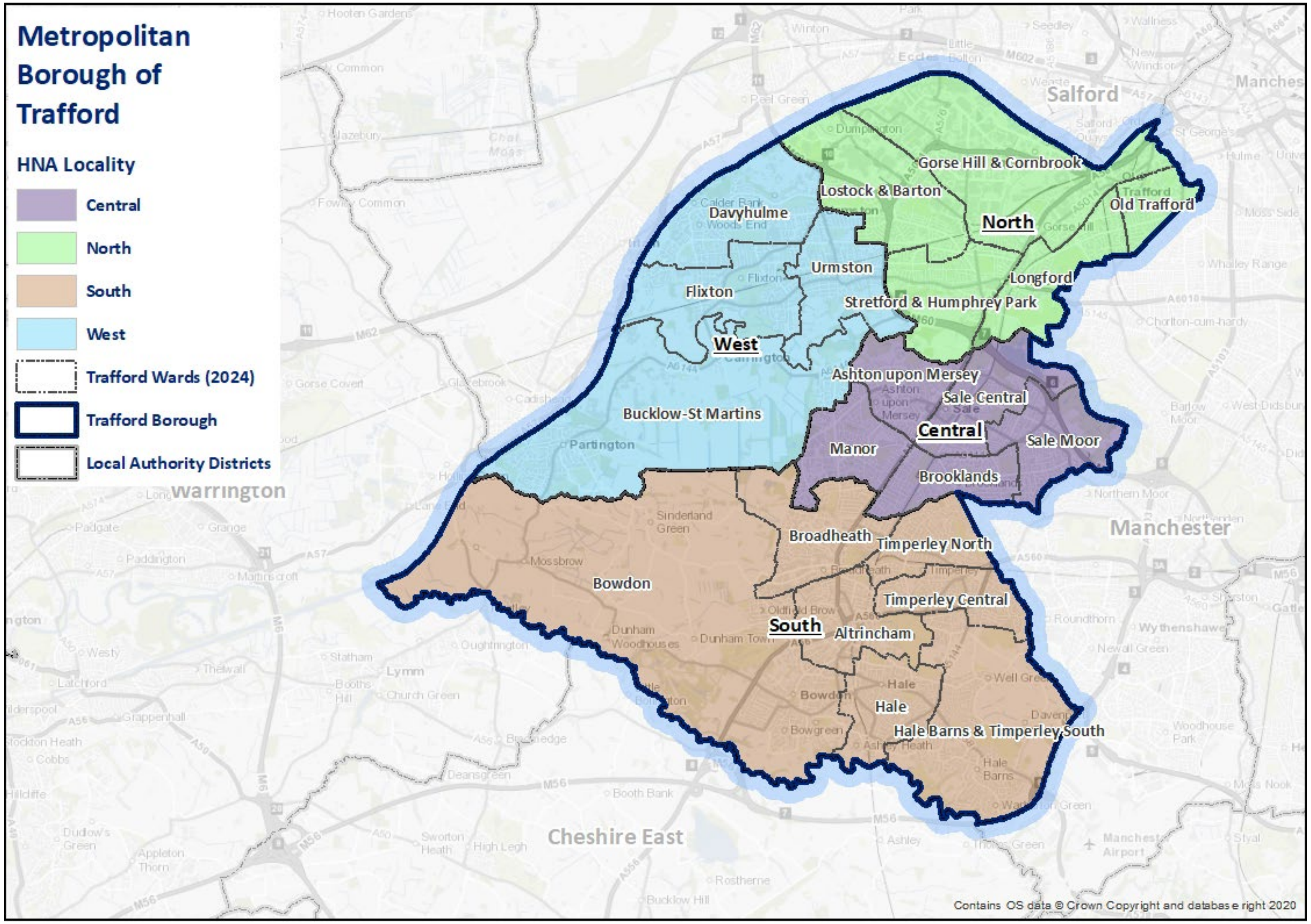
- Feedback from an online survey of stakeholders which included 11 representatives from strategic and local organisations carried out as part of the 2023 HNA.
- Interviews with estate and letting agents operating within Trafford Borough carried out as part of the 2023 HNA.
- A review of relevant secondary data including the 2021 Census, house price trends, ONS sub-national population projections and MHCLG/ONS household projections, CORE lettings data and MHCLG statistics.
- Reanalysis of the comprehensive online household survey carried out for the 2023 HNA. 16,800 households were contacted across the borough and 1,116 responses were achieved representing a 6.6% response rate and a sample error of +/-2.9% which the ONS describes as ‘precise’. The survey data has been re-weighted to the four locality areas.
- A review of particular client groups relevant to NPPF Paragraph 63, including hard to reach and vulnerable groups.

1.49 Further information on the research methodology is presented in Technical Appendix A.

Presentation of data

1.50 Data are clearly sourced throughout the HNS report. Where possible, data are ‘triangulated’ which means several sources are drawn upon to establish a robust output.

Map 1.1 Trafford MBC locality areas



Report structure

1.51 The Trafford HNS 2025 report is structured as follows:

- Chapter 2 considers the housing market key drivers focusing on dwelling stock, demographic drivers, household characteristics including income, economic drivers and migration.
- Chapter 3 provides analysis of prices, rents and affordability.
- Chapter 4 considers overall housing need and affordable housing need.
- Chapter 5 considers the needs of different groups as referenced in the NPPF.
- Chapter 6 considers overall dwelling type and mix.
- Chapter 7 concludes the report with a summary of key findings and a consideration of strategic and policy issues.

1.52 The main report is accompanied by a separate technical appendix which provides detailed material that underpins the core outputs of the HNS. The technical appendix material includes:

- Affordable housing tenure definitions (Appendix A).
- Research methodology (Appendix B).
- Affordable housing need calculations (Appendix C).
- Dwelling mix analysis (Appendix D).
- Stakeholder consultation and agent review (Appendix E).

2. Housing market and key drivers

Introduction

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

Dwelling stock, vacant stock and household estimates

2.2 Current estimates of dwelling stock, vacant stock and households from multiple sources are presented in Table 2.1. For the purposes of the 2025 HNS, the total dwelling stock base is assumed to be **102,935** and the number of households as **96,243.** Around 3.2% of dwellings are vacant compared with the national rate of 2.8% based on MHCLG 2024 data. Table 2.2 shows the number of dwellings and household estimates for smaller geographies. The number of households is based on the 2021 census.

Table 2.1a Dwelling stock and household estimates – total dwellings

Dwelling stock	Dwellings	Source
2024 Valuation Office Agency (all dwellings)	104,190	VOA Table CTSOP3.0
2024 Valuation Office Agency (excluding annex and unknown)	101,070	VOA Table CTSOP3.0
2024 MHCLG Dwelling Stock Estimates	**102,935**	MHCLG Live Tables

Table 2.1b Dwelling stock and household estimates – vacant stock

Vacant stock	Dwellings	Source
2024 MHCLG Vacancy estimate (all dwellings)	3,297 (3.2%)	MHCLG Table LT_615
2024 MHCLG Long-term vacancy estimate (all dwellings)	1,088 (1.1%)	MHCLG Table LT_615

Table 2.1c Dwelling stock and household estimates – total households

Households	Households	Source
2014-based DCLG Household Projections 2024 figure	107,575	MHCLG
2018-based ONS Household Projections 2024 figure	100,237	ONS
2021 census	**96,243**	ONS

Dwelling type and size

2.3 The 2024 Valuation Office Agency data provides details on overall dwelling stock by type, number of bedrooms and council tax band. Table 2.3 presents the overall dwelling stock profile of the borough compared with Greater

Manchester, the North West and England. Table 2.4 summarises dwelling type and size data for Trafford Borough.

2.4 In summary, Tables 2.3 to 2.4 show:

- 41.7% of dwellings in Trafford Borough are council tax band A or B properties, 49.3% are bands C to E and 9% are band F or above;
- 73.6% of dwellings are houses (22.2% terraced, 39.1% semi-detached and 12.3% detached), 23.3% are flats and 3.2% are bungalows; and
- 11 % of dwellings have one bedroom, 22.6% two bedrooms, 52.8% three bedrooms and 13.6% four or more bedrooms.

2.5 Map 2.1 illustrates the predominant dwelling type and size by LSOA built up areas based on 2024 Valuation Office Agency data.

Table 2.2 Dwelling stock and household estimate by locality

Locality	Dwellings	Households
Central	22,290	22,637
North	26,230	23,489
South	32,620	31,721
West	19,930	18,396
Trafford Borough	**101,070**	**96,243**

Source: Dwellings 2024 VOA; households 2021 Census

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

Dwelling type and number of bedrooms	CT Band A	CT Band B	CT Band C-E	CT Band F+	Total stock Trafford	Total stock Greater Manchester	Total stock North West	Total stock England
Bungalow 1-bedroom	0.7%	0.1%	0.0%	0.0%	0.8%	1.0%	1.0%	1.1%
Bungalow 2-bedrooms	0.3%	0.2%	1.1%	0.1%	1.7%	2.8%	4.0%	4.5%
Bungalow 3-bedrooms	0.0%	0.1%	0.4%	0.1%	0.7%	1.9%	2.7%	2.9%
Bungalow 4 or more -bedrooms	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%	0.6%	0.6%
Flat 1-bedroom	7.4%	2.0%	0.6%	0.0%	10.1%	10.6%	8.7%	11.2%
Flat 2-bedrooms	3.7%	3.4%	4.9%	0.3%	12.3%	10.4%	8.2%	10.8%
Flat 3-bedrooms	0.2%	0.0%	0.3%	0.4%	0.8%	0.8%	0.8%	1.8%
Flat 4 or more-bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.5%
Terraced house 1-bedroom	0.0%	0.1%	0.0%	0.0%	0.1%	0.2%	0.3%	0.5%
Terraced house 2-bedrooms	1.5%	2.7%	1.7%	0.0%	5.9%	15.0%	12.7%	8.7%
Terraced house 3-bedrooms	4.6%	5.5%	3.8%	0.2%	14.2%	15.0%	16.1%	14.6%
Terraced house 4 or more-bedrooms	0.2%	0.5%	1.0%	0.3%	2.1%	1.7%	2.2%	2.4%
Semi-detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Semi-detached house 2-bedrooms	0.2%	1.5%	0.9%	0.0%	2.6%	4.4%	4.0%	3.8%
Semi-detached house 3-bedrooms	0.5%	6.0%	24.7%	0.3%	31.5%	22.1%	21.6%	17.4%
Semi-detached house 4 or more-bedrooms	0.0%	0.2%	3.6%	1.0%	4.9%	2.9%	3.0%	2.7%
Detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Detached house 2-bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.4%	0.7%
Detached house 3-bedrooms	0.0%	0.0%	4.4%	1.2%	5.6%	4.2%	5.0%	5.9%
Detached house 4 or more-bedrooms	0.0%	0.0%	1.7%	4.8%	6.6%	5.7%	8.2%	9.6%
Trafford Total	19.3%	22.4%	49.3%	9.0%	100.0%			
Greater Manchester Total	44.2%	20.0%	32.4%	3.4%		100.0%		
North West Total	39.8%	20.5%	34.6%	5.0%			100.0%	
England Total	23.3%	19.7%	47.7%	9.3%				100.0%

Base: Trafford 101,070; Greater Manchester 1,272,360 ; North West 3,396,910; England 25,049,180 (excludes annex, other and missing)

Source: VOA 2024

Table 2.4a Dwelling type and council tax band summary

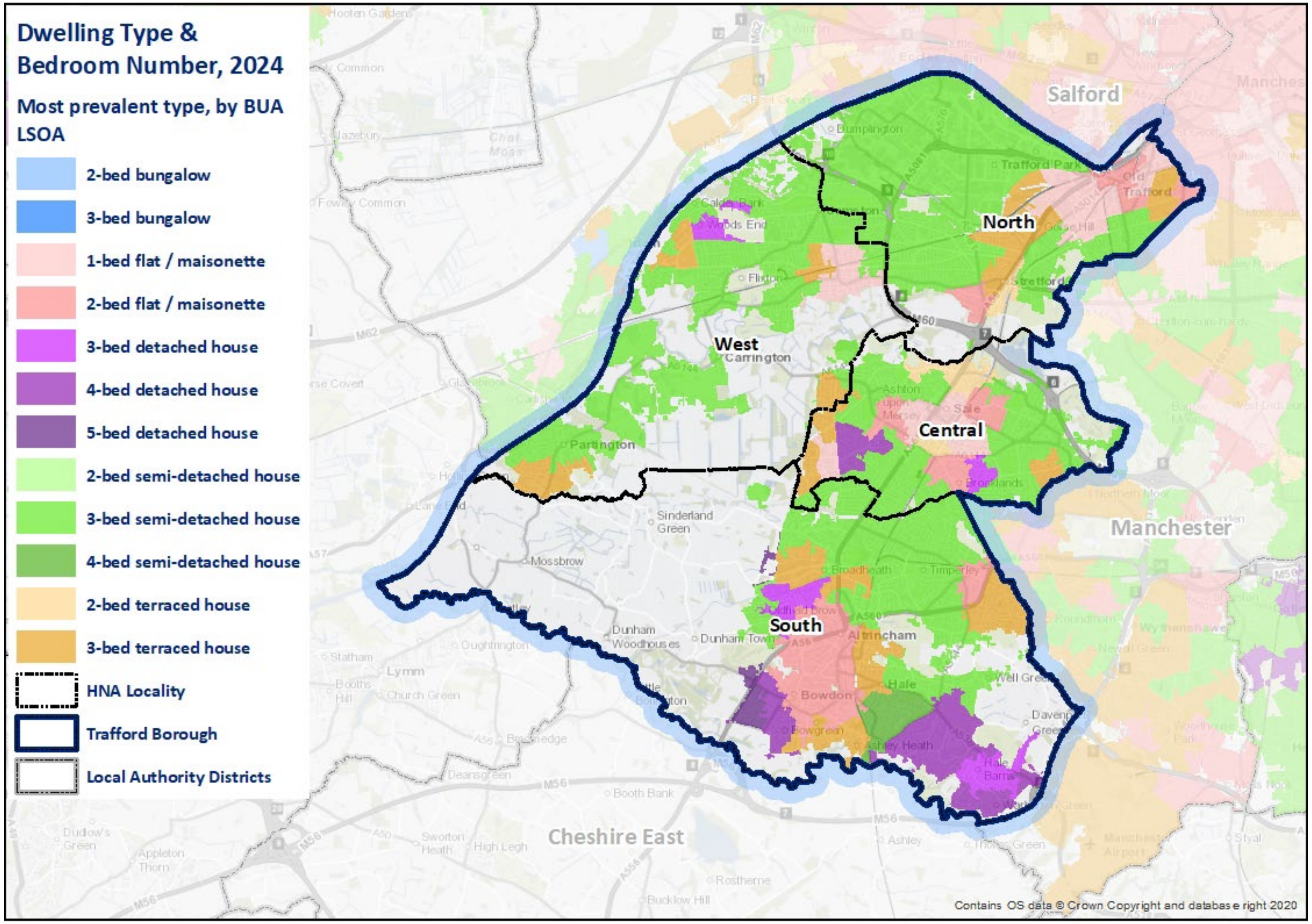
Dwelling Type	Council Tax Band A	Council Tax Band B	Council Tax Band C-E	Council Tax Band F+	Trafford Borough Total
Bungalow	1.0%	0.3%	1.6%	0.3%	3.2%
Flat	11.3%	5.5%	5.7%	0.7%	23.3%
Terraced	6.3%	8.8%	6.6%	0.6%	22.2%
Semi-detached	0.7%	7.8%	29.3%	1.3%	39.1%
Detached	0.0%	0.0%	6.2%	6.1%	12.3%
Total	19.3%	22.4%	49.3%	9.0%	100.0%

Table 2.4b Dwelling size and council tax band summary

Number of bedrooms	Council Tax Band A	Council Tax Band B	Council Tax Band C-E	Council Tax Band F+	Trafford Borough Total
1-bedroom	8.1%	2.2%	0.7%	0.0%	11.0%
2-bedrooms	5.7%	7.8%	8.6%	0.5%	22.6%
3-bedrooms	5.2%	11.6%	33.6%	2.3%	52.8%
4-bedrooms	0.2%	0.7%	6.4%	6.3%	13.6%
Total	19.3%	22.4%	49.3%	9.0%	100.0%

Source: VOA 2024

Map 2.1 Predominant dwelling type and size by locality: Trafford



Source: Valuation Office Agency 2024

2.6 There are a 79 licenced houses in multiple occupancy (HMOs) and an additional 501 HMOs that are not licenced according to the latest LAHS data return 2023/24. Table 2.5 provides an indication of the location of HMOs based on the 2023 HNS. Most are located in the north locality.

Table 2.5 HMO distribution across Trafford Borough

Sub-area	Number HMOs Licenced	Number HMOs Not Licenced	Number HMOs Total
Central	13	80	93
North	47	298	345
South	10	65	75
West	9	58	67
Trafford Borough	79	501	580

Source: Council data & LAHS data returns, England 2022/23: Section F – Condition of Dwelling Stock

Property age and condition

The age and condition of Trafford Borough's housing

2.7 The age profile of the dwelling stock in the borough is summarised in Table 2.6. 49.8% of dwellings were built before 1945, 30.9% between 1945 and 1982 and 19.3% since 1983.

Table 2.6 Age of dwelling

Age of Dwellings	Number	%
pre-1919	21,230	20.5%
1919-44	30,340	29.3%
1945-64	17,460	16.9%
1965-82	14,570	14.1%
1983-99	7,700	7.4%
post 1999	12,310	11.9%
Total	103,610	100.0%
Unknown	580	-
Grand Total	104,190	-

Source: VOA 2024

2.8 The English Housing Survey (EHS) produces national data on dwelling condition. Applying national trends to the stock profile of Trafford Borough (Table 2.7) would suggest that around 18% of dwelling stock is non-decent, which is slightly higher than the national average of 17.0%. The number of dwellings likely to fail the minimum standard of decent homes criteria is estimated to be 10.7% (compared with 9.9% nationally).

2.9 A full definition of what constitutes a decent home is available from MHCLG but in summary a decent home meets the following four criteria:

a. it meets the current statutory minimum for housing;

b. it is in a reasonable state of repair;

c. it has reasonably modern facilities and services; and

d. it provides a reasonable degree of thermal comfort.

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

Dwelling age (ehs)	Dwelling age (voa)	% fail Non-decent	% fail Minimum standard	% fail Repair	% fail Modern facilities and services	% fail Thermal Comfort	All dwellings in group (number)	Percentage of dwellings in group
pre-1919	pre-1919	32.0	21.7	7.3	4.6	7.8	4,906	20.1
1919-44	1919-44	19.3	11.0	4.5	3.4	6.2	3,738	15.3
1945-64	1945-64	16.1	8.9	4.7	1.5	4.2	4,369	17.9
1965-80	1965-82	15.1	8.1	1.1	1.1	6.9	4,872	20.0
1981-90	1983-1992	16.5	3.8	1.0	2.1	12.1	1,959	8.0
post 1990	Post 1992	2.0	1.8	u	0.2	0.0	4,570	18.7
Total		**17.0**	**9.9**	**3.3**	**2.1**	**5.6**	**24,414**	**100.0**

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

Dwelling age (ehs)	Dwelling age (voa)	% fail Non-decent	% fail Minimum Standard	% fail Repair	% fail Modern facilities and services	% fail Thermal Comfort	All dwellings in group (number)	Percentage of dwellings in group
pre-1919	pre-1919	6,794	4,607	1,550	976.58	1,656	21,230	20.5%
1919-44	1919-44	5,856	3,337	1,365	1,032	1,881	30,340	29.3%
1945-64	1945-64	2,811	1,554	820.62	261.9	733.32	17,460	16.9%
1965-80	1965-82	2,200	1,180	160.27	160.27	1,005	14,570	14.1%
1981-90	1983-1992	696.3	160.36	42.2	88.62	510.62	4,220	4.1%
post 1990	Post 1992	315.8	284.22	*	31.58	0	15,790	15.2%
Total		**18,672**	**11,123**	**3,938**	**2,551**	**5,786**	**103,610**	100.0%
% of all stock		**18.0%**	**10.7%**	**3.8%**	**2.5%**	**5.6%**	**-**	**-**
National %	**-**	**17.0%**	**9.9%**	**3.3%**	**2.1%**	**5.6%**	**-**	**-**

Source: English Housing Survey 2019 data applied to 2024 Valuation Office Agency dwelling stock age

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

2.10 The 2022 household survey provides an indication of household satisfaction with the state of repair of accommodation. Overall, 75.3% of respondents expressed satisfaction (33.7% were very satisfied and 41.5% were satisfied); 13.6% were neither satisfied nor dissatisfied. A total of 11.2% expressed degrees of dissatisfaction, of whom 9.5% were dissatisfied and 1.7% were very dissatisfied.

2.11 Table 2.8 considers how dissatisfaction with state of repair varies by tenure, property type, age and location. Dissatisfaction was highest amongst those living in affordable housing and private renters; those in flats/apartments, caravans and terraced / town houses; and those in properties built before 1964.

Table 2.8a Dissatisfaction with quality of accommodation by tenure

Tenure	Number of households dissatisfied	% of households dissatisfied	*Base (households)*
Owner occupier	5,090	7.1%	71,475
Private rented	2,259	21.8%	10,377
Affordable housing	3,390	23.6%	14,381
Total (all responses)	10,739	11.2%	96,233
Missing cases (where tenure was not stated)	-	-	45
Total (all households)	-	-	90,233

Table 2.8b Dissatisfaction with quality of accommodation by property type

Property Type	Number of households dissatisfied	% of households dissatisfied	*Base (households)*
Detached house	944	6.6%	14,346
Semi-detached house	3034	7.6%	39,812
Terraced house / town house	3,592	17.2%	20,912
Bungalow	27	1.2%	2,269
Maisonette	41	7.5%	545
Flat / apartment	3056	16.9%	18,048
Caravan/part home / other	44	21.5%	206
Total (all responses)	10,739	11.1%	96,138
Missing cases (where property type was not stated)	-	-	45
Total (all households)	-	-	90,233

Table 2.8c Dissatisfaction with quality of accommodation by property age

Property Age	Number of households dissatisfied	% of households dissatisfied	*Base (households)*
Pre 1919	3011	18.2%	16,549
1919 to 1944	1422	5.2%	27,329
1945 to 1964	1743	13.0%	13,418
1965 to 1984	728	7.7%	9,423
1985 to 2004	510	6.3%	8,069
2005 onwards	328	3.8%	8,600
Don't know	2997	23.5%	12,755
Total (all responses)	10,739	11.1%	96,142
Missing cases (where property age was not stated)	-	-	101
Total (all households)	-	-	90,233

Source: 2022 household survey

Repair problems

2.12 The 2019 household survey asked additional questions about repair problems which are summarised in this section. 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%).

2.13 Table 2.9 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 2.9 Range of repair problems by property type and tenure percentage

Repair problem	Owner occupier (%)	Private rented (%)	Social/ Affordable (%)	Total (%) (all tenures)
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 and Table 4.7 of 2019 HNA

Note columns do not add to 100 as households could pick more than one repair problem

2.14 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%.

2.15 Table 2.10 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 2.10 Reasons for repairs not being done by age group

Repair problem	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-59	HRP age 60-84	HRP age 85+	Total (all HRPS)
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%
Base (households)	672	4,865	9,227	16,118	9,778	449	41,109

Source: 2019 household survey and Table 4.8 of 2019 HNA

2.16 Table 2.11 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 2.11 Reasons for repairs not being done by economic activity

Repair problem	Employed	Unemployed	Retired	Full-time education	Sick / disabled	At home with children	Volunteer	Total (all households)
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%
Base (households)	30,179	716	6,082	0	2,248	588	451	40,263

Source: 2019 household survey and Table 4.9 of 2019 HNA

Housing tenure

2.17 The tenure profile by sub-area is presented in Table 2.12 This is based on the 2021 Census. Overall, 69.0% of occupied dwellings are owner-occupied, 15.4% are private rented (including tied accommodation and student housing) and 15.7% are affordable (including social rented from a council or housing association and shared ownership). There are considerable variations in tenure profile by locality.

Table 2.12 Tenure profile by locality

Locality	Owner occupied %	Private Rented %	Social/ Affordable %	Total %	Total households Number
Central	69.4%	16.5%	14.1%	100.0%	22,637
North	57.8%	19.3%	23.0%	100.0%	23,489
South	75.6%	14.3%	10.1%	100.0%	31,721
West	71.2%	10.9%	17.9%	100.0%	18,396
Trafford Borough	**69.0%**	**15.4%**	**15.7%**	**100.0%**	**96,243**

Source: 2021 Census KS402EW and 2021 household estimate

The owner-occupied sector

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

Stakeholder views on the owner-occupied sector

2.19 A full analysis of the findings of the online stakeholder survey and from discussions with estate agents is set out in Technical Appendix E. Key points raised by stakeholders include:

- House prices in Trafford are some of the highest across Greater Manchester.
- Demand outweighs supply across all tenures with a particular lack of affordable properties.
- Main shortage is two and three bedroom family homes.
- Lack of properties for first-time buyers.
- Demand for larger (4 bedroom plus) family homes is increasing.
- A wide range of sites are needed to provide a diverse range of dwellings.
- Older person housing has a good uptake and is popular in the borough although housing and specialist housing for older people was identified as a gap in the market.

2.20 Appendix F provides a summary of market activity by broad sub-area.

The private rented sector

2.21 The private rented sector has become an important tenure in both meeting people's housing needs and providing flexible housing options for those moving for employment, to respond to changing circumstances and provides a housing option for those on low incomes. Across the borough, the proportion of households renting increased from 10.7% in 2001 to 15.4% in 2021 (ONS census data). Increasing house prices pre-2007 and the struggling sales market when the downturn came are both factors that have underpinned the growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing need, affordable need as well as providing an alternative to homeownership.

2.22 Local authorities have important enabling and regulatory roles to ensure that the private rented sector helps to meet housing need. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.

Build to Rent

2.23 Build to Rent schemes can have a number of benefits. Schemes can quickly increase supply and provide improved quality and wider choice in housing markets; the accommodation and service offer provide better tenure options for households looking to rent longer term compared to what is available in the current PRS. Standards are expected to be more professional, tenancies longer and by introducing an affordable offer (minimum 20% below market rents), these schemes can meet an identified and specific need as affordable rental accommodation.

2.24 Local authorities already have tools and powers at their disposal to support Build to Rent. For example, as part of their plan-making and decision taking processes, authorities can:

- Identify sites in their Strategic Land Availability Assessments which might be well suited to particular types of development.
- Include policies in their Local Plans on Build to Rent.
- Choose whether or not to deploy the nationally described space standard, taking into account viability and need considerations.

2.25 Local authorities also have non-planning powers at their disposal through which they can support Build to Rent, such as using their own council land holdings.

Recommendations for a policy framework

2.26 Any decisions regarding discounts and the amount of affordable private rent to be secured will need to be affordable to local households and take into account viability assessment analysis. The council would need to develop a planning policy to consider:

- what constitutes Build to Rent in terms of size of scheme;
- the percentage discounts that will be applied to Build to Rent schemes to secure affordable private rent as an affordable product for local people in line with their affordability policies. It is likely the evidence in this report will need to be tested against viability evidence;
- (the council may wish to consider) whether it wishes to vary the proportion of and explore a trade-off between the number of affordable private rent units and the discount offered on them across the development, with the proviso being that these should accord with the headline affordable housing contribution agreed through the planning permission;
- the requirement that the affordable private rent units should be retained as affordable housing in perpetuity; there should be no break clause for the affordable housing which should remain as a community benefit in perpetuity;
- the groups that affordable private rent should be targeted toward (the product is affordable for lower and median income groups across various locations and property sizes);
- the size of units required for affordable private rent;
- (the council may wish to consider) establishing an intermediate housing list and a mechanism for access to these properties;
- a requirement for applications to demonstrate how any negotiated discount is affordable to local incomes;
- the need for all options to be agreed jointly between the local authority and the developer as part of the planning permission; and
- on site provision to be a priority but where this is not the requirement by the council, a commuted sum mechanism be developed to reflect the bespoke nature of Build to Rent.

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

- unified ownership and unified management of the private and affordable private rent elements of the scheme;
- longer tenancies (three years or more) to all tenants - these should have break clauses for renters, which allow the tenant to end the tenancy with a month’s notice any time after the first six months;

- rent certainty for the period of the tenancy, the basis of which should be made clear to the tenant before a tenancy agreement is signed, including any annual increases which should always be formula-linked;
- for on-site management, this does not necessarily mean full-time dedicated on-site staff, but all schemes need to have a complaints procedure in place and are a member of a recognised ombudsman scheme;
- no up-front fees of any kind to tenants or prospective tenants, other than deposits and rent-in-advance;
- a range of unit sizes for affordable private rent in equal proportions of the Build to Rent units based on local market conditions;
- a bespoke eligibility agreement agreed with the council on all developments;
- an annual statement to demonstrate how the affordable private rent units are meeting local housing need;
- for all affordable private rent units to be tenure blind, and physically indistinguishable, and designed to the same high design quality and specification as the market homes; and
- for affordable private rent homes to be distributed throughout the scheme, to help support a mixed and balanced community.

2.28 Eligibility for occupying affordable private rented homes should be agreed locally between the local authority and the scheme operator, but with regard to criteria set out in planning guidance. Final decisions over the occupancy criteria for affordable private rent homes should be made by the Build to Rent scheme operator (which should reference part 6 allocations, the council's allocation policy and choice-based lettings scheme), working with the authority, taking into account the criteria, the Councils Allocation Policy including Local Connection criteria (where applicable and not to the exclusion of those exempt) and other parameters as agreed.

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

Stakeholder views on the private rented sector

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

2.31 Stakeholders commented that:

- Highest rents in Greater Manchester make the borough largely unaffordable with many people being priced out of the area.
- Very few private rental properties available which pushes rents to extortionate levels.
- Limited affordable rental options.
- Increase the size of the private rented sector to allow greater access and reduce rents.

- There is a need to ensure the quality of private rental properties.
- Demand for Build to Rent is evidenced by the high number of enquiries.
- There is a need to diversify the range of rental options.

Affordable housing

2.32 There are 16,480 affordable dwellings across Trafford Borough according to the Regulator of Social Housing Statistical Data Return (SDR) 2024 data:

- 11,905 general needs rented units;
- 3,857 supported housing;
- 3,369 housing for older people units; and
- 817 low-cost home ownership units which will include shared ownership (although the breakdown by affordable home ownership types is not available on the SDR return)

Stakeholder views on affordable housing

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

2.34 Stakeholders commented that:

- Partnering between builders and registered providers is important to ensure that appropriate affordable dwellings are built.
- Percentage of affordable homes in new developments can make schemes unviable.
- Ensuring that a diverse range of housing is delivered.
- A mix of houses and flats on new developments is needed.
- Strong demand for affordable home ownership products.
- Strong demand for rented products that are affordable.

Past trends in housing delivery

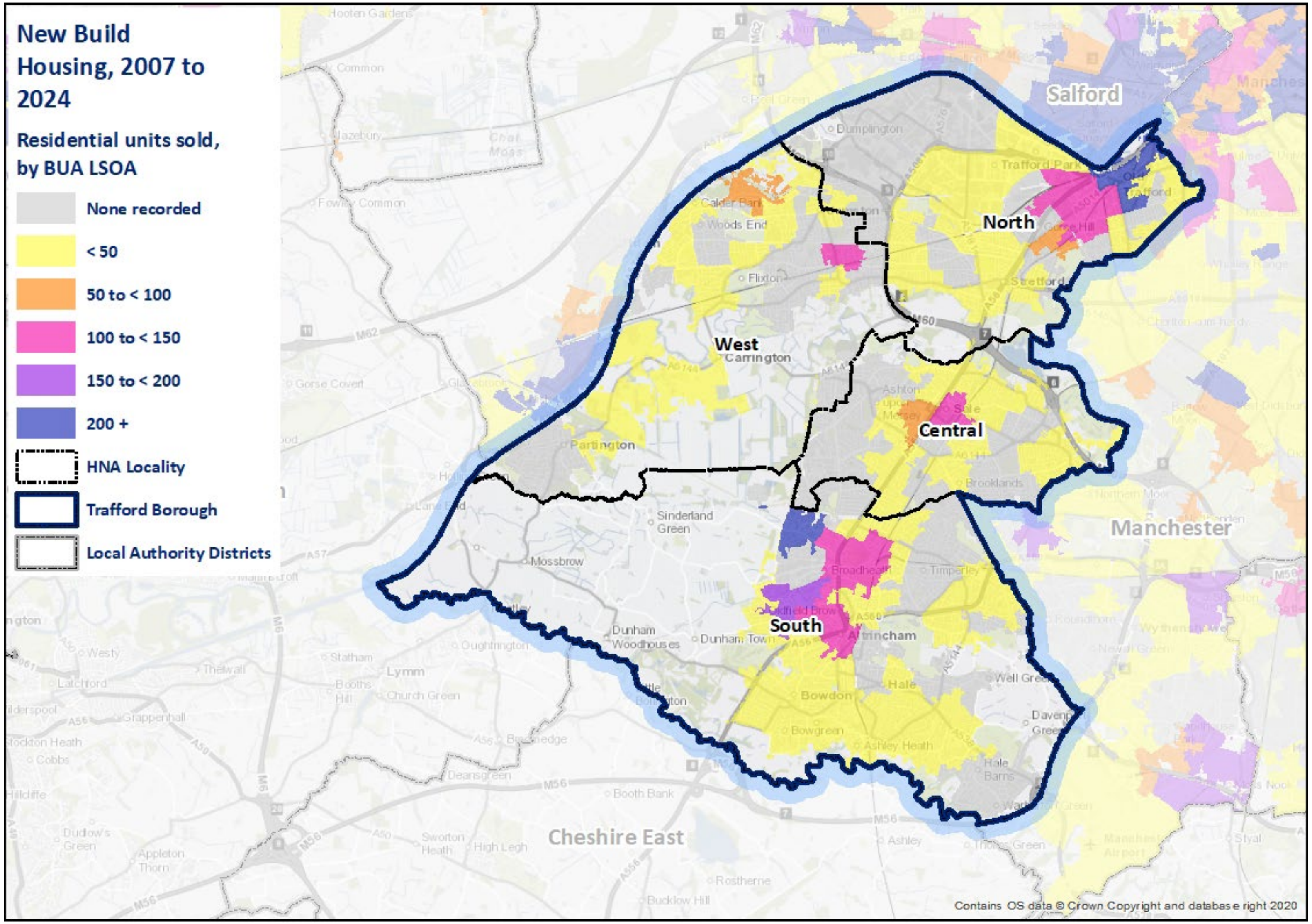
2.35 Over the past 12 years (2010/11 to 2022/23) 6,974 net new dwellings have been built across Trafford (Table 2.13), over half of which have been built in the past five years 2018/19 to 2022/23. In the past 5 years, an annual average of 886 net completions have been achieved. Between the years 2010/11 to 2017/18, annual delivery was below the Core Strategy requirement of 694 dwellings each year. The distribution of newbuild activity since 2007 is shown in Map 2.2.

Table 2.13 Dwelling completions 2010/11 to 2022/23

Year	Total Gross completions	Gross Market Completions	Gross Affordable completions	Housing Requirement	Surplus/ Deficit against target
Core Strategy (Adopted January 2012) plan period (2008/09 – 2025/26)					
2010/11	317	202	115	694	-377
2011/12	256	195	61	694	-438
2012/13	305	201	104	694	-389
2013/14	247	156	91	694	-447
2014/15	245	186	59	694	-449
2015/16	377	377	0	694	-317
2016/17	280	188	92	694	-414
2017/18	515	430	85	694	-179
Local Housing Need (LHN) method					
2018/19	1,001	919	82	1,335	-334
2019/20	788	719	69	1,362	-574
2020/21	1,121	1,056	65	1,369	-248
2021/22	545	467	78	1,377	-832
2022/23	977	722	255	1,407	-430
2010/11-2022/23 (Total 12 years)	**6,974**	**5,818**	**1,156**	**12,402**	**-5,428**
2018/19 to 2022/23 (Total 5 years)	**4,432**	**3,883**	**549**	**6,850**	**-2,418**
Annual average (2018/19 to 2022/23)	**886**	**776**	**109**	**1,370**	**-484**

Source: Trafford Council Annual Monitoring Returns/Reports

Map 2.2 New build dwellings by LSOA over period 2007-2024



Source: Land Registry © Crown copyright 2007 to 2024

Demographic drivers: population and households

Population projections

2.36 The ONS produces population projections every two years. The latest 2018-based principal ONS population projections report a 2022 population of 241,251 across the borough which is expected to increase by 14,844 (6.2%) to 256,094 by 2039 (Table 2.14). There is an increase across all age cohorts. Older age groups saw the largest increases. Table 2.14 also shows the 2014-based ONS population projection totals. These projections underpin the 2014-based DLUHC household projections which inform the standard method to calculate housing need. They show a higher level of population growth compared with the 2018-based projections.

Table 2.14a Change in population 2022-2039 by age group – 2018-based ONS population projections

Age groups	2022	2039	Number change 2022-2039	% change 2022-2039
0-19	62,182	61,141	-1,041	-1.7%
20-39	54,737	55,532	795	1.5%
40-54	51,829	55,974	4,145	8.0%
55-64	30,110	30,293	184	0.6%
65-74	21,286	25,375	4,089	19.2%
75-84	14,664	18,851	4,187	28.6%
85+	6,444	8,930	2,486	38.6%
All Ages	241,251	256,094	14,844	6.2%

Table 2.14b Change in population 2022-2039 by age group – 2014-based ONS population projections

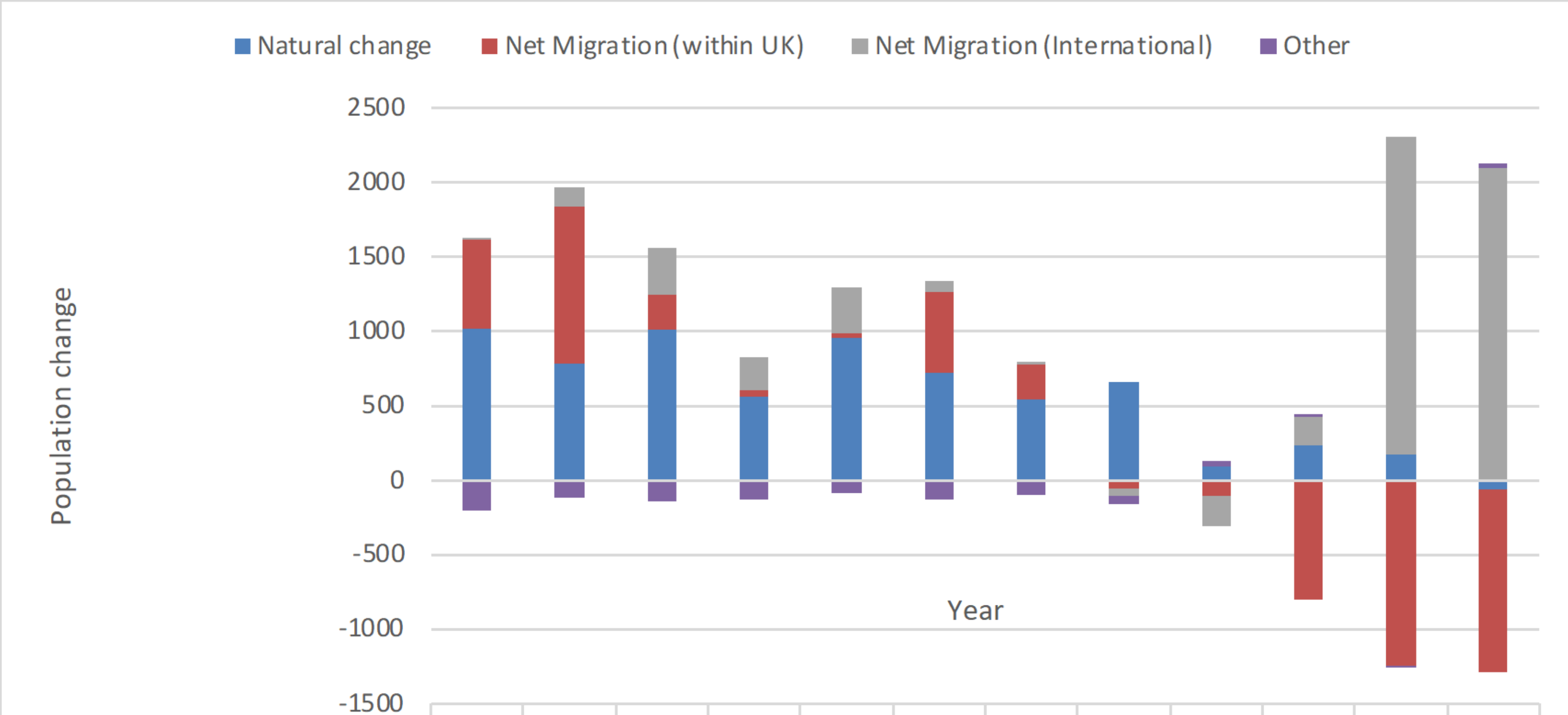
Age groups	2022	2039	Number change 2022-2039	% change 2022-2039
All Ages	247,944	274,000	26,056	10.5%

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

Components of population change

2.37 The ONS publish mid-year population estimates at local authority level which includes an analysis of components of population change, that is natural change, national migration and international migration. The component analysis also includes ‘other’ change which can include boundary adjustment and military population moves. Note that ONS has updated the overall database since the 2023 HNS was produced. The data for Trafford Borough 2012-2023 is shown in Figure 2.1. Over this period, natural change has declined as a driver of population growth; net migration has shifted from providing positive growth to population losses, particularly since 2021; and net international migration has increased dramatically in 2022 and 2023.

Figure 2.1 Components of population change 2012 to 2023



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Other	-198	-116	-135	-125	-85	-131	-93	-45	32	21	-2	24
Net Migration (International)	4	134	327	225	301	79	21	-63	-202	196	2137	2096
Net Migration (within UK)	592	1051	226	42	38	542	238	-49	-111	-799	-1241	-1227
Natural change	1023	786	1014	563	952	717	540	655	97	231	171	-64

Source: ONS Population estimates and components of population change.

Tabulated data for Figure 2.1

Year	Other	Net Migration (International)	Net Migration (within UK)	Natural change
2012	-198	4	592	1023
2013	-116	134	1051	786
2014	-135	327	226	1014
2015	-125	225	42	563
2016	-85	301	38	952
2017	-131	79	542	717
2018	-93	21	238	540
2019	-45	-63	-49	655
2020	32	-202	-111	97
2021	21	196	-799	231
2022	-2	2137	-1241	171
2023	24	2096	-1227	-64

Migration trends 2012-2022

2.38 Table 2.15 presents a detailed analysis of internal and international migration by year and Table 2.16 summarises the data by broad age and year groups. The base numbers may differ slightly from the ONS components of change analysis due to rounding but provides useful insight into the age group of migrants, their origins and destinations and the relative importance of international migration.

2.39 Key trends in migration over the period 2014 to 2022 include:

- Overall annual net inflows (that is people moving migrating or moving into Trafford) in each year, averaging 325 over the period;
- Considerable net inflows from Manchester (1,373 annual average)
- Small net outflows (that is people migrating or moving out of Trafford) to some areas such as Stockport and Wigan
- Considerable net outflow to the rest of North West region (-1,126 annual average) and small net outflows to Scotland (-35 annual average) and Wales (-96 annual average)
- Small international net inflow from 2014 to 2021, averaging 256 people over that period but a notable increase in 2022, with a net international inflow of 2,137 people.
- In terms of migration by age group:
    - During 2014-2022, the key inflows were people in the under 30 and 30-64 age groups from Manchester.
    - During 2014-2020, the key net outflows were under 30s to the rest of England and all age groups, but particularly the 30-64 age group, to the rest of the North West region.
- Net international migration of all age groups has taken place and averaged 886 people aged under 30, 400 aged 30-64 and 109 aged 65+ over the period 2014-2022.

2.40 An analysis of migration flows indicates that net inflows have helped to increase population across Trafford Borough, particularly from Manchester. There have been net inflows across all age groups, with a notable increase in net international migration of under 30 and 30-64 age groups during 2020-2022.

Table 2.15 National and international migration by year

		GREATER MANCHESTER									ELSEWHERE UK							
YEAR	Trafford	Bolton	Bury	Manchester	Oldham	Rochdale	Salford	Stockport	Tameside	Wigan	Rest of NORTH WEST	Rest of ENGLAND	NI	SCOTLAND	WALES	TOTAL (UK internal)	INTERNATIONAL	TOTAL (internal & international)
2014	Migrated OUT to	127	146	2,198	76	79	768	486	169	133	1,941	3,042	28	190	303	9,686	875	10,561
2014	Migrated IN from	153	195	3,618	121	114	889	402	198	125	1,594	2,848	37	142	201	10,635	1,061	11,696
2014	NET	26	49	1,420	45	35	121	-84	29	-9	-348	-194	9	-48	-102	949	186	1,135
2015	Migrated OUT to	168	198	2,533	105	79	900	421	115	170	2,126	3,266	47	178	312	10,621	882	11,503
2015	Migrated IN from	107	207	3,677	103	128	856	431	144	123	1,500	2,716	34	153	229	10,407	1,149	11,556
2015	NET	-61	8	1,144	-2	48	-44	10	29	-47	-627	-550	-13	-25	-84	-214	267	53
2016	Migrated OUT to	136	171	2,323	103	110	909	466	146	181	2,328	3,017	49	173	323	10,435	912	11,347
2016	Migrated IN from	167	151	3,418	110	83	950	426	175	106	1,564	2,904	30	156	198	10,438	1,166	11,604
2016	NET	31	-21	1,096	7	-27	41	-40	29	-75	-765	-113	-18	-17	-126	3	254	257
2017	Migrated OUT to	168	211	2,371	122	120	981	540	224	220	2,687	3,499	38	175	295	11,652	954	12,606
2017	Migrated IN from	174	231	3,828	121	148	1,002	475	210	130	1,705	3,655	24	126	258	12,087	1,061	13,148
2017	NET	6	20	1,457	0	28	20	-65	-14	-90	-983	155	-14	-49	-37	435	107	542
2018	Migrated OUT to	169	173	2,487	104	128	1,077	564	187	220	2,806	3,532	49	168	307	11,971	761	12,732
2018	Migrated IN from	178	203	3,969	108	127	1,016	416	197	108	1,655	3,641	33	144	210	12,003	1,028	13,031
2018	NET	9	30	1,482	4	-1	-61	-148	10	-112	-1,151	108	-16	-24	-97	32	267	299
2019	Migrated OUT to	231	209	2,770	113	129	1,195	571	203	289	2,956	3,723	33	155	294	12,870	466	13,336
2019	Migrated IN from	145	232	3,993	133	109	1,131	540	196	134	1,808	3,851	61	126	221	12,680	955	13,635
2019	NET	-87	22	1,223	21	-20	-64	-30	-6	-155	-1,147	128	28	-29	-72	-190	489	299
2020	Migrated OUT to	225	150	2,164	88	105	965	483	181	264	2,588	3,298	30	164	246	10,952	618	11,570
2020	Migrated IN from	142	159	3,393	136	111	923	425	181	132	1,443	3,324	50	131	172	10,721	899	11,620
2020	NET	-84	9	1,229	48	6	-42	-58	0	-132	-1,145	26	20	-33	-75	-231	281	50
2021	Migrated OUT to	223	237	2,968	121	150	1,339	802	257	430	4,086	4,152	63	194	406	15,429	1,435	16,864
2021	Migrated IN from	206	262	4,461	169	161	1,348	511	255	171	2,048	4,558	46	173	262	14,630	1,631	16,261
2021	NET	-17	25	1,493	48	11	9	-291	-2	-259	-2,039	406	-18	-20	-144	-799	196	-603
2022	Migrated OUT to	280	256	2,583	139	142	1,342	706	307	436	3,767	4,329	45	188	351	14,870	1,132	16,002
2022	Migrated IN from	143	196	4,399	175	153	1,331	489	260	210	1,839	4,037	54	118	225	13,629	3,269	16,898
2022	NET	-137	-60	1,816	36	10	-11	-217	-46	-226	-1,928	-291	9	-70	-125	-1,241	2,137	896

Sources:

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

International: ONS Detailed time series 2001- 2022 (Table: MYEB2)

Table 2.16 Summary of national and international migration by year group and age group

			GREATER MANCHESTER									ELSEWHERE UK							
PERIOD	AGE GROUP	Trafford	Bolton	Bury	Manchester	Oldham	Rochdale	Salford	Stockport	Tameside	Wigan	Rest of NORTH WEST	Rest of ENGLAND	NI	SCOTLAND	WALES	TOTAL (UK internal)	INTERNAT -IONAL	TOTAL (internal & international)
2014-2016	<30	Migrated OUT to	189	221	3,538	131	107	1,247	498	170	222	2,798	5,839	67	248	378	15,655	1,474	17,129
2014-2016	<30	Migrated IN from	186	253	4,877	152	152	1,314	514	230	163	2,313	5,194	57	245	340	15,991	1,838	17,829
2014-2016	<30	NET	-4	31	1,339	21	45	67	16	60	-59	-485	-645	-10	-2	-38	336	364	700
2014-2016	30-64	Migrated OUT to	220	254	3,177	142	141	1,201	767	236	224	3,067	2,985	54	244	429	13,140	1,143	14,283
2014-2016	30-64	Migrated IN from	219	265	5,458	155	146	1,304	659	252	173	2,025	2,918	40	172	215	14,002	1,356	15,358
2014-2016	30-64	NET	-1	12	2,281	14	4	103	-108	16	-51	-1,042	-67	-14	-71	-214	862	213	1,075
2014-2016	65+	Migrated OUT to	18	13	4	3	68	18	10	18	14	917	306	0	37	88	1,513	52	1,565
2014-2016	65+	Migrated IN from	13	30	6	18	148	15	8	38	205	539	340	3	40	64	1,466	182	1,648
2014-2016	65+	NET	-5	18	2	15	80	-3	-2	20	191	-378	34	3	3	-24	-47	130	83
2017-2019	<30	Migrated OUT to	251	242	3,778	138	164	1,594	689	263	332	3,645	7,031	46	221	367	18,762	1,167	19,929
2017-2019	<30	Migrated IN from	246	275	5,642	182	184	1,504	596	270	163	2,753	6,833	62	222	414	19,345	1,613	20,958
2017-2019	<30	NET	-5	32	1,864	44	20	-91	-93	7	-168	-892	-198	16	1	46	583	446	1,029
2017-2019	30-64	Migrated OUT to	279	310	3,419	174	184	1,478	891	306	347	4,047	3,187	63	241	394	15,321	959	16,280
2017-2019	30-64	Migrated IN from	237	355	5,733	166	188	1,538	730	293	193	2,072	3,920	46	157	207	15,834	1,253	17,087
2017-2019	30-64	NET	-41	45	2,314	-9	4	60	-161	-13	-155	-1,975	733	-17	-83	-188	513	294	807
2017-2019	65+	Migrated OUT to	26	24	141	15	59	64	29	28	26	957	495	13	40	95	2,010	55	2,065
2017-2019	65+	Migrated IN from	27	40	137	16	126	38	41	45	162	451	379	7	22	71	1,562	178	1,740
2017-2019	65+	NET	1	16	-3	1	66	-26	13	17	136	-505	-115	-5	-18	-24	-448	123	-325
2020-2022	<30	Migrated OUT to	325	264	3,854	114	178	1,861	791	360	505	4,451	7,529	54	266	390	20,941	1,515	22,456
2020-2022	<30	Migrated IN from	231	293	5,777	200	219	1,758	591	296	251	2,892	7,307	70	238	379	20,501	3,362	23,863
2020-2022	<30	NET	-94	29	1,923	86	41	-103	-200	-64	-254	-1,558	-222	16	-28	-12	-440	1,847	1,407
2020-2022	30-64	Migrated OUT to	332	343	3,535	205	194	1,622	1,055	355	570	5,094	3,653	72	237	480	17,746	1,571	19,317
2020-2022	30-64	Migrated IN from	236	290	6,070	258	186	1,718	732	367	237	2,042	4,144	67	157	214	16,717	2,265	18,982
2020-2022	30-64	NET	-97	-53	2,535	53	-8	96	-323	12	-333	-3,052	491	-5	-80	-267	-1,029	694	-335
2020-2022	65+	Migrated OUT to	70	37	326	29	25	163	145	31	54	897	597	13	43	133	2,564	99	2,663
2020-2022	65+	Migrated IN from	23	34	407	22	20	126	101	34	24	395	470	12	27	67	1,762	172	1,934
2020-2022	65+	NET	-47	-3	81	-7	-5	-38	-44	3	-30	-502	-127	0	-16	-66	-802	73	-729

Sources:

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

International: ONS Detailed time series 2001 -2022 (Table: MYEB2)

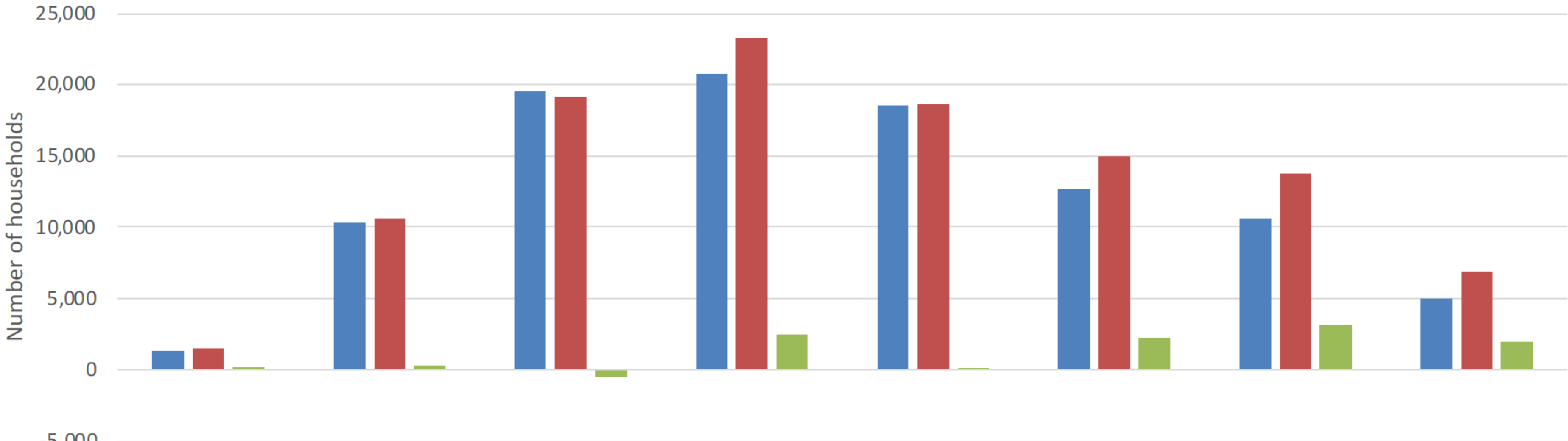
Household projections

2.41 The ONS produces household projections which are based on population projections. The ONS estimates the proportions of people who are likely to be household reference people by age, gender and household type based on census data. Variant household projections are also produced. A household reference person is the member of the household in whose name the accommodation is owned or rented, or is otherwise responsible for the accommodation. Where there are joint householders, the person with the highest income is considered the household reference person. If incomes are the same, the older person is considered the household reference person.

2.42 According to the 2018-based principal ONS household projections there are 99,010 households across the borough in 2022 and this is projected to increase by 9,817 (9.9%) to 108,826 by 2039. Note however that the 2021 census reports a lower number of households.

2.43 Table 2.17 provides a detailed breakdown of household type by the age of Household Reference Person to 2039. Currently available data shows that the overall household type profile is not expected to change over the 2022 to 2039 period, with the dominant household types being ‘other households with two or more adults’ and ‘one person’ households. Additionally, as illustrated in Figure 2.2, there will be a marked increase in the number of households where the Household Reference Person is aged 45-54 and 65 or over.

Figure 2.2 Profile of households by age of Household Reference Person 2022 and 2039 projections



	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
2022	1,340	10,382	19,606	20,830	18,564	12,669	10,656	4,962
2039	1,494	10,643	19,119	23,305	18,634	14,939	13,777	6,915
Change	154	261	-487	2,474	69	2,270	3,121	1,953

Source: 2018-based ONS household projections

Table 2.17a Household types 2022 (by age of household reference person (HRP)

2022	HRP 15-24	HRP 25-34	HRP 35-44	HRP 45-54	HRP 55-64	HRP 65-74	HRP 75-84	HRP 85+	TOTAL	%
One Person	215	1,673	3,467	5,048	5,918	4,842	5,022	3,305	29,488	29.8%
Household with 1 dependent child	347	2,563	4,816	4,554	1,907	251	99	16	14,554	14.7%
Household with 2 dependent children	175	1,829	5,233	3,727	760	65	13	1	11,802	11.9%
Household with 3 or more dependent children	70	824	2,151	1,393	254	13	3	0	4,709	4.8%
Other households with two or more adults	534	3,493	3,939	6,107	9,726	7,498	5,520	1,640	38,457	38.8%
Total	1,340	10,382	19,606	20,830	18,564	12,669	10,656	4,962	99,010	100.0%

Table 2.17b Household types 2039 (by age of household reference person (HRP)

2039	HRP 15-24	HRP 25-34	HRP 35-44	HRP 45-54	HRP 55-64	HRP 65-74	HRP 75-84	HRP 85+	TOTAL	%
One Person	239	1,716	3,390	5,591	5,920	5,805	6,435	4,551	33,646	30.9%
Household with 1 dependent child	388	2,636	4,663	5,109	1,896	292	125	21	15,130	13.9%
Household with 2 dependent children	196	1,868	5,130	4,257	755	73	16	1	12,295	11.3%
Household with 3 or more dependent children	79	840	2,108	1,579	244	15	4	0	4,869	4.5%
Other households with two or more adults	593	3,583	3,828	6,769	9,820	8,755	7,197	2,341	42,886	39.4%
Total	1,494	10,643	19,119	23,305	18,634	14,939	13,777	6,915	108,826	100.0%

Table 2.17c Household types and change 2022 to 2039 (by age of household reference person (HRP)

Change 2022-2039	HRP 15-24	HRP 25-34	HRP 35-44	HRP 45-54	HRP 55-64	HRP 65-74	HRP 75-84	HRP 85+	TOTAL	%
One Person	24	44	-77	543	2	963	1,413	1,247	4,158	42.4%
Household with 1 dependent child	41	73	-154	554	-11	41	26	5	576	5.9%
Household with 2 dependent children	21	38	-102	529	-5	8	3	0	493	5.0%
Household with 3 or more dependent children	9	16	-44	186	-10	2	1	0	160	1.6%
Other households with two or more adults	59	90	-111	662	94	1,257	1,677	701	4,429	45.1%
Total	154	261	-487	2,474	69	2,270	3,121	1,953	9,817	100.0%

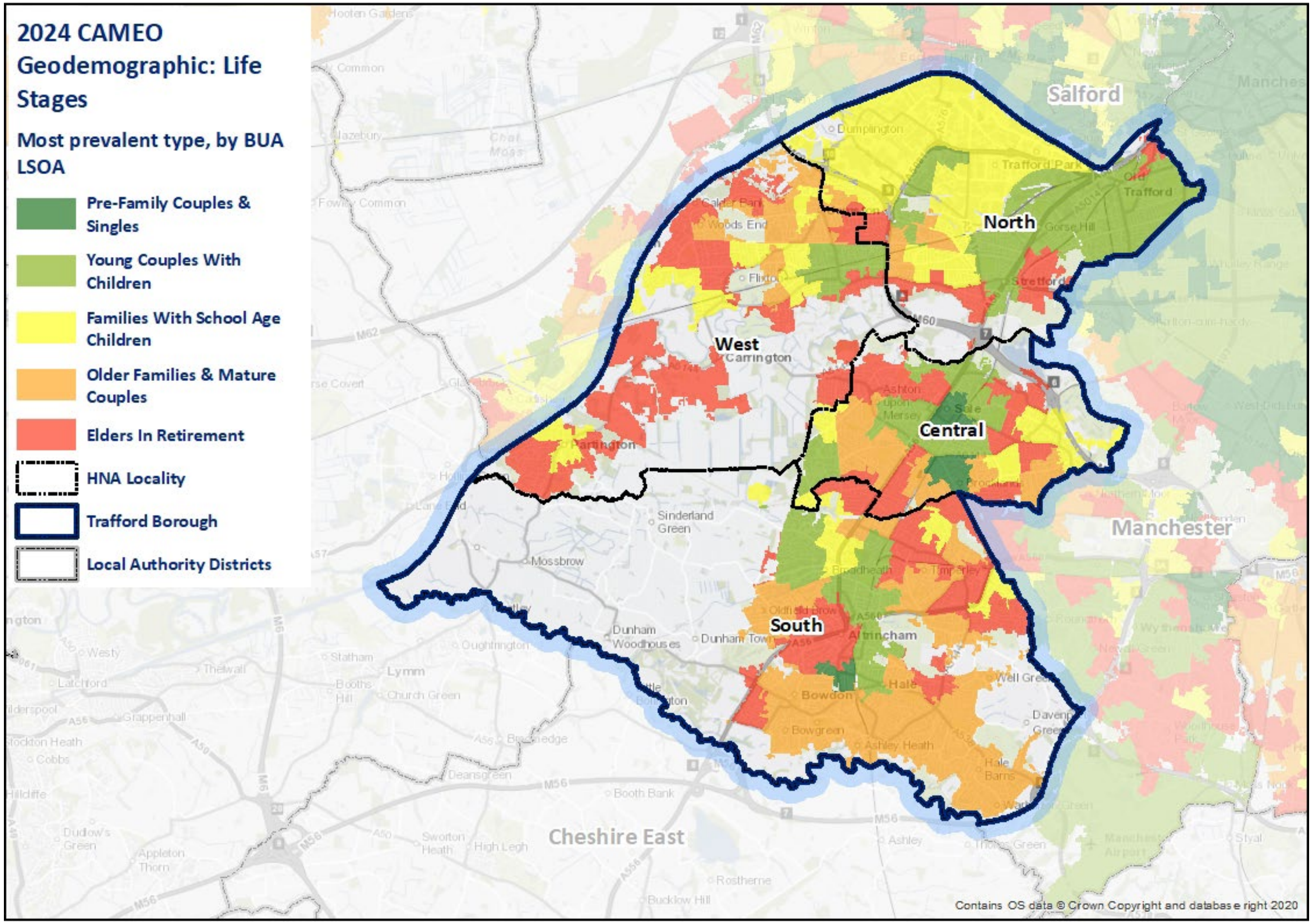
Source: 2018-based ONS household projections.
Note: a negative number indicates fewer of that household type by 2039

General household characteristics

2.44 The range of households living in Trafford Borough is illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies and indicates a predominance of young couples with children and families with school age children in the north of the borough. Pre-family couples and singles are clustered in Sale and Altrincham. Young couples with children are scattered down the central spine of the borough in Gorse Hill, Stretford, Ashton upon Mersey, St Mary's, Broadheath and Altrincham. Older families, mature couples and elders in retirement are concentrated in the south of the borough.

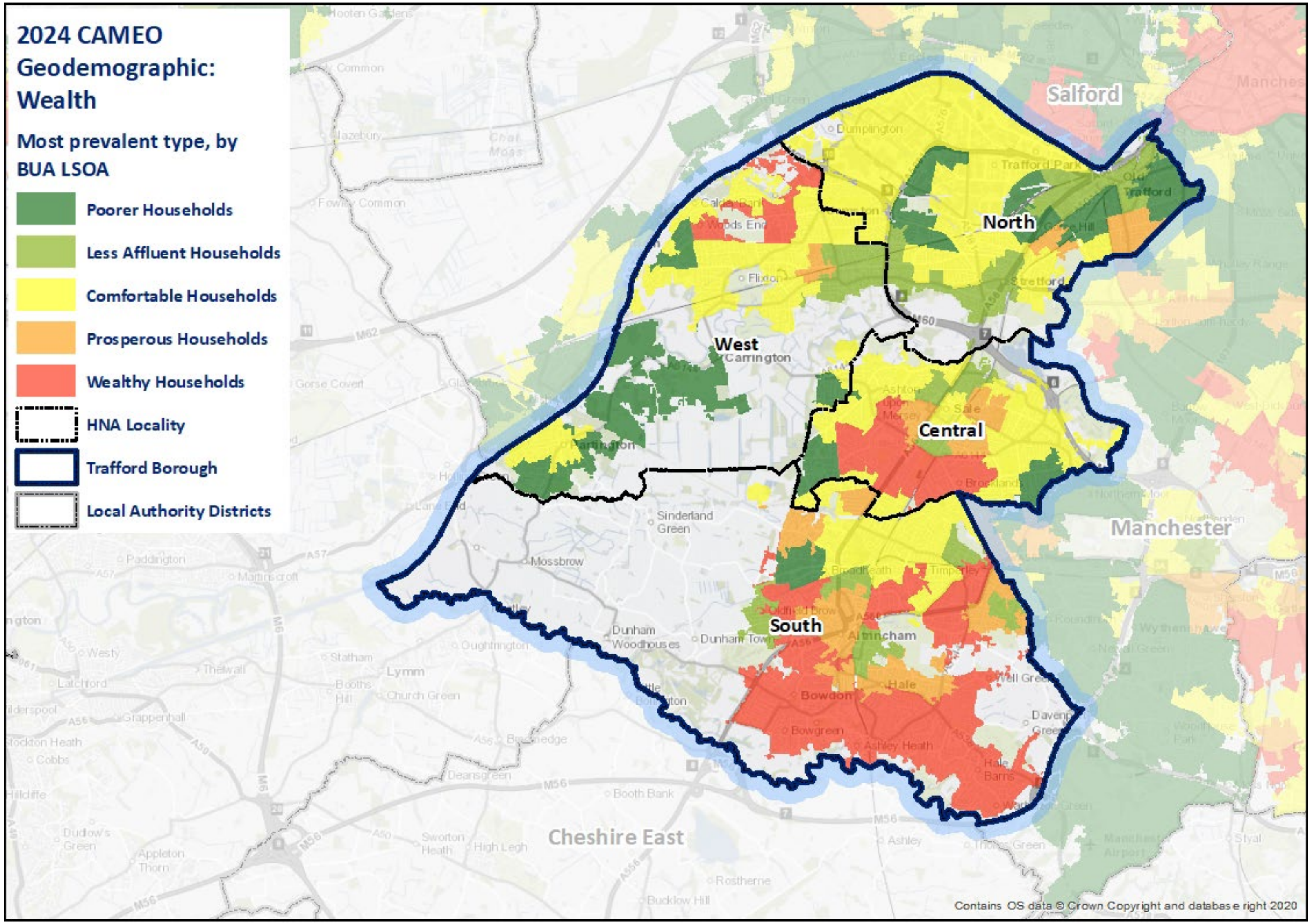
2.45 Map 2.4 considers income groups, broadly illustrating that wealthy households are located in the southern wards of Bowdon, Hale and Hale Barns. Gorse Hill, Davyhulme East, Flixton and Longford in the north of the borough are all highlighted as areas with the majority of comfortable households. Bucklow St Martins contains the highest concentration of poorer households. There are pockets of prosperous households throughout the borough.

Map 2.3 Household characteristics: household type by LSOA, 2024



Source: CAMEO UK

Map 2.4 Household characteristics: income type, by LSOA, 2024



Source: CAMEO UK

Income data

2.46 There are a range of income data sources available to inform this study which are now summarised. 2024 CAMEO income data provide range, quartile and average data of gross household income by sub-area. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at district level.

2.47 Table 2.18 summarises gross income by sub-area using 2024 CAMEO UK data and indicates a borough-wide lower quartile household income of £25,000 and an average income of £35,995.

2.48 The 2024 Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are £28,476, median earnings are £39,426 across Trafford Borough.

Table 2.18 Annual gross household income by locality

Locality	<£10k	£10k to <£20k	£20k to <£30k	£30k to <£40k	£40k to <£50k	£50k to <£75k	£75k or more	Income Unknown	Income Total	Income Lower Quartile	Income Median	Income Average
Central	1.9%	10.0%	18.9%	28.3%	22.7%	15.4%	0.9%	1.9%	100.0%	£25,000	£35,000	£37,512
North	9.0%	39.2%	27.8%	14.7%	3.8%	0.9%	0.0%	4.6%	100.0%	£15,000	£15,000	£21,683
South	1.5%	8.0%	12.3%	20.3%	19.8%	22.8%	10.7%	4.7%	100.0%	£35,000	£45,000	£46,681
West	5.8%	23.2%	23.6%	24.9%	13.6%	5.7%	0.4%	2.7%	100.0%	£15,000	£25,000	£29,275
Trafford Borough	**4.0%**	**18.0%**	**19.2%**	**21.8%**	**15.9%**	**13.2%**	**4.3%**	**3.7%**	**100.0%**	**£25,000**	**£35,000**	**£35,996**

Source: CAMEO UK 2024. Note: data is show for broad income bands and sometime lower quartile and median earnings fall within the same band.

Summary

2.49 Across Trafford Borough there are an estimated 102,935 dwellings (MHCLG 2024) and 96,270 households (2021 census) and 3.2% of dwellings are vacant.

2.50 In terms of occupied dwelling stock:

- 69.0% of occupied dwellings are owner occupied, 15.4% are private rented and 15.7% are affordable (including social/affordable renting and shared ownership);
- 73.6% of dwellings are houses (22.2% terraced, 39.1% semi-detached and 12.3% detached), 23.3% are flats and 3.2% are bungalows; and
- Most dwellings have 2 or 3 bedrooms. 11 % of dwellings have one bedroom, 22.6% two bedrooms, 52.8% three bedrooms and 13.6% four or more bedrooms; and
- 49.8% of dwellings were built before 1945, 30.9% between 1945 and 1982 and 19.3% since 1983. An estimated 18% of all dwelling stock is non-decent.

2.51 Over the 12 years 2010/11 to 2022/23, 6,974 net new dwellings have been built across Trafford. In the past 5 years to 2022/23, an annual net average of 886 dwellings have been built across the borough.

2.52 The population in 2022 was 241,251 and this is projected to increase by 14,844 to 256,094 by 2039 with the largest increases in the 40 – 54 and 65 – 74 and 75 to 84 age categories. 2018-based ONS household projections suggest a total of 99,010 households (which is higher than the 2021 Census figure) and this is projected to increase by 9,817 (9.9%) to 108,826 by 2039. Largest increases will be one person and other households with two or more adults, and households with a Household Reference Person aged 65 and over.

2.53 An analysis of migration flows indicates that net inflows have helped to increase population across Trafford, with considerable net inflows from Manchester. There have been net inflows of all age groups. There has been a notable population increase through net international in-migration in 2022 and 2023.

3. Price, rents and affordability

Introduction

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

House price trends

3.2 Figure 3.1 shows how median house prices in Trafford have changed over the years 2000 to 2024, based on Land Registry price paid data to September 2024. This is compared with Greater Manchester, the North West and England.

3.3 Analysis reports median and lower quartile house prices. Median means the mid-point in house prices, with equal numbers of properties lower and higher than this value. Lower quartile means that 25% of property prices are lower than this amount and 75% are higher.

3.4 Median house prices across Trafford have tended to be the highest across the Greater Manchester boroughs and also higher than the North West and England. Overall, median prices have increased from £82,500 in 2000 to £350,000 in 2024 an increase of +324.2%. Lower quartile (LQ) prices have increased from £59,995 in 2000 to £260,000 in 2024, an increase of +333.4%. Tables 3.1 and 3.2 show how price change in Trafford compares with neighbouring areas, Greater Manchester, the North West and England.

Figure 3.1 Median house price trends 2000 to 2024: Trafford, Greater Manchester, North West and England

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

Table 3.1 Comparative median house price change 2000-2024 with neighbouring districts, North West and England

Location	Median price (£) 2000	Median price (£) 2024	% Change 2000-2024
ENGLAND	£82,000	£289,995	253.7%
North West	£56,500	£206,000	264.6%
Greater Manchester	£54,000	£225,000	316.7%
Trafford	**£82,500**	**£350,000**	**324.2%**
Bolton	£46,950	£189,000	302.6%
Bury	£53,000	£230,000	334.0%
Manchester	£50,450	£240,000	375.7%
Oldham	£43,000	£190,000	341.9%
Rochdale	£47,950	£187,500	291.0%
Salford	£47,000	£221,095	370.4%
Stockport	£73,000	£290,000	297.3%
Tameside	£48,000	£200,000	316.7%
Wigan	£49,000	£180,000	267.3%

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

Table 3.2 Comparative lower quartile (LQ) house price change 2000-2024 with neighbouring districts, North West and England

Location	LQ price (£) 2000	LQ price (£) 2024	% Change 2000-2024
ENGLAND	£54,000	£189,950	251.8%
North West	£37,000	£142,000	283.8%
Greater Manchester	£34,950	£160,999	360.7%
Trafford	**£59,995**	**£260,000**	**333.4%**
Bolton	£30,000	£137,500	358.3%
Bury	£36,000	£170,000	372.2%
Manchester	£25,950	£180,000	593.6%
Oldham	£27,000	£142,000	425.9%
Rochdale	£33,000	£140,000	324.2%
Salford	£32,000	£172,500	439.1%
Stockport	£49,950	£216,000	332.4%
Tameside	£35,000	£155,000	342.9%
Wigan	£33,000	£135,000	309.1%

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

3.5 Table 3.3 sets out the change in house prices by locality over the period 2007 to 2024 (Note: Land Registry ward level analysis is only possible from 2007). During this period, median prices increased by +85.7% overall but varies at locality level. The table also sets out LQ data for the same period, and shows an overall increase of +79.3% with variation at locality level.

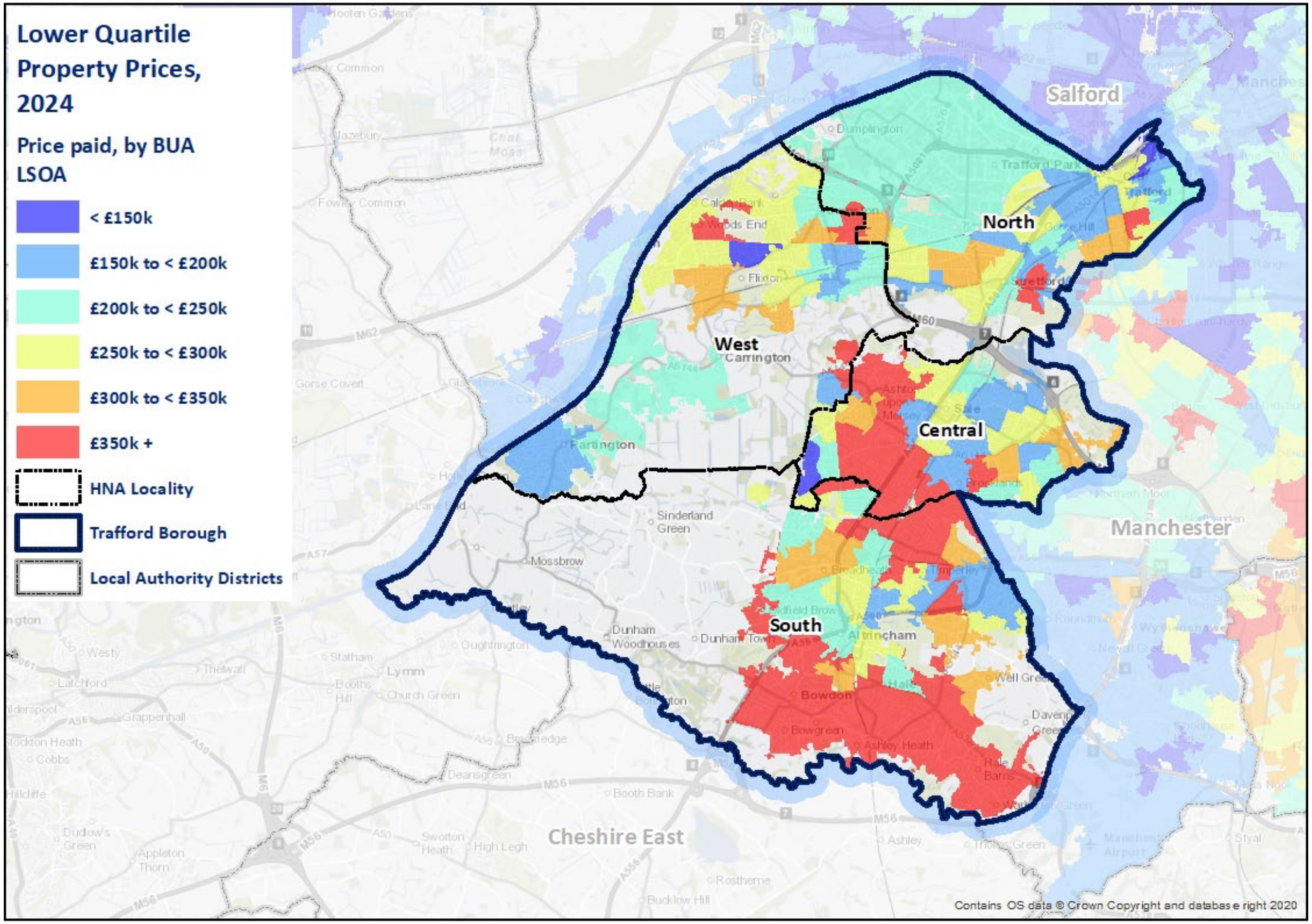
3.6 Maps 3.1 and 3.2 provide an illustration of LQ and median prices using Lower Super Output Area. The maps show a range of market prices, with highest prices in the south of the borough and the lowest in the north and west.

Table 3.3 Comparative lower quartile and median house price change 2007-2024 for localities

Locality	LQ price 2007	LQ Price 2024	LQ % change	Median Price 2007	Median Price 2024	Median % change
Central	£150,000	£260,000	73.3%	£190,000	£370,000	94.7%
North	£129,188	£240,000	85.8%	£150,000	£285,000	90.0%
South	£180,000	£310,000	72.2%	£233,000	£429,950	84.5%
West	£129,950	£235,000	80.8%	£160,750	£310,000	92.8%
Trafford Borough	**£145,000**	**£260,000**	**79.3%**	**£188,500**	**£350,000**	**85.7%**

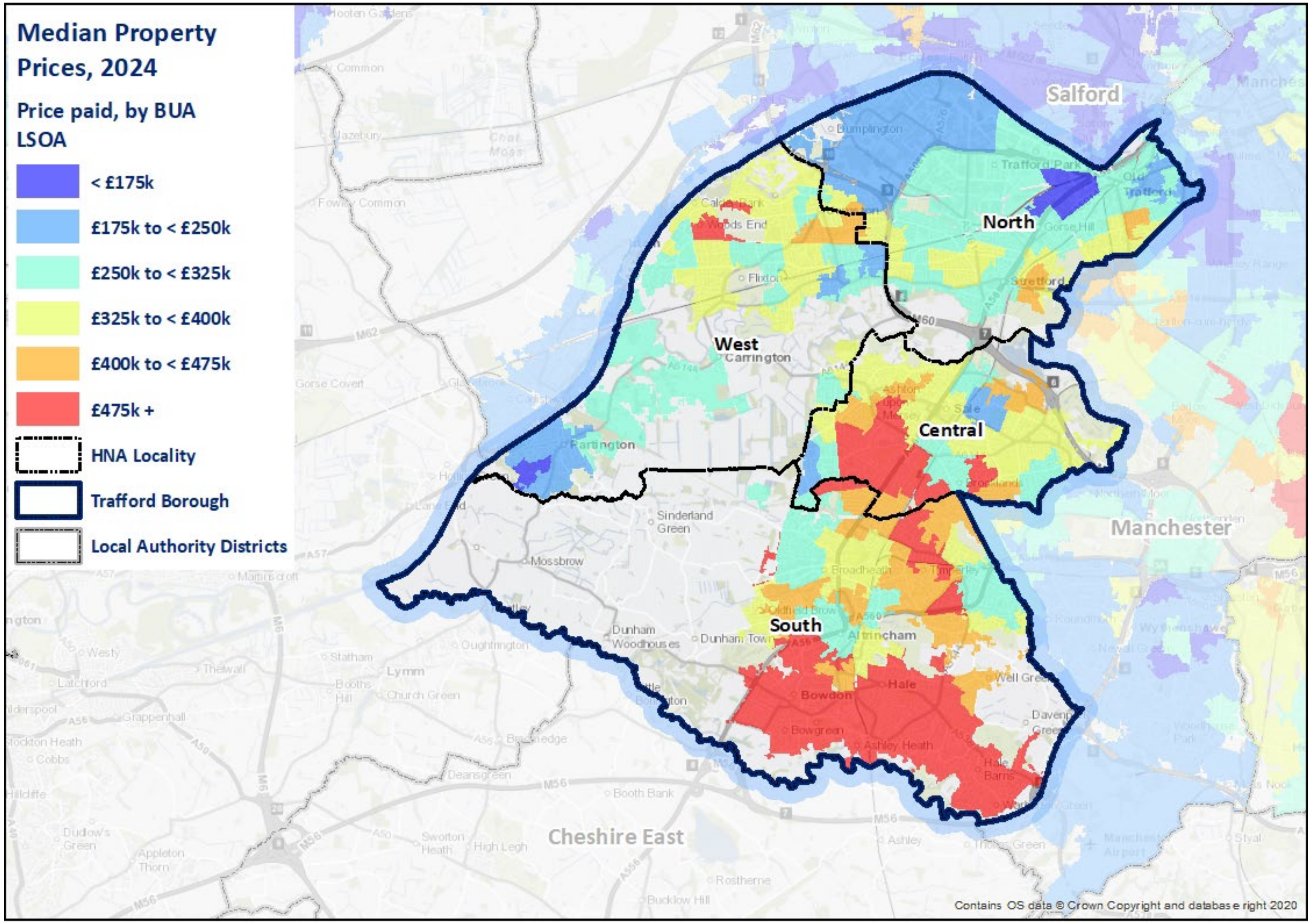
Source: Data produced by Land Registry © Crown copyright 2007 to 2024

Map 3.1 Lower quartile house prices 2024 by built-up areas within the LSOAs of Trafford Borough



Source: Data produced by Land Registry © Crown copyright 2024

Map 3.2 Median house prices 2024 by built-up areas within the LSOAs of Trafford Borough



Source: Data produced by Land Registry © Crown copyright 2024

Private renting

3.7 Table 3.4 provides an overview of the cost of renting privately across Trafford Borough and compares prices with the North West and England over the period 2010 to 2024. Over this time lower quartile rents have increased by 108.3% and median rents have increased by 96.9%. These increases are above those experienced across the North West and England but similar to those experienced across Greater Manchester. Table 3.5 summarises 2024 price data by locality.

Table 3.4a Comparative lower quartile rent price 2012 – 2024

Location	Lower quartile rent (£) 2012	Lower quartile rent (£) 2024	% change 2012-2024
Trafford	£546	£1,075	96.9%
Greater Manchester	£490	£949	93.7%
North West	£472	£776	64.4%
England	£598	£997	66.7%

Table 3.4b Comparative median rent price 2012 – 2024

Location	Median rent (£) 2012	Median rent (£) 2024	% change 2012-2024
Trafford	£624	£1,300	108.3%
Greater Manchester	£576	£1,200	108.3%
North West	£546	£997	82.6%
England	£893	£1,573	76.1%

Table 3.5 Lower quartile and median rents by locality 2024

Locality	Lower quartile rent (£ each month)	Median rent (£ each month)
Central	£1,001	£1,200
North	£1,096	£1,352
South	£1,196	£1,452
West	£823	£1,049
Trafford Borough	**£1,075**	**£1,300**

Source: Zoopla Lettings 2024

3.8 More detailed rental data within built-up areas at a small area level (Lower Super Output Areas) are presented in Map 3.4 (lower quartile) and Map 3.5 (median). This illustrates that rents are generally lower in the north and east of the borough and higher in south Trafford.

3.9 The private rented sector accommodates a proportion of low-income households that are eligible for assistance with rental costs. Map 3.6 illustrates the proportion of households in receipt of housing benefit assistance across the borough. The map illustrates the data based on a rate per 1,000 households – so a rate of 60 to <75 means for every 1,000 households across all tenures in the area, between 60 and less than 75 households are living in the private rented sector and are in receipt of housing benefit. Analysis shows a particularly high concentration in Bucklow St Martins with smaller pockets in Urmston, Sale Central, Timperley Central and Old Trafford.

3.10 The amount that can be claimed for assistance with rental costs is capped to a local allowance that varies by area. The cap is estimated by the VOA and published in the form of a Local Housing Allowance (LHA) rate for a broad market area (BRMA). Trafford Borough is located within two BRMAs (Table 3.6), Central and Southern Greater Manchester BRMAs (Map 3.3). Table 3.6 summarises the LHA for the borough's BRMAs and the variance between lower quartile rents and the LHA.

Table 3.6a Broad Rental Market Area Local Housing Allowance Rates (April 2024 - Central Greater Manchester BRMA

No. of Bedrooms	Rate per week	Monthly rate	2024 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£94.72	£410	£728	-£318
1-bedroom	£178.36	£773	£901	-£128
2 Bedroom	£201.37	£873	£1,300	-£427
3 Bedroom	£218.63	£947	£1,374	-£427
4 Bedroom	£310.68	£1,346	£1,499	-£153

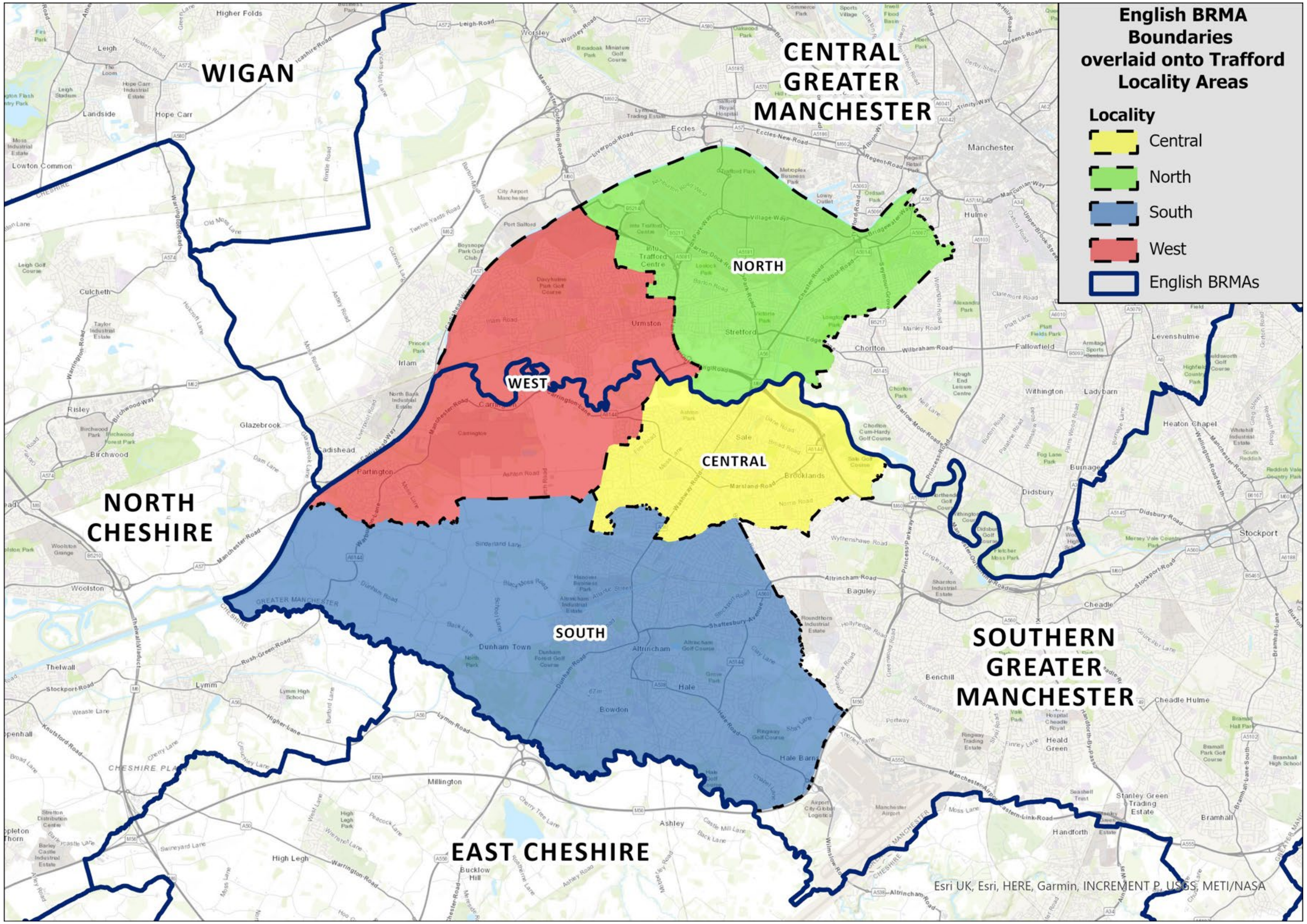
Source: Valuation Office Agency

Table 3.6b Broad Rental Market Area Local Housing Allowance Rates (April 2024) - Southern Greater Manchester BRMA

No. of Bedrooms	Rate per week	Monthly rate	2024 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£94.72	£410	£650	-£240
1-bedroom	£143.84	£623	£793	-£170
2 Bedroom	£172.60	£748	£1,101	-£353
3 Bedroom	£207.12	£898	£1,400	-£502
4 Bedroom	£322.19	£1,396	£1,850	-£454

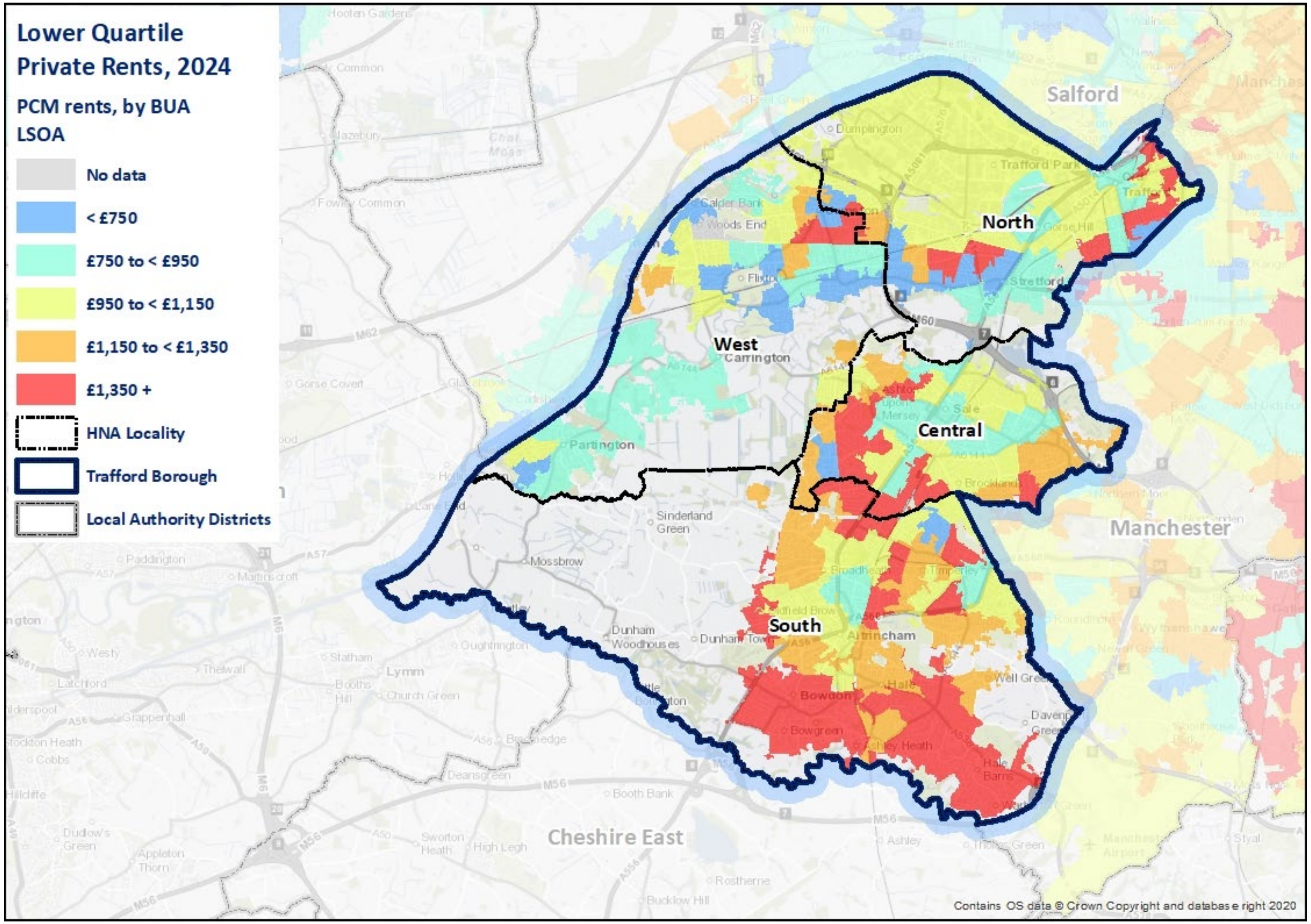
Source: Valuation Office Agency

Map 3.3 Broad Rental Market Areas in Trafford



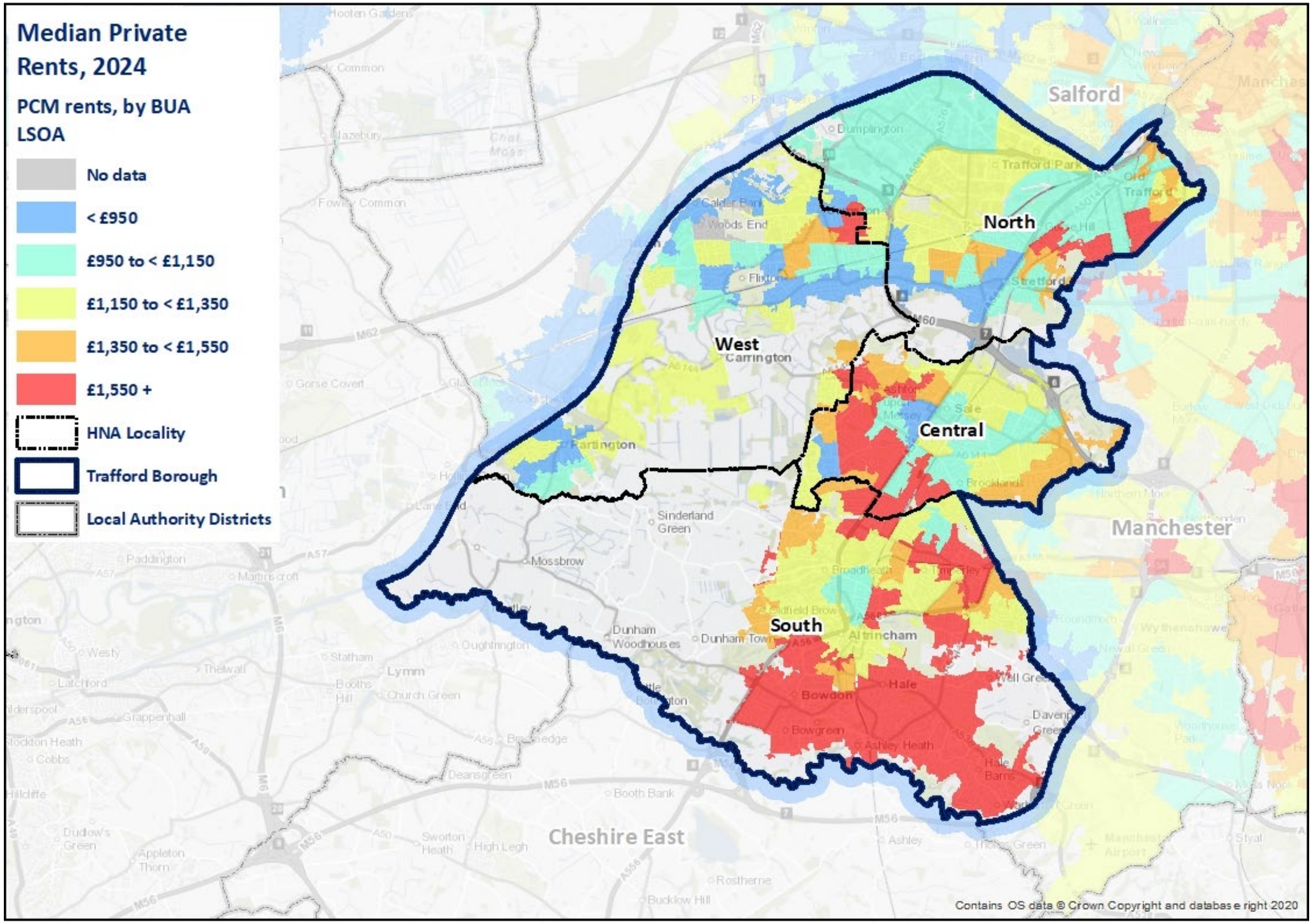
Source: VOA 2024

Map 3.4 2024 lower quartile rents across Trafford Borough by built up areas within LSOAs



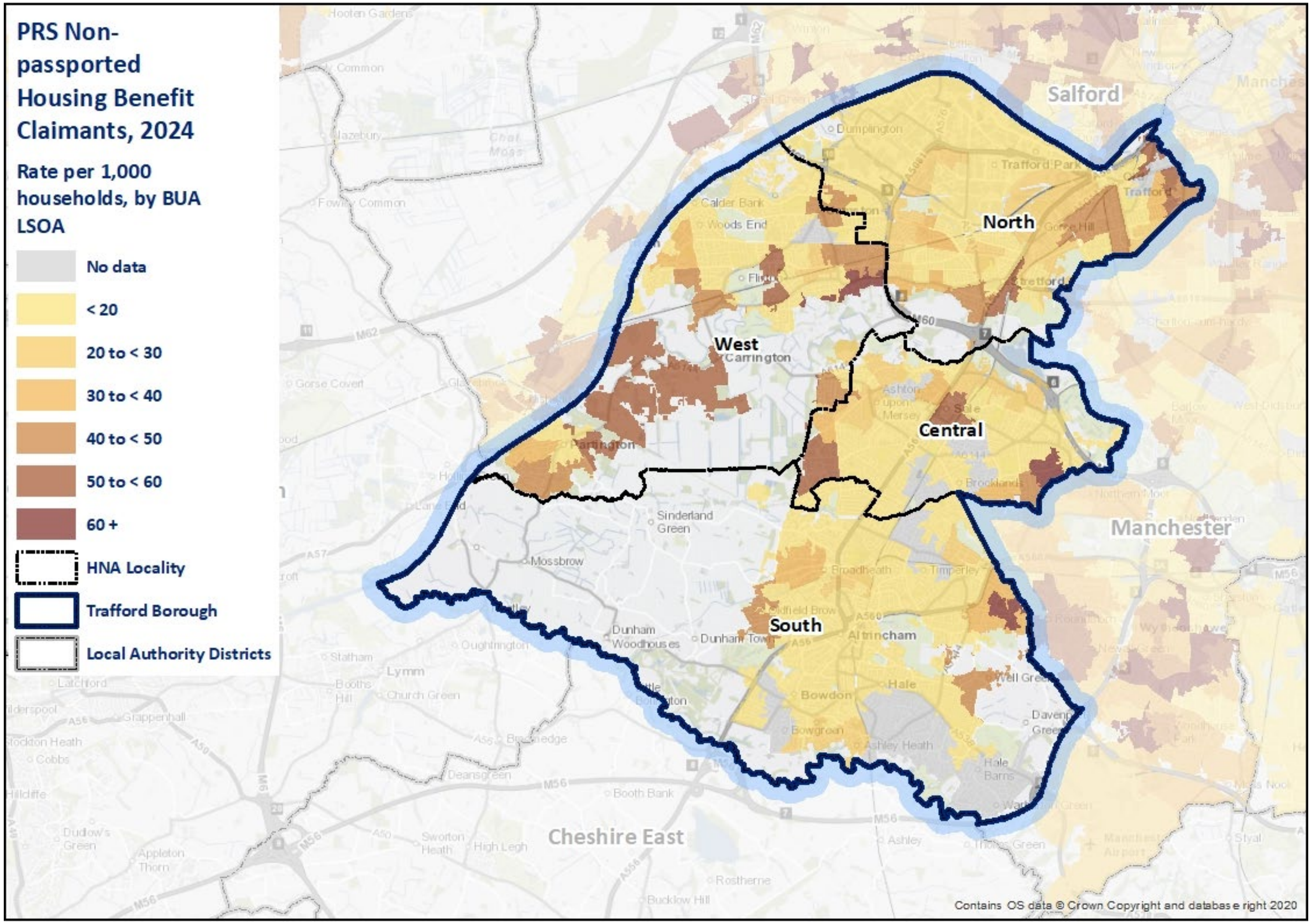
Source: Zoopla Lettings 2024

Map 3.5 2024 median rents across Trafford Borough by built up areas within LSOAs



Source: Zoopla Lettings 2024

Map 3.6 Private rented sector Non-Passported Housing Benefit 2024



Source: 2024 DWP Stat Xplore

Relative affordability

3.11 The ONS produces national data on the ratio of earnings to house prices. Two sets of data are available: workplace-based and resident-based. For each, lower quartile and median ratios are produced. The data are based on Land Registry Price Paid data and ONS Annual Survey of Hours and Earnings data.

3.12 Table 3.7 sets out the 2024 lower quartile and median affordability ratios for Trafford and compares these with neighbouring boroughs, the North West and England. Using workplace-based median ratios to illustrate the data, median house prices are 10.1x median incomes for people working in Trafford Borough. This ratio is higher than all neighbouring boroughs, regional and national ratios.

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

Locality	2023 Lower Quartile Workplace-based	2023 Lower Quartile Residence-based	2023 Median Workplace-based	2023 Median Residence-based
Trafford	9.9	9.1	10.1	8.9
Bolton	5.7	5.5	6.2	5.6
Bury	6.4	6.0	6.5	6.5
Manchester	6.3	6.9	6.5	7.3
Oldham	5.5	5.5	5.7	5.7
Rochdale	5.7	5.4	6.0	5.5
Salford	6.2	6.4	5.9	6.4
Stockport	8.6	7.9	8.6	7.7
Tameside	6.3	6.1	6.1	6.0
Wigan	5.5	5.1	5.8	5.2
North West	5.3	5.3	5.9	5.8
ENGLAND	6.8	6.8	7.7	7.7

Source: ONS Ratio of house price to residence-based & workplace-based earnings (lower quartile and median), 1997 to 2023

Relative affordability of housing tenure options and defining genuinely affordable housing

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

3.14 The thresholds for what is affordable and not affordable are as follows:

- for renting, 25% of gross household income is used as the 'tipping point' for affordability, with properties not affordable if more than 25% of income is spent on rent. There is no official guidance on what proportion of income should be used. Former CLG SHMA Practice Guidance (2007) recommended 25% and Shelter suggest using 35% of net income; and

- for buying, affordability is based on a 3.5x gross household income multiple. Former CLG SHMA Practice Guidance (2007) recommended a 3.5x multiple for a household with a single earner and 2.9x for a dual earner.

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

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

Tenure	Tenure price assumptions	Affordability assumptions	Data Source
Social rent	2024 average prices	25% of income	Regulator of Social Housing Statistical Data Return 2024
Affordable Rent	2024 average prices which are based on Local Housing Allowance rates	25% of income	Regulator of Social Housing Statistical Data Return 2024
Market Rent – lower quartile	2024 prices	25% of income	Zoopla 2024
Market Rent – median	2024 prices	25% of income	Zoopla 2024
Market Sale – lower quartile	2024 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – median	2024 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – average	2024 prices	90% LTV, 3.5x income	Land Registry Price Paid
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required; annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%, 5% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Help to buy	Total price based on median price. Mortgage based on 75% equity. 20% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	70% LTV, 3.5x income	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government First Home tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 30%	Assumptions applied to Land Registry Price Paid data

Tenure	Tenure price assumptions	Affordability assumptions	Data Source
Discounted home ownership 25%	75% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 25%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 20%	80% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 20%	Assumptions applied to Land Registry Price Paid data

Table 3.9 Price / equity requirement (2024) of alternative tenures by locality and Trafford Borough

Tenure option	Trafford	Greater Manchester	Central	North	South	West
Social Rent (average)	£437	£437	£437	£437	£437	£437
Affordable Rent (monthly cost)	£1,040	£960	£960	£1,082	£1,162	£839
Market Rent - Lower Quartile	£1,075	£949	£1,001	£1,096	£1,196	£823
Market Rent – Median	£1,300	£1,200	£1,200	£1,352	£1,452	£1,049
Market Rent – Average	£1,497	£1,394	£1,294	£1,354	£2,205	£1,086
Market Sale - Lower Quartile	£259,999	£152,500	£260,000	£240,000	£310,000	£235,000
Market Sale – Median	£350,000	£215,000	£370,000	£285,000	£429,950	£310,000
Market Sale – Average	£418,201	£251,649	£396,847	£296,479	£533,542	£335,436
Shared ownership (50%)	£175,000	£107,500	£185,000	£142,500	£214,975	£155,000
Shared ownership (25%)	£87,500	£53,750	£92,500	£71,250	£107,488	£77,500
Discounted Home Ownership (30%)	£245,000	£150,500	£259,000	£199,500	£300,965	£217,000
Discounted Home Ownership (25%)	£262,500	£161,250	£277,500	£213,750	£322,463	£232,500
Discounted Home Ownership (20%)	£280,000	£172,000	£296,000	£228,000	£343,960	£248,000

Source: Data produced by Land Registry © Crown copyright 2024, Zoopla Lettings 2024, RSH SDR 2024

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

Tenure option	Trafford	Greater Manchester	Central	North	South	West
Social Rent (average)	£20,956	£20,956	£20,956	£20,956	£20,956	£20,956
Affordable Rent (monthly cost)	£49,920	£46,080	£46,080	£51,917	£55,757	£40,282
Market Rent - Lower Quartile	£51,600	£45,552	£48,048	£52,608	£57,408	£39,504
Market Rent – Median	£62,400	£57,600	£57,600	£64,896	£69,696	£50,352
Market Rent – Average	£71,875	£66,922	£62,122	£65,015	£105,852	£52,128
Market Sale - Lower Quartile	£66,857	£39,214	£66,857	£61,714	£79,714	£60,429
Market Sale – Median	£90,000	£55,286	£95,143	£73,286	£110,559	£79,714
Market Sale – Average	£107,537	£64,710	£102,046	£76,237	£137,196	£86,255
Shared ownership (50%)	£65,690	£40,908	£69,361	£53,758	£80,367	£58,347
Shared ownership (25%)	£52,815	£32,999	£55,751	£43,274	£64,551	£46,944
Discounted Home Ownership (30%)	£63,000	£38,700	£66,600	£51,300	£77,391	£55,800
Discounted Home Ownership (25%)	£67,500	£41,464	£71,357	£54,964	£82,919	£59,786
Discounted Home Ownership (20%)	£72,000	£44,229	£76,114	£58,629	£88,447	£63,771

Source: Data produced by Land Registry © Crown copyright 2024, Zoopla Lettings 2024, RSH SDR 2024

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

Market sale price	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	Borough Average Price
Market sale – lower quartile	£233,999	£207,999	£181,999	£155,999	£259,999
Market sale – median	£315,000	£280,000	£245,000	£210,000	£350,000
Market sale – average	£376,381	£334,561	£292,740	£250,920	£418,201

Table 3.11b Impact of alternative deposits on sale price and income required for open market properties – income required at 3.5x multiple

Household income required (3.5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%
Market sale – lower quartile	£66,857	£59,428	£52,000	£44,571
Market sale – median	£90,000	£80,000	£70,000	£60,000
Market sale – average	£107,537	£95,589	£83,640	£71,692

Table 3.11c Impact of alternative deposits on sale price and income required for open market properties- income required at 5x multiple

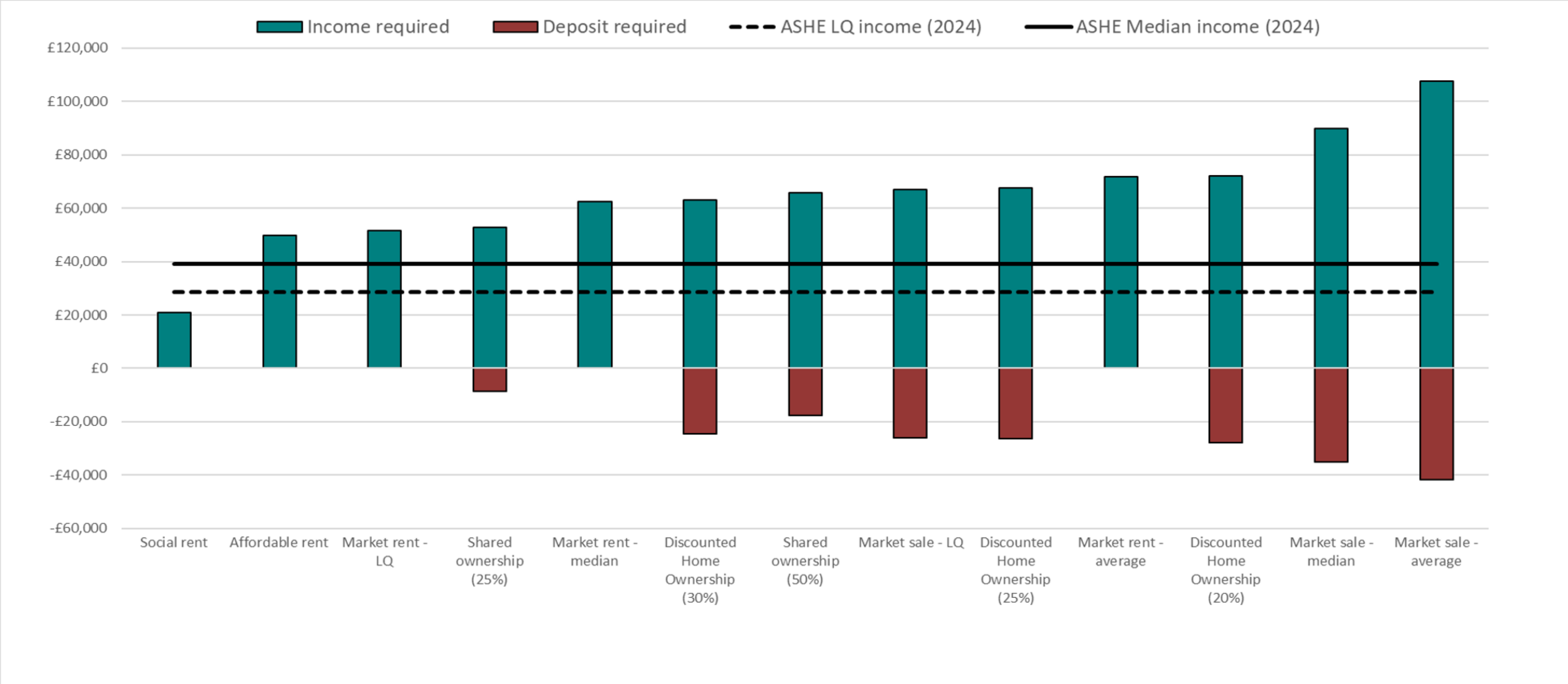
Household income required (5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%
Market sale – lower quartile	£46,800	£41,600	£36,400	£31,200
Market sale – median	£63,000	£56,000	£49,000	£42,000
Market sale – average	£75,276	£66,912	£58,548	£50,184

Source: Data derived from Land Registry © Crown copyright 2024

3.16 Figure 3.2 summarises in graphical form the relative affordability of alternative tenures at borough level, setting out the incomes and deposits required for different options set against prevailing lower quartile and median earnings derived from 2024 CAMEO data.

3.17 This indicates that households on lower quartile incomes can afford social rents but no other tenure option. For households on median incomes, social renting is affordable and lower quartile market rent and affordable rent is marginally affordable, but all other tenure options are not affordable.

Figure 3.2 Trafford Borough household income and housing costs



Source: Data produced by Land Registry © Crown copyright 2024, RSH SDR 2024, Zoopla PPD 2024

Tabulated data for Figure 3.2 - Trafford Borough household income and housing costs

Tenure	Income required	Deposit required	ASHE LQ income (2024)	ASHE Median income (2024)
Social rent	£20,956	-	£28,476	£39,246
Affordable rent	£49,920	-	£28,476	£39,246
Market rent - LQ	£51,600	-	£28,476	£39,246
Shared ownership (25%)	£52,815	-£8,750	£28,476	£39,246
Market rent - median	£62,400	-	£28,476	£39,246
Discounted Home Ownership (30%)	£63,000	-£24,500	£28,476	£39,246
Shared ownership (50%)	£65,690	-£17,500	£28,476	£39,246
Market sale - LQ	£66,857	-£25,999.9	£28,476	£39,246
Discounted Home Ownership (25%)	£67,500	-£26,250	£28,476	£39,246
Market rent - average	£71,875	-	£28,476	£39,246
Discounted Home Ownership (20%)	£72,000	-£28,000	£28,476	£39,246
Market sale - median	£90,000	-£35,000.0	£28,476	£39,246
Market sale - average	£107,537	-£41,820.1	£28,476	£39,246

What is genuinely affordable housing in the Trafford Borough context

3.18 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying. The analysis takes into account:

- Lower quartile and median prices and rents;
- Lower quartile and median household incomes from the 2024 CAMEO data;
- 2024 entry-level incomes from a range of key worker occupations;
- incomes associated with 2024 living wages (using 1.5x and 2x income measures);
- the proportion of income a household would need to spend on rent;
- the extent to which affordable rental options are genuinely affordable to households; and
- the extent to which households could afford home ownership based on multiples of household income, with up to 3.5x being affordable.

Genuinely affordable rents

3.19 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across Trafford Borough and how this relates to current market prices and rents. The analysis helps to establish the extent to which different tenures are affordable and what are genuinely affordable prices and rents based on local incomes.

3.20 Table 3.12 focuses on the affordability of market renting and shows the cost of renting a lower quartile and median priced property by locality; how this compares with incomes; and what would be genuinely affordable based on local incomes. The analysis considers local household income derived from CAMEO data (Table 3.12a) and a comparison between living wage and local rental prices. For example, lower quartile rents are £1,075 across Trafford where the lower quartile income is £2,083. This means that a household is spending 51.6% of income on rent. To be genuinely affordable, that is, costing no more than 25% of gross income, a lower quartile rent should be £521 each month. Table 3.12b shows that comparing lower quartile rents with a household with one full-time and one part-time earner on living wage, the household would spend 51.3% on rent and to be genuinely affordable the rent should be £524 each month. Median rents are also compared with median income (44.6% spend on rent) and if there are two full-time earners on the living wage 35% of income would be spent on rent. Affordability pressures are particularly evidenced in the North and West localities.

3.21 Tables 3.13a and b focus on the affordability of home ownership and shows the cost of buying a lower quartile and median-priced property. This shows that prices are in excess of 9x household incomes. Borough-wide a property should cost no more than £87,500 to be affordable to households on lower quartile incomes and £122,500 to households on median incomes.

3.22 When compared with living wages, lower quartile prices are 7x a household with 1.5x living wage earners and median prices are 7.1x 2x living wage earners. To be affordable, lower quartile prices should be around £117,000 and median prices around £156,000.

Table 3.12a Affordability of private rents by locality: CAMEO household income 2024

Sub-area	Actual LQ rent 2024	LQ Gross household income 2024 (Monthly £)	% LQ income required to be spent on LQ rent	What would be an affordable rent based on actual LQ income	Actual Median rent 2024	Median Gross household income 2024 (Monthly £)	% median income required to be spent on median rent	What would be an affordable rent based on actual median income
Central	£1,001	£2,083	48.0	£521	£1,200	£2,917	41.1	£729
North	£1,096	£1,250	87.7	£313	£1,352	£1,250	108.2	£313
South	£1,196	£2,917	41.0	£729	£1,452	£3,750	38.7	£938
West	£823	£1,250	65.8	£313	£1,049	£2,083	50.4	£521
Trafford Borough	**£1,075**	**£2,083**	**51.6**	**£521**	**£1,300**	**£2,917**	**44.6**	**£729**

Table 3.12b Affordability of private rents by locality: 1.5x living wage and 2x living wage by locality

Sub-area	Actual LQ rent 2024	2024-25 gross monthly income (1.5 x living wage)	% income required to be spent on LQ rent	What would be an affordable rent based on 25% income	Actual Median rent 2024	2024-25 gross monthly income (2 x living wage)	% income required to be spent on median rent	What would be an affordable rent based on 25% income
Central	£1,001	£2,096	47.8	£524	£1,200	£3,718	32.3	£930
North	£1,096	£2,096	52.3	£524	£1,352	£3,718	36.4	£930
South	£1,196	£2,096	57.1	£524	£1,452	£3,718	39.1	£930
West	£823	£2,096	39.3	£524	£1,049	£3,718	28.2	£930
Trafford Borough	**£1,075**	**£2,096**	**51.3**	**£524**	**£1,300**	**£3,718**	**35.0**	**£930**

Sources: Zoopla Lettings 2024, household income from 2024 CAMEO

Key (for illustrative purposes only)

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

Table 3.13a Affordability of owner occupation by locality: CAMEO household income 2024

Sub-area	Actual LQ price 2024	LQ Gross household income 2024 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2024	Median Gross household income 2024 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
Central	£260,000	£25,000	9.4	£87,500	£370,000	£35,000	9.5	£122,500
North	£240,000	£15,000	14.4	£52,500	£285,000	£15,000	17.1	£52,500
South	£310,000	£35,000	8.0	£122,500	£429,950	£45,000	8.6	£157,500
West	£235,000	£15,000	14.1	£52,500	£310,000	£25,000	11.2	£87,500
Trafford Borough	**£259,999**	**£25,000**	**9.4**	**£87,500**	**£350,000**	**£35,000**	**9.0**	**£122,500**

Table 3.13b Affordability of owner occupation by locality: 1.5x living wage and 2x living wage by locality

Sub-area	Actual LQ price 2024	LQ Gross household income 2024 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2024	Median Gross household income 2024 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
Central	£260,000	£33,462	7.0	£117,117	£370,000	£44,616	7.5	£156,156
North	£240,000	£33,462	6.5	£117,117	£285,000	£44,616	5.7	£156,156
South	£310,000	£33,462	8.3	£117,117	£429,950	£44,616	8.7	£156,156
West	£235,000	£33,462	6.3	£117,117	£310,000	£44,616	6.3	£156,156
Trafford Borough	**£259,999**	**£33,462**	**7.0**	**£117,117**	**£350,000**	**£44,616**	**7.1**	**£156,156**

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

Key

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

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

3.23 The extent to which borough-wide open market rents are affordable to selected keyworkers and households on minimum and living wages are explored in Table 3.14. All key workers on entry-level grades are having to spend more than 25% of their income on rent.

3.24 Table 3.15 considers the income multiples needed to buy a property based on the incomes of selected key workers and households on minimum/living wages. Analysis assumed that a 10% deposit was available and indicates that multiples in excess of 5x were generally needed when buying a property. Prices that are genuinely affordable were also considered based on a 3.5x income multiple.

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

Police officer

Income/Occupation/ Wage	Gross household income 2024 (Annual £)	Gross household income 2024 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Pay Point 2	£31,164	£2,597	41.4	50.1	£1,075	£1,300
Pay Point 4	£33,690	£2,808	38.3	46.3	£1,075	£1,300

Nurse

Income/Occupation/ Wage	Gross household income 2024 (Annual £)	Gross household income 2024 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Band 1	£23,614	£1,968	54.6	66.1	£1,075	£1,300
Band 3	£24,071	£2,006	53.6	64.8	£1,075	£1,300
Band 5	£29,969	£2,497	43.0	52.1	£1,075	£1,300

Fire officer

Income/Occupation/ Wage	Gross household income 2024 (Annual £)	Gross household income 2024 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Trainee	£28,265	£2,355	45.6	55.2	£1,075	£1,300
Competent	£37,675	£3,140	34.2	41.4	£1,075	£1,300

Teacher

Income/Occupation/ Wage	Gross household income 2024 (Annual £)	Gross household income 2024 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Unqualified (min)	£21,731	£1,811	59.4	71.8	£1,075	£1,300
Main pay range (min)	£31,650	£2,638	40.8	49.3	£1,075	£1,300

Minimum/Living Wage age 21 or over

Income/Occupation/ Wage	Gross household income 2024 (Annual £)	Gross household income 2024 (Monthly £)	LQ Rent Percentage income spent (Monthly £)	Median Rent Percentage income spent (Monthly £)	LQ Rent (Monthly £)	Median Rent (Monthly £)
Single household	£22,308	£1,859	57.8	69.9	£1,075	£1,300
1xFull-time, 1xPart-time	£33,462	£2,789	38.6	46.6	£1,075	£1,300
Two working adults	£44,616	£3,718	28.9	35.0	£1,075	£1,300

Key (for illustrative purposes only)

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

Table 3.15a Open market property prices

Property Prices	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>	£259,999	£350,000	£175,000	£87,500	£245,000	£262,500	£280,000
Price after deposit/loan>>	£233,999	£315,000	£157,500	£78,750	£220,500	£236,250	£252,000

Table 3.15b Ratio of house price to income

Data source for income calculation	Income level	Gross household income 2024	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
CAMEO UK Household Income	LQ income	£25,000	9.4	12.6	6.3	3.2	8.8	9.5	10.1
CAMEO UK Household Income	Median income	£35,000	6.7	9.0	4.5	2.3	6.3	6.8	7.2
CAMEO UK Household Income	Average income	£35,996	6.5	8.8	4.4	2.2	6.1	6.6	7.0
ONS Annual Survey of Hours and Earnings	ASHE LQ	£28,476	8.2	11.1	5.5	2.8	7.7	8.3	8.8
ONS Annual Survey of Hours and Earnings	ASHE Median	£39,246	6.0	8.0	4.0	2.0	5.6	6.0	6.4
ONS Annual Survey of Hours and Earnings	ASHE Average	£49,692	4.7	6.3	3.2	1.6	4.4	4.8	5.1

Table 3.15c Ratio of house price to income selected key workers

Police officer	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Pay Point 2	£31,164	7.5	10.1	5.1	2.5	7.1	7.6	8.1
Pay Point 4	£33,690	6.9	9.3	4.7	2.3	6.5	7.0	7.5
Nurse	**Wage**	**LQ**	**Median**	**Shared ownership (50%)**	**Shared ownership (25%)**	**Discounted Home Ownership (30%)**	**Discounted Home Ownership (25%)**	**Discounted Home Ownership (20%)**
Band 1	£23,614	9.9	13.3	6.7	3.3	9.3	10.0	10.7
Band 3	£24,071	9.7	13.1	6.5	3.3	9.2	9.8	10.5
Band 5	£29,969	7.8	10.5	5.3	2.6	7.4	7.9	8.4

Fire officer	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Trainee	£28,265	8.3	11.1	5.6	2.8	7.8	8.4	8.9
Competent	£37,675	6.2	8.4	4.2	2.1	5.9	6.3	6.7

Teacher	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Unqualified (min)	£21,731	10.8	14.5	7.2	3.6	10.1	10.9	11.6
Main pay range (min)	£31,650	7.4	10.0	5.0	2.5	7.0	7.5	8.0

Table 3.15d Ratio of house price to income of households on minimum/living wage

Minimum/Living Wage	Wage	LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Single household (21 and over)	£22,308	10.5	14.1	7.1	3.5	9.9	10.6	11.3
1xFull-time, 1xPart-time	£33,462	7.0	9.4	4.7	2.4	6.6	7.1	7.5
Two working adults	£44,616	5.2	7.1	3.5	1.8	4.9	5.3	5.6

Key (for illustrative purposes only)

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

Concluding comments

3.25 In 2024, lower quartile house prices were £260,000 and median prices were £350,000. Prices across Trafford Borough tended to be the highest across Greater Manchester and higher than both the North West and England average. Lower quartile private rents in 2024 were £1,075 and median rents were £1,300.

3.26 The relative affordability of dwellings to buy or rent was explored at locality and borough level. Across Trafford, the minimum income required for entry-level/lower quartile renting was £51,600, For buying an entry-level/lower quartile property, the minimum income required was £66,857. These calculations assumed that a rent is affordable if no more than 25% of household income is spent on rent and if buying a property should cost no more than 3.5x household income.

3.27 Analysis considered the affordability of rents and prices at locality and borough level. Overall, households had to spend 51.6% of lower quartile income on a lower quartile rent and 44.6% of median income for median rents. There were no areas across Trafford where the income required was below 25% for either lower quartile or median income. Notable affordability pressures are identified in North and West localities where the proportion of lower quartile income needed for lower quartile rents was generally above 50%.

3.28 For open market purchase, the ratio of lower quartile income to price across Trafford Borough was 9.4x and for median income to median price it was 9.0x. Both ratios are above the benchmark of 3.5x income and ratio. Indeed, ratios are much higher in all areas of the borough, and without substantial deposits, the ability to buy is a challenge to many households.

3.29 Specific analysis of the affordability of renting and buying for key worker incomes and those on minimum/living wages was carried out. Key workers on entry-level grades are generally having to spend more than 25% of their income on rent.

3.30 Private renting was generally unaffordable for those in key worker occupations and those on minimum or living wage. Single earners and households with 1.5x living wage has to spend in excess of 35% of their income on lower quartile rents.

3.31 For buying, analysis assumed that a 10% deposit was available but indicated that income multiples in excess of 3.5x were generally needed to buy on the open market.

3.32 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across Trafford Borough (Table 3.16). This is based on local incomes and living wage and assumes that no more than 25% of income is spent on rent and a household income multiple of 3.5x is applied to local household incomes when testing the affordability of buying. These figures should be considered when considering the extent to which new affordable housing is truly affordable.

Table 3.16a Genuinely affordable rents and purchase prices by locality

Geography	LQ rents (25% of income)	Median rents (25% of income)	LQ purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
Trafford Borough	**£521**	**£729**	**£87,500**	**£122,500**
Central	£521	£729	£87,500	£122,500
North	£313	£313	£52,500	£52,500
South	£729	£938	£122,500	£157,500
West	£313	£521	£52,500	£87,500

Table 3.16b Genuinely affordable rents and purchase prices by locality (living wage)

Geography	LQ rents (25% of 1.5x living wage income)	Median rents (25% of 2x living wage income)	LQ purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
Trafford Borough	£524	£930	£117,117	£156,156

4. The needs of different groups

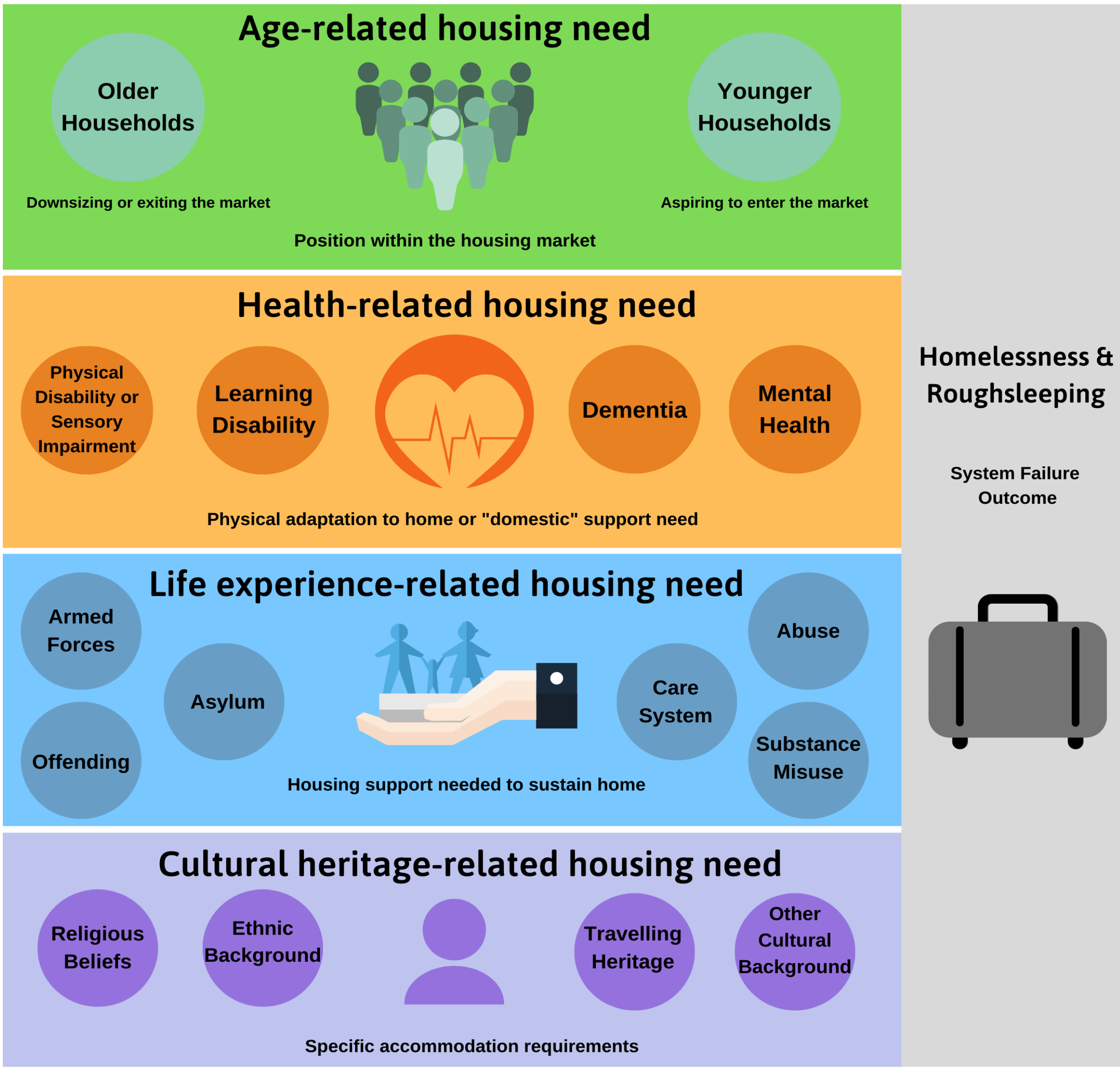
Introduction

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

Housing for people with additional needs

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

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



4.3 The evidence base relating to additional needs groups has been established based around these broad principles:

- people with additional needs are generally accommodated in mainstream housing and provided with care and support when needed;
- some people will have complex and multiple needs and therefore may fall into several different categories of need;
- some people require long-term accommodation to provide support for ongoing needs; and some require short-term supported housing which aims to support people for a period of time before moving on/back into mainstream housing; and
- most people with additional needs will not need specialist supported housing but they may need adaptations to their homes and/or care and support provided in other ways.

4.4 The Trafford Supported Housing Strategy 2023 to 2028 provides a wealth of information on the needs of different groups and relevant information is presented in this chapter

4.5 This Supporting Housing Strategy identifies the following overarching strategic priorities which in turn have key recommendations:

- Enable people with support needs to live as independently as possible within Trafford.
- Ensure that an adequate supply of quality, accessible and affordable supported housing, and move-on accommodation, is in place.
- Establish closer working relationships with external services, organisations, and charitable bodies to ensure appropriate support is available and easily accessible.
- Ensure housing advice is promoted and easily accessible to those with support needs in Trafford.
- Explore and review good practice in other Local Authority areas in relation to supported accommodation and support services and implement within Trafford where possible.

Age-related housing need

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

Housing for older people

4.7 The NPPF Annex 2 defines older people as **‘people over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with care and support needs.’**

4.8 PPG recommends the following are considered in an assessment of older persons need:

- The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, Extra Care or housing with care), broken down by type and tenure.
- The need for care in residential care and nursing homes (C2).
- The need for co-housing communities.
- The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.

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

4.10 Over the period 2022 to 2039 the number of people aged 65 and over is expected to increase by 25.4%. Similarly, the number of households headed by someone aged 65 or over is expected to increase by 6,736 (23.8%) by 2037.

4.11 The 2022 household survey indicates that the majority of older people (84%) want to remain in their current home with help and support when needed (Table 4.1). There is also interest in a range of options including open market, sheltered and co-housing.

Table 4.1 Older persons' housing preferences by age group

Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed	76.0	93.6	100.0	84.0
Buying a dwelling on the open market	22.1	13.0	6.6	17.7
Rent a dwelling from a private landlord	2.8	0.2	0.0	1.7
Rent from housing association	9.8	0.9	0.0	5.9
Rent from the council	11.7	0.7	0.0	7.0
Sheltered accommodation - To rent	10.2	5.2	0.0	7.6
Sheltered accommodation - To buy	13.1	15.3	6.6	13.3
Sheltered accommodation - Part rent/buy (shared ownership)	7.9	4.8	0.0	6.2
Extra Care housing - To rent	6.5	2.8	0.0	4.7
Extra Care housing - To buy	6.4	5.0	0.0	5.4
Extra Care housing - Part rent/buy (shared ownership)	3.9	3.0	0.0	3.3
Supported housing for people with learning disabilities and autism	0.0	0.0	0.0	0.0
Supported housing for mental health conditions	0.0	0.0	0.0	0.0
Residential nursing/care home	5.9	10.9	17.5	8.6
Co-housing - your own home in a small community which shares facilities (e.g. laundry) and activities	10.7	4.5	6.6	8.2
Go to live with children or other relatives/friends	5.3	6.4	3.9	5.6
Other	1.5	0.0	0.0	0.9
Base (total households responding)	9,273	5,491	1,391	16,155

Source: 2022 household survey

4.12 The 2022 household survey indicates 58.3% of older people planning to move would like to move to a property with fewer bedrooms, 24.8% would like to move to a property with the same number of bedrooms and 17% would like a larger property (Table 4.2). The general conclusion is that smaller dwellings are needed to accommodate older movers but there are households who would require the same or even an increase in the number of bedrooms in their properties.

Table 4.2 Future housing choices of older households (rightsizing)

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	58.3%	68.6%
Staying same	24.8%	27.2%
Upsizing (moving to larger property)	17.0%	4.2%
Total	**100.0%**	**100.0%**
Base (households responding)	**3,551**	**3,647**

Source: 2022 household survey

Future need for specialist older person accommodation and residential care provision

4.13 Across Trafford Borough there are around 4,171units of specialist older persons accommodation comprising 2,892 specialist older accommodation (C3 planning use class), 146 Extra Care (C2 use class) and 1,133 units of residential care (C2 use class). Map 4.1 and Table 4.3 shows the current number of older persons units of accommodation across the borough using data provided by the Elderly Accommodation Counsel.

Table 4.3 Categories of older person accommodation

Category (and planning use category)	Current number of units	Description
Age-exclusive housing (C3)	146	**EAC definition:** Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people and may have communal facilities such as a residents' lounge, guest suite and shared garden, but do not provide any regular on-site support to residents. **PPG definition:** This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens but does not include support or care services.
Care homes (C2)	545	**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. **PPG definition:** These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.
Care home with nursing (C2)	588	A home registered as a **care home with nursing** will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close case (C3)	0	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

Category (and planning use category)	Current number of units	Description
Retirement/Sheltered housing (C3)	838 R 1,951 S	EAC definition: **Sheltered housing (S)** means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. **Retirement housing (R)** means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis. The term sheltered housing is now largely superseded by retirement housing. PPG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.
Extra Care housing or housing with care (C3)	91 (EC) 55(HwC)	EAC definition: Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as very sheltered housing, assisted living, or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home. **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. **Note** Extra Care can also provide accommodation for people with additional needs who are not older people
Total	4,214	

Source: EAC data 2024

4.14 The Trafford Older Peoples' Housing Strategy 2020-2025 sets out a series of priorities and a detailed action plan including:

- Improving the quality and standard of existing housing for older people in Trafford
- Increase the availability and range of suitable housing options for older people within Trafford.
- Enable older people in Trafford to live independently.
- Create and foster partnerships that work to deliver effective health and social care provision and support services at home to older people across Trafford.

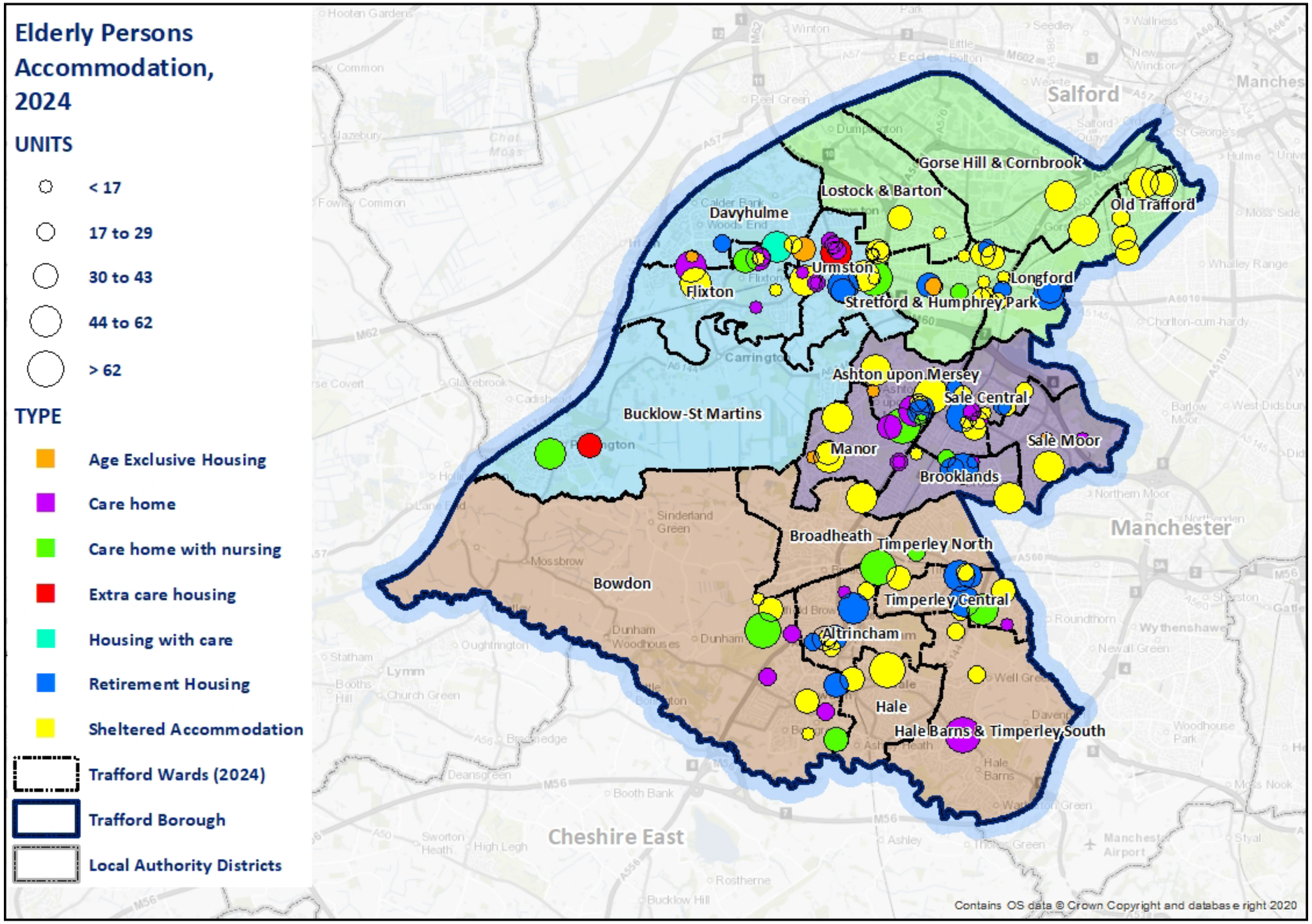
4.15 This HNS will help provide evidence of the need for different accommodation options and support needs. Given the ageing of the population, the need for specialist older person accommodation is expected to increase.

4.16 Table 4.4 sets out an assessment of need for different types of older persons accommodation based on latest metrics provided by the Housing Learning and Information Exchange (Housing LIN). This establishes:

- a need in 2024 for 1,436 residential care bedspaces increasing to 1,806 by 2039 This compares to a current supply of 1,133 bedspaces;
- a need in 2024 for 994 Extra Care dwelling units rising to 1,250 by 2039. This compares to a current supply of 146 units; and
- a need in 2024 for 4,417 C3 specialist older person dwelling units rising to 5,556 by 2039. This compares with a current supply of 2,935 units.

4.17 Based on the analysis of demographic change and the Housing LIN estimates, Table 4.5 sets out the overall need for older persons specialist accommodation by type of provision and tenure to 2039. This indicates a net need for 4,398 additional older persons specialist accommodation including 2,621 C3 dwelling units, 1,104 C2 Extra Care units and 673 C2 residential care bedspaces. There is a particular need for leasehold sheltered housing, enhanced sheltered housing and Extra Care housing for sale. Trafford has a good supply of dementia-friendly older persons accommodation based on EAC data and sufficient sheltered housing to rent.

Map 4.1 Current older persons accommodation across Trafford



Source: Elderly Accommodation Counsel 2024

Tabulated data for Map 4.1 - Current older persons accommodation

Postcode	Number of units	Type of accommodation
M41 5SR	19	Sheltered Accommodation
M41 0YB	23	Sheltered Accommodation
M41 5TS	55	Housing with care
M41 5RH	42	Age Exclusive Housing
M32 9JT	13	Sheltered Accommodation
WA15 6SQ	86	Care home with nursing
M33 6RX	72	Care home with nursing
M41 9LT	14	Sheltered Accommodation
WA14 4LQ	8	Sheltered Accommodation
M41 0UZ	28	Retirement Housing
M33 4GT	45	Sheltered Accommodation
M33 3LG	60	Sheltered Accommodation
M33 5PD	57	Care home
M16 9DB	58	Sheltered Accommodation
M32 9DA	18	Care home with nursing
WA14 2SN	26	Care home
M41 5RQ	40	Care home
M33 3NB	23	Care home with nursing
M32 9DD	34	Retirement Housing
M33 2RN	46	Sheltered Accommodation
M33 3FS	52	Retirement Housing
M41 0UB	13	Care home with nursing
M32 8LR	29	Retirement Housing
M41 5FL	17	Sheltered Accommodation
M33 4QP	16	Age Exclusive Housing
M33 6LL	13	Sheltered Accommodation
M33 4RZ	23	Care home
M32 0RR	48	Sheltered Accommodation
M32 8LA	12	Sheltered Accommodation
M41 6NA	52	Care home
WA15 7PG	20	Sheltered Accommodation
WA14 1RT	30	
M31 4DT	40	Extra care housing
M41 9EJ	13	Care home with nursing
M33 2DL	21	Care home
M33 6GG	71	Sheltered Accommodation
M41 5QL	35	Care home with nursing
M31 4ND	62	Care home with nursing
M32 8DR	33	Sheltered Accommodation
M33 6WG	34	Retirement Housing
WA15 8SN	78	Care home
WA14 2LA	43	Sheltered Accommodation
M41 0US	20	Care home
WA14 1JB	15	Care home

Postcode	Number of units	Type of accommodation
M33 3BY	38	Sheltered Accommodation
WA15 7AU	29	Sheltered Accommodation
M33 2HL	24	Sheltered Accommodation
M16 0EJ	24	Sheltered Accommodation
M33 3WJ	37	Retirement Housing
WA15 7UU	42	Retirement Housing
M32 9RN	8	Sheltered Accommodation
M33 4GU	32	Sheltered Accommodation
M33 6PQ	23	Sheltered Accommodation
WA14 3HA	37	Care home with nursing
WA14 4LU	32	Sheltered Accommodation
M33 4RZ	4	Care home
M16 9AS	81	sheltered Accommodation
M33 7FG	29	Retirement Housing
M32 9TB	42	Sheltered Accommodation
M41 5RQ	8	Sheltered Accommodation
M16 9AJ	33	Sheltered Accommodation
WA14 1LH	29	Sheltered Accommodation
M33 5LX	52	Sheltered Accommodation
M41 9LT	83	Care home with nursing
M41 6WS	46	Sheltered Accommodation
WA15 6UB	51	Retirement Housing
M33 3WR	14	Care home
M33 2NL	25	Sheltered Accommodation
M33 6NG	36	Retirement Housing
M41 9LQ	47	Sheltered Accommodation
WA15 7ES	32	Sheltered Accommodation
M33 3BB	15	Sheltered Accommodation
M33 7EX	26	Sheltered Accommodation
WA15 6LP	38	Sheltered Accommodation
M16 0DY	42	Sheltered Accommodation
WA15 7LD	6	Care home
M41 0AA	51	Extra care housing
M33 6NB	not specified	Care home with nursing
WA14 4QZ	27	Care home
WA15 7XH	24	Sheltered Accommodation
M41 9JD	34	Sheltered Accommodation
M16 0JN	54	Sheltered Accommodation
M33 2ES	18	Retirement Housing
M32 9EP	23	Age Exclusive Housing
M41 0PJ	14	Sheltered Accommodation
M41 0SW	8	Sheltered Accommodation
M41 0SJ	32	Sheltered Accommodation
M41 8GR	16	Age Exclusive Housing
WA14 1PQ	35	Retirement Housing

Postcode	Number of units	Type of accommodation
M16 0ET	34	Sheltered Accommodation
M41 6HQ	16	Sheltered Accommodation
WA14 2EU	39	Sheltered Accommodation
M41 9DJ	51	Sheltered Accommodation
M33 2GH	5	Age Exclusive Housing
WA14 4AP	21	Retirement Housing
M32 9AH	6	Sheltered Accommodation
WA14 1BP	46	Retirement Housing
WA14 2LR	43	Retirement Housing
WA15 9JF	68	Sheltered Accommodation
M41 9JE	50	Retirement Housing
WA15 7AG	44	Retirement Housing
WA14 4AN	27	Sheltered Accommodation
M33 4AE	8	Sheltered Accommodation
M32 0HN	23	Retirement Housing
WA14 2HX	24	Care home
M32 8QA	52	Retirement Housing
M32 8PX	30	Retirement Housing
M33 2YE	15	Sheltered Accommodation
WA14 2AB	19	Sheltered Accommodation
M32 8AN	10	Sheltered Accommodation
WA15 7JW	50	Care home with nursing
M33 5GP	52	Sheltered Accommodation
M41 9EJ	21	Care home
M32 0BR	35	Sheltered Accommodation
WA14 3ES	14	Sheltered Accommodation
M32 8NT	29	Sheltered Accommodation
WA15 8NW	24	Sheltered Accommodation
M32 9BT	25	Sheltered Accommodation
M33 3NL	49	Retirement Housing
M33 5ND	4	Age Exclusive Housing
M41 5PD	22	Retirement Housing
WA14 4QU	76	Care home with nursing
M33 4LT	44	Sheltered Accommodation
WA15 6QH	20	Care home with nursing
M41 0UH	20	Care home
M41 0US	21	Care home
M41 6EP	5	Care home
M33 2JT	2	Care home
M41 5BL	10	Care home
M33 5AN	36	Care home
M33 2AL	23	Care home

Table 4.4 Estimate of need for older person accommodation 2024 to 2039

	Year>>	2024	2039	Change
	Population 75+>>	**22,086**	**27.781**	**5,694**
Type of accommodation	**rate per 1,000 population**	**2024**	**2039**	**Change**
Conventional sheltered housing to rent	60	1,325	1,667	342
Leasehold sheltered housing	120	2,650	3,334	683
Enhanced sheltered housing (divided 50:50 between that for rent and for sale)	20	442	556	114
Extra Care housing for rent	15	331	417	85
Extra Care housing for sale	30	663	833	171
Residential care	65	1,436	1,806	370
TOTAL	-	6,847	8,612	1,765
SUB-TOTAL C2 Residential care	-	1,436	1,806	370
SUB-TOTAL C2 Extra care	-	994	1,250	256
SUB-TOTAL C3	-	4,417	5,556	1,139
Note: Housing-based provision for dementia (this is part of the supply as some schemes provide dementia-friendly accommodation)	886	127	167	40

Source: Housing LIN, 2018-based ONS population projections

Table 4.5 Future need for older person accommodation relative to current supply

Population base		**Population 75+ 2024**	**Population 75+ 2039**	**Population 75+ Change 2024-2039**		
Population 75+		22,086	**27,781**	**5,694**		
Type of accommodation	**A Supply 2024**	**B Modelled need 2024**	**C Modelled need 2039**	**D (=C-B) Change in need 2024-2039**	**E (=D+B-A) Change in need minus 2024 supply**	**Annual need = E / 18**
Conventional sheltered housing to rent	1,686	1,325	1,667	342	-19	-1
Leasehold sheltered housing	1,249	2,650	3,334	683	2,085	139
Enhanced sheltered housing (divided 50:50 between that for rent and for sale)	0	442	556	114	556	37
Extra care housing for rent	95	331	417	85	322	21
Extra care housing for sale	51	663	833	171	782	52
TOTAL C3	2,935	4,417	5,556	1,139	2,621	175
TOTAL C2/C3 Extra Care	146	994	1,250	256	1,104	74
TOTAL C2 residential care	1,133	1,436	1,806	370	673	45
GRAND TOTAL	4,214	6,847	8,612	1,765	4,398	293
Housing-based provision for dementia (this is part of the supply as some schemes provide dementia-friendly accommodation)	886	127	167	40	-	-

Source: Housing LIN, 2018-based ONS population projection

Senior cohousing communities

4.18 Senior cohousing is specifically mentioned in PPG as a housing option for older people: 'Senior co-housing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.

4.19 This option should be considered by the council as part of a diverse range of accommodation for older people. The household survey identified a total of 2,648 households interested in co-housing, with interest in a range of dwelling types and sizes including 1-bedroom flats (25%), 2 bedroom properties (22.7%) and 3 bedroom properties (52.3%).

People with dementia and early onset dementia

4.20 The PPG makes specific reference to dementia and that '**there should be a range of housing options and tenures available to people with dementia, including mainstream and specialist housing. Innovative and diverse housing models should be considered where appropriate'** *(*source*:* June 2019 PPG Paragraph: 019 Reference ID: 63-019-20190626).

4.21 The PPG also outlines the characteristics of a dementia- friendly communities:

- easy to navigate physical environment;
- appropriate transport;
- communities shaped around the views of people with dementia and their carers;
- good orientation and familiarity;
- reduction in unnecessary clutter; and
- reduction in disorienting visual and auditory stimuli.

4.22 One of the actions of the Older People's strategy is to work with dementia services and charities to inform and promote housing information, and to scope the housing provision and support required, including to those who need a higher level of support such as washing and dressing.

4.23 2020 POPPI/PANSI data estimates there are 63 people aged 30 to 64 with early onset dementia and 3,083 people aged 65 and over with dementia (Table 4.6). By 2039, the number of people aged 65 and over with dementia is projected to increase by 34.2%, with an increase of 41.2% amongst the 85+ age group. The number with early onset dementia is expected to increase slightly (3.9%).

Table 4.6 People with dementia

Dementia	2020	2039	% Change 2020-2039
Early onset dementia (30-64)	63	65	3.9%
Dementia (65-74)	502	604	20.3%
Dementia (75-84)	1,136	1,494	31.5%
Dementia (85 and over)	1,445	2,040	41.2%
Dementia (total 65+)	3,083	4,139	34.2%

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

4.24 The All Party Parliamentary Group (APPT) on Housing and Care for Older People published a report on Housing for People with Dementia in July 2021

4.25 This set out 23 recommendations which included:

- Recognise potential future loneliness and how we can maintain our family connections and wider social networks in the communities we live in before or after diagnosis.
- Consider whether to move whilst we are able: rightsizing and moving to the right place and environment whilst able to still develop new routes and make new friends.
- Make preventive changes, incrementally, to the home environment; such as when upgrading property or installing new technology, or where we require additional personal care and support to help us to live independently.

4.26 Regarding housing and planning, the report recommended:

- Support increased provision of Extra Care housing / assisted living accommodation and retirement housing that is dementia-ready, with top-sliced grant-aid through Homes England.
- Strengthen MHCLG guidance to local planning authorities. LPAs should respond to demographic change and the need for more homes designed for older people, including those with dementia, through Local Plans specifying requirements for age-friendly housing.

4.27 The Alzheimer's Society has produced a Dementia-friendly housing guide (Dementia-friendly housing guide) which provides further insights into how housing can be appropriately designed and adapted to support people experiencing dementia. This includes the importance of step-free access, open plan layouts, dementia friendly signage, use of technology to support independence and well-being areas in housing developments to facilitate social connection.

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

4.28 The profile of dwellings occupied by households aged 65 and over by age group, based on the 2022 household survey, is summarised in Table 4.7. This shows that the majority (84.7%) live in houses, particularly with 3 or more bedrooms; 13.9% live in bungalows, 1.4% in flats and 0% in other dwelling types.

Table 4.7 Dwellings occupied by households where the HRP is aged 65 and over

Dwelling type and size	65 to 74 (%)	75 to 84 (%)	85+ (%)	Total (%)
1 or 2-bedroom house	18.5%	11.8%	24.8%	16.8%
3 bedroom house	45.6%	43.0%	59.6%	45.7%
4 or-more bedroom house	21.4%	26.8%	7.4%	22.2%
1-bedroom bungalow	5.3%	11.3%	8.2%	7.5%
2 or more-bedroom bungalow	8.2%	4.6%	0.0%	6.4%
1-bedroom flat	0.0%	0.0%	0.0%	0.0%
2 or more-bedroom flat	1.0%	2.5%	0.0%	1.4%
Other	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%
Base	16,375	8,893	1927	27,195

Source: 2022 household survey

4.29 The provision of appropriate adaptations to existing dwelling stock can help people lead independent lives. PPG also asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people (source: PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220).

4.30 Given that the majority of older people want to remain in their own homes with help and support when needed, the 2022 household survey provides a useful insight into the proportion of households who need care and support and the extent which properties are adapted (Table 4.7).

4.31 Table 4.8 shows that 7.9% of all households require care and support to enable them to stay in their home. This is highest amongst 75 and over age groups and from households living in affordable housing. Of households with a household reference person aged 85 and over, 25.7% require help and support to enable occupiers to stay in their own home. Table 4.9 presents this data at sub area level.

4.32 62.6% of households have sufficient space for a carer to stay overnight if needed – and this increases to over 79% across 75 and over older age groups. Owner occupiers were most likely to have space available, but private and in particular social renters were less likely. Around 30% of respondents in affordable housing had sufficient space for a carer.

4.33 Around 6.9% of all dwellings had been adapted or purpose-built for a person with a long-term illness, health problem or disability. This was highest amongst affordable housing occupants (23.2%) and lowest amongst owner occupiers (4.3%). Older people were more likely to live in an adapted home, with 14.2% of households with a HRP aged 75-84 and 21.3% with a HRP aged 85+ living in adapted homes.

4.34 Around 11.9% of households need facilities on one floor (living room, kitchen, bathroom and bedroom) and this increases of 29.3% of households with a HRP aged 85+.

Table 4.8a Adaptations, support needs, and space for carer by tenure

Tenure	Is there sufficient space in your home for a carer to stay overnight, if this was needed? Yes (%)	Do you, or any other members of your household, require care or support to enable you/them to stay in this home? Yes (%)	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability? Yes (%)	Has your current home been adapted or purpose-built for a wheelchair user? Yes (%)
Tenure	**Yes (%)**	**Yes (%)**	**Yes (%)**	**Yes (%)**
Owner Occupied	72.8%	6.1%	4.3%	6.8%
Private Rented	36.1%	6.4%	1.9%	10.6%
Affordable	30.9%	18.0%	23.2%	37.8%
All tenures	**62.6%**	**7.9%**	**6.9%**	**11.9%**

Table 4.8b Adaptations, support needs, and space for carer by age group

Age of household reference person	Is there sufficient space in your home for a carer to stay overnight, if this was needed? Yes (%)	Do you, or any other members of your household, require care or support to enable you/them to stay in this home? Yes (%)	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability? Yes (%)	Has your current home been adapted or purpose-built for a wheelchair user? Yes (%)
Age of household reference person	**Yes (%)**	**Yes (%)**	**Yes (%)**	**Yes (%)**
Under 65	56.1%	6.9%	5.4%	8.8%
65 to 74	78.1%	7.0%	7.3%	20.0%
75 to 84	79.0%	13.6%	14.2%	16.9%
85 and over	82.1%	25.7%	21.3%	29.3%
All age groups	**62.6%**	**7.9%**	**6.9%**	**11.9%**

Source: 2022 household survey

Table 4.9 Adaptations, support needs and space for carer by locality

Sub Area	Is there sufficient space in your home for a carer to stay overnight, if this was needed? (%)	Do you, or any other members of your household, require care or support to enable you/them to stay in this home? (%)	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability? (%)	Do you or someone in your household need all facilities on one floor (living room, bathroom, kitchen, bedroom)? (%)
Central	62.7%	7.0%	6.1%	12.1%
North	52.2%	8.3%	7.8%	17.5%
South	69.2%	6.6%	6.3%	8.3%
West	63.7%	10.8%	7.7%	10.8%
Trafford Borough	**62.6%**	**7.9%**	**6.9%**	**11.9%**

Source: 2022 household survey

Estimating future need for adaptations and home improvement

4.35 The 2022 household survey provides evidence of the range of adaptations and home improvements needs based on the age group of the household reference person (Table 4.10).

4.36 Better heating, more insulation and double glazing were most frequently mentioned improvements needed.

4.37 Regarding adaptations, these were mainly mentioned by older households and most frequently mentioned were bathroom adaptations, internal handrails/grabrails and kitchen adaptations. The need for adaptations was generally highest amongst the 75+ age group.

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

Table 4.10a Home improvements required by age group (% of households)

Improvement required	Aged Under 65	Aged 65-74	Aged 75+	Total
More insulation (loft, wall cavities)	30.4%	26.1%	13.8%	27.8%
Community alarm service	4.1%	3.1%	5.9%	4.1%
Better heating	21.8%	18.7%	12.6%	20.3%
Double glazing	17.7%	14.8%	10.0%	16.4%
Improved ventilation	10.6%	4.2%	3.7%	8.7%
Downstairs WC	8.6%	11.7%	5.5%	8.8%
Increase the size of property (e.g. extension, loft conversion)	15.1%	1.7%	0.5%	11.2%

Table 4.10b Adaptations required by age group (% of households)

Adaptation required	Aged Under 65	Aged 65-74	Aged 75+	Total
Adaptations to bathroom	11.8%	13.2%	16.8%	12.6%
Adaptations to kitchen	9.0%	8.1%	3.3%	8.2%
External handrails /grab rails	4.5%	8.8%	15.7%	6.5%
Internal handrails /grab rails	8.5%	9.8%	20.1%	10.0%
Stair lift / vertical lift	5.0%	10.1%	12.8%	6.8%
Adaptations relating to sensory needs	5.2%	4.2%	1.3%	4.6%
Improvements to access (e.g. level access in and around home)	5.5%	4.4%	7.7%	5.6%
Wheelchair adaptations (including door widening and ramps)	3.8%	4.3%	2.5%	3.8%
Lever door handles	3.6%	1.5%	0.4%	2.9%
Room for a carer	4.1%	1.7%	0.8%	3.4%
Base (all households)	69,074	16,375	10,820	96,269

Source: 2022 household survey

4.39 Resources for aids and adaptations remain limited, particularly for households in the private sector (owner occupation or privately rented accommodation). However, the provision of appropriate adaptations is essential to older households in maintaining independent living. Alternative sources of funding, such as equity loans, could be considered to finance remedial measures required by older person households. It should be pointed out that whilst local authorities will assess anyone's needs, assistance is currently means tested and some older person households will self-fund.

Assistance in the home

4.40 The 2022 household survey also provides information on a range of practical assistance required from households by age group (Table 4.11). Overall, the highest level of need is for help with gardening and repair and maintenance of the home. For all types of assistance, the level of need increases with age which includes the need for company/friendship, mentioned by 11.4% of people aged 75 and over.

Table 4.11 Type of assistance required age group

Type of help needed now or in next 5 years	HRP Under 65	HRP 65-74	HRP 75+	HRP All
Help with repair and maintenance of home	25.0%	47.5%	56.9%	32.4%
Help with gardening	16.1%	30.3%	45.7%	21.8%
Help with cleaning home	13.4%	25.2%	40.5%	18.4%
Help with other practical tasks	10.5%	17.7%	34.3%	14.4%
Help with personal care	9.2%	10.2%	21.4%	10.7%
Want company / friendship	9.5%	10.2%	11.4%	9.8%
Base (all households)	69,074	16,375	10,820	96,269

Source: 2022 household survey

Trafford Supporting Housing Strategy 2023-2028

4.41 This comprehensive strategy provides a very helpful framework to understand specialist needs in Trafford and identifies five overarching strategic priorities:

1. Enable people with support needs to live as independently as possible within Trafford.
2. Ensure an adequate supply of quality, accessible and affordable supported housing, and move-on accommodation is in place.
3. Establish closer working relationships with external services, organisations, and charitable bodies to ensure appropriate support is available and easily accessible.
4. Ensure housing advice is promoted and easily accessible to those with support needs.
5. Explore and review good practice in other local authority areas in relation to supported accommodation and support services and implement within Trafford where possible.

4.42 The Supporting Housing Strategy includes a series of useful definitions which are included in this HNS report and key strategic objectives for specific needs groups.

Health-related housing need

4.43 A range of sources can be drawn upon to establish the overall scale of disability/support needs across Trafford. In summary:

- The 2021 Census reported that across the borough 84.4% were in good health, and 15.6% in not good health (particularly across older age groups). A total of 36,362 residents (15.6%) were in not good health which compares with 17.5% across England.
- 15.6% of residents reported that they were disabled, as defined under the Equality Act, with 6.4% saying their daily activities were limited ‘a lot’ and 9.2% ‘a little’ which compares with 7.0% and 9.9% respectively across England. This is mainly associated with older age groups.
- 5,520 people received Disability Living Allowance in 2018 or 2.3% of the population.
- The ONS Family Resources Survey 2018/19 estimates that around 21% of the population nationally has a disability. This translates to around 51,176 people across Trafford Borough in 2022 and is projected to increase to around 56,278 by 2037.

4.44 The 2022 household survey data considered illness/disability. There was a least one person with an illness/disability in 41,264 or 42.9% of households. The survey estimated a total of 56,853 people or 23.6% had an illness/disability which is higher than the ONS estimates. Table 4.12 shows the number of people stating an illness/disability and the type of illness/disability. The most frequently mentioned illness/disability was long-standing illness or health condition (11.5%) followed by physical/mobility impairment (7.1%) and mental health issue (5.3%).

Table 4.12 Number of people stating illness/disability

Illness/disability	Number of people	% of total Population
Physical/mobility impairment	17,041	7.1%
Learning disabilities	3,867	1.6%
Autism	4,036	1.7%
Mental health issue	12,841	5.3%
Visual impairment	4,686	1.9%
Hearing impairment	11,411	4.7%
Long-standing illness or health condition	27,850	11.5%
Older age related illness or disability (e.g. dementia, stroke)	9,298	3.9%
Other	4,870	2.0%
Total population	241,250	
Total number of people with an illness/disability	**56,853**	**23.6%**
Households with at least one person with an illness/disability	**41,264**	**42.9%**

Source: 2022 household survey

Physical disability

4.45 POPPI and PANSI (Projecting Older People Population Information/Projecting Adult Needs and Service Information, Oxford Brookes University/Institute of Public Care) provides data on the likely prevalence in 2020 of a range of physical disabilities and how this is expected to change by 2039 (Table 4.13). In 2020, there were an estimated 15,828 people with mobility issues across all age groups which is projected to increase to 18,583 by 2039 mainly due to an increase in the number of people aged 65 with mobility issues.

4.46 The Trafford Supporting Housing Strategy 2023-2028 strategic objective is to ensure there is an adequate supply of accessible properties and supported accommodation that is suitable for all demographics. In doing so, Trafford will promote the independence of residents with physical and/or sensory disabilities and offer greater choice on where they live and how they receive support.

Table 4.13 Physical disability prevalence

Disability (age group)	2020	2039	% change 2020-2039
Impaired mobility (18-64)	7,970	8,241	3.4%
Mobility (unable to manage at least one activity on own) (65+)	7,858	10,342	31.6%
Moderate or serious personal care disability (18-64)	6,983	7,277	4.2%
Serious visual impairment (18-64)	91	95	4.7%
Moderate or severe visual impairment (65+)	3,690	4,694	27.2%
Severe hearing loss (18-64)	864	892	3.2%
Severe hearing loss (65+)	3,450	4,602	33.4%
All with mobility issues (impaired mobility 18-64 and mobility 65+	15,828	18,583	17.4%

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

Learning disability and autism

4.47 A learning disability is the label given to a group of conditions, present before the age of 18, that affect how an individual communicates and understands information. Autism is a lifelong developmental condition which affects how people communicate with, and relate to, other people and how they interact with the world around them.

4.48 The number of people across all age groups with moderate or severe learning disabilities is estimated to be around 895 in 2020 rising to 961 by 2039(Table 4.14). There is a notable growth in the number of people aged 65 and over with learning disabilities. Around 1,762 people have autistic spectrum disorders in 2020 and this is expected to increase to 1,925 by 2039.

Table 4.14 Learning disability and autism

Learning disability (age group)	2020	2039	% change 2020-2039
Total (18-64)	3,398	3,561	4.8%
Total (65+)	866	1,102	27.2%
Moderate or severe (18-64)	780	817	4.7%
Moderate or severe (65+)	115	144	25.1%
Moderate or severe (all ages)	895	961	7.4%
People with LD living with a parent (18-64)	274	289	5.3%
Downs syndrome (18+)	88	92	5.0%
Challenging behaviour (18-64)	62	65	4.7%
Autistic spectrum disorders (18-64)	1,381	1,447	4.8%
Autistic spectrum disorders (65+)	381	478	25.4%
Autistic spectrum disorders (all ages)	1,762	1,925	9.3%

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

4.49 The GM Learning Disability Strategy 2018 included the following action points:

- Expand the Shared Lives model in Greater Manchester to reach 15% of people with learning disabilities in each locality.
- Continue to support the implementation of the Home Ownership for people with long-term disabilities (HOLD) mortgage offer.
- Undertake an accommodation review and develop a strategic housing plan for people with learning disability.
- A need to develop crisis provision across Lancashire for people with learning disability and/or autism.

4.50 The Trafford Supporting Housing Strategy 2023-2028 strategic objective is to ensure that people with learning disabilities and/or autism in Trafford have a greater choice and access to appropriate support and supported accommodation, promoting independence and quality of life.

Mental health

4.51 Mental health refers to an individual's emotional, psychological and social well-being. 2020 POPPI/PANSI data estimates there are around 26,607 residents with a common mental health disorder (Table 4.15). The number of people aged 18-64 with a common mental health disorder is expected to increase by 4.7% over the period to 2039 Depression amongst people aged 65 or over is expected to increase considerably.

Table 4.15a Mental health prevalence – ages 18-64

Mental health 18-64	2020	2039	% change 2020-2039
Common mental disorder	26,607	27,867	4.7%
Borderline personality disorder	3,378	3,538	4.7%
Antisocial personality disorder	4,656	4,876	4.7%
Psychotic disorder	981	1,027	4.7%
Psychotic disorders (2 or more)	10,102	10,580	4.7%

Table 4.15b Mental health prevalence – older people with depression

Older people with depression	2020	2039	% change 2020-2039
Depression 65+	3,566	4,543	27.4%
Severe depression (65+)	1,142	1,476	29.3%

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

4.52 The Trafford Supporting Housing Strategy 2022-2027 strategic objective is to ensure those with mental health support needs can live as independently as possible by providing adequate supply of both long-term and short-term supported housing, as well as offering floating support to those in general housing and allowing individuals to have greater choice over where they live and how they access support.

Accessible and wheelchair standard housing

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

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

'Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors ' (source: PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626)

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

'Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors ' (source: PPG Paragraphs: 008 Reference ID: 56-008-20160519 & 009 Reference ID: 56-009-20150327).

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

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

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

4.55 Optional accessibility standards for dwellings were introduced by the government in 2015 to provide a mechanism for improving accessibility of housing for those with additional needs. National standards have been established and contained within Part M Volume 1 of the Building Regulations as set out in Table 4.16. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the 'Lifetime Homes' standard.

Table 4.16 Summary of accessible housing standards

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

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

4.57 In order to establish an appropriate target for M4(3) dwellings, Table 4.17 sets out a series of assumptions regarding wheelchair use from the English Housing Survey and a report by Aspire Housing Association. Applying these assumptions would suggest a target of 4% of newbuild to meet M4(3) wheelchair accessible standard is required.

4.58 According to PPG (source: PPG Paragraph: 009 Reference ID: 56-009-20150327), 'Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling.' This would imply that the onus on wheelchair accessible housing delivery is with the local authority/registered providers, but private developers should also be encouraged to build to M4(3) wheelchair accessible or adaptable homes where appropriate. Any final targets should be set within the context of likely levels of delivery.

Table 4.17 Wheelchair use assumptions and resulting annual need

Assumption	% requirement	Number each year (based on 1,112 annual housing need)
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair all the time	0.6%	7
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair either indoors or outdoors	3.0%	33
Trafford Borough has 1,218 current users of wheelchairs inside and outside the home based on 2022 household survey. This equates to 1.3% of households.	1.3%	14
Aspire report on wheelchair accessible housing (*)	10.0%	111
Average of indicators	3.7%	41

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

4.59 Table 4.18 considers the profile of wheelchair accessible or adaptable dwellings needed by number of bedrooms and age group of the Household Reference Person.

Table 4.18a Percentage of wheelchair dwellings needed by age group and number of bedrooms

Age Group	1 bedroom	2 bedrooms	3 bedrooms	Total
Under 65	11.9%	9.4%	51.9%	73.3%
65 and over	0.0%	6.2%	20.5%	26.7%
Total	11.9%	15.7%	72.4%	100.0%

Table 4.18b Number of wheelchair dwellings needed each year by age group and number of bedrooms

Age Group	1 bedroom	2 bedrooms	3 bedrooms	Total
Under 65	5	4	21	30
65 and over	0	3	8	11
Total	5	7	29	41

Source: 2022 household survey

Note: The annualised figure of 41 is based on the average of indicators in Table 4.16.

4.60 Given the ageing demographic of Trafford and the identified levels of disability amongst the population, it is recommended that a policy to provide new homes built to accessibility standards is included in the Local Plan. On the basis of available evidence which takes into account the requirements of PPG, it is recommended that:

- 4% of new dwellings are built to M4(3) wheelchair accessible standard (this would imply an average target of around 41 each year); and
- all remaining new dwellings are built to M4(2) accessible and adaptable standards to take account of the ageing demographics of the borough. This will ensure that new dwellings can be occupied and also visited by people needing accessible/adaptable dwellings. This is also a requirement of the Places for Everyone plan (para 1.38).

Stakeholder views on specialist housing

4.61 As general points, stakeholders commented that:

- Specialist housing for older people was identified as a gap in the market.
- There is a demand for housing for older people wishing to stay in a community where they have raised their family and have strong neighbour and community connections.
- Downsizers are often keen for bungalow style properties.
- Optional housing standards / targets, with regards to size standards, accessibility, self-build, custom or specialist housing needs, must be based on a robust evidence base which demonstrates both the need for and deliverability of those standards.
- Viability of both existing and future affordable and specialist homes is a worry in the current climate of rising costs and reducing levels of support.

Life experience-related housing need

Armed forces

4.62 There are long waits for any social housing for Armed Forces veterans especially those wishing to settle in Trafford once their service has ended.

4.63 Unless veterans have well paid employment, they often cannot afford private rent or to buy a property which results in long waiting lists, or having to relocate elsewhere.

4.64 Stakeholders suggested specific housing should be built to house Armed Forces veterans in both short- and long-term tenancies.

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

Domestic abuse

4.66 The council's strategic objective is to ensure that all victims of domestic abuse, including those in minority groups, are empowered to remain safely in their own homes where possible, and to ensure adequate provision of suitable supported accommodation is available to those who require it.

4.67 There is currently a range of provision including a core and additional refuge and dispersed accommodation.

Ex-offenders

4.68 The council's strategic objective is to ensure they have the right level of supported housing, move-on accommodation, and support provision to provide ex-offenders with the best opportunity to reintegrate into society and reduce likelihood of reoffending.

4.69 The Supported Housing Strategy identified a series of barriers to accessing accommodation including upfront costs requested by private landlords; Local Housing Allowance being lower than private rents; and a lack of social/affordable rented studio and one-bedroom social rented dwellings to meet demand from this group of the population; and a need for support when seeking work and transitioning to independent living.

Substance misuse

4.70 Substance misuse refers to the use of psychoactive substances in a way that is harmful or hazardous to health. This can include illegal drugs and/or inappropriate use of legal substances such as alcohol and prescription medication.

4.71 There are no specific supported housing schemes tailored to this group but there are support services who provide assistance.

4.72 The strategic objective of the council is to ensure that the right type of supported housing is available to help people manage and reduce substance misuse. Collaborative working is crucial, and the council will work with both internal and external services to provide housing and support to address any co-occurring needs alongside substance misuse to improve health and maintain recovery.

Young people

4.73 The strategic objective of the council is to ensure the right kind of supported housing is available to help young people learn the necessary skills to become independent adults. The council aims to achieve this by ensuring there is increased provision in more areas to allow a greater choice of appropriate supported accommodation providing housing support and services for young people. More generally, the council is mindful of the need to provide affordable housing to provide for younger people unable to access the open market.

Cultural heritage related housing need

4.74 For those from a minority ethnic background there may be cultural heritage or religion related determined needs which impact on the type of accommodation required. This would include the specific needs members of ethnically diverse communities (EDC) as well as those from Travelling communities.

Ethnically diverse communities: population and households

4.75 Around 22.3% of the population in Trafford Borough identify as EDC. The distribution of EDC people within the borough is shown in Table 4.19. The majority of EDC people live in the North and South localities.

Table 4.19 Distribution of EDC households across Trafford Borough

Sub-area	EDC Population	% of EDC population in each locality	% of population in each locality who identity as EDC	All people
Central	9,245	17.7%	17.0%	54,227
North	23,285	44.5%	40.1%	58,103
South	16,085	30.7%	20.3%	79,072
West	3,699	7.1%	8.5%	43,666
Trafford Borough	**52,314**	**100.0%**	**22.3%**	**235,068**

Source: 2021 Census

4.76 The household survey identified 19,864 households where the household reference person identified as EDC. Overall, 17.8% of EDC households were in some form of housing need compared with 11.7% of all households. Households sharing facilities and people with mobility issues/other special needs were key reasons for EDC housing need.

Gypsy, Traveller and Travelling Showperson need

4.77 The 2023 Greater Manchester Gypsy and Traveller Accommodation Assessment provides the latest evidence of need for Gypsies and Travellers. In Trafford there is one Gypsy and Traveller private site with 1 pitch. There is a need for 2 additional pitches over the period 2023/24 to 2040/41 across Trafford.

4.78 The 2018 Greater Manchester Gypsy, Traveller and Travelling Showperson's Needs Assessment is the latest evidence of need relating to Travelling Showpeople. There are no yards in Trafford and no identified need.

Other groups with particular housing requirements

4.79 This chapter concludes with a summary of the other household groups who have particular housing requirements in Trafford.

People who rent their homes

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

Self-build and custom housebuilding

4.81 The NPPF 2024 set out that the government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option.

4.82 As at October 2022 there are currently 270 entries (260 individuals and 10 groups) on the self-build register for Trafford but no specific data on dwelling type or size preferences are reported.

4.83 A review of plot searches on the buildstore website in June 2025 identified ten plots available in Greater Manchester but none in Trafford.

Student housing need

4.84 The University Academy 92 (UA92) has been established in Old Trafford. Academy Apartments has been developed to provide accommodation for students and there are currently 90 studios and 1-bedroom flats available for rent. By the end of the decade, there are plans to increase student numbers to around 6,500 from an initial intake of 650 students in September 2019. It is anticipated that further purpose-build student accommodation will be needed as the university academy expands.

Conclusion

4.85 In accordance with PPG, this study has considered the future need for specialist accommodation, the need for residential care and considered the role of general housing in meeting needs, in particular bungalows and homes that can be adapted to meet a change in needs.

4.86 The number of households headed by someone aged 65 or over is expected to increase by 9,639 (22.1%) by 2039. According to the 2022 household survey, the majority of older people 65 and over want to continue to live in their current home with support when needed according to the household survey, with help with repair/maintenance, gardening, cleaning, and other practical tasks, which would help people remain in their own home. There is also a need to deliver a range of smaller dwellings (particularly level-access accommodation) for older people across all tenures and specialist older persons housing provision.

4.87 Across Trafford there are around 4,214 units of specialist older persons accommodation comprising of 2,990 specialist older accommodation (C3 planning use class), 91 Extra Care (C2 use class) and 1,133 units of residential care (C2 use class).

4.88 Based on population projections, there is a modelled need for 4,398 additional units of specialist older persons' accommodation by 2039 based on Housing LIN estimates of demand for different types of accommodation. This comprises 2,621 C3 dwelling units (such as sheltered and retirement dwellings), 1,104 C2 Extra Care units and 673 C2 residential care bedspaces. The HNS does not specify the precise nature of specialist older person dwellings to be built. This is to allow flexibility in delivery and PPG states that 'any single development may contain a range of different types of specialist housing' (source: PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626).

4.89 A key conclusion is that there needs to be a broader housing offer for older people across the borough and the HNS has provided evidence of the scale and range of dwellings needed.

4.90 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 HNS has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.

4.91 It is estimated there are around 51,100 people with a disability across Trafford based on ONS disability estimates and is projected to increase to around 56,278 by 2037. Regarding housing for people with disabilities, arc4 national data suggests around 6.9% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability. 11.8% of households need all facilities (living room, bathroom, kitchen and bedroom) to be on one floor.

4.92 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 4% of new dwellings are built to wheelchair accessible M4(3) standard. All remaining new dwellings are built to M4(2) accessible and adaptable standard, to take account of the ageing demographics of Trafford.

5. Overall dwelling type and mix

Introduction

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

Overall housing need

5.2 The Places for Everyone (PfE) strategic plan for nine Greater Manchester districts (Bolton, Bury, Manchester, Oldham, Rochdale, Salford, Tameside, Trafford and Wigan) sets out the housing requirements for Trafford Borough. Modified Policy JP-H1 Scale, Distribution and Phasing of New Housing Development 2022-2039 establishes an annual net additional average for 1,122 dwellings across Trafford, phased as follows:

Annual average 2022-2039	2022-2025	2025-2030	2030-2039	Total 2022-2039
1,122	817	1,122	1,224	19,077

Affordable housing need

5.3 A detailed analysis of affordable housing need in accordance with PPG is presented at Technical Appendix C. This establishes an overall gross affordable need of 2,548 and after taking into account affordable lettings and newbuild the net shortfall is 1,653 each year. Planning practice guidance is clear that only a proportion of need is expected to be delivered through the planning process. This is a substantial increase in need since the 2023 study and attributed to an increase in private sector rents and reduction in affordable lettings.

Tenure mix and First Homes

5.4 The recommended tenure mix is 20% social rented, 40% affordable rented and 40% affordable home ownership. Analysis of house prices and local incomes indicates that across the borough First Homes at a 50% discount to median price would be affordable to households on median income.

Dwelling type and mix

5.5 Dwelling mix analysis is underpinned by a demographic scenario model which takes into account projected household change to 2039 using 2018-based ONS household projections. To support flexibility in delivery, dwelling type and mix by tenure is presented as a broad range which also considers household aspirations and expectations.

5.6 Further detail of the modelling along with analysis of dwelling mix by sub-area is presented in Table D6 in Technical Appendix D. On the basis of modelling carried out, Table 5.1 sets out the overall annual dwelling type/size recommendation by different tenures.

Table 5.1a Overall annual dwelling type/size mix recommendations by tenure: Trafford

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1 and 2-bedroom house	15-20%	20-25%	20-25%	15-20%
3-bedroom house	25-30%	10-15%	20-25%	35-40%
4 or more-bedroom house	15-20%	5-10%	10-15%	20-25%
1-bedroom flat	10-15%	20-25%	10-15%	15-20%
2 -bedroom flat	10-15%	20-25%	20-25%	15-20%
3 or more -bedroom flat	2-5%	2-5%	2-5%	2-5%
1-bedroom bungalow/level-access	0-2%	5-10%	0-2%	2-5%
2-bedroom bungalow/level-access	5-10%	2-5%	2-5%	5-10%
3 or more-bedroom bungalow/level-access	2-5%	0-2%	2-5%	2-5%

Table 5.1b Overall annual dwelling type mix recommendations by tenure: Trafford

Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
House	60-65%	40-45%	55-60%	70-75%
Flat	25-30%	40-45%	35-40%	25-30%
Bungalow/level-access	10-15%	10-15%	5-10%	10-15%

Table 5.1c Overall annual dwelling size mix recommendations: Trafford

Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	10-15%	30-35%	10-15%	10-15%
2	35-40%	45-50%	45-50%	35-40%
3	35-40%	15-20%	30-35%	40-45%
4+	15-20%	5-10%	10-15%	15-20%

Dwelling type and mix by sub-area

Trafford North

5.7 The overall annual dwelling type and size mix for Trafford North in presented in Table 5.2.

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

Dwelling Type/size	Market	Social/ Affordable Rented	Affordable Home ownership
2 bedroom houses	28%	16%	23%
3-bedroom house	27%	25%	17%
4 or more bedroom house	9%	12%	14%
1-bedroom flat	12%	17%	14%
2-bedroom flat	14%	12%	24%
3 or more-bedroom flat	2%	6%	4%
1-bedroom bungalow /level access	1%	4%	1%
2-bedroom bungalow/level access	4%	4%	1%
3 or more bedroom bungalow/level access	2%	4%	2%
Total	100%	100%	100%

Note: table subject to rounding errors

Trafford South

5.8 The overall annual dwelling type and size mix for Trafford South in presented in Table 5.3.

Table 5.3 Overall annual dwelling type/size and tenure mix recommendations: Trafford South

Dwelling Type/size	Market	Social/ Affordable Rented	Affordable Home ownership
2 bedroom houses	18%	30%	28%
3-bedroom house	24%	4%	14%
4 or more bedroom house	19%	5%	17%
1-bedroom flat	12%	26%	17%
2-bedroom flat	12%	26%	17%
3 or more-bedroom flat	5%	1%	4%
1-bedroom bungalow /level access	1%	4%	1%
2-bedroom bungalow/level access	5%	2%	1%
3 or more bedroom bungalow/level access	4%	1%	1%
Total	100%	100%	100

Note: table subject to rounding errors

Trafford Central

5.9 The overall annual dwelling type and size mix for Trafford South in presented in Table 5.4.

Table 5.4 Overall annual dwelling type/size and tenure mix recommendations: Trafford Central

Dwelling Type/size	Market	Social/ Affordable Rented	Affordable Home ownership
2 bedroom houses	19%	27%	27%
3-bedroom house	28%	17%	31%
4 or more bedroom house	18%	7%	7%
1-bedroom flat	7%	12%	7%
2-bedroom flat	12%	22%	16%
3 or more-bedroom flat	4%	7%	4%
1-bedroom bungalow /level access	1%	7%	1%
2-bedroom bungalow/level access	4%	1%	1%
3 or more bedroom bungalow/level access	7%	1%	7%
Total	100%	100%	100%

Note: table subject to rounding errors

Trafford West

5.10 The overall annual dwelling type and size mix for Trafford South in presented in Table 5.5.

Table 5.5 Overall annual dwelling type/size and tenure mix recommendations: Trafford West

Dwelling Type/size	Market	Social/ Affordable Rented	Affordable Home ownership
2 bedroom houses	18%	16%	18%
3-bedroom house	30%	20%	19%
4 or more bedroom house	15%	4%	12%
1-bedroom flat	10%	13%	7%
2-bedroom flat	15%	23%	32%
3 or more-bedroom flat	1%	4%	4%
1-bedroom bungalow /level access	1%	6%	1%
2-bedroom bungalow/level access	10%	9%	5%
3 or more bedroom bungalow/level access	3%	4%	2%
Total	100%	100%	100%

Note: table subject to rounding errors

Conclusions

5.11 The Places for Everyone plan sets out an average net additional housing need for Trafford of 1,122 over the period 2022 to 2039.

5.12 The HNS has established future household change and the implications this has for dwelling type, size and tenure mix at borough and sub-area level. This helps the council and its partners make informed decisions on the range and size of dwellings to be built to meet need over the period to 2039.

5.13 Given the level of net affordable need (1,653 homes each year), the Local Plan needs to maintain a robust affordable housing policy setting out targets and tenure split in order to maximise new supply. An affordable policy should therefore continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs, although it must be recognised that new affordable supply alone is unlikely to deliver 1,653 new homes every year because of a number of constraints such as land availability and viability of delivery.

6. Conclusion: policy and strategic issues

6.1 This document has been prepared to equip the council and their partners with robust, defensible and transparent information to help inform strategic decision-making and the formulation of appropriate housing and planning policies. The work also takes account of existing and emerging government policy and guidance.

6.2 The Trafford HNS 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 HNS identifies the size, type and tenure of housing required by considering current market demand relative to supply; and also identifies a continued affordable housing shortfall across the borough.

6.3 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets and key local strategic issues.

Overall Housing need

6.4 The annual average net additional housing in need across 2022-2039 across Trafford Borough is 1,122. Housing delivery is phased over this period.

Dwelling type, tenure and mix

6.5 The relationship between household change and dwelling type/size and tenure requirements have been fully explored. The evidence will help the council deliver an appropriate range of dwelling stock for residents over the plan period. It is recommended that future planning policy references the broad mixes evidenced in Table 6.1 and taken into account when determining future applications.

6.6 Regarding affordable need, there is an annual net shortfall of 1,653 dwellings. A recommended tenure split is 20% social rented, 40% affordable rented and 40% affordable home ownership. This reflects the tenure split recommended in Places for Everyone but given the acute need for affordable housing the provision of social rented homes should be prioritised where possible.

6.7 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 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.

Table 6.1a Summary of overall dwelling type/size mix recommendations by tenure

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1 and 2-bedroom house	15-20%	20-25%	20-25%	15-20%
3-bedroom house	25-30%	10-15%	20-25%	35-40%
4 or more-bedroom house	15-20%	5-10%	10-15%	20-25%
1-bedroom flat	10-15%	20-25%	10-15%	15-20%
2 -bedroom flat	10-15%	20-25%	20-25%	15-20%
3 or more -bedroom flat	2-5%	2-5%	2-5%	2-5%
1-bedroom bungalow/level-access	0-2%	5-10%	0-2%	2-5%
2-bedroom bungalow/level-access	5-10%	2-5%	2-5%	5-10%
3 or more-bedroom bungalow/level-access	2-5%	0-2%	2-5%	2-5%

Table 6.1b Summary of overall annual dwelling type mix recommendations by tenure

Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
House	60-65%	40-45%	55-60%	70-75%
Flat	25-30%	40-45%	35-40%	25-30%
Bungalow/level-access	10-15%	10-15%	5-10%	10-15%

Table 6.1c Summary of overall annual dwelling size mix recommendations

Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	10-15%	30-35%	10-15%	10-15%
2	35-40%	45-50%	45-50%	35-40%
3	35-40%	15-20%	30-35%	40-45%
4+	15-20%	5-10%	10-15%	15-20%

6.8 A recommended tenure split is 60% rented (20% social rented and 40% affordable rented) and 40% affordable home ownership. However, given the acute need for affordable housing the provision of social rented homes should be prioritised where possible.

Meeting the needs of older people and those with disabilities

6.9 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation.

6.10 Currently there are around 4,214 units of specialist older person accommodation comprising 1,133 units of residential care (C2 use class) dwellings, 146 Extra Care dwellings (C2 use class) and 2,935 units of specialist older person dwellings (C3 use class) such as sheltered and Extra Care. Based on current supply, population projections and housing LIN estimates of demand for different types of accommodation, there is a modelled need for 4,398 additional units of specialist older persons' accommodation by 2039.

6.11 There is a need for 4,398 additional older persons specialist accommodation including 2,621 C3 dwelling units, 1,104 C2 Extra Care units and 673 C2 residential care bedspaces.

6.12 A key conclusion is that there needs to be a broader housing offer for older people across Trafford Borough and this HNS has provided evidence of scale and range of dwellings needed. There is a particular need for leasehold sheltered housing, enhanced sheltered housing and Extra Care housing for sale. Trafford has a good supply of dementia-friendly older persons accommodation and sufficient sheltered housing to rent.

6.13 A range of information has been assembled from various sources which helps to scope out the likely level of disability across Trafford Borough's population. The strategic need for different types of accommodation has been evidenced using available information including the Supported Housing Strategy and Older Persons' Housing Strategy.

6.14 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 4% of new dwellings are built to M4(3) wheelchair accessible and adaptable standard and all remaining new dwellings are built to M4(2) accessible and adaptable standard to take account of the ageing demographics of Trafford Borough and to align with Places for Everyone policies.

6.15 It is expected that some of this need will be met through the development of C3 accommodation and there is overlap between affordable, specialist older person and M4(3) need. For instance, the development of an older person's level access, wheelchair accessible affordable dwelling would help address three aspects of housing need.

6.16 It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

Final comments

6.17 The evidence presented in this HNS suggests that there are three main policy areas that require particular attention from both a planning policy and social policy perspective:

- the challenge of enabling the quantity and mix of housing that needs to be delivered, including an appropriate level of affordable housing;
- the challenge of ensuring that the housing and support needs of older people are met going forward; and
- the challenge of ensuring that the needs of people with disabilities is appropriately addressed.

Technical Appendix A: Research methodology

Overall approach

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

- A comprehensive household survey which achieved 1,116 responses, from 16,800 households, representing a response rate of 6.7% and a sample error of +/- 2.9% at the borough level. Low response rates are expected and the sample errors achieved would be described by ONS as ‘Precise’ if +/-5% or lower and ‘reasonable precise’ if between +/- 5% to under +/-10%
- A survey of key stakeholders including representatives from the council, neighbouring local authorities, housing associations, specialist housing providers, estate agents, adult social care and developers;
- Interviews with estate and letting agents operating within the borough;
- A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data and MHCLG Statistics.

Table A.1 Survey responses by locality

Sub-area	Total households sample base	Sample required	Households contacted	Actual Response	Actual Response rate	Actual sample error
Central	22,766	378	2,400	192	0.080	7.04%
North	20,087	377	4,800	251	0.052	6.15%
South	31,627	379	4,800	382	0.080	4.98%
West	21,790	377	4,800	291	0.061	5.71%
Total	96,270	382	16,800	1,116	0.066	2.92%

Technical Appendix B: Affordable housing definitions

Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2024 (Annex 2):

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

a) **Social Rent**: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent; (b) the landlord is a registered provider; and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision.

b) **Other affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

c) **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

d) **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

First Homes

In May 2021, Planning Practice Guidance was issued which set out the concept of First Homes and their delivery. Key points are:

- First Homes are a discounted market sale housing and should be considered to meet the definition of 'affordable housing' for planning purposes.

- They must be discounted by a minimum of 30% against market value. After the discount has been applied, the first sale must be at a price no higher than £250,000 outside London.
- They must be sold to people meeting eligibility criteria which includes first-time buyers and household incomes should not exceed £80,000.
- The discount is passed onto each subsequent purchaser.
- First Homes are the government’s preferred discounted market tenure and should account for at least 25% of all affordable housing units delivered by developers.

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

Technical Appendix C: Housing need calculations

Introduction

C.1 Identifying the scale of affordable housing need is a key consideration of planning practice guidance. This is a separate calculation to the overall housing need figure derived using the standard model and set out in PPG paragraphs 18 (Reference ID: 2a-018-20190220) to 24 (Reference ID: 2a-024-20190220). The affordable housing need analysis helps to establish the overall scale of affordable housing need by location, type, size and tenure and whether the council should plan for more dwellings to help meet the need for affordable housing.

C.2 PPG states that 'all households whose needs are not met by the market can be considered in affordable housing need (PPG Paragraph: 018 Reference ID: 2a-018-20190220). PPG then considers how affordable housing need should be calculated:

'Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).' (PPG Paragraph: 019 Reference ID: 2a-019-20190220).

C.3 The PPG focuses on the use of existing (secondary data) but does not preclude the use of primary survey evidence.

C.4 There are four broad components to the needs assessment method. These have remained relatively unchanged through the different guidance issued by government and focus on:

- Step A. Existing household in need (current unmet gross need).
- Step B. Future households in need.
- Step C. Affordable supply.
- Step D. Annual need for affordable housing.

Affordability assumptions

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

- a household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and

- a household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.

C.6 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.

C.7 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered This is the maximum single or joint household income multiple offered by First Direct July 2020.

C.8 Based on this data, the principal assumption considered by arc4 with reference to affordability is:

- for buying up to 3.5x gross household income; and
- for renting up to 25% gross household income.

Step A: Current unmet gross need

C.9 PPG Paragraph: 020 Reference ID: 2a-021-20190220 states that ‘strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:

- the number of homeless households;
- the number of those in priority need who are currently housed in temporary accommodation;
- the number of households in over-crowded housing;
- the number of concealed households;
- the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and
- the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.’

C.10 PPG notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market. Table C1. Sets out the overall scale of current need before affordability of market housing is considered.

Table C1 Current gross unmet need (before affordability testing)

Reason for need	Total in need	Comment	Source
A1 Homeless households	**307**	Number of households identified as homeless 2023/24	MHCLG Live tables
A2 Priority need / temporary accommodation	**615**	Households identified as threatened with homelessness in 2023/24 plus households living in temporary accommodation (based on quarterly average) in 2023	MHCLG Live tables
A3 Overcrowded	3,978	2021 Census data	2021 Census RM101
A4 Concealed household	1,219	Census definition refers to couples and lone parents living within another family unit.	2021 Census RM009
A5 Existing affordable tenants in need	**2,497**		2022 household survey
A6 Other tenures in need	**8,785**		2022 household survey
A7 Sum of households in A3 to A6 with one or more needs	**16,479**	Sum of A3 to A6	
A8 Total in A7 adjusted to remove any double counting	**11,282**	This is the total number of households with one or more needs	
A9. All households in need (A1+A2+A8)	**12,204**	Represents 9.2% of all households.	

Note table subject to rounding

Further Notes to Table C1:

A3. Overcrowding

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

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

A4. Concealed households

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

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

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

A7 and A8. Sum of households

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

Affordability of open market options

C.11 Table C2 sets out sub-area lower quartile prices and rents.

Table C2 Lower quartile house prices and rents by locality

Locality	Lower Quartile Price 2021	Lower Quartile private rent 2021
Central	£260,000	£1,001
North	£240,000	£1,096
South	£310,000	£1,196
West	£235,000	£823
Trafford Borough	£260,000	**£1,075**

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

C.12 Table C3 sets out the proportion of households in need who could not afford open market prices or rents. The affordability analysis uses data on ward-level lower quartile prices and rents and assumes that a property is affordable if up to 25% of household income is spent on rent and buying costs up to 3.5x household income.

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

C.14 The affordability of open market options is tested on the remaining households in need (rows A3 to A6 in Table C1) based on 2022 household survey data.

C.15 Analysis concludes that **9.856** households across Trafford Borough are in housing need and cannot afford to buy or rent at lower quartile market prices.

This is a marked increase in the 2023 HNS which indicated that 5,087 households in need could not afford lower quartile market prices.

Table C3 Affordability of open market housing for households in need

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	924	100%	924
Sum of households in A3 to A6 with one or more needs	12,204	73.2%	8,932
Total cannot afford to buy or rent	-	-	**9,856**

Step B: Future households in need

C.16 **PPG Paragraph 021 Reference ID: 2a-021029190220** states that 'projections of affordable housing need will have to reflect new household formation, the proportion of newly-forming households unable to buy or rent in the market area, and an estimate of the number of existing households falling into need. The process will need to identify the minimum household income required to access lower quartile (entry level) market housing. It can then assess what proportion of newly-forming households will be unable to access market housing.'

New household formation

C.17 The most useful data sources for assessing the level of new household formation are:

- MHCLG/ONS household projections, from which an annual net increase in households can be derived; and
- the English Housing Survey, from which a national gross household formation rate can be derived and referenced as a data source in the PPG.

C.18 Based on the requirements of PPG, the gross annual formation rate used in analysis is 1,531. This is the household formation rate derived from a range of projections set out in Table C4. Through the standard method of calculating need, allowance is made for increasing the level of housing delivery to support household formation through the affordability adjustment.

Table C4 Net and gross household formation 2022-2032

Scenario	Annual household formation	Notes	Source
A. DLUHC 2014-based household projections	1,010	10,095 NET increase between 2022 and 2032	DLUHC 2014-based household projections
B. ONS 2018-based household projections	583	5,833 NET increase between 2022 and 2032	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2022-2032 (2014-based projections)	**1,594**	Gross household formation rate of 1.435%	English Housing Survey 3- year average 2017/18 to 2019/20
D. Average gross household formation rate based on applying national rate to total households over the period 2022-2032 (2018-based projections)	1,467	Gross household formation rate of 1.435%	English Housing Survey 3-year average 2017/18 to 2019/120
E. Blended rate of gross household formation (C, D)	**1,531**		

New households likely to be in affordable housing need

C.19 Analysis of the incomes of households who have formed in the past 5 years using the 2021 household survey concludes that 67% could not afford buying or renting lower quartile (entry level) properties. Based on a gross formation rate of **1,531**, 1,021 households are estimated to be in affordable housing need.

Existing households expected to fall into need

C.20 The 2022 household survey identifies 2,001 households who have fallen into need in the past 5 years and require affordable housing or 400 each year.

Total newly arising affordable housing need (gross per year)

C.21 Total newly arising need is therefore 1,421 each year as summarised in Table C5.

Table C5 Total newly-arising affordable housing need

Affordable need	Percentage	Number
A. Number of newly forming households	-	1,531
B. Proportion unable to afford market housing	66.7%	1,021
C. Existing households falling into need	-	400
Total newly arising affordable need (B+C)	-	1,421

Step C: Affordable housing supply

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

Table C6 Affordable housing supply

Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	RP lettings data over most recent 4-year period	Annual average of 847 affordable dwellings have been let 2020/21 to 2023/24.
Suitable surplus stock (vacant properties)	MHCLG vacant dwelling statistics	306 vacant affordable (council and housing association excluding not available for letting) dwellings reported as vacant in 2024 or 1.96% of total affordable stock. This is below the transactional rate of around 2% to allow movement in stock so no suitable surplus stock available
The committed supply of new net affordable homes at the point of assessment (number and size)	Council data	A total of 1,086 affordable dwellings either in development or part of pipeline supply at March 2025
Supply of affordable home ownership through resale	English Housing Survey Table FA4131	EHS indicates 5.9% of owner occupiers with a mortgage moved to their accommodation in the past year. This is used as a basis for estimating the number of resales of affordable home ownership products at 5.9% each year. Based on 817 dwellings there are an estimated 48 resales each year
Units taken out of management	Local authority data	None identified
Total annual supply	Calculation	847 lettings + 0 vacant + 48 AHO resales – 0 units taken out of management = 895 each year

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

C.23 Overall, the model assumes a total pipeline supply of 1,086 plus an annual affordable housing stock supply of **895** dwellings from lettings and resales.

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

C.24 Table C7 summarises the total annual need for affordable housing across Trafford Borough which establishes a gross annual need of 2,548 and after taking into account supply, a net need of 1,653 affordable dwellings each year assuming a clearance of gross unmet need over 10 years. Table C8 presents the data for individual sub-areas.

C.25 The annual net need has increased from 858 from the 2023 HNS. The main reason for this increase has been the dramatic rise in private rental prices which have outstripped local housing allowance rates, coupled with a slight decline affordable supply through relets.

Table C7 Gross and net annual affordable need

Scenario	Factor	Number	Data source/assumption
A1	Current gross unmet need (before affordability test)	12,207	Table C1 row A9
A2	Current gross unmet need (after affordability test)	9,858	Table C3
A3	Pipeline supply	1,086	
A3	Annualised need	877	(A2-A3)/10. Assume unmet need is cleared over a 10-year period in line with Standard Method
B	Newly-arising annual need	1,671	Table C5
TGN	Total gross need	2,548	A3+B
C	Affordable annual housing supply	895	Table C6
	Total annual net need	**1,653**	**TGN – C**

Notes: Table subject to rounding errors

Table C8 Gross and net annual affordable need by locality

LOCALITY	A1 Current gross unmet need (before affordability test)	A2 Current gross unmet need (after affordability test)	A3 Pipeline supply	A4 Annualised need	B Newly-arising annual need	TGN Total gross need	C Affordable annual housing supply	TOTAL ANNUAL NET NEED
Source	Table C1 row A9	Table C3		10- year clearance	Table C5	A3+B	Table C6	Total gross need – C
Central	2,599	2,369	173	220	444	664	192	472
North	4,209	3,769	452	332	371	703	348	355
South	3,825	2,588	71	252	570	822	188	634
West	1,574	1,132	390	74	286	360	167	193
Trafford Borough	**12,207**	**9,858**	**1086**	**877**	**1,671**	**2,548**	**895**	**1,653**

Notes: Table subject to rounding errors

C.26 According to the latest available Local Authority Housing Statistics data, there are 7,083 households on the housing register for Trafford (Table C9) and an overall average of 6,593 over the past 4 years 2020/21 to 2023/24.

Table C9 Affordable need based on the housing register

Year	Total households on the housing waiting list	Number requiring 1-bedroom	Number requiring 2-bedroom	Number requiring 3-bedroom	Number requiring 4 or more - bedroom
2023/24	7,083	3,993	1,823	903	364
2022/23	8,397	4,706	2,227	1,100	364
2021/22	6,735	3,694	1,859	908	274
2020/21	4,156	2,149	1,214	605	188
Average (4 yr)	6,593	3,636	1,781	879	298
Average (4yr) %	100.0%	55.1%	27.0%	13.3%	4.5%

First Homes

C.27 First Homes are described at Appendix A.

C.28 Table C10 considers the price of First Homes using different discounts based on median prices across the borough. Table C10 shows that based on median prices, the First Home product at borough level is within the £250,000 threshold. The First Home discount should be consistent across a local authority area. For Trafford Borough, First Homes is not a particularly affordable product and a discount of 50% would be required to make properties broadly affordable to households on median incomes. This assumes that the First Home prices is a discount to the overall median price in the borough.

Table C10a First Home prices by borough and locality

Note To be eligible as a First Home, the maximum price after discount is £250,000

Tenure option	Price (2024) Trafford Borough	Price (2024) Central	Price (2024) North	Price (2024) South	Price (2024) West
Market price (median) 2024	£350,000	£370,000	£285,000	£429,950	£310,000
Discount to median price 30%	£245,000	£259,000	£199,500	£300,965	£217,000
Discount to median price 40%	£210,000	£222,000	£171,000	£257,970	£186,000
Discount to median price 50%	£175,000	£185,000	£142,500	£214,975	£155,000
Income required (10% DEPOSIT AND 3.5x HOUSEHOLD INCOME) Tenure option	**Price (2024) Trafford Borough**	**Price (2024) Central**	**Price (2024) North**	**Price (2024) South**	**Price (2024) West**
Discount to median price 30%	£63,000	£66,600	£51,300	£77,391	£55,800
Discount to median price 40%	£54,000	£57,086	£43,971	£66,335	£47,829
Discount to median price 50%	£45,000	£47,571	£36,643	£55,279	£39,857
Income required (10% DEPOSIT AND 4.5x HOUSEHOLD INCOME) Tenure option	**Price (2024) Trafford Borough**	**Price (2024) Central**	**Price (2024) North**	**Price (2024) South**	**Price (2024) West**
Discount to median price 30%	£49,000	£51,800	£39,900	£60,193	£43,400
Discount to median price 40%	£42,000	£44,400	£34,200	£51,594	£37,200
Discount to median price 50%	£35,000	£37,000	£28,500	£42,995	£31,000

Table C10b Actual household income (2024 CAMEO)

Tenure option	Price (2024) Trafford Borough	Price (2024) Central	Price (2024) North	Price (2024) South	Price (2024) West
Median	£35,000	£35,000	£15,000	£45,000	£25,000

Table C10c Comparison between household income and income required for a First Home

(Less than 1 or 1 is affordable; greater than 1 is not affordable)

Income required (10% DEPOSIT AND 3.5x HOUSEHOLD INCOME) Tenure option	Price (2024) Trafford Borough	Price (2024) Central	Price (2024) North	Price (2024) South	Price (2024) West
Discount to median price 30%	1.8	1.9	3.4	1.7	2.2
Discount to median price 40%	1.5	1.6	2.9	1.5	1.9
Discount to median price 50%	1.3	1.4	2.4	1.2	1.6
Income required (10% DEPOSIT AND 4.5x HOUSEHOLD INCOME) Tenure option	**Price (2024) Trafford Borough**	**Price (2024) Central**	**Price (2024) North**	**Price (2024) South**	**Price (2024) West**
Discount to median price 30%	1.4	1.5	2.7	1.3	1.7
Discount to median price 40%	1.2	1.3	2.3	1.1	1.5
Discount to median price 50%	1.0	1.1	1.9	1.0	1.2

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

Tenure mix

C.29 Analysis needs to consider the range of affordable tenures as set out in Annex 2 of the NPPF that may be appropriate for existing households in need and newly-forming households.

C.30 For need arising from homeless households and those in temporary accommodation, it is assumed they all require social rented accommodation. For newly-forming households and existing households in need, a split between affordable rented and affordable home ownership should be considered. Household survey data has been used to consider who could afford social rent, affordable rent and affordable home ownership options.

C.31 Table C11 summarises the overall tenure split between affordable rented options (social and affordable rent) and affordable home ownership solutions (including shared ownership, discounted for sale and other tenures as set out in Annex 2 of the NPPF).

Table C11 Affordable housing tenure preferences

Sub-area	Social Rented (%)	Affordable Rented (%)	Affordable Home Ownership (%)	Total (%)
Central	24.1%	20.2%	55.6%	100.0%
North	22.7%	53.5%	23.8%	100.0%
South	13.6%	46.4%	40.0%	100.0%
West	21.8%	44.9%	33.3%	100.0%
Trafford Borough	19.9%	41.8%	38.3%	100.0%

Source: 2022 household survey

C.32 Analysis would suggest an overall tenure split of 24% social rented, 20% affordable rented and 56% affordable home ownership across Trafford Borough. However, given there is a national need to prioritise delivery of social rented housing, it is recommended that the overall tenure split for policy making purposes is 60% rented and 40% affordable home ownership which would include First Homes. This also accords with Places for Everyone Policy JP-H2. which requires at least 60% of new affordable housing to be for social or affordable rent

Affordable dwelling mix

C.33 The 2022 household survey has provided information on the number of bedrooms needed by households in affordable need and dwelling type aspirations and expectations. This is shown in Table C12. This suggests a broader range of need than expressed on the housing register.

Table C12 Summary of overall affordable dwelling need by bedroom size and dwelling type by sub-area

Dwelling type and size	Central	North	South	West	Trafford Borough
2-bedroom house	20.4%	17.7%	20.0%	10.7%	18.2%
3-bedroom house	27.5%	23.9%	9.8%	14.6%	19.0%
4+ bedroom house	8.3%	12.8%	2.1%	4.7%	7.1%
1-bedroom flat	10.4%	9.2%	18.5%	5.3%	11.8%
2-bedroom flat	19.1%	15.6%	31.4%	30.3%	23.7%
3+ bedroom flat	10.3%	2.0%	3.1%	10.6%	5.7%
1-bedroom bungalow	0.0%	0.5%	5.4%	4.6%	2.5%
2-bedroom bungalow	0.7%	14.2%	5.9%	15.6%	8.3%
3+ bedroom bungalow	3.2%	4.0%	3.8%	3.7%	3.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%
Total annual gross need	664	703	822	360	2,548
Total annual net need	472	355	634	193	1,653

Notes: Table subject to rounding errors

Comparison of current housing stock and current/future needs

C.34 PPG states that 'strategic policy-making authorities will need to look at the current stock of houses of different sizes and assess whether these match current and future need (PPG Paragraph 023 Reference ID: 2a-023-20190220). Table C13 sets out this comparison with both the housing register and household survey information. Collectively, these sources suggest strongest need for smaller 1 and 2-bedroom dwellings and 4- or more dwellings.

Table C13 Comparison between current supply and annual gross need

Number of bedrooms	Current supply %	Annual gross need (housing register) %	Variance % (need-supply)	Annual gross need (household survey) %	Variance % (need-supply)
1-bedroom	35.1	55.1	20	**25.8**	-9.3
2-bedroom	35.1	27	-8.1	**49.2**	14.1
3-bedroom	27.1	13.4	-13.7	**18.3**	-8.8
4 or more-bedroom	2.7	4.5	1.8	**6.7**	4.0
Total	100	100		100	

Source: 2024 SDR; 2022 household survey

Variance is need minus supply. A positive number indicates not enough stock and a negative number indicates sufficient stock relative to the need being tested.

Technical Appendix D: Dwelling mix and modelling

Introduction

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

Starting points

D.2 There are four main data sources which underpin the analysis:

- household projections;
- dwelling stock information;
- data identifying the relationships between households and dwellings derived from the 2022 household survey; and
- data derived from affordable housing need analysis.

Household projections

D.3 These are used to establish the number of households by Household Reference Persons (HRP) and household type using the 2018-based data, and how this is expected to change over the period 2022 to 2039.

D.4 The change in the number of households over this period can be established and, assuming that the dwelling needs of these households do not change significantly over the plan period, the potential impact on type and number of bedrooms of future dwellings can be determined.

Relationship between households and dwellings

D.5 The relationship between the age of Household Reference Person, household type and dwellings occupied by type and size can be derived from the 2022 household survey.

D.6 The data available is summarised in Table D1. For each age group, the proportion of Household Reference Persons (HRPs) by household type living in different type/size and size of dwelling has been estimated.

D.7 The 2022 household survey also provides data on household aspirations and what households would expect to move to. This data can also be broken down by HRP age group and household type.

D.8 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:

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

- what households would expect by HRP/household type (expect).

Table D1 Age groups, household type and dwelling types used

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

Applying the data at authority level

D.9 Applying the data at authority level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.

D.10 Table D2 presents the baseline demographic data for Trafford Borough. The total number of households is expected to increase by around 9,817 over the period 2022-2039 using 2018-based ONS household projections. Growth is mainly expected across older age cohorts. Figure D1 illustrates how the number of households by HRP age is expected to change over the plan period 2022-2039.

Table D2a Number of households by age group and household type 2022

Age of HRP 2022	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	215	347	175	70	534	1,340
25-34	1,673	2,563	1,829	824	3,493	10,382
35-44	3,467	4,816	5,233	2,151	3,939	19,606
45-54	5,048	4,554	3,727	1,393	6,107	20,830
55-64	5,918	1,907	760	254	9,726	18,564
65-74	4,842	251	65	13	7,498	12,669
75-84	5,022	99	13	3	5,520	10,656
85+	3,305	16	1	0	1,640	4,962
TOTAL	29,488	14,554	11,802	4,709	38,457	99,010

Table D2b Number of households by age group and household type 2039

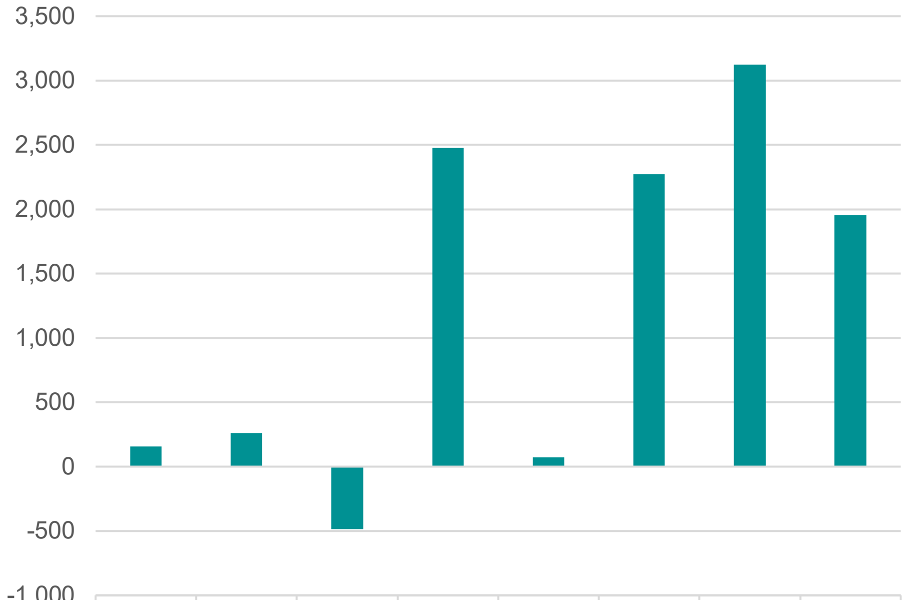
Age of HRP 2039	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	239	388	196	79	593	1,494
25-34	1,716	2,636	1,868	840	3,583	10,643
35-44	3,390	4,663	5,130	2,108	3,828	19,119
45-54	5,591	5,109	4,257	1,579	6,769	23,305
55-64	5,920	1,896	755	244	9,820	18,634
65-74	5,805	292	73	15	8,755	14,939
75-84	6,435	125	16	4	7,197	13,777
85+	4,551	21	1	0	2,341	6,915
TOTAL	33,646	15,130	12,295	4,869	42,886	108,826

Table D2c Change in number of households by age group and household type 2022 to 2039

Age of HRP Change 2022-2039	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	24	41	21	9	59	154
25-34	44	73	38	16	90	261
35-44	-77	-154	-102	-44	-111	-487
45-54	543	554	529	186	662	2,474
55-64	2	-11	-5	-10	94	69
65-74	963	41	8	2	1,257	2,270
75-84	1,413	26	3	1	1,677	3,121
85+	1,247	5	0	0	701	1,953
TOTAL	4,158	576	493	160	4,429	9,817

Source: ONS 2018-based household projections

Figure D1 Change in HRP age groups 2022-2039



	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
Change in HRP 2022 to 2039	154	261	-487	2,474	69	2,270	3,121	1,953

Source: 2018-based ONS household projections

D.11 Table D3 applies household survey data on dwelling occupancy to the demographic profile in 2039 The two right hand columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage dwelling requirement.

Table D3a Impact of change in households by age group on dwellings occupied by 2039 – dwelling type and size

Dwelling type and size	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1-bedroom bungalow/level access	14	367	219	1,073	1,168	702	1,719	198	5,461	5.0%
1-bedroom flat	155	706	751	989	92	664	689	127	4,173	3.8%
1-bedroom house	96	989	420	212	555	253	21	243	2,789	2.6%
1-bedroom other	0	8	237	19	23	41	43	0	371	0.3%
2-bedroom bungalow/level access	96	509	584	999	855	794	361	2,163	6,361	5.8%
2-bedroom flat	228	954	982	933	818	145	405	254	4,718	4.3%
2-bedroom house	407	1,621	2,933	3,214	2,126	2,366	1,529	728	14,923	13.7%
2-bedroom other	5	125	388	51	54	91	88	0	801	0.7%
3-bedroom house	439	4,543	7,737	7,760	6,614	6,583	5,401	1,859	40,936	37.6%
3 or more-bedroom bungalow/level access	7	282	899	1,038	1,003	361	178	1,061	4,829	4.4%
3 or more-bedroom flat	13	63	317	415	101	87	84	0	1,080	1.0%
3 or more-bedroom other	14	14	25	39	75	27	51	0	245	0.2%
4 or more-bedroom house	22	461	3,627	6,562	5,149	2,826	3,209	283	22,139	20.3%
Total	1,494	10,643	19,119	23,305	18,634	14,939	13,777	6,915	108,826	100.0%

Table D3b Impact of change in households by age group on dwellings occupied by 2039 – number of bedrooms

Number of bedrooms	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1	265	2,070	1,626	2,294	1,838	1,660	2,472	568	12,794	11.8%
2	735	3,209	4,888	5,196	3,853	3,395	2,383	3,144	26,803	24.6%
3	473	4,903	8,978	9,252	7,794	7,058	5,713	2,920	47,091	43.3%
4 or more	22	461	3,627	6,562	5,149	2,826	3,209	283	22,139	20.3%
Total	1,494	10,643	19,119	23,305	18,634	14,939	13,777	6,915	108,826	100.0%

Note totals by age group may vary slightly due to rounding errors; Source: ONS 2018-based household projections and 2022 household survey

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

Table D4a Dwelling type and size outcomes under aspiration and expectation scenarios

Dwelling type and size	Demographic	Aspirations	Expectations
1-bedroom house	2.6%	0.5%	0.9%
2-bedroom house	13.7%	9.4%	14.3%
3-bedroom house	37.6%	21.6%	26.1%
4 or more-bedroom house	20.3%	21.0%	18.1%
1-bedroom flat	3.8%	5.5%	7.7%
2 or more bedroom flat	5.3%	12.6%	11.8%
1-bedroom bungalow/level-access/other	5.4%	2.6%	2.6%
2-bedroom bungalow/level-access/other	6.6%	14.5%	11.9%
3 or more-bedroom bungalow/ level-access/other	4.7%	12.4%	6.6%
TOTAL	100.0%	100.0%	100.0%

Table D4b Dwelling type and size outcomes under aspiration and expectation scenarios – dwelling type

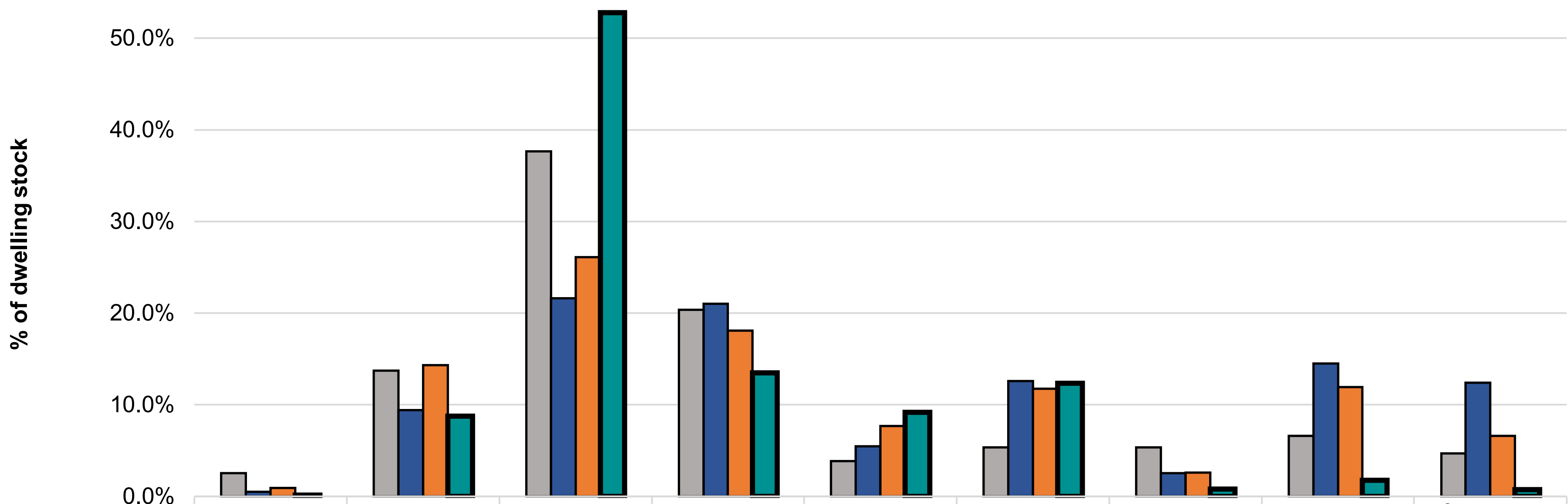
Dwelling type	Demographic	Aspirations	Expectations
House	74.2%	52.5%	59.4%
Flat	9.2%	18.0%	19.4%
Bungalow/level access/other	16.6%	29.4%	21.1%
Total	100.0%	100.0%	100.0%

Table D4c Dwelling type and size outcomes under aspiration and expectation scenarios – number of bedrooms

Number of bedrooms	Demographic	Aspirations	Expectations
1	11.8%	8.5%	11.2%
2	24.6%	32.4%	35.5%
3	43.3%	38.1%	35.2%
4	20.3%	21.0%	18.1%
Total	100.0%	100.0%	100.0%

D.13 Figure D2 summarises the dwelling profiles under the scenarios considered and compares this with current dwelling stock. Under the baseline demographic scenario, the majority of newbuild should be houses (particularly 3-bedroom and 4-bedroom) and some flats and bungalows/level-access accommodation. Under the aspirations and expectations scenarios, there is an increasing emphasis on flats and bungalows/level-access.

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



	1 bedroom house	2 bedroom house	3 bedroom house	4 or more bedroom house	1 bedroom flat	2 or more bedroom flat	1 bedroom bungalow/level-access	2 bedroom bungalow/level-access	3 or more bedroom bungalow/level-access
Demographic	2.6%	13.7%	37.6%	20.3%	3.8%	5.3%	5.4%	6.6%	4.7%
Aspirations	0.5%	9.4%	21.6%	21.0%	5.5%	12.6%	2.6%	14.5%	12.4%
Expectations	0.9%	14.3%	26.1%	18.1%	7.7%	11.8%	2.6%	11.9%	6.6%
Current Stock	0.2%	8.8%	52.8%	13.5%	9.2%	12.3%	0.8%	1.8%	0.8%

Dwelling type and size

Source: 2022 household survey and 2018-based household projections

Tabulated Data for figure D2 - Summary of dwelling types in current stock and under baseline demographic, aspiration and expectation scenarios

Dwelling type and size	Demographic	Aspirations	Expectations	Current Stock
1 bedroom house	2.60%	0.50%	0.90%	0.20%
2 bedroom house	13.70%	9.40%	14.30%	8.80%
3 bedroom house	37.60%	21.60%	26.10%	52.80%
4+ bedroom house	20.30%	21.00%	18.10%	13.50%
1 bedroom flat	3.80%	5.50%	7.70%	9.20%
2+ bedroom flat	5.30%	12.60%	11.80%	12.30%
1 bedroom bungalow / level-access	5.40%	2.60%	2.60%	0.80%
2 bedroom bungalow / level-access	6.60%	14.50%	11.90%	1.80%
3+ bedroom bungalow/ level-access	4.70%	12.40%	6.60%	0.80%

Overall dwelling mix by tenure

D.14 Table D5 summarises dwelling type/size mix based on the demographic scenario relating to the period 2022 to 2039. This analysis assumes, a minimum 30% affordable housing targets and an affordable tenure split of around 60% rented and 40% affordable home ownership. The analysis factors in the dwelling type/size analysis carried out as part of the affordable housing needs calculation and the dwelling type/size choices of households considering affordable home ownership solutions based on the range of dwellings currently available.

D.15 The analysis can be revised if annual targets and affordable housing delivery targets are updated.

Table D5a Summary of overall dwelling mix by tenure

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1 and 2-bedroom house	15-20%	20-25%	20-25%	15-20%
3-bedroom house	25-30%	10-15%	20-25%	35-40%
4 or more-bedroom house	15-20%	5-10%	10-15%	20-25%
1-bedroom flat	10-15%	20-25%	10-15%	15-20%
2 -bedroom flat	10-15%	20-25%	20-25%	15-20%
3 or more -bedroom flat	2-5%	2-5%	2-5%	2-5%
1-bedroom bungalow/level-access	0-2%	5-10%	0-2%	2-5%
2-bedroom bungalow/level-access	5-10%	2-5%	2-5%	5-10%
3 or more-bedroom bungalow/level-access	2-5%	0-2%	2-5%	2-5%

Table D5b Overall annual dwelling type mix recommendations by tenure

Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
House	60-65%	40-45%	55-60%	70-75%
Flat	25-30%	40-45%	35-40%	25-30%
Bungalow/level-access	10-15%	10-15%	5-10%	10-15%

Table D5c Overall annual dwelling size mix recommendations

Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	10-15%	30-35%	10-15%	10-15%
2	35-40%	45-50%	45-50%	35-40%
3	35-40%	15-20%	30-35%	40-45%
4+	15-20%	5-10%	10-15%	15-20%

Overall dwelling mix by sub-area

D.16 Further analysis considers the range of dwellings by sub-area and tenure. This is based on the need for affordable/social rented dwellings, the need for affordable home ownership and open market need. This takes account of the dwelling type aspirations and expectations of households and the number of bedrooms needed. The locality dwelling mix analysis is informed by affordable housing need analysis. Market mix is based on underlying demographics of the borough blended with the expectations of existing and newly-forming households planning on moving in the general market. It is important that both planners and developers maintain a flexible approach to what is built within Trafford Borough and helps to determine the relative priorities of development in particular sub-areas.

Table D6 Overall dwelling mix breakdown by area and tenure

NORTH Tenure and number of bedrooms	1 and 2 bedroom house	3-bedroom house	4+ bedroom house	1-bedroom flat	2-bedroom flat	3+ bedroom flat	1-bedroom bungalow/ level access	2-bedroom bungalow/ level access	3+ bedroom bungalow/ level access
Open market	25-30%	25-30%	5-10%	10-15%	15-20%	2-5%	0-2%	0-2%	2-5%
Social/affordable rented	15-20%	20-25%	10-15%	15-20%	10-15%	5-10%	2-5%	2-5%	2-5%
Affordable Home Ownership	20-25%	15-20%	10-15%	10-15%	20-25%	2-5%	0-2%	0-2%	2-5%
CENTRAL Tenure and number of bedrooms	**1 and 2 bedroom house**	**3-bedroom house**	**4+ bedroom house**	**1-bedroom flat**	**2-bedroom flat**	**3+ bedroom flat**	**1-bedroom bungalow/ level access**	**2-bedroom bungalow/ level access**	**3+ bedroom bungalow/ level access**
Open market	15-20%	25-30%	15-20%	5-10%	10-15%	2-5%	0-2%	2-5%	5-10%
Social/affordable rented	25-30%	15-20%	5-10%	10-15%	20-25%	5-10%	5-10%	0-2%	0-2%
Affordable Home Ownership	25-30%	30-35%	5-10%	5-10%	15-20%	2-5%	0-2%	0-2%	5-10%
SOUTH Tenure and number of bedrooms	**1 and 2 bedroom house**	**3-bedroom house**	**4+ bedroom house**	**1-bedroom flat**	**2-bedroom flat**	**3+ bedroom flat**	**1-bedroom bungalow/ level access**	**2-bedroom bungalow/ level access**	**3+ bedroom bungalow/ level access**
Open market	15-20%	20-25%	15-20%	10-15%	10-15%	0-2%	0-2%	5-10%	0-2%
Social/affordable rented	30-35%	2-5%	5-10%	25-30%	25-30%	2-5%	2-5%	2-5%	2-5%
Affordable Home Ownership	25-30%	10-15%	15-20%	15-20%	15-20%	2-5%	0-2%	0-2%	0-2%

WEST Tenure and number of bedrooms	1 and 2 bedroom house	3-bedroom house	4+ bedroom house	1-bedroom flat	2-bedroom flat	3+ bedroom flat	1-bedroom bungalow/ level access	2-bedroom bungalow/ level access	3+ bedroom bungalow/ level access
Open market	15-20%	25-30%	10-15%	10-15%	10-15%	2-5%	0-2%	5-10%	2-5%
Social/affordable rented	15-20%	20-25%	2-5%	10-15%	10-15%	5-10%	5-10%	15-20%	2-5%
Affordable Home Ownership	15-20%	15-20%	10-15%	5-10%	30-35%	2-5%	0-2%	5-10%	2-5%

TRAFFORD TOTAL Tenure and number of bedrooms	1 and 2 bedroom house	3-bedroom house	4+ bedroom house	1-bedroom flat	2-bedroom flat	3+ bedroom flat	1-bedroom bungalow/ level access	2-bedroom bungalow/ level access	3+ bedroom bungalow/ level access
Open market	15-20%	25-30%	15-20%	10-15%	10-15%	2-5%	0-2%	5-10%	2-5%
Social/affordable rented	20-25%	10-15%	5-10%	20-25%	20-25%	2-5%	5-10%	2-5%	0-2%
Affordable Home Ownership	20-25%	20-25%	10-15%	10-15%	20-25%	2-5%	0-2%	2-5%	2-5%

Source: 2022 household survey

Technical Appendix E: Stakeholder consultation

Introduction

E.1 arc4 contacted a range of stakeholders to obtain feedback on the housing needs of people living in the borough of Trafford as part of the Greater Manchester conurbation. The findings are summarised in the report below.

Strengths of the local housing market

E.2 Trafford has a diverse housing market, which attracts a large demographic of individuals to live in the borough.

E.3 The area is characterised by strongly performing housing markets with high demand and low turnover.

E.4 Areas of high value housing are available across many parts of the borough including a good range of attractive family homes.

E.5 House prices are some of the highest across Greater Manchester which makes developing and buying an investment.

E.6 This area is underpinned by a good level of physical and social infrastructure including the public transport network.

E.7 Well located to take advantage of both the benefits of being part of a major city and also the proximity to countryside.

E.8 Proximity to main arterial infrastructure and easy access to the city centre makes active travel a realistic choice.

E.9 High performing school provision including access to grammar schools.

E.10 Inner urban areas are starting to see investment and high-quality growth being brought forwards to deliver urban living.

E.11 Opportunities to capitalise and enhance weaker market areas through the provision of new homes and investment in infrastructure.

E.12 Significant opportunities for delivery of housing on brownfield land, with landowners and partners who wish to bring forward residential / mixed use developments.

E.13 Regeneration and growth opportunities at New Carrington.

E.14 Older person housing has a good uptake and is popular in the borough.

E.15 Trafford is an attractive place where people want to live, work and visit.

Weaknesses of the local housing market

E.16 Lack of affordable housing and land supply.

E.17 Demand outweighs supply across all tenures.

E.18 Trafford's affordability ratio continues to worsen; median affordable ratio of 10.30 is the highest in the North West and the second highest of the 72 districts in the whole of northern England, after Harrogate.

E.19 Stark examples of housing market failure in areas such as Partington and Carrington where there are high levels of deprivation and low levels of homeowner occupation.

E.20 Not delivering the required amount of housing to meet the local housing needs for either open market or affordable housing.

E.21 The Government's Housing Delivery Test data shows that in the period 2018-2021 Trafford Council only delivered 79% of its housing requirement - an under-delivery of 724 homes.

E.22 When compared to neighbouring Greater Manchester authorities, it is much more difficult to secure planning permission for deliverable residential schemes in Trafford.

E.23 Limited diversity of housing delivery, in particular lack of affordable housing and properties that are not apartments.

E.24 Under delivery of larger market housing outside of the edge of centre areas.

E.25 Highest rents and house prices in Greater Manchester make the borough largely unaffordable with many people being priced out of the area.

E.26 There is a shortage of affordable rents within the borough – particularly one bedroom and four / four plus bedroom properties.

E.27 LHA rates are not in line with market value and do not come close to local rents.

E.28 Lots of empty properties.

E.29 Economic uncertainty with the recent surge in interest rates making debt less affordable and slowing the pace of sales all point towards a slowing down of the market.

Gaps in the supply of types of housing

E.30 All affordable types and tenures.

E.31 Housing that is for sale is mostly inaccessible for the average household, particularly given the rising cost of living.

E.32 Lack of supply of new housing across the board.

E.33 Lack of properties for first-time buyers.

E.34 Lack of one-bedroom properties in both the private rental and social sectors.

E.35 Two-bedroom houses are needed and not more apartments.

E.36 Larger family housing to accommodate families who do not demand edge of centre, high density living are needed to attract and retain an aspirational workforce.

E.37 Demand for larger homes (4+ bedrooms) is growing; not least to reflect communities post pandemic space requirements in relation to home working and the need for private open space.

E.38 Initiatives and supporting policies for affordable home ownership, especially for first-time buyers and existing residents who have a local connection to Trafford.

E.39 Lack of social housing, in all categories.

E.40 No council owned stock.

E.41 Lack of supported housing for high-level / complex needs.

E.42 Short supply of registered provider social housing (particularly larger properties and one-bedroom properties).

E.43 Housing and specialist housing for older people.

Rental properties

E.44 Very few private rental properties available which pushes rents to extortionate levels.

E.45 Limited affordable rental options.

E.46 Need to ensure the quality of private rental properties.

E.47 Short supply of social rented accommodation from registered providers.

Most popular dwelling types / number of bedrooms and areas

E.48 Three bedroom terraced / semi terraced Victorian properties in Altrincham and Hale.

Least popular dwelling types / number of bedrooms and areas

E.49 One-bedroom flats.

Types of dwellings being built

E.50 Too many apartments.

How ‘help to buy’ or stamp duty changes have affected the housing market

E.51 Help to buy and stamp duty changes both definitely encouraged growth.

Market for ‘rent to buy’

E.52 Good idea to help young people get onto the property ladder.

Conveyancing chains

E.53 Long chains always make the whole sale process complicated and difficult.

E.54 Solicitors who do not communicate with agents can make the whole process slow to complete.

Type and size of housing in the greatest demand

E.55 Broad and diverse range of people and consequently housing demand in Trafford.

E.56 A diverse range of size and type of housing is required to meet the requirements of young professionals, families and senior residents, alongside a range of social tenures to accommodate all budgets.

E.57 Particular demand for larger family housing of four plus bedrooms.

E.58 Demand for a whole range of residential homes, including properties for rent, sale, Later Living and affordable homes, which includes a mix of one-, two- and three-bedroom dwellings, supported by attractive private and public open-space.

Rent or sale preferences

E.59 Buying a property is the aspiration.

E.60 High demand for both rent and sale.

Typical customers for new homes

E.61 Demand for new homes in Trafford includes the full spectrum of buyers and renters including:-

- First-time buyers and renters; young people moving out of the family home or moving to University or College.
- Young professionals who wish to move out of the city centre, apartment living, but still be able to commute into Manchester; second time movers.
- Families who wish to take advantage of the good schools and live in one of the borough's attractive towns.
- Older people wishing to stay in a community where they have raised their family and have strong neighbour and community connections.

E.62 Downsizers are often keen for bungalow style properties.

Demand for Build to Rent products

E.63 Demand for all types of housing tenure.

E.64 Shared ownership is often preferable over rental properties as it allows the customer to get onto the housing ladder.

E.65 Demand for this product is evidenced by the high number of enquiries.

Main challenges with current housing stock

E.66 Trafford Council does not own any existing housing stock in the borough.

E.67 The age and type of housing can impact on the costs of retrofitting.

E.68 Affordability in an extremely popular area.

E.69 Small number of empty properties.

Address challenges with current housing stock

E.70 Improving the delivery of affordable homes.

Main challenges to support the delivery of new homes

E.71 Lack of available land.

E.72 Barriers to the delivery of land which is suitable for development.

E.73 Land speculation and developers overpaying for land.

E.74 A few large sites in single ownerships providing much of the land for housing with landowner developers willing to sit on sites indefinitely to maximise investment.

E.75 ‘Flipping’ sites and the land value uplift being taken out of the site multiple times.

E.76 Inflated land value expectation leading to extremely poor-quality schemes being put forward for planning and very low levels of S106 affordable provision.

E.77 New homes should reflect the demands of existing and likely future occupiers and should therefore incorporate views from house buyers.

E.78 Identification of further land which is suitable for the delivery of housing due to a tightly constrained Green Belt to make best use of greenfield development.

E.79 Delivery of already identified land, including bringing forward quickly identified land for development and resolving issues of infrastructure provision.

E.80 Ensuring that a diverse range of housing is delivered - the current reliance on the PfE plan alone is unlikely to do this.

E.81 A range of sites are required in different locations to create a diverse supply of housing that meets the needs of the majority of people in Trafford.

E.82 The delays experienced in the planning system, both plan making and decision making, exacerbate the housing delivery issues.

E.83 Rapidly increasing build cost are squeezing the viability of the construction industry caused by a shortage of labour, interruptions to the global supply chain for materials and lessened free immigration coupled with increasing emigration.

E.84 Retention of staff within the industry.

E.85 Economic uncertainty including rising interest rates.

E.86 Potential for overly onerous / prescriptive design requirements to be adopted.

E.87 Potential for stagnating / falling sales prices.

E.88 Changing perceptions from institutional investors and developers that securing deliverable planning permissions is unachievable.

E.89 The council and developers need to work together to unlock the delivery of new housing.

E.90 Developers struggle with the planning stage; land affordability and the requirement to provide affordable housing can make schemes unviable.

E.91 Residential schemes will not be supported unless a 40% affordable housing contribution is provided which may result in the delivery of new homes not being viable across large areas of the borough and low delivery rates.

E.92 Trafford's reputation for "delivery uncertainty" is causing institutional investors to prioritise developments in other boroughs where there is a higher success rate in moving forward on new housing projects.

E.93 A consistent and pragmatic approach is required across all schemes (not just those being brought forward by the council and its partners) in order to unlock the delivery of new housing.

E.94 The development industry in Trafford is not delivering homes at a rate to meet the annual target of new homes.

E.95 Many of Trafford's housing land supply is based on larger sites in the urban area that have long standing delivery issues.

Ways to support the delivery of new homes

E.96 Need to remove barriers for the swift delivery of suitably located housing development.

E.97 Robust strategy for bringing forwards infrastructure that does not inhibit the ability of housing sites to come forwards; particularly where housing development will be relied upon to fund infrastructure provision.

E.98 Avoid ambiguous and untested housing requirements to be placed on housing development and the need for viability assessments to justify the imposition or otherwise of obligations.

E.99 An acute need for the release of a mix of housing land types to create a diverse supply of new high-quality housing, in both high and low value areas.

E.100 A reduction in the delays in plan making and decision making would assist in housing delivery.

E.101 Clear plan for using Modern Methods of Construction (MMC) and moving towards this in all developments - there are key cost implications of doing this and funding needs to support this.

E.102 Flexibility and willingness to engage with developers around viability issues are important if the council is going to see development, infrastructure and affordable homes being delivered within the borough with tougher market conditions.

Key areas to improve the housing market

E.103 The most significant weakness is the lack of supply; this can be improved through more deliverable planning permissions for new homes being granted.

E.104 Greatly increase housing supply for all areas of private home ownership, social housing and private rental to help meet high demand; increased supply should ease demand and lower housing costs.

E.105 More allocations are required that will deliver a range of housing, in a range of places, that meet the needs of the residents of Trafford; in particular non-apartment development and affordable housing.

E.106 Ensure that affordable housing is provided by developers where viable to do so.

E.107 The council must have regard to its affordable housing policy and ensure that it is not serving as an obstacle to delivering viable development across suitable sites.

E.108 Ensure that the new high-density neighbourhoods in the north of the borough also provide sufficient family housing and are affordable to enable those growing up in the area can remain.

E.109 A variety of different types of offer on the same site providing a good housing mix.

E.110 Address unmet housing needs with a more and varied housing offer.

E.111 Identify a more varied housing land supply in both urban areas and extensions to the urban area where housing land is available enabling a greater number and range of house types.

E.112 Remove barriers to the delivery of currently identified housing land supply.

E.113 Developing suitable strategies and funding mechanisms to bring forward the delivery of infrastructure required to support development.

E.114 A supply of new, NDSS compliant, energy efficient housing is needed.

E.115 Housing development should focus on reuse of brownfield sites to minimise land taken from green spaces.

E.116 Local planning policy should encourage planning applications relating to disused houses and buildings being brought back into use to support the housing supply.

E.117 Well-funded initiatives to encourage owners of empty homes to repair them and lease / rent to both affordable and market value rentals.

E.118 Discourage second homes by increasing Council Tax.

E.119 Review LHA rates so they are more in line with market value.

E.120 Increase options for downsizing to free up larger properties

E.121 Develop more one-bedroom properties with affordable rents.

E.122 Develop and adapt more properties to meet demand for those with accessibility requirements.

E.123 Increase size of private rented sector to allow greater access and reduce rents.

E.124 Encouraging local authorities to build up their own housing stock.

E.125 Re-assessment of affordability in line with inflation rates and the cost of living crisis.

E.126 New garden cities, and eco-friendly wildlife zones.

E.127 Flexibility in planning and a significant increase in targets to build houses with more robust streamlined regulations for new builds.

E.128 Higher grant rates from funders to replicate the heightened build costs.

Setting future housing standards

E.129 The starting point should be legislation, standards or guidance set at the national level.

E.130 Housing should be required to comply with national building standards and regulations, to create consistency, and not local level diverging regulations.

E.131 Achieving a range of housing sizes and types, in a range of locations, to meet the needs of all people.

E.132 Accessibility should be a key focus to improve the future proofing of homes.

E.133 All dwellings to adhere to M4(2) standards.

E.134 Understanding of the need for M4(3) dwellings and certain proportions in developments.

E.135 Properties should meet Nationally Described Space Standards (NDSS) as a minimum but should consider setting specific standards to give more generous room sizes.

E.136 Lift access to all purpose-built new build apartments at upper floors.

E.137 Optional housing standards / targets, with regards to size standards, accessibility, self-build, custom or specialist housing needs, must be based on a robust evidence base which demonstrates both the need for and deliverability of those standards.

E.138 Multi use space within homes that can be converted to support the needs of the residents.

E.139 Consideration of more eco-friendly housing including energy efficiency, renewable energy and sustainability to keep running costs low.

E.140 Individual private amenity space for all dwellings, plus communal amenity areas.

E.141 Dual aspect apartments where one elevation faces south to provide adequate daylight and sunlight.

E.142 Affordability of property.

E.143 Lack of all social housing property of all sizes.

E.144 Affordable housing should meet housing standards.

E.145 Avoid being overly prescriptive with regards to housing size and mix to maximise the delivery of new homes.

E.146 Robustly test proposed development requirements in terms of their impact on viability as a whole.

E.147 For design and quality of new housing, any national guidance should be considered, along with any site-specific guidance.

E.148 The additional cost of the proposed new Trafford Design standards which, in some instances go beyond national legislation and guidance and the standards already in place for neighbouring boroughs, needs to be considered in relation to supporting sustainable and viable delivery of new housing.

E.149 Where the council does insist on changes to standard house types, it must ensure that the effect of those changes on viability and deliverability are understood.

E.150 Modern methods of construction to be adapted.

E.151 More robust / regulatory action in relation to new build sites and the standards housing is built to.

E.152 Retro-fitting properties.

Main concerns about existing and future affordable and specialist providers

E.153 Viability of both existing and future affordable and specialist homes is a worry in the current climate of rising costs and reducing levels of support.

E.154 Property sizes are having to be reduced to allow viability of costs which may also impact on the quality.

E.155 Higher grant rates are needed to support good design and quality.

E.156 Availability of appropriate sites in the right location.

E.157 High land costs will impact the ability to develop available sites.

E.158 More development of affordable homes for older people and large families.

Demand for affordable housing products

E.159 Shared ownership is an increasingly popular product and will continue to increase as affordability decreases.

E.160 Increasing interest rates on mortgages will cause less people to reach affordability criteria for market sales.

E.161 The buoyant market should lead to shared ownership properties selling well in the area.

Improvements to the provision of affordable housing for rent and sale

E.162 Further support from local authority with the identification of available land.

E.163 Quicker process when seeking surveys and planning decisions.

E.164 Improved access to funding channels.

E.165 Develop more affordable homes of varying types.

Cross boundary issues

E.166 Trafford is one of nine districts preparing a joint Development Plan, Places for Everyone (PfE).

E.167 Early consideration should be given to developments likely to impact the Strategic Road Network (SRN).

E.168 Early engagement with developers and the local authority to ensure that the necessary traffic assessments of the SRN are undertaken, and to reduce delays during the planning process.

E.169 Due consideration should also be given to any developments which may impact the physical structure of the SRN, including access arrangements, boundary treatments and matters relating to drainage.

E.170 Particular consideration should be given to developments around Barton Bridge, as further, more detailed structural analysis, is likely to be required.

E.171 Development of housing in the very northern part of the borough is primarily one- and two-bedroom apartments reflecting its proximity to the regional centre, the Manchester and Salford boundaries and its high level of accessibility, but does not reflect local housing needs.

E.172 In-migration is good, but not entirely at the expense of those who have grown up in the area and would like to stay.

Developing special care facilities for adult social care clients

E.173 Significant pressure from care home providers to bring forward new, large format ‘luxury / exclusive’ care homes in the south of the borough which will rely on a catchment which extends beyond Trafford, into Cheshire and beyond, as people bringing their parents closer to them, choose a care home in Trafford.

E.174 Each care home has to be covered by a specific GP. Once self-funders run out of money, the council is responsible for paying for their care, even if the care home resident previously lived outside of the borough which puts huge pressure on local health services.

Capacity for neighbouring authorities to accommodate Trafford housing needs

E.175 Social metrics within the borough of Rochdale evidence high levels of deprivation and importing further disadvantaged cohorts will be to mutual detriment.

Specific housing needs of different groups of people

E.176 No response was provided with regards to specialist housing for age, health related, life experience related needs or the specific needs of any other groups.

Life experience related needs: Armed Forces

E.177 There are long waits for any social housing for Armed Forces veterans especially those wishing to settle in Trafford once their service has ended.

E.178 Unless veterans have well paid employment, they often cannot afford private rent or to buy a property which results in long waiting lists or having to relocate elsewhere.

E.179 Specific housing should be built to house Armed Forces veterans in both short- and long-term tenancies.

Key priorities

E.180 Establishing an identified deliverable five-year housing land supply to strengthen the control the council has over development and its abilities to apply policies from the approved development plan in full.

E.181 Prioritise the adoption of a development plan which allocates deliverable housing sites capable of boosting the housing land supply and where necessary, review of the green belt.

E.182 Future development sites should be selected for their sustainability, increasing connections with public transport and reducing the reliance on private vehicles.

E.183 Details of land that is available for development to be shared so that opportunities can be considered.

E.184 Larger sites should be master planned and early consideration given to mitigating the impacts of developments on the local and strategic road networks.

E.185 National Highways welcomes early involvement in local planning, master planning and pre-application scoping to ensure that the needs of the surrounding road network are met.

E.186 Complying with legal, safety and development standards and then exploring a long term green and digital investment plan within these standards.

E.187 An acute need for the release of a mix of housing land types to create a diverse supply of new high-quality housing, in both high and low value areas.

E.188 Delivery of high-quality housing, energy efficient homes to improve the standard of living for everyone.

E.189 Place making and the creation of high-quality liveable environments and new homes.

E.190 Reduction in the delays in plan and decision making would assist in housing delivery.

E.191 Realistic and pragmatic approach to scheme viability.

E.192 Recognising the economic benefits that housebuilding brings to an area.

E.193 Increasing level of adapted / accessible properties.

E.194 Delivery of more affordable housing, of all tenure types.

E.195 Increasing affordable rented provision.

E.196 Building good relationships with private landlords to increase PRS provision at reasonable rent levels.

E.197 Bringing empty properties back into use, preferably to provide more affordable housing.

E.198 Stock of well-priced housing to sell.

Technical Appendix F: Agent Review

Introduction

F.1 Agents were asked a number of questions to build up a detailed understanding of the housing market across Trafford MBC. Twelve agents were contacted via telephone ensuring a representation across the borough. Four had a focus on lettings, three had a focus on sales and five agents were able to present an overview of both sales and lettings.

F.2 After the initial overview of the housing market below, the information on sales and lettings is provided for each sub area as a summary of information from across a number of agents.

F.3 The final section of the report reverts back to a full summary of responses from all agents across the borough. This presents a cross section of agents' perceptions of; the impact of help to buy and stamp duty, Build to Rent, rent to buy, conveyancing chains, considerations for future housing standards, and potential future improvements in the housing market for the area.

Strengths of the local housing market

F.4 Many agents across the borough confirmed that properties are in high demand in both the sales and lettings markets. Demand far outstrips the number of properties on the market, particularly in the lettings market. Although there is a good range of properties across the borough, competition for family sized properties is high.

F.5 Most properties are not selling quite as quickly as the last few years, but this is positive as the market seems to be levelling out and giving buyers time to make decisions and in some cases a choice of properties. Pricing is very competitive and is mainly driven by the standard of schools in the borough with property holding its value as a very minimum.

F.6 One agent described the Trafford housing market as a *'healthy bubble'* and *'one of the best markets in the UK'*. Another described Trafford as a *'healthy market but only healthy for a proportion of the population.'*

F.7 In terms of the rental market, it depends on which perspective the strengths are being viewed from. The rental market is very strong with demand considerably higher than 18 months ago which is positive for landlords. However, the shortage of properties is causing prices to rise in a highly competitive market for tenants.

Weaknesses of the local housing market

F.8 All agents concurred a lack of supply of properties to meet the demand in some sectors of the sales market and the lettings market as a whole. Agents reported a lack of properties for first-time buyers having a knock-on effect of supply across the housing market as a whole with families and young professionals vying for similar properties.

F.9 Affordability was the main concern and increasingly a factor in both the rental and sales market. The market is very challenging for first-time buyers who now need a sizeable deposit of £30,000 for an average priced property of £300,000.

F.10 House prices are still creeping up in some parts of the borough which is proving to be incredibly challenging for ‘normal’ families who are just starting out unless they inherit money or have a lot of help to buy a property.

F.11 Much of the borough is too expensive for people to buy within half a mile of their preferred school to be within the catchment area. The market is reacting to tight catchment areas with renting sometimes the only affordable option. Agents shared concerns regarding wider social issue with children receiving education based on where their parents can afford to live. Families used to rent apartments for six months to be within a certain catchment area and not live there but many schools have changed their admissions policy and many now insist on proof of a two-year tenancy agreement which shows a commitment to live in the area.

F.12 The continued influx of cash rich families from Hong Kong is positive for the vendors and landlords but not so healthy for local buyers as prices for some properties have rocketed with offers £20,000 - £30,000 over the asking price. Agents report that this pattern does appear to be calming down a little now.

F.13 The wider economy, the cost of living, interest rates, lack of government support and mortgage rates were all cited as challenges to the housing market which are affecting some parts of the borough more than others.

F.14 The rental market is more competitive than the sales market at present with price increases for many properties linked to high demand, limited supply and increased costs for landlords. Agents report high demand for fewer properties. There is not the same number of properties coming to market as there were three or four months ago.

F.15 Tenants need in the region of 3 x their sole or joint salary to be able to afford rental costs. Prospective tenants are asked to and willing to pay six to twelve months rent in advance to secure a property. If tenants are sole occupiers and cannot reach this affordability criteria then they can put a guarantor in place to secure a property.

F.16 There is limited movement in the rental market which is further slowing the market. Not many people are moving due to the worry about potential increases in costs as the likelihood is that they would pay more as the next tenant. There is also limited opportunity to step onto the housing market with high costs preventing tenants from saving to take the step onto the ladder.

F.17 Many landlords are looking to sell their properties due to rising costs and the increasing amount of legislation and regulations resulting in tenants having all of the power. Landlords are also increasingly reluctant to invest in new properties which is further reducing the number of landlords and the number of properties on the market.

F.18 Agents also report, incentives such as shared ownership are few and far between due to all of the criteria that needs to be met.

Altrincham

Gaps in supply

F.19 The WA14 / WA15 postcodes seem to be protected from any wider influences on the housing market. Mortgage rates are having an effect but not as much as in some areas due to the amount of wealth in the area so the impact on the housing market is minimal.

F.20 The main gaps identified by agents include, lower end stock, larger detached family homes with off road parking and high-end stock in the region of £1.1 - £1.5 million. There are no detached family homes with a price point lower than £800,000 - £900,000 available at present. Agents also identified a gap between first-time buyers and family sized homes.

F.21 More bungalows are needed as agents perceive this will free up more houses in the area. There are also no shared ownership opportunities.

F.22 In terms of rent, there is a shortage across the board. There is a huge demand for rental properties in the area. Nothing has been let for under the asking price for three years and prices are gradually increasing year on year.

Most popular dwellings

F.23 If a three-bedroom semi-detached property priced around £400,000 in WA14 / WA15 goes onto the market, agents are inundated with viewing requests. Properties in this area are massively sought after due to the high performing grammar schools and excellent transport links. ‘The area seems to be well insulated from the wider market with its own micro economy.’

F.24 There is a high demand for three-bedroom semi-detached houses, detached family homes and properties in the mid-range pricing of £450,000 - £550,000. There are lots of three-bedroom semi-detached pre-war properties in the area that are very popular.

F.25 Example pricing shared by agents include, a three-bedroom terrace property between £400,000 - £600,000 in Altrincham and a similar sized 3/4 bedroom semi-detached property in Timperley would be in the region of £475,000 - £575,000. Detached properties are £600,000 plus. Properties in this area have a high price per square foot.

F.26 In terms of rentals, there is huge range of properties within a ten-minute drive ranging across the spectrum from a one bedroom property at £800pcm through to large ‘footballer properties’ at £35,000pcm and everything in between.

F.27 Two-bedroom apartments and three bedroom mid 1930’s semi-detached properties are the most sought after.

F.28 Families are moving into the area to be within the catchment area for schools or to be centrally located for work in the city, at the airport, hospital or the new Amazon depot.

F.29 Examples of prices in this area are;

- 1-bedroom £800 - £1100pcm (or up to £1200 in Hale)
- 2 bedroom £1000 - £1700pcm dependent on the area

- 3 bedroom £1300 - £2000pcm
- 4 bedroom £1600 - £2500 / £3000pcm
- Beyond this the prices can be *'stratospheric'*

F.30 An example of the speed of the rental market in the area was provided by one agent who reported a two-bedroom apartment going onto the market on a Monday with 7/8 mid-week viewings which led to 6 offers and a rental agreement in place by Friday. This type of property would usually start at £750 but due to the demand they now go for over £1000pcm as they provide ideal short term rental accommodation.

Least popular dwellings

F.31 High end apartments are struggling to move from the market at £500,000 plus. Similarly, market premium apartments suitable for downsizers in the region of £900,000 in Hale and Altrincham are not attracting much interest.

F.32 Within the rental market, properties over £2500pcm (which are generally four plus bedrooms) are slower to move from the market as they attract a smaller number of potential tenants. However, they will always eventually go from the market.

F.33 One landlord has had to increase rent up to £3000pcm for a four-bedroom property in Hale Barns, just to be able to cover their increased costs. The market in this price bracket is fairly slow so when advised by the agent to reduce rent to £2500pcm they decided to sell their property instead.

Old Trafford

Gaps in supply

F.34 No specific gaps in supply were identified by agents.

Most popular dwellings

F.35 The most popular dwellings in the Old Trafford area are three-bedroom properties which sell for £300,000 or rent for £1200 -£1400pcm.

Least popular dwellings

F.36 None identified by agents.

Partington and Carrington

Gaps in supply

F.37 No specific gaps in supply were identified by agents.

Most popular dwellings

F.38 The most popular dwellings in the Partington and Carrington area are three-bedroom properties which sell for £200,000 and rent for £850pcm.

Least popular dwellings

F.39 None identified by agents.

Sale

Gaps in supply

F.40 Agents identified a high demand for all properties in the M33 area. More specifically, there is a need for more bungalows and affordable rental options, particularly for lower income groups.

Most popular dwellings

F.41 Sale has a good amount of two-, three- and four-bedroom properties which all comfortably sell as family homes. The majority of the area benefits from access to the Metrolink and catchment areas for ‘good’ schools.

F.42 Apartments are also readily available and popular – selling and renting well. The area has a good supply of two-bedroom terrace properties which are ideal for first-time buyers, although there is a nervousness in this market at present due to the high interest rates. Three-bedroom semi-detached properties are readily available and come and go from the market quickly. Family sized homes are popular too but there is a shortage of four-bedroom properties in the price bracket of £500,000 - £650,000.

F.43 Example prices of the most popular dwellings are;

- 2-bedroom terrace house has increased from £295,000 up to £315,000 over the last year.
- 3 bedroom semi-detached £400,000 - £525,000 (these can go as low as £400,000 if work is needed or up to £550,000 depending on the school catchment area).
- 4 bedroom semi-detached: £600,000+ dependent on the size of the property
- 4 bedroom detached: £650,000+

F.44 Within the rental market, two- and three-bedroom family homes are most popular. There is so much interest in each property, agents try to get a rental property boxed off within one week in terms of marketing, viewings and signing a lease to help to manage their workload per property. Viewings are conducted as block viewings with up to 30 within an hour for a 2/3 bedroom property. However, this is dependent on how quickly the landlord is able to view and accept applicants. Some people are offering more than the market value and in some cases there are ‘bidding wars’ for rental properties with people desperate to secure accommodation in the area.

F.45 Another example of price increases shared by an agent was for a two-bedroom terrace house marketed at £850pcm two years ago which now easily fetches £1100pcm.

F.46 Flats are in big demand in the rental market but can be dependent on service charges which seem to be creeping up in some areas. Flats are not as popular in M23 but in demand in M33.

F.47 An agent has had to refuse a family of four, who are desperate to secure accommodation in the area, from trying to squeeze into a 2-bedroom apartment as it was not appropriate accommodation for a family and the wear and tear on the property would be unfair for the landlord.

F.48 Example rental prices are;

- 2-bedroom apartment: £800 - £900pcm
- 2 bedroom house: £1000pcm+
- 3 bedroom house: £1300pcm+

Least popular dwellings

F.49 Agents are pretty confident 'everything is shifting' including properties that need work. However, houses that need work are not as desirable due to the increased costs of materials and builders. People no longer seem to be looking for a property to 'do-up' and are confident to offer less than the market value if the house needs a lot of work.

F.50 Properties on the racecourse estate can be slower to move from the market as they are a little more removed from the town centre amenities and the centralised public transport network. An agent shared an example of a property off of Woodhouse Lane being marketed at £300,000 and although it has over 30 viewings it still has not sold. People tend to want properties closer to the centre with easy access to the Metrolink.

F.51 Another example of a slower moving property is a three-bedroom terrace where the vendor has pushed the price up to £330,000.

F.52 Although there is a high demand, agents perceive there to be enough apartments in Sale.

F.53 Leasehold properties, particularly those with a short lease are less popular as this presents problems for mortgage companies. Also, properties over the £1 million mark are slower to move due to a limited level of interest and in some cases, these properties are not getting the offers they deserve at present.

F.54 Within the rental market, there are a few one-bedroom properties on the market but there does not seem to be much of a market for this size.

Stretford

Gaps in supply

F.55 There are no current gaps in supply. Sales are ticking over at present, but the lettings market is *'mental'.* Agents are inundated with calls when each rental property comes onto the market with prospective tenants pleading with agents to help them to secure a property.

F.56 On example shared by an agent was 200 enquiries when a two-bedroom apartment came onto the market at £750pcm. The agents had to cut off at twenty for viewings and then reduce down to ten applications to present to the landlord for the final decision. Agents need access to the rental property with 48 hours of it being marketed to stop the phone ringing for enquiries.

Most popular dwellings

F.57 Although it is popular area with first-time buyers with a good selection of two- and three-bedroom houses, the sales market has been quieter in Stretford since September. Terrace properties are upwards of £250,000 and have been as high as £300,000 in the past few years. These properties will sell with 6 – 8 weeks for £270,000 - £280,000 dependent on condition.

F.58 Interestingly, online prices look the same as their did 2/3 years ago. A 3-bedroom semi-detached property marketed at £300,000 but would actually go for around £320,000 and would always be at least a 10%+ mark up on prices. The same property will now go on the market for £300,000 but the vendor would be open to offers and the property would currently go for £290,000.

F.59 Although agents try to keep increases to a minimum this can be a challenge with rising costs for landlords. Agents find themselves caught in the middle between landlords with rising costs and tenants with affordability challenges. If a tenant moves out, this is generally good for landlords who are then able to increase the rent and know there will still be a market for their property. Rents have increased by more than £100 year on year over the last few years. A two-bedroom apartment was on the market for £895 six months ago. Following the end of the current tenancy period, the landlord is now able to market the same property for £995pcm and still rent this out within one day of it being marketed.

F.60 Another story shared by an agent was for a two-bedroom property renting for £1100pcm but due to the high demand, this was pushed up to £1200pcm plus a year of rent up front without the property being viewed.

F.61 The rental market needs addressing from both a landlord and tenants' perspective as there is a huge shortfall of affordable properties in the area.

F.62 Example prices;

- 2-bedroom flat: £775pcm (Seymour Grove)
- 2 bedroom house: £850pcm (Gorse Hill)
- 3 bedroom terrace: £975pcm (Old Trafford)
- 3 bedroom house: £1000 - £1400pcm dependent on size and condition
- 5 bedroom: £1550pcm

F.63 Gorse Hill and Victoria Park are both very popular area with lots of rental properties

Least popular dwellings

F.64 No specific properties were identified but one agent summarised the property market in the area with the statement, '*Trafford as a whole is desirable.'*

Urmston

Gaps in supply

F.65 The broad area of Urmston, Davyhulme and Flixton has a good range of housing. The sales market is really busy, but the rental market is *'ridiculously* *busy'.* Agents are inundated with viewings and applications when a property comes to market. Rental properties are in high demand and short supply. Agents also highlighted that there is lots of interest in bungalows when they do come onto the market but there are not many around.

Most popular dwellings

F.66 Urmston is able to offer a family friendly location with the quality of Trafford schools without the Sale and Altrincham price bracket while maintaining the strong transport links into Manchester.

F.67 Family sized homes, three-bedroom semi-detached properties and terrace houses are all popular.

F.68 Anything in the price bracket £300,000 - £380,000 has a high level of demand. An average three-bedroom property will market at £350,000 so for first-time buyers there is a definite now or never approach to getting on the housing ladder.

F.69 Examples prices in the area;

- Two-bedroom house: £294,000 (Flixton)
- Three bedroom townhouse: £250,000 (Davyhulme)
- Three bedroom semi-detached house: £350,000 - £450,000
- Three bedroom detached house: £550,000 (central location for schools and town centre)

F.70 Examples of properties on the rental market;

- Two-bedroom bungalow: £975pcm
- Two bedroom house: £850 - £950pcm
- Three bedroom semi-detached £1150 - £1250pcm
- Three bedroom end of terrace: £1100pcm (near to Urmston station)

Least popular dwellings

F.71 Properties are generally moving well in the area with the last couple of months the strongest since Covid and the 'stamp duty craziness'.

F.72 Dwellings over £350,000 are slower to move from the market with less market share of potential buyers.

F.73 There is an ongoing issue where agents overvalue properties and struggle to sell. This can be even more challenging when multi agents are involved in selling a house. Vendors can often end up reducing the price of their property in order to increase viewings and eventually sell.

Response from all agents

Impact of 'help to buy' and stamp duty changes

Help to buy

F.74 Agents who are familiar with this scheme recognised there was not many opportunities for this in the borough. They recognised that this scheme would be a huge help with new builds but also recognised that there are lots of buyers in the area who do not have to use this incentive. Agents identified there are no partnership property schemes and it would be great to have more incentive schemes to help with the affordability challenges.

Stamp duty

F.75 The stamp duty relief had a positive impact on the housing market. It was a catalyst to house sales in some parts of the borough but then did not affect the market in some other areas due to lower prices. One agent commented that they were *'still recovering from the boom!'*

F.76 A suggestion for any future stamp duty changes which was shared by one agent would be to target the lower end of the market and specifically support first-time buyers.

Build to Rent

F.77 Most agents were familiar with the 'Build to Rent' scheme. There appears to be an increasing appetite for this type of product but this is yet to be reflected in the housing market in Trafford.

F.78 One agent identified a couple of 'Build to Rent' investors in the area. One has come to fruition in central Altrincham where brand new one-bedroom properties are let for £1150pcm. Another investor is currently waiting for completion on their investment purchase.

Rent to buy products

F.79 Agents agreed that rent to buy products can be very attractive for first-time buyers. This product has proved to be helpful in the past but are currently *'few and far between.*'

Conveyancing chains

F.80 Conveyancing is a little slow across the board. Solicitors and searches were the two areas cited by agents where there can be blocks. Completion takes between 12 and 18 weeks and can depend on how proactive the agents are with maintaining relationships with solicitors. Agents are careful to manage buyers and sellers expectations of these timescales from the outset. Longer chains are slower to complete due to the complexity.

Right types of dwellings being built

F.81 Agents noted that there seems to be a good standard of development but concerns were raised with the high cost of properties pricing people out of the market. Developments seem to have a high price point with lots of properties gearing towards the high end market. Careful consideration needs to be given to who the end user is and where the current levels of demand are.

F.82 The need to ensure the size of property is fit for purpose was highlighted as an area of importance. Families need gardens and an increasing number of people need the space to work from home. Agents commented that developments do seem to cram in as many units as possible to maximise investment. New build apartments are generally of a good standard.

F.83 Agents identified that there are not many new builds taking place at present. Individual house conversions are an increasingly common occurrence enabling families to grow into their homes.

F.84 Agents commented that there would be a struggle with availability of land to build anything meaningful due to the densely populated area. Careful consideration should be given to stretching outside of borough boundaries to build dwellings to meet the demand and even explore the brownfield and green belt land for this purpose.

F.85 Regeneration projects also need to be considered. The success of Crossford Court in Sale provided 100 small one and two bedroom apartments between £135,000 and £200,000. Park House in Timperley has been another successful regeneration project as this area now provides 40 larger one and two bedroom apartments from £180,000 upwards.

F.86 More affordable properties such a two bedroom terrace style houses would prove to be very popular with first-time buyers, young couples moving out of the city and small families. Flats also seem to meet the needs of the market in some parts of Trafford.

Consideration when setting future housing standards

F.87 Affordability should be the main consideration when setting future housing standards. This is increasingly a factor especially when combined with rising utility costs. Agents proposed that new properties should include energy efficiency as a high priority, factoring in battery facilities, air source heat pumps and integrated solar panels. Build quality is also a major factor with energy efficiency too.

F.88 The size and proportions of a house should be ‘fit for purpose’. Family homes should have a garden to match. The size of property and the living space should support flexible living and working. The design of the property should include a ground floor toilet where possible to futureproof homes, off-road parking needs to be factored into new developments and internet capacity in place to support new communities.

F.89 The surrounding infrastructure also needs to be carefully considered especially when all of the local schools are oversubscribed. The road and transport system need to be able to support additional houses and the ongoing regeneration of town centres needs to continue.

F.90 Agents agreed that accessibility should always be a factor when setting future housing standards.

Improving the housing market

F.91 Affordability was the main focus of feedback from agents with one suggesting, *'a stamp duty style incentive to push the market back into action.'* Affordable homes allow the whole market to move in addition to freeing up rental properties. People want to move but many are tied into properties, particularly with the cost of living pressures and would therefore need incentivising to move. Government backed schemes should support people to get onto the property ladder, particularly with the current mortgage rates.

F.92 More properties are needed to meet the demand. More specifically, agents proposed more properties are suited to first-time buyers as this will also help the market to move as a whole.

F.93 Repurposing disused buildings such as commercial properties and older buildings that are not currently in use should be a priority. One agent questioned, *'how long do you keep buildings empty for before repurposing them for wider community use?'*

F.94 Support for landlords was a popular suggestion from agents. There needs to be some sort of support to make being a landlord an attractive proposition again or at the very least, support to cover additional costs or incentives to continue.

F.95 The affordability ratio to work out if a tenant can afford rent is a little outdated and needs reviewing to look at earnings to guarantee income combined with reference checks. Council support is currently capped and needs to come into line with increases in rent and bills.