



BIDDULPH Housing Needs Assessment (HNA)

APRIL 2018

Quality information

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List of acronyms used in the text:

AH	Affordable Housing (NPPF definition)
AMH	Affordable Market Housing
BTC	Biddulph Town Council
MHCLG	Ministry of Housing, Communities and Local Government (the former Department for Communities and Local Government)
GT	Gypsies & Travellers
GTAA	Gypsies and Travellers Accommodation Assessment
HNA	Housing Needs Assessment
LPA	Local Planning Authority
NDP	Neighbourhood Development Plan
NFH	Newly Forming Households
NP	Neighbourhood Plan
NA	Neighbourhood Area
NPPF	National Planning Policy Framework
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RTF	Rural Town and Fringe
SMDC	Staffordshire Moorlands District Council
SHLAA	Strategic Housing Land Availability Assessment
SHMA	Strategic Housing Market Assessment
DC	District Council

1. Executive Summary

1.1 Headlines

1. 43% of households are unable to afford housing suited to their needs, given their household composition, without financial assistance. This is not to say this proportion of households are in unsuitable accommodation, only that the affordability analysis presented in this report suggests they can only do so with some form of financial help; this may be through Affordable Housing or private sources, such as grants and loans from relations.
2. Owner occupation has been the dominant trend in tenure; however, this tenure is beyond the means of the many newly formed households in the NA; planners should therefore encourage other forms of tenure to come forward, such as shared ownership, starter homes and the private rented sector.
3. In order to address demographic trends that have seen a decline in those aged between 25-44 and a forecast loss of people of working age, it is appropriate within the NA for social rented housing to form the majority of Affordable Homes (AH) provided.
4. Considering the findings of age structure and household composition together, there is clear evidence of an ageing population. The impact of this over the medium- to long-term will be profound, requiring not only additional dwellings suited to the needs of the elderly but also an activist policy that seeks to maintain a balanced demographic in future years.
5. Notwithstanding the evidence of an ageing population, evidence drawn from local estate agents suggests Biddulph remains an attractive place for young people.
6. In terms of size of dwellings, the trends identified point towards providing a mix of smaller dwellings and family sized homes, of 2-5 habitable rooms.
7. Data from the SHMA suggests that the District will see an increase in lone parent households, elderly couple households, one-person households of all ages, and an overall loss of households of working age. Given the similarity in Census data between Biddulph and the wider District, these trends are likely to impact on the NA.
8. In developing policy around all aspects of housing, including Affordable Housing tenures and the mix of types and sizes of dwellings, understanding viability is essential. It is important not to deter development through policy that places costs on development that threatens viability. In the context of clear housing need; to do so will not only frustrate the delivery of new housing but also may deprive the community of resources for infrastructure improvements.

1.2 Introduction

9. Biddulph Town Council (BTC) is designated as a Qualifying Body (QB) and has decided to prepare a Neighbourhood Plan for the Town, referred to here as the Neighbourhood Area (NA). The 2011 Localism Act introduced neighbourhood planning, allowing parishes, town councils or neighbourhood forums across England to develop and adopt legally binding development plans for their neighbourhood areas. We have been asked to prepare a Housing Needs Assessment by the Town Council, based on a robust methodology, local data, and focused on a number of research questions agreed with BTC.
10. As more and more towns and parish councils and forums seek to address housing growth, including tenure and type of new housing, it has become evident that developing policies need to be underpinned by robust, objectively assessed housing data.
11. In the words of the national Planning Practice Guidance (PPG), establishing future need for housing is not an exact science, and no single approach will provide a definitive answer.¹ The process involves making balanced judgements based on the qualitative and statistical evidence gathered as well as having regard to relevant national and local planning policies and guidance.
12. At a neighbourhood planning level, one important consideration is determining the extent to which the neighbourhood diverges from the local authority average, reflecting the fact that a single town, village, or neighbourhood almost never constitutes a housing market area on its own and must therefore be assessed in its wider context.
13. The guidance quoted above on housing needs assessment is primarily aimed at LPA's preparing Strategic Housing Market Assessments (SHMAs), which are used to determine housing need at a local authority level. However, it

¹ PPG Paragraph: 014 Reference ID: 2a-014-20140306 Revision date: 06 03 2014

helpfully states that those preparing neighbourhood plans can use the guidance to identify specific local needs that may be relevant to a neighbourhood, but that any such assessment at a local neighbourhood level should be proportionate.

14. Our brief was to advise on data at this more local level to help BTC understand the tenure, type, and size of housing needed to inform neighbourhood plan policies.

1.3 Summary of methodology

15. Housing Needs Assessment (HNA) at neighbourhood plan level can be focused either on quantity of housing needed, type of housing needed, or both. In most cases, there is a need to focus on quantity where the housing target for the settlement(s) being assessed is unclear, for example where the local authority has not set a specific target for the settlement(s), or where there is no local plan in place.
16. In the case of Biddulph however, the LPA, Staffordshire Moorlands District Council (SMDC) has provided BTC with a housing needs figure of 885 dwellings.² As BTC do not intend to develop policy to depart from this figure, there is no justification for this HNA to provide an independently derived number. In this context, the task of this HNA is to consider what types, tenures and sizes of housing are needed by the local population living in Biddulph, rather than the overall level of housing required, and these are fleshed out in more detail in our 'Research Questions.'
17. The rationale for this approach is that neighbourhood plans need to meet the basic conditions, the fulfilment of which is tested through an independent examination. One of these, Basic Condition E, requires the Neighbourhood Plan to be in 'general conformity with the strategic policies' of the Local Plan. The PPG indicates that the level of housing development is likely to count as a strategic policy.³ As such, this HNA investigates specific local needs that are relevant to the neighbourhood whilst supporting the strategic development needs set out in the emerging Local Plan. This means a neighbourhood plan can propose more housing where there is demonstrable need, but not less than the Local Plan.
18. In terms of the types of housing needed, there is generally more flexibility on what neighbourhood plans can cover. In order to understand the types of housing needed in Biddulph we have gathered a wide range of local evidence and distilled this into policy recommendations designed to inform decisions on housing characteristics.

1.4 Focus on demand rather than supply

19. Our approach is to provide advice on the housing required based on need and/or demand rather than supply. This is in line with the PPG, which states that "*the assessment of development needs should be an objective assessment of need based on facts and unbiased evidence. Plan makers should not apply constraints to the overall assessment of need, such as limitations imposed by the supply of land for new development, historic under performance, viability, infrastructure or environmental constraints*".⁴
20. For this reason, we advise that the conclusions of this report should be assessed against supply-side considerations (including, for example, factors such as transport infrastructure, landscape constraints, flood risk and so on) as a separate and follow-on exercise.⁵

² http://staffsmoorlands-consult.objective.co.uk/portal/local_plan/po?pointId=s1500892664317&_sm_au_=-iVVSpn48484Lbt5r (visited 20/11/17)

³ PPG Paragraph: 006 Reference ID: 2a-006-20140306

⁴ See Planning Practice Guidance, Paragraph: 004 Reference ID: 2a-004-20140306 Revision date: 06 03 2014

⁵ Such an approach, clearly separating housing need assessment from dwelling capacity assessment, was endorsed by the Government for calculating housing need at local authority level in the ministerial statement and press release 'Councils must protect our precious green belt land' (MHCLG, 4 October 2014, available at <https://www.gov.uk/government/news/councils-must-protect-our-precious-green-belt-land>)

Table 1-1: Summary of local factors specific to Biddulph with a potential impact on neighbourhood plan housing type

Factor	Source(s) (see Chapter 3)	Possible impact on housing needed	Conclusion
Affordable Housing (AH)	SHMA, CACI, Land Registry Price Paid, Estate Agent surveys	<p>The Average (mean) Affordability Ratio (AR) and the Lower Quartile Affordability Ratio (LQAR) for Biddulph were 4.7 and 5.9 in 2017, respectively.</p> <p>This compares with a LQAR for Staffordshire Moorlands of around 7.2 in 2015.</p> <p>This data suggests entry level dwellings are relatively affordable in Biddulph compared with the District generally.</p> <p>Based on properties currently being marketed (January 2018), and taking into account house price data in the SHMA and feedback from local estate agents, an entry-level dwelling is estimated to cost £110,000. At this price point, using CACI data on household income, around 52% of all households are unable to afford to purchase a dwelling of this type.</p> <p>As regards access to the private rental market, 43% of all households are unable to access entry-level type dwellings for rent. Given this is the most affordable open market tenure, we can conclude that 43% of households are unable to access housing suited to their needs, given their household composition, without subsidy.</p> <p>The SHMA presents a more extreme picture of affordability in Biddulph, suggesting 78.1% of existing households and 93.7% of newly forming households (NFHs) cannot afford to buy entry level market dwellings.</p> <p>Notwithstanding the evidence of an ageing population, evidence drawn from local estate agents suggests Biddulph remains an attractive place for young people.</p> <p>The Housing Waiting List data provided by SMDC suggests there are 76 households in priority need in the NA.</p> <p>The SHMA suggests that affordability</p>	<p>Affordability issues will be exacerbated by the reported increase in house prices in the area in recent years. Moreover, in order to address demographic trends that have seen a decline in those aged between 25-44 and a forecast loss of people of working age, it is appropriate for social rented housing to form the majority of affordable homes provided.</p> <p>On the basis of the affordability evidence we have gathered, we would recommend that forms of 'intermediate' AH such as Shared Equity, Discounted Market for Sale Housing (DMSH) as well as rental models such as Affordable Rent should be considered as part of the AH quota within the NA.</p> <p>Biddulph should also seek build to rent (BTR) development, a percentage of which may be 'intermediate rented housing' so as to address the need for affordable market housing for younger age groups.</p> <p>On the basis of the Housing Waiting List, there is no requirement for the NDP to develop an affordable housing policy that specifies what proportion of new build housing should be AH that departs from SMDC's emerging policy H3; it is worth noting however that this data should be used with caution in arriving at an accurate picture of housing need.</p>

Factor	Source(s) (see Chapter 3)	Possible impact on housing needed	Conclusion
		<p>issues may drive an increase in concealed households and dampen new household formation; data on concealed households and household composition, which indicates an increase in the number of households with non-dependent children over the inter-censal period, provides some evidence of this in Biddulph.</p>	
Demand/need for smaller dwellings	Census	<p>Childless couples and one person households constitute 31.8% and 27.2% of the population, respectively.</p> <p>Single person households have recorded the greatest proportional uplift at 16.6% over the inter-censal period.</p> <p>The growth of households with non-dependent children points to depressed household formation rates, a finding supported by the small, but statistically significant, presence of concealed households in the area (70 at the time of the last Census).</p>	<p>Policy should address the needs of concealed households through the provision of smaller, affordable market dwellings as well as AH so as to encourage household formation, and help stem the decline of the local working age population living in the area.</p> <p>In terms of size of dwellings, the trends identified point towards the need for a mix of smaller dwellings and family sized homes, of 2-5 habitable rooms.</p>
Demographic change	Census, SHMA	<p>The numbers of people aged between 25-44 fell in Biddulph during the inter-censal period by 11.4%; this mirrors projected trends in the District in which the proportion of the population aged under 65 is forecast to fall by some 10.4% between 2011 and 2031.</p> <p>Data from the SHMA suggests that the District will see an increase in lone parent households, elderly couple households, one person-households of all ages and an overall loss of households of working age. Given the similarity in the data between Biddulph and the wider District, these trends are likely to impact on the NA.</p>	<p>Trends relating to the decline in the population of those falling into younger age brackets raise questions as to the long term viability of services typically used by younger age groups such as schools. Indirectly it also impacts on a wider range of businesses, given the implicit reduction in the working age population.</p>
Family-sized housing	Census, Estate Agents Survey	<p>Families with children made up the largest group in Biddulph at 37.1% of the population in 2011.</p> <p>Notwithstanding these trends, the area remains an attractive place to live on account of its closeness to centres of employment and its relative affordability. Moreover, families are drawn to the area on account of its high quality schools.</p>	<p>The evidence of decline in the economically active population is amplified at the District level through forecasts suggesting the overall loss of working age households. The objective should be to maintain Biddulph as a working as well as retired community, able to sustain the businesses, services and facilities essential to thriving community life.</p> <p>The needs of families should be prioritised, firstly so as to retain a</p>

Factor	Source(s) (see Chapter 3)	Possible impact on housing needed	Conclusion
			balanced population in future years, but also so as to capitalise on the area's natural appeal to them.
Housing for independent living for older people	Census, SHMA	<p>Biddulph shows strong evidence of an ageing population, with those aged 65-84 having increased by 22.6% and those aged 85+ increasing by 57.3% over the inter-censal period.</p> <p>This chimes with data in the SHMA that forecasts an increase in those aged over 65 by 46% between 2011 and 2031, suggesting these trends are forecast to continue in the NA over the Plan period.</p>	<p>Considering the findings of age structure and household composition together, there is clear evidence of an ageing population. The impact of this over the medium to long term will be profound, requiring not only additional dwellings suited to the needs of the elderly but also an activist policy that seeks to maintain a balanced demographic in future years.</p> <p>Working from the recommended number of specialist dwellings for each 1000 people aged 75+ put forward by the Housing LIN⁶ the following provision should be provided over the Plan period:</p> <p>91 additional conventional sheltered housing units;</p> <p>182 additional leasehold sheltered housing units;</p> <p>30 additional 'enhanced' sheltered units, split 50:50 between those for rent and those for sale;</p> <p>15 additional extra care housing units for rent;</p> <p>46 additional extra care housing units for sale;</p> <p>9 additional specialist dementia care beds.</p>
Tenure of housing	Census	<p>In 2011, tenure in Biddulph was split 77.4% (owner occupation), 12.2% (social rented) and 9.1% (private rented). It has a significantly higher proportion of social rented housing than the District as a whole.</p> <p>The town retained 18 shared ownership dwellings over the period 2001- 2011 (in contrast with the District, where numbers declined over the same period).</p> <p>During the inter-censal period, in line with District trends, there was a very</p>	<p>Owner occupation has been the dominant trend in tenure; however, as we have seen, this tenure is beyond the means of many newly forming households; planners should therefore encourage other forms of tenure to come forward, such as shared ownership, starter homes and the private rented sector.</p>

⁶ Housing LIN (2011) Strategic Housing for Older People: Planning, designing and delivering housing that older people want, available online at: http://www.housinglin.org.uk/_library/Resources/Housing/SHOP/SHOPResourcePack.pdf

Factor	Source(s) (see Chapter 3)	Possible impact on housing needed	Conclusion
		substantial increase in privately rented dwellings from 359 to 703 dwellings.	

1.5 Recommendations for next steps

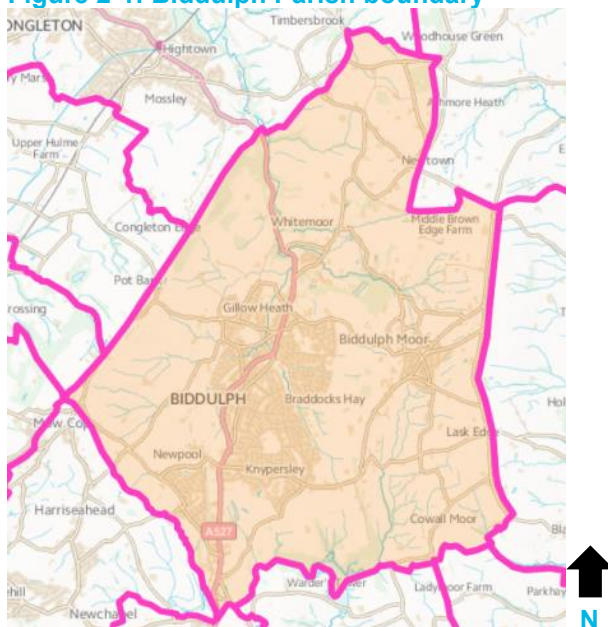
21. This neighbourhood plan housing needs advice has aimed to provide BTC with evidence on housing trends from a range of sources. We recommend that the Town Council should, as a next step, discuss the contents and conclusions with SMDC with a view to agreeing and formulating draft housing policies, in particular the appropriate approach to identifying the type, tenure and size of new housing in the NP area, bearing the following in mind:
 - Neighbourhood Planning Basic Condition A, that it has regard to national policies and advice contained in guidance issued by the Secretary of State; Condition D, that the making of the neighbourhood plan contributes to the achievement of sustainable development; and Condition E, which is the need for the neighbourhood plan to be in general conformity with the adopted strategic development plan;
 - the views of SMDC;
 - the views of local residents;
 - the views of other relevant local stakeholders, including housing developers;
 - the numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by the SMDC, including but not limited to the SHLAA;
 - the recommendations and findings of this study; and
 - The impact of the new Government proposed standard methodology on calculating housing need on the District and its neighbourhoods.
22. Recent changes to the planning system, forthcoming changes to the NPPF, as well as the implementation of the Housing and Planning Act 2016, will continue to affect housing policies at a local authority and, by extension, a neighbourhood level.
23. This advice note has been provided in good faith by AECOM consultants on the basis of housing data and national guidance current at the time of writing (alongside other relevant and available information).
24. Bearing this in mind, we recommend that the steering group should monitor carefully strategies and documents with an impact on housing policy produced by the District Council or any other relevant body and review the neighbourhood plan accordingly to ensure that general conformity is maintained.
25. At the same time, monitoring on-going demographic or other trends over the period in which the neighbourhood plan is being developed (factors summarised in Table 1-1); monitoring of this kind may trigger a review of the policy position adopted in the draft NDP in light of changes in key indicators.

2. Context

2.1 Local context

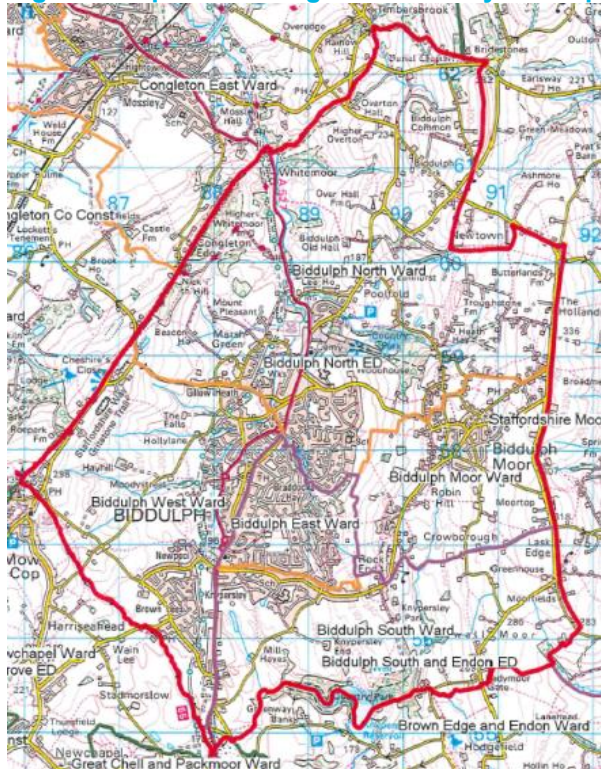
26. Biddulph is a town which lies in the North West corner of Staffordshire Moorlands District in the West Midlands in England. Located 8.5 miles north of Stoke-on-Trent and 4.5 miles south-east of Congleton, Biddulph has become known as 'The Garden Town of Staffordshire'. It is also home to Biddulph Grange Gardens, one of the best surviving examples of an ornamental Victorian garden.
27. Biddulph is the second largest settlement in the District and functions as a service centre for its residents and those in outlying rural areas, although it has suffered from economic decline and a poor image especially with regard to the deprived area of Biddulph East.
28. The whole of Biddulph Parish was designated as a neighbourhood area, and comprises the former mining town of Biddulph, the large village of Biddulph Moor and the hamlet of Brown Lees. The NA is bisected by the A527 which links Newcastle-under-Lyme, Congleton, Tunstall and Biddulph.

Figure 2-1: Biddulph Parish boundary



Source: Ordnance Survey

Figure 2-2: plan showing the boundary of the proposed Neighbourhood Area



Source: Biddulph Town Council

2.2 Census geography

29. For the purposes of this study, data was downloaded from both the 2001 and 2011 Censuses to contribute to an assessment of the housing needs in the area. Whilst the 2011 data can be filtered down to the Parish level, thereby ensuring exact accuracy, 2001 Census data is grouped according to a series of other geographical areas or units rather than parishes, which are known as Output Areas (OAs), Lower Super Output Areas (LSOAs), and Medium Layer Super Output Areas (MSOAs). As such, to find the appropriate 2001 Census for the entire parish, a combination of two MSOAs and two LSOAs were used.

2.3 Planning policy context

30. In line with the basic conditions of neighbourhood planning, Neighbourhood Development Plans (NDPs) are required to be in general conformity with the adopted strategic local policies. Consequently, there is a requirement for the relevant Local Plan to be reviewed as part of this HNA.
31. The current statutory development plan setting out SMDC's policies and proposals for the development and use of land and buildings in Staffordshire Moorlands comprises the Core Strategy (adopted on 26 March 2014) for a plan period of 20 years running from 2006 to 2026 and the Biddulph Town Centre Area Action Plan (AAP) adopted in February 2007 and which focuses upon the delivery of regeneration in Biddulph Town Centre.
32. For the purpose of this exercise, the Biddulph AAP has not been reviewed as it is increasingly out-of-date and its policies are mainly concerned with development sites, public realm and transport.
33. The Core Strategy is the current adopted key document from the Local Development Framework. However, there is an emerging Local Plan which consultation finished on Friday 22nd September 2017. We have considered necessary to review it, as it close to adaption and thus carries substantial weight in decision-making.

2.3.1 Staffordshire Moorlands Core Strategy – March 2014

34. The adopted Core Strategy provides the following seven policies:
35. **SS2 – Future Provision of Development:** sets a target for 6000 additional net dwellings to be completed in Staffordshire Moorlands during the period 2006 to 2026. In order to manage the rate of development, the requirement is divided over four phases of the Plan period and is to be reviewed at the beginning of each phase (see Figure 2-3).

Figure 2-3: 4 phases of the plan period

Period	Average Annual Development Rate	Net Dwelling Completions
2006 – 2011	220	1100
2011 – 2016	220	1100
2016 – 2021	360	1800
2021 – 2026	400	2000

Source: SMCS, 2014, p.71

36. **SS3 – Distribution of Development:** which sets the apportionment of housing between towns and rural areas according to the spatial strategy. As seen in Figure 2-4 below, 20% of development is to be located Biddulph.

Figure 2-4: Distribution of development

	Housing	Employment
Leek	30%	30%
Biddulph	20%	20%
Cheadle	22%	20%
Rural Areas	28%	30%

Source: SMCS, 2014, p.73

37. **SS5 – Towns:** which defines towns as the largest settlements comprising Leek, Biddulph and Cheadle according to the settlement hierarchy. Further justifications add that these settlements will accommodate the bulk of the District's housing which corresponds to 1,200 for Biddulph between 2006 and 2026.
38. **SS5b – Biddulph Area Strategy:** which sets what should be achieved in the Biddulph Area, i.e. increasing housing provision for first time buyers, families and older people (including extra care housing). There is a focus on improving the housing stock in Biddulph East.
39. **H1 – New Housing Development:** which seeks to ensure the provision of an appropriate range and type of housing which meets identified needs. Further guidance specifies that the range, type and tenure required on development sites will be determined by a combination of results from housing needs studies, housing market assessments, information from waiting lists and consideration of existing housing stock. This policy is implemented through a range of measures and requirements such as:
- Housing proposals of 10 dwellings or more are required to provide a mix of housing in terms of size, type and tenure on the site. The final mix is to be negotiated with the developer based on local housing need informed by the SHMA;
 - All new dwellings must be of sufficient size, and;
 - "Lifetime Homes"⁷ must be a component for all future larger schemes.
40. **H2 – Affordable and Local Needs Housing:** which sets out requirements for providing affordable and local needs housing, and specifically, residential developments of 5 dwellings or more (0.16 hectares) in towns should provide a target of 33% affordable housing on-site. Furthermore, the policy specifies that 70% of all affordable dwellings should be social-rented and the remainder intermediate, although this proportion might vary according to the SMHA's recommendation. Finally, there can be exceptions to these requirements provided through commuted sum payment in lieu.
41. **H3 – Gypsy and Traveller Sites:** which requires local authorities to meet identified needs for gypsies and travellers.

2.3.2 Staffordshire Moorlands Local Plan Preferred Options - July 2017

42. The emerging Local Plan carries forward the Core Strategy policies with the following changes:
43. **SS2 – Settlement Hierarchy:** which provides the same hierarchy as set out in the Core Strategy but now expresses this as formal policy to emphasise its importance. The town of Biddulph is, together with Leek and Cheadle, one of the largest settlements in the District and is categorised as a "Town" in the settlement hierarchy.

⁷ The requirement for all new dwellings to be built to Lifetime Homes standard reflect the government's aspirations to see all homes built to this standard by 2013 as set out in its strategy 'Delivering Lifetime Homes, Lifetime Neighbourhoods'. (SMCS, 2014, p.117)

Figure 2-5: Settlement Hierarchy

Towns – these are the largest settlements comprising of Leek, Biddulph and Cheadle which accommodate half of the District's population and the majority of the District's services and facilities. The spatial strategy seeks to focus future growth in these settlements and to strengthen their role as service centres. These settlements will be defined by a Development Boundary.

Rural Area Larger Villages – these are the most sustainable settlements in the rural areas which generally have a good local social infrastructure, some local employment opportunities and good accessibility to the towns and larger centres. These villages also have an important role in terms of serving and supporting their immediate surrounding rural areas and smaller villages. The spatial strategy focuses the bulk of the rural development in these settlements and seeks to ensure that they are sustained and promoted as service centres. These settlements will be defined by a Development Boundary. It is recognised that there is a significant range amongst these villages in terms of their size and facilities and it is proposed therefore that the scale of development in each area should be relative to their current size and infrastructure capacity.

Rural Area Smaller Villages – these villages generally have a poor range of services and facilities and it is often necessary for local residents to travel outside the village for most of their daily needs. Development on a large scale would be unsustainable in these villages, as it will generate a disproportionate number of additional journeys outside the village and may undermine the spatial strategy. However, it is recognised that these settlements have a limited role in meeting the development requirements for the District which may assist in maintaining the vitality of the smaller villages. These settlements are not defined by a Development Boundary and only limited development of an appropriate nature will be allowed.

Other Rural Areas – this comprises of the open countryside and green belt where further development is generally inappropriate. Within these areas there are some groups of houses and hamlets which are not identified as 'smaller villages' because their predominantly open character and loose-knit nature. They also contain major developed areas which may be suitable for appropriate development or redevelopment.

Source: Staffordshire Moorlands Local Plan - Preferred Options

44. **SS3 - Future Provision and Distribution of Development:** which replaces SS2 and SS3 from the Core Strategy and updates housing figures to reach a target of 6080 additional dwellings to be completed during the period 2012 to 2031 or an annual average of 320 homes per year. Unchanged from the Core Strategy, 20% of new development is to be located in Biddulph. The policy also sets out the housing requirement for Neighbourhood Areas, with a housing requirement of 885 in Biddulph Parish between 2017 and 2031.
45. **SS6 – Biddulph Area Strategy:** which carries forward Core Strategy SS5b and adds a new reference to starter homes as part of the range of available and affordable house types that are set to increase (families and older people, including extra care housing).
46. **H1 – New Housing Development:** carries forward Core Strategy H1.
47. **H2 – Housing Allocations:** new policy which allocates three sites in Biddulph described in the Figure below:

Figure 2-6: Housing allocations for Biddulph

Location	No of dwellings
Land west of the Biddulph Bypass and East of the Biddulph Valley Way - Wharf Road Strategic Development Area (BD055, BD071, BD071a, BD106, BD156, BD076, BD076a, BD108, BD016, BD104). <u>Policy DSB 1</u>	588
The Mills - Yarn and Minster Mills, Stringer Street, Biddulph (BD101 & BD102) <u>Policy DSB 2</u>	57
Tunstall Road Strategic Development Area (opposite Victoria Business Park), Biddulph (BD117) <u>Policy DSB 3</u>	80

Source: Staffordshire Moorlands Local Plan - Preferred Options

48. **H3 – Affordable Housing:** which states that all schemes should provide a target of 33% of affordable housing which will include 60% social/affordable rent and 40% intermediate/starter homes. This policy is quite comprehensive and is reproduced in its entirety in Figure 2-7 below.

Figure 2-7: Policy H3 - Affordable Housing**Policy H 3****Affordable Housing**

1) The provision of affordable housing will be delivered through the following measures:

a) In the towns, residential developments of 15 dwellings (0.5 hectares) or more shall provide a target of 33% affordable housing on-site from all sources. The actual level of provision will be determined through negotiation taking into account development viability and other contributions

b) Elsewhere, residential developments of 5 dwellings (0.16 hectares) or more shall provide a target of 33% affordable housing on-site from all sources, unless there are exceptional circumstances which dictate otherwise. Exceptionally this may be provided through a commuted sum payment in lieu. The actual level of provision will be determined through negotiation taking into account development viability and other contributions.

2) Unless circumstances dictate otherwise and in agreement with the Council, 60% of all affordable dwellings provided on each site will be social / affordable rented housing with the remaining 40% being intermediate / starter homes.

a) In or on the edge of villages, small schemes for 100% affordable housing will be permitted on suitable rural exceptions sites which are well related to services and facilities and where a demonstrable need exists within the local area which cannot otherwise be met by means of provision in the plan.

b) In areas of low demand or where the stock does not meet and is not capable of meeting local housing market needs consideration will be given, in consultation with local communities, to options for renovation/improvement or redevelopment schemes to create more sustainable and balanced housing.

Source: Staffordshire Moorlands Local Plan Preferred Options - July 2017

49. **H4 - Gypsy and Traveller Sites and Sites for Travelling Show people:** which carries forward Core Strategy Policy H3.

3. Approach

3.1 Research Questions

50. HNA at neighbourhood plan level can be focused either on quantity of housing needed, type of housing need, or both. In most cases, there is a need to focus on quantity where the housing target for the settlement being assessed is unclear, for example where the local authority has not set a specific target for the settlement, or where there is no local plan in place. Research Questions, abbreviated to 'RQ,' are arrived at the start of an assessment through discussion with the parish. They serve to direct the research and provide the structure for the HNA. The key research questions can be summarised as follows:

3.1.1 Quantity

51. As we have seen, the LPA, Staffordshire Moorlands District Council (SMDC) has provided BTC with a housing needs figure of 885 dwellings.⁸ As BTC do not intend to develop policy to exceed this figure, there is no need for this HNA to provide an independently derived number.

3.1.2 Tenure

52. In the view of BTC, there is adequate Affordable Housing (AH) in the town. Both the policy that sets the percentage of AH in new build developments, and how these dwellings should be split into different tenures, are not areas in which the NDP will seek to develop policy.

53. However, the group is interested in providing for the needs of first time buyers and there exists the perception in the town they are experiencing difficulty accessing the housing market. This will inevitably include consideration of tenure types that are suitable to this market segment based on an understanding of house prices and household income.

RQ1. What are the housing needs of first time buyers and how can they be addressed, for example through the provision of affordable market dwellings and social rented dwellings?

3.1.3 Type and size

54. BTC wishes to ensure the type and size of dwellings delivered over the Plan period are suited to community need. Live/work units are typology of particular interest to the group given the stock of vacant industrial units present within the NA.

RQ2. What type (terrace, semi, bungalows, flats and detached) and size (number of habitable rooms) of housing is appropriate?

RQ3. What potential exists for vacant industrial buildings to be converted to residential use, for example through the provision of live/work units?

3.1.4 Housing for specialist groups

55. BTC has expressed an interest in the housing needs of the elderly and disabled. The HNA should therefore take a detailed look at the need for specialist dwellings for older residents, disabled people and those experiencing dementia.

RQ4. Given identified levels of demand, what provision should be made for specialist housing within the NA, focussing on older residents, disabled people and those with dementia?

3.2 Study objectives

56. The objectives of the assessment can be summarised as:

- collation of a range of data with relevance to housing need in Biddulph relative to Staffordshire Moorlands District;
- analysis of that data to determine patterns of housing need and demand; and

⁸ http://staffs Moorlands-consult.objective.co.uk/portal/local_plan/po?pointId=s1500892664317&_sm_au_=_iVVSpn48484Lbt5r (visited 20/11/17)

- Setting out recommendations based on our data analysis that can be used to inform the Neighbourhood Plan's housing policies.

57. The remainder of this report is structured around the research questions set out above.

3.3 Relevant data

3.3.1 SHMA

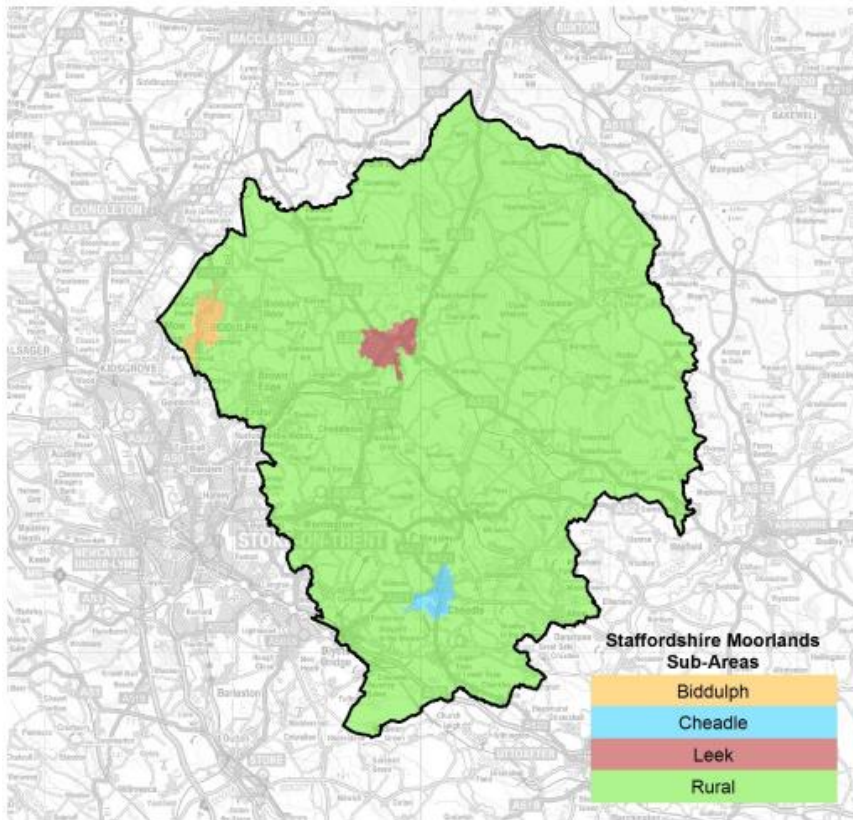
58. The PPG states that neighbourhood planners can refer to existing needs assessments prepared by the LPA as a starting point. As Biddulph is located within the jurisdiction of Staffordshire Moorlands District Council (SMDC), we turned to the Strategic Housing Market Assessment (SHMA) and the SHMA Update (SHMAU) produced on behalf of SMDC by Nathaniel Litchfield and Partners in June 2014 and February 2017, respectively. These documents represent the evidence base for SMDC's housing policies; henceforward, we refer to these as the 'SHMA Studies'.
59. The SHMA studies draw upon a range of data including population projections, housing market transactions and employment scenarios to derive the objectively-assessed housing need (OAN) for Staffordshire Moorlands. 'OAN' for housing refers to the number, or range of numbers, of dwellings that should be delivered over the Plan period if identifiable demand for housing within the Housing Market Area (HMA) is to be satisfied. The SHMA studies contain a number of points of relevance relating to tenure that will be useful in answering the RQs.
60. While these are credible sources, and their statistical robustness can be assumed, their usefulness also depends on whether the HMA that the SHMA studies treat as their subject area can be used as a proxy for the NA. This requires an assessment of the extent to which the demographic characteristics and economic trends that it identifies are common to the NA. Shared characteristics emerge as a result of internal linkages fundamental to the notion of a 'housing market area'.
61. PPG defines an HMA as a geographical area 'defined by household demand and preferences for all types of housing, reflecting the key functional linkages between places where people live and work.'⁹ It goes on to remark that 'establishing the assessment area may identify smaller sub-markets with specific features, and it may be appropriate to investigate these specifically in order to create a detailed picture of local need. It is important also to recognise that there are 'market segments,' i.e. not all housing types or economic developments have the same appeal to different occupants.'¹⁰
62. PPG therefore sets two principle tests for identifying a functional HMA: patterns of demand for housing and commuting relationships. The first can be denoted by the concept of 'self-containment', the degree to which household moves are 'contained' within a certain geographical area, and the second by 'travel to work areas'. It is generally assumed that a strong HMA will show at least 70% of household moves and commuting journeys taking place within its area.
63. In the case of Staffordshire Moorlands, firstly, the SHMA makes clear the geographical spread of the HMA is not the same as the District, but covers a much larger area, driven by the close linkages between the District and surrounding local authority areas. Secondly, that Biddulph forms its own identifiable sub-area of the District, and therefore exhibits characteristics that distinguish it from other parts of the District.¹¹ Below we reproduce Figure 1.3; this shows the geographical arrangements of the various 'Sub-Areas' of which the District is made up.

⁹ PPG Paragraph: 010 Reference ID: 2a-010-20140306 Revision date: 06 03 2014

¹⁰ PPG Paragraph: 008 Reference ID: 2a-008-20140306 Revision date: 06 03 2014

¹¹ SHMA, page 8

Figure 3-1: Staffordshire Moorland sub-area boundaries

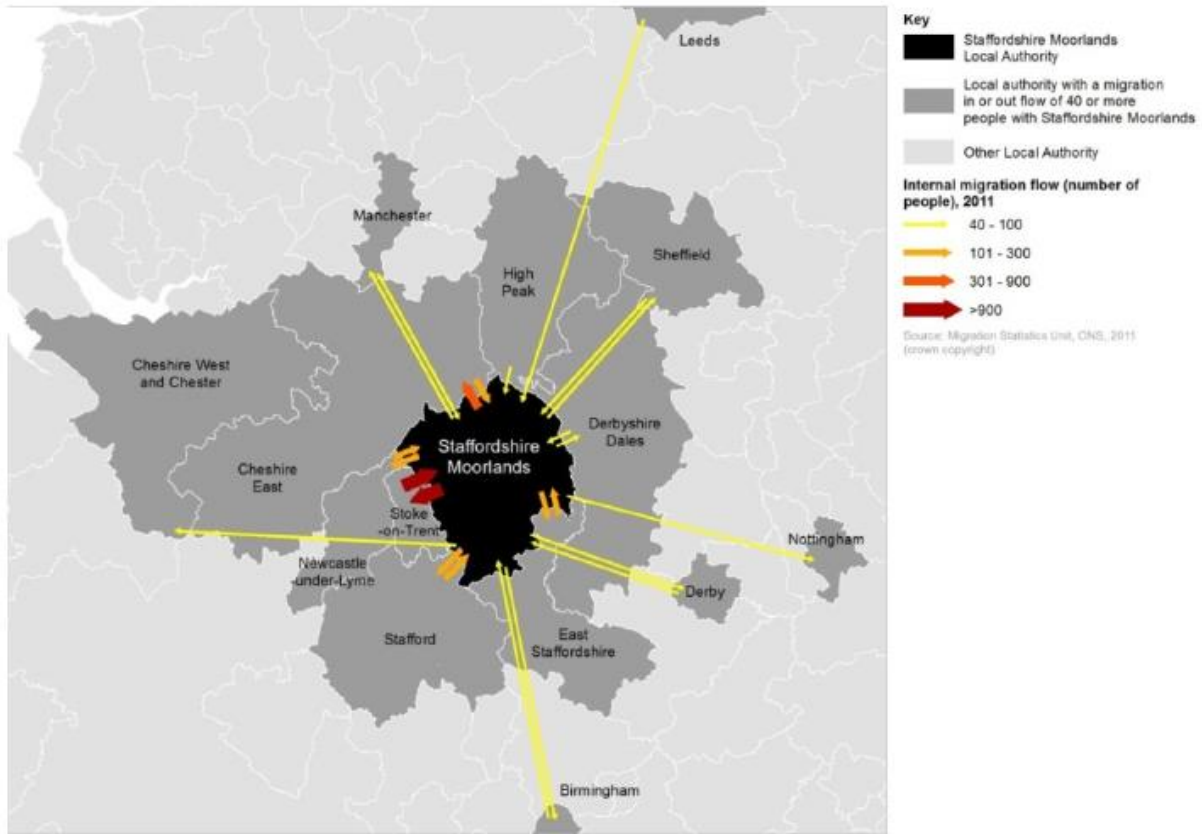


Source: NLP

64. Thirdly, on account of this network of migratory and economic relationships, the geographical spread of the HMA is to some extent uncertain. Taking into account the 'self-containment' tests referred to earlier, in the case of Staffordshire Moorland, these suggest close inter-relationships between Staffordshire Moorlands and surrounding districts given that the proportion of domestic house-moves that involve a move within the District falls well short of the 70% threshold. There is, for example, a high level of cross migration between the District and Stoke-on-Trent, meaning they are unlikely to be independent housing market areas.¹²

¹² SHMA, page 16

The functional boundaries of the Staffordshire Moorlands HMA therefore extend well beyond the boundaries of the District. Below we reproduce SHMA Figure 2.4; this shows the internal migration flows within the sub-region. 52% of all migrations within Staffordshire Moorlands involve a move from one location to another within Staffordshire Moorlands, whereas 57% involve a move either into or out of it (but still within the HMA). The map also shows a strong relationship between the district and Stoke-on-Trent. Figure 3-2: Internal migration flows within SM District



Source: ONS Migration Statistics Unit 2011

65. Bringing this down to a more local level, SHMA data shows a key relationship between Biddulph and Stoke-on-Trent. In Figure 6 on the following page we reproduce Table 2.1 from the SHMA. The wards of Biddulph show average self-containment rates of 46.28%, well below the 70% threshold. Clearly, this will in part be on account of the town's location close to the edge of the district.

Figure 3-3: Staffordshire Moorlands ward self-containment

Ward	Self-containment within Staffordshire Moorlands (%)	Ward	Self-containment within Staffordshire Moorlands (%)
Alton	47.4%	Cheddleton	61.9%
Bagnall and Stanley	48.0%	Churnet	65.3%
Biddulph East	51.8%	Dane	28.6%
Biddulph Moor	45.5%	Forsbrook	36.1%
Biddulph North	49.4%	Hamps Valley	62.1%
Biddulph South	32.0%	Horton	35.1%
Biddulph West	52.7%	Ipstones	48.8%
Brown Edge and Endon	28.8%	Leek East	69.1%
Caverswall	17.1%	Leek North	78.5%
Cellarhead	55.7%	Leek South	73.2%
Cheadle North East	78.6%	Leek West	74.6%
Cheadle South East	62.2%	Manifold	44.4%
Cheadle West	66.7%	Werrington	43.9%
Checkley	50.9%		

Source: 2001 Census/Nathaniel Litchfield & Partners

66. In Figure 3-4 on the following page that reproduces SHMA Table 2.2, we note that the SHMA concludes there is a strong argument for treating Biddulph as part of a HMA labelled 'Stoke on Trent North'. This records an average self-containment 'in' and 'out' of 59.31%; this again does not suggest a strong HMA, but does reinforce the picture of there being strong connections between Biddulph and Stoke on Trent.

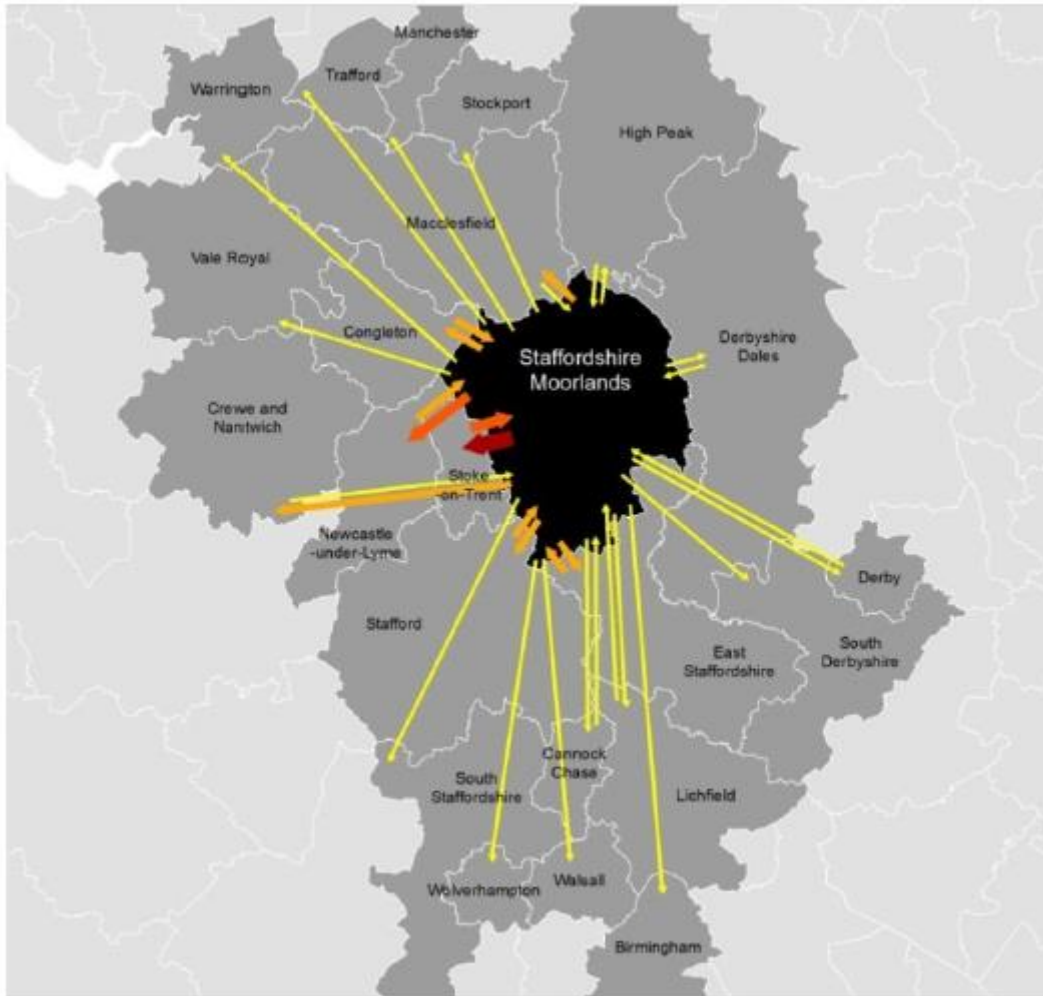
Figure 3-4: Staffordshire Moorlands HMAs

HMA	Wards	Self-containment In %	Self-containment Out %
Leek	Staffordshire Moorlands: Cheddleton, Dane, Hamps Valley, Horton, Ipstones, Leek East, Leek North, Leek South, Leek West and Manifold	64.4	62.07
Stoke on Trent (South)	Stoke on Trent: Blurton, Fenton, Longton North, Longton South, Meir Park and Sandon and, Weston and Meir North Stafford: Fulford Staffordshire Moorlands: Alton, Caverswall, Cheadle North East, Cheadle South East, Cheadle West, Checkley, Churnet and, Forsbrook	60.53	60.69
Stoke on Trent (North)	Stoke on Trent: Abbey Green, Bentilee and Townsend, Berryhill and Hanley East, Burslem North, Burslem South, Chell and Packmoor East Valley, Hanley West and Shelton, Northwood and Birches Head, Norton and Bradeley and, Tunstall Staffordshire Moorlands: Bagnall and Stanley, Biddulph East, Biddulph Moor, Biddulph North, Biddulph South, Biddulph West, Brown Edge and Endon, Cellarhead and, Werrington	58.45	60.17

Source: CLG/NLP

67. Other indicators, such as commuting, suggest stronger levels of self-containment. The 2001 Census commuting data suggests that around 74% of all residents of Staffordshire Moorlands in employment work within the District. Below we reproduce SHMA Figure 2.5 showing the commuting relationships between the District and surrounding local authority areas. Despite this, Figure 3-5 on the following page reinforces the strong relationship between the eastern part of Staffordshire Moorland District and Stokeon-Trent.

Figure 3-5: Travel to work commuting flow



Source: Census 2001/NLP Analysis

68. Bringing this analysis together, Biddulph exists within its own identifiable sub-area; this means it will have particular characteristics that distinguish it from other parts of both the District and wider HMA, and these will be drawn out in the course of this assessment through analysis of census and other data.
69. Together with the wider HMA, Biddulph exhibits linkages with a large geographical area; for example, a strong economic dependency on Stoke-on-Trent. Demand for housing will originate from across the sub-region, rather than being contained within the town or indeed the wider District; this will translate into house-price growth as a result of competition for housing from people migrating into the NA. Moreover, it must be assumed that some housing need in Biddulph will be satisfied by urbanised areas within the sub-region, for example people choosing to move into towns nearby.

3.3.2 Other relevant data (from LPA or NP group, e.g. housing survey)

70. In addition to the SHMA studies, we have gathered data from a range of other sources to ensure our study is robust for the purposes of developing policy at the neighbourhood plan level. These include findings from a Household Survey conducted by BTC in 2017, Census data providing insights into demographic shifts, the affordable housing waiting list managed by SMDC, CACI data that provides data on household income and Land Registry house price data. In addition, a survey of local estate agents has been undertaken to understand trends within the area.

4. The housing needs of first time buyers

RQ1: What are the housing needs of first time buyers and how can they be addressed, for example through the provision of affordable market dwellings and social rented dwellings?

71. The ability of a given settlement to accommodate the needs of younger households is critical to the viability of local services such as schools and shops. In addressing this question, we will consider demand in the round, investigating firstly whether the premise of the question is correct, that is, whether it is true to say that first time buyers and young families struggle to access dwellings suited to their needs. We will do this chiefly through the examination of house prices and their relation with income levels in the area.
72. Broadly speaking, there are three active variables in play when a given household is seeking a home: price, size and location. Given limited resources, the vast majority set their own requirements, awarding each a level of priority driven by their own particular needs.
73. Setting the question of location to one side, given that Biddulph is seeking to satisfy demand for housing from younger families within its own settlement boundary if possible, the key questions are therefore whether the price of an entry level home within Biddulph is accessible to younger families, and whether, given demographic trends, this is of a size suited to their needs. For the purposes of this study, we assume an entry level home consists of three habitable rooms, equating to 1-2 bedrooms, suited to the needs of a household consisting of two or three individuals.
74. The price of market housing (for sale and rent) is set by the market; planning policy operates to address the failure of the market to address the needs of all market segments, in particular those unable to access market housing without financial support. Through the operation of the market and effect of planning policy, the stock of housing splits into different tenures, with the bulk falling into market housing, but a significant proportion falling into various Affordable Housing tenures, delivered through the planning system, designed to address the needs of households at lower income levels.
75. This section of the HNA will therefore consider these tenures, with reference to relevant data, before arriving at how Affordable Homes should be split between different tenures, to address the needs of younger households and first time buyers.

4.1 Definitional issues

76. It is necessary at this stage of the study to make clear the distinction between affordable homes as a piece of planning terminology and the colloquial meaning of the phrase. In the course of this study, we refer to Affordable Housing, abbreviated to 'AH'. We mean by this those forms of housing tenure that fall within the definition of Affordable Housing set out in the National Planning Policy Framework (NPPF): social, affordable rented and various forms of intermediate housing. To distinguish this from the colloquial definition, we refer to the latter as Affordable Market Housing (AMH).
77. In this paragraph we briefly review the proposed reforms to the definition of AH set out in the Government's Housing White Paper published in February 2017. These reforms make clear its commitment to home ownership but recognise the important role of affordable rent for those not currently seeking home ownership. The changes proposed broaden the definition of affordable housing to include a range of low cost housing opportunities for those aspiring to own a home, including starter homes. Subject to further consultation, MHCLG intends to publish a revised definition of affordable housing as part of their revised changes to the National Planning Policy Framework.¹³
78. The Housing and Planning Act 2016 made provision for a new simplified definition of affordable housing as 'new dwellings...to be made available for people whose needs are not adequately served by the commercial housing market'.¹⁴ Secondary legislation is required to implement this definition, necessitating further parliamentary debate.¹⁵
79. The Housing White Paper¹⁶ confirms that a revised definition of AH will be brought forward through changes to the NPPF early 2018, proposing a definition as 'housing that is provided for sale or rent to those whose needs are not

¹³ MHCLG (2017) Fixing our Broken Housing Market (para A.119/A121)

¹⁴ Housing and Planning Act 2016, part 6, section 159 (4)

¹⁵ Section 159(2) of the Act inserts '(3ZB) No regulations may be made under section 106ZB [which contains the updated definition of affordable housing] unless a draft of the instrument containing the regulations has been laid before, and approved by a resolution of, each House of Parliament'

¹⁶ MHCLG (2017) Fixing our Broken Housing Market (para A.120)

met by the market (this can include housing that provides a subsidised route to home ownership' and which 'meets the criteria' for one of the following models:¹⁷

- **Social rented housing**, as currently defined, owned by local authorities and private registered providers (usually housing associations) with guideline target rents determined through the national rent regime. It may be owned by other persons and provided under equivalent rental arrangements, as agreed with the local authority or Homes England (formerly the Homes and Communities Agency);
- **Affordable rented housing**, as currently defined, and let by local authorities or private registered providers of social housing to households eligible for social rented housing. Affordable rent is controlled at no more than 80% of the local market rent including service charges where applicable;
- **Various forms of intermediate housing**, defined to include discounted market sales and intermediate rented housing considered affordable rented (as above) – and other housing that is 'provided for sale and rent at a cost above social rent, but below market levels'. Examples include:
 - **Starter Homes**, as defined in the Housing and Planning Act 2016 and subsequent secondary legislation with a household income restriction of £80,000 outside London. These homes are expected to provide a new low cost market housing product for first time buyers between the ages of 23 and 40 with a mortgage, sold for no more than 80% of open market value and capped at £250,000 outside London;
 - **Other discounted market sales housing**, such as those eligible for Help to Buy and other shared or fixed equity schemes, usually sold at a discount of at least 20% below market value with provision to remain at a discount for future eligible households. Eligibility is determined with regard to local incomes and house prices. This category also includes **shared ownership housing**, a form of affordable home ownership allowing households to buy a share in a property, whilst renting the remainder, usually from a local authority or private registered provider such as a housing association;
 - **Intermediate rented housing**, made available for rent at a level which is at least 20% below local market rent with provision to ensure that rent remains at a discounted level or alternative affordable housing provision is made if the discount is withdrawn. This is viewed as particularly suited to the provision of affordable housing in Build to Rent schemes.

80. A transition period is proposed to enable a review of local policies, with the revised definitions intended to apply from April 2018. The Government also intends to introduce a requirement for sites of 10 units or more to ensure that at least 10% of all homes are affordable home ownership products, including Starter Homes, shared ownership homes and homes available for discount market sale.

4.2 Current tenure profile

81. Table 4-1 below presents a picture of tenure as it stood in 2011, at the time of the last Census. This shows that the great majority of dwellings in Biddulph were in owner occupation and, in terms of the proportion this represents of all homes, this is broadly in line with the wider District, the difference being 2.4%. There is, however a greater proportion of social rented dwellings in Biddulph, the difference between the two geographies being 3.3%. While these differences are modest, they are likely to reflect the more urban character of the NA in contrast with the predominantly rural nature of the wider District.

Table 4-1: Tenure (households) in Biddulph, 2011:

Tenure	Biddulph	Staffordshire Moorlands	England
Owned; total	77.4%	79.7%	63.3%
Shared ownership	0.2%	0.3%	0.8%
Social rented; total	12.2%	8.9%	17.7%
Private rented; total	9.1%	9.8%	16.8%

Source: Census 2011, AECOM Calculations

82. In Table 4-2 on the following page we consider the extent to which the tenure profile of the NA has changed during the inter-censal period. This reveals some notable trends that are both consistent with, and at variance with the District. Data relating to shared ownership, for example, shows this tenure holding steady Biddulph, increasing 17 to 18 dwellings over the period, while there is a loss of 7 shared ownership dwellings at the District level. Both

¹⁷ <https://www.gov.uk/guidance/definitions-of-general-housing-terms>

geographies exhibit a growth in privately rented dwellings by the same percentage; in numerical terms in the NA, these have increased from 359 dwellings in 2001 to 703 in 2011, an increase of 95.8%.

Table 4-2: Rates of tenure change in Biddulph, 2001-2011

Tenure	Biddulph	Staffordshire Moorlands	England
Owned; total	3.6%	3.2%	-0.6%
Shared ownership	5.9%	-5.9%	30.0%
Social rented; total	-0.2%	6.1%	-0.9%
Private rented; total	95.8%	120.0%	82.4%

Source: Census 2001 and 2011, AECOM Calculations

Conclusions

83. The overall picture that emerges are trends that are broadly in line with the wider District, supporting the broad assessment Biddulph and Staffordshire Moorlands belong to the same housing market area; however, there is evidence that Biddulph has particularities including the relative success of shared ownership and a higher proportion of social rented housing. These indicate differences in affordability, demography and household composition with the rest of the District.

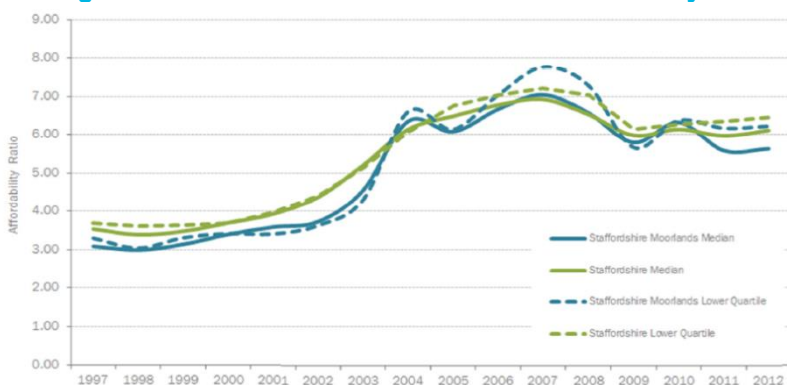
4.3 Affordability

84. Affordability considers the relationship between price of a good, and the money to which the individual has access to purchase it. It is the most significant factor affecting overall need for affordable housing. The Affordability Ratio is a standard measure of affordability based on household incomes, and is used here to assess the degree to which people in Staffordshire Moorlands, and Biddulph specifically, are able to access market housing for sale.

85. In Figure 4-1 below we reproduce SHMA Figure 3.2 that shows how both the Median Affordability Ratio (MAR) and Lower Quartile Affordability Ratio (LQAR) at the District level have fluctuated over time. The MAR measures affordability of dwellings priced around the median (mid-point) to households with a median income; the LQAR measures affordability of dwellings to households whose prices and incomes fall into the lower quadrant respectively.

86. Figure 4-1 shows that, as house prices increased before the financial crisis of 2008/9, both the MAR and LQAR increased, reaching a peak of around 7 for the former and 7.8 for the latter. During, and in the immediate aftermath of the crisis, house prices fell before stabilising, bringing both metrics down. Subsequently, with the economy recovering, a period of stabilisation occurred.

Figure 4-1: Median and Lower Quartile Affordability Ratios 1997 - 2012, Staffordshire Moorlands



Source: CLG Live Table 576

87. Drawing from CACI household data and Land Registry price paid data, we are able to estimate an Average Affordability Ratio (AAR) for Biddulph. In Figure 4-2 on the following page we present household income data for Biddulph in 2017; the mean (average) household income in Biddulph was £35,071 and the mean house price in the area was £164,633¹⁸, producing an AAR of 4.7.

¹⁸ Land Registry Price Paid data mean house price for 2016, taking into account all house types

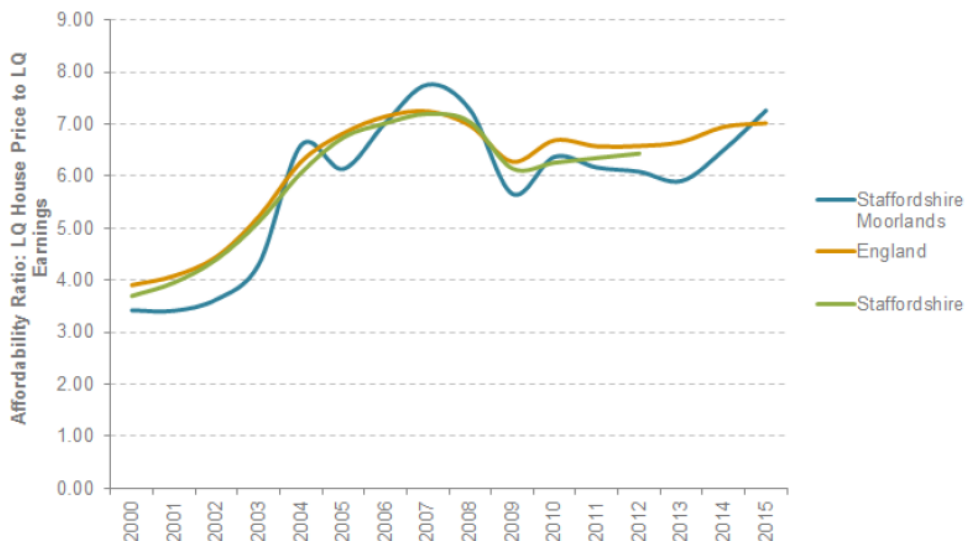
Figure 4-2: Household income averages

	Area	Base
Mean	£35,071.00	£38,719.87
Median	£29,422.04	£31,591.03
Mode	15 - 20k	10 - 15k
Lower Quartile	£17,255.80	£17,845.10
Upper Quartile	£47,194.53	£52,529.37

Source: CACI

- 88. It is worth drawing a comparison with the most up-to-date data for the District level, below we reproduce Figure 4.2 from the SHMAU as Figure 4-3; this indicates that affordability has been deteriorating as the housing market recovers, the graph showing that, between 2013 and the end of 2015, the LQAR moving from around 5.9 to around 7.3.
- 89. The evidence gathered suggests that in Biddulph properties are relatively affordable compared with dwellings in Staffordshire Moorlands as a whole.

Figure 4-3: Ratio of Lower Quartile House Price to Lower Quartile Earnings in Staffordshire Moorlands



Source: CLG Live Table 576 (SHMAU17)

- 90. It is also possible to obtain a sense of affordability in Biddulph at lower income registers, by taking the lower quartile income set out in Figure 4-2 above [household income averages] , and deriving an LQAR from an 'entry level' market dwelling.
- 91. Such a dwelling may be understood as one suitable for a household comprising two or three individuals, envisaging that many newly formed households, particularly in areas such as Biddulph, are childless couples (young and old) and young families. In order to conform with Government guidance on over-crowding¹⁹, and allowing for some household growth, such a home would require three habitable rooms (a flat or house with two bedrooms).
- 92. In order to ascertain the value of such a property in Biddulph, data has been drawn from the website home.co.uk. Six dwellings advertised for sale in January 2018 are set out in Table 4-3 on the following page; they offer modest family accommodation and therefore conform with the working definition of an 'entry level' dwelling set out above.
- 93. The mean value of these properties is £101,992; using the lower quartile household income provided by CACI, the approximate LQAR is 5.9; this suggests that households on lower incomes will be unable to access suitable accommodation without financial support. For those on median and mean incomes, however, the AR is 3.46 and 2.9

¹⁹ This is based in the notion of the 'room standard'. This indicates a dwelling is legally overcrowded if two people of the opposite sex have to share a room to sleep in (this does not apply when couples share a room). http://england.shelter.org.uk/housing_advice/repairs/overcrowding

respectively. This suggests that, for households at these income levels, they will be able to afford entry level market housing.

Table 4-3: Value of two bedroom dwellings in Biddulph (2018)

Property	Price (£)
Tunstall Road, Biddulph, Stoke-On-Trent ST8	115,000
RyCongleton Road, Biddulph, Stoke-On-Trent ST8	110,000
John Street, Biddulph, Stoke-On-Trent ST8	110,000
Asquith Close, Biddulph, Stoke-On-Trent ST8	99,500
John Street, Biddulph, Staffordshire ST8	92,500
Moorland Heights, Biddulph, Stoke-On-Trent ST8	84,950
Mean value	101,992

Source: home.co.uk

94. In order to sense-check this data, it is useful to refer to house price data set out in the SHMA; below we reproduce Table 4.5 that presents house price data for Staffordshire Moorlands in 2012/13. It shows a lower quartile house price during this year in Biddulph of £92,500.
95. While this is less than the figures set out in Table 4-3 above, Land Registry Price Paid data indicates that average house prices increased in Biddulph by 14% between 2013 and 2016, producing an estimated value for an entry level home, based on these sources of £105,450.

Figure 4-4: House price data for Staffordshire Moorlands, 2012/13

	Staffordshire Moorlands				
	Biddulph	Cheadle	Leek	Rural Areas	TOTAL
Lower Quartile House Price	£92,500	£106,250	£87,750	£120,000	£102,000
Median House Price	£120,000	£125,000	£119,725	£150,000	£136,000
Mean House Price	£130,673	£136,752	£139,377	£185,786	£160,644

Source: NLP Analysis from Land Registry Price Paid Data, year ending September 2013 (SHMA)

96. In addition, there was a consensus among the three local estate agents who were canvassed as part of this assessment. In response to the question, 'What is the price of an 'entry level dwelling' defined as one suitable for a household comprising two or three individuals (envisaging that many newly formed households, particularly in areas such as Biddulph, are childless couples (young and old) and young families), they all responded with a figure of £110,000. So as to adopt a more conservative outlook, this figure will be used in further calculations.
97. In order to generate an understanding of affordability among newly forming households (NFH) specifically, the SHMA observes that, relying on the Survey of English Homes [SEH], newly forming households have approximately 66% of the average income of all households.²⁰
98. We therefore applied this proportion to the income data provided by CACI, to enable a separate affordability calculation to be undertaken identifying the ease with which these households are able to access market homes.
99. If the mean income in Biddulph is £35,071, the average income of NFH will therefore be £23,147. The AR for NFH based on the value of an entry-level dwelling in Biddulph is therefore 4.75 (£110,000/£23,147); this suggests such households will struggle to access an 'entry level' dwelling for sale.

Income and purchase thresholds

100. The notions of the 'purchase' and 'income' thresholds are helpful in understanding the degree to which a given household is able to afford market housing.
- *Income thresholds (IT)* are derived as a result of the annualisation of the monthly rental cost and then asserting this cost should not exceed 25% of annual household income.

²⁰ SHMA, page91

- *Purchase thresholds (PT)* are calculated by netting 10% off the entry house price to reflect purchase deposit. The resulting cost is divided by 3.5 to reflect the standard household income requirement to access mortgage products.

101. These calculations are as follows;

Income threshold

102. Rents for a two bedroom dwelling in Biddulph is £493pcm²¹; the annualisation of this figure is £5,916. The income threshold is therefore £23,664.

Purchase threshold

103. Using the formula set out above, the the purchase threshold is calculated by netting off 10%, (£110,000 x 10% = £11,000), producing a balance of £99,000. This figure is dividing by 3.5, to produce a PT of £28,286.

104. This suggests that only those on an income around the mean will be able to comfortably afford to buy an entry-level dwelling. Those on lower income levels will struggle, with newly formed households and those falling into the lower quartile having to reduce spending on other items in order to afford a dwelling suited to their needs; this increases the risk of exclusion and deprivation.

105. In Table 4-4 below, we set out the financial position of households at different levels of household income taking the income and purchase thresholds into account. This clearly shows households on lower quartile incomes and NFH would have to reduce expenditure elsewhere, or fall into debt, in order to access housing suited to their needs.

Table 4-4: Affordability at different levels of household income

Household income	Annual Household income	IT Affordability	PT Affordability
Mean Income	35,071	11,407	6,785
Median Income	29,422	5,758	1,136
Lower Quartile income	17,256	-6,408	-11,030
Newly Formed households	23,147	-517	-5,139
Income threshold (IT)	23,664		
Purchase threshold (PT)	28,286		

Source: AECOM Calculations

106. In Figure 4-5 on the following page we set out the distribution of income within the neighbourhood area provided by CACI; in order to obtain a rough idea of the proportion of residents who are able to afford market housing based on their income alone, based on Table 4-4 above, we can assume that all residents with an income below £25,000 will struggle to afford market rents; this amounts to 3,772 households or 43% (rounded) of all households. Similarly, we can assume that all households whose household income falls below £30,000 will be unable to access market housing for sale. This amounts to 4,591 or 52% (rounded) of all households. We note this is a crude indicator of affordability given that many prospective purchasers will have access to other sources of finance.

²¹ Home.co.uk

Figure 4-5: Household income

Area: Biddulph				
Base: United Kingdom				
Year: 2017				
	Area Profile	Area %	Base %	Index av=100
0 - 5k	196	2.2%	2.4%	93
5 - 10k	745	8.5%	8.4%	101
10 - 15k	962	10.9%	10.2%	107
15 - 20k	983	11.2%	10.2%	110
20 - 25k	886	10.1%	9.1%	111
25 - 30k	819	9.3%	8.5%	110
30 - 35k	734	8.3%	7.7%	109
35 - 40k	603	6.9%	6.4%	106
40 - 45k	535	6.1%	5.9%	104
45 - 50k	419	4.8%	4.7%	101
50 - 55k	358	4.1%	4.2%	97
55 - 60k	294	3.3%	3.5%	94
60 - 65k	252	2.9%	3.1%	91
65 - 70k	194	2.2%	2.5%	88
70 - 75k	149	1.7%	2.0%	85
75 - 80k	116	1.3%	1.6%	82
80 - 85k	111	1.3%	1.6%	79
85 - 90k	93	1.1%	1.4%	76
90 - 95k	36	0.4%	0.6%	73
95 - 100k	52	0.6%	0.8%	72
100 - 120k	173	2.0%	3.0%	65
120 - 140k	46	0.5%	1.0%	54
140 - 160k	24	0.3%	0.6%	46
160 - 180k	13	0.1%	0.4%	38
180 - 200k	1	0.0%	0.0%	31
200k+	3	0.0%	0.1%	25
Total households	8,796			

Source: CACI

107. From the evidence gathered, it is clear that a substantial proportion of households are unable to access market housing without financial assistance. Those on low incomes, including the majority of first time buyers, will be unable to find suitable accommodation within the market. Indeed, the SHMA comments that:

*'Recent household formation rates between 2001 and 2011 are likely to reflect constraints on housing availability and affordability (both through supply-side factors such as reduced house building and demand-side factors such as mortgage availability and household incomes, both associated with the recession). This will have placed constraints on new households forming in the same manner as observed in previous trends, potentially leading to higher rates of concealed households, higher rates of household sharing and factors such as young adults staying at their parental home for much longer than has been seen historically.'*²²

108. While this comment was made in 2014, a similar set of conditions may exist today. To explore this in more detail, we set out data relating to concealed households in Biddulph. Table 4-5 shows that, at the time of the last Census, there were 70 concealed families in Biddulph, exceeding the data for the district by 0.1%. A concealed family is one living in a multi-family household in addition to the primary family, such as a young couple living with parents. 'Households' refers to a larger constituency including single people. While the numbers are low for both Biddulph and Staffordshire Moorlands (the figure of 1.3% equates to 70 households), it is important to note that each year the settlement will produce a number of 'new' households. If they are 'concealed' for more than one year it is likely they will move to another part of the country, so-called 'displacement.'
109. The 70 concealed households revealed in Census data therefore represent those new households coming into existence in the settlement who are unable to access suitable housing and, so far, have decided not to accept displacement. Unless steps are taken to enable these households to remain, the cumulative effect will amount to tens if not hundreds of households over the years. In the context of an ageing population, it is important that planning policy makes every effort to stem the leakage of younger households so as to maintain balanced communities in future years.

²² Nathaniel Lichfield & Partners, SHMA, June 2014, Page 37

Table 4-5: Concealed families in Biddulph, 2011

Concealed families	Biddulph	Staffordshire Moorlands	England
All families: total	5,594	29,914	14885145
Concealed families: total	70	349	275954
Concealed families as % of total	1.3%	1.2%	1.9%

Source: AECOM Calculations

110. An additional proxy for concealed households is households with all children non-dependent. Census data indicates that this household type has seen an increase of 7.3% over the period.²³ Given the increase in house prices observed since 2011, it is not unreasonable to suggest this trend, together with concealment, may have become more pronounced.
111. To sense-check these findings it is worth referring to data presented in the SHMA that describes a more serious affordability scenario in Biddulph. In Figure 4-6 and Figure 4-7 on the following page we re-produce Table 10.1 and 10.2 showing that proportion of existing households and that proportion of newly formed households unable to afford 'entry level' housing. For existing households, the SHMA finds that, in 2013, 78.1% of all households were unable to buy market housing; the proportion increases to 93.7% for NFHs.
112. The tables also envisage a change in house prices and rents; this helps understand the impact on affordability of the 14% increase identified in Land Registry Price Paid data mentioned earlier. Taking the 10% change identified below as a guide, in this instance, a further 6.7% of existing households would be 'priced out' of the market. As regards first time buyers, the effect is slight given that, according to this data, all but a small minority are able to afford at the original price level.
113. These tables are instructive however in respect of understanding the potential impact of discounted market dwellings for sale, such as starter homes (envisaging, as they do, reductions in prices of for-sale dwellings).

Figure 4-6: Affordability test results – proportion of existing households unable to afford LQ market housing

% Unable to Buy/Rent Lower Quartile House:	Staffordshire Moorlands District				
	ALL	Biddulph	Cheadle	Leek	Staffordshire Moorlands Rural
% Unable to BUY	80.3%	78.1%	87.4%	75.4%	81.5%
...with 5% increase	83.1%	81.5%	88.2%	78.7%	83.0%
...with 10% increase	84.2%	84.8%	89.1%	81.9%	84.6%
...with 5% decrease	76.3%	74.8%	84.4%	71.9%	80.0%
...with 10% decrease	72.3%	70.4%	80.9%	68.4%	78.5%
% Unable to RENT	52.2%	61.0%	76.8%	55.0%	57.7%
...with 5% increase	55.9%	64.5%	79.8%	60.5%	62.6%
...with 10% increase	59.6%	68.1%	82.8%	63.5%	66.2%
...with 5% decrease	47.6%	57.3%	73.0%	49.5%	52.8%
...with 10% decrease	42.6%	51.5%	68.6%	44.0%	47.9%

Source: Land Registry Data (2013), Rightmove (2013), Experian Income Data (2013) (SHMA)

²³ Census 2011

Table 4-6: Affordability test results – proportion of newly forming households unable to afford LQ market housing

% Unable to Buy/Rent Lower Quartile House:	Staffordshire Moorlands District				
	ALL	Biddulph	Cheadle	Leek	Staffordshire Moorlands Rural
% Unable to BUY	91.7%	93.7%	94.9%	92.4%	93.2%
...with 5% increase	92.6%	94.3%	95.6%	93.4%	94.7%
...with 10% increase	93.5%	94.9%	96.3%	93.9%	96.2%
...with 5% decrease	90.8%	92.5%	94.2%	91.5%	91.7%
...with 10% decrease	89.9%	91.2%	93.5%	90.5%	90.3%
% Unable to RENT	83.5%	88.4%	92.3%	85.4%	83.2%
...with 5% increase	84.6%	89.5%	93.2%	88.4%	84.8%
...with 10% increase	85.7%	90.5%	93.8%	89.1%	86.4%
...with 5% decrease	81.4%	87.4%	91.2%	81.6%	81.6%
...with 10% decrease	77.1%	84.1%	90.1%	77.9%	80.0%

Source: Land Registry Data (2013), Rightmove (2013), Experian Income Data (2013) (SHMA)

Housing waiting list

114. We requested data from SMDC for an assessment of the number of households currently on the waiting list that have expressed a preference for living in Biddulph. SMDC operates a Choice Based Lettings allocations scheme; this means it is neither possible to accurately report the number of people actively seeking to live in the area as a personal preference nor state the type of property they are interested in. However the district authority has been able to provide the following data from the Housing Needs Register:
115. There are currently 100 households on the register who live in Biddulph. In Figure 4-7 below, these are broken down in terms of size of dwelling as well as priority need.

Figure 4-7: Housing Needs Register

	No households	Priority Band
1 bed	44	B=8, C=17, D=19
2 bed	32	B=7, C=23, D= 2
3 bed	18	B= 6, C=11, D=1
4 bed	5	B=2, C=2, D=1

Source: Staffordshire Moorlands District Council

116. There are four levels of priority need, labelled A-D. We have taken the view that band D should be discounted from calculations of immediate housing need, as households in this category tend to be on the waiting list more as an insurance policy against future need, rather than being in immediate or urgent need. Using the data set out in Figure 4-7, there are 76 households are in priority need in the NA.
117. As we have seen, policy H3 of the emerging Local Plan seeks 'In the towns, residential developments of 15 dwellings (0.5 hectares) or more shall provide a target of 33% affordable housing on-site from all sources'. In addition, residential developments of 5 dwellings (0.16 hectares) or more shall provide a target of 33% affordable housing on-site from all sources, unless there are exceptional circumstances which dictate otherwise.²⁴ This formula enables us to estimate whether, assuming Biddulph meets its housing target of 900 dwellings, this policy will be sufficient to meet its needs for Affordable Housing.
118. For the purposes of this exercise, we assume that all 900 dwellings are delivered on sites where the target of 33% applies. This will produce a total of 297 AH over the Plan period.
119. Given the figure of 76 dwellings set out above, there does not appear to be a requirement for the NDP to set its own affordable housing target on the basis of this data. Nevertheless, it may reference the waiting list and mention the need to work closely with SMDC to ensure the needs of those on the housing waiting list continue to be met.

Conclusions

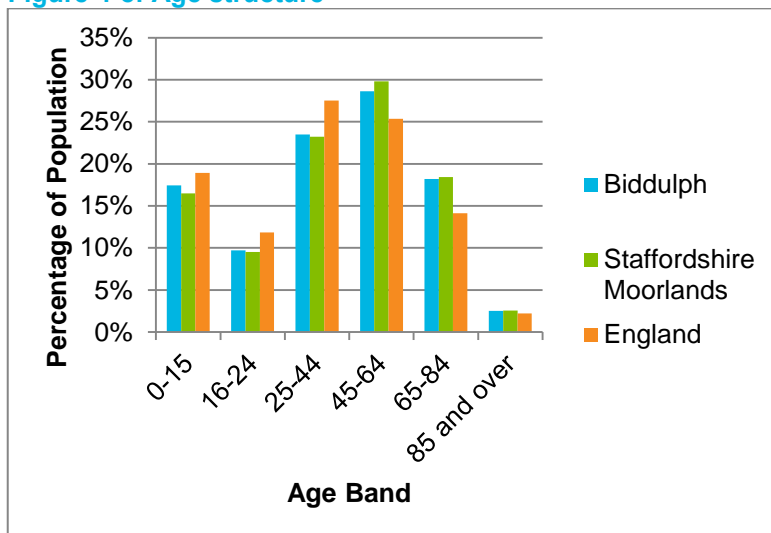
²⁴ Staffordshire Moorlands Local Plan Preferred Options July 2017, page 104

- 120. Bringing together our findings relating to affordability, the Average (mean) Affordability Ratio and Lower Quartile Affordability Ratio for Biddulph were 4.7 and 5.9 respectively; this compares with a LQAR for Staffordshire Moorlands of around 7.2 in 2015. This indicates entry level dwellings are relatively affordable in Biddulph compared with the District generally.
- 121. Based on properties currently being marketed (January 2018), and taking into account house price data in the SHMA and feedback from local estate agents, an entry-level dwelling is estimated to cost £110,000. At this price point, using CACI data on household income, around 52% of all households are unable to access a dwelling of this type.
- 122. As regards access to the private rental market, 43% of all households are unable to access entry-level type dwellings for rent; given this is the most affordable open market tenure, we can conclude that 43% of households are unable to access housing suited to their needs, given their household composition, without subsidy.
- 123. Be this as it may, the SHMA presents a more extreme picture of affordability in Biddulph, suggesting 78.1% of existing households and 93.7% of newly forming households (NFHs) cannot afford to buy entry level market dwellings.
- 124. Making allowance for deposit finance (average loan-to-value for first time buyers is estimated to be 80%, compared to 71% for existing home movers) the SHMA finds that, when these proportions are applied, 50.8% and 88.6% of existing and NFHs are able to access housing of this type respectively, down from 78.1% and 93.7%.
- 125. The SHMA suggests that affordability issues may drive an increase in concealed households and dampen new household formation; concealed households and household composition data, which indicates an increase in the number of households with non-dependent children over the inter-censal period, provides some evidence of this in Biddulph.
- 126. On the basis of the Housing Waiting List, there is no requirement for the NDP to develop an affordable housing policy that specifies what proportion of new build housing should be affordable.

4.4 Age structure

- 127. Figure 4-8 below presents the age structure of Biddulph at the time of the last census; together with Staffordshire Moorlands, the structure exhibits a weighting towards a more elderly population, with roughly 18% of residents aged 65 and over. Nevertheless, the combined populations of those aged between 25-44 and 45-64 is around 53% of the population. Heads of household falling into these age categories are most likely to have children, this suggests the largest household type will be families with children. The fact that around 17% of the population are aged between 0-15 supports this finding.

Figure 4-8: Age structure



Source: Census 2011, AECOM Calculations

- 128. It is also worth considering the way age structure has shifted during the inter-censal period. The key trends over this period have been the fall in numbers of those aged between 25-44 by 11.4%; in numerical terms this is 543 individuals. On the other hand, those aged between 65-84 and 85+ have increased by 22.6% and 57.3% respectively, an up-lift over the period of 766 individuals. The fall in the numbers of those aged between 0-15 corresponds with the reduction in adults of parental age. An apparent contradiction (given the fall in numbers of the

other two younger age groups) in the data is the increase in the numbers of those aged between 16-24, where an (albeit modest) increase is observed; this equates to 145 individuals. This could be explained by the small community of students in the area; this group constituted 3.4% of the population of Biddulph in 2011.

Table 4-7: Rate of change in the age structure of the population of Biddulph, 2001-2011

Age group	Biddulph	Staffordshire Moorlands	England
0-15	-5.7%	-7.6%	1.2%
16-24	9.1%	5.9%	17.2%
25-44	-11.4%	-10.5%	1.4%
45-64	7.7%	8.0%	15.2%
65-84	22.6%	21.3%	9.1%
85 and over	57.3%	46.0%	23.7%

Source: AECOM Calculations, Census 2001 and 2011

129. The SHMA is helpful in providing forecasts of how the age structure of the population will change over the Plan period. In Table 4-8 below we present the projected change in the numbers of younger people to 2031; this shows their numbers remain steady, declining by only 502 individuals over the period. Again, this may point to students attending Staffordshire University in Stoke-on-Trent and other institutions of higher education in the region.

Table 4-8: Projected change in numbers of younger people (aged 16-24) 2011-2031

	2011		2031		Difference 2011-2031	
	No.	%	No.	%	No.	%
Staffordshire Moorlands	9,266	9.5%	8,764	8.5%	-502	-1.0%

Source: NLP PopGroup Baseline

130. In terms of the way other age groups are forecast to change, the SHMA suggests that, between 2011 and 2031, the number of residents aged between 18 and 59 (female) and 18-64 (male) is forecast to fall by 5,653 residents, or 10.4%. In contrast, the number of residents of retirement age is projected to increase by 10,972, or 44.7%²⁵. In Table 4-9 below, we set out the projected growth figures for those aged over 65.

Table 4-9: Projected change in number of households headed by older people (aged 65+) 2011-2031

	2011		2031		Difference 2011-2031	
	Number	%	Number	%	Number	%
Staffordshire Moorlands	13,980	33.4%	20,413	44.0%	6,434	46.0%

Source: NLP PopGroup Baseline

131. The SHMA also helpfully separates these figures into 65+ and 85+ age groups on the basis that those in the former group are more likely to be able to live more active lives and require less care. In Table 4-10 on the following page we reproduce Table 9.9 from the SHMA. It is important to note that people aged between 65 and 85 are likely to continue to play an active and full role in the life of their communities. This phenomenon will precipitate a re-ordering of society that asks this older demographic to continue to contribute through both paid and uNAid work as a result of both positive trends, such as the re-engineering of our cities, towns and villages to facilitate their continued participation, and the negative, for example inadequate pension provision and squeezed household budgets that minimise paid childcare.

²⁵ SHMA, page 64

Table 4-10: Projected number of households headed by older people (aged 65+) in Staffordshire Moorlands District

Staffordshire Moorlands	Aged 65-84		Aged 85+	
	Number	% (of over 65s)	Number	% (of over 65s)
2011	12,185	87.2%	1,795	12.8%
2031	15,965	78.2%	4,448	21.8%

Source: NLP PopGroup Baseline

132. As part of the evidence gathering for the preparation of this HNA, three firms of estate agents were asked to complete a short questionnaire about trends within the property market in Biddulph. In Table 4-11 below we set out responses to the question, what age groups are looking for property? Interviewees were asked to assign 1 to 5 for each age group to indicate the level of demand where 1 equals very high demand, and 5 very low demand. The findings suggest all age groups are looking, but those most active in the market are towards the younger end, aged between 18 and 34. This suggests, firstly, that Biddulph is an attractive place for younger people, secondly that there may be an under-supply of suitable properties and, thirdly, that, in formulating policy, planners should consider their needs in particular.

Table 4-11: What age groups are looking for property?

Agent Name:	John Butters Bee	Reeds Rains	Whittaker and Biggs
18-25	1	3	1
26-34	2	1	1
35-50	3	2	1
51-65	2	4	2
65+	3	5	3

Source: Local Estate Agents Survey, January 2018

Conclusions

133. Bringing together the evidence related to age structure, Biddulph shows strong evidence of an ageing population, with those aged 65-84 having increased by 22.6% and those aged 85+ increasing by 57.3% over the inter-censal period. This chimes with data in the SHMA that forecasts an increase in those aged over 65 by 46% between 2011 and 2031, suggesting these trends are forecast to continue in the NA over the Plan period. Furthermore, the numbers of people aged between 25-44 fell in the NA during the inter-censal period by 11.4%.
134. Again, this mirrors trends in the wider area in which those aged under 65 is forecast to fall by some 10.4%. These trends raise questions as to the long term viability of services typically used by younger age groups such as schools. Indirectly it also impacts on a wider range of businesses, given the implicit reduction in the working age population. With this in mind, it is worth considering the employment profile of the population. Notwithstanding the evidence of an ageing population, evidence drawn from local estate agents suggests Biddulph remains an attractive place for young people.
- 135.
136. Table 4-12 below we present employment profile data; given the similarity of the data for Biddulph, and that for Staffordshire Moorlands, the contrasts with national level data are more informative. From this, the proportion of people who are retired provides further evidence of the ageing population in Biddulph and across the District.

Table 4-12: Economic activity in Biddulph, 2011

Economic category		Biddulph	Staffordshire Moorlands	England
Economically active	Total	67.4%	69.3%	69.9%
	Employee: Full-time	38.2%	38.1%	13.7%
	Employee: Part-time	14.2%	14.6%	38.6%
	Self-employed	9.2%	11.3%	9.8%
	Unemployed	3.3%	2.8%	4.4%
	Full-time student	2.5%	2.5%	3.4%

Economically inactive	Total	32.6%	30.7%	30.1%
	Retired	19.6%	19.1%	13.7%
	Student	3.4%	3.3%	5.8%
	Looking after home or family	3.6%	2.9%	4.4%
	Long-term sick or disabled	4.7%	4.1%	4.1%
	Other	1.4%	1.3%	2.2%

Source: AECOM Calculations

4.5 Household composition

137. In Table 4-13 below we present data relating to household composition drawn from Census 2011. Again, the similarity with District data is clear. The largest single household type is families with children; the combined total of those with children, dependent and non-dependent, comes to 37.1%. It is important to point out however the presence of similarly large minority of childless couples; those families without children, both aged 65+ and younger than 65, amount to 31.8% of all households. Finally, one person households represent 27.2% of the total.

Table 4-13: Household composition (by household) in Biddulph, 2011

		Biddulph	Staffordshire Moorlands	England
One person household	Total	27.2%	28.1%	30.2%
	Aged 65 and over	13.3%	13.5%	12.4%
	Other	13.9%	14.6%	17.9%
One family only[1]	Total	68.9%	67.9%	61.8%
	All aged 65 and over	11.4%	11.3%	8.1%
	With no children	20.4%	20.8%	17.6%
	With dependent children	25.5%	24.5%	26.5%
	All children Non-Dependent	11.6%	11.2%	9.6%
Other household types	Total	3.9%	4.0%	8.0%

Source: Census 2011, AECOM Calculations

138. It is also possible to consider how household composition has shifted over the inter-censal period. Looking at these three core constituents again, households with families have collectively grown very modestly in the NA over the period, and those with dependent children have fallen in number by 3%; couples without children have increased (9.6% in the case of those where all occupants are aged 65+ and by 5.2% in the case of couples with no children); and one person households have increased overall by 16.6%. The differences with the District data emerge in the 'all children non-dependent' category; this group have seen growth of 7.3%, whereas the District number is 3.3%.

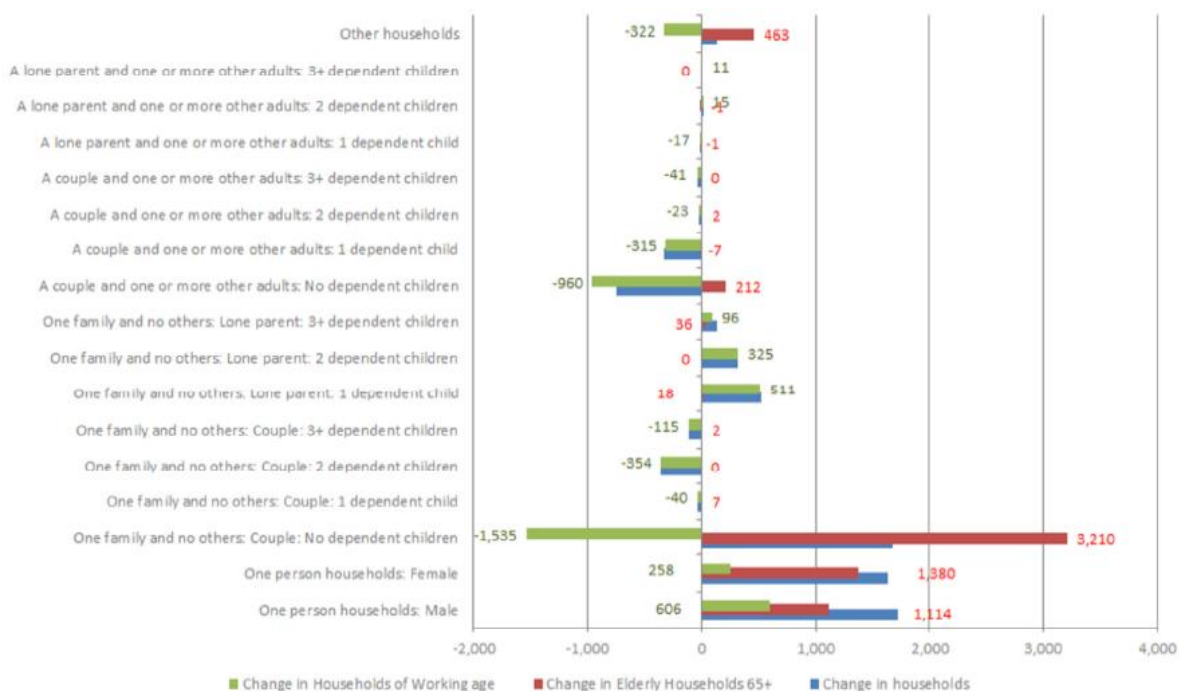
Table 4-14: Rates of change in household composition in Biddulph, 2001-2011

Household type		Percentage change, 2001-2011		
		Biddulph	Staffordshire Moorlands	England
One person household	Total	16.6%	21.7%	8.4%
	Aged 65 and over	4.3%	3.4%	-7.3%
	Other	31.5%	45.4%	22.7%
One family only	Total	3.0%	2.7%	5.4%
	All aged 65 and over	9.6%	13.1%	-2.0%
	With no children	5.2%	5.7%	7.1%
	With dependent children	-3.0%	-3.9%	5.0%
	All children non-dependent	7.3%	3.3%	10.6%
Other household types	Total	2.0%	8.5%	28.9%

Source: Census 2011, AECOM Calculations

139. As we have seen, the 'all children non-dependent' category should be considered in the context of concealed households. Growth in this category acts as an indicator of depressed household formation rates as young people are unable to move out of the parental home as a result of a weak supply of suitable affordable accommodation.
140. Evidence suggesting the loss of younger households, and depressed household formation rates reinforces data from the SHMA. Below we reproduce Figure 5.2 from the SHMA that provides a succinct picture of how household composition is forecast to change over the Plan period. The key findings from this data are,
- overall, a loss of households of working age;
 - a substantial loss of dwellings in multiple occupation (a couple and one or more other adults);
 - a modest increase in lone parent households with 1-3 dependent children;
 - a modest decline in family households with 1-3 dependent children;
 - a very substantial increase in couples without children who are aged 65+;
 - a decline of couples under the age of 65 without children; and
 - a substantial increase in one person households.

Figure 4-9: Net change in households in Staffordshire Moorlands 2011-2031



Source: NLP analysis – 2011 SNPP scenario

- 141. Notwithstanding the difficulties families face in setting up a home in Biddulph, it is important to bear in mind it remains attractive to families, and this group will be an important constituency in the years to come. Local property agents Whittaker and Biggs commented that:
- 142. ‘Schools are an important factor for families, there is only one high school within Biddulph, popular first schools within the Biddulph Area are often over-subscribed. More shopping amenities would also be another welcomed addition, as compared to neighbouring towns we have a lack of well-known retail businesses within the Biddulph area. Biddulph is just 4 miles from neighbouring Cheshire town of Congleton & rail networks, this makes the town increasingly popular with out of town commuters looking for more affordable accommodation.’²⁶

Conclusions

- 143. Bringing the evidence from household composition together, there is a split between three substantial groups, families with children (37.1%), childless couples (31.8%) and one person households (27.2%); while they have all grown over the inter-censal period, single person households have seen the greatest, at 16.6% over the decade.
- 144. The growth of non-dependent children households points to depressed household formation rates, a finding supported by the small, but statistically significant, presence of concealed households in the area (70 at the time of the last Census).
- 145. Data from the SHMA suggests that the District will see an increase of lone parent households, elderly couple households; one person-households of all ages and an overall loss of households of working age. Given the similarity in the data between Biddulph and the wider District, these trends are likely to impact on the NA.
- 146. Notwithstanding these trends, the area remains attractive place to live on account of its closeness to centres of employment and relative affordability. Moreover, families are drawn to the area on account of it high quality schools.

4.6 Market segmentation

- 147. Bringing together the evidence from our consideration of affordability, age structure and household composition, in line with PPG, we have sought to identify the different market segments in the population of Biddulph. We then use this understanding to put forward recommendations for policy relating to Affordable Housing as well as and size and tenure of dwelling.

²⁶ Emily J. Tinsley, Manager Biddulph Office, Whittaker & Biggs, Estate Agents, Chartered Surveyors and Auctioneers, Survey Questionnaire, January 2018

148. In order to understand the terminology surrounding size of dwellings, it is important to note the number of rooms recorded in Census excludes kitchen, bathrooms and toilets. In the market segments table that follows, 'dwelling size' should be translated as follows:

- 1 room = Bedsit
- 2 rooms = flat/house with one bedroom
- 3 rooms = flat/house 2 bedrooms
- 4 rooms = flat/house with 2 bedroom and 2 reception rooms, or 3 bedrooms and 1

reception room

- 5 rooms = flat/house with 3 bedrooms and 2 reception rooms
- 6 rooms = house with 3 bedrooms and 3 reception rooms or 4 bedrooms and 2

reception rooms

- 7+ rooms = house with 4, 5 or more bedrooms

149. The table on the following page indicates the different market segments, and the degree to which they are a growing, stable or declining group within the local population. One 'up' arrow indicates this grouping is growing modestly in the NA; two 'up' arrows indicates strong growth, three 'up' arrows suggests very rapid growth in years to come. Where segments are falling in numbers, or not growing, neutral or down arrows are shown.

150. It is important to note that, the private sector is good at picking up market trends that result from, among other factors, changes in social behaviours and demographic shifts. For this reason, policy intervention is only justified in the case of market failure (where the market is unable, for reasons of viability, or there are incentives, deliberate or otherwise, that drive the market not to respond to trends). Examples include the failure of the market to provide homes to those on low incomes and the under-supply of dwellings for the elderly.

151. Similarly, because, generally speaking, the market is able to deliver the homes required for the majority of residents (either through for-sale dwellings or for-rent), policy intervention is only required where the evidence is both compelling and the circumstances it describes serious. This is because policies carry both costs and risks; they can distort the market, preventing it from providing homes (and encouraging a position of market equilibrium in which homes are accessible to target markets).

4.7 Arrows analysis

152. The analysis of affordability points to depressed household formation rates and the emergence of concealed households; this is supported by data relating to household composition. There is evidence that adult children are increasingly remaining in the family home together with forecasts that working age population may decline at the District level. This will be triggered by reduced birth rates and/or displacement from the area on account of the lack of suitable affordable dwellings.

153. Considering the findings of age structure and household composition together, there is clear evidence of an ageing population. The impact of this over the medium to long term will be profound, requiring not only additional dwellings suited to the needs of the elderly (examined in more detail later in this HNA) but also an activist policy that seeks to maintain a balanced demographic in future years.

154. It is particularly telling that the numbers of people aged between 25-44 fell in the NA during the inter-censal period by 11.4%. The evidence of decline of the economically active population is amplified at the District level through forecasts suggesting the overall loss of working age households. The objective should be to maintain Biddulph as a working as well as retired community, able to sustain the businesses, services and facilities essential to thriving community life.

155. There is reason to be optimistic that the town will be able to address these challenges however given that evidence from local estate agents suggests that Biddulph is popular with young people, workers and families on account of its location, relative affordability and good infrastructure.

156. Policy recommendations

- plan-makers should plan imaginatively to cater to the needs of the elderly to ensure they are able to remain in their own homes for as long as possible, play an active role in community life and enjoy the highest possible sense of well-being;

- The NDP should address the needs of concealed households through the provision of smaller, affordable market dwellings as well as Affordable Homes so as to encourage household formation rates, and stem the decline of the local working age population;
- The needs of families should be prioritised, firstly so as to retain a balanced population in future years, but also so as to capitalise on the area’s natural advantages;
- In terms of size of dwellings, these trends point towards a mix of smaller dwellings and family sized homes, of 2-5 habitable rooms. This HNA will carefully explore whether the current housing stock is suited to the current and future needs of the community, or whether misalignments exist later in section 5 of this assessment.
- Owner occupation has been the dominant trend in tenure; however, as we have seen, this tenure is beyond the means of the most households, based on their household income alone; planners should therefore encourage others to come forward, such as shared equity, starter homes and private rented sector. These questions are examined in the next section of this study.

Table 4-15: Market segments

Market segments	Income range	Tenure	Presence in NA	Size of home
Young family where parents are aged 24-44 with 1+ children aged 0-15	Median	PRS, Social housing, shared equity, AMH	↓	5 rooms
Professional Head of Household Young family where parents are aged 24-44 with 1+ children aged 0-15	Mean	AMH, Market Housing (MH)	↓	5 rooms
Professional Head of Household family where parent are aged 44-64 with non-dependent children living at home	>Mean (equity rich)	Market Housing	↔	6+ rooms
Lone parent (with 1+ children)	Lower Quartile (equity poor)	Social Housing	↑	3 rooms
One person household aged under 65	Median (equity poor)	PRS, shared equity, DMH	↑ ↑	2 rooms
One person household aged 65+ with wealth	Median (equity rich)	Market Housing	↑ ↑ ↑	2-3 rooms
One person household aged 65+ without wealth	Lower Quartile (equity poor)	Social Housing	↑ ↑ ↑	2 rooms

Young couple no children	>Mean (equity poor)	Market Housing, Shared Equity, DMH	↓	4+ rooms
Concealed households	Lower Quartile (equity poor)	Social Housing	↑	1-3 rooms

Source: AECOM

157. In Figure 4-10 below we provide a table, devised by Nathaniel Litchfield and Partners, setting out recommended dwelling sizes for different household types. This table has been defined on the basis of the following assumptions:

- Smaller apartments/flats or houses will be more suitable for meeting the initial requirements of married couples until the age they have a family. Those households without children could occupy either houses or flats of the appropriate size;
- Cohabiting couples and lone parents will want and require similar sizes of housing to married couples. Those households without children could occupy either houses or flats of the appropriate size;
- Smaller apartments/flats or houses will be more suitable to meeting the requirements of single person households;
- According to their composition, institutional accommodation such as a residential care home, hostel or purpose-built student accommodation may provide a suitable form of specialist housing for groups such as elderly people and students;
- Further qualitative allowances will need to be made of households at retirement age who are likely to continue living in their previous home unless more manageable two bed flats, houses and bungalows are available; and,
- The requirement for housing with care, including supported housing and extra care provision, is likely to increase at 85 and above.

Figure 4-10: Estimated housing size required by household type, by age of head of household

Age Range 2013	One Person	Married Couple / With 1/2 Children	Married Couple / With 3+ Children	Cohabiting Couple / With 1/2 Children	Cohabiting Couple / With 3+ Children	Lone Parent / With 1/2 Children	Lone Parent / With 3+ Children	Other Multi-Person
0-14	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
15-24	1 bed flat/house	2 bed flat/house	3 bed house	2 bed flat/house	3 bed flat/house	2 bed flat/house	3 bed house	1 bed flat
25-34	1 bed flat/house	3 bed house	3 bed house	3 bed house	3 bed house	3 bed house	3 bed house	1 bed flat
35-44	2 bed flat/house	3 bed house	4 bed house	3 bed house	4 bed house	3 bed house	4 bed house	2 bed flat
45-59	2 bed flat/house	3 bed house	4 bed house	3 bed house	4 bed house	3 bed house	4 bed house	2 bed flat
60-84	2 bed flat/bungalow ³⁰	2 bed flat/bungalow	3 bed bungalow	2 bed flat/bungalow	3 bed bungalow	2 bed flat/bungalow	3 bed bungalow	2 bed flat
85+	Housing with care	Housing with care	Housing with care	Housing with care	Housing with care	Housing with care	Housing with care	Housing with care

Source: Nathaniel Litchfield and Partners after Survey of English Housing 2008

4.7.1 Housing tenure

158. Earlier in this study, we identified the various different tenures that constitute Affordable Housing (AH): social rented housing, affordable rented housing, shared ownership, discounted market sales housing (Starter Homes) and affordable private rent housing.
159. This variety of AH tenures reflects an ambition by the Government to introduce market principles into the provision of subsidised housing. The aim is to divide AH into a series of products designed to appeal to different sectors of the market and, by changing eligibility criteria, bring rents closer in line with people's ability to pay.
160. A good example is, in 2012, the introduction of affordable rented dwellings, rent for this tenure would be set at up to 80% of market rent, with the additional income being used to help fund the development of new homes. Labelled an 'intermediate' product, this would be suitable for people with an income that precludes them from eligibility for the social rented dwellings, but who cannot afford to access the private market.
161. The overall aim is to reduce the group who are eligible for social rented dwellings to those who have, relatively speaking, very low household incomes. However, within this segment, market principles also apply given the link between rents and size of dwelling, with a strong financial incentive for households to only occupy a dwelling deemed suited to their composition, based on an 'occupancy rating' formula set by the Government.
162. We consider each of the AH tenures in turn, before arriving at a recommendation for how the quota of AH yielded by development should be divided between these tenure types.

4.7.2 Social rented housing

163. Rents in socially rented properties reflect a 'formula rent' based on a combination of individual property values and average earnings in each area, maintaining substantial discounts to market rents. As such, it is suitable for the needs of those on low incomes, and is subject to strict eligibility criteria.
164. As we have seen, the majority of households in Biddulph are able to afford market dwellings (for sale or rent); of the 43% that cannot, the evidence we have gathered (in particular the Lower Quartile Affordability Ratio of 5.9) suggests there is a significant minority who experience great difficulty in accessing housing suited to their needs. This will be exacerbated by the reported increase in house prices in the area in recent years.
165. Moreover, in order to address demographic trends that have seen a decline in those aged between 25-44 and forecast loss of people of working age it is appropriate for social rented housing to form the majority of affordable homes provided.

4.7.3 Discounted market housing (starter homes)

166. As we have seen, Housing and Planning Act 2016 (HPA) includes provisions to introduce a general duty on planning authorities in England to promote the supply of 'starter homes,' and a specific duty to require a minimum number or proportion of 'starter homes' on certain residential development sites. The relevant legislative provisions are, however, not yet in force and no specific proportion or minimum has been put forward.
167. The Housing White Paper sheds further light on the government's intentions in this area. It states that, 'in keeping with our approach to deliver a range of affordable homes to buy, rather than a mandatory requirement for 'starter homes,' we intend to amend the NPPF to introduce a clear policy expectation that housing sites deliver a minimum of 10% affordable home ownership units. It will be for local areas to work with developers to agree an appropriate level of delivery of 'starter homes', alongside other affordable home ownership and rented tenures'.
168. This is a substantial watering-down of the 'starter home' requirement as envisaged when policy contained in the Housing and Planning Act was first conceived. In effect, it leaves it to local groups, including neighbourhood plans, to decide an appropriate level of affordable home ownership products, while taking note of the 10% policy expectation.
169. The decision whether to treat Discounted Market Sale Homes (DMSH) as affordable housing should be determined by whether lowering the asking price of new build homes of a size and type suitable to first time buyers by 20% would bring them within reach of people currently unable to access AMH for purchase.
170. So as to provide a conservative assessment of suitability of DMSH, we propose to use the higher property values reported by estate agents; this set a value of £110,000 on an entry level dwelling. As we have seen, allowing for a 10% deposit, reducing the value of a LQ property priced at £110,000 for mortgage purposes to £99,000, and applying a further discount of 20% to arrive at the approximate selling price of a DMSH of £79,200, a household on

the median income for Biddulph of £29,422 would be able to afford a dwelling at this price-point. The income threshold at a multiple of 3.5 is £22,628.

171. On the basis of the evidence we have gathered, we would therefore recommend DMSH form part of the AH quota within the NA.

4.7.4 Shared ownership

172. As we have seen, there are very few shared ownership dwellings in Biddulph (18 at the time of the last Census). Nevertheless, it is therefore worth considering its future role in the town, particularly as local Estate Agents are supportive.²⁷ Shared ownership involves the purchaser buying an initial share in a property typically of between 25% and 75% and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rental payable on the share retained by the provider. Both of these are variable.
173. The share owned by the leaseholder can be varied by 'stair-casing'. Generally, stair-casing will be upward, thereby increasing the share owned. In exceptional circumstances (as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own.
174. Shared equity constitutes a form of AH, targeting those on incomes around the mean; as such, it is termed 'intermediate' and is available to both first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose household income does not exceed £60,000. Given these conditions, on the basis of the affordability analysis discussed above, it should form part of the AH mix in the Parish.

4.7.5 Affordable rent

175. Commentators have repeatedly raised concerns about affordable rent not constituting a realistic form of AH given that in many areas this reduces rent to levels that are still beyond the means of the target group: those on incomes substantially below the mean.
176. Affordable rent is controlled at no more than 80% of the local market rent; as we have seen the annual rent for a two bedroom dwelling in Biddulph is £5,916. This remains beyond the reach of newly formed households and those whose income falls into the lower quartile. In the event of a 20% reduction in rent, the income threshold would come down to £18,932, bringing rents within reach of newly formed households with an average income of £23,147 and almost that of households with a lower quartile income of £17,256. We therefore recommend that the affordable rented tenure form a component within AH.

4.7.6 Market housing

177. Given the limited quantity of AH in the NA, the needs of the great majority of the people will be served by the market. People on higher incomes will be able to access a variety of market dwellings; their choices will be driven principally by how much they can afford to spend, the extent to which old age is driving their choice of home as well as personal taste.
178. The operation of the market is the best means of addressing the demand for different types of housing for sale. It is important planning policy does not place unnecessary burdens on the market preventing its ability to respond to demand; this is after all the principal way equilibrium is achieved in the housing market and house price growth kept in check. In this way the notion of viability is essential. It is important not to deter development in the context of clear housing need; to do so will not only frustrate the delivery of new housing but also may deprive the community of resources for infrastructure improvements.

4.7.7 Build to rent

179. As we have seen, there is strong evidence of growing demand for private rent accommodation in the NA. On-going changes to the benefit system, in particular 'Universal Credit',²⁸ and the way social housing is allocated, for example restrictions imposed by eligibility criteria, are likely to increase demand on the private rented sector, especially at the

²⁷ Reeds Rains Estate and Letting Agents, Survey Questionnaire, January 2018

²⁸ Reforms to the benefits system are likely to see payments made directly into recipients' bank accounts rather than housing benefit paid to landlords thus granting the individual greater choice in the nature of their housing arrangements.

lower-cost end of the market. Given the very substantial increases in PRS revealed by Census data, this trend is one shared by Biddulph.

180. The reason for the strength of this demand is that, for those households unable to access market housing to buy, and who do not qualify for affordable housing, private rented housing is the only remaining option. Given the trends identified in this HNA, Biddulph should seek build to rent (BTR) development, a percentage of which may be 'intermediate rented housing' so as to address the need to affordable market housing for younger age groups.

5. Type and size

5.1 RQ2. What type (terrace, semi, bungalows, flats and detached) and size (number of habitable rooms) of housing is appropriate?

181. As identified earlier in this study, PPG recommends a consideration of the existing housing provision and its suitability, having regard for demographic shifts in age and household composition as well as affordability, to address future as well as current community need. For this reason, we start with a consideration type and size within the existing housing stock.
182. Table 5-1 below describes the distribution of the housing stock across the different types of dwelling. Two types dominate in Biddulph, detached and semi-detached dwellings. There is a broadly even distribution of both, with the latter being marginally more prevalent. In addition, there a number of terraced dwellings, and a small number of flats. The patterns in Biddulph reflect those of the wider District.

Table 5-1: Accommodation type (households) in Biddulph, 2011

Dwelling type		Biddulph	Staffordshire Moorlands	England
Whole house or bungalow	Detached	38.2%	40.3%	22.4%
	Semi-detached	43.2%	37.5%	31.2%
	Terraced	14.2%	16.6%	24.5%
Flat, maisonette or apartment	Purpose-built block of flats or tenement	2.8%	3.3%	16.4%
	Parts of a converted or shared house	0.5%	1.1%	3.8%
	In commercial building	0.9%	1.1%	1.0%

Source: Census 2011, AECOM Calculations

183. Table 5-2 below sets out the distribution of dwellings according to size; from this data, it is apparent that there is a predominance of larger dwellings. Dwellings of 1-3 habitable rooms (a three room dwelling may be considered an 'entry level dwelling') only represent 6% of the housing stock; medium sized family dwellings of 4 and 5 habitable rooms are the most common dwelling type, representing 48% of the stock; finally, larger dwellings of 6 or more habitable rooms constitute 43% of the housing stock.

Table 5-2: Rates of change in number of rooms per household in Biddulph, 2001-2011

Number of Rooms	2001		2011	
	Biddulph	Staffordshire Moorlands	Biddulph	Staffordshire Moorlands
1 Room	8	60	8	56
2 Rooms	69	341	55	412
3 Rooms	399	1769	430	2200
4 Rooms	1488	7193	1319	6658
5 Rooms	2512	11302	2490	11221
6 Rooms	1501	9059	1648	9423
7 Rooms	680	4403	887	5443
8 Rooms or more	570	4672	468	3336
9 Rooms or more			384	3023

Source: Census 2001 and 2011, AECOM Calculations

184. In Table 5-3, the change to the housing stock in terms of sizes of dwellings is set out; it is notable that the change at the smaller end of the scale has been modest; there has been a loss of 14 dwellings of 2 rooms; it is likely these have been converted into larger homes. By comparison, 31 additional 3 room dwellings came into existence over the period however, generating a balance of 17 additional small properties.
185. There has been an overall loss of 191 medium, sized family homes and a gain of 636 larger homes of 6 habitable rooms or larger over the period. While the trends among medium sized and larger homes reflects that of the District, the failure to expand the stock of smaller dwellings in Biddulph bucks District level trends.

Table 5-3: Rates of change in number of rooms per household in Biddulph, 2001-2011

Number of Rooms	Biddulph	Staffordshire Moorlands	England
1 Room	0.0%	-6.7%	-5.2%
2 Rooms	-20.3%	20.8%	24.2%
3 Rooms	7.8%	24.4%	20.4%
4 Rooms	-11.4%	-7.4%	3.5%
5 Rooms	-0.9%	-0.7%	-1.8%
6 Rooms	9.8%	4.0%	2.1%
7 Rooms	30.4%	23.6%	17.9%
8 Rooms or more	49.5%	36.1%	29.8%

Source: Census 2001 and 2011, AECOM Calculations

186. On the following page we reproduce SHMA Table 11.4 as Figure 5-1; this summarises the principal findings from the SHMA as regards size of dwellings at the District level. These are, firstly, a pronounced need for additional 1 bedroom properties, at a level significantly above current stock levels; the need for 2 bedroomed properties is also significantly above the stock of properties according to the 2011 Census, suggesting a clear need for additional smaller dwellings within new development coming forward; thirdly, the greatest imbalance is in 3 and particularly 4+ bed properties, which comprise two thirds of the total stock, but a much lower proportion of the modelled 'need' going forward.²⁹

Figure 5-1: Estimated housing 'needed'/aspired towards

	Staffordshire Moorlands (%)			
	Stock (2011 Census)	'Need' (PopGroup Modelling, redistributing housing with care)		Required (Housing Register)*
	2011	2011	2031	2013
1 bed flat	6.0%	5.9%	9.3%	53.9%
2 bed flat / house / bungalow	27.3%	51.5%	55.3%	25.0%
3 bed house / bungalow	47.3%	39.8%	32.9%	12.1%
4 bed+ house	19.3%	2.8%	2.5%	9.0%
TOTAL	100%	100%	100%	100%

Source: Census 2011/NLP/Housing Register

187. As we have seen, our market segments analysis suggests that smaller dwellings are likely to be in strong demand in future years. This snapshot supports the finding that the current housing stock is suited to the needs of families, together with a concern there may be an under-provision of smaller dwellings in years to come. Indeed, the SHMA suggests that, at the District level, the provision of family housing should be balanced against the requirement for smaller housing to meet the needs of an ageing population with increasing numbers of single person households.³⁰
188. As part of this study, three firms of estate agents were canvassed as regards their view of the local property market, John Butters Bee, Reeds Rains and Whittaker and Biggs. They all agreed that the supply of housing stock was insufficient to meet demand. In recording these responses it is worth bearing in mind they will be influenced by the particular sector of the market in which they are operating.

²⁹ SHMA, page 147

³⁰ SHMA, page 113

189. In Table 5-4 below, responses to the question, 'What sizes of property are in demand from buyers? Please assign 1 to 5 for each size of dwelling to indicate the level of demand where 1 equals very high demand, and 5 very low demand?' While the responses for one bed properties is contradictory (possibly reflecting differing areas of commercial focus), there is a consensus around the high demand for 2 and 3 bedroom properties (dwellings of 3-5 habitable rooms).

Table 5-4: What sizes of property are in demand from buyers?

Agent Name:	John Butters Bee	Reeds Rains	Whittaker and Biggs
1 bed flat/house	5	5	1
2 bed bungalow	1	1	4
2 bed house	1	2	3
3 bed house	1	3	1
4 bed house	2	4	1

Source: Local Estate Agents Survey

190. As regards type of dwelling,

191. Table 5-5 on the following page records the views of the three estate agents in response to the question, 'What is the current demand (2017), in terms of housing types? Please assign 1 to 5 for each type of housing to indicate the level of demand where 1 equals very high demand, and 5 very low demand.' There is a consensus around the high demand for bungalows and semi-detached homes. This again reinforces the sense that smaller to medium sized dwellings should be considered a priority, with the target market families and the elderly. Indeed, these views are reinforced through written submissions, in response to the question, 'Are there any specific gaps in the market, for sale or rent?' Reeds Rains commented, 'bungalows for sale or rental; shared ownership properties' and Whittaker and Biggs commented 'Yes there is a need for modern 3 bedroom semi-detached houses & 4 bedroom detached houses.'

Table 5-5: What is the current demand (2017), in terms of housing types?

Agent Name:	John Butters Bee	Reeds Rains	Whittaker and Biggs
Bungalow	1	1	2
Flats	4	5	5
Semi-detached	1	2	1
Detached	1	4	1
Terrace	2	3	4

Source: Local Estate Agents Survey

192. Finally, we consider the types of dwelling that are in demand from renters; Table 5-6 below records responses from estate agents to the question, 'What sizes of property are in demand from renters? Please assign 1 to 5 for each size of dwelling to indicate the level of demand where 1 equals very high demand, and 5 very low demand.' In these responses, the agents are in closer alignment, with a view that 2 and 3 bedroom homes (3-5 habitable rooms) are in highest demand.

Table 5-6: What sizes of property are in demand from renters?

Agent Name:	John Butters Bee	Reeds Rains	Whittaker and Biggs
1 bed flat/house	3	5	3
2 bed bungalow	3	2	2
2 bed house	1	1	1
3 bed house	1	3	1
4 bed house	3	4	1

Source: Local Estate Agents Survey

193. Bringing the data relating to type and size of dwellings together, detached and semi-detached homes are the dominant type in the current housing mix, and this corresponds with the size distribution of dwellings, which is overwhelmingly towards the larger end of the scale, with only 6% of the stock being 1-3 habitable rooms, and the balance split evenly between medium sized dwellings of 4-5 habitable rooms, and larger homes of 6 habitable rooms or more.
194. The findings from the market segmentation analysis suggest an appetite for smaller homes driven by the ageing population, the growth of one person households and the need to supply entry-level dwellings to newly formed households. With this in mind, trends over the inter-censal period towards larger dwellings (636 dwellings of 6 habitable rooms plus came into existence over the period) appears to be out of alignment with the current and future needs of the community.
195. Data from the SHMA specifically highlights an over-provision of larger dwellings that the LPA should seek to correct, citing a need for additional 1 and 2 bedroom properties (dwellings of 1-4 habitable rooms).
196. Findings from interviews conducted with estate agents reinforces the view that dwellings of 2 and 3 bedrooms (3-5 habitable rooms) should be a priority in future years for both sale and rent, and these should principally take the form of bungalows and semi-detached dwellings.

5.2 RQ3. What potential exists for vacant industrial buildings to be converted to residential use, for example through the provision of live/work units?

197. Temporary 'permitted development rights' (PDRs) for office to residential conversions were introduced in May 2013, and were subsequently made permanent in October 2015. From this date, applicants have been permitted to convert existing office accommodation to residential dwellings without seeking planning permission.
198. PDRs derive from a general planning permission granted not by the LPA but by Parliament. It is important to note that commercial properties have different permitted development rights to dwellings, so it is important to consider whether they apply on a case by case basis.
199. Moreover, PDRs do not normally apply in 'designated areas,' for example a conservation area; also, they may be withdrawn by the local authority through an 'article 4' direction. This is typically made when made when the character of an area of acknowledged importance would be threatened.³¹

³¹ https://www.planningportal.co.uk/info/200187/your_responsibilities/37/planning_permission/2

200. Live/work were conceived by the development industry firstly to deliver the regeneration disused industrial buildings by introducing a dual use within the same space, allowing it to be used simultaneously as a home as well as a base from which to run a business. It is important to note running a business from the space is mandatory. Using the flat exclusively for residential use is not permitted.³²
201. Some LPAs embraced live/work as a way of securing more affordable employment as well as residential space and to encourage urban regeneration. The experience of live/work has however been problematic, as there is evidence developers used it tactically as a means of securing permission that would not have otherwise been granted, with the intention of selling them as residential in all-but-name. Many purchasers have indeed now applied for change of use to residential.
202. Development where there is a clear identification of uses within an overall mixed-use solution may therefore be a preferable solution, and more likely to win favour from the LPA. If the intention is to introduce affordable workspace, this can be achieved through policy that requires a set percentage of new commercial space to be discounted by minimum percentage.

6. Specialist housing

RQ4. Given identified levels of demand, what provision should be made for specialist housing within the NA, focussing on older residents, disabled people and those with dementia?

203. Before considering the data on Biddulph specifically in more detail, it is useful to understand the national context for specialist housing for the elderly across England (e.g. sheltered and extra care, see Appendix A for definitions). Between 1974 and 2015, the population aged 65 and over in England grew 47% and the population aged 75 and over grew by 89%.³³ A Demos survey of over 60s conducted in 2013 found a “considerable appetite” amongst this age group to move to a new property, with one quarter of all those surveyed suggesting they would be interested in buying a specialist property, and one quarter considering renting.³⁴
204. Indeed, 76% of those in homes of three or more bedrooms wished to downsize, and this rose to 99% of those in homes of five or more bedrooms, with two bedrooms the preferred choice for both.³⁵ However, in spite of evidence of high demand, currently only 5% elderly people’s housing is made up of specialist homes³⁶, with Demos suggesting that “the chronic undersupply of appropriate housing for older people is the UK’s next housing crisis”³⁷, and local authorities often “accused of reluctance to approve development plans for specialist housing...out of fear of increased care costs”.³⁸
205. In 2014 there were approximately 450,000 units of sheltered social rented and private sector retirement housing in the England, with approximately one quarter of these in private sector and the rest provided at social rent levels.³⁹ However, this is likely to be a result of constraints on the supply of private sector retirement housing rather than a lack of demand. Indeed, whilst older people are increasingly healthier for longer than in the past, the supply of specialist housing for the elderly could be considered to be somewhat constrained. For example, the population aged 65 and over in England grew by 11% in England between 2001 and 2011, but the population living in actual residential care homes, those providing comprehensive care out with the sheltered housing sector, grew by just 0.3%, to about 291,000 people.⁴⁰

Staffordshire Moorlands

206. The SHMA includes helpful intelligence as regards the existing provision of specialist housing for the elderly, and whether this is aligned with need. Reporting on stakeholder consultation in relation to specialist housing for older people, the SHMA comments,
207. ‘The Stakeholder Consultation invoked noteworthy discussions and debate and ultimately led to some interesting findings in relation to the housing market in Staffordshire Moorlands. There is a perceived shortage of suitable

³² <https://www.boltburdon.co.uk/blogs/livework-units-essentials/>

³³ <http://researchbriefings.files.parliament.uk/documents/CBP-7423/CBP-7423.pdf>

³⁴ <https://www.demos.co.uk/files/TopoftheLadder-web.pdf?1378922386>

³⁵ Ibid.

³⁶ https://www.housinglin.org.uk/_assets/Resources/Housing/OtherOrganisation/for-future-living_Oct2014.pdf

³⁷ <https://www.demos.co.uk/files/TopoftheLadder-web.pdf?1378922386>

³⁸ <http://researchbriefings.files.parliament.uk/documents/CBP-7423/CBP-7423.pdf>

³⁹ https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/safe-at-home/rb_july14_housing_later_life_report.pdf

⁴⁰ <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/ageing/articles/changesintheolderresidentcarehomepopulationbetween2001and2011/2014-08-01>

accommodation for the elderly and in particular this is most prevalent in the rural parts of the District. There is a high demand for 1-bed properties which are suitable for the elderly although this relates primarily to independent living quarters – certain RPs were vociferous in their view that there was a surplus of sheltered accommodation in the District and demand for much of this type of accommodation was very weak.⁴¹

208. The SMDC was approached for data relating to current provision, and were directed to the SHMA as the only evidence the LPA has been able to assemble as regards older people's housing. Therefore, actual numbers relating to current provision are unavailable. Nevertheless, given the perception of an over-supply of sheltered dwellings in the consultation, the SHMA proceeds to focus on the need for extra care dwellings, and this is reflected in housing policy designed to encourage independent living and the building new homes to 'lifetime homes standards'.⁴²
209. It is worth noting the SHMA puts down specific criteria that potential sites for Extra Care dwellings should fulfil,
1. Minimum 0.5ha site area;
 2. Within easy walking distance of a GP, dentist, shop, post office and church (up to 600m ideally); and
 3. In an area with a higher density of people with care needs – which usually means a town.
210. For this reason, Staffordshire County Council (SCC) has apportioned this need to the three main towns in the District, Leek, Biddulph and Cheadle. In Figure 6-1 on the following page we reproduce Table 9.11 from the SHMA14 which sets out the allocation to each of these settlements; this puts forward an allocation of 427 Extra Care dwellings to Biddulph to 2030.

⁴¹ SHMA14, page 116

⁴² SHMA14, page 116

Figure 6-1: Staffordshire Moorlands housing register bands A-D – older people

	Population	Extra Care Need by 2030	Existing / Identified	Balance of Units	Of which affordable
Leek	19,624 (40%)	474	82	392	27
Biddulph	17,669 (36%)	427	0	427	98
Cheadle	11,404 (24%)	284	0	284	65
Staffordshire Moorlands District Total	48,697 (100%)	1,185	82	1,103	190

Source: SCC 2014

6.1 Sheltered and extra-care housing – Biddulph need

211. As we have seen, given the significant forecast increases in people aged 75+, it is appropriate for policy to provide support for a significant quantum of sheltered and extra care housing as part of the delivery of new housing. Table 6-1 below identifies the growth in the population of over 75s between 2011 and 2031.

Table 6-1: Change in the population of over 75s between 2011 and 2035

Age band	2011			2035		
	Population (client)	Population (district)	Percentage of population	Population (district)	Population (client)	Projected 75+ population (Biddulph)
All ages	17,967	97,106	18.5%	100,330	18,561	
75+	1,664		9.26%	17,220	17.16%*	3,185

Source: 2014-based Sub-national population projections, MHCLG and Census 2011 (ONS) AECOM calculations

*percentage of district population who are aged 75+ in 2035

212. In arriving at an appropriate level of housing for older people of different types in Biddulph, we have applied the Housing Learning and Improvement Network's suggested numbers per 1,000 of the 75+ population⁴³.
213. The table above shows an estimate of the increase in the numbers of older people aged 75+ in Biddulph of 1,521 (3,185-1664).
214. The method we use to arrive this number can only be an estimate given that MHCLG population projections do not provide data at the parish level. AECOM uses a four step method to arrive at the estimate:
215. Using MHCLG population projections, we take the % of people aged 75+ at the end of the Plan period for Staffordshire Moorlands. We use this arrive at an estimate of change in the numbers of people aged 75+ in the parish as follows:
216. The population size for Staffordshire Moorlands together with the number of those aged 75+ is taken, and a calculation made as to their % of the total;
217. We arrive at an estimate of the size of the total population in Biddulph at end of Plan period by assuming it is the same proportion of the Staffordshire Moorlands population as in 2011;
218. To arrive at an estimate of the 75+ population in Biddulph at the end of the Plan period, we assume % in the NA is the same as it is Staffordshire Moorlands;
219. An alternative assumption would be that the proportion remains the same as the 2011 (9.26%); we believe this runs the risk of under-estimating the extent of the growth of the elderly population however, particularly as the age structure data revealed in this HNA for Biddulph is similar to that of the District.
220. Our preferred method however results in an estimate (using the housing LIN approach), over the Plan period, in a parish need for:

⁴³ Housing LIN (2011) Strategic Housing for Older People: Planning, designing and delivering housing that older people want, available online at: http://www.housinglin.org.uk/_library/Resources/Housing/SHOP/SHOPResourcePack.pdf

- additional conventional sheltered housing units = $60 \times 152.1\% = 91$ (rounded)
- additional leasehold sheltered housing units = $120 \times 152.1\% = 182$ (rounded)
- additional 'enhanced' sheltered units, split 50:50 between those for rent and those for sale = $20 \times 152.1\% = 30$ (rounded)
- additional extra care housing units for rent = $15 \times 152.1\% = 15$ (rounded)
- additional extra care housing units for sale = $30 \times 152.1\% = 46$ (rounded)
- additional specialist dementia care beds = $6 \times 152.1\% = 9$ (rounded)

221. This amounts to a total of 373 specialist dwellings for the elderly over the Plan period from 2011 to 2035.

222. As we have seen, Biddulph has been identified as an appropriate location for extra-care dwellings to service need derived from across the District. The SHMA recommends that 427 such dwellings are delivered in Biddulph to 2030 to address this need. The delivery of the 373 dwellings identified under the Housing LIN methodology would count towards fulfilment of this target.

6.2 Retirement villages

223. Projects that involve the delivery of multiple homes satisfy the desire on the part of many older people to live in an environment with people facing similar challenges; retirement villages are often a cost-effective means of delivering sheltered and extra care housing together with the facilities and services these settlements imply. Given the numbers of units that result from the LIN analysis, it would be appropriate to consider this approach to the delivery of housing for the elderly in Biddulph.

224. Such schemes should be explored through joint working with HDC and other parishes to identify sites that could address collective need.

6.3 Senior co-housing

225. Co-housing has been identified as being particularly suited to the needs of older residents. It offers a way for a group of people with similar interests and needs to come together to create an environment suited specifically to their requirements. Moreover, it can be designed to help address one of the most important issues for older people: isolation and loneliness. A number of successful case studies exist of both projects developed specifically with the needs of older people in mind, and others that encourage multi-generational housing, such as Featherstone Lodge in Forest Hill⁴⁴ and LILAC in Leeds⁴⁵. In the first example, the design facilitated the creation of public areas that encouraged social interaction between members of the community, moreover, a 'common house' was built in the grounds of the scheme that provided a shared space in which people could come together for meeting and shared activities.

6.4 Multi-generational homes

226. Multi-generational living has been identified as a possible solution not only for older people, but all generations where it makes financial sense to share accommodation, particularly younger people who are struggling to set up their own households. This gives rise not only to designs for new homes, but conversions to existing dwellings, introducing internal subdivisions and peripheral extensions to create internal layouts that balance the private needs of different generations with the benefits of over-lapping, shared communal spaces.⁴⁶

227. The phenomenon of the ageing population has an up-side; with increases in the quality of health-care, older people are able to live active lives for longer, the so-called 'third age' after retirement when people still want to live fully active lives. Within a household or community where tasks and facilities are shared, they are in a good position to take on both voluntary and paid work, for example looking after grandchildren or taking care of the elderly.

⁴⁴ <http://www.featherstonecohousing.co.uk/> (visited 12/04/17)

⁴⁵ <http://www.lilac.coop/> (visited 12/04/17)

⁴⁶ RIBA, *Silver Linings, The Active Third Age and the City*, Page 17-18

6.5 Lifetime Homes

228. Many local authorities incorporate policy into their Local Plans that a proportion of new homes should be built according to 'lifetime homes' principles; these are ordinary homes incorporating a number of design criteria that can be universally applied to new homes at minimal cost, for example parking that makes getting in and out of the car as simple and convenient as possible and ensuring movement in hallways and through doorways should be as convenient to the widest range of people, including those using mobility aids or wheelchairs, and those moving furniture or other objects.⁴⁷

6.6 Right-sizing

229. As we have identified earlier, there is a need for a greater number of the type of dwellings that facilitate 'right-sizing' for older people. It is important to note, this does not necessarily imply moving to a smaller home. Many older people have the wealth (and the choice that comes with it) to create a home suited to having visitors and accommodating care staff, who may need to make over-night stays.

230. For this reason, it is important to recognise that different ages have different needs, thus in the provision of housing, choice is critical, catering for those with relatively modest requirements, to those who are more dependent on help. The provision of choice that responds to need is part of creating a smoothly operating local housing market in which older people are able move out of family homes when they wish, thus freeing up these properties for others.⁴⁸

6.7 Planning flexibility

231. Planning policy can be mobilized to help properties to become more adaptable in the context of an increasingly elderly population. This includes allowing the conversion of conventional dwellings or groups of dwellings (for example terraced housing) into multiple homes, particularly where additional features are included to address 'lifetime homes' criteria and to encourage interaction with the wider community. This can incorporate bigger community open space as a result of joining up different gardens.⁴⁹ This is not dissimilar to the practice of 'alley-gating' where alleyways between the backs of terraced housing have been gated off, and turned into shared community spaces.

6.8 Lifetime neighbourhoods

232. Creating an environment in which older people feel both welcome and comfortable does not end at the front door. Research exists that considers life-time neighbourhoods, in which the public realm is designed to address the needs of older people, and activates the benefits they can bring in supporting local businesses and encouraging improved public realm for everyone, for example providing more greenery and more walkable, better connected places.

233. Given the expanded role of neighbourhood planning around design outlined in the Housing White Paper of 2017⁵⁰, a compelling notion is that of 'the amplification of impact of micro-environmental features' to describe that particular way in which we become more sensitive to the ordinary, smallest features of urban space as we age. This places a particular emphasis on care and reflection in how we design, for example paths and public seating; this, in turn, calls for the participation of older people in the process of design.

234. Design approaches exist that provide a starting point for locally informed policy development in this area, these include Manchester's Design for Access 2 and the work of Inclusive Design for Getting Outdoors (IDGO); IDGO have identified material features that make everyday negotiation of urban space that much easier for older people; these include wide and flat tarmac footways, easy transition level changes, clear, simple and visible signage, frequent warm and supportive seating and well-maintained, safe and open toilets.⁵¹

235. In addition, the notion of 'pensioner play-grounds,' 'green-gyms,' community gardens and various forms of guerrilla gardening (for example the Edible Todmorden project) encourage active use of public space and facilities on the part of an older demographic.

⁴⁷ <http://www.lifetimehomes.org.uk/pages/about-us.html>

⁴⁸ Housing LIN, *New Approaches to Housing for Older People*, June 2014, page 6

⁴⁹ Gobber, S, *A Bright Grey Future*, Urban Design Group Journal, Spring 2016, page 29

⁵⁰ HMG, *Fixing our broken housing market*, page 29

⁵¹ RIBA/Age UK, *An Alternative Age-Friendly Handbook*, page 54/55

6.9 Age-friendliness

236. Since the millennium policy at the international level has been directed towards a more holistic appreciation of what an 'age-friendly' urban environment looks like. It has been remarked this should extend beyond physical installations, such as public seating and access to WCs, but embrace means mobilising civic agency among older group to forestall incipient marginalisation, enabling them to continue to make a full and active contribution to community life.⁵²
237. In 2006 the World Health Organisation (WHO) began developing the 'Age-Friendly Cities' movement, now a worldwide network of over 200 member cities around the world. They have produced a guide that offers a way of analysing the city from the perspective of older people, using a framework of inter-related domains: transportation, housing, social participation, respect and social inclusion, communication and information, civic participation and employment, health and community services.
238. Considering the housing domain, the WHO study identifies a check list of attributes necessary to foster a sense of belonging and well-being among older people. In addition to affordability and designing accommodation with the needs of older people in mind, the adaptability of dwellings is important, for example their capacity to accommodate chair-lifts that enable older people to continue to live in two-storey homes⁵³.
239. The WHO also identified access to services, particularly those that become increasingly important as people get older, such as places of worship and community centres.⁵⁴ Moreover, optimising well-being has much to do with being able to maintain links with existing networks, which is best achieved by enabling people to remain in their existing communities for as long as possible. In the Australian city of Melville small clusters of senior's housing with small gardens are made available throughout the city, so that older people are not isolated from the community and particularly from children.⁵⁵

6.10 Housing for people with Dementia

240. Enabling people with dementia to live in their own homes for longer is critical to their quality of life as a result of the familiarity of surroundings and the help with retaining memories this facilitates.⁵⁶ The challenge with this is two-fold; firstly the lack of appropriate adaptations in properties and, secondly, the support required to ensure a home is safe and suitable.
241. Selwood Housing in the South West has pioneered approaches that help overcome these, for example the installation of property exit sensors to inform a monitoring centre when tenants leave their home and then not return within a pre-determined time.
242. In Figure 14 on the following page we reproduce a chart showing the impact that early and appropriate intervention can have on the prospect of people with dementia remaining in their own home for longer.

⁵² RIBA/Age UK, *An Alternative Age-Friendly Handbook*, page 16

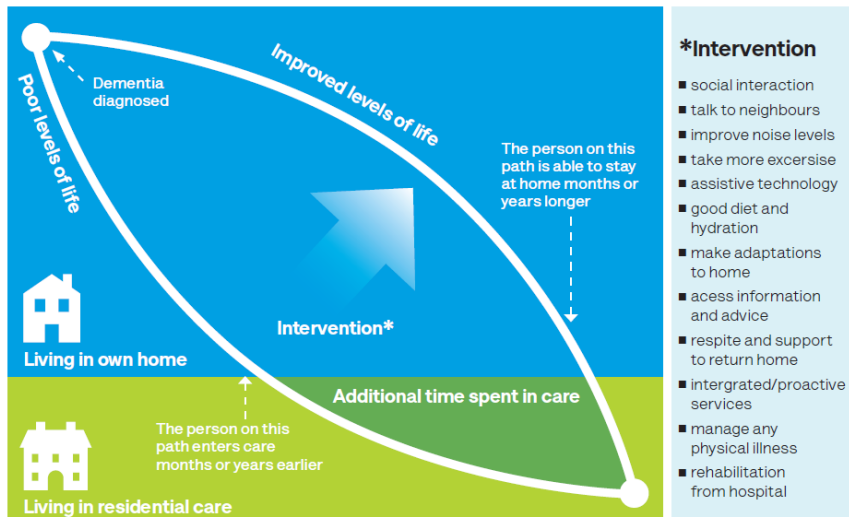
⁵³ World Health Organisation: *Global age-friendly cities: a guide*, page 32

⁵⁴ *Ibid*, page 33

⁵⁵ *Ibid*, page 35

⁵⁶ Alzheimer's Society, *Dementia-friendly housing charter*, page 13

Figure 6-2: Dementia care chart



Source: Dementia Services Development Centre, 2013

6.11 The role of the LPA

243. As suggested above, it is appropriate for the neighbourhood group to work closely with the LPA to develop policy and approaches to addressing the need for housing for elderly people in the area. The LPA is under an obligation through national policy to address the needs of older people,⁵⁷ it is therefore appropriate they should play the strategic role in co-ordinating new efforts by housing providers, adult care services, primary care and health trusts, private and third sector organisations to meet the housing needs of older people across the District.

7. Overview

Table 7-1: Summary of local factors specific to Biddulph with a potential impact on neighbourhood plan housing type

Factor	Source(s) (see Chapter 3)	Possible impact on housing needed	Conclusion
Affordable Housing (AH)	SHMA, CACI, Land Registry Price Paid, Estate Agent surveys	<p>The Average (mean) Affordability Ratio (AR) and the Lower Quartile Affordability Ratio (LQAR) for Biddulph were 4.7 and 5.9 in 2017, respectively.</p> <p>This compares with a LQAR for Staffordshire Moorlands of around 7.2 in 2015.</p> <p>This data suggests entry level dwellings are relatively affordable in Biddulph compared with the District generally.</p> <p>Based on properties currently being marketed (January 2018), and taking into account house price data in the SHMA and feedback from local estate agents, an entry-level dwelling is estimated to cost £110,000. At this price point, using CACI data on household income, around 52% of all households</p>	<p>Affordability issues will be exacerbated by the reported increase in house prices in the area in recent years. Moreover, in order to address demographic trends that have seen a decline in those aged between 25-44 and a forecast loss of people of working age, it is appropriate for social rented housing to form the majority of affordable homes provided.</p> <p>On the basis of the affordability evidence we have gathered, we would recommend that forms of 'intermediate' AH such as Shared Equity, Discounted Market for Sale Housing (DMSH) as well as rental models such as Affordable Rent should be considered as part of the</p>

⁵⁷ NPPF, para 50

Factor	Source(s) (see Chapter 3)	Possible impact on housing needed	Conclusion
		<p>are unable to afford to purchase a dwelling of this type.</p> <p>As regards access to the private rental market, 43% of all households are unable to access entry-level type dwellings for rent. Given this is the most affordable open market tenure, we can conclude that 43% of households are unable to access housing suited to their needs, given their household composition, without subsidy.</p> <p>The SHMA presents a more extreme picture of affordability in Biddulph, suggesting 78.1% of existing households and 93.7% of newly forming households (NFHs) cannot afford to buy entry level market dwellings.</p> <p>Notwithstanding the evidence of an ageing population, evidence drawn from local estate agents suggests Biddulph remains an attractive place for young people.</p> <p>The Housing Waiting List data provided by SMDC suggests there are 76 households in priority need in the NA.</p> <p>The SHMA suggests that affordability issues may drive an increase in concealed households and dampen new household formation; data on concealed households and household composition, which indicates an increase in the number of households with non-dependent children over the inter-censal period, provides some evidence of this in Biddulph.</p>	<p>AH quota within the NA.</p> <p>Biddulph should also seek build to rent (BTR) development, a percentage of which may be 'intermediate rented housing' so as to address the need for affordable market housing for younger age groups.</p> <p>On the basis of the Housing Waiting List, there is no requirement for the NDP to develop an affordable housing policy that specifies what proportion of new build housing should be AH that departs from SMDC's emerging policy H3; it is worth noting however that this data should be used with caution in arriving at an accurate picture of housing need.</p>
<p>Demand/need for smaller dwellings</p>	<p>Census</p>	<p>Childless couples and one person households constitute 31.8% and 27.2% of the population, respectively.</p> <p>Single person households have recorded the greatest proportional uplift at 16.6% over the inter-censal period.</p> <p>The growth of households with non-dependent children points to depressed household formation rates, a finding supported by the small, but statistically significant, presence of concealed households in the area (70 at the time of the last Census).</p>	<p>Policy should address the needs of concealed households through the provision of smaller, affordable market dwellings as well as AH so as to encourage household formation, and help stem the decline of the local working age population living in the area.</p> <p>In terms of size of dwellings, the trends identified point towards the need for a mix of smaller dwellings and family sized homes, of 2-5 habitable rooms.</p>

Factor	Source(s) (see Chapter 3)	Possible impact on housing needed	Conclusion
Demographic change	Census, SHMA	<p>The numbers of people aged between 25-44 fell in Biddulph during the inter-censal period by 11.4%; this mirrors projected trends in the District in which the proportion of the population aged under 65 is forecast to fall by some 10.4% between 2011 and 2031.</p> <p>Data from the SHMA suggests that the District will see an increase in lone parent households, elderly couple households, one person-households of all ages and an overall loss of households of working age. Given the similarity in the data between Biddulph and the wider District, these trends are likely to impact on the NA.</p>	Trends relating to the decline in the population of those falling into younger age brackets raise questions as to the long term viability of services typically used by younger age groups such as schools. Indirectly it also impacts on a wider range of businesses, given the implicit reduction in the working age population.
Family-sized housing	Census, Estate Agents Survey	<p>Families with children made up the largest group in Biddulph at 37.1% of the population in 2011.</p> <p>Notwithstanding these trends, the area remains an attractive place to live on account of its closeness to centres of employment and its relative affordability. Moreover, families are drawn to the area on account of its high quality schools.</p>	<p>The evidence of decline in the economically active population is amplified at the District level through forecasts suggesting the overall loss of working age households. The objective should be to maintain Biddulph as a working as well as retired community, able to sustain the businesses, services and facilities essential to thriving community life.</p> <p>The needs of families should be prioritised, firstly so as to retain a balanced population in future years, but also so as to capitalise on the area's natural appeal to them.</p>
Housing for independent living for older people	Census, SHMA	<p>Biddulph shows strong evidence of an ageing population, with those aged 65-84 having increased by 22.6% and those aged 85+ increasing by 57.3% over the inter-censal period.</p> <p>This chimes with data in the SHMA that forecasts an increase in those aged over 65 by 46% between 2011 and 2031, suggesting these trends are forecast to continue in the NA over the Plan period.</p>	<p>Considering the findings of age structure and household composition together, there is clear evidence of an ageing population. The impact of this over the medium to long term will be profound, requiring not only additional dwellings suited to the needs of the elderly but also an activist policy that seeks to maintain a balanced demographic in future years.</p> <p>Working from the recommended number of specialist dwellings for each 1000 people aged 75+ put forward by the Housing LIN⁵⁸ the following provision should be provided over the Plan period:</p>

⁵⁸ Housing LIN (2011) Strategic Housing for Older People: Planning, designing and delivering housing that older people want, available online at: http://www.housinglin.org.uk/_library/Resources/Housing/SHOP/SHOPResourcePack.pdf

Factor	Source(s) (see Chapter 3)	Possible impact on housing needed	Conclusion
			<p>91 additional conventional sheltered housing units;</p> <p>182 additional leasehold sheltered housing units;</p> <p>30 additional 'enhanced' sheltered units, split 50:50 between those for rent and those for sale;</p> <p>15 additional extra care housing units for rent;</p> <p>46 additional extra care housing units for sale;</p> <p>9 additional specialist dementia care beds.</p>
Tenure of housing	Census	<p>In 2011, tenure in Biddulph was split 77.4% (owner occupation), 12.2% (social rented) and 9.1% (private rented). It has a significantly higher proportion of social rented housing than the District as a whole.</p> <p>The town retained 18 shared ownership dwellings over the period 2001- 2011 (in contrast with the District, where numbers declined over the same period).</p> <p>During the inter-censual period, in line with District trends, there was a very substantial increase in privately rented dwellings from 359 to 703 dwellings.</p>	<p>Owner occupation has been the dominant trend in tenure; however, as we have seen, this tenure is beyond the means of the vast majority of households; planners should therefore encourage other forms of tenure to come forward, such as shared ownership, starter homes and the private rented sector.</p>

7.1 Recommendations for next steps

244. This neighbourhood plan housing needs advice has aimed to provide BTC with evidence on housing trends from a range of sources. We recommend that the Town Council should, as a next step, discuss the contents and conclusions with SMDC with a view to agreeing and formulating draft housing policies, in particular the appropriate approach to identifying the type, tenure and size of new housing in the NP area, bearing the following in mind:
- Neighbourhood Planning Basic Condition A, that it has regard to national policies and advice contained in guidance issued by the Secretary of State; Condition D, that the making of the neighbourhood plan contributes to the achievement of sustainable development; and Condition E, which is the need for the neighbourhood plan to be in general conformity with the adopted strategic development plan;
 - the views of SMDC;
 - the views of local residents;
 - the views of other relevant local stakeholders, including housing developers;
 - the numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by the SMDC, including but not limited to the SHLAA
 - the recommendations and findings of this study; and
 - The impact of the new Government proposed standard methodology on calculating housing need on the District and its neighbourhoods.
245. Recent changes to the planning system, forthcoming changes to the NPPF, as well as the implementation of the Housing and Planning Act, will continue to affect housing policies at a local authority and, by extension, a neighbourhood level.
246. This advice note has been provided in good faith by AECOM consultants on the basis of housing data and national guidance current at the time of writing (alongside other relevant and available information).
247. Bearing this in mind, we recommend that the steering group should monitor carefully strategies and documents with an impact on housing policy produced by the District Council or any other relevant body and review the neighbourhood plan accordingly to ensure that general conformity is maintained.
248. At the same time, monitoring on-going demographic or other trends over the period in which the neighbourhood plan is being developed (factors summarised in Table 1-1); monitoring of this kind may trigger a review of the policy position adopted in the draft NDP in light of changes in key indicators.

Appendix A

Sheltered housing (also known as retirement housing) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. There are many different types of scheme, both to rent and to buy. They usually contain between 15 and 40 properties, and range in size from studio flats (or 'bedsits') through to 2 and 3 bedroomed. Properties in most schemes are designed to make life a little easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed. Many schemes also have their own 'manager' or 'warden', either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents need. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, a guest flat and a garden. Source: <http://www.housingcare.org/jargon-sheltered-housing.aspx> (accessed 11/04/17)

¹ New forms of sheltered housing and retirement housing have been pioneered in recent years, to cater for older people who are becoming more frail and less able to do everything for themselves. 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 or enhanced 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. In addition to the communal facilities often found in sheltered housing (residents' lounge, guest suite, laundry), Extra Care often includes a restaurant or dining room, health & fitness facilities, hobby rooms and even computer rooms. Domestic support and personal care are available, usually provided by on-site staff. Properties can be rented, owned or part owned/part rented. There is a limited (though increasing) amount of Extra Care Housing in most areas and most providers set eligibility criteria which prospective residents have to meet. <http://www.housingcare.org/jargon-extra-care-housing.aspx> (accessed 11/04/17)

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