AECOM

Grappenhall & Thelwall

Housing Needs Assessment (HNA)

February 2025

Delivering a better world

Quality information

Prepared by	Checked by	Approved by
Paul Avery Principal Housing Consultant	Kerry Parr Associate Director	Kerry Parr Associate Director

Revision History

Revision	Date	Authorized	Position
1. First Draft	January 2025	Paul Avery	Principal Housing Consultant
2. Internal Review	January 2025	Kerry Parr	Associate Director
3. Group Review	January 2025	Beverley Doward	Assistant Clerk, Grappenhall & Thelwall Parish Council
4. Locality Review	February 2025	Annabel Osborne	Neighbourhood Planning Officer
5. Final Report	February 2025	Paul Avery	Principal Housing Consultant

Prepared for: Grappenhall & Thelwall Neighbourhood Plan Steering Group

Prepared by:

AECOM Limited
Aldgate Tower
2 Leman Street
London E1 8FA
United Kingdom
aecom.com

© 2025 AECOM Limited. All Rights Reserved.

This document has been prepared by AECOM Limited (“AECOM”) for sole use of our client (the “Client”) in accordance with generally accepted consultancy principles, the budget for fees and the terms of reference agreed between AECOM and the Client. Any information provided by third parties and referred to herein has not been checked or verified by AECOM, unless otherwise expressly stated in the document. No third party may rely upon this document without the prior and express written agreement of AECOM.

Table of Contents

1. Executive Summary iv
2. Context 1
3. Objectives and approach 8
4. Affordability and Affordable Housing 11
5. Type and Size 27
6. Specialist housing for older people 42
7. Next Steps 53
Appendix A : Assessment geography 54
Appendix B : Local Plan context 56
Appendix C : Affordability calculations 58
Appendix D : Affordable Housing need and policy 64
Appendix E : Specialist housing for older people 71
Appendix F : Housing Needs Assessment Glossary 73

List of acronyms used in the text:

HMA	Housing Market Area
HNA	Housing Needs Assessment
HRF	Housing Requirement Figure (the total number of homes the NA is expected to plan for, usually supplied by LPAs)
HLIN	Housing Learning and Improvement Network
HRP	Household Reference Person
LA	Local Authority
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LPA	Local Planning Authority
LSOA	Lower Layer Super Output Area
MHCLG	Ministry of Housing, Communities, and Local Government
MSOA	Middle Layer Super Output Area
NA	Neighbourhood (Plan) Area
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
OA	Output Area
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SHMA	Strategic Housing Market Assessment
VOA	Valuation Office Agency
WBC	Warrington Borough Council

1. Executive Summary

1.1.1. Grappenhall & Thelwall is a Neighbourhood Area (NA) located in the Borough of Warrington. The NA boundary covers the areas administered by Grappenhall & Thelwall Parish Council.

1.1.2. The 2021 Census recorded 9,644 individuals in Grappenhall & Thelwall, indicating a slight decrease of 43 people since the 2011 Census.

1.1.3. There has been a fairly significant volume of residential development in Grappenhall & Thelwall in recent years. Warrington Borough Council's (WBC's) latest completions records show the delivery of 233 net additional dwellings over the period 2011-2024. However, many of these new homes were completed after 2020 and thus generally appear not to be reflected in Census 2021 statistics. This means that the loss of population to 2021 observed above is likely to have, by the time of writing, been counteracted by a fairly considerable increase.

1.1.4. According to WBC, there are also a further 239 dwellings on sites with planning permission that are yet to be built or finished, as of October 2024.

1.1.5. The South East Warrington Urban Extension, will deliver around 4,200 new homes (around 2,400 of which within the Local Plan period to 2038/29). This site spans three parishes: Grappenhall & Thelwall, Appleton and Stretton. This large-scale allocation has the potential to meet much of the housing needs arising within the parish as well as the wider surrounding area.

1.1.6. Because the site allocation spans three parishes, it has been agreed with the Steering Group that the characteristics of this combined three-parish area will be considered at relevant points in this study. Aggregating data for this area for key indicators will allow for an understanding of whether the site allocation is likely to serve the area's needs in similar ways or, conversely, if Grappenhall & Thelwall has distinctive characteristics and needs to be addressed.

1.1.7. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Steering Group at the outset of the research.

1.1.8. Data from the 2021 Census is continuing to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level is not yet available, as well as some data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections where necessary to build up evidence at the neighbourhood level.

1.1.9. A Local Housing Needs Survey for Grappenhall & Thelwall Parish was undertaken in 2023 to understand local housing needs and preferences. The December 2024 report of findings – referred to here as the 'HN Survey' – is drawn upon throughout this HNA as supplementary primary evidence.

1.1.10. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF)[1] and updated planning practice guidance (PPG) (both published in December 2024).[2]

1.2. Conclusions – Affordability and Affordable Housing

Current tenure profile

1.2.1. Home ownership is the dominant tenure in Grappenhall & Thelwall at 88% – a rate that far exceeds the Warrington and national averages. Of the remaining non-owning households, more rent from a private landlord (7%) than a social landlord (4%)

1.2.2. The lack of alternatives to full ownership are likely to present a challenge for those on the lowest incomes seeking to remain in the parish. However, the proportion of all homes in any affordable tenure in the parish grew from 4.8% at the time of the 2021 Census to around 5.5% in 2024. This is a meaningful increase, but still leaves the parish with a quantity of affordable housing far below the Warrington or England averages.

Housing costs

1.2.3. Home values in the NA have followed a clear upward trajectory with only minor year-on-year fluctuations. Prices have grown by around 50% over the past decade (depending on which average measure is used). This contributes to a strong feeling among potential movers into or within the parish that the main barrier to moving is affordability (2024 HN Survey).

1.2.4. The current median house price is £330,000, the current mean is £369,771, and the current lower quartile (the middle value of the cheapest 50% of properties sold) is £250,000. The lower quartile, which is typically taken as a good representation of 'entry-level' housing, is around 75% of the median price, meaning there is limited variety at the lower end of the market and that truly entry-level properties infrequently come up for sale. Average house prices in Grappenhall & Thelwall are around 38% more expensive than those of Warrington as a whole.

1.2.5. AECOM has estimated the annual income required to afford various tenures of housing in Grappenhall & Thelwall – each of which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA area was £51,600 in 2020 (although this varies significantly between the built—up and more rural areas of the parish) and the lower quartile household income for Warrington was £22,299 in 2023.

1.2.6. It was found that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a large deposit. The median house price would require an annual income nearly two-thirds higher than the current

[1] National Planning Policy Framework published in December 2024
[2] Housing and economic needs assessment - GOV.UK published in December 2024

average. Private renting is more affordable, but is generally only accessible to average and dual earning households – and even then, only for dwellings with 2 bedrooms or fewer.

1.2.7. This evidence relating to the affordability of rented housing highlights an important issue when considered alongside the findings of the HN Survey, which indicated that a combined 44 out of the 56 respondents to this question cannot spend more than £850 on rent. The average rent for a 1-2 bedroom property in the area currently is higher than this, at £923 – meaning that the vast majority of potential renters are clearly priced out of the market.

1.2.8. Subsidised routes to home ownership like Discounted Market Housing / First Homes and Shared Ownership are intended to target people who can afford to rent but not to buy. In Grappenhall & Thelwall there is a relatively large gap between the income needed to afford to rent (£37,000) and to buy (£63,000), meaning that many households could potentially benefit from these products.

1.2.9. The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. In Grappenhall & Thelwall the national minimum 30% discount appears theoretically affordable to average earning households. However, the Local Plan seeks a discount of 40% south of the Manchester Ship Canal (including Grappenhall & Thelwall). This higher discount level would improve affordability and meaningfully widen access to home ownership for more local households, and should be sought and enforced wherever possible.

1.2.10. The affordable rented sector performs a vital function in Grappenhall & Thelwall as the only option for those in the most acute need.

The need for Affordable Housing

1.2.11. AECOM estimates a long-term need for around 15 units of affordable rented housing per year in Grappenhall & Thelwall, and an annual potential demand for around 10 affordable home ownership dwellings. Both figures are slightly higher than those derived by pro-rating the Borough level need estimated in the 2021 LHNA Update for Warrington as a whole.

1.2.12. It is important to keep in mind that the households identified in the latter HNA estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent.

1.2.13. Although home ownership was by far the most common tenure preference among households planning to move within the parish, according to the 2024 HN survey, not insignificant numbers require a low-cost ownership product (26 respondents) or affordable rented property (18), emphasizing the continued value of delivering such options in future.

Affordable Housing policy

1.2.14. Warrington's adopted Local Plan policy (DEV2-Meeting Housing Need requires 30% of all new housing on qualifying sites to be affordable housing. This is an area of policy

firmly within the remit of the Local Authority, but it is worth considering what the most appropriate mix of Affordable Housing products might be in the NA specifically.

1.2.15. AECOM recommends that the tenure mix of Affordable Housing secured in future years follows the WBC target mix, by giving priority to affordable rented provision (66%) over affordable home ownership options (33%). The Local Plan tenure mix is very similar to the ratio of the HNA estimates for the NA specifically, and the affordability evidence gathered here also supports this default Local Plan policy requirement.

1.2.16. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. In Grappenhall & Thelwall the delivery of Affordable Housing on small sites in the parish is unlikely to meet all of the need identified here. However, the South East Warrington Urban Extension (SEWUE) has the capacity to far exceed the parish-specific need within close proximity of people's existing networks.

1.2.17. The housing growth allocated to the SEWUE is intended to meet the needs of Warrington as a whole, so is not necessarily targeted at people in the immediate vicinity, but it will be available to them to some extent. In that context there may be limited need for the community to boost the supply of affordable housing. Nevertheless, there are other routes available to do so - for example, using neighbourhood development orders, identifying exception sites or developing community land trusts.

1.3. Conclusions – Type and Size

The current housing mix

1.3.1. The current dwelling mix in Grappenhall & Thelwall is much more strongly weighted in favour of semi-detached homes than the comparator geographies of Warrington and England. This characteristic feature of the NA comes at the expense primarily of terraced houses and flats, while the proportion of detached properties remains broadly in line with (and in fact slightly higher than) wider averages. The lack of terraced and flatted accommodation, which tends to be the smallest and most affordable, may present challenges to newly forming younger households wishing to move to or remain in the parish. Only approximately 6 of the new homes built since 2011, according to WBC data, were flats.

1.3.2. 13.1% of homes in the parish are bungalows, as of 2023, compared to 10.5% across Warrington and 9.1% across England – a feature of the housing stock that may be linked to the parish's older age profile, explored further below.

1.3.3. In terms of size, Grappenhall & Thelwall's mix is skewed toward larger homes, with 4+ bedroom properties existing at a proportion 36-40% greater than that observed at Borough or national scale. 3 bedroom homes are over-represented to a similar degree. Consequently, the parish has lower proportions of the smaller size categories, with a particularly low share of 1 bedroom homes – linked to the relative absence of flats. As above, the lack of smaller 1-2 bedroom properties (representing a combined

21% of the mix, compared to 33% across Warrington and 39% across England) presents a clear challenge in terms of affordability and limited choices for newly forming households, single people and lower-income couples

1.3.4. Over 50% of the new homes built since 2011 (for which sizes were recorded) had 4+ bedrooms. 36% had 3 bedrooms, and 16% had 2 bedrooms. This chimes with the perception of the steering group that larger executive-style homes have been overrepresented in the new housing to come forward in recent years.

1.3.5. Compared to the Three Parishes area, with which it shares a significant impending Urban Extension development to Warrington, Grappenhall & Thelwall has fewer detached and 4+ bedroom homes. The Urban Extension may therefore be able to accommodate some of the unmet demand for larger homes arising from the parish to a greater extent than its neighbouring parishes, where such properties are already plentiful. Siting larger detached homes within Grappenhall & Thelwall could help to meet this need without requiring upsizing local households to travel far from existing social and family networks.

1.3.6. However, while the parish has fewer detached and larger properties than its neighbours, all three parishes exhibit a distinct lack of smaller terraced and flatted accommodation – a gap in the market that is more significant, and has more pressing implications in terms of affordability. Delivering more dense dwelling types with a range of size options (i.e. both small and larger flats and terraces) may be an effective compromise to enable developers to meet evidenced local needs.

Population characteristics

1.3.7. The Grappenhall & Thelwall population, which is skewed toward the oldest groups at the expense of younger middle-aged people when compared to Warrington and England, has experienced a modest apparent contraction since 2011 (at least to 2021, which does not reflect the uptick in development since that time).

1.3.8. The key shift is toward ageing, with the highest growth rates in the 65-84 and 85+ age cohorts, while all other cohorts remain stable or contract. Declines are particularly notable in children (0-15) and the young adults (25-44) who might be expected to have children. This is a clear indicator that, at least until the point that the recent injection of new housing supply is reflected in population statistics, Grappenhall & Thelwall has struggled to attract a replacement population of younger families to counteract the dominant trend toward ageing.

1.3.9. Applying ONS household projections for Warrington to the Grappenhall & Thelwall population in 2011 suggests that population growth can be expected to be driven by the oldest households, with the 65+ age group expected to increase by 69% to become the largest cohort. Growth in younger age groups is expected to be much more modest or negative. However, Warrington-scale projections do not reflect the potential for Grappenhall & Thelwall to attract and retain younger families, which has been comparatively limited in the past but may have changed as a result of the large recent injection of housing supply.

1.3.10. The composition of Grappenhall & Thelwall's households (in terms of the number of people, their age, and their relationships to one another) differs from Warrington as a whole in the NA's higher share of family (as opposed to single-person) households. However, higher shares of both single-person and family households are aged over 66 in the parish. Of the NA's family households aged under 66, more have dependent children than do not – in line with wider trends.

1.3.11. As of the 2021 Census, around 86% of households in the NA had at least one more bedroom than they would be expected to need, and 53% had at least two extra bedrooms. Under-occupancy was most common among three distinct groups: older couples, single people and families with no children. While not uncommon, this might suggest that Grappenhall & Thelwall's larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties. This is echoed in the findings of the HN Survey, which revealed needing to downsize to be a key reason for planned moves within the parish. Interestingly, the need to upsize was nearly as common – indicating the potential for households to circulate within the housing stock and meet their needs more efficiently without necessarily relying solely on new construction.

Future population and size needs

1.3.12. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that the ideal mix of dwelling sizes in 2039 to accommodate demographic change would have higher proportions of smaller and mid-sized homes and lower proportions of larger properties than the current dwelling mix.

1.3.13. Consequently, the model recommends that future housing delivery focuses predominantly on 1-3 bedroom homes, with greater emphasis on 2-3 bedroom options. These size categories tend variously to appeal to young people, starter families, divorcees, and some downsizing older households, and offer greater affordability than larger homes.

1.3.14. However, the absence of 4+ bedroom homes in the model results means that this recommendation is fairly restrictive and imbalanced. This is mainly due to the abundance of homes in this category at present – a feature that has been further exaggerated by recent development.

1.3.15. There remains, however, scope to adjust the model results to arrive at a more rational final recommendation that offers wider choice in the market and reflects issues of character, affordability and other secondary evidence – in particular the HN Survey, which revealed limited demand for 1 bedroom homes and robust continued demand for properties with 4+ bedrooms. This can only be done through layering qualitative findings and making reasonable adjustments to the model outputs. It is also sensible to offer a range that is simpler and more flexible to apply in practice. One potential option, based on AECOM's professional judgement of the model results alongside such additional evidence (as outlined in more detail in the main body), is set out below.

There is potential for the final mix sought in the Neighbourhood Plan to present to make additional or different judgements and to present its own logic.

- 30-40% 1-2 bedroom;
- 30-40% 3 bedroom; and
- 10-20% 4+ bedroom.

1.3.16. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

1.4. Conclusions – Specialist Housing for Older People

Characteristics of the current older population

1.4.1. There is a total of 112 units of specialist accommodation in the NA at present across two schemes, all of which are available for leasehold purchase through a sheltered housing (rather than extra care) model. There are also 6 care homes within the Parish, able to accommodate nearly 200 residents.

1.4.2. A clear majority (82%) of Warrington households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2039) are owner occupiers and the remainder predominantly rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent will need to rely on subsidised rented housing because they are unlikely to have the funds to buy. Rates of disability in Grappenhall & Thelwall are also higher among social tenants than owner-occupiers.

1.4.3. People older than 65 represent 60-65% of those in the parish with disabilities that limit their activities in the parish. For this reason, the focus of housing evidence and policy to address mobility limitations generally focuses on older people. However, this data does show that there are a number of people in the parish below that age threshold who may struggle and require a different form of housing. This will usually take the form of an adapted or more accessible dwelling, but may also include at-home care.

Projected demographic change and need for specialist housing

1.4.4. There are currently estimated to be around 1,234 individuals aged 75 or over in Grappenhall & Thelwall, a number that is projected to rise to 1,895 by the end of the Neighbourhood Plan period in 2039 – an increase of 54%.

1.4.5. The 75+ population of the NA is projected to grow from 13% to 19% of the population between 2021 and 2039. As established in the previous chapter, Grappenhall & Thelwall has a slightly older population than the wider Borough and may therefore age faster in the coming years than is estimated here – unless the recent and upcoming injection of new housing succeeds in attracting a more diverse and younger mix of households.

1.4.6. The growth in the older population, which, rather than the total, is the focus of the estimates of need here, should be converted into households because some older people will be cohabiting in old age. The projected 75+ population growth of 661 is equivalent to roughly 447 households in that age category.

1.4.7. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research.

1.4.8. These two estimates suggest a range of 166 to 228 specialist accommodation units might be required during the Plan period (2021/22-2038/9). The estimates are also broken down by tenure and level of support required. Broadly, 60-75% of the need is for accommodation offered for market purchase. This chimes with the higher propensity of older households to be homeowners. A similar range (55-70%) of the need is found to be for sheltered housing with limited support rather than additional care arrangements, although it should be noted that both of the existing specialist housing schemes in the parish take the form of sheltered housing – meaning that there is a larger gap in the market currently for extra-care accommodation.

1.4.9. The 2024 HN Survey found that only 23 respondents identified a need for specialist accommodation – only 7% of respondents to the relevant question. However, as the survey analysis notes, a future need for specialist accommodation cannot necessarily be foreseen.

1.4.10. The 2021 LHNA Update for Warrington identified a potential need for 4,376 units of specialist accommodation for the Borough as a whole to 2038. If this level of need is pro-rated to Grappenhall & Thelwall with reference to Census 2021 population statistics (the NA is home to 4.6% of the Borough population), it implies a need for 201 units in the parish. This is within the range of need identified here.

1.4.11. The potential need for care and nursing home beds in Grappenhall & Thelwall to 2039 can be roughly estimated at 73 units. Borough-level evidence would, however, suggest a slightly lower need of 48 bedspaces. These levels of demand could comfortably be met by the existing care home facilities, which together offering nearly 200 bedspaces.

1.4.12. The specialist housing need estimates set out here are fairly large relative to the likely scale of housing development expected for the NA overall to 2039 (excluding the planned South East Warrington Urban Extension, which will be expected to meet the needs of the whole of Warrington – yet also capable of meeting parish needs as well). Regarding other development sites in the NA, it would not be prudent to prioritise the potential demand from older people to the exclusion of other groups, such as those in need of Affordable Housing, young families, and others important to maintaining a balanced and vibrant community. The HNA evidence can be used to support specialist housing development but does not make that obligatory. How far to promote this is a choice for the Steering Group and wider community.

Accessibility and adaptability

1.4.13. Given that there may not be a large volume of additional specialist supply during the Plan period, an alternative or additional avenue to the provision of additional specialist homes is to enforce the standards of accessibility and adaptability required of new development by WBC. There is a particularly high degree of overlap between the groups served by sheltered specialist housing and adapted mainstream housing, so the unmet need for such homes identified here can be reduced through this avenue. It also offers the advantage of having the potential to meet the needs of disabled people of all ages.

1.4.14. The current adopted Local Plan requires development to accommodate specific groups such as older people in Policy DEV2. That policy also requires all new homes to be delivered to M4(2) accessible and adaptable standards, and for 10% of new homes on sites larger than 0.5 hectares or 10 dwellings to be delivered to M4(3) wheelchair user standards.

1.4.15. The evidence gathered here amply justifies these policy requirements and supplies evidence of need in Grappenhall & Thelwall which could be used when negotiating on future sites.

2. Context

2.1. Local context

2.1.1. Grappenhall & Thelwall is a Neighbourhood Area (NA) located in the borough of Warrington in Cheshire. The NA boundary exactly replicates that of the existing parish of Grappenhall & Thelwall, and was designated for the purpose of Neighbourhood Planning in 2017.

2.1.2. The Neighbourhood Plan is envisaged to start in 2025 and extend to 2038/39 (with the end date coinciding with that of the Warrington Local Plan), therefore covering a period of 14 years. The evidence supplied in this report will look ahead to the later Plan end date of 2039, but where possible will also provide annualised figures which can be extrapolated to a different term if the Neighbourhood Plan period changes.

2.1.3. The NA is a semi-rural suburb of Warrington, in the southeast of the local authority area. It is formed of two distinct principal settlements that give the parish its name. 55% of respondents to the HN Survey, conducted by the Neighbourhood Plan Steering Group in 2024, lived in Grappenhall, with a further 33% in Thelwall and 12% in Grappenhall Heys. The community is well-established, with 69% of Survey respondents having lived in the parish for over 10 years, although older residents, who might be expected to move less frequently, are over-represented among respondents compared to their share of the total population.

2.1.4. Nevertheless, 322 respondents (52% of those answering the relevant question) indicated a need or plan to move from their current home, with most expecting to move in the next 2-5 years. After adult children leaving home, the most common reason is the need to downsize, although needing to upsize and to move for health or mobility reasons were also notably popular responses.

2.1.5. The built-up north of the NA is suburban in nature, while the southern and eastern parts of the NA, south of the Bridgewater Canal and A56 which traverse the NA East to West, are more rural and largely composed of open countryside.

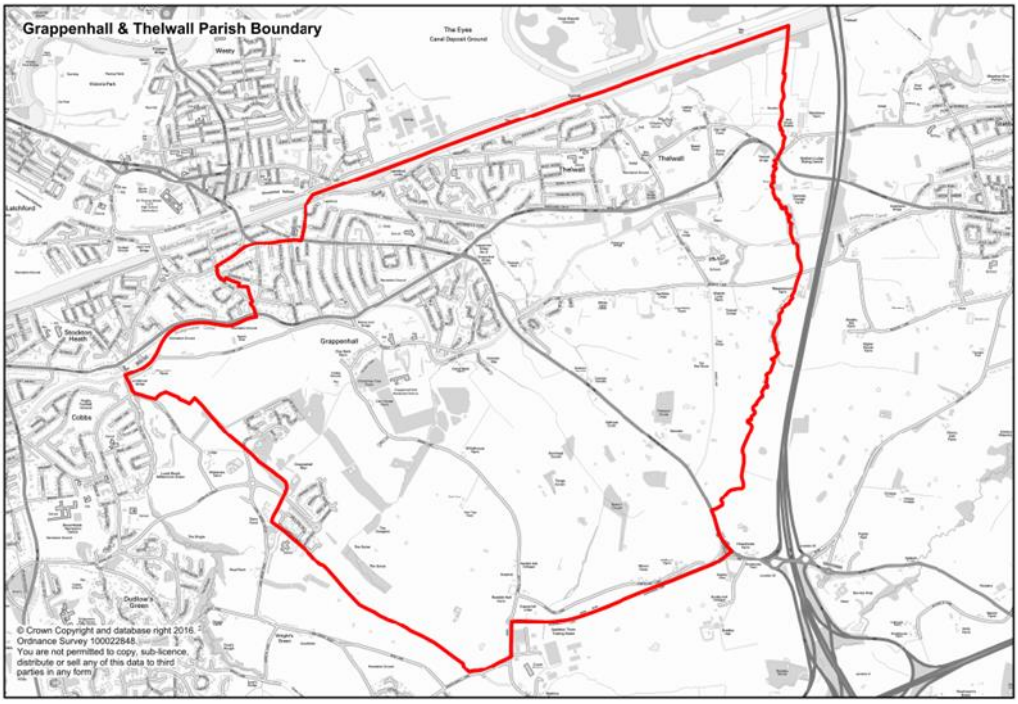
2.1.6. The NA includes a number of local wildlife sites, as well as numerous statutory and locally listed buildings. The Manchester Ship Canal forms part of the NA's northern boundary. The main road running North to South through the parish is the A50, connecting to the M6 at the Lymm junction, just outside the NA boundary to the Southeast. The nearest railway stations are Warrington Bank Quay and Warrington Central to the North of the NA.

2.1.7. Grappenhall & Thelwall contains a number of amenities including shops, a post office, two churches, pubs, a community-run library, playing fields with children's play areas, a walled garden with surrounding open spaces, village greens, a football, rugby and cricket club, two local youth and community centres, and five schools (two primary, an infant, a junior, and a special school). The nearest secondary schools are located in nearby Appleton and Lymm. The NA is connected to Warrington, Stockton Heath, Lymm, Stretton, Altrincham and Manchester Airport, among other destinations, by a number of bus services, stopping at various points within the NA.

2.2. The NA boundary and key statistics

2.2.1. For Census purposes, the NA is made up, like the rest of England, of statistical units called Output Areas (OAs). A breakdown of the OAs relevant to Grappenhall & Thelwall is provided in Appendix A. A map of the Plan area appears below in Figure 2-1.

Figure 2-1: Map of the Grappenhall & Thelwall Neighbourhood Area



Source: Warrington District Council

2.2.2. At the time of the 2011 Census the NA was home to 9,687 residents, formed into 3,969 households and occupying 4,113 dwellings. The 2021 Census indicates very slight population decline amounting to the loss of around 43 individuals since 2011, recording a total of 9,644 residents, 3,993 households and 4,152 dwellings. It is not uncommon for the number of households to rise while the population falls: this tends to mean that the number of people occupying the existing homes (or even a slightly greater number of homes due to construction) is still falling due to ageing and mortality.

2.2.3. Warrington Borough Council (WBC) has provided completions statistics for 2011-2024, showing that there has only been minor development in the NA in the years 2011-19, but that this has ramped up quite considerably in more recent years. 541 new homes have been built since 2011, but the vast majority (492 units) were built since 2019. These homes were primarily delivered across six large schemes, which were also responsible for providing most of the 145 affordable units constructed since 2011.

2.2.4. The difference between the dwelling counts of the two Censuses is 39. This is fairly close to the total of 50 between 2011 and 2019 recorded by WBC. There is a lag between completions records and Census figures because completed dwellings tend

not to be occupied straight away. The 61 further homes built in 2019-20 are likely to fall into this category and thus not all be counted in the Census.

2.2.5. However, the bigger discrepancy of note here is the fairly significant additional delivery occurring in the parish since 2022. This represents moderately large injection of housing supply will have had a notable influence on the mix of dwellings available and on the parish's ability to meet local housing needs. The completions figures provided by WBC provide an approximate breakdown by type and size that can be used to update the Census figures in the relevant sections of this report. The current total estimate for the number of homes in the parish is 4,346 (4,113 as of 2011 plus 233 completions since).

2.2.6. However, it is important to note that not all of the recorded completions are broken down by type and size. It is unfortunately not possible to bring population statistics up to date in the same way because the demographic characteristics of the new residents of the new homes is not recorded anywhere.

Table 2-1: Completions in Grappenhall and Thelwall, 2011-2024

Tenure	Market	Affordable
2011-12	7	0
2012-13	5	0
2013-14	0	0
2014-15	7	0
2015-16	3	0
2016-17	8	0
2017-18	14	0
2018-19	5	0
2019-20	61	11
2020-21	23	0
2021-22	0	0
2022-23	81	21
2023-24	79	29

Sources: Warrington Borough Council

2.2.7. Commitments data for the NA shared by WBC indicates a strong continued development pipeline: a further 239 units are committed at the time this data was provided in October 2024 (of which 7 are under construction and 232 are not yet started). The largest commitment (recently increased from 228 to 237 units) relates to the Grappenhall Heys scheme, due for delivery in 2025-2029.

2.3. The housing market area context

2.3.1. The latest Local Authority level Housing Needs Assessment for Warrington Borough was undertaken in 2019, with an update completed in 2021.

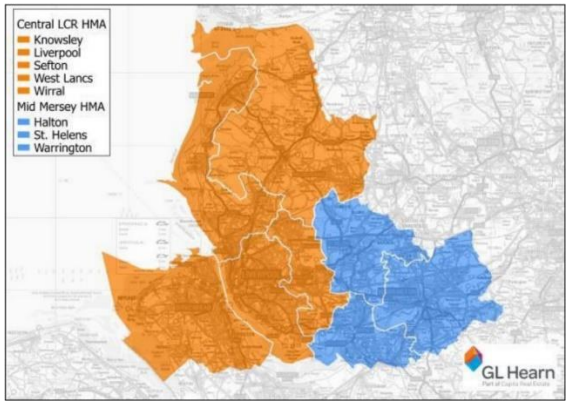
2.3.2. Whilst our Housing Needs Assessment (HNA) focuses on Grappenhall & Thelwall NA, it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.

2.3.3. In the case of Grappenhall & Thelwall, the NA sits within the Mid Mersey housing market area which covers St Helen's and Halton, as well as Warrington. This is explored in the latest wider Local Housing Needs Assessment (LHNA) and LHNA Update for Warrington[3] and means that when households who live in these authorities move home, the vast majority move within this geography. The housing market area also has links to other neighbouring areas in the wider North West region and the rest of England, particularly to the neighbouring Central LCR housing market area, covering Knowsley, Liverpool, Sefton, West Lancs, and the Wirral to the North and West of the NA. Another significant influence comes from nearby Greater Manchester to the Northeast and East.

2.3.4. The HN Survey for the NA found a similar bias toward local moves, with 41% of respondents moving to their current home from within the WA4 postcode area, followed by wider Warrington and the Greater Manchester area.

2.3.5. Within the housing market area, the LHNA disaggregates certain data to a sub-area level. Grappenhall & Thelwall is included in the LHNA's 'South Sub-area', which covers the area south of the Manchester Ship canal, also including Lymm. In the LHNA Update in 2021, this sub-area was split in two, with Grappenhall & Thelwall in South Warrington, and Lymm separated off into its own sub-area.

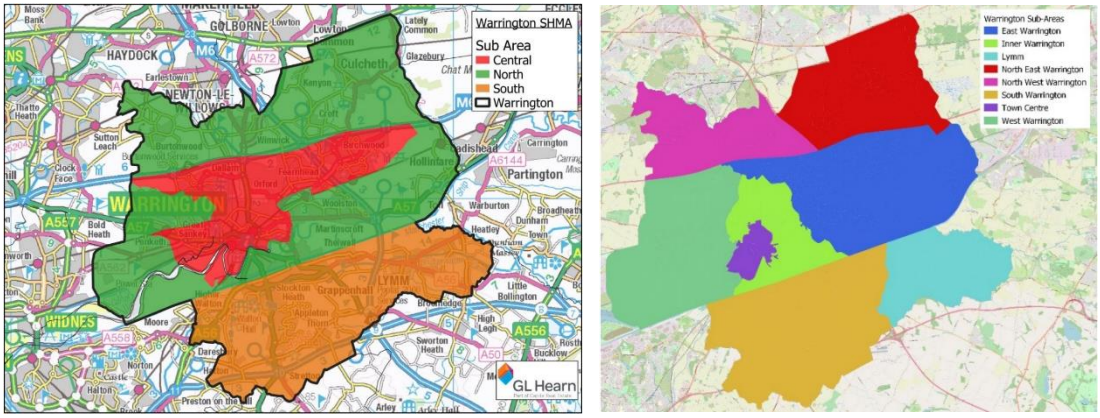
Figure 2-2: Housing Market Areas



Source: Warrington Local Housing Needs Assessment 2019 (GL Hearn)

[3] Warrington Local Housing Needs Assessment 2019 and Update 2021, available at General Report Template (warrington.gov.uk) and Warrington Local Housing Needs Assessment Update - August 2021

Figure 2-3: Housing Market Sub-Areas 2019 and 2021



Source: Warrington Local Housing Needs Assessment 2019 and Update 2021

2.3.6. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods are closely linked to other areas, both inside their own sub-area and housing market area, and beyond. In the case of Grappenhall & Thelwall, changes in need or demand in wider Warrington and other settlements nearby, particularly Liverpool and Greater Manchester, is likely to impact on the neighbourhood.

2.3.7. In summary, Grappenhall & Thelwall functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Warrington Borough Council), it is useful to think about the *role* of the neighbourhood within the wider area, for instance as a Warrington suburb, and as an area located between the urban housing markets of wider Liverpool and Greater Manchester, and the pressures that come with this. The HN Survey findings indicate the importance of the NA in accommodating people from South Greater Manchester.

2.3.8. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

2.4. Planning policy context

2.4.1. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.[4] In the case of Warrington Borough Council, the key relevant adopted Local Plan consists of the Warrington Local Plan 2022/23 to 2038/39[5], which was adopted in December 2023. Once 'made' (adopted), the Grappenhall & Thelwall Neighbourhood Plan will form part of the statutory development plan for the NA, alongside the Local Plan.

[4] A description of the Basic Conditions of Neighbourhood Planning is available at https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum
[5] Available at Warrington local plan - 2021-22 - 2038-39 - Adopted December 2023

2.4.2. WBC have also produced a number of Supplementary Planning Documents, including on environmental protection, planning obligations, design guidance, town centres, parking standards, and house extensions[6]. However, these contain guidance only, and no planning policies. It is also worth noting that the current Local Development Scheme does not yet mention an emerging Plan.

2.4.3. It is understood that the Council is currently reviewing the implications of the changes to the NPPF published in December 2024. As confirmed in the updated NPPF, the Council's housing requirement set out in its Local Plan will not be considered out of date until 5 years following the date of adoption of the Plan, subject to maintaining a 5 year housing land supply.

2.4.4. A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the adopted Local Plan:

- Local Plan Policy GB1 removes land from green belt, including the South East Warrington Urban Extension (a third of which is in the NA) and Thelwall Heys (entirely in the NA). The policy also defines Grappenhall Village as a Greenbelt Settlement where only limited appropriate infill development should be built.
- Local Plan Policy DEV1 identifies an overall housing target of 14,688 homes for the borough over the Plan period 2021/22-2038/39 (816 homes per annum);
- Policy DEV1 sets out that the majority of new homes will be delivered within the existing main urban area of Warrington, in the existing inset settlements, and on other sites identified in the Council's Strategic Housing Land Availability Assessment (SHLAA), which includes the two growth sites in the NA.
- Policy MD2 allocates the South East Warrington Urban Extension for delivery of 4,200 homes (2,400 in the Plan period), to be provided with an appropriate mix of housing, at average minimum net density of 35dph, and including minimum 30% affordable housing, as well as supported housing for older people.
- Policy MD4 allocates Thelwall Heys to deliver a minimum of 300 homes, at an average minimum net density of 30dph. A range of housing tenures, types and sizes will be required, including family homes with gardens, specific provision for older and younger people and for younger people looking to purchase their first home. A minimum of 30% of homes should be affordable.
- Policy DEV2 requires that in the area of the NA, 30% of all new dwellings are expected to be delivered as Affordable Housing on sites of 10 homes or more. Affordable home ownership should account for one-third and affordable housing for rent for two-thirds of all affordable units, with exception of 'build to rent' schemes, where all should be rented.
- Residential development should provide a mix of different housing sizes and types informed by Borough-wide housing mix monitoring target in Council's most up to

[6] Available at Supplementary planning documents | warrington.gov.uk

date LHNA; and any local target set by a Neighbourhood Plan, taking into account site specific considerations.

- DEV2 requires that, in accordance with national Planning Practice Guidance (PPG), at least 25% of all affordable units delivered through planning obligations should be 'First Homes', discounted by 40% south of the Manchester Ship Canal (which includes the NA), having regard to the nationally set cap of £250,000 (post-discount).
- Policy DEV2 also sets out a requirement that all new homes will be built to Category M4(2) accessibility standards for 'Accessible and Adaptable dwellings' and that 10% of new housing meets Building Regulation requirement M4(3) for 'Wheelchair user dwellings' on sites of 0.5+ hectare or of 10+ dwellings.

2.5. Quantity of housing to provide

2.5.1. The NPPF 2024 (paragraphs 69 and 70) requires LPAs to provide designated neighbourhood areas with a housing requirement which reflects the overall strategy for the pattern and scale of development and any relevant allocations. Where it is not possible for the LPA to provide a requirement figure for a neighbourhood area the NPPF states that the LPA should provide an indicative figure, if requested to do so by the neighbourhood planning body.

2.5.2. WBC has not yet fulfilled that requirement by providing Grappenhall & Thelwall with a requirement or indicative figure to be accommodated within the NA by the end of the Neighbourhood Plan period. Such a request has not been made because WBC's position is clear that it is not practical to allocate a specific number of homes to each NA given that a significant part of each falls within the proposed allocation boundary of the largest Main Development Area proposed in the Borough.

2.5.3. However, the adopted Local Plan includes two significant allocations falling either wholly or partly within the NA, and indicates that beyond these allocations and existing committed sites, only limited infill development is expected. As such there is no positive requirement for the Neighbourhood Plan to strive to meet through its own allocations.

2.5.4. One of the large allocations cited above, the South East Warrington Urban Extension, will deliver around 4,200 new homes (around 2,400 of which within the Local Plan period to 2038/29). This site spans three parishes: Grappenhall & Thelwall, Appleton and Stretton. This large-scale allocation has the potential to meet much of the housing needs arising within the parish as well as the wider surrounding area.

3. Objectives and approach

3.1. Objectives

3.1.1. This HNA is structured according to a number of themes or topics that were agreed at the outset of the research with the Grappenhall & Thelwall Neighbourhood Plan Steering Group. These themes are broadly aligned with the kinds of housing policy areas available to neighbourhood plans, and each will form a distinct chapter of this report. The sub-sections below give a brief overview of the objectives of each chapter.

Affordability and Affordable Housing

3.1.2. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.

3.1.3. This chapter has three aims, each given its own sub-section:

- To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
- To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and
- To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.

3.1.4. The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must be in general conformity with these strategic policies, there is scope for Neighbourhood Plan policies to adopt some local variety where this is supported by the evidence.

Type and Size

3.1.5. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local people need.

3.1.6. The focus of this chapter is to identify relevant trends and potential gaps in the market that can be used to justify planning policies. It has three aims, each given its own sub-section:

- To establish what **mix** of housing exists in the NA at present;
- To describe relevant characteristics of the local **population**; and
- To look to the **future**, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.

3.1.7. In addition to the direction of travel revealed by statistics, a variety of reasons sit behind people's housing choices that are less easy to predict, including wealth, accessibility requirements and personal preference. The evidence in this section

provides a starting point for developing and justifying planning policies but does not provide definitive recommendations as it may be appropriate to take into account other factors and site specific circumstances.

Specialist Housing for Older People

3.1.8. It may be appropriate for neighbourhood plans in areas with aging populations to include policies relating to specialist housing for older persons.

3.1.9. This chapter supplements the demographic evidence relating to Type and Size, including the potential demand for downsizing, to consider the quantity and characteristics of need for housing for older people with some form of additional care. Its approach is as follows:

- To review the **current provision** of specialist housing in the NA;
- To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
- To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.

3.1.10. This element of the HNA recognises that the majority of older people will live in the mainstream housing stock and that there is no single way to meet their needs. It may also be inappropriate to focus excessively on the needs of one group or to promote a specialist scheme in a location that lacks adequate services. These issues will be drawn out.

3.2. Approach

3.2.1. This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the neighbourhood plan level. This includes data from the 2021 and 2011 Censuses and a range of other data sources, including:

- ONS population and household projections for future years;
- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from Rightmove;
- Local Authority housing waiting list data;
- The Grappenhall and Thelwall Parish Local Housing Needs Survey, December 2024 Report – referred to here as the ‘HN Survey’; and
- The Warrington Local Housing Needs Assessment (LHNA) 2019, and LHNA Update in 2021.

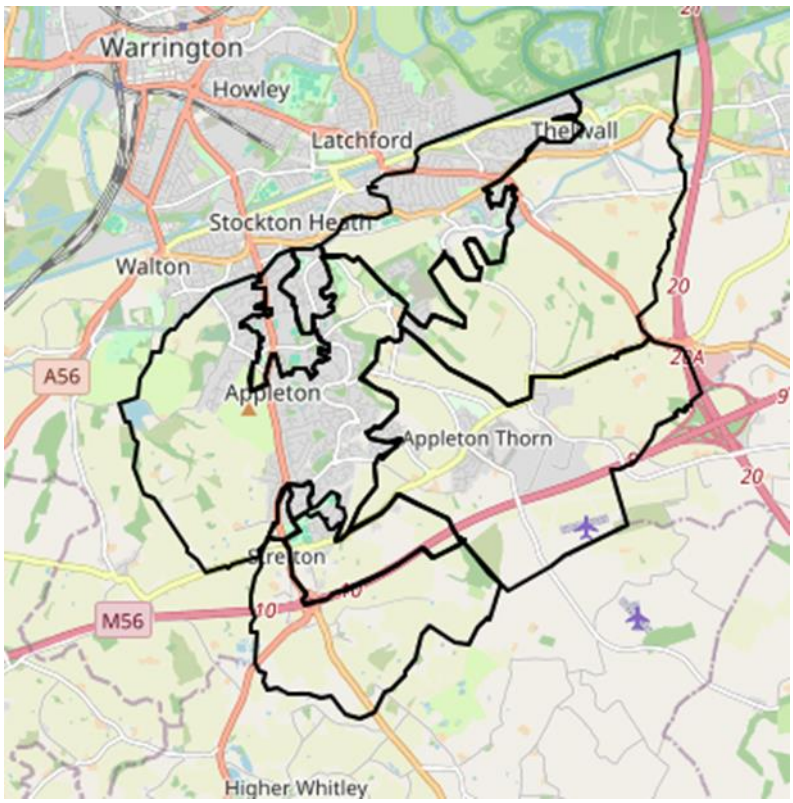
3.2.2. Data from the 2021 Census continues to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including parishes, will not be available until later in 2025, as well as data comparing numerous variables. As such, neighbourhood level HNAs will draw on the latest available data from the 2021 Census where possible and will also

continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS parish projections to build up evidence at the neighbourhood level.

3.2.3. As noted previously, the South East Warrington Urban Extension, will deliver around 4,200 new homes (around 2,400 of which within the Local Plan period to 2038/29). This site spans three parishes: Grappenhall & Thelwall, Appleton and Stretton. This large-scale allocation has the potential to meet much of the housing needs arising within the parish as well as the wider surrounding area.

3.2.4. Because the site allocation spans three parishes, it has been agreed with the Steering Group that the characteristics of this combined three-parish area will be considered at relevant points in this study. Aggregating data for this area for key indicators will allow for an understanding of whether the site allocation is likely to serve the area's needs in similar ways or, conversely, if Grappenhall & Thelwall has distinctive characteristics and needs to be addressed. A map of the combined three-parish area is presented below.

Figure 3-1: Three-parish area



Nomis

4. Affordability and Affordable Housing

4.1. Introduction

4.1.1. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.

4.1.2. This chapter has three aims, each given its own sub-section:

- To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
- To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and
- To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.

4.1.3. The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must conform with these policies, there is scope for Neighbourhood Plan policies to adopt some local variety where this is supported by the evidence.

4.1.4. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF) and Planning Practice Guidance (PPG) (published 2024).

4.2. Definitions

4.2.1. This section uses a range of technical terms which are useful to define at the outset:

- **Tenure** refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership).
- **Affordability** refers to the relationship between the cost of housing to buy or rent and the incomes and earnings of households.
- The definition of **Affordable Housing** is set out in the NPPF 2024 (Annex 2) as 'Housing for sale or rent, for those whose needs are not met by the market…' We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
- A range of affordable home ownership products are included in the Government's definition of Affordable Housing, to meet the needs of those aspiring to own a home. This includes discounted market sales housing and other affordable routes to home ownership (shared ownership, rent to buy etc) which are defined in Annex 2. First Homes are also part of the range of

affordable home ownership products, but the definition of First Homes and policy is covered in a Ministerial Statement (2021) and not defined in Annex 2.[7]

4.3. Current tenure profile

4.3.1. The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.

4.3.2. Table 4-1 presents data on tenure in Grappenhall & Thelwall compared with the Three Parishes area, Warrington and England from the 2021 Census. It shows that home ownership is clearly the most common tenure in the NA (88% of households) – a rate that far exceeds the Warrington and national averages except for the Three Parishes area, which is extremely similar across all categories. This was corroborated in the 2024 HN Survey, in which 96% of respondents reported owning their own homes. The (small) difference between the Census and Survey figures does, however, highlight that the views captured in the Survey predominately reflect those with less severe housing needs.

4.3.3. Of the remaining non-owning households, more rent from a private landlord (7%) than a social landlord (4%), a pattern that diverges from the wider geographies. The chief difference is the lack of social rented housing in the NA.

Table 4-1: Tenure (households) in Grappenhall & Thelwall, 2021

Tenure	Grappenhall & Thelwall	Three Parishes	Warrington	England
Owned	88.2%	88.0%	68.7%	61.3%
Shared ownership	0.4%	0.6%	0.8%	1.0%
Social rented	4.4%	5.0%	15.3%	17.1%
Private rented	7.1%	6.5%	15.3%	20.6%

Sources: Census 2021, AECOM Calculations

4.3.4. As noted in the Context section and the start of the Type and Size section, Census data on what has changed between 2011 and 2021 is fairly misleading for Grappenhall & Thelwall because the volume of new development occurring since the 2021 Census is large relative to changes in the prior decade. 11 affordable homes were built in the parish in 2019-20 and none were built in at least the prior 8 years. However, in 2022-23 and 2023-24 a total of 50 affordable homes were built – representing 24% of all homes built in that two year period (when a large proportion of the new homes added within the NA boundary over the past decade or more were constructed).

4.3.5. This means that Grappenhall & Thelwall has received a notable injection of affordable housing supply that is not visible in the 2021 Census data. It is not possible to accurately tally figures for each of the sub-categories within affordable housing, chiefly

[7] The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48. The relevant update to PPG is available here: https://www.gov.uk/guidance/first-homes#contents.

because this information is not recorded any of the affordable homes built in 2022-24. What can be approximately concluded, however, is that the proportion of all homes in any affordable tenure in the parish grew from 4.8% at the time of the 2021 Census to around 5.5% in 2024. This is a meaningful increase, but still leaves the parish with a quantity of affordable housing far below the Warrington or England average.

4.4. Affordability

House prices

4.4.1. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.

4.4.2. Figure 4-1 looks at the average and lower quartile house prices in Grappenhall & Thelwall based on sales price data published by the Land Registry. It shows that prices have followed a clear and steady upward trajectory over the past decade, with only mild year-on-year fluctuations.

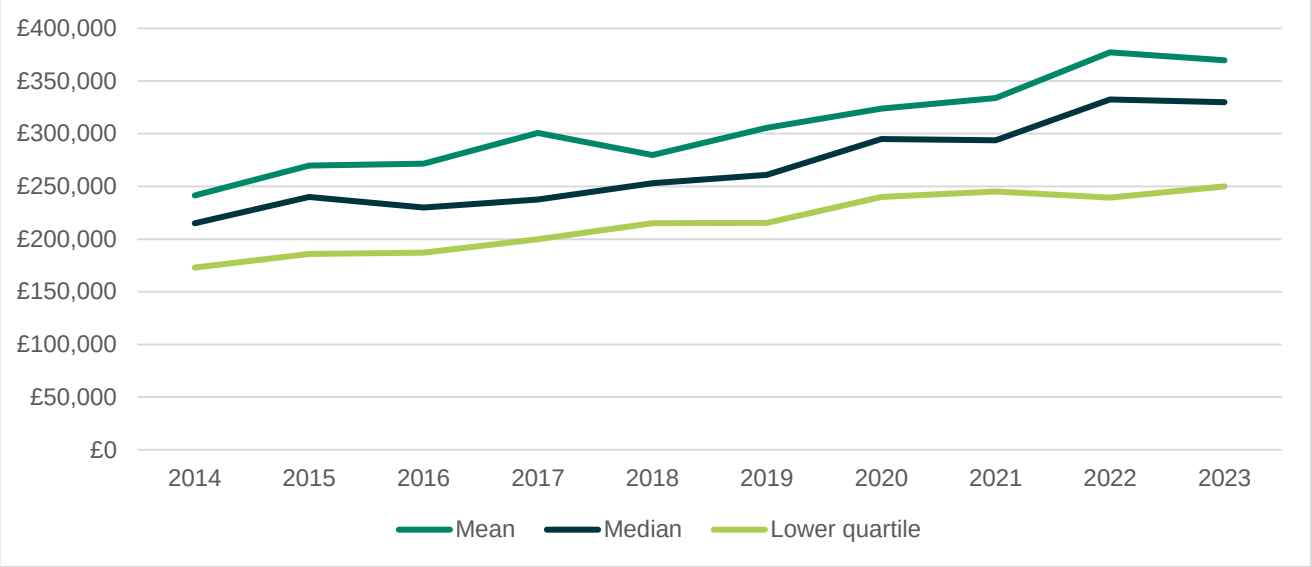
4.4.3. The current median house price is £330,000, the current mean is £369,771, and the current lower quartile (the middle value of the cheapest 50% of properties sold) is £250,000. The lower quartile, which is typically taken as a good representation of ‘entry-level’ housing, is around 75% of the median price, meaning there is limited variety at the lower end of the market and that truly entry-level properties infrequently come up for sale. This is a particular challenge for the notable share of HN Survey respondents who are looking to spend less than £200,000 on their next home.

4.4.4. The median, mean and lower quartile average house prices in 2023 are between 45% and 54% higher than they were in 2014. Such rates of appreciation are likely to present significant challenges for those yet to get a foothold on the property ladder.

4.4.5. Average house prices in Grappenhall & Thelwall are generally more expensive than those of Warrington as a whole. The 2023 median house price for the NA is 38% higher than the Borough figure, translating into a price difference of £90,000. The lower quartile is fully 52% higher. These differences point to higher land values in Grappenhall & Thelwall but also reflect the fact that the mix of dwelling types and sizes in Grappenhall & Thelwall skews larger than the Borough average (see Type and Size chapter).

4.4.6. The high cost of housing for market purchase and absence of a wide range of price points presents a significant barrier to entry for lower earning households. Although they may struggle to find appropriate properties within the NA, they do potentially have somewhat lower-cost alternatives if they are prepared to move elsewhere in Warrington.

Figure 4-1: House prices by quartile in Grappenhall & Thelwall, 2014-2023



Source: Land Registry PPD

4.4.7. Table 4-2 breaks down house prices by type, presenting the median within each type. It shows that detached housing is consistently the most expensive and appears to have appreciated by the greatest amount. For other types, however, the annual average is derived from a smaller sample size that can mean that variation in the homes that happen to be sold in a given year (and their characteristics in terms of size, location and condition) can have a large impact on the average. This is observed especially for flats in the NA.

Table 4-2: Median house prices by type in Grappenhall & Thelwall, 2014-2023

Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Growth
Detached	£330k	£335k	£412.5k	£407.5k	£376.5k	£395k	£366k	£476.5k	£562.5k	£512.5k	55.3%
Semi-detached	£208k	£225k	£225k	£232.3k	£251k	£262.3k	£280k	£289k	£325k	£305k	46.6%
Terraced	£210k	£209.8k	£226.5k	£230k	£280k	£237.5k	£310k	£282.5k	£266k	£284k	35.2%
Flats	£112.5k	£120k	£75k	£122.8k	£99.5k	£127.5k	£120k	£172.5k	£150k	£130k	15.6%
All Types	£215k	£240k	£230k	£237.5k	£253k	£261k	£295k	£293.8k	£332.5k	£330k	53.5%

Source: Land Registry PPD

Income

4.4.8. Household incomes determine the ability of most households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in the NA.

4.4.9. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £51,600 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A. In short, it applies to the are which covers most of the built-up area of the parish. The other area which covers the wider rural area of the parish as well as that of its neighbours, the average is £60,000. This figure is not used because much more of the area it represents is outside of the parish than within it.

However, it usefully demonstrates that the rural area is home to people with slightly higher incomes, generally speaking.

4.4.10. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. Warrington's gross individual lower quartile annual earnings were £22,299 in 2023. To estimate the income of households with two lower quartile earners, this figure is doubled to £44,598.

4.4.11. It is clear from this data that there is a large gap between the spending power of average income households and those earning the lowest 25% of earnings, particularly where the household in question has one earner only.

Affordability Thresholds

4.4.12. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is assessed using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.

4.4.13. AECOM has determined thresholds for the income required in Grappenhall & Thelwall to buy a home in the open market (average and entry-level prices), and the income required to afford private rents and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.

4.4.14. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken, and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.

4.4.15. The analysis in Table 4-3 does not take account of wealth (beyond savings sufficient for a 10% deposit) or existing housing equity which may provide substantial additional financial resources for many existing home owners. Wealth and equity resources are difficult to measure, particularly at the localized level. Furthermore, the affordability analysis in HNAs is primarily focused on access to different housing options for those entering the market for the first time, either to rent or buy, and developing policies that support those who have difficulty accessing market housing. Nevertheless, many households will have additional resources that are not factored into this analysis. This is particularly the case for older owner occupiers since many own their homes outright, and/or have built up substantial equity in their existing homes over time.

4.4.16. Table 4-3 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

Table 4-3: Affordability thresholds in Grappenhall & Thelwall (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £51,600	Affordable on LQ earnings (single earner)? £22,299	Affordable on LQ earnings (2 earners)? £44,598
Market Housing						
Median House Price	£297,000	-	**£84,857**	No	No	No
Estimated NA New Build Entry-Level House Price	£219,776		**£62,793**	No	No	No
LQ/Entry-level House Price	£225,000	-	**£64,286**	No	No	No
LA New Build Median House Price	£318,373	-	**£90,964**	No	No	No
3+ Bed Market Rent (and Rent to Buy)	-	£16,200	**£54,000**	No	No	No
2 Bed Market Rent (and Rent to Buy)	-	£11,076	**£36,920**	Yes	No	Yes
Affordable Home Ownership						
Discounted Market Sale (-20%)	£175,821	-	**£50,235**	Yes	No	No
First Homes (-30%)	£153,843	-	**£43,955**	Yes	No	Yes
First Homes (-40%)	£131,866	-	**£37,676**	Yes	No	Yes
First Homes (-50%)	£109,888	-	**£31,397**	Yes	No	Yes
Shared Ownership (50%)	£109,888	£3,052	**£41,571**	Yes	No	Yes
Shared Ownership (25%)	£54,944	£4,579	**£30,961**	Yes	No	Yes
Shared Ownership (10%)	£21,978	£5,494	**£24,594**	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£5,596	**£18,652**	Yes	Yes	Yes
Social Rent	-	£4,431	**£14,770**	Yes	Yes	Yes

Source: AECOM Calculations

4.4.17. Before considering each tenure category in turn, it is important to stress that these affordability thresholds have been calculated to give an indication of the costs of various tenures to inform Neighbourhood Plan policy choices. These figures rely on existing data and assumptions, and it is not possible to estimate every possible permutation. The income figures also disguise a large degree of variation. For simplicity the analysis below speaks in terms of tenure products being 'affordable' or 'not affordable' for different groups, but individual circumstances and the location,

condition and other factors of specific properties in each category have a large impact. These conclusions should therefore be interpreted flexibly.

Market housing for purchase and rent

4.4.18. Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income nearly two thirds higher than the current average, and even an entry-level property is out of reach for an average earning household.

4.4.19. Private renting is generally only affordable to average earners and dual lower earners – but only for 1-2 bedroom properties. Households made up of one lower quartile earner cannot afford the given rental thresholds. Affordability is improved if households are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.

4.4.20. The affordability thresholds noted above and detailed in the Appendix stand in striking contrast to the findings of the HN Survey, which indicated that a combined 44 out of the 56 respondents to this question cannot spend more than £850 on rent. The average rent for a 1-2 bedroom property in the area currently is higher than this, at £923 – meaning that the vast majority of potential renters are clearly priced out of the market. The Steering Group have also noted that in-migration from certain source locations, such as Hong Kong, may be influencing the market through the ability of some migrants to pay more up front.

Affordable home ownership

4.4.21. There is a relatively large group of households in Grappenhall & Thelwall who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £37,000 per year (at which point entry-level rents become affordable) and £63,000 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as Discounted Market Sale, First Homes, Shared Ownership and Rent to Buy.

4.4.22. Discounted Market Sale homes are offered at a discount at least 20% on market prices. First Homes are offered at a discount of at least 30% on market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.

4.4.23. This report has estimated the income required to afford discounts of 20-50% to cover the range of discounts likely to be available on these different products. All of the options considered appear to be affordable to average and dual lower earners, although the 20% discounted product is only just affordable to the former group.

4.4.24. In Grappenhall & Thelwall the national minimum 30% discount for First Homes appears theoretically affordable to average earning households. However, the Local Plan seeks a discount of 40% south of the Manchester Ship Canal (including Grappenhall & Thelwall). This higher discount level would improve affordability and meaningfully widen access to home ownership for more local households, and should be sought and enforced wherever possible.

4.4.25. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. In some case, higher discount levels could create a financial burden on a scheme which leads developers to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be reduced. The latter might put at risk the delivery of Social/ Affordable rented housing which may be an unintended consequence. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the Steering Group intend to set higher discount levels (eg on First Homes) than that set at district/borough level, further discussions with the LPA are advised.

4.4.26. Shared ownership appears to be slightly affordable than First Homes but is broadly accessible to the same groups. The minimum equity share for shared ownership is 10% of the property value.[8] If this is delivered in the NA, it will make shared ownership easier to access for more households. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares or discounted market sale products) for those who can afford them.

4.4.27. Rent to Buy provides households with the option to rent at a discount (an intermediate rent at least 20% lower than the market rent) in order that they can save for a deposit to buy their property within a set period. The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership quite significantly, including to dual lower earners. However, discounts on *average* rents would make Rent to Buy affordability, in terms of the household income required, less affordable than First Homes and Shared Ownership. However, for some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.

4.4.28. The range of affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:

- Discounted Market Sale and First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time.

[8] The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48.

Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.

- Shared ownership at high equity shares performs a similar function to DMS/First Homes, but there are additional costs associated with the rented portion.
- Shared ownership at low equity shares can usually be accessed by lower income households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.
- Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is likely to be more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

Social and Affordable Rented housing

4.4.29. Social and Affordable Rented housing performs a critical role in supporting households with the most acute housing needs. These households are likely to be on the lowest incomes and unable to afford market housing without subsidy.

4.4.30. Affordable rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered Providers (housing associations) set them to ensure that they are affordable to those claiming housing benefit, i.e. at or below Local Housing Allowance levels. This means that they are in practice below 80% of market levels. This appears to be the case in Grappenhall & Thelwall.

4.4.31. Affordable rented housing is generally affordable to lower earning households (average income households are unlikely to be eligible). However, many households eligible for Social/Affordable Rented homes will require additional subsidy through Housing Benefit/Universal Credit to access housing.

4.4.32. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)[9].

4.4.33. Social Rents are cheaper than Affordable Rents and, in theory, would leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. This is particularly the case for households who are supported by Housing Benefit and subject to the overall benefit cap since their benefit income is limited by the cap and they may not be able to claim enough to cover the Affordable Rent.

4.4.34. Where households are supported by housing benefit and not affected by benefit caps, the difference in the cost of Affordable and Social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that these households may

[9] National Planning Policy Framework

be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.

4.4.35. Households who are not supported by benefits, for example those whose earnings are higher and making them ineligible for benefits, would clearly benefit by the lower Social Rent levels because it would reduce their outgoings. However, these households are less likely to be in acute need on housing waiting lists. Rather, this scenario might apply to those already living in Social Rented housing where their financial circumstances have improved.

4.4.36. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data and more detailed evidence in LHNAs. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.

4.5. Estimates of the need for Affordable Housing

4.5.1. This section estimates the need for Affordable Housing which should be considered separately for Social/ Affordable rented housing and affordable home ownership. The appropriate approach is taken based on the evidence available at Local Authority and NA scale.

AECOM Estimates

The Need for Social/Affordable Rented Homes

4.5.2. AECOM estimates the need for 14.7 Social/Affordable rented homes per annum in Grappenhall & Thelwall, equating to a total of roughly 206 over the plan period. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-4 below. This need is largely for Social/Affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents.

Table 4-4: Estimate of need for Affordable Housing for rent in Grappenhall & Thelwall

Component of need or supply in the AECOM estimate	Per annum
Current need	17.9
Newly arising need	2.1
Supply	5.3
Net shortfall	14.7

Source: AECOM model summary of estimates. Full estimate included in Appendix D

The Need for Affordable Home Ownership Homes

4.5.3. Turning to affordable home ownership, AECOM estimate potential demand for 9.9 such dwellings per annum in Grappenhall & Thelwall, equating to a total of roughly

139 over the Neighbourhood Plan period. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-5 below.

4.5.4. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for social/affordable rented housing.

Table 4-5: Estimate of need for Affordable Home Ownership Homes in Grappenhall & Thelwall

Component of need or supply in the AECOM estimate	Per annum
Current need	10.0
Newly arising need	0.6
Supply	0.7
Net shortfall	9.9

Source: AECOM model summary of estimates. Full estimate included in Appendix D

Evidence in the LHNA

4.5.5. An LHNA Update was undertaken for Warrington in 2021. This study estimates the need for affordable housing in the Borough based on analysis of the Council's housing waiting list and analysis of other data sets in line with Planning Practice Guidance at the time.

4.5.6. The LHNA Update identifies the need for 423 net additional affordable rented homes and 268 net additional affordable home ownership dwellings each year across Warrington as a whole. (Sub-area figures are also given but it is not possible to pro-rate these to the parish instead because the total equivalent population of the relevant sub-area is unknown and the LHNA makes clear that these should not anyway be considered discrete independent targets.)

4.5.7. When the LHNA figures are pro-rated to Grappenhall & Thelwall based on its fair share of the population (4.6% of the Borough's population as of the 2021 Census), this equates to 19.5 affordable rented and 12.3 affordable home ownership dwellings per annum or a grand total of 445 affordable homes over the 14 remaining years of the envisaged Neighbourhood Plan period to 2039. These figures are slightly higher than the HNA estimates summarized above. This difference highlights the possibility that the parish may be expected to contribute to meeting the needs not only of people living in the parish but also those arising across the wider Borough, to some extent.

Additional evidence of Affordable Housing needs

4.5.8. Data from the affordable housing register for the Borough was provided by WBC, with figures accurate to 1st September 2024. This tallies a total of 2,979 applicant households who had selected Grappenhall & Thelwall as an area of choice but who

live anywhere in the Borough. It also provides a total for the number of these households who also live in the WA4 postcode area, amounting to 513 households.

4.5.9. This lower total was not used as an input in the HNA estimates discussed above because the WA4 postcode area extends beyond the parish into other suburbs of Warrington and is thus not sufficiently locally specific.

4.6. Affordable Housing policies in Neighbourhood Plans

4.6.1. This section outlines a common Neighbourhood Plan policy level around the tenure mix of affordable housing, provides a recommendation and summarises relevant considerations.

Application of Local Plan policies

4.6.2. WBC's adopted policy on this subject (DEV2) requires 30% of all new housing on sites outside of inner Warrington to be affordable. Given that Affordable Housing made up around 24% of the new housing in Grappenhall & Thelwall delivered since 2022 according to WBC completions figures, it is understood that this target tends not to be fully met in the NA. However, not all of the new homes built were on qualifying sites, so the proportion of Affordable Housing delivery on qualifying sites only may be higher.

4.6.3. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with WBC to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.

4.6.4. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is specified in Policy DEV2 as a target for 66% affordable rented tenures and 33% affordable home ownership tenures.

Affordable Housing at Neighbourhood level

4.6.5. The HNA can provide more localised evidence, which may be used to support Neighbourhood Plan policies – which will have an influence on new sites in the NA, but is unlikely to be able to influence the Urban Extension (because the latter might generally be considered a strategic site with the purpose of meeting the needs of wider Warrington and thus not something fully within the control of the Neighbourhood Plan). This section suggests an Affordable Housing tenure mix that might be suitable for Grappenhall & Thelwall on the basis of identified housing need and a range of other considerations detailed in Appendix D.

4.6.6. The Local Plan guideline mix of 66% affordable rented products to 33% affordable home ownership appears to offer a suitable benchmark for Grappenhall & Thelwall

because it prioritises the delivery of Social/Affordable Rent and also provides scope to deliver affordable home ownership products.

4.6.7. The affordability analysis earlier in this chapter established that affordable rented housing is the only option for most lower earning households. In contrast, affordable home ownership products would meaningfully widen access to home ownership to some local people. This suggests both should feature in the tenure mix, with greater emphasis on rented housing, which appears particularly undersupplied relative to wider averages.

4.6.8. The estimates of need show positive demand for both forms of affordable housing, and the relationship between the HNA estimates (at a ratio of 60% renting to 40% ownership) are very close to the default set by WBC, meaning there is limited justification to depart from the general principle of maintaining alignment with LPA-scale policy.

4.6.9. It is also important to note that the delivery of Affordable Housing on sites oriented more toward meeting the needs of the parish itself (i.e. those on sites other than the Urban Extension, and including those not formally allocated) is likely to be lower than the needs identified in this HNA. In this context, Social/Affordable Rented tenures may be prioritized because of the acute needs these households face. The Urban Extension itself does, however, have significant potential to meet needs arising in the NA alongside those of wider Warrington, and is likely to provide a range of tenure options within close proximity to the parish.

4.6.10. AECOM suggest that within the mix of affordable home ownership properties in the NA, relatively balanced attention is given to Discounted Market Sale / First Homes and Shared Ownership products, since these appear similarly affordable. In addition, offering a variety of options allows the needs of households with different savings and other circumstances to be well-served. The inclusion of Rent to Buy in the mix amplifies the latter benefit, although the affordability evidence gathered here suggests this product may be less affordable and may warrant a lesser focus within the tenure mix.

4.6.11. Where the Steering Group wish to develop policy that deviates from that outlined in the Local Plan – either by differing from the headline split between renting and ownership or by specifying a greater level of detail around sub-tenures (both of which are theoretically within the power of a Neighbourhood Plan), it is important that they liaise with WBC to determine what additional evidence (notably about development viability) may be needed, and to ensure that departures from the local policy context have their support.

4.6.12. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)[10].

4.6.13. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area of evidence and policy because of the interaction of benefits,

[10] National Planning Policy Framework

rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data, housing benefit data, more detailed evidence in LHNAs and viability assessments. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.

4.7. Conclusions- Affordability and Affordable Housing

Current tenure profile

4.7.1. Home ownership is the dominant tenure in Grappenhall & Thelwall at 88% – a rate that far exceeds the Warrington and national averages. Of the remaining non-owning households, more rent from a private landlord (7%) than a social landlord (4%)

4.7.2. The lack of alternatives to full ownership are likely to present a challenge for those on the lowest incomes seeking to remain in the parish. However, the proportion of all homes in any affordable tenure in the parish grew from 4.8% at the time of the 2021 Census to around 5.5% in 2024. This is a meaningful increase, but still leaves the parish with a quantity of affordable housing far below the Warrington or England averages.

Housing costs

4.7.3. Home values in the NA have followed a clear upward trajectory with only minor year-on-year fluctuations. Prices have grown by around 50% over the past decade (depending on which average measure is used). This contributes to a strong feeling among potential movers into or within the parish that the main barrier to moving is affordability (2024 HN Survey).

4.7.4. The current median house price is £330,000, the current mean is £369,771, and the current lower quartile (the middle value of the cheapest 50% of properties sold) is £250,000. The lower quartile, which is typically taken as a good representation of ‘entry-level’ housing, is around 75% of the median price, meaning there is limited variety at the lower end of the market and that truly entry-level properties infrequently come up for sale. Average house prices in Grappenhall & Thelwall are around 38% more expensive than those of Warrington as a whole.

4.7.5. AECOM has estimated the annual income required to afford various tenures of housing in Grappenhall & Thelwall – each of which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA area was £51,600 in 2020 (although this varies significantly between the built—up and more rural areas of the parish) and the lower quartile household income for Warrington was £22,299 in 2023.

4.7.6. It was found that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a large deposit. The median house price would require an annual income nearly two-thirds higher than the current average. Private renting is more affordable, but is generally only accessible to

average and dual earning households – and even then, only for dwellings with 2 bedrooms or fewer.

4.7.7. This evidence relating to the affordability of rented housing highlights an important issue when considered alongside the findings of the HN Survey, which indicated that a combined 44 out of the 56 respondents to this question cannot spend more than £850 on rent. The average rent for a 1-2 bedroom property in the area currently is higher than this, at £923 – meaning that the vast majority of potential renters are clearly priced out of the market.

4.7.8. Subsidised routes to home ownership like Discounted Market Housing / First Homes and Shared Ownership are intended to target people who can afford to rent but not to buy. In Grappenhall & Thelwall there is a relatively large gap between the income needed to afford to rent (£37,000) and to buy (£63,000), meaning that many households could potentially benefit from these products.

4.7.9. The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. In Grappenhall & Thelwall the national minimum 30% discount appears theoretically affordable to average earning households. However, the Local Plan seeks a discount of 40% south of the Manchester Ship Canal (including Grappenhall & Thelwall). This higher discount level would improve affordability and meaningfully widen access to home ownership for more local households, and should be sought and enforced wherever possible.

4.7.10. The affordable rented sector performs a vital function in Grappenhall & Thelwall as the only option for those in the most acute need.

The need for Affordable Housing

4.7.11. AECOM estimates a long-term need for around 15 units of affordable rented housing per year in Grappenhall & Thelwall, and an annual potential demand for around 10 affordable home ownership dwellings. Both figures are slightly higher than those derived by pro-rating the Borough level need estimated in the 2021 LHNA Update for Warrington as a whole.

4.7.12. It is important to keep in mind that the households identified in the latter HNA estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent.

4.7.13. Although home ownership was by far the most common tenure preference among households planning to move within the parish, according to the 2024 HN survey, not insignificant numbers require a low-cost ownership product (26 respondents) or affordable rented property (18), emphasizing the continued value of delivering such options in future.

Affordable Housing policy

4.7.14. Warrington's adopted Local Plan policy (DEV2-Meeting Housing Need requires 30% of all new housing on qualifying sites to be affordable housing. This is an area of policy firmly within the remit of the Local Authority, but it is worth considering what the most appropriate mix of Affordable Housing products might be in the NA specifically.

4.7.15. AECOM recommends that the tenure mix of Affordable Housing secured in future years follows the WBC target mix, by giving priority to affordable rented provision (66%) over affordable home ownership options (33%). The Local Plan tenure mix is very similar to the ratio of the HNA estimates for the NA specifically, and the affordability evidence gathered here also supports this default Local Plan policy requirement.

4.7.16. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. In Grappenhall & Thelwall the delivery of Affordable Housing on small sites in the parish is unlikely to meet all of the need identified here. However, the South East Warrington Urban Extension (SEWUE) has the capacity to far exceed the parish-specific need within close proximity of people's existing networks.

4.7.17. The housing growth allocated to the SEWUE is intended to meet the needs of Warrington as a whole, so is not necessarily targeted at people in the immediate vicinity, but it will be available to them to some extent. In that context there may be limited need for the community to boost the supply of affordable housing. Nevertheless, there are other routes available to do so - for example, using neighbourhood development orders, identifying exception sites or developing community land trusts.

5. Type and Size

5.1. Introduction

5.1.1. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local people need.

5.1.2. This can be done using statistics to identify relevant trends and potential gaps in the market. That is the focus of this chapter of the HNA. The evidence gathered here can be used to justify planning policies either on its own or in combination with survey results expressing the specific wants and concerns of local residents. It will also build up a picture of the population and existing range of homes that may provide useful context for the neighbourhood plan.

5.1.3. This chapter has three aims, each given its own sub-section:

- To establish what **mix** of housing exists in the NA at present;
- To describe characteristics of the local **population** that are relevant to housing need; and
- To look to the **future**, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.

5.1.4. It is important to keep in mind that housing need is not an exact science. To get from a set of facts about the population to an ideal mix of homes requires making assumptions. For example, there are clear patterns about what size of home families tend to live in at different stages of life. However, a variety of other reasons sit behind people's housing choices that are less easy to predict, including wealth, accessibility requirements and personal preference. Some trends can also change rapidly over time, such as the increasing preference for home working.

5.1.5. The conclusions and recommendations given here are therefore not definitive. Rather, they are what the statistics suggest future needs will look like based on current trends. This is sufficient for justifying planning policies, but it is also appropriate to take into account other factors and evidence if desired.

Definitions

- **Dwelling type**: whether a home is detached, semi-detached, terraced, a flat, bungalow or other type. Which a household chooses to occupy tends to be more about wealth and preference than a specific need.
- **Dwelling size**: how many rooms or bedrooms a home contains. While this could also mean floor area or number of storeys, the number of bedrooms is most reliably recorded in housing statistics. Bedroom numbers are also closely linked to family size and life stage.
- **Household**: a unit of people who live together, commonly a family, couple or single person. Not all dwellings contain a household, including properties that are vacant and second homes, so the number of dwellings and the number of households in an area is usually different.

- **Household composition**: the specific combination of adults and children who form a household. The Census offers a number of categories, for example distinguishing between families with children who are dependent or non-dependent (i.e. adults). 'Other' households in the Census include house-sharers, groups of students, and multi-family households.
- **Household life stage**: the age of the lead member of a household – usually the oldest adult, or what used to be called the 'head of household'. Life stage is correlated with dwelling size as well as wealth.
- **Housing mix**: the range of home sizes and types in an area.
- **Over- and under-occupancy**: the degree to which the size and composition of a household lines up with the number of bedrooms in their home. If there are more bedrooms than the household would be expected to need, the home is considered under-occupied, and vice versa.

5.2. The current housing mix

5.2.1. This section establishes the current housing mix of Grappenhall & Thelwall, highlighting recent changes to it and comparing the mix to wider averages. Those wider averages include, for key datasets, the combined area of Grappenhall & Thelwall, Appleton and Stretton, which will see the development of the South East Warrington Urban Extension. This area is referred to, in short, as the Three Parishes.

Dwelling type

5.2.2. Table 5-1 below shows that Grappenhall & Thelwall's dwelling size mix is much more strongly weighted in favour of semi-detached homes than the comparator geographies of Warrington and England. The Three Parishes area falls between these poles, with a similar absence of terraces and flats to the NA, but a much lower share of semi-detached houses. Instead, the area has a much higher proportion of detached homes. If the objective of the Urban Extension is, to a limited extent, to diversify the housing mix of its immediate surroundings, there may be value in siting more of its detached properties in the part of the site within Grappenhall & Thelwall parish, as opposed to its neighbours where detached housing already predominates.

5.2.3. This characteristic feature of the NA, which is primarily a function of largescale development consisting primarily of 3 bedroom semi-detached properties in the 1990s, comes at the expense primarily of terraced houses and flats, while the proportion of detached properties remains broadly in line with (and in fact slightly higher than) wider averages. The lack of terraced and flatted accommodation, which tends to be the smallest and most affordable, may present challenges to newly forming younger households wishing to move to or remain in the parish.

5.2.4. The Census divides dwellings into a standard set of categories that does not include bungalows: a detached bungalow will be counted only as a detached house, and so forth. It is therefore useful to refer to Valuation Office Agency (VOA) data, which separates bungalows out as a separate category. In the case of Grappenhall & Thelwall, VOA suggests that 13.1% of homes were bungalows in the parish in 2023, compared to 10.5% across Warrington and 9.1% across England. The availability of bungalows, which tend to appeal to older households with evolving mobility and

support needs, may be linked to the age profile of the population, considered later in this chapter.

5.2.5. The HN Survey revealed very similar patterns, with 51% of respondents living in semi-detached dwellings, 28% in detached and 12% in Bungalows.

Table 5-1: Accommodation type, Grappenhall & Thelwall and comparator geographies, 2021

Type	Grappenhall & Thelwall	Three Parishes	Warrington	England
Detached	25.9%	43.3%	24.6%	22.9%
Semi-detached	60.1%	42.1%	40.3%	31.5%
Terrace	6.3%	8.1%	22.8%	23.0%
Flat	7.4%	6.3%	12.2%	22.2%

Source: Census 2021, AECOM Calculations

5.2.6. Due to discrepancies in how this dataset is recorded across the two most recent Censuses (and because the most recent one pre-dates a notable proportion of residential development in the parish since 2011), it is not possible to precisely show how the mix of dwelling types has changed in recent years. Completions data supplied by WBC includes a breakdown by dwelling type, but only distinguishes between flats and houses, rather than the various forms houses can take – as captured in the Census. Nevertheless, it is interesting to observe that 100% of dwellings built in the NA since 2011 (for which a dwelling type was recorded) were houses.

Dwelling size

5.2.7. Table 5-2 below presents the current housing mix in terms of size compared to the wider local authority and country from the 2021 Census. It shows that Grappenhall & Thelwall's mix is skewed toward larger homes, with 4+ bedroom properties existing at a proportion 36-40% greater than that observed at Borough or national scale. 3 bedroom homes are over-represented to a similar degree. Consequently, the parish has lower proportions of the smaller size categories, with a particularly low share of 1 bedroom homes – linked to the relative absence of flats. As above, the lack of smaller 1-2 bedroom properties (representing a combined 21% of the mix, compared to 33% across Warrington and 39% across England) presents a clear challenge in terms of affordability and limited choices for newly forming households, single people and lower-income couples.

5.2.8. Compared to the Three Parishes area, Grappenhall & Thelwall has marginally higher proportions of 1-3 bedroom homes and notably fewer 4+ bedroom homes. As noted above, the Urban Extension may therefore be able to accommodate unmet demand for larger homes from the parish to a greater extent than its neighbouring parishes, where such properties are plentiful. Siting larger detached homes within Grappenhall & Thelwall could help to meet this need without requiring upsizing local households to travel far from existing social and family networks. The counterpoint to this opportunity is the fact that larger and detached homes are generally more expensive, meaning that the objectives of diversifying the housing mix and improving affordability are to some extent in conflict. Delivering more dense dwelling types with more

bedrooms (i.e. larger flats and terraces) may be an effective compromise. However, this particular combination of type and size tends to be less common and not favoured by developers.

5.2.9. Again the HN Survey echoed the Census results, with 45% of respondents living in 3 bedroom homes, 29% in 4+ bedroom homes, 14% in 2 bedroom homes, and 0.7% in 1 bedroom homes (an even lower result than the Census, indicating the Survey was not taken up by the majority of those living in the parish's smallest accommodation.)

Table 5-2: Dwelling size (bedrooms), Grappenhall & Thelwall and comparator geographies, 2021

Number of bedrooms	Grappenhall & Thelwall	Three Parishes	Warrington	England
1	5.3%	4.6%	9.3%	11.6%
2	16.0%	13.4%	23.5%	27.3%
3	49.0%	42.3%	45.3%	40.0%
4+	29.7%	39.7%	21.9%	21.1%

Source: Census 2021, AECOM Calculations

5.2.10. Changes between 2011 and 2024 for this metric can be observed by adding data on what has been built during that period, supplied by WBC, to the Census mix in 2021. This is a more accurate approach than adding completions since 2021 to the 2021 mix because of idiosyncrasies in the 2021 data for this metric (as noted for dwelling type above) and the fact that many of the homes built in the parish in 2020-21 do not feature in the Census data (likely because they were not yet occupied, as noted in the Context chapter). It should be noted, however, that not every site for which completions are recorded provides a breakdown by size. As such, the data discussed below is not a comprehensive up-to-date tally but an indication of the mix of new housing and the best available snapshot of the current mix by size. Note, also, that a breakdown by type and size is not available for the further 239 homes yet to be built on sites with planning permission in the NA.

5.2.11. The data in Table 5-3 suggests that all but the smallest (1 bedroom) size categories have expanded over the past decade. However, over 50% of the new homes for which sizes were recorded had 4+ bedrooms. 35% had 3 bedrooms, and 14% had 2 bedrooms. The dominance of 4+ bedroom homes in recent development has increased the share of homes in this size category from 2011, although it remains lower than the (less reliable) Census 2021 snapshot presented above. This chimes with the perception of the steering group that larger executive-style homes have been overrepresented in the new housing to come forward in recent years.

Table 5-3: Dwelling size (bedrooms), Grappenhall & Thelwall, 2011-2024

Number of bedrooms	2011	Completions 2011-24	2024	2024 %
1	220	0	220	5.3%
2	657	27	684	16.4%
3	2,042	67	2,109	50.7%
4+	1,050	100	1,150	27.6%
Total	3,969	194	4,163	

Source: ONS 2021 and 2011, AECOM Calculations

5.3. Population characteristics

5.3.1. This section examines key characteristics of the local population that have a bearing on what housing might be needed in future years. Where available, recent data is used. However, for some information it is necessary to fall back on the 2011 Census.

Age

5.3.2. Table 5-4 shows the most recent age structure of the NA population, alongside 2011 Census figures. This reveals that within the modest apparent contraction in the population (at least to 2021, which does not reflect the uptick in development since that time) a number of changes can be observed. The key shift is toward ageing, with the highest growth rates in the 65-84 and 85+ age cohorts, while all other cohorts remain stable or contract. Declines are particularly notable in children (0-15) and the young adults (25-44) who might be expected to have children. This is a clear indicator that, at least until the point that the recent injection of new housing supply is reflected in population statistics, Grappenhall & Thelwall has struggled to attract a replacement population of younger families to counteract the dominant trend toward ageing.

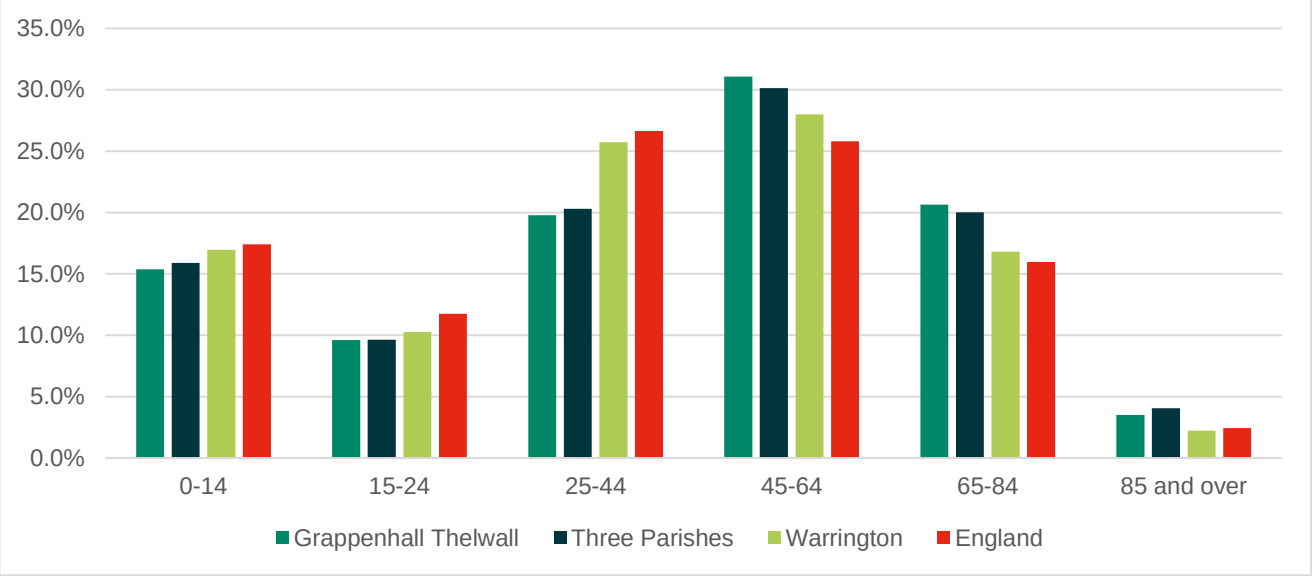
Table 5-4: Age structure of Grappenhall & Thelwall, 2011 and 2021

Age group	2011 (Census)		2021 (Census)		Change
0-14	1,744	18.0%	1,532	15.9%	-12.2%
15-24	920	9.5%	929	9.6%	1.0%
25-44	2,206	22.8%	1,958	20.3%	-11.2%
45-64	2,810	29.0%	2,906	30.1%	3.4%
65-84	1,740	18.0%	1,929	20.0%	10.9%
85 and over	267	2.8%	390	4.0%	46.1%
Total	9,687	100.0%	9,644	100.0%	-0.4%

Source: ONS 2011, ONS 2021, AECOM Calculations

5.3.3. For context, it is useful to look at the NA population structure alongside that of the comparator areas. Figure 5-1 (using 2021 Census data) shows that Grappenhall & Thelwall's population profile was, at that time, clearly skewed toward the oldest groups at the expense of younger middle-aged people, with more people in the 45+ cohorts than the wider Borough and country and correspondingly fewer in the younger cohorts. The NA and Three Parishes age profiles are very similar, but Grappenhall & Thelwall has more people in the 45-84 cohorts but slightly fewer aged 85+.

Figure 5-1: Age structure in Grappenhall & Thelwall, 2021



Source: ONS 2021, AECOM Calculations

Household composition and occupancy

5.3.4. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-5 shows that Grappenhall & Thelwall has more families and fewer people living alone than the wider Borough or Country although, of the single-person and family households present in the NA, a much higher share are aged over 66. Couples in which at least one person was aged 65+ are over-represented to a yet greater degree in the 2024 HN Survey, with 40% of respondents falling into this category. Of the NA's family households aged under 66, the Census shows that more have dependent children than do not – in line with wider trends.

5.3.5. Note that non-dependent children refer to households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. The parish has a similar share of such households to the comparator areas, which can be taken to indicate the relative unaffordability of entry-level homes, where young people are financially unable to move out and form their own households – though at rates consistent with the country as a whole. Adult children leaving home was the most common reason for planned moves from or within the parish according to the HN Survey – highlighting the value of providing such options within the parish for those who wish to remain.

Table 5-5: Household composition, Grappenhall & Thelwall, 2021

Household composition		Grappenhall & Thelwall	Warrington	England
One person household	**Total**	25.5%	30.2%	30.1%
	Aged 66 and over	15.1%	12.6%	12.8%
	Other	10.4%	17.6%	17.3%
One family only	**Total**	71.5%	65.7%	63.1%
	All aged 66 and over	15.1%	9.7%	9.2%
	With no children	18.7%	17.7%	16.8%
	With dependent children	27.9%	26.8%	25.8%
	With non-dependent children[11]	10.8%	10.9%	10.5%
Other household types	**Total**	3.0%	4.1%	6.9%

Source: ONS 2021, AECOM Calculations

5.3.6. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. A person is considered to under-occupy their home when there are more bedrooms in their home than a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1 or +2, indicating that there is one surplus bedroom or at least two surplus bedrooms (respectively). Over-occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few.

5.3.7. Census data in Table 5-6 shows that around 86% of households have at least one more bedroom than they would be expected to need, and 53% have two more. This is particularly the case for couples over 66, single people and families without children. While not uncommon, this suggests that the NA's larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties.

5.3.8. There are few households with too few bedrooms (under 1% of the total), but this situation is primarily apparent among those with dependent children and adult children living at home – suggesting that affordability is causing a small number of family households to live in unsuitable accommodation.

[11] Refers to households containing children who are older than 18 e.g students or young working people living at home.

Table 5-6: Occupancy rating by age in Grappenhall & Thelwall, 2021

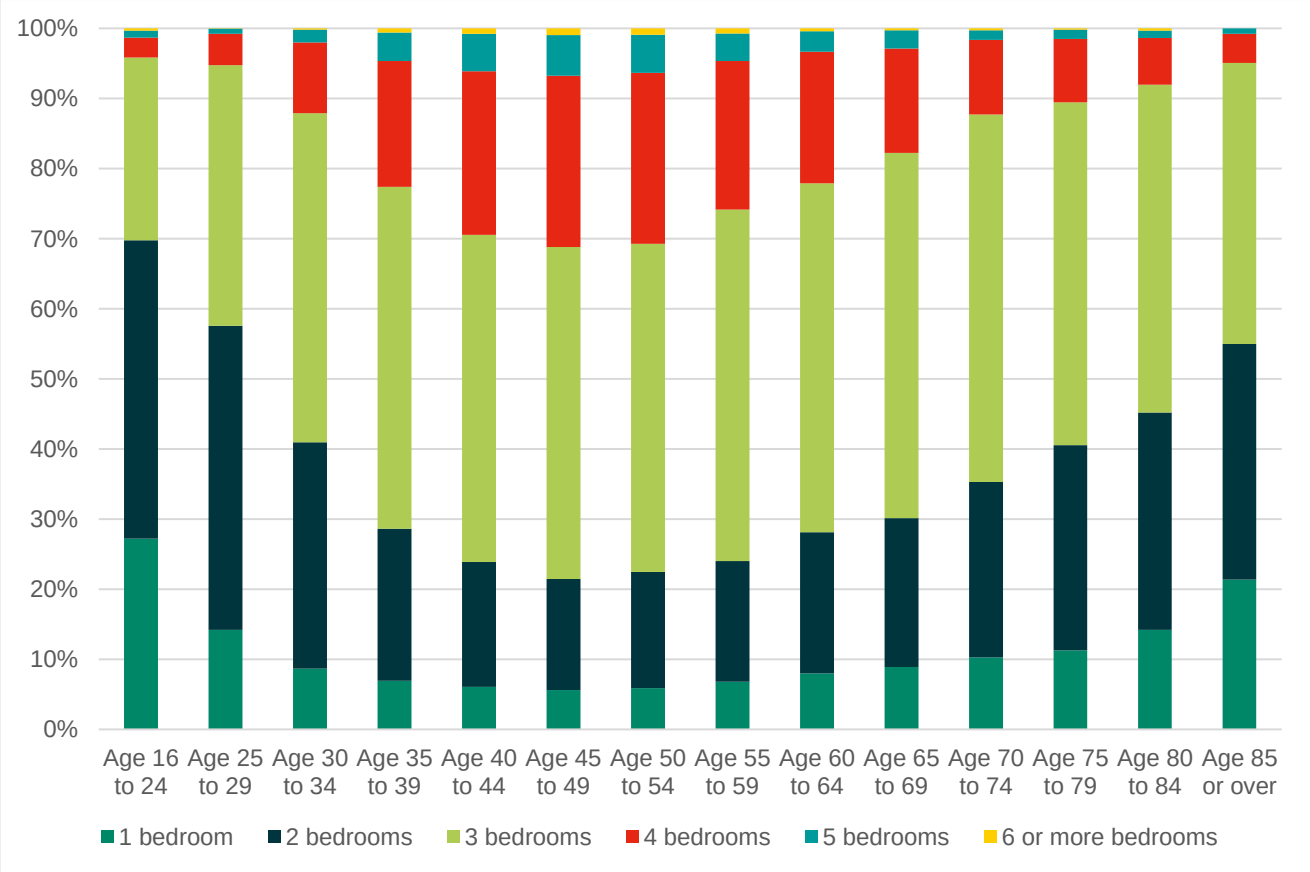
Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	71.0%	26.6%	2.3%	0.0%
Single person 66+	59.8%	23.6%	16.5%	0.0%
Family under 66 - no children	81.9%	15.3%	2.8%	0.0%
Family under 66 - dependent children	34.3%	46.3%	18.1%	1.3%
Family under 66 - adult children	30.0%	49.3%	19.4%	1.4%
Single person under 66	53.0%	28.6%	18.4%	0.0%
All households	53.2%	32.8%	13.3%	0.7%

Source: ONS 2021, AECOM Calculations

5.3.9. As noted in the introduction to this chapter, the life stage of households is strongly correlated with the size of home they tend to occupy. Figure 5-2 sets out this relationship for Warrington in 2011 (because this data is not available at smaller scales or for the latest Census). The graph shows how the youngest households tend to occupy the smallest dwellings, before rapidly taking up larger homes as their families expand, and then more gradually downsizing to smaller homes again as they age.

5.3.10. These patterns are reflected in the results of the 2024 HN Survey, which found that needing to downsize and, to a lesser extent, to upside, are key motivators for planned moves among local residents.

Figure 5-2: Age of household reference person by dwelling size in Warrington, 2011



Source: ONS 2011, AECOM Calculations

5.4. Future population and size needs

5.4.1. This section projects the future age profile of the population in Grappenhall & Thelwall at the end of the Neighbourhood Plan period and then estimates the mix of dwelling sizes they may need.

Age

5.4.2. The result of applying Local Authority level household projections to the age profile of Grappenhall & Thelwall households in 2011 is shown in Table 5-7. This makes clear that population growth can be expected to be driven by the oldest households, with the 65+ cohort expected to increase by over two-thirds, while growth is more modest among the 55 to 64 cohort and reaches the point of decline all younger age groups.

5.4.3. It should be emphasised that this is the default scenario for organic population change if projections at the district scale apply equally to the NA. This level of ageing may well be accurate given the large current 65-84 population. However, Warrington-scale projections do not reflect the potential for Grappenhall & Thelwall to attract and retain younger families, which has been comparatively limited in the past but may have changed as a result of a large injection of housing supply in the last few years. If the latter trend persists this may translate into a slower trend toward ageing in practice than this modelling exercise suggests.

Table 5-7: Projected age of households, Grappenhall & Thelwall, 2011 - 2039

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	21	265	1,710	695	1,278
2039	18	268	1,583	782	2,155
% change 2011-2039	-13%	1%	-7%	12%	69%

Source: AECOM Calculations

5.4.4. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2) onto the projected age profile for the NA in Table 5-7 immediately above. The resulting 'ideal' future mix of dwelling sizes can then be compared to the current stock of housing (using the 2021 Census for consistency with the population figures and projections) to identify how future development might best fill the gaps.

5.4.5. This approach has limitations, in that it embeds existing size preferences and does not anticipate changes in what people want from their homes. As such, it is appropriate for the results to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is appropriate for the purpose of drafting neighbourhood plan policies.

5.4.6. The result of this exercise is presented in Table 5-8. It suggests that the ideal mix of dwelling sizes in 2039 to accommodate demographic change would have higher proportions of smaller and mid-sized homes and lower proportions of larger properties than the current dwelling mix.

5.4.7. Consequently, the model recommends that future housing delivery focuses predominantly on 1-3 bedroom homes, with greater emphasis on 2 and 3 bedroom options. These size categories tend variously to appeal to young people, starter families and some downsizing older households, and offer greater affordability than larger homes.

5.4.8. However, the model results are also strongly influenced by the apparent undersupply of certain dwelling size categories (notably the 2 bedroom category). The present lack of 1-2 bedroom homes may be the case for good reasons, such as the existing patterns of housing density that reflect the character of the parish. It may therefore be considered inappropriate to focus as heavily on the presently unusual 1-2 bedroom category as the model suggests.

5.4.9. The model also suggests that no further properties with 4 or more bedrooms are needed, chiefly because they are fairly abundant at present (even if less so than neighbouring parishes). In theory, if sufficient smaller homes (and more accessible housing for older people – see subsequent chapter) are built, some of the households currently under-occupying larger homes will be able to downsize and thereby release larger homes for growing families. However, if a target for 0% 4+ bedroom homes is seen as overly rigid, insufficiently diverse or not able to serve the needs of people looking for larger new housing, this share could be increased by a moderate amount. The mix proposed for market housing across Warrington as a whole in the 2021 LHNA Update includes 15% 4+ bedroom homes, and only 5% 1 bedroom homes, which could help to justify such an adjustment.

5.4.10. If large numbers of flats are not considered a welcome proposition in Grappenhall & Thelwall, the Neighbourhood Plan might blend the suggested proportions of 1 and 2 bedroom homes into a combined category, allowing for greater flexibility and then also redirect some of its share to the 4+ bedroom category.

Table 5-8: Suggested dwelling size mix to 2039, Grappenhall & Thelwall

Number of bedrooms	Current mix (2021)	Suggested mix (2039)	Balance of new housing to reach suggested mix
1	5.3%	9.4%	22.0%
2	16.0%	23.2%	44.2%
3	49.0%	48.3%	33.8%
4+	29.7%	19.2%	0.0%

Source: AECOM Calculations

5.4.11. In essence the goal is diversification away from a relatively skewed current mix and recent development profile, with a need for mid-sized and smaller options, and limited need for the largest properties. However, this can be interpreted in a way that best aligns with the objectives of the community.

5.4.12. The community expressed their preferences in the 2024 HN Survey, which echoed the HNA model in the fact that 2 bedroom properties were most popular among those needing to move within the parish (83 respondents), closely followed by 3 bedroom homes (69 respondents). However, the Survey revealed very limited demand for 1 bedroom homes (6 respondents) and robust continued demand for 4+ bedroom homes (a combined 58 respondents).

5.4.13. As such, it may be appropriate to adjust the results of the model presented above to reflect the various factors discussed above. One option, based on AECOM's professional judgement, would be to seek the following mix:

- 30-40% 1-2 bedroom;
- 30-40% 3 bedroom; and
- 10-20% 4+ bedroom.

Tenure

5.4.14. The recommendation discussed immediately above applies to all housing in the NA over the Neighbourhood Plan period. This is considered proportionate for devising policy at neighbourhood scale. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make in Neighbourhood Plan policy, since Local Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.

5.4.15. Generally speaking, the size mix needed within affordable tenures, particularly affordable and social rent, is smaller than the size mix of market housing. This is because there tend to be higher proportions of single people and couples in need of affordable rented housing, and they are likely to be eligible only for 1 or 2 bedroom properties. In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.

5.4.16. There are three key sources of information for thinking through the size needs of different categories. These are:

- Housing needs evidence for wider Warrington: the 2021 LHNA Update breaks down the size mix by tenure, confirming that homes in affordable tenures should generally be smaller than for market tenures. For example, while a combined 35% of market homes should have 1-2 bedrooms, this proportion rises to 60% for affordable home ownership homes and 70% for affordable rented homes.
- The waiting list for affordable rented housing, kept by the Local Authority. This provides a more current snapshot of the size needs of applicant households. As this changes over time, individual planning applications can be decided in ways that meet evolving needs. In this case, the current need (among applicants who have selected the parish as an area of choice and also live in the WA4 postcode area) is split as follows: 58% 1 bedroom need, 28% 2 bedroom need, 11% 3 bedroom need and 3% 4+ bedroom need.

5.4.17. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require

a greater weighting towards smaller sizes while market homes focus on mid-sized homes and some larger options. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

Type

5.4.18. Planning policy also tends to be less prescriptive about the mix of dwelling types that are needed than the mix of home sizes. This is because the choice to occupy a terraced rather than a detached home, for example, is primarily a matter of wealth, personal preference, and the amount of outdoor space or other features sought than 'need' in the strict sense. This stands in contrast to the matter of dwelling size, where it can be more clearly established that a household with a certain number of members, closely correlated with age, requires a particular number of bedrooms.

5.4.19. The key distinctions when it comes to dwelling type are between flats and houses and, to a lesser extent, bungalows, each of which tend to appeal to occupants with different life circumstances. However, it remains difficult to generalise about this, particularly when drawing on demographic evidence.

5.4.20. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Grappenhall & Thelwall, and which favours more dense options (e.g. terraces and flats). This imperative to improve affordability is often in conflict with matters of character, which in non-urban areas tend to favour lower density options that blend in with the existing built environment. This is particularly relevant in the case of flats, a large block of which may not be a welcome proposition in the NA. That said, it is possible to deliver flats in the form of low-rise maisonettes that resemble terraces from street level, which can counter this issue.

5.4.21. The clear preference of those wishing to move within the parish, according to the HN Survey, was for detached or semi-detached houses, followed by bungalows. This loosely mirrors the existing mix of home types in the parish according to the Census. One potential surprise, however, was the notable number of respondents who are looking for flats or apartments (55 compared to 113-117 for detached and semi-detached houses. This indicates a wish for a more diversified and affordable housing stock in Grappenhall & Thelwall.

5.4.22. A further consideration, particularly when thinking about the mix likely to be delivered on the South East Warrington Urban extension, is the fact that Grappenhall & Thelwall has a distinctive bias toward semi-detached homes and far fewer detached properties than its neighboring parishes. While the gap in the market is still primarily for terraces and flats, there is potential for the Urban Extension to bring the parish mix more in line with the wider local area by increasing the share of detached homes also.

5.4.23. In summary, there is a balance to be struck between, on the one hand, improving affordability and choice in the market by encouraging flats and terraces, and, on the other hand, preserving the distinctive character and other features that residents like

about the NA today. How far the Neighbourhood Plan should guide on this issue, and in what direction, is a policy decision for the Steering Group and community to consider.

5.5. Conclusions- Type and Size

The current housing mix

5.5.1. The current dwelling mix in Grappenhall & Thelwall is much more strongly weighted in favour of semi-detached homes than the comparator geographies of Warrington and England. This characteristic feature of the NA comes at the expense primarily of terraced houses and flats, while the proportion of detached properties remains broadly in line with (and in fact slightly higher than) wider averages. The lack of terraced and flatted accommodation, which tends to be the smallest and most affordable, may present challenges to newly forming younger households wishing to move to or remain in the parish. Only approximately 6 of the new homes built since 2011, according to WBC data, were flats.

5.5.2. 13.1% of homes in the parish are bungalows, as of 2023, compared to 10.5% across Warrington and 9.1% across England – a feature of the housing stock that may be linked to the parish's older age profile, explored further below.

5.5.3. In terms of size, Grappenhall & Thelwall's mix is skewed toward larger homes, with 4+ bedroom properties existing at a proportion 36-40% greater than that observed at Borough or national scale. 3 bedroom homes are over-represented to a similar degree. Consequently, the parish has lower proportions of the smaller size categories, with a particularly low share of 1 bedroom homes – linked to the relative absence of flats. As above, the lack of smaller 1-2 bedroom properties (representing a combined 21% of the mix, compared to 33% across Warrington and 39% across England) presents a clear challenge in terms of affordability and limited choices for newly forming households, single people and lower-income couples

5.5.4. Over 50% of the new homes built since 2011 (for which sizes were recorded) had 4+ bedrooms. 36% had 3 bedrooms, and 16% had 2 bedrooms. This chimes with the perception of the steering group that larger executive-style homes have been overrepresented in the new housing to come forward in recent years.

5.5.5. Compared to the Three Parishes area, with which it shares a significant impending Urban Extension development to Warrington, Grappenhall & Thelwall has fewer detached and 4+ bedroom homes. The Urban Extension may therefore be able to accommodate some of the unmet demand for larger homes arising from the parish to a greater extent than its neighbouring parishes, where such properties are already plentiful. Siting larger detached homes within Grappenhall & Thelwall could help to meet this need without requiring upsizing local households to travel far from existing social and family networks.

5.5.6. However, while the parish has fewer detached and larger properties than its neighbours, all three parishes exhibit a distinct lack of smaller terraced and flatted accommodation – a gap in the market that is more significant, and has more pressing implications in terms of affordability. Delivering more dense dwelling types with a

range of size options (i.e. both small and larger flats and terraces) may be an effective compromise to enable developers to meet evidenced local needs.

Population characteristics

5.5.7. The Grappenhall & Thelwall population, which is skewed toward the oldest groups at the expense of younger middle-aged people when compared to Warrington and England, has experienced a modest apparent contraction since 2011 (at least to 2021, which does not reflect the uptick in development since that time).

5.5.8. The key shift is toward ageing, with the highest growth rates in the 65-84 and 85+ age cohorts, while all other cohorts remain stable or contract. Declines are particularly notable in children (0-15) and the young adults (25-44) who might be expected to have children. This is a clear indicator that, at least until the point that the recent injection of new housing supply is reflected in population statistics, Grappenhall & Thelwall has struggled to attract a replacement population of younger families to counteract the dominant trend toward ageing.

5.5.9. Applying ONS household projections for Warrington to the Grappenhall & Thelwall population in 2011 suggests that population growth can be expected to be driven by the oldest households, with the 65+ age group expected to increase by 69% to become the largest cohort. Growth in younger age groups is expected to be much more modest or negative. However, Warrington-scale projections do not reflect the potential for Grappenhall & Thelwall to attract and retain younger families, which has been comparatively limited in the past but may have changed as a result of the large recent injection of housing supply.

5.5.10. The composition of Grappenhall & Thelwall's households (in terms of the number of people, their age, and their relationships to one another) differs from Warrington as a whole in the NA's higher share of family (as opposed to single-person) households. However, higher shares of both single-person and family households are aged over 66 in the parish. Of the NA's family households aged under 66, more have dependent children than do not – in line with wider trends.

5.5.11. As of the 2021 Census, around 86% of households in the NA had at least one more bedroom than they would be expected to need, and 53% had at least two extra bedrooms. Under-occupancy was most common among three distinct groups: older couples, single people and families with no children. While not uncommon, this might suggest that Grappenhall & Thelwall's larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties. This is echoed in the findings of the HN Survey, which revealed needing to downsize to be a key reason for planned moves within the parish. Interestingly, the need to upsize was nearly as common – indicating the potential for households to circulate within the housing stock and meet their needs more efficiently without necessarily relying solely on new construction.

Future population and size needs

5.5.12. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that the ideal mix of dwelling sizes in 2039 to accommodate demographic change would have higher proportions of smaller and mid-sized homes and lower proportions of larger properties than the current dwelling mix.

5.5.13. Consequently, the model recommends that future housing delivery focuses predominantly on 1-3 bedroom homes, with greater emphasis on 2-3 bedroom options. These size categories tend variously to appeal to young people, starter families, divorcees, and some downsizing older households, and offer greater affordability than larger homes.

5.5.14. However, the absence of 4+ bedroom homes in the model results means that this recommendation is fairly restrictive and imbalanced. This is mainly due to the abundance of homes in this category at present – a feature that has been further exaggerated by recent development.

5.5.15. There remains, however, scope to adjust the model results to arrive at a more rational final recommendation that offers wider choice in the market and reflects issues of character, affordability and other secondary evidence – in particular the HN Survey, which revealed limited demand for 1 bedroom homes and robust continued demand for properties with 4+ bedrooms. This can only be done through layering qualitative findings and making reasonable adjustments to the model outputs. It is also sensible to offer a range that is simpler and more flexible to apply in practice. One potential option, based on AECOM's professional judgement of the model results alongside such additional evidence (as outlined in more detail in the main body), is set out below. There is potential for the final mix sought in the Neighbourhood Plan to present to make additional or different judgements and to present its own logic.

- 30-40% 1-2 bedroom;
- 30-40% 3 bedroom; and
- 10-20% 4+ bedroom.

5.5.16. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

6. Specialist housing for older people

6.1. Introduction

6.1.1. It is relatively common for neighbourhood plans in areas with aging populations to include policies relating to specialist housing for older people. This chapter considers in detail the specialist housing needs of older people in Grappenhall & Thelwall. It focuses on specialist forms of provision but recognises that the majority of older people will live in the mainstream housing stock. The approach is as follows:

- To review the **current provision** of specialist housing in the NA;
- To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
- To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.

6.1.2. Because of the wide variation in the level of support needed, as well as the financial capabilities of those affected, the estimates of need presented here should be viewed with caution – as an idea of the broad scale of potential need rather than an obligatory target that must be met.

6.1.3. It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.[12]

6.1.4. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).[13] Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.

6.1.5. The distinction between care homes for older people that fall into use class C2 and those where accommodation is counted as C3 is blurred. As such, the findings of this chapter may justify the provision of extra-care C3 housing and/or C2 care home units, but it is not possible to state definitively how much of each would be required. C3 specialist accommodation is typically self-contained with its own front door, made available on an individual basis with support provided in the home or not at all if the resident does not require it, and offered for sale or rent on the open market.

[12] See Paragraph: 017 Reference ID: 2a-017-20190220, at https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments)
[13] For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.
- **Sheltered Housing[14]:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings.
- **Category M4(3):** wheelchair user dwellings.

6.2. Specialist housing for older people

6.2.1. There is a total of 112 units of specialist accommodation in the NA at present across two schemes, all of which are available for leasehold purchase through a sheltered housing (rather than extra care) model. Details are provided in Appendix E.

6.2.2. The 2021 Census indicates that at this time there were 1,234 individuals aged 75 or over in Grappenhall & Thelwall. This suggests that current provision is in the region of 138 units per 1,000 of the 75+ population (a common measure of specialist housing supply). It is relevant to note that the national average for England is 136 units per 1,000 of the 75+ population[15], so provision in the NA is almost exactly in line with the national average.

6.2.3. It is relevant to note that there are many specialist housing schemes within close proximity to the parish due to its location at the edge of Warrington. There are a further 24 schemes within 5km of the parish, and another 21 between 5km and 10km away.

[14] See http://www.housingcare.org/jargon-sheltered-housing.aspx
[15] Table 22, 'More Choice Greater Voice' (2008), published by Housing LIN for CLG (now MHCLG) and the Care Services Improvement Partnership

The precise form and tenure arrangements of these numerous schemes has not been tallied, but they offer a range of service models and tenure arrangements.

6.2.4. In addition to specialist housing schemes, there are 6 care homes within the parish – Heathfield Residential Home, Victoria House, Summerville, Arlington House, The Old Rectory and Grappenhall Manor – which together accommodate up to 191 residents. There are a further 11 care or nursing homes within 5km of the parish, and an additional 19 between 5km and 10km away.

Demographic characteristics

6.2.5. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Grappenhall & Thelwall is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for Warrington. The results are set out in Table 6-1 below. This shows that the share of the population in this cohort is higher in Grappenhall & Thelwall (13%) than across Warrington (9%). If the two geographies age at similar rates from their current levels, Grappenhall & Thelwall's proportion will rise to 19% in 2039, equating to an additional 661 older people and an increase of 54% from the current total.

6.2.6. A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population rather than the total at the end of the Neighbourhood Plan period is the key output of this calculation.

Table 6-1: Modelled projection of older population in Grappenhall & Thelwall by 2039

Age group	2021		2039	
	Grappenhall & Thelwall	Warrington	Grappenhall & Thelwall	Warrington
All ages	9,644	210,977	9,904	216,675
75+	1,234	18,717	1,895	28,739
%	12.8%	8.9%	19.1%	13.3%

Source: ONS SNPP 2020, AECOM Calculations

6.2.7. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.

6.2.8. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Neighbourhood Plan period to 2039. The top row in Table 6-2 outlines the tenure mix among households aged 55-

75 at Local Authority level, which indicates that the vast majority of older households own their own homes, with most of the remainder renting from a social housing provider.

6.2.9. The expected growth in the 75+ population in the NA is 661 additional individuals by the end of the plan period. This can be converted into 477 households based on the average number of people per household aged 75+ at Local Authority scale (which is 1.38). Multiplying this figure by the percentages of 55-75 year olds occupying each tenure gives a breakdown of which tenures Grappenhall & Thelwall households are likely to need in 2039, and is shown in the bottom row of Table 6-2.

Table 6-2: Tenure of households aged 55-75 in Warrington (2011) and projected aged 75+ in Grappenhall & Thelwall (2039)

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
Warrington (2011 mix)	**81.5%**	58.1%	23.3%	**18.5%**	13.7%	4.0%	0.8%
Grappenhall & Thelwall (2039 projection)	**388**	277	111	**88**	65	19	4

Source: Census 2011

6.2.10. It is also important to consider rates of disability by tenure. The tendency for people in rented housing to have higher disability levels is well established. It arises partly because people with more limiting disabilities tend to have lower incomes. It also reflects the fact that as people develop support and care needs they may find that the only suitable and affordable option to them is available in the social rented sector. Table E-2 in Appendix E presents this data for Grappenhall & Thelwall from the 2011 Census.

6.2.11. Figure E-1 in Appendix E uses the same dataset to present the prevalence of disability by age in Grappenhall & Thelwall, demonstrating the sharp uptick in the rate and severity of disabilities from the age of 65 and over. The percentage of local residents with disabilities that limit their daily activities a lot is at or below 1% for all age groups below 65 and 4% for those above that age threshold. For disabilities with a less limiting impact on people's daily activities, 1% or less of people under the age of 50 fall into this category, compared to 2% of people aged 50-64, and 5% of those older than 65.

6.2.12. People older than 65 represent 60-65% of those in the parish with disabilities that limit their activities in the parish. For this reason, the focus of housing evidence and policy to address mobility limitations generally focuses on older people. However, this data does show that there are a number of people in the parish below that age threshold who may struggle and require a different form of housing. This will usually take the form of an adapted or more accessible dwelling, but may also include at-home care.

Future needs for specialist accommodation and adaptations

6.2.13. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Neighbourhood Plan period is calculated to be 228.

6.2.14. AECOM's modelling, summarised in Table 6-3, is based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.

6.2.15. The results presented below suggest that the vast majority of need is for market rather than affordable specialist housing, which reflects the high propensity of existing older households to be owner occupiers. The balance of need between sheltered and extra-care products slightly favours lower care options dues to the relatively lower rates of severe disability in the population. This balance may be adjusted slightly in favour of higher care options considering all of the existing specialist housing in the parish is offered in a sheltered model, meaning that the need for each category in practice could be quite similar (for example, 114 units each).

Table 6-3: AECOM estimate of specialist housing for older people need in Grappenhall & Thelwall by the end of the Neighbourhood Plan period

Type	Affordable	Market	Total
Housing with care	32	74	**106**
Adaptations, sheltered, or retirement living	27	95	**122**
Total	**59**	**169**	**228**

Source: Census 2011, AECOM Calculations

6.2.16. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. HLIN calculations

6.2.17. Ta3 in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Grappenhall & Thelwall results in a total of 166 specialist dwellings that might be required to the end of the Neighbourhood Plan period. This is set out in Table 6-4 below. Again, market options are favoured, and the potential need for lower-care options and adaptations relative to extra-care is greater than in the AECOM model above.

Table 6-4: HLIN estimate of specialist housing for older people need in Grappenhall & Thelwall by the end of the Neighbourhood Plan period

Type	Affordable	Market	Total
Housing with care	21	26	**47**
Adaptations, sheltered, or retirement living	40	79	**119**
Total	**61**	**105**	**166**

Source: Housing LIN, AECOM calculations

Further considerations

6.2.18. The above estimates suggest that potential need for specialist accommodation could be in the range of 166-228 units over the Neighbourhood Plan period.

6.2.19. The 2024 HN Survey found that only 23 respondents identified a need for specialist accommodation – only 7% of respondents to the relevant question. However, as the survey analysis notes, a future need for specialist accommodation cannot necessarily be foreseen. Of those requiring it, the most common preference is for private age-restricted housing (19 respondents) followed by extra care (9 respondents), care home accommodation (8 respondents) and affordable retirement housing (7 residents).

6.2.20. The 2021 LHNA Update for Warrington identified a potential need for 4,376 units of specialist accommodation for the Borough as a whole to 2038. If this level of need is pro-rated to Grappenhall & Thelwall with reference to Census 2021 population statistics (the NA is home to 4.6% of the Borough population), it implies a need for 201 units in the parish. This is within the range of need identified here. This estimate is the most recent and locally specific available evidence of need at the wider scale. The ability or suitability of the parish to meet a share of these needs is beyond the scope of this HNA and, at this time, WBC have not provided a specific steer on their expectations in this area.

6.2.21. That said, it is reasonable to suppose that the South East Warrington Urban Extension will be expected to deliver on the full range of local (i.e. Borough-scale) needs due to its size, including specialist housing for older people. Given that much of this allocation falls within the parish, it may not be necessary to deliver additional specialist housing over and above this allocation. The mix on that particular site, and where it falls geographically (i.e. whether inside or outside of the parish) should be monitored as plans for it progress.

6.2.22. However, it may not be possible or appropriate to deliver this scale of new accommodation since it is proportionally high in relation to the overall housing delivery expectation in the NA (when thinking about the scale of known allocated sites and extant commitments), and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

6.2.23. In addition, specialist housing for older people should only be provided in sustainable, accessible locations that offer services and facilities, public transport options, and the necessary workforce of carers and others.

6.2.24. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist older persons housing needs arising from a number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).

6.2.25. It is considered that Grappenhall & Thelwall's position in the settlement hierarchy makes it a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above – primarily due to its location in relation to Warrington. Clearly, however, more central parts of Warrington currently function as a hub for specialist accommodation and care homes, and likely serve the surrounding area as well as central Warrington itself. This may be a sustainable situation, but there may also be value in attracting additional specialist housing development in Grappenhall & Thelwall itself for people who do not want to leave their immediate surroundings and social networks when their housing needs change in old age.

6.2.26. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

6.3. Care homes

6.3.1. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.

6.3.2. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.

6.3.3. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.

6.3.4. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing

care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. For nursing care beds this is an extra 45 care beds per 1,000 people aged 75+. Based on these rates, applied to the growth in the older population for consistency with the calculations above, it is estimated that in 2039 there would be a need for 43 residential care beds and 30 nursing care beds in the NA, a total increase of 73 from present levels, although the existence of a significant volume of bedspaces in the existing care home facilities is likely to be able to meet a most if not all newly arising needs as their bedspaces are vacated over time.

6.3.5. The 2021 LHNA update identified a need for 1,053 care and nursing home bedspaces across the Borough to 2039. Pro-rated to Grappenhall & Thelwall (as outlined above for specialist housing), this implies a potential need for 48 bedspaces in the NA. This is slightly lower than the potential demand identified here.

6.3.6. It is important to note that as these estimates relate to care homes (or the population in institutions) rather than independent housing, these figures are in addition to the overall need for housing in the NA. However, as discussed in this section, some of the need for care home beds might be met by independent housing accommodation and vice versa.

6.4. The Role of Mainstream Housing

6.4.1. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock in Appendix E, over 91% of the Grappenhall & Thelwall population aged 75 and over are likely to live in the mainstream housing stock.

6.4.2. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation in suitable to their needs and whether adequate care or support is provided within the home when they need.

6.4.3. However, given that there are unlikely to be large volumes of additional specialist supply added during the Neighbourhood Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with Warrington.

6.4.4. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings[16], although changes to Building Regulations have not yet been made.

6.4.5. The current adopted Local Plan provides explicit encouragement for development to accommodate specific groups such as older people in Policy DEV2. That policy also requires all new homes to be delivered to M4(2) accessible and adaptable standards,

[16] See Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK (www.gov.uk)

and for 10% of new homes on sites larger than 0.5 hectares or 10 dwellings to be delivered to M4(3) wheelchair user standards.

6.4.6. The evidence gathered here justifies the application of these policy expectations and supplies evidence of need in Grappenhall & Thelwall which could be used when negotiating on future sites. An additional advantage of this route to addressing local needs is that it is age-agnostic, and could equally serve the requirements of people with disabilities of all ages.

6.5. Conclusions- Specialist Housing for Older People

Characteristics of the current older population

6.5.1. There is a total of 112 units of specialist accommodation in the NA at present across two schemes, all of which are available for leasehold purchase through a sheltered housing (rather than extra care) model. There are also 6 care homes within the Parish, able to accommodate nearly 200 residents.

6.5.2. A clear majority (82%) of Warrington households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2039) are owner occupiers and the remainder predominantly rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent will need to rely on subsidised rented housing because they are unlikely to have the funds to buy. Rates of disability in Grappenhall & Thelwall are also higher among social tenants than owner-occupiers.

6.5.3. People older than 65 represent 60-65% of those in the parish with disabilities that limit their activities in the parish. For this reason, the focus of housing evidence and policy to address mobility limitations generally focuses on older people. However, this data does show that there are a number of people in the parish below that age threshold who may struggle and require a different form of housing. This will usually take the form of an adapted or more accessible dwelling, but may also include at-home care.

Projected demographic change and need for specialist housing

6.5.4. There are currently estimated to be around 1,234 individuals aged 75 or over in Grappenhall & Thelwall, a number that is projected to rise to 1,895 by the end of the Neighbourhood Plan period in 2039 – an increase of 54%.

6.5.5. The 75+ population of the NA is projected to grow from 13% to 19% of the population between 2021 and 2039. As established in the previous chapter, Grappenhall & Thelwall has a slightly older population than the wider Borough and may therefore age faster in the coming years than is estimated here – unless the recent and upcoming injection of new housing succeeds in attracting a more diverse and younger mix of households.

6.5.6. The growth in the older population, which, rather than the total, is the focus of the estimates of need here, should be converted into households because some older people will be cohabiting in old age. The projected 75+ population growth of 661 is equivalent to roughly 447 households in that age category.

6.5.7. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research.

6.5.8. These two estimates suggest a range of 166 to 228 specialist accommodation units might be required during the Plan period (2021/22-2038/9). The estimates are also broken down by tenure and level of support required. Broadly, 60-75% of the need is for accommodation offered for market purchase. This chimes with the higher propensity of older households to be homeowners. A similar range (55-70%) of the need is found to be for sheltered housing with limited support rather than additional care arrangements, although it should be noted that both of the existing specialist housing schemes in the parish take the form of sheltered housing – meaning that there is a larger gap in the market currently for extra-care accommodation.

6.5.9. The 2024 HN Survey found that only 23 respondents identified a need for specialist accommodation – only 7% of respondents to the relevant question. However, as the survey analysis notes, a future need for specialist accommodation cannot necessarily be foreseen.

6.5.10. The 2021 LHNA Update for Warrington identified a potential need for 4,376 units of specialist accommodation for the Borough as a whole to 2038. If this level of need is pro-rated to Grappenhall & Thelwall with reference to Census 2021 population statistics (the NA is home to 4.6% of the Borough population), it implies a need for 201 units in the parish. This is within the range of need identified here.

6.5.11. The potential need for care and nursing home beds in Grappenhall & Thelwall to 2039 can be roughly estimated at 73 units. Borough-level evidence would, however, suggest a slightly lower need of 48 bedspaces. These levels of demand could comfortably be met by the existing care home facilities, which together offering nearly 200 bedspaces.

6.5.12. The specialist housing need estimates set out here are fairly large relative to the likely scale of housing development expected for the NA overall to 2039 (excluding the planned South East Warrington Urban Extension, which will be expected to meet the needs of the whole of Warrington – yet also capable of meeting parish needs as well). Regarding other development sites in the NA, it would not be prudent to prioritise the potential demand from older people to the exclusion of other groups, such as those in need of Affordable Housing, young families, and others important to maintaining a balanced and vibrant community. The HNA evidence can be used to support specialist housing development but does not make that obligatory. How far to promote this is a choice for the Steering Group and wider community.

Accessibility and adaptability

6.5.13. Given that there may not be a large volume of additional specialist supply during the Plan period, an alternative or additional avenue to the provision of additional specialist homes is to enforce the standards of accessibility and adaptability required of new development by WBC. There is a particularly high degree of overlap between the groups served by sheltered specialist housing and adapted mainstream housing, so

the unmet need for such homes identified here can be reduced through this avenue. It also offers the advantage of having the potential to meet the needs of disabled people of all ages.

6.5.14. The current adopted Local Plan requires development to accommodate specific groups such as older people in Policy DEV2. That policy also requires all new homes to be delivered to M4(2) accessible and adaptable standards, and for 10% of new homes on sites larger than 0.5 hectares or 10 dwellings to be delivered to M4(3) wheelchair user standards.

6.5.15. The evidence gathered here amply justifies these policy requirements and supplies evidence of need in Grappenhall & Thelwall which could be used when negotiating on future sites.

7. Next Steps

7.1. Recommendations for next steps

7.1.1. This Neighbourhood Plan housing needs assessment aims to provide the Steering Group with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with Warrington Borough Council (WBC) with a view to agreeing and formulating draft housing policies, bearing the following in mind:

- All Neighbourhood Planning Basic Conditions, but in particular Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
- The views of WBC;
- The views of local residents;
- The views of other relevant local stakeholders, including housing developers and estate agents; and
- The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by WBC.

7.1.2. This assessment has been provided in good faith by AECOM consultants on the basis of housing data, national guidance and other relevant and available information current at the time of writing.

7.1.3. Bearing this in mind, it is recommended that the Steering Group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, WBC or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.

7.1.4. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

Appendix A : Assessment geography

A.1 For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs). The NA (and parish) equates to the following combination of OAs:

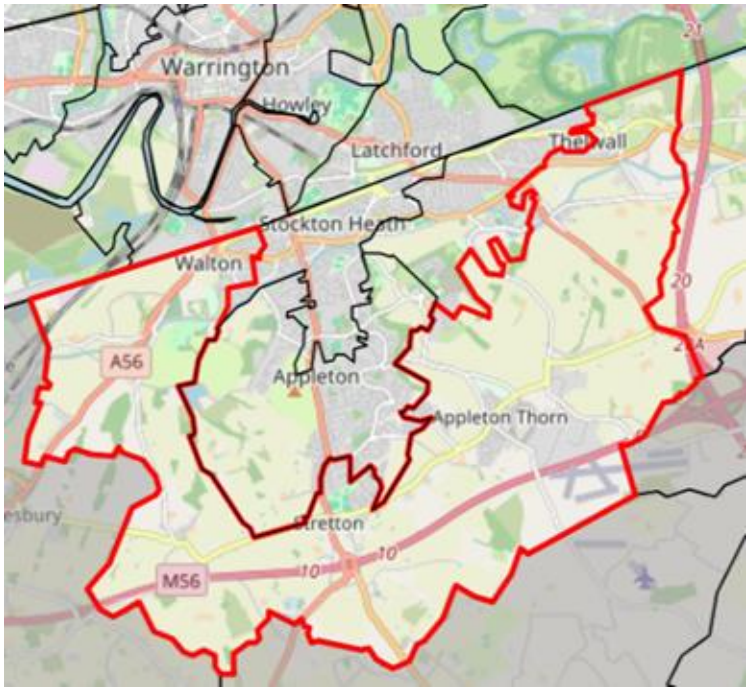
- MSOA E02002611; and
- LSOA E01012488.

A.2 This combination of areas is compatible with other datasets besides the Census used in this HNA, such as Valuation Office Agency (VOA) data, which are not available down to the scale of OAs (i.e. below LSOA level).

A.3 However, as noted in the analysis of affordability in the main body of the report, household income data for small areas is only provided down to the scale of MSOAs. The NA falls within two MSOAs, one of which is entirely within the parish (as listed above) and the other only partly so. The other MSOA covers a very wide rural area beyond the parish itself, and more of it is outside of the NA boundary than within it. It has therefore not been used to generate the average income level of the NA, and is instead simply discussed in the commentary in the relevant part of the report.

A.4 A map of the relevant MSOA (E02002613) is provided below for reference.

Figure A-1: Map of MSOA Excluded from Income Data



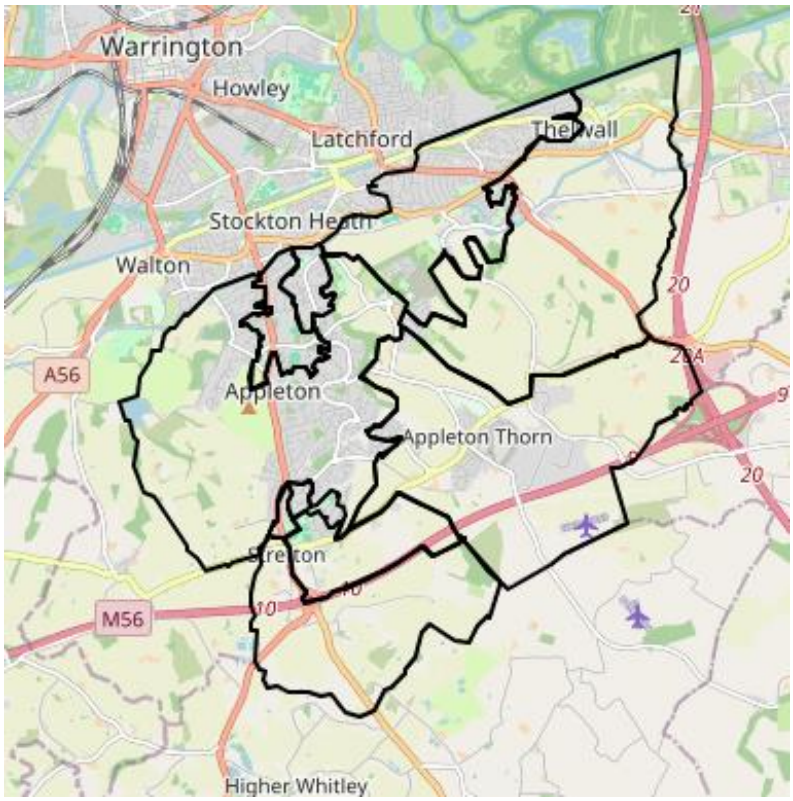
Source: NOMIS

A.1 This assessment includes limited analysis of a three-parish area (including Grappenhall & Thelwall) in which the South East Warrington Urban Extension has

been planned. The combination of Census boundary areas that make up this combined geography is set out below, along with a map:

- MSOA E02002611;
- MSOA E02002614;
- LSOA E01012488;
- LSOA E01012450;
- LSOA E01012451;
- LSOA E01012448;
- OA E00063053;
- OA E00063054;
- OA E00188852; and
- OA E00188797.

Figure A-2: Map of Combined Three-Parish Area



Source: NOMIS

Appendix B : Local Plan context

B.1 Table B-1 below summarises adopted Local Plan policies that are relevant to housing need and delivery in Grappenhall & Thelwall. Of central relevance is that the Local Plan includes two major allocations which fall, in one case entirely, and in one case partially, in the NA (namely the South East Warrington Urban Extension, and the Thelwall Heys Allocation).

Table B-1: Summary of relevant policies in the Warrington Local Plan 2021/22 – 2038/39 (adopted in December 2023)

Policy	Provisions
GB1 – Green Belt	Land is removed from the Green Belt including South East Warrington Urban Extension and Thelwall Heys. Grappenhall Village is a Green Belt settlement, where new build development may be appropriate where it can be demonstrated that the proposal constitutes limited infill development of an appropriate scale, design and character, unless the infill break contributes to the character of the settlement.
DEV1 – Housing Delivery	Housing Requirement: Minimum of 14,688 new homes will be delivered 2021/22-2038/39 (averaging 816 homes per annum). The housing requirement is stepped with 678 homes per annum in the first five years of the Plan, and 870 homes per annum in years 6 – 18. Housing Distribution: Majority of new homes will be delivered: - within existing main urban area of Warrington and existing inset settlements (not applicable to the NA), and - other sites identified in the Council's SHLAA (this includes the South East Warrington Urban Extension and Thelwall Heys in the NA, both of which are removed from the green belt and allocated for housing). Together these areas have capacity for minimum 10,887 new homes. Housing Density: New residential development should optimise housing on site, aiming to achieve minimum densities of 50dph on sites within the wider Town Centre Masterplan area and sites adjacent to a district centre or in other locations well served by frequent bus or train services; and at least 30dph on all other sites.
DEV2 – Meeting Housing Need	Affordable Housing: For residential development of 10+ dwellings / area of 0.5+ hectares, affordable housing is required at 30% outside inner Warrington and on all greenfield sites irrespective of location. Affordable home ownership should account for one-third and affordable housing for rent for two-thirds of all affordable units, with exception of 'build to rent' schemes, where all should be rented. In accordance with PPG, at least 25% of all affordable units delivered through planning obligations should be 'First Homes', discounted by

Policy	Provisions
	40% south of the Manchester Ship Canal (which includes the NA), having regard to the nationally set cap of £250,000 (post-discount). Housing Type and Tenure: Residential development should provide a mix of different housing sizes and types informed by Borough-wide housing mix monitoring target in Council's most up to date LHNA; and any local target set by a Neighbourhood Plan, taking into account site specific considerations. Proportionate balance of house type across private and affordable tenures is required where both flats and houses are being delivered. Optional Standards: As a minimum, all homes should be provided to Building Regulation Standard M4(2) 'Accessible and Adaptable dwellings' and that 10% of new housing meets Building Regulation requirement M4(3)' Wheelchair user dwellings' on sites of 0.5+ hectare or of 10+ dwellings. Housing for Older People: Council will support applications for Supported and Extra Care housing in accessible locations, subject to other relevant Plan policies. Affordable housing provision will be required for all proposal elements creating self-contained dwellings.
MD2 – South East Warrington Urban Extension (note that approx. a third of this is located in the NA)	This site will deliver minimum 4,200 homes (2,400 in the Plan period) and will include a range of housing tenures, types and sizes, including affordable homes, custom and self-build plots and supported and extra care housing. The principal landowners and developers (includes Homes England) will prepare a Development Framework, to be subject to consultation. The site will provide an appropriate mix of housing, at average minimum net density of 35dph, including minimum 30% affordable housing.
MD4 – Thelwall Heys	Land to east of Grappenhall and south of Thelwall is allocated for a minimum of 300 homes, at an average minimum net density of 30dph. A range of housing tenures, types and sizes will be required including family homes with gardens, specific provision for older and younger people and for younger people looking to purchase their first home. A minimum of 30% of homes should be affordable.

Source: Warrington Local Plan 2021/22

B.2 WBC have not updated their Local Development scheme since the adoption of their Local Plan in 2023, and no emerging Plan is currently in production at the time of writing.

Appendix C : Affordability calculations

C.1 This section outlines how the affordability thresholds discussed in the Affordability and Affordable Housing have been calculated.

Market housing

C.2 Market housing is not subsidised and tends to be primarily accessible to people on higher incomes.

Market sales

C.3 The starting point for calculating the affordability of a dwelling for sale from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5. In practice this can be highly variable. Multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.

C.4 To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in Grappenhall & Thelwall, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.

C.5 The calculation for the purchase threshold for market housing is as follows:

- Value of a median NA house price (2023) = £330,000;
- Purchase deposit at 10% of value = £33,000;
- Value of dwelling for mortgage purposes = £297,000;
- Divided by loan to income ratio of 3.5 = purchase threshold of £84,857.

C.6 The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2023 was £250,000, and the purchase threshold is therefore £64,286.

C.7 It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records 72 sales of new build properties in the NA in 2022-23. These ranged in price from £132,250 to £715,000, with an overall median price of £436,000. It is

important to understand the likely cost of new housing because new housing is where the Neighbourhood Plan has most influence and forms the appropriate benchmark for understanding the costs of affordable home ownership tenures (considered below).

C.8 The appropriate benchmark for affordable home ownership is the average cost of an entry-level new build home. In this case, therefore, the median price of the new terraced and semi-detached properties sold in 2022-23 will form the relevant benchmark. The median price in this dataset (sample of 34 properties) is £244,196.

Private Rented Sector (PRS)

C.9 It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.

C.10 This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.

C.11 The property website Rightmove.co.uk shows rental values for property in the Neighbourhood Area.

C.12 According to Rightmove.co.uk, there were 10 properties listed for rent at the time of search in December 2024. The entry-level average is the median 2 bedroom rental price (no 1 bedroom properties were listed), at £923 per month. The larger property average is the median of the 3+ bedroom rental prices, at £1,350 per month.

C.13 The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:

- Annual rent = £923 x 12 = £11,076;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £36,920

C.14 The calculation is repeated for the larger property average to give an income threshold of £54,000.

Affordable Housing

C.15 There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2024: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. The First Homes product was introduced in 2021 but is not included in the NPPF Annex 2 definitions. Each of the affordable housing tenures are considered below.

Social rent

C.16 Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.

C.17 To determine social rent levels, 2021 data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Grappenhall & Thelwall. This data provides information about rents and the size and type of stock owned and managed by private registered providers and local authorities and is presented for Warrington Borough in Table C-1.

C.18 To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

Table C-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£73.22	£84.78	£93.24	£101.17	£85.21
Annual average	£3,807	£4,409	£4,848	£5,261	£4,431
Income needed	£12,691	£14,695	£16,162	£17,536	£14,770

Source: Homes England, AECOM Calculations

Affordable rent

C.19 Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is capped).

C.20 Even a 20% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.

C.21 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Warrington. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.

C.22 Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 50% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table C-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£87.02	£105.34	£121.04	£134.33	£107.61
Annual average	£4,525	£5,478	£6,294	£6,985	£5,596
Income needed	£15,083	£18,259	£20,980	£23,284	£18,652

Source: Homes England, AECOM Calculations

Affordable home ownership

C.23 Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.

Discounted Market Sale/ First Homes

C.24 Discounted market sale homes are affordable home ownership products which offer a discount of at least 20% on market values.

C.25 First Homes should be available to buy with a minimum discount of 30% below their full market value (i.e. the value of an equivalent new home);

- The discount level can be set higher than 30% – at 40% or 50% – where this can be suitably evidenced. The setting and justifying of discount levels can happen at neighbourhood as well as local authority scale;
- After the discount is applied the initial sale price must not exceed £250,000 (or £420,000 in Greater London), and lower caps can be set locally;
- Purchasers must be first-time buyers with an income less than £80,000 (or £90,000 in Greater London), and First Homes can be prioritised for local people and/or key workers;
- They will be subject to legal restrictions ensuring the discount is retained for future occupants, and renting out or sub-letting will not normally be permitted;
- In addition to setting the discount level, local authorities and neighbourhood planning groups can apply additional criteria, such as a lower income cap, local connection test or prioritisation for key workers through adopted plans, emerging policy or Supplementary Planning Documents.

C.26 The starting point for considering whether Discounted Market Sale/First Homes are affordable is the average cost of new build entry-level housing in the NA noted above of £244,196.

C.27 For the minimum discount of 30% the purchase threshold is calculated as follows:

- Value of a new home (NA new build entry-level) = £244,196;
- Discounted by 30% = £170,937;
- Purchase deposit at 10% of value = £17,094;
- Value of dwelling for mortgage purposes = £153,843;
- Divided by loan to income ratio of 3.5 = purchase threshold of £43,955.

C.28 The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 20%, 40% and 50% discounted home. This would require an income threshold of £50,235, £37,676 and £31,397 respectively.

C.29 All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.

C.30 Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m17) would be around £122,500. This cost excludes any land value or developer profit. This could potentially be an issue in Grappenhall & Thelwall if the highest discount levels are sought.

C.31 Table C-3 shows the discount required for market homes to be affordable to the three income groups. The cost of a typical discounted market sale property/First Home is calculated using recent data for new build entry-level housing in the NA. However, it is worth thinking about these properties in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

Table C-3: Discount on sale price required for households to afford

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	39%	74%	47%
NA estimated new build entry-level house price	18%	64%	29%
NA entry-level house price	20%	65%	31%
LA median new build house price	43%	75%	51%

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

C.32 Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the

[17] It is estimated that in 2022, build costs for a house are between £1,750 and £3,000 per square metre - https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/

share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.

C.33 In exceptional circumstances (for example, 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. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.

C.34 To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).

C.35 The affordability threshold for a 25% equity share is calculated as follows:

- A 25% equity share of £244,196 is £61,049;
- A 10% deposit of £6,105 is deducted, leaving a mortgage value of £54,944;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £15,698;
- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £183,147;
- The estimated annual rent at 2.5% of the unsold value is £4,579;
- This requires an income of £15,262 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £30,961 (£15,698 plus £15,262).

C.36 The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £24,594 and £41,571 respectively. These income thresholds are again below the cap for eligible households.

Rent to Buy

C.37 Rent to Buy is a relatively new and less common tenure, which through subsidy allows the occupant to save a portion of their rent, which is intended to be used to build up a deposit to eventually purchase the home. It is therefore estimated to cost the same as private rents – the difference being that the occupant builds up savings with a portion of the rent.

Appendix D : Affordable Housing need and policy

Affordable Housing estimates

D.1 In Table D-1 AECOM has calculated, using PPG as a starting point,[18] an estimate of the total need for affordable rented housing in Grappenhall & Thelwall over the Neighbourhood Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence available. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.

[18] Paragraphs 024-026 Reference ID: 2a-026-20140306, at https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment

Table D-1: Estimate of need for Affordable Housing for rent in Grappenhall & Thelwall

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current households in need	250.9	Latest waiting list data available from MHCLG Local authority housing statistics data return (households in priority need). Pro rata for the NA. This Borough-scale data is used because the figures provided by WBC for the NA specifically include applicants living elsewhere in the WA4 postcode and are thus insufficiently locally specific.
1.2 Per annum	**17.9**	Step 1.1 divided by the plan period to produce an annualised figure.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	231.2	MHCLG 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.
2.2 Proportion of new households unable to rent in the market	12.7%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in NA	177.0	2021 Census social rented households
2.2.2 Number of private renters on housing benefits	94.8	Housing benefit caseload. Pro rata for NA.
2.3 New households unable to rent	29.3	Step 2.1 x Step 2.2.
2.4 Per annum	**2.1**	Step 2.3 divided by plan period.
STAGE 3: TURNOVER OF AFFORDABLE HOUSING		
3.1 Supply of social/affordable re-lets (including transfers) %	3%	Assumed proportion of stock re-let each year.
3.2 Supply of social/affordable re-lets (including transfers)	**5.3**	Step 3.1 x NA social rented stock (2.2.1).
NET SHORTFALL OF RENTED UNITS PER ANNUM		
Overall shortfall per annum	**14.7**	Step 1.2 + Step 2.4 - Step 3.2

Source: AECOM model, using Census 2021, English Housing Survey 2018, MHCLG 2018 based household projections and net additions to affordable housing stock. Figures may not sum due to rounding.

D.2 Turning to Affordable Housing providing a route to home ownership, Table D-2 estimates the potential demand in Grappenhall & Thelwall. This model aims to estimate the number of households that might wish to own their own home but cannot afford to. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.

D.3 There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home ownership.[19] No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

[19] http://www.ipsos-mori-generations.com/housing.html

Table D-2: Estimate of the potential demand for affordable housing for sale in Grappenhall & Thelwall

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in NA	282.0	Census 2021 private rented households.
1.2 Percentage renters on housing benefit in LA	33.6 %	% of renters in 2021 on Housing Benefit / Universal Credit with housing entitlement
1.3 Number of renters on housing benefits in the NA	94.8	Step 1.1 x Step 1.2.
1.4 Current need (households)	140.4	Current renters minus those on housing benefit and minus 25% assumed to rent by choice.[20]
1.5 Per annum	**10.0**	Step 1.4 divided by plan period.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	231.2	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	3.7%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	8.6	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	**0.6**	Step 2.3 divided by plan period.
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	14.0	Number of shared ownership homes in the NA (Census 2021).
3.2 Supply - intermediate resales	**0.7**	Step 3.1 x 5% (assumed rate of re-sale).
NET SHORTFALL PER ANNUM		
Overall shortfall per annum	**9.9**	(Step 1.5 + Step 2.4) - Step 3.2.

Source: AECOM model, using Census 2021, English Housing Survey 2018, MHCLG 2018 based household projections and net additions to affordable housing stock.

[20] The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg http://www.ipsos-mori-generations.com/housing.html and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs. If the Steering Group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

D.4 There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).

D.5 It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

Affordable housing policy

D.6 The following table reviews the relevant factors in developing a policy on the Affordable Housing tenure mix, which inform the recommendation given in the main body of the report.

Table D-3: Wider considerations in developing Affordable Housing mix policy

Consideration	Local Evidence
A. **Evidence of need for Affordable Housing**: The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.	This HNA suggests that the NA requires around 15 units of social/affordable rented housing and 10 units of affordable home ownership homes per annum over the Neighbourhood Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes. The relationship between these figures suggests that affordable rented housing should be prioritized over affordable home ownership at a ratio of roughly 60:40.
B. **Can Affordable Housing needs be met in full?** How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.	It is unlikely that the volume of affordable housing delivery expected from the site allocations and extant commitments for the parish (when excluding the Urban Extension) would be sufficient to meet the needs identified here in their entirety, although future delivery can be expected to make a significant positive contribution relative to historical trends. In this context, when the volume of delivery is not precisely known and is likely to be lower than the need identified, it may be prudent to prioritise the most acute needs (i.e. for

	affordable rented housing rather than ownership products.
C. **Government policy (eg NPPF) requirements**: There is no required tenure mix set out in national policy (NPPF 2024) but local authorities are required to set out the minimum proportion of Social Rented housing needed in their areas as part of their Affordable Housing requirements.	Implicit prioritisation of Social Rented homes within Affordable Housing policy at the nation level but local authorities have flexibility to set out the proportion needed in their areas. Local Plan tenure mix provides the starting point.
D. **Local Plan policy**:	The adopted Local Plan seeks a tenure split of 66% affordable rent and 33% affordable home ownership.
E. **Viability**:	HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on affordable home ownership properties.
F. **Funding**: The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.	The Steering Group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
G. **Existing tenure mix in Grappenhall & Thelwall**: The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.	The current (2021 Census) tenure mix in the NA points to a significant undersupply of both forms of affordable housing relative to wider averages. Although there is more social rent than shared ownership, the proportion of the former is lower relative to the Warrington average. An injection of supply has been added since 2022 but the precise breakdown by tenure is currently not known.
H. **Views of registered providers**:	It is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to

	deliver and manage social/affordable rented homes in the NA. The funding arrangements available to housing associations will also influence rent levels.
I. Wider policy objectives:	The Steering Group may wish to take account of broader policy objectives for Grappenhall & Thelwall and/or the wider Borough. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, Grappenhall & Thelwall

	Name	Description	Dwellings	Tenure	Type
1	Bartholomew Court	1 and 2 bedroom flats	43	Leasehold purchase	Sheltered housing
2	Oulton Court	1 and 2 bedroom flats	69	Leasehold purchase	Sheltered housing

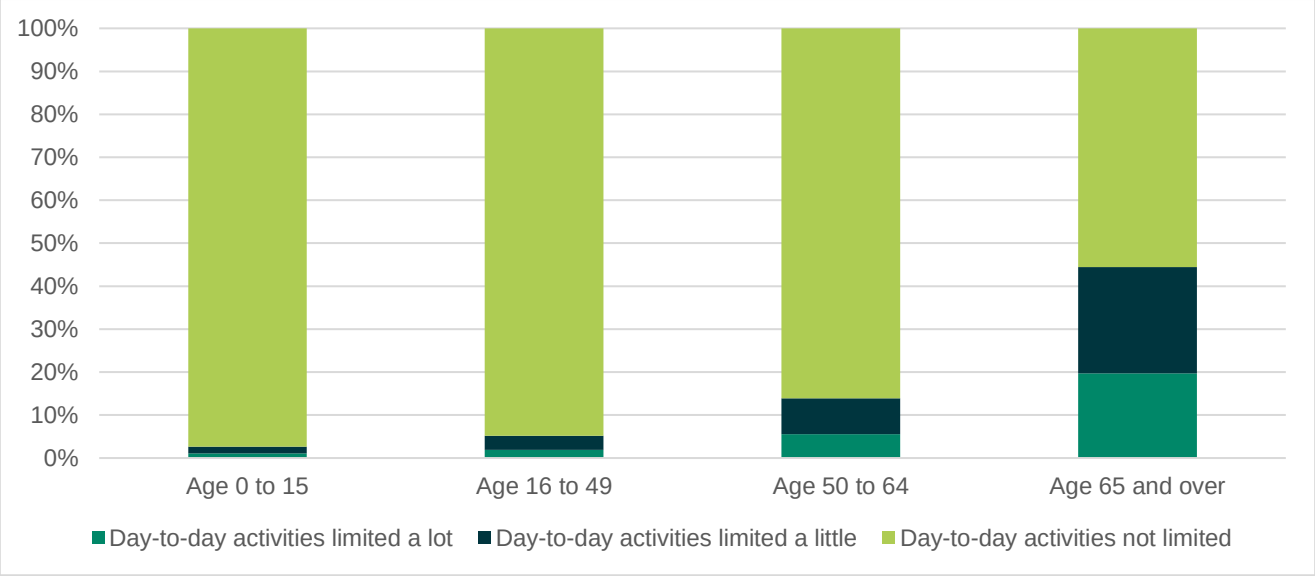
Source: http://www.housingcare.org

Table E-2: Tenure and mobility limitations of those aged 65+ in Grappenhall & Thelwall, 2011 (65+ is the closest proxy for 75+ in this data)

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories	**375**	**19.7%**	**470**	**24.7%**	**1,055**	**55.5%**
Owned Total	**346**	**19.0%**	**446**	**24.5%**	**1,029**	**56.5%**
Owned outright	321	19.0%	418	24.7%	954	56.3%
Owned (mortgage) or shared ownership	25	19.5%	28	21.9%	75	58.6%
Rented Total	**29**	**36.7%**	**24**	**30.4%**	**26**	**32.9%**
Social rented	4	14.8%	10	37.0%	13	48.1%
Private rented or living rent free	25	48.1%	14	26.9%	13	25.0%

Source: DC3408EW Health status

Figure E-1: Mobility limitation by age in Grappenhall & Thelwall, 2011



HLIN calculations

Table E-3: Recommended provision of specialist housing for older people from the HLIN SHOP toolkit

FORM OF PROVISION	ESTIMATE OF DEMAND PER THOUSAND OF THE RELEVANT 75+ POPULATION
Conventional sheltered housing to rent	60
Leasehold sheltered housing	120
Enhanced sheltered housing (divided 50:50 between that for rent and that for sale)[36]	20
Extra care housing for rent	15
Extra care housing for sale	30
Housing based provision for dementia	6

Source: Housing LIN SHOP Toolkit

E.1 As Table 6-1 in the main report shows, Grappenhall & Thelwall is forecast to see an increase of 261 individuals aged 75+ by the end of the Neighbourhood Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = 60 x .661 = 40
- Leasehold sheltered housing = 120 x .6261 = 79
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = 20 x .661 = 13
- Extra care housing for rent = 15 x .661 = 10
- Extra care housing for sale = 30 x .661 = 20
- Housing based provision for dementia = 6 x .661 = 4

Appendix F : Housing Needs Assessment Glossary

Adoption

This refers to the final confirmation of a local plan by a local planning authority.

Affordability

The terms ‘affordability’ and ‘affordable housing’ have different meanings. ‘Affordability’ is a measure of whether housing may be afforded by certain groups of households. ‘Affordable housing’ refers to particular products outside the main housing market.

Affordability Ratio

Assessing affordability involves comparing housing costs against the ability to pay. The ratio between lower quartile house prices and the lower quartile income or earnings can be used to assess the relative affordability of housing. The Ministry for Housing, Community and Local Governments publishes quarterly the ratio of lower quartile house price to lower quartile earnings by local authority (LQAR) as well as median house price to median earnings by local authority (MAR) e.g. income = £25,000, house price = £200,000. House price: income ratio = £200,000/£25,000 = 8, (the house price is 8 times income).

Affordable Housing (NPPF Definition)

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

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

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

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

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

Affordable rented housing

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods[21].

Age-Restricted General Market Housing

A type of housing which is generally for people aged 55 and over and active older people. It may include some shared amenities such as communal gardens but does not include support or care services.

Annual Monitoring Report

A report submitted to the Government by local planning authorities assessing progress with and the effectiveness of a Local Development Framework.

Basic Conditions

The Basic Conditions are the legal tests that are considered at the examination stage of neighbourhood development plans. They need to be met before a plan can progress to referendum.

Backlog need

The backlog need constitutes those households who are eligible for Affordable Housing, on account of homelessness, over-crowding, concealment or affordability, but who are yet to be offered a home suited to their needs.

Bedroom Standard[22]

The bedroom standard is a measure of occupancy (whether a property is overcrowded or under-occupied, based on the number of bedrooms in a property and the type of household in residence). The Census overcrowding data is based on occupancy rating (overcrowding by number of rooms not including bathrooms and hallways). This tends to produce higher levels

[21] The Tenant Services Authority has issued an explanatory note on these methods at http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf
[22] See https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report

of overcrowding/ under occupation. A detailed definition of the standard is given in the Glossary of the EHS Household Report.

Co-living

Co-living denotes people who do not have family ties sharing either a self-contained dwelling (i.e., a 'house share') or new development akin to student housing in which people have a bedroom and bathroom to themselves, but share living and kitchen space with others. In co-living schemes each individual represents a separate 'household'.

Community-led developments (NPPF definition)

A development taken forward by, or with, a not-for-profit organisation, that is primarily for the purpose of meeting the needs of its members or the wider local community, rather than being a primarily commercial enterprise. The organisation should be created, managed and democratically controlled by its members, and membership of the organisation should be open to all beneficiaries and prospective beneficiaries of that organisation. It may take any one of various legal forms including a co-operative society, community benefit society and company limited by guarantee. The organisation should own, manage or steward the development in a manner consistent with its purpose, potentially through a mutually supported arrangement with a Registered Provider of Social Housing. The benefits of the development to the community should be clearly defined and consideration given to how those benefits can be protected over time, including in the event of the organisation being wound up.

Community Right to Build Order

A community right to build order is a special kind of neighbourhood development order, granting planning permission for small community development schemes, such as housing or new community facilities. Local community organisations that meet certain requirements or parish/town councils are able to prepare community right to build orders. The NPPF 2024 specifically defines it as follows: An Order made by the local planning authority (under the Town and Country Planning Act 1990) that grants planning permission for a sitespecific development proposal or classes of development.

Concealed Families (Census definition)[23]

The 2011 Census defined a concealed family as one with young adults living with a partner and/or child/children in the same household as their parents, older couples living with an adult child and their family or unrelated families sharing a household. A single person cannot be a concealed family; therefore one older parent living with their adult child and family or an adult child returning to the parental home is not a concealed family; the latter are reported in an ONS analysis on increasing numbers of young adults living with parents.

Equity Loans/Shared Equity

An equity loan which acts as a second charge on a property. For example, a household buys a £200,000 property with a 10% equity loan (£20,000). They pay a small amount for the loan and when the property is sold e.g. for £250,000 the lender receives 10% of the sale cost

[23] See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

(£25,000). Some equity loans were available for the purchase of existing stock. The current scheme is to assist people to buy new build.

Extra Care Housing or Housing-With-Care

Housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24 hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.

Fair Share

'Fair share' is an approach to determining housing need within a given geographical area based on a proportional split according to the size of the area, the number of homes in it, or its population.

First Homes

First Homes is another form of discounted market housing which will provide a discount of at least 30% on the price of new homes, introduced in 2021. These homes are available to first time buyers as a priority but other households will be eligible depending on agreed criteria. A more detailed explanation of First Homes and its implications is provided in the main body of the HNA.

Habitable Rooms

The number of habitable rooms in a home is the total number of rooms, excluding bathrooms, toilets and halls.

Household Reference Person (HRP)

The concept of a Household Reference Person (HRP) was introduced in the 2001 Census (in common with other government surveys in 2001/2) to replace the traditional concept of the head of the household. HRPs provide an individual person within a household to act as a reference point for producing further derived statistics and for characterising a whole household according to characteristics of the chosen reference person.

Housing Market Area

A housing market area is 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. It might be the case that housing market areas overlap.

The extent of the housing market areas identified will vary, and many will in practice cut across various local planning authority administrative boundaries. Local planning authorities should work with all the other constituent authorities under the duty to cooperate.

Housing Need (NPPG 2024 definition)

Housing need is an unconstrained assessment of the minimum number of homes needed in an area. Assessing housing need is the first step in the process of deciding how many homes need to be planned for. It should be undertaken separately from assessing land availability, establishing a housing requirement figure and preparing policies to address this such as site allocations.

Housing Needs Assessment

A Housing Needs Assessment (HNA) is an assessment of housing needs at the Neighbourhood Area level.

Housing Products

Housing products simply refers to different types of housing as they are produced by developers of various kinds (including councils and housing associations). Housing products usually refers to specific tenures and types of new build housing.

Housing Requirement (NPPF 2024 Definition)

The housing requirement is the minimum number of homes that a plan seeks to provide during the plan period. Once local housing need has been assessed, as set out in this guidance, authorities should then make an assessment of the amount of new homes that can be provided in their area. This should be justified by evidence on land availability, constraints on development and any other relevant matters.

Housing Size (Census Definition)

Housing size can be referred to either in terms of the number of bedrooms in a home (a bedroom is defined as any room that was intended to be used as a bedroom when the property was built, any rooms permanently converted for use as bedrooms); or in terms of the number of rooms, excluding bathrooms, toilets halls or landings, or rooms that can only be used for storage. All other rooms, for example, kitchens, living rooms, bedrooms, utility rooms, studies and conservatories are counted. If two rooms have been converted into one they are counted as one room. Rooms shared between more than one household, for example a shared kitchen, are not counted.

Housing Type (Census Definition)

This refers to the type of accommodation used or available for use by an individual household (i.e. detached, semi-detached, terraced including end of terraced, and flats). Flats are broken down into those in a purpose-built block of flats, in parts of a converted or shared house, or in a commercial building.

Housing Tenure (Census Definition)

Tenure provides information about whether a household rents or owns the accommodation that it occupies and, if rented, combines this with information about the type of landlord who owns or manages the accommodation.

Income Threshold

Income thresholds are derived as a result of the annualisation of the monthly rental cost and then asserting this cost should not exceed 35% of annual household income.

Intercensal Period

This means the period between the last two Censuses, i.e. between years 2001 and 2011.

Intermediate Housing

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low-cost homes for sale and intermediate rent, but not affordable rented housing. Homes that do not meet the above definition of affordable housing, such as 'low-cost market' housing, may not be considered as affordable housing for planning purposes.

Life Stage modelling

Life Stage modelling is forecasting need for dwellings of different sizes by the end of the Neighbourhood Plan period on the basis of changes in the distribution of household types and key age brackets (life stages) within the NA. Given the shared behavioural patterns associated with these metrics, they provide a helpful way of understanding and predicting future community need. This data is not available at neighbourhood level so LPA level data is employed on the basis of the NA falling within its defined Housing Market Area.

Life-time Homes

Dwellings constructed to make them more flexible, convenient adaptable and accessible than most 'normal' houses, usually according to the Lifetime Homes Standard, 16 design criteria that can be applied to new homes at minimal cost: http://www.lifetimehomes.org.uk/. Lifetime Homes standards have been broadly wrapped up into the M4(2) optional building regulations standards which relate to accessibility and adaptability of dwellings.

Life-time Neighbourhoods

Lifetime neighbourhoods extend the principles of Lifetime Homes into the wider neighbourhood to ensure the public realm is designed in such a way to be as inclusive as possible and designed to address the needs of older people, for example providing more greenery and more walkable, better connected places.

Local Development Order

An Order made by a local planning authority (under the Town and Country Planning Act 1990) that grants planning permission for a specific development proposal or classes of development.

Local Enterprise Partnership

A body, designated by the Secretary of State for Communities and Local Government, established for the purpose of creating or improving the conditions for economic growth in an area.

Local housing need (NPPF definition)

The number of homes identified as being needed through the application of the standard method set out in national planning guidance (or, in the context of preparing strategic policies only, this may be calculated using a justified alternative approach as provided for in paragraph 60 of this Framework).

Local Planning Authority

The public authority whose duty it is to carry out specific planning functions for a particular area. All references to local planning authority apply to the District Council, London Borough Council, County Council, Broads Authority, National Park Authority or the Greater London Authority, to the extent appropriate to their responsibilities.

Local Plan

This is the plan for the future development of the local area, drawn up by the local planning authority in consultation with the community. In law this is described as the development plan documents adopted under the Planning and Compulsory Purchase Act 2004. Current core strategies or other planning policies form part of the Local Plan and are known as 'Development Plan Documents' (DPDs).

Lower Quartile

The bottom 25% value, i.e. of all the properties sold, 25% were cheaper than this value and 75% were more expensive. The lower quartile price is used as an entry level price and is the recommended level used to evaluate affordability; for example for first time buyers.

Lower Quartile Affordability Ratio

The Lower Quartile Affordability Ratio reflects the relationship between Lower Quartile Household Incomes and Lower Quartile House Prices, and is a key indicator of affordability of market housing for people on relatively low incomes.

Market Housing

Market housing is housing which is built by developers (which may be private companies or housing associations, or Private Registered Providers), for the purposes of sale (or rent) on the open market.

Mean (Average)

The mean or the average is, mathematically, the sum of all values divided by the total number of values. This is the more commonly used "average" measure as it includes all values, unlike the median.

Median

The middle value, i.e. of all the properties sold, half were cheaper and half were more expensive. This is sometimes used instead of the mean average as it is not subject to skew by very large or very small statistical outliers.

Median Affordability Ratio

The Lower Quartile Affordability Ratio reflects the relationship between Median Household Incomes and Median House Prices and is a key indicator of affordability of market housing for people on middle-range incomes.

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years[24], i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

An NDO will grant planning permission for a particular type of development in a particular area. This could be either a particular development, or a particular class of development (for example retail or housing). A number of types of development will be excluded from NDOs, however. These are minerals and waste development, types of development that, regardless of scale, always need Environmental Impact Assessment, and Nationally Significant Infrastructure Projects.

Neighbourhood plan

A plan prepared by a Parish or Town Council or Neighbourhood Forum for a particular neighbourhood area (made under the Planning and Compulsory Purchase Act 2004).

Older People

People over retirement age, including the active, newly-retired through to very frail older people, whose housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs.

Output Area/Lower Super Output Area/Middle Super Output Area

An output area is the lowest level of geography for publishing statistics, and is the core geography from which statistics for other geographies are built. Output areas were created for England and Wales from the 2001 Census data, by grouping a number of households and populations together so that each output area's population is roughly the same. 175,434 output areas were created from the 2001 Census data, each containing a minimum of 100 persons with an average of 300 persons. Lower Super Output Areas consist of higher geographies of between 1,000-1,500 persons (made up of a number of individual Output Areas) and Middle Super Output Areas are higher than this, containing between 5,000 and 7,200 people, and made up of individual Lower Layer Super Output Areas. Some statistics are only available down to Middle Layer Super Output Area level, meaning that they are not available for individual Output Areas or parishes.

[24] See https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/

Overcrowding

There is no single agreed definition of overcrowding, however, utilising the Government's bedroom standard, overcrowding is deemed to be in households where there is more than one person in the household per room (excluding kitchens, bathrooms, halls and storage areas). As such, a home with one bedroom and one living room and one kitchen would be deemed overcrowded if three adults were living there.

Planning Condition

A condition imposed on a grant of planning permission (in accordance with the Town and Country Planning Act 1990) or a condition included in a Local Development Order or Neighbourhood Development Order.

Planning Obligation

A legally enforceable obligation entered into under section 106 of the Town and Country Planning Act 1990 to mitigate the impacts of a development proposal.

Purchase Threshold

Purchase thresholds are calculated by netting 10% off the entry house price to reflect purchase deposit. The resulting cost is divided by 4 to reflect the standard household income requirement to access mortgage products.

Proportionate and Robust Evidence

Proportionate and robust evidence is evidence which is deemed appropriate in scale, scope and depth for the purposes of neighbourhood planning, sufficient so as to meet the Basic Conditions, as well as robust enough to withstand legal challenge. It is referred to a number of times in the PPG and its definition and interpretation relies on the judgement of professionals such as Neighbourhood Plan Examiners.

Private Rented

The Census tenure private rented includes a range of different living situations in practice, such as private rented/ other including households living "rent free". Around 20% of the private rented sector are in this category, which will have included some benefit claimants whose housing benefit at the time was paid directly to their landlord. This could mean people whose rent is paid by their employer, including some people in the armed forces. Some housing association tenants may also have been counted as living in the private rented sector because of confusion about what a housing association is.

Retirement Living or Sheltered Housing

Housing for older people which usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services, but provides some support to enable residents to live independently. This can include 24 hour on-site assistance (alarm) and a warden or house manager.

Residential Care Homes and Nursing Homes

Housing for older people comprising of individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.

Rightsizing

Households who wish to move into a property that is a more appropriate size for their needs can be said to be rightsizing. This is often used to refer to older households who may be living in large family homes but whose children have left, and who intend to rightsize to a smaller dwelling. The popularity of this trend is debatable as ties to existing communities and the home itself may outweigh issues of space. Other factors, including wealth, health, status and family circumstance also need to be taken into consideration, and it should not be assumed that all older households in large dwellings wish to rightsize.

Rural Exception Sites

Small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection. Small numbers of market homes may be allowed at the local authority's discretion, for example where essential to enable the delivery of affordable dwellings without grant funding.

Shared Ownership

Housing where a purchaser part buys and part rents from a housing association or local authority. Typical purchase share is between 25% and 75% (though this was lowered in 2021 to a minimum of 10%), and buyers are encouraged to buy the largest share they can afford. Generally applies to new build properties, but re-sales occasionally become available. There may be an opportunity to rent at intermediate rent level before purchasing a share in order to save/increase the deposit level

Sheltered Housing[25]

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

[25] See http://www.housingcare.org/jargon-sheltered-housing.aspx

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.

Strategic Housing Land Availability Assessment

A Strategic Housing Land Availability Assessment (SHLAA) is a document prepared by one or more local planning authorities to establish realistic assumptions about the availability, suitability and the likely economic viability of land to meet the identified need for housing over the Neighbourhood Plan period. SHLAAs are sometimes also called LAAs (Land Availability Assessments) or HELAAs (Housing and Economic Land Availability Assessments) so as to integrate the need to balance assessed housing and economic needs as described below.

Strategic Housing Market Assessment (NPPF Definition)

A Strategic Housing Market Assessment (SHMA) is a document prepared by one or more local planning authorities to assess their housing needs under the 2012 version of the NPPF, usually across administrative boundaries to encompass the whole housing market area. The NPPF makes clear that SHMAs should identify the scale and mix of housing and the range of tenures the local population is likely to need over the Neighbourhood Plan period. Sometimes SHMAs are combined with Economic Development Needs Assessments to create documents known as HEDNAs (Housing and Economic Development Needs Assessments).

Specialist Housing for Older People

Specialist housing for Older People, sometimes known as specialist accommodation for older people, encompasses a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups (usually 55+ or 65+). This could include residential institutions, sometimes known as care homes, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services. This housing can be provided in a range of tenures (often on a rented or leasehold basis).

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.[26]

[26] See http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing

aecom.com