

Halton

Housing Need Assessment 2024/25

Halton Borough Council

Final Report
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Table of Contents

Executive Summary	9
Introduction.....	9
Dwelling stock and households.....	9
Future dwelling mix and development priorities	9
The needs of other groups.....	10
Summary of policy recommendations	11
1. Introduction and Policy Context	12
Background	12
National Planning Policy Framework	12
General housing and planning policy context.....	13
Halton Borough Council Corporate Plan	15
Halton Delivery and Allocations Local Plan.....	16
Halton’s Homelessness Strategy	18
One Halton Health and Wellbeing Strategy	18
Geography	18
Research methodology.....	21
Presentation of data	21
Report structure.....	21
2. Housing Market and Key Drivers	23
Introduction.....	23
Dwelling stock, vacant stock, and household estimates.....	23
Dwelling type and size.....	24
Property age and condition.....	28
House condition and repair problems	31
Household tenure	33
Variations in dwelling types and households by tenure.....	33
The owner-occupied sector	37
The Private Rented Sector (PRS).....	39
The affordable housing sector	40
Past trends in housing delivery	41
Demographic drivers: population, migration, and households.....	44
Household projections	46
General household characteristics.....	49
Income data.....	52
Summary.....	54
3. Price, Rents, and Affordability	55
Introduction.....	55
House price trends	55
Private renting	61
Relative affordability	66
Relative affordability of housing tenure options and defining genuinely affordable housing.....	66

	Affordability of prices and rents to selected key workers and households on minimum/living wages	76
	Concluding comments	78
4.	The Needs of Different Groups	80
	Introduction.....	80
	Housing for people with additional needs	80
	Age-related housing need.....	81
	Health-related housing need.....	93
	Life experience-related housing need	99
	Gypsy, Traveller, and Travelling Showperson need.....	101
	Other groups with particular housing requirements.....	101
	Conclusion	101
5.	Overall Dwelling Type and Mix	103
	Introduction.....	103
	Establishing housing need using the ‘standard method’.....	103
	Step 1: Setting the baseline.....	103
	Step 2: An adjustment to take account of affordability	103
	Affordable housing need.....	104
	Dwelling type and mix.....	105
	From a local housing need to a housing requirement	106
	Conclusions.....	106
6.	Conclusion: Policy and Strategic Issues	108
	Overall housing need.....	108
	Dwelling type, tenure, and mix.....	108
	Meeting the needs of older people and those with disabilities.....	109
	Final comments	110
	Technical Appendix A: Research Methodology	111
	Overall approach	111
	Technical Appendix B: Affordable Housing Definitions.....	113
	Affordable housing definitions.....	113
	First Homes	113
	Technical Appendix C: Housing Need Calculations.....	115
	Introduction.....	115
	Step A: Current unmet gross need	116
	Step B: Future households in need.....	119
	Step C: Affordable housing supply.....	121
	Step D: Total annual need and breakdown by size and tenure	122
	Technical Appendix D: Dwelling Mix and Modelling.....	129
	Introduction.....	129
	Starting points	129
	Overall dwelling mix by tenure	135
	Overall dwelling mix by sub-area	135

Technical Appendix E: Stakeholder review	138
Introduction.....	138
All stakeholders	138
Registered Providers of social housing	141
Developers/House Builders	146
Specialist Housing Providers	148
Halton Borough Council Officers, with housing responsibilities.....	150
Neighbouring or Combined Authority/Homes England.....	150
All stakeholders — Summary section	152
Technical Appendix F: Estate Agent Review.....	154
Introduction.....	154
Market overview	154
Gaps in the housing market.....	154
Improvements to the housing market.....	155
Future Housing Standards.....	155
Priority locations for housing development	156
Types of dwellings being built.....	156
Rent to Buy.....	156
Build to Rent market.....	157
Conveyancing chains	157
Most popular dwelling types and areas.....	157
Least Popular Dwelling Types and Areas	158

List of Maps

Map 1.1	Halton in its geographical context	19
Map 1.2	Sub-areas within Halton Borough.....	20
Map 2.1	Predominant dwelling type and size by LSOAs: Halton.....	27
Map 2.2	New build dwellings by LSOA over period 2007-2024	43
Map 2.3	Household characteristics: household type by LSOA, 2024	50
Map 2.4	Household characteristics: income type by LSOA, 2024	51
Map 3.1	Lower quartile house prices by built up areas with the LSOAs of Halton	59
Map 3.2	Median house prices by built up areas with the LSOAs of Halton.....	60
Map 3.3	2024 lower quartile rents across Halton by built up areas within LSOAs	63
Map 3.4	2024 median rents across Halton by built up areas within LSOAs.....	64
Map 3.5	Private Rented Sector Non-Passported Housing Benefit 2024.....	65
Map 4.1	Current older persons accommodation across Halton	87

List of Tables

Table ES1	Overall dwelling type/size mix recommendations by tenure	10
Table 2.1	Dwelling stock and household estimates.....	23

Table 2.2	Dwelling stock, vacant units, student households, second homes, and household estimate by sub-area	24
Table 2.3	Dwelling type, number of bedrooms, and council tax band for Halton and comparator areas.....	25
Table 2.4	Dwelling type, number of bedrooms, and council tax band summary	26
Table 2.5	HMO distribution across Halton.....	28
Table 2.6	Age of dwelling	28
Table 2.7	Dwelling stock condition in England and Halton estimates	30
Table 2.8	Dissatisfaction with quality of accommodation by tenure, property type, and property age.....	32
Table 2.9	Tenure profile by sub-area	33
Table 2.10	Dwelling size by tenure	33
Table 2.11	Age profile by tenure.....	34
Table 2.12	Household type by tenure (column %)	34
Table 2.13	Household type by tenure (row %).....	35
Table 2.14	Economic activity by Household Reference Person (HRP) and tenure.....	35
Table 2.15	Household type by tenure (row %).....	36
Table 2.16	Occupancy by tenure (column %)	36
Table 2.17	Occupancy by tenure (row %).....	37
Table 2.18	Lower quartile and median price and income required to be affordable 2001-2023.....	38
Table 2.19	Dwelling completions 2014/15 to 2023/2024	42
Table 2.20	Change in population 2024-2042 by age group (2018-based ONS population projections).....	44
Table 2.21	Origin of moving households by current place of residence	46
Table 2.22	Household types and change 2024 to 2042 (by age of HRP).....	48
Table 2.23	Annual gross household income by sub-area.....	53
Table 3.1	Comparative median house price change 2000-2023 with neighbouring districts, Liverpool City Region, North West, and England.....	57
Table 3.2	Comparative lower quartile house price change 2000-2023 with neighbouring districts, Liverpool City Region, North West, and England	57
Table 3.3	Comparative lower quartile and median house price change 2007-2024 by sub-area	58
Table 3.4	Comparative lower quartile and median rental price 2010-2024.....	61
Table 3.5	Lower quartile and median rents by sub-area 2024.....	61
Table 3.6	Broad Rental Market Area Local Housing Allowance Rates (April 2024) – North Cheshire BRMA.....	62
Table 3.7	Relative affordability of median prices by local authority area, North West, and England (workplace-based and residence-based).....	66
Table 3.8	Summary of tenure (including affordable options), price assumptions, and data sources	68

Table 3.9	Cost of alternative tenure options by sub-area and Halton	69
Table 3.10	Household income required for tenure to be affordable (based on 25% of income for rents and 3.5x income for buying) by sub-area	70
Table 3.11	Impact of alternative deposits on sale price and income required for open market properties	71
Table 3.12	Affordability of private rents by sub-area	74
Table 3.13	Affordability of owner-occupation by sub-area.....	75
Table 3.14	Incomes of key workers and households on minimum/living wage and rental affordability.....	76
Table 3.15	Incomes of key workers and households on minimum/living wage and rental affordability.....	77
Table 3.16	Genuinely affordable rents and purchase prices by sub-area.....	79
Table 4.1	Older persons' housing preferences by age group	82
Table 4.2	Future housing choices of older households (rightsizing).....	83
Table 4.3	Categories of older person accommodation	83
Table 4.4	Future need for older person accommodation relative to current supply	88
Table 4.5	People with dementia.....	89
Table 4.6	Dwellings occupied by households where the HRP is aged 65 and over.....	90
Table 4.7	Adaptations, support needs, and space for carer by tenure and age group....	91
Table 4.8	Adaptations and home improvements required by age group.....	92
Table 4.9	Type of assistance required age group	93
Table 4.10	Number of people stating illness/disability.....	94
Table 4.11	Physical disability prevalence.....	94
Table 4.12	Learning disability and autism	95
Table 4.13	Mental health prevalence	96
Table 4.14	Summary of accessible housing standards	97
Table 4.15	Wheelchair use assumptions and resulting annual need.....	98
Table 4.16	Wheelchair dwellings needed by age group and number of bedrooms each year.....	98
Table 4.17	Distribution of BGM households across Halton	100
Table 5.1	Components of the dwelling need calculation for Halton	104
Table 5.2	Overall annual dwelling type/size and tenure mix recommendations.....	106
Table 6.1	Summary of overall dwelling mix.....	109
Table A1	Household survey sample information	112
Table C1	Current gross unmet need (before affordability testing).....	117
Table C2	Lower quartile house prices and rents by sub-area	118
Table C3	Affordability of open market housing for households in need	119
Table C4	Net and gross household formation 2024-2042.....	120
Table C5	Total annual newly-arising affordable housing need.....	120

Table C6	Affordable housing supply.....	121
Table C7	Gross and net annual affordable need	122
Table C8	Gross and net annual affordable need by sub-area.....	123
Table C9	Households on the housing register and bedrooms required	124
Table C10	Affordable need by number of bedrooms by sub-area.....	124
Table C11	First Home prices by borough	125
Table C12	Affordable tenure split.....	126
Table C13	Affordable dwelling mix by sub-area, number of bedrooms, and dwelling type.....	127
Table C14	Comparison between current affordable supply and annual gross affordable need.....	128
Table D1	Age groups, household type, and dwelling types used.....	130
Table D2	Change in number of households by age group and household type 2024 to 2042.....	131
Table D3	Impact of change in households by age group on dwellings occupied by 2042.....	133
Table D4	Dwelling type and size outcomes under aspiration and expectation scenarios	134
Table D5	Summary of overall dwelling mix by tenure	135
Table D6	Dwelling mix by number of bedrooms and sub-area.....	137

List of Charts and Graphs

Figure 2.1	Comparison of house prices and incomes required 2001 to 2023.....	38
Figure 2.2	Summary of net completions 2014/15 to 2023/24 against policy targets	42
Figure 2.3	Components of population change 2012 to 2023	45
Figure 2.4	Profile of households by age of Household Reference Person in 2024 and 2042 under 2018-based projections.....	47
Figure 3.1	Median house price trends 2000 to 2023 (March): Halton, Liverpool City Region, Warrington, Cheshire West and Chester, and England.....	56
Figure 3.2	Borough of Halton household income and housing costs.....	72
Figure 4.1	Establishing need associated with age, health, and life experience	80
Figure D1	Change in HRP age groups 2024-2042	132

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Executive Summary

Introduction

The Halton Housing Need Assessment (HNA) 2024/5 provides the council with up-to-date evidence on housing need across all sections of the community over the period 2024 to 2042. The evidence will inform the update of the preparation of the Local Plan, other strategies, policies, and decisions of the council and its partners.

The HNA has been prepared in accordance with the 2024 National Planning Policy Framework (NPPF) and associated Planning Practice Guidance (PPG). Data have been produced at sub-area level where possible.

Dwelling stock and households

There are 58,863 dwellings (2023 MHCLG estimates) and 55,945 households (2021 Census) across Halton. The vacancy rate is 2.4% which is a lower rate for England (2.8%). 78.8% of all dwellings are houses, 12.2% are flats, and 9% are bungalows. 60.5% of households are owner-occupiers, 14.4% privately rent, and 25.1% live in affordable housing.

House prices and rents

In 2024, lower quartile prices were £112,500 (Liverpool City Region £120,000, North West £135,000, and England £182,500) and median prices were £160,000 (Liverpool City Region £175,000, North West £196,000, and England £280,000).

In 2024, lower quartile private rents were £676 each month (Liverpool City Region £693, North West £776, and England £997) and median rents were £793 (Liverpool City Region £871, North West £997, and England £1,573).

Future dwelling mix and development priorities

The HNA has carefully considered the future population and household projections over the period 2024 to 2042, the range of dwellings lived in by different households and their dwelling aspirations (likes) and expectations. This helps to determine an appropriate mix of dwellings to inform future development priorities to better reflect the housing needs of communities across Halton.

The current Local Plan housing target for new homes is 350 each year and the government's revised standard method figure is a minimum of 474 each year.

There is a need for 141 affordable dwellings each year. The council needs to have a robust affordable housing policy in place to help deliver against this strategic need, but planning guidance says that you do not need to meet this need in full.

The recommended affordable housing tenure split is 50% social rent, 27% affordable rent, and 23% affordable home ownership. The Local Plan affordable housing policy will continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs. The overall dwelling mix recommendations by tenure are set out in Table ES1.

Table ES1 Overall dwelling type/size mix recommendations by tenure

Dwelling type/size	Market	Affordable/ social rented	Affordable home ownership	Total
Overall % split>>	75%	19%	6%	100%
1/2-bedroom house	5-10%	20-25%	15-20%	10-15%
3-bedroom house	25-30%	10-15%	25-30%	25-30%
4+ bedroom house	25-30%	10-15%	20-25%	20-25%
1-bedroom flat	0-2%	10-15%	0-2%	2-5%
2+ bedroom flat	2-5%	5-10%	5-10%	2-5%
1/2-bedroom bungalow/level access	10-15%	25-30%	5-10%	15-20%
3+ bedroom bungalow/level access	10-15%	10-15%	15-20%	10-15%
Dwelling type	Market	Affordable/ social rented	Affordable home ownership	Total
House	65-70%	40-45%	65-70%	60-65%
Flat	5-10%	15-20%	5-10%	5-10%
Bungalow/level-access	25-30%	35-40%	25-30%	25-30%
Number of bedrooms	Market	Affordable/ social rented	Affordable home ownership	Total
1	2-5%	20-25%	2-5%	5-10%
2	25-30%	40-45%	25-30%	25-30%
3	40-45%	20-25%	40-45%	35-40%
4+	25-30%	10-15%	20-25%	20-25%

The needs of other groups

Particular needs which have been identified in the HNA are:

- Increasing and diversifying the supply of specialist housing for older people. There is a need for 2,790 units of C3 dwellings, which include sheltered/retirement housing, 543 of Extra Care housing to rent and buy, and 455 additional units of residential care accommodation to 2042.
- Based on an assessment of additional needs and longer-term demographics, 5% of new dwellings (24 each year) should be built to M4(3) wheelchair accessible standard, and all other new dwellings should be built to M4(2) accessible and adaptable standard, which would include bungalows/level access accommodation.
- Self and custom build: 25 households on the council register.

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

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

Summary of policy recommendations

Theme	Data	Action
Overall housing need	474 each year under the revised standard method calculation.	Housing need figure to be noted.
Affordable housing need	Annual imbalance of 141 which justifies need for robust affordable housing policy and delivery.	Affordable housing policy to maximise delivery on market sites subject to viability and consider new ways of delivering affordable, particularly social rented housing.
	Broad mix of affordable dwelling sizes is required. Renting: 24% 1-bedroom, 42% 2-bedroom, 24% 3-bedroom, and 10% 4+ bedroom. Affordable home ownership: 2% 1-bedroom, 28% 2-bedroom, 45% 3-bedroom, and 25% 4+ bedroom.	Range of dwelling sizes to be delivered.
	Affordable tenure mix of 77% rented (50% social and 27% affordable) and 23% affordable homes.	Development to consider a focus on social/affordable rented with some affordable home ownership.
Needs of different groups	5% of new dwellings (24 each year) to be M4(3) wheelchair accessible. All new affordable and market dwellings to be built to M4(2) where possible.	Update relevant policies.
	2,790 additional units of C3 dwellings including: sheltered/retirement housing, 543 units of Extra care, 455 residential care units to 2042.	Diversify range of older persons accommodation including sheltered/retirement and Extra Care leasehold and cohousing. Continue to review need for residential care. Strengthen policies to enable people to live in their own homes for longer with appropriate support and adaptation.
	Other needs groups.	Ongoing review of need for specialist housing and build upon the needs evidence in this study.

1. Introduction and Policy Context

Background

- 1.1 The Halton Housing Need Assessment (HNA) 2024/5 provides the council with up-to-date evidence on housing need across all sections of the community over the period 2024 to 2042. The evidence will inform the update of the preparation of the Local Plan, other strategies, policies, and decisions of the council and its partners.
- 1.2 The HNA supports the requirements of the 2024 National Planning Policy Framework (NPPF). It is also prepared in compliance with the government's Planning Practice Guidance (PPG).

National Planning Policy Framework

- 1.3 The evidence base needs to take account of the requirements of the National Planning Policy Framework (NPPF). The latest version was published in December 2024 and is supported by Planning Practice Guidance (PPG). The NPPF 2024 sets out the government's planning policies for England and how these are expected to be applied. Paragraph 11 of the NPPF states that plans and decisions should apply a *'presumption in favour of sustainable development'*. As part of this, in relation to plan-making, it sets out that this means that *'strategic policies should, as a minimum, provide for objectively assessed needs for housing...'*
- 1.4 Paragraph 60 provides an important context to the policy for housing delivery, as follows:
'To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay'
- 1.5 Paragraphs 61 to 64 relate to the evidence base requirements which underpin this study:

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

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

service families; travellers; people who rent their homes and people wishing to commission or build their own homes’.

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

- 1.6 Paragraph 67 requires that: **‘strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.’**
- 1.7 The Localism Act 2010 introduced the ‘Duty to Co-operate’ as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2023, Paragraphs 24-27). Section 110 of the Act requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority, and the council will have to ensure that it is legally compliant with the Localism Act at Local Plan examination.
- 1.8 The NPPF 2023 Annex 2 sets out affordable housing definitions which are presented in Technical Appendix B.

General housing and planning policy context

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

- Deliver the biggest increase in social and affordable housebuilding in a generation, with priority given to social rented housing and protecting existing stock with increased protections from Right to Buy.
 - Strengthen planning obligations to ensure new developments provide more affordable homes and support councils and housing associations to build their capacity and make a greater contribution to affordable housing supply.
 - Building more high-quality, well-designed, and sustainable homes and creating places that increase climate resilience and promote nature recovery.
 - Working with councils to give first-time buyers the first chance to buy homes through mortgage guarantee schemes to support those who struggle to save for a large deposit, with lower mortgage costs.
- 1.10 The government has published changes to the **NPPF** in December 2024 which includes a revised approach to establishing a minimum local housing need figure for each local authority.
- 1.11 The **Planning and Infrastructure Bill** (<https://bills.parliament.uk/bills/3946>) was introduced to parliament in March 2025 and will see significant measures introduced to speed up planning decisions to boost housebuilding and remove unnecessary blockers and challenges to the delivery of vital developments like roads, railway lines, and windfarms. This will boost economic growth, connectivity, and energy security whilst also delivering for the environment.
- 1.12 Key provisions of the bill for housing delivery include:
- The bill aims to halve the time required for major housing projects to receive planning approval (reducing it from four years to under two).
 - More decision-making power will shift from local councillors to planning officials to reduce delays.
 - Changes to compulsory purchase rules will make it easier for local authorities and developers to acquire land at lower costs, speeding up housing projects.
 - This may also limit landowner compensation, ensuring land values do not inflate project costs.
 - A new "first ready, first connected" approach for grid connections will speed up energy access for new housing developments.
 - By improving grid capacity, the bill supports the construction of homes in areas previously restricted by power supply issues.
 - The bill supports the government's target to deliver 1.5 million new homes during the current parliamentary term.
- 1.13 Labour's revisions have also reversed some of the controversial alterations made under the previous government in 2023, particularly around the Housing Delivery Test, where Labour aims to ensure that local authorities are held accountable for improving housing delivery, particularly in regions with acute housing shortages and the five-year housing land supply, where Labour's commitment seems to focus on ensuring that Local Plans are not only current

but also effective in meeting the housing needs of their communities. These changes are designed to streamline planning processes, ensuring that areas failing to meet housing delivery targets can more easily unlock new sites for development.

- 1.14 A notable reform is the introduction of "grey belt" land, which allows certain types of development on land that makes only a limited contribution to Green Belt purposes. This is part of Labour's effort to balance housing growth with environmental considerations. Moreover, the scrapping of the proposed Infrastructure Levy, which was widely criticized, signals a shift back to using Section 106 agreements to secure affordable housing.
- 1.15 The **Affordable Homes Programme 2021-2026** is a significant housing policy initiative aimed at boosting affordable housing supply. The government committed £11.5 billion over five years to support the construction of up to 180,000 affordable homes by 2026. The funding is targeted at a mix of affordable rent, shared ownership, and social rent homes, with a particular focus on rural areas.
- 1.16 The government announced a £350 million boost to affordable housing funding on February 12, 2025. This allocation includes £300 million for the Affordable Homes Programme, expected to deliver up to 2,800 additional homes, with half designated for social rent. An additional £50 million is earmarked for the Local Authority Housing Fund to improve temporary accommodation.
- 1.17 This funding supplements the £500 million top-up announced in the autumn Budget, bringing the total investment in housing supply for 2025/2026 to over £5 billion.
- 1.18 The government aims to build 1.5 million homes over the current parliament to address the housing crisis and reduce the number of households in temporary accommodation.

Halton Borough Council Corporate Plan

- 1.19 The Halton Borough Council Corporate Plan 2024-2029 outlines the key priorities and ambitions of Halton Borough Council to enhance the lives of residents, communities, and businesses in the area. This strategic document is structured around six core priorities, focusing on key themes:
 - **Improving Health, Promoting Wellbeing, and Supporting Greater Independence:** This priority aims to provide accessible health care and promote healthy lifestyles, especially for vulnerable populations such as the elderly.
 - **Building a Strong, Sustainable Local Economy:** The plan emphasises supporting local businesses, creating job opportunities, and encouraging residents to shop locally to enhance town centre vitality.
 - **Supporting Children, Young People, and Families:** This involves investing in early years and education services, ensuring that children and families receive the necessary support to thrive.

- Tackling Inequality and Helping Those Most in Need: The plan addresses social disparities by enhancing access to services and information, particularly for underprivileged groups.
 - Valuing and Appreciating Halton and Our Community: This new priority reflects the feedback from community consultations, emphasising community pride and engagement.
 - Working Towards a Greener Future: This focuses on environmental sustainability and improving the local environment for future generations.
- 1.20 The Halton Corporate Plan (2024-2029) outlines several strategic priorities, with a notable focus on housing. Here are the key points regarding housing from the plan:
- The council aims to ensure that residents have access to safe, decent, and affordable homes. This commitment aligns with broader community goals, emphasising the importance of stable housing for families and individuals, particularly for children and young people.
 - The Corporate Plan highlights the importance of integrating housing policy with health and well-being initiatives. This approach acknowledges that housing conditions significantly impact health outcomes and overall community resilience.
 - There is also an emphasis on sustainability, with plans to address climate change through housing policies. This includes improving the energy efficiency of homes and utilising brownfield sites for new housing developments.

Halton Delivery and Allocations Local Plan

- 1.21 The Halton Delivery and Allocations Local Plan (DALP) was adopted in March 2022. The plan sets out the long-term spatial vision, strategic priorities, and policies for future development in the borough to 2037, including the quantity and location of new homes, employment provision, shops, facilities and other services, transport and other infrastructure provision, climate change mitigation and adaption, and the conservation and enhancement of the natural and historic environment.
- 1.22 The plan was developed through extensive public consultation and scrutiny by planning inspectors, ensuring that community input shaped its content.
- 1.23 The overarching vision is taken from the Halton Sustainable Community Strategy 2011-2026: “Halton will be a thriving and vibrant borough where people can learn and develop their skills, enjoy a good quality life with good health; a high quality, modern urban environment; the opportunity for all to fulfil their potential; greater wealth and equality; sustained by a thriving business community; and within safer, stronger and more attractive neighbourhoods.”
- 1.24 It commits to:
- A minimum of 8,050 net additional homes to be provided between 2014 and 2037 at an average rate of 350 dwellings per annum. Delivery has been positive in the borough.

- To achieve at least 30% of new housing on previously developed land (PDL) over the plan period (including conversions).
 - The plan emphasises the need for affordable housing, with a portion of new developments designated for this purpose.
 - To ensure efficient use of land, a minimum density of 30 dwellings per hectare will be sought. In more accessible locations, densities of 40 dwellings per hectare or greater should be achieved.
 - To maintain a 5-year supply of deliverable housing land across the borough.
 - Specific sites have been identified for residential development, including greenfield areas that were previously designated as Green Belt.
 - On sites of 10 or more dwellings, with the exception of brownfield sites, the mix of new property types delivered should contribute to addressing identified needs with an affordable housing requirement of 20% on Strategic Housing Sites and 25% on Greenfield Development (Policy CS(R)13).
 - The DALP also includes provisions for related infrastructure improvements and reserves land for 180 hectares of employment opportunities to support local economic growth.
- 1.25 There are a number of regeneration projects in place in Halton. Widnes Waterfront is the redevelopment of former industrial land along the River Mersey in Widnes. The focus is on transforming the area into a vibrant hub for business, housing, and leisure, improving the local economy and environment. It aims to attract new businesses, create jobs, and provide housing, with significant environmental improvements like green spaces and better public access to the river.
- 1.26 The Mersey Gateway Project is a major infrastructure initiative that centres on the construction of the Mersey Gateway Bridge, which links Runcorn and Widnes. This bridge improves transport connectivity and opens up development opportunities, including regeneration around key sites like Widnes Waterfront. The improved infrastructure from the bridge has been a catalyst for growth and investment in areas like Widnes Waterfront, making it more attractive for businesses and housing.
- 1.27 The Runcorn Old Town regeneration focuses specifically on transforming the old town into a vibrant, mixed-use area with improved public spaces, new residential and commercial developments, and enhanced infrastructure to support local businesses. The goal is to make the old town a more attractive and connected place for residents, visitors, and businesses, with a focus on urban regeneration.
- 1.28 Reconnecting Runcorn is a part of the larger Towns Fund initiative, aiming to reconnect Runcorn's different parts and improve accessibility. It emphasises better transport links, including enhancing walking and cycling routes, reconnecting the town centre to key areas like the waterfront and Runcorn Station, and upgrading infrastructure. The plan also seeks to attract investment by making the town a better-connected, more accessible place for people and businesses.

Halton's Homelessness Strategy

- 1.29 Halton's Homelessness Strategy 2019-2024 has a vision to make Halton a borough where:
- People are provided with early, targeted advice and intervention to prevent the loss of their accommodation.
 - Effective action is taken in a timely manner to relieve homelessness where it has not been preventable.
 - People are supported with the issues that can lead to homelessness, to prevent repeat homelessness.
 - Stakeholders work together to protect and increase local housing options.

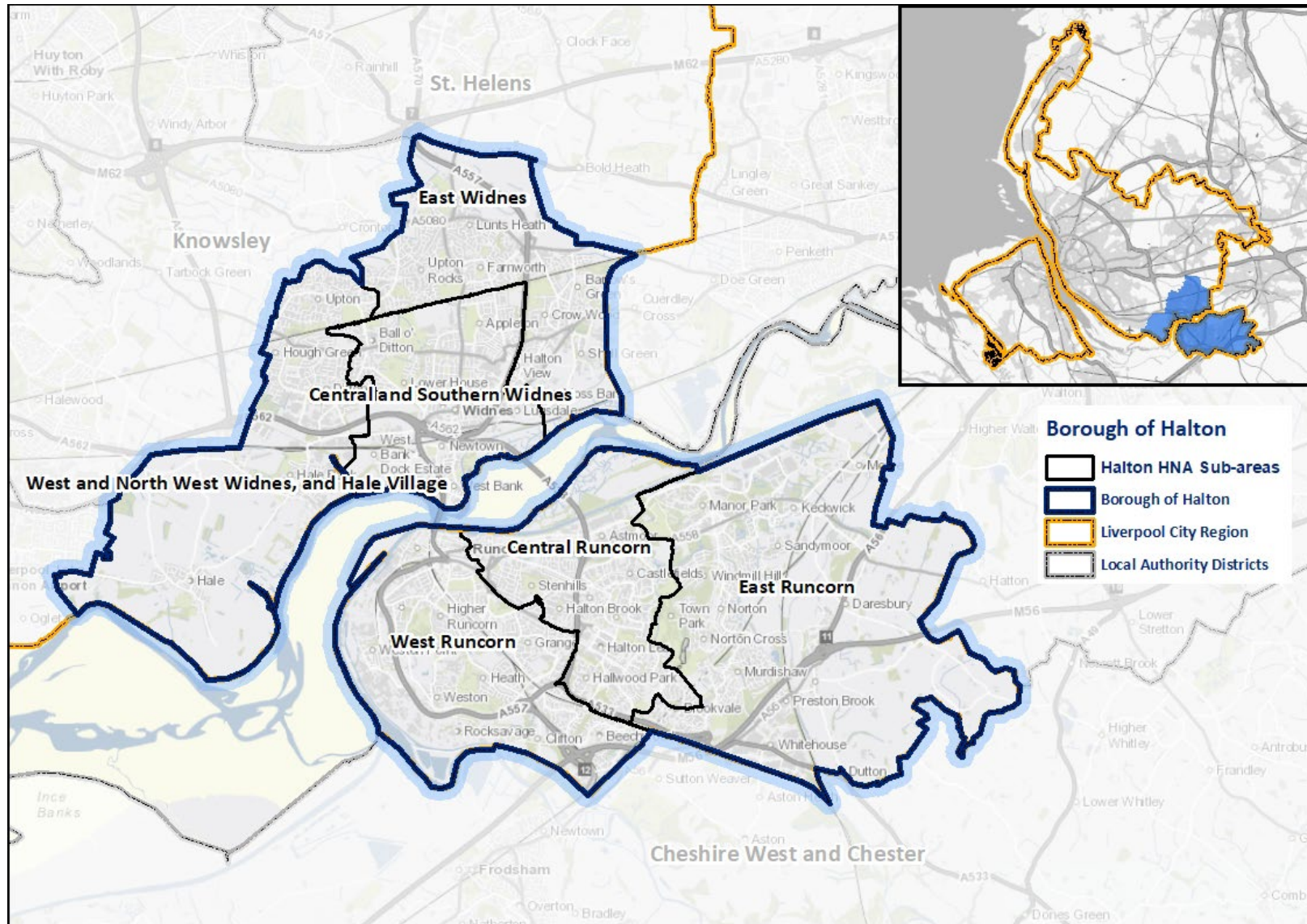
One Halton Health and Wellbeing Strategy

- 1.30 One Halton Health and Wellbeing Strategy 2022-2027 outlines the intention to transform and improve the delivery of health care for the people of Halton.
- 1.31 Within the strategy are four underlying themes:
- Tackling the Wider Determinants of Health
 - Support community in Starting Well
 - Support community in Living Well
 - Support community in Ageing Well

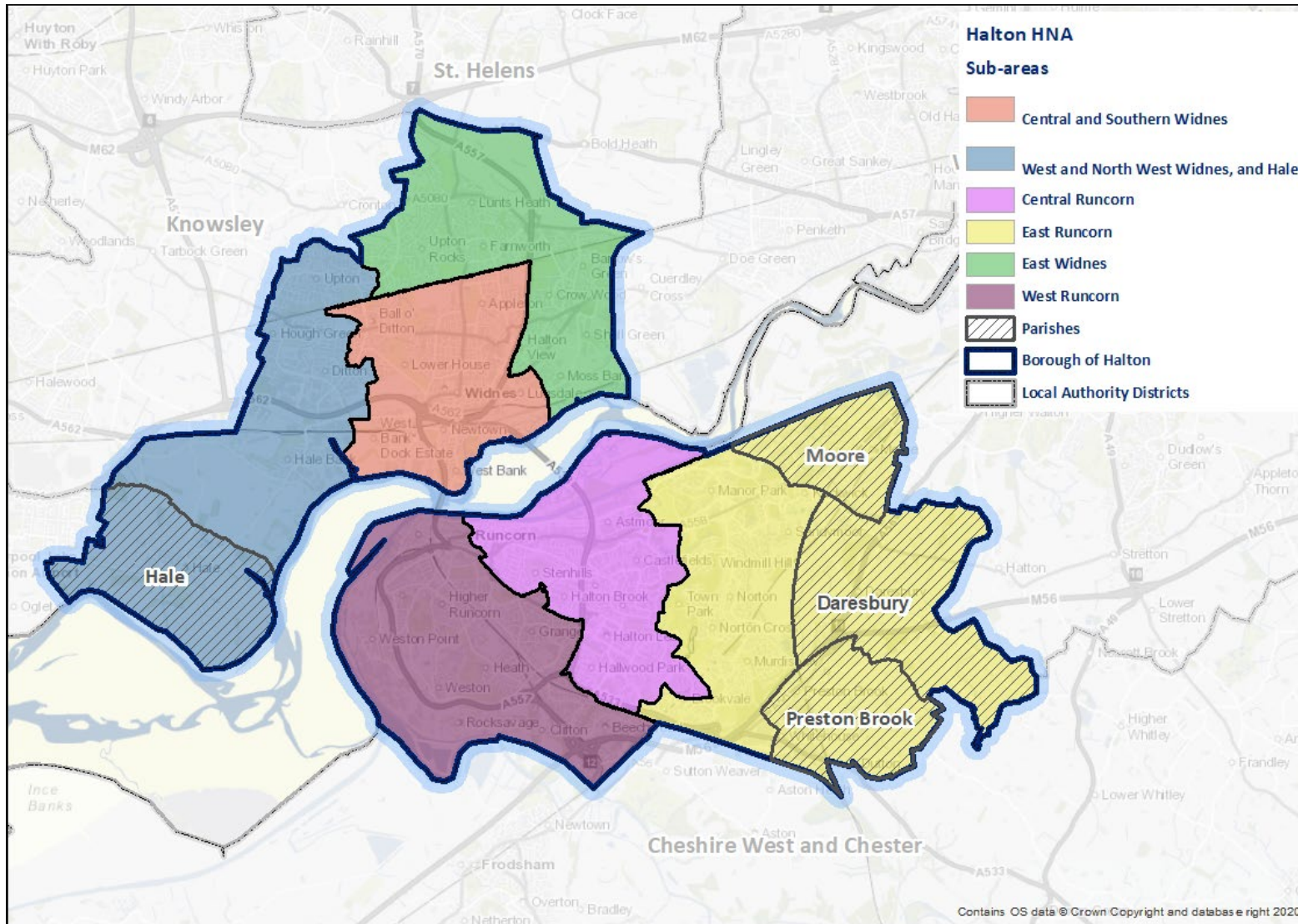
Geography

- 1.32 Map 1.1 illustrates the geographical context of Halton and the neighbouring local authorities.
- 1.33 Halton is a unitary authority area with borough status in Cheshire, North West England, encompassing the towns of Runcorn and Widnes. Halton has been a member of the Liverpool City Region since 2014. Neighbouring districts are Liverpool, Knowsley, and St Helens. The 2021 Census reported a population of 128,466.
- 1.34 The HNA divides Halton into six sub-areas to provide more granular evidence: Central and Southern Widnes, Central Runcorn, East Runcorn, East Widnes, West and North West Widnes, and Hale Village (Map 1.2).
- 1.35 In terms of access, Halton is in close proximity to the M56. The Halton Curve railway line links the Chester – Warrington line to the Weaver Junction – Liverpool, facilitating direct rail services between North Wales, Cheshire, and Liverpool.

Map 1.1 Halton in its geographical context



Map 1.2 Sub-areas within Halton Borough



Research methodology

- 1.36 To deliver the HNA 2024/25, a multi-method approach has been adopted, which comprises:
- A random sample survey of households across the borough area was undertaken, with 16,530 households in the borough contacted during December and invited to complete a questionnaire. 1,620 questionnaires were returned and used in data analysis. This represents a 9.8% response rate overall and a sample error of +/-2.4% at the borough level and between +/-5.0% and +/-7.3% at sub-area level.
 - A review of secondary data provided by the council including housing register and information on groups with additional needs.
 - Interviews with estate and letting agents operating within the borough.
 - A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data, and CLG Statistics.
- 1.37 Further information on the research methodology is presented in Appendix A.

Presentation of data

- 1.38 Household survey data is available at sub-area level.
- 1.39 Data presented in this report is based on the 2024 Household Survey carried out as part of the HNA, unless otherwise stated. Where possible, data are 'triangulated' which means several sources are drawn upon to establish robust outputs.
- 1.40 It is important to note that survey responses have been weighted to correct for response bias and then grossed up to reflect the total number of households, and this process is explained in Appendix A. All survey information presented in this report is for weighted and grossed responses which are rounded up where appropriate.
- 1.41 Some information is reported for HRPs which stands for Household Reference Person. This is usually the oldest person in the household and is now used as an alternative to 'Head of Household'.

Report structure

- 1.42 The Halton HNA 2024/5 report is structured as follows:
- **Chapter 1** reviews the national and regional policy context within which the research needs to be positioned;
 - **Chapter 2** considers the main features of the housing market dynamics including house price and rental trends, migration, and travel to work patterns;
 - **Chapter 3** reviews current rents, prices, and affordability;
 - **Chapter 4** considers household groups with particular housing needs including those with a disability and additional needs;

- **Chapter 5** sets out an assessment of dwelling type and mix for future housing development within the borough; and
 - **Chapter 6** concludes the report with a summary of findings and a consideration of strategic issues.
- 1.43 The report includes a technical appendix, which provides detailed material that underpins the core outputs of the HNA. The technical appendix material includes:
- Research methodology (Appendix A)
 - Affordable housing definitions (Appendix B)
 - Housing need calculations (Appendix C)
 - Dwelling mix calculations (Appendix D)
 - Stakeholder consultation responses (Appendix E)
 - Agent review (Appendix F)
- 1.44 Both the stakeholder responses and agent review provide a wealth of qualitative data which further informs the HNA.

2. Housing Market and Key Drivers

Introduction

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

Dwelling stock, vacant stock, and household estimates

- 2.2 Current estimates of dwelling stock, vacant stock, and households from multiple sources are presented in Table 2.1. For the purposes of the 2024/25 HNA, the total dwelling stock base is assumed to be **58,863** and the number of households as **55,945**. Around 2.4% of dwellings are vacant compared with the national rate of 2.8% based on MHCLG data (2023 latest). Table 2.2 shows the number of dwellings and household estimates for smaller geographies.

Table 2.1 Dwelling stock and household estimates

Dwelling stock	Dwellings	Source
2024 Valuation Office Agency (all dwellings)	59,010	VOA Table CTSOP3.0
2024 Valuation Office Agency (excluding annex and unknown)	57,420	VOA Table CTSOP3.0
2023 MHCLG Dwelling Stock Estimates	58,863	MHCLG Live Tables
2024 council tax data	59,131	Council tax
Vacant stock	Dwellings	Source
2023 MHCLG Vacancy estimate (all dwellings)	1,392 (2.4%)	MHCLG Table LT_615
2023 MHCLG Long-term vacancy estimate (all dwellings)	546	MHCLG Table LT_615
Households	Households	Source
2014-based ONS Household Projections 2023 figure	57,028	ONS
2018-based ONS Household Projections 2023 figure	57,591	ONS
2021 Census	55,945	ONS

- 2.3 The 55,945 household figure is taken as the total number of households for the purposes of the Household Survey analysis. This may be updated once the 2022 ONS household projections are published. Table 2.2 summarises the total number of dwellings and households by sub-area across the borough.

Table 2.2 Dwelling stock, vacant units, student households, second homes, and household estimate by sub-area

Sub-area	Dwellings (2024 Council)	Households (2021 Census)	Occupied households (2024 Council)	Student households (2024 Council)	Second homes (2024 Council)	Vacant properties (2024 Council)
Central and Southern Widnes	9,437	7,789	9,112	26	56	185
Central Runcorn	10,307	9,754	9,993	18	16	209
East Runcorn	8,718	7,635	8,561	13	10	75
East Widnes	10,088	10,475	9,855	11	20	132
West and North West Widnes, and Hale Village	9,480	9,419	9,271	16	10	114
West Runcorn	11,101	10,873	10,759	21	14	220
Borough of Halton	59,131	55,945	57,551	105	126	935

Source: Council data 2024 and 2021 Census

Dwelling type and size

2.4 The 2024 Valuation Office Agency data provide details on overall dwelling stock by type, number of bedrooms, and council tax band. Table 2.3 presents the overall dwelling stock profile of the borough compared with Merseyside, the North West, and England. Table 2.4 summarises dwelling type and size data for Halton.

2.5 In summary, Tables 2.3 to 2.4 show:

- 68.7% of dwellings in Halton are council tax band A or B properties, 28.8% are band C to E and 2.4% are band F or above;
- 78.8% of dwellings are houses (36.7% terraced, 27.0% semi-detached, and 15.1% detached), 12.2% are flats, and 9.0% are bungalows; and
- 7.3% of dwellings have one bedroom, 23.1% two bedrooms, 57.3% three bedrooms, and 12.3% four or more bedrooms.

2.6 Map 2.1 illustrates the predominant dwelling type and size by LSOA based on 2024 Valuation Office Agency data.

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

Dwelling type and number of bedrooms	Council tax band				Dwelling stock totals			
	A	B	C-E	F+	Halton	Liverpool City Region	North West	England total
Bungalow 1 bedroom	1.5%	0.1%	0.0%	0.0%	1.6%	0.5%	1.0%	1.1%
Bungalow 2 bedrooms	0.8%	1.1%	1.7%	0.0%	3.6%	1.5%	4.0%	4.5%
Bungalow 3 bedrooms	1.1%	0.6%	2.0%	0.0%	3.7%	0.9%	2.7%	2.9%
Bungalow 4 or more bedrooms	0.0%	0.0%	0.1%	0.0%	0.1%	2.7%	0.6%	0.6%
Flat 1 bedroom	5.4%	0.1%	0.0%	0.0%	5.4%	5.3%	8.7%	11.2%
Flat 2 bedrooms	3.7%	2.0%	0.5%	0.0%	6.3%	5.1%	8.2%	10.8%
Flat 3 bedrooms	0.4%	0.1%	0.0%	0.0%	0.5%	0.6%	0.8%	1.8%
Flat 4 or more bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	10.7%	0.4%	0.5%
Terraced house 1 bedroom	0.2%	0.0%	0.0%	0.0%	0.2%	0.1%	0.3%	0.5%
Terraced house 2 bedrooms	8.3%	0.7%	0.1%	0.0%	9.1%	4.4%	12.7%	8.7%
Terraced house 3 bedrooms	20.3%	4.0%	1.1%	0.0%	25.5%	12.0%	16.1%	14.6%
Terraced house 4 or more bedrooms	1.0%	0.6%	0.3%	0.0%	1.8%	16.6%	2.2%	2.4%
Semi-detached house 1 bedroom	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%
Semi-detached house 2 bedroom	1.5%	2.2%	0.2%	0.0%	3.9%	1.6%	4.0%	3.8%
Semi-detached house 3 bedroom	2.6%	9.8%	9.3%	0.0%	21.7%	13.8%	21.6%	17.4%
Semi-detached house 4 or more bedrooms	0.1%	0.2%	1.0%	0.0%	1.4%	16.6%	3.0%	2.7%
Detached house 1 bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Detached house 2 bedrooms	0.0%	0.1%	0.0%	0.0%	0.2%	0.1%	0.4%	0.7%
Detached house 3 bedroom	0.0%	0.3%	5.5%	0.2%	6.0%	2.1%	5.0%	5.9%
Detached house 4 or more bedroom	0.0%	0.0%	6.8%	2.2%	8.9%	5.3%	8.2%	9.6%
Halton	46.9%	21.8%	28.9%	2.4%	100.0%			
Liverpool City Region	49.3%	21.1%	27.5%	2.1%		100.0%		
North West	39.8%	20.5%	34.6%	5.0%			100.0%	
England total	23.3%	19.7%	47.7%	9.3%				100.0%

Base: Halton 57,420; Liverpool City Region 1,318,520; North West 3,369,910; England 25,049,180 (excludes annex, other, and missing)

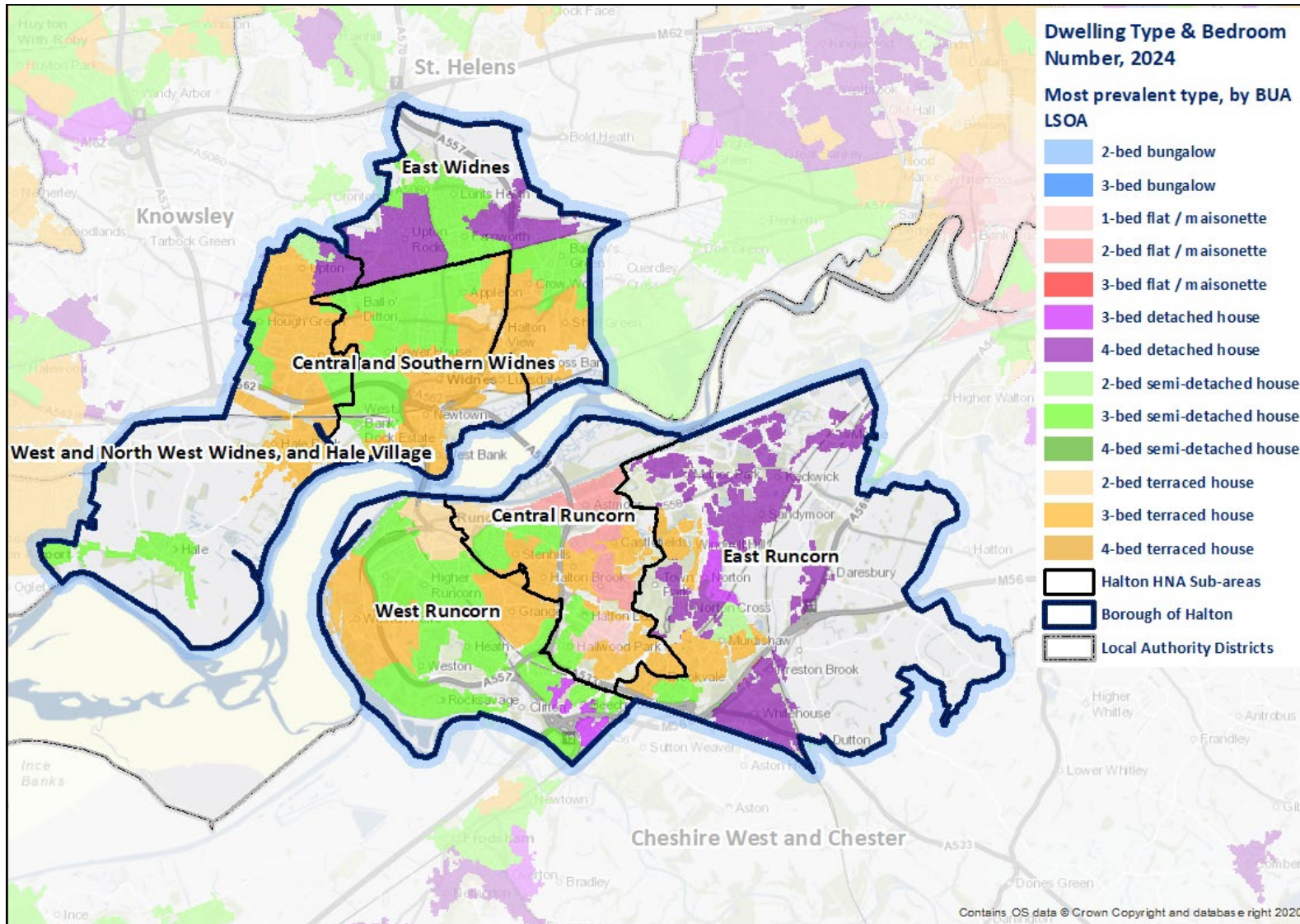
Source: VOA 2024

Table 2.4 Dwelling type, number of bedrooms, and council tax band summary

Dwelling type	Council Tax Band A	Council Tax Band B	Council Tax Band C-E	Council Tax Band F+	Halton total
Bungalow	3.5%	1.7%	3.8%	0.0%	9.0%
Flat	9.4%	2.2%	0.6%	0.0%	12.2%
Terraced	29.9%	5.2%	1.6%	0.0%	36.7%
Semi-detached	4.1%	12.3%	10.6%	0.0%	27.0%
Detached	0.0%	0.5%	12.3%	2.3%	15.1%
Total	46.9%	21.8%	28.9%	2.4%	100.0%
Number of bedrooms	Council Tax Band A	Council Tax Band B	Council Tax Band C-E	Council Tax Band F+	Halton total
1 bedroom	7.2%	0.1%	0.0%	0.0%	7.3%
2 bedrooms	14.4%	6.1%	2.6%	0.0%	23.1%
3 bedrooms	24.4%	14.8%	17.9%	0.2%	57.3%
4 bedrooms	1.0%	0.8%	8.3%	2.2%	12.3%
Total	46.9%	21.8%	28.9%	2.4%	100.0%

Source: VOA 2024

Map 2.1 Predominant dwelling type and size by LSOAs: Halton



Source: VOA 2024

- 2.7 There are an estimated 188 licenced houses in multiple occupation (HMO) based on Halton Council data.

Table 2.5 HMO distribution across Halton

Sub-area	Number of licensed HMOs	Number of non-licensed HMOs	All HMOs
Central and Southern Widnes	44	24	68
Central Runcorn	34	8	42
East Runcorn	18	9	27
East Widnes	2	3	5
West and North West Widnes, and Hale Village	6	6	12
West Runcorn	13	21	34
Borough of Halton	117	71	188

Source: Council

Property age and condition

The age and condition of Halton housing

- 2.8 The age profile of the dwelling stock in Halton is summarised in Table 2.6. 23.1% of dwellings were built before 1945, 46.7% between 1945 and 1982, and 30.2% since 1983.

Table 2.6 Age of dwelling

Age of dwellings	Number	%
pre-1919	6,050	10.3%
1919-44	7,570	12.8%
1945-64	9,050	15.3%
1965-82	18,530	31.4%
1983-99	8,130	13.8%
post 1999	9,650	16.4%
Total	58,980	100.0%

Source: VOA 2024

- 2.9 The English Housing Survey (EHS) produces national data on dwelling condition. Applying national trends to the stock profile of Halton (Table 2.7) would suggest that around 14.7% of dwelling stock is non-decent, which is in line with the national average of 17.0%. The number of dwellings likely to fail the minimum standard of decent homes criteria is estimated to be 8.3% (compared with 9.9% nationally).
- 2.10 A full definition of what constitutes a decent home is available from MHCLG (source: [MHCLG decent homes definition](#)) but in summary a decent home meets the following four criteria:

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

Table 2.7 Dwelling stock condition in England and Halton estimates

England		Fails decent homes criteria (%)					All dwellings	% dwellings
Dwelling age (ehs)		Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal Comfort	in group (000s)	
pre-1919		32.0%	21.7%	7.3%	4.6%	7.8%	4,906	20.1%
1919-44		19.3%	11.0%	4.5%	3.4%	6.2%	3,738	15.3%
1945-64		16.1%	8.9%	4.7%	1.5%	4.2%	4,369	17.9%
1965-80		15.1%	8.1%	1.1%	1.1%	6.9%	4,872	20.0%
1981-90		16.5%	3.8%	1.0%	2.1%	12.1%	1,959	8.0%
post 1990		2.0%	1.8%	u	0.2%	0.0%	4,570	18.7%
Total		17.0%	9.9%	3.3%	2.1%	5.6%	24,414	100.0%
Borough of Stockport		Fails decent homes criteria (estimate of number)					All dwellings	% dwellings
Dwelling age (ehs)	Dwelling age (voa)	Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal Comfort	in group (number)	
pre-1919	pre-1919	1,936	1,313	442	278	472	6,050	10.3%
1919-44	1919-44	1,461	833	341	257	469	7,570	12.8%
1945-64	1945-64	1,457	805	425	136	380	9,050	15.3%
1965-80	1965-82	2,798	1,501	204	204	1,279	18,530	31.4%
1981-90	1983-1992	777	179	47	99	570	4,710	8.0%
post 1990	Post 1992	261	235	*	26	0	13,070	22.2%
Total		8,691	4,866	1,459	1,000	3,170	58,980	100.0%
% of all stock		14.7%	8.3%	2.5%	1.7%	5.4%		
National %		17.0%	9.9%	3.3%	2.1%	5.6%		

Source: English Housing Survey, Table DA3201 (2019)

Note ‘*’ indicates sample size too small for reliable estimate

House condition and repair problems

- 2.11 The 2024 Household Survey reviewed the extent to which households were satisfied with the state of repair of their home. Overall, 66.6% of respondents expressed satisfaction (32.3% were very satisfied and 34.3% were satisfied); 16.2% were neither satisfied nor dissatisfied; a total of 17.2% expressed degrees of dissatisfaction, of whom 12.9% were dissatisfied and 4.3% were very dissatisfied. Note that severe disrepair is a factor considered in assessing affordable housing need.
- 2.12 Table 2.8 explores how the level of dissatisfaction with state of repair varied by dwelling and household characteristics. Note that the data relates to perception and across the private and social rented sectors this may be more reflective of tenant expectations in landlord responses to repairs.
- 2.13 Households expressing the highest levels of dissatisfaction by characteristics were: households living in affordable housing (39.5%) and private renting (36.2%); living in maisonettes (50%), flats/apartments (27.0%), and terraced/town housing (25.5%); living in dwellings built between 1945 and 1964 (20.6%).

Table 2.8 Dissatisfaction with quality of accommodation by tenure, property type, and property age

Tenure	No. of households dissatisfied	% of households Dissatisfied	Base (households)
Owner occupier	2,712	7.4%	36,738
Private rented	1,391	36.2%	3,842
Affordable housing	5,086	39.5%	12,860
Total (all responses)	9,188	17.2%	53,440
Missing cases (where tenure was not stated)			2,505
Total (all households)			55,945
Property Type	No. of households dissatisfied	% of households Dissatisfied	Base (households)
Detached house	482	4.0%	12,164
Semi-detached house	2,665	16.0%	16,613
Terraced house/town house	3,998	25.5%	15,681
Bungalow	968	21.0%	4,620
Maisonette	34	50.0%	68
Flat/apartment	996	27.0%	3,693
Caravan/part home/other	44	9.2%	478
Total (all responses)	9,188	17.2%	53,317
Missing cases (where property type was not stated)			2,628
Total (all households)			55,945
Property Age	Number of households dissatisfied	% of households Dissatisfied	Base (households)
pre-1919	759	19.6%	3,879
1919 to 1944	916	12.9%	7,083
1945 to 1964	1,471	20.6%	7,149
1965 to 1984	2,041	15.0%	13,577
1985 to 2004	661	8.3%	7,965
2005 onwards	476	7.5%	6,347
Don't know	2,863	38.9%	7,361
Total (all responses)	9,188	17.2%	53,361
Missing cases (where property age was not stated)			2,584
Total (all households)			55,945

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

Source: 2024 Household Survey

Household tenure

- 2.14 The 2021 Census indicates that across the borough, 60.5% of households are owner-occupiers, 14.4% rent privately, and 25.1% live in affordable tenures (Table 2.9). This compares with 65.1% owner-occupier, 28.3% living in affordable tenures, and 6.6% private renting in the 2001 Census. Therefore, since 2001, there has been a general shift in the proportion of households living in owner-occupation to private renting.

Table 2.9 Tenure profile by sub-area

Sub-area	Owner occupied %	Affordable %	Private Rented %	Total	Total households
Central and Southern Widnes	55.2%	24.2%	20.6%	100.0%	7,789
Central Runcorn	44.1%	43.1%	12.8%	100.0%	9,754
East Runcorn	66.5%	24.7%	8.8%	100.0%	7,635
East Widnes	74.9%	12.3%	12.8%	100.0%	10,475
West and North West Widnes, and Hale Village	59.4%	29.3%	11.3%	100.0%	9,419
West Runcorn	61.8%	18.6%	19.6%	100.0%	10,873
Borough of Halton	60.5%	25.1%	14.4%	100.0%	55,945

Source: 2021 Census TS054

Variations in dwelling types and households by tenure

- 2.15 The 2021 Census provides a useful insight into the characteristics of dwellings and households by tenure which are now presented.

Dwelling size – number of bedrooms

- 2.16 Table 2.10 summarises the number of bedrooms by tenure across occupied dwellings in the Borough of Halton. Across the owner-occupied sector, 81.4% of dwellings have 3 or more bedrooms; 52.3% of social rented dwellings and 53.4% of private rented dwellings have 1 or 2 bedrooms.

Table 2.10 Dwelling size by tenure

Number of bedrooms	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
1 bedroom	8.3%	1.4%	23.4%	12.4%
2 bedrooms	23.5%	17.2%	28.9%	41.0%
3 bedrooms	51.6%	58.0%	42.3%	40.3%
4 or more bedrooms	16.6%	23.4%	5.4%	6.3%
Total	100.0%	100.0%	100.0%	100.0%

Source: 2021 Census table RM136

Age profile and household type

- 2.17 Table 2.11 sets out the age profile of residents living in different tenures. It uses a 'row %' figure which indicates the proportion of Household Reference People (HRP) by age group in different tenures: for instance, 74.1% of all people aged 65 and over live in owner-occupied properties, 21.3% live in social rented accommodation, and 4.6% live in private rented accommodation.

Table 2.11 Age profile by tenure

Age group	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Aged 16 to 64 years	56.2%	25.4%	18.3%	100.0%	39910
Aged 65 years and over	74.1%	21.3%	4.6%	100.0%	15935
Total	61.3%	24.3%	14.4%	100.0%	55,845

Source: 2021 Census table RM201

- 2.18 Table 2.12 considers the general profile of household types by tenure. For instance, across the owner-occupied sector, 29.7% are couples with children and 26.1% are singles; 26.7% of social renter households are lone parent families; 18.0% of households in the private rented sector are couples with children.

Table 2.12 Household type by tenure (column %)

Household types	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Singles	18.9%	12.7%	25.2%	34.6%
Single 66+	12.7%	13.4%	15.5%	5.3%
Couples (no children)	16.1%	20.3%	6.9%	14.2%
Couples (with children)	25.0%	29.7%	17.2%	18.0%
Single family household (66 and over)	8.6%	12.1%	3.7%	1.9%
Lone parent family	14.0%	7.6%	26.7%	19.8%
Other	4.7%	4.2%	4.9%	6.1%
Total	100.0%	100.0%	100.0%	100.0%
Base	55,866	34,214	13,608	8,044

Source: 2021 Census table RM135

- 2.19 Table 2.13 provides household type information in a different way. It considers how different household types are distributed across different tenures. For instance, 86.4% of all single-family households age 66 or over live in owner-

occupied dwellings and 66.9% of lone parents rent from a social or private landlord.

Table 2.13 Household type by tenure (row %)

Household types	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Singles	41.1%	32.6%	26.4%	100.0%	10,542
Single 66+	64.4%	29.5%	6.0%	100.0%	7,120
Couples (no children)	77.0%	10.3%	12.7%	100.0%	9,021
Couples (with children)	72.9%	16.8%	10.4%	100.0%	13,950
Single family household (66 and over)	86.4%	10.4%	3.2%	100.0%	4,798
Lone parent family	33.2%	46.5%	20.4%	100.0%	7,831
Other	55.6%	25.5%	18.9%	100.0%	2,604
Total	61.2%	24.4%	14.4%	100.0%	55,866

Source: 2021 Census table RM135

Economic activity and tenure

2.20 Table 2.14 shows that most owner-occupier HRPs are either in employment or retired; 39.2% of social renter HRPS are in employment but 33.7% are economically inactive; for private renters, most are economically active.

Table 2.14 Economic activity by Household Reference Person (HRP) and tenure

Economic activity (by household reference person)	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Economically active (in employment)	58.9%	64.4%	39.2%	68.4%
Retired	25.5%	31.3%	21.6%	7.5%
Economically inactive (including looking after home/family and long-term sick/disabled)	12.8%	3.3%	33.7%	17.7%
Student	1.0%	0.3%	1.6%	2.7%
Unemployed	1.9%	0.7%	3.9%	3.7%
Total	100.0%	100.0%	100.0%	100.0%
Base	55,914	34,242	13,588	8,084

Source: 2021 Census table RM133

2.21 Table 2.15 illustrates that of all economically active Household Reference People (HRP), 67.0% own and 16.8% rent privately. 84.2% of economically inactive HRPs and 78.2% of unemployed people rent. 40.0% of student HRPs

live in private rented accommodation. 75.2% of retired HRP's are owner-occupiers.

Table 2.15 Household type by tenure (row %)

Economic activity	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Economically active (in employment)	67.0%	16.2%	16.8%	100.0%	32,923
Retired	75.2%	20.6%	4.3%	100.0%	14,262
Economically inactive (including looking after home/family and long-term sick/disabled)	15.8%	64.2%	20.0%	100.0%	7,130
Student	19.8%	40.2%	40.0%	100.0%	550
Unemployed	21.7%	50.0%	28.2%	100.0%	1,049
Total	61.2%	24.3%	14.5%	100.0%	55,914

Source: 2021 Census table RM133

Overcrowding and underoccupancy

2.22 Table 2.16 shows that 2.2% of all households are overcrowded and this was most pronounced in social rented accommodation. Underoccupancy was most apparent in owner-occupied households with 87.3% having at least one spare bedroom.

Table 2.16 Occupancy by tenure (column %)

Occupancy	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Overcrowded	2.2%	1.2%	4.0%	3.1%
Sufficient bedrooms	23.9%	11.5%	50.3%	32.1%
Under occ +1	35.6%	34.8%	31.0%	46.7%
Under occ +2 or more	38.3%	52.5%	14.7%	18.0%
Total	100.0%	100.0%	100.0%	100.0%
Base	55,971	34,256	13,657	8,058

Source: 2021 Census table RM099

Note: Based on bedroom standard which applies assumptions regarding household structure and bedrooms needed.

2.23 Just under 21% of overcrowded households were in the private rented sector (Table 2.17), which also showed around 34.3% of overcrowded households were owner-occupiers and 45.1% social renters. 83.9% of under occupancy with at least 2 spare bedrooms was in the owner-occupied sector.

Table 2.17 Occupancy by tenure (row %)

Occupancy	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Overcrowded	34.3%	45.1%	20.6%	100.0%	1,223
Sufficient	29.3%	51.3%	19.4%	100.0%	13,378
Under occ +1	59.9%	21.2%	18.9%	100.0%	19,927
Under occ +2 or more	83.9%	9.4%	6.8%	100.0%	21,443
Total	61.2%	24.4%	14.4%	100.0%	55,971

Source: 2021 Census table RM099

Note: Based on bedroom standard which applies assumptions regarding household structure and bedrooms needed

The owner-occupied sector

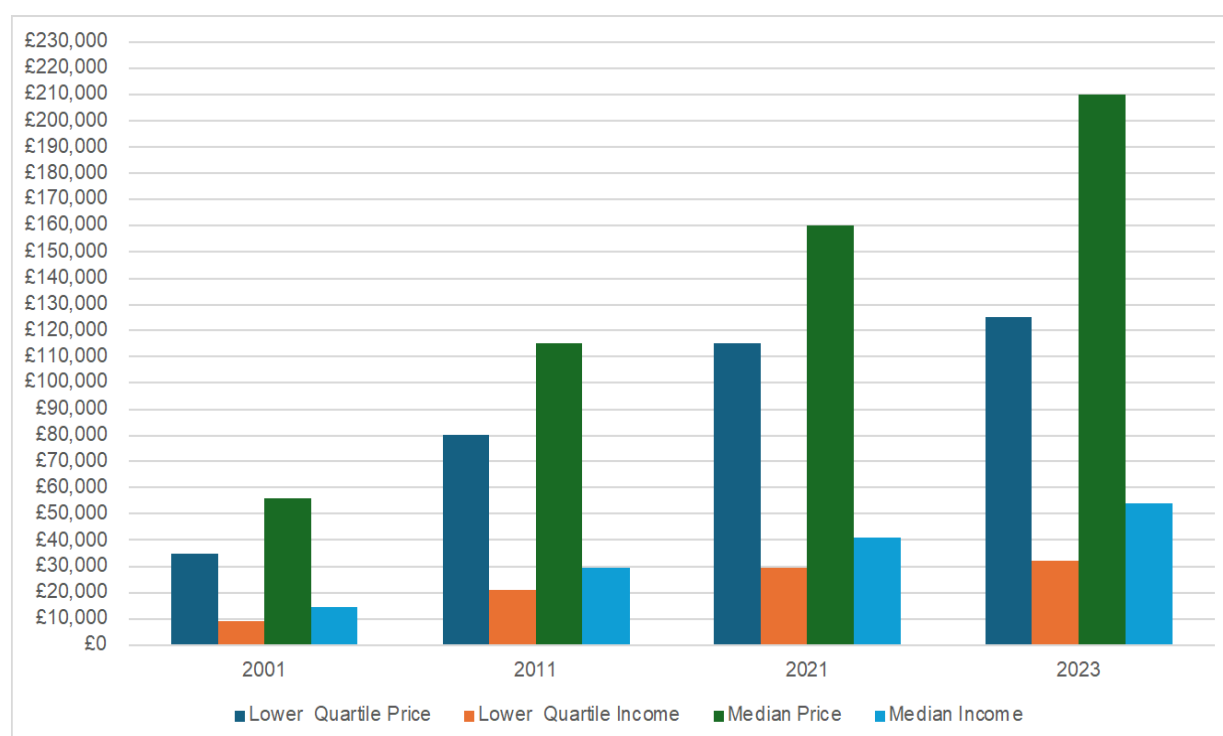
- 2.24 The 2021 Census identified that 60.5% (33,840) of households across the borough are owner-occupiers. 30.6% of all households (17,096) own outright and 29.9% of all households (16,744) have a mortgage.
- 2.25 The Household Survey provides the following information on owner-occupied housing:
- Most owner-occupied homes are houses (89.8%), with 31.1% detached, 33.5% semi-detached, and 25.3% terraced; a further 7.7% are bungalows, 2.0% flats/maisonettes, and 0.5% other property types.
 - 57.0% of owner-occupied homes have three bedrooms, 27.4% have four or more bedrooms, a further 15.1% have two bedrooms, and 0.5% have one bedroom.
 - 9.8% of owner-occupied homes were built pre-1919, 32.3% were built between 1919 and 1964, 26.4% were built between 1965 and 1984, and 31.4% have been built since 1985.
- 2.26 Over the period 2001 to 2023, Land Registry data reveals that lower quartile, median, and average house prices across the borough have increased dramatically. This is summarised in Table 2.18 and Figure 2.1.
- 2.27 It is interesting to note that in 2001, a household income of £9,000 was required for a lower quartile price to be affordable; by 2023, this had increased to £32,143. In comparison, an income of £14,387 was required for median priced housing to be affordable in 2001 compared with £54,000 in 2023.

Table 2.18 Lower quartile and median price and income required to be affordable 2001-2023

Year	House Price		Income to be affordable*	
	Lower Quartile	Median	Lower Quartile Price	Median Price
2001	£35,000	£55,950	£9,000	£14,387
2011	£80,500	£115,000	£20,700	£29,571
2021	£115,000	£160,000	£29,571	£41,143
2023	£125,000	£210,000	£32,143	£54,000

Source: HM Land Registry data © Crown copyright and database right 2023. This data is licensed under the Open Government Licence v3.0

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

Figure 2.1 Comparison of house prices and incomes required 2001 to 2023

2.28 A range of socio-economic and demographic information from respondents has been obtained from the 2024 Household Survey. Some further insights relating to owner-occupiers include:

- In terms of household type, 17.9% are couples with children under 18, 26.4% of owner-occupiers are older (65 or over) singles and couples, 23.3% are couples (under 65 with no children), 12.1% are couples with adult children (18+), 12.5% are singles (under 65), 2.5% are lone parents with adult children, 1.8% are lone parents with children under 18, and 3.6% are other household types.
- 61.2% of HRP living in owner-occupied dwellings are in employment, 32.4% are wholly retired from work, and 6.4% are other economically inactive.

- 11.1% of owner-occupied households receive less than £18,200 gross per year, 10.5% receive between £18,200 and £26,000 per year, 19.7% receive between £26,000 and £39,000 per year, and 58.7% receive more than £39,000 per year.
- In terms of length of residency, 42.7% of owner-occupiers have lived in the same property for 20-years or more.

The Private Rented Sector (PRS)

- 2.29 The private rented sector has become an important tenure in both meeting people's housing needs and providing flexible housing options for those moving for employment or to respond to changing circumstances and provides a housing option for those on low incomes. Across Halton, the proportion of households renting increased from 6.6% in 2001 to 14.4% in 2021 (ONS Census data). During this period, there has been growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing need and affordable need, as well as providing an alternative to homeownership.
- 2.30 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector helps to meet housing need. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate, and new partners and investors need to be identified.

Build to Rent

- 2.31 Build to Rent schemes can have a number of benefits. Schemes can quickly increase supply and provide improved quality and wider choice in housing markets; the accommodation and service offer provide better tenure options for households looking to rent longer term compared to what is available in the current PRS. Standards are expected to be more professional, tenancies longer, and by introducing an affordable offer (minimum 20% below market rents), these schemes can meet an identified and specific need as affordable rental accommodation.
- 2.32 Local authorities already have tools and powers at their disposal to support Build to Rent. For example, as part of their plan-making and decision taking processes, authorities can:
- Identify sites in their Strategic Housing Land Availability Assessments which might be well suited to particular types of development.
 - Include policies in their Local Plans on Build to Rent.
 - Choose whether or not to deploy the nationally described space standard, taking into account viability and need considerations.

- 2.33 Local authorities also have non-planning powers at their disposal through which they can support Build to Rent, such as using their own council land holdings.
- 2.34 The 2024 Household Survey found that 75.0% of private rented properties were houses, of which 41.6% are terraced, 30.6% are semi-detached, and 2.8% are detached; a further 20.9% were flats/maisonettes, and 4.1% were bungalows. 12.7% of privately rented properties have one bedroom/bedsit, 36.9% have two bedrooms, 42.0% have three bedrooms, and 8.5% have four or more bedrooms.
- 2.35 Around 10.7% of private rented stock was built before 1919, 29.7% between 1919 and 1964, 35.0% between 1965 and 1984, 24.7% has been built since 1985.
- 2.36 The characteristics of tenants are diverse and the 2024 Household Survey revealed that in particular, the private rented sector accommodates singles (under 65) (21.9%) couples with children under 18 (23.5%), couples (under 65 with no children) (16.2%), older singles and couples (9.0%), lone parents with children under 18 (13.1%), lone parents with adult children (2.4%), couples with adult children (6.4%), and other household types (7.4%).
- 2.37 Just over a third (39.1%) of private renting households have lived in their accommodation for less than three years.
- 2.38 In terms of income, the 2024 Household Survey found that 14.4% of households privately renting receive less than £18,200 gross per year, 33.4% receive between £18,200 and £26,000 per year, 30.5% receive between £26,000 and £39,000 per year, and 21.6% receive more than £39,000 per year.
- 2.39 70.8% of Household Reference People (heads of household) living in private rented accommodation are employed, 6.4% are permanently sick/disabled, 7.3% are wholly retired from work, 4.8% unemployed and 10.6% are other economically inactive.

The affordable housing sector

- 2.40 The latest Regulator of Social Housing Statistical Data Return (SDR) 2024 identified a total of 14,788 units of affordable housing across Halton. Of the 13,366 were general needs units, 521 were supported housing, and 468 were housing for older people. In addition, there were 433 units of low-cost home ownership.
- 2.41 The 2024 Household Survey used a base of 13,598 households living in an affordable (social rented or intermediate tenure) property across Halton based on the 2021 Census.
- 2.42 The 2024 Household Survey identified that flats/apartments and maisonettes account for 16.8% of occupied affordable accommodation (16.3% flats/apartments and 0.5% maisonettes), 66.5% are houses (of which 24.7% are semi-detached, 37.6% are terraced, and 4.2% are detached), 14.0% are bungalows, and 2.7% other types of housing. In terms of size, affordable dwellings in the borough typically have one bedroom/bedsit (20.2%), two bedrooms (25.7%), or three bedrooms (46.2%), with a further 7.8% having four or more bedrooms.

- 2.43 In terms of household composition, the 2024 Household Survey found that 15.6% are singles under 65, 23.4% are older singles and couples (one or both aged over 65 years), 10.8% are couples or lone parents with adult children living at home, 7.2% are couples under 65 with no children, 12.7% are lone parents with children under 18, 18.9% are couples with children under 18, and a further 11.4% are other household types.
- 2.44 Amongst the older households (36.0% of whom are singles over 65 and 47.9% are couples), 65.5% have lived in their current affordable property for over 20 years or more. 6.1% live in a flat/apartment, 18.0% live in a bungalow, around 21.6% live in a terraced house, and 33.5% live in a semi-detached home. Around 9.9% of those aged over 65 live in a 1-bedroom home and 17.1% live in a 2-bedroom home.
- 2.45 46.1% of Household Reference People living in affordable housing are in employment. A further 20.8% are wholly retired from work, 21.6% are permanently sick/disabled, 3.4% are unemployed, and 8.1% are other economically inactive.
- 2.46 Incomes are generally low, with 46.9% of households in affordable housing receiving an income of less than £18,200 gross per year, 25.1% receive between £18,200 and £26,000 per year, 10.4% receive between £26,000 and £39,000 per year, and 17.7% receive more than £39,000 per year.

Past trends in housing delivery

- 2.47 Over the past 10 years (2014/15 to 2023/2024) 4,209 net new dwellings have been built across Halton (Table 2.19), around 37% of which have been built in the five years 2019/20 to 2023/24. In the past 5 years, an annual average of 314 net completions has been achieved. A comparison of annual completions with the annual policy target is also presented in Figure 2.2.
- 2.48 Over the past 10 years, the overall delivery has exceeded targets although delivery was lower during the Covid years of 2020/21 and 2021/22. The distribution of newbuild activity since 2007 is shown in Map 2.2.

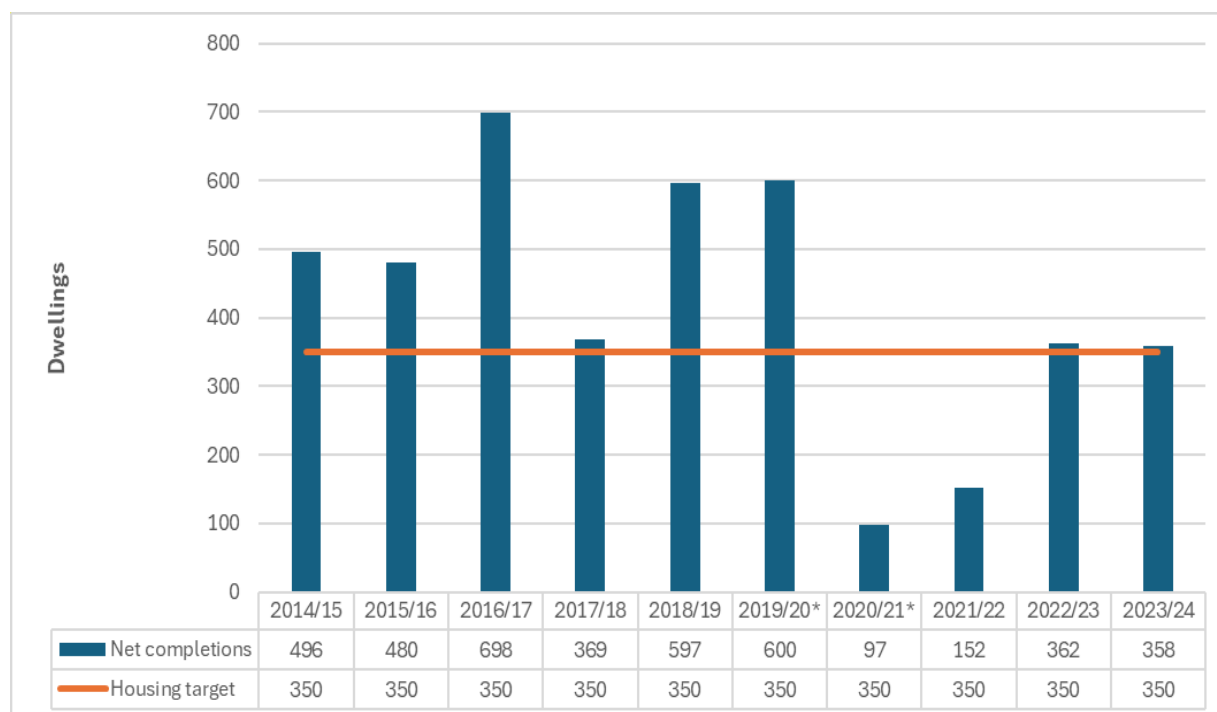
Table 2.19 Dwelling completions 2014/15 to 2023/2024

Year	Net completions	Gross completions	Housing target	Housing target - net completions
2014/15	496	507	350	146
2015/16	480	484	350	130
2016/17	698	703	350	348
2017/18	369	380	350	19
2018/19	597	601	350	247
2019/20*	600	603	350	250
2020/21*	97	132	350	-253
2021/22	152	159	350	-198
2022/23	362	368	350	12
2023/24	358	366	350	8
2014-2024 (Total)	4,209	4,303	3,500	709
Total (past 5 years)	1,569	1,628	1,750	-181
Annual average (past 5 years)	314	326	350	-36

Source: Halton Borough Council Annual Monitoring Reports

* The 2019/20 figure covers a 16 month period (suggesting a 12 month figure of $(603/16)*12= 452$)

* The 2020/21 figure only covers an 8 month period (suggesting a 12 month figure of $(132/8)*12= 198$)

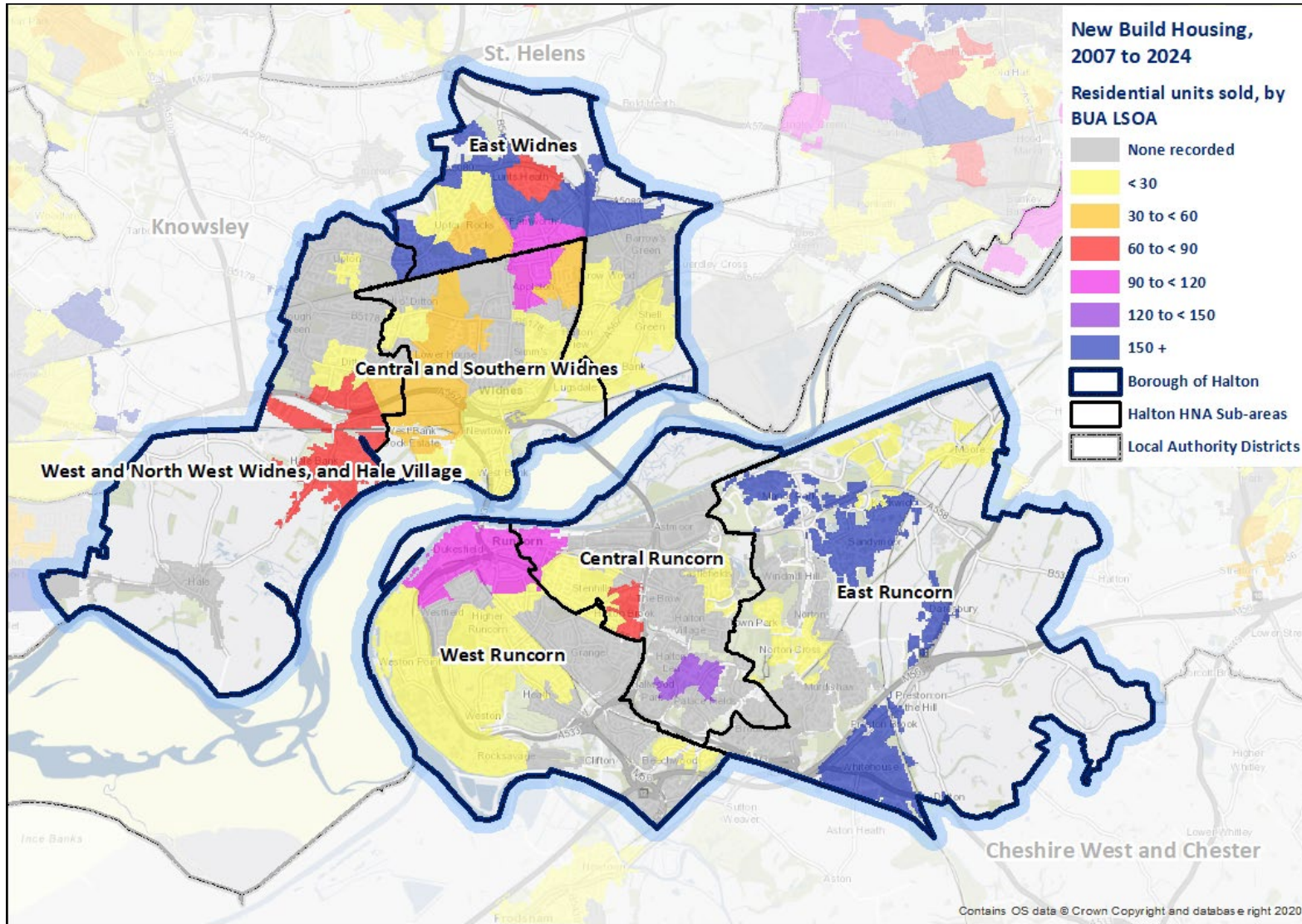
Figure 2.2 Summary of net completions 2014/15 to 2023/24 against policy targets

Source: Halton Borough Council Annual Monitoring Reports

* The 2019/20 figure covers a 16 month period (suggesting a 12 month figure of $(603/16)*12= 452$)

* The 2020/21 figure only covers an 8 month period (suggesting a 12 month figure of $(132/8)*12= 198$)

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



Source: Land Registry © Crown copyright 2007 to 2024

Demographic drivers: population, migration, and households

Population projections

- 2.49 National population projections are produced by the ONS regularly and the latest ones are 2018-based projections (Table 2.20).

Table 2.20 Change in population 2024-2042 by age group (2018-based ONS population projections)

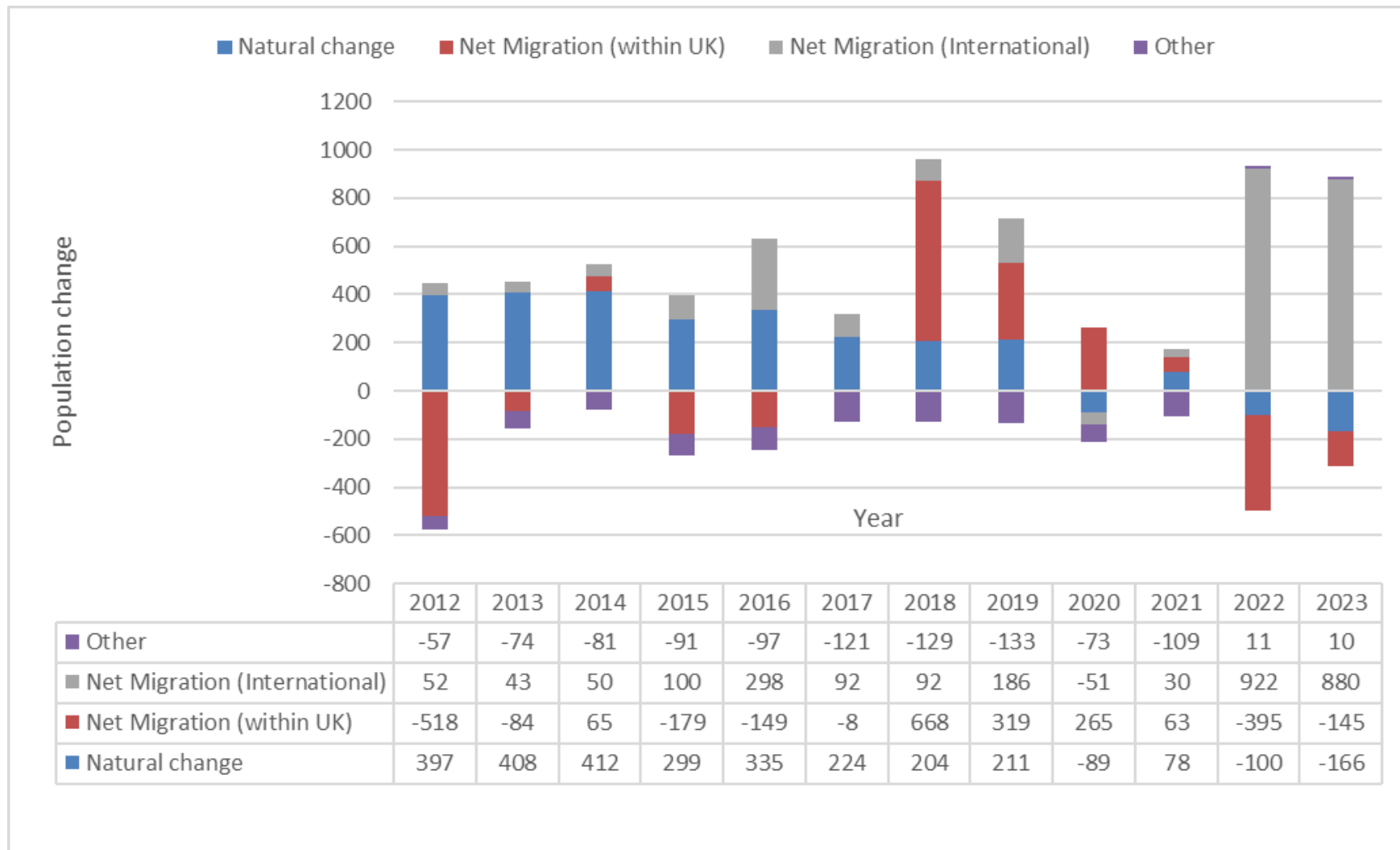
Age groups	2024	2042	Number change 2024-2042	% change 2024-2042
0-19	31,594	29,677	-1,917	-6.1%
20-39	30,710	31,174	464	1.5%
40-54	25,059	26,197	1,139	4.5%
55-64	17,721	17,107	-614	-3.5%
65-74	14,659	15,574	915	6.2%
75-84	9,010	12,501	3,491	38.7%
85+	2,665	4,841	2,176	81.7%
All Ages	131,417	137,071	5,653	4.3%

Source: ONS Principal Population Projections

Components of population change

- 2.50 The ONS publish mid-year population estimates at local authority level which includes an analysis of components of population change, that is natural change, national migration, and international migration. The component analysis also includes 'other' change which can include boundary adjustment and military population moves. The data for Halton 2012-2023 is shown in Figure 2.3. Over the period 2012 to 2023, natural change has been an important driver; migration between Halton and the rest of the UK has fluctuated; during 2022 and 2023 international migration has become the dominant influence on population change.
- 2.51 A detailed analysis of migration over the period 2014 to 2023 indicates that the overall average net gain through migration has been +275 people. There has been an annual net gain from within the UK of 84 and a further 191 has been a net gain through international migration. Halton has been gaining population from Knowsley, Liverpool, and Warrington, and population loss to Cheshire West and Chester and the rest of the North West.

Figure 2.3 Components of population change 2012 to 2023



Source: ONS Population estimates and components of population change

- 2.52 The 2024 household survey considered the extent to which households moved within Halton. Table 2.21 sets out the origin and destination of households who have moved in the past 5 years. This shows that the majority of people originating from the two main areas of Widnes and Runcorn tended to remain in the same area although there was some flow between the two. Of particular note, around 31% of moving households had moved into the borough, particularly households moving into properties in East Runcorn.

Table 2.21 Origin of moving households by current place of residence

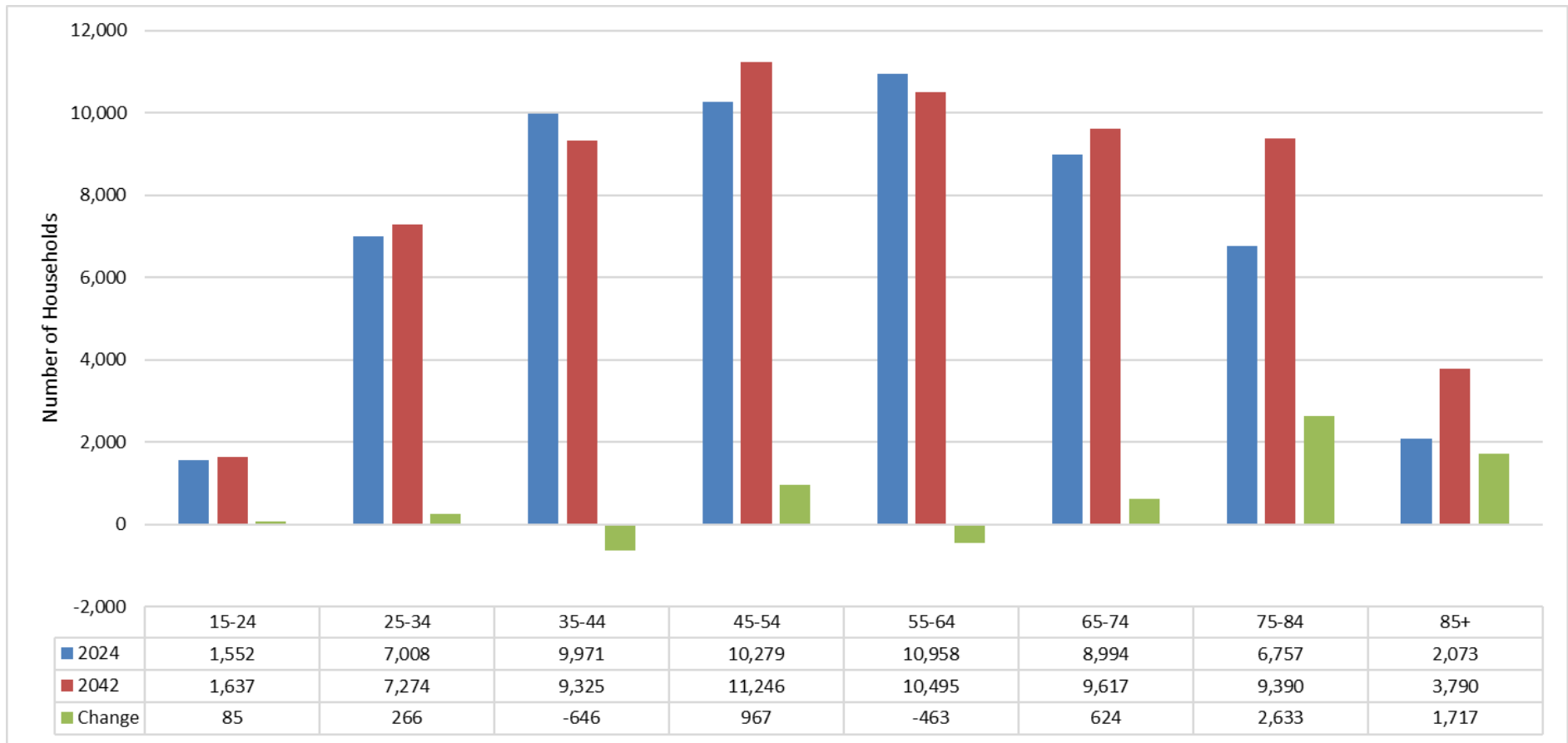
Current area of residence	Origin				Base
	Widnes area	Runcorn area	Out of Borough	Total	
West and North West Widnes, and Hale Village	55.1%	9.9%	35.0%	100.0%	879
Central and Southern Widnes	59.0%	11.7%	29.2%	100.0%	1,912
East Widnes	73.6%	0.0%	26.4%	100.0%	1,128
West Runcorn	0.0%	73.0%	27.0%	100.0%	1,347
Central Runcorn	11.4%	62.0%	26.7%	100.0%	1,188
East Runcorn	5.0%	51.0%	44.0%	100.0%	1,262
Total	34.2%	34.7%	31.1%	100.0%	7,716
Widnes area	62.3%	7.9%	29.7%	100.0%	3,919
Runcorn area	5.2%	62.2%	32.6%	100.0%	3,797

Source: 2024 household survey

Household projections

- 2.53 The latest ONS 2018-based household projections provide estimates of the proportions of people who are likely to be Household Reference People by age, gender, and household type based on census data. Variant household projections are also produced.
- 2.54 According to the 2018-based projections, the total number of households is projected to increase 9% from 57,591 in 2024 to 62,774 by 2042.
- 2.55 Table 2.22 provides a detailed breakdown of household type by the age of Household Reference Person to 2042 using 2018-based household projections. Currently available data shows that the overall household type profile is not expected to change over the 2024 to 2042 period, with the dominant household types being 'one person' and 'other households with two or more adults', although the proportion of 'other households with two or more adults' is expected to increase. Additionally, as illustrated in Figure 2.4, there will be a marked increase in the number of households where the Household Reference Person is aged 65-74, 75-84, and 85 or over.

Figure 2.4 Profile of households by age of Household Reference Person in 2024 and 2042 under 2018-based projections



Source: 2018-based ONS household projections

Table 2.22 Household types and change 2024 to 2042 (by age of HRP)

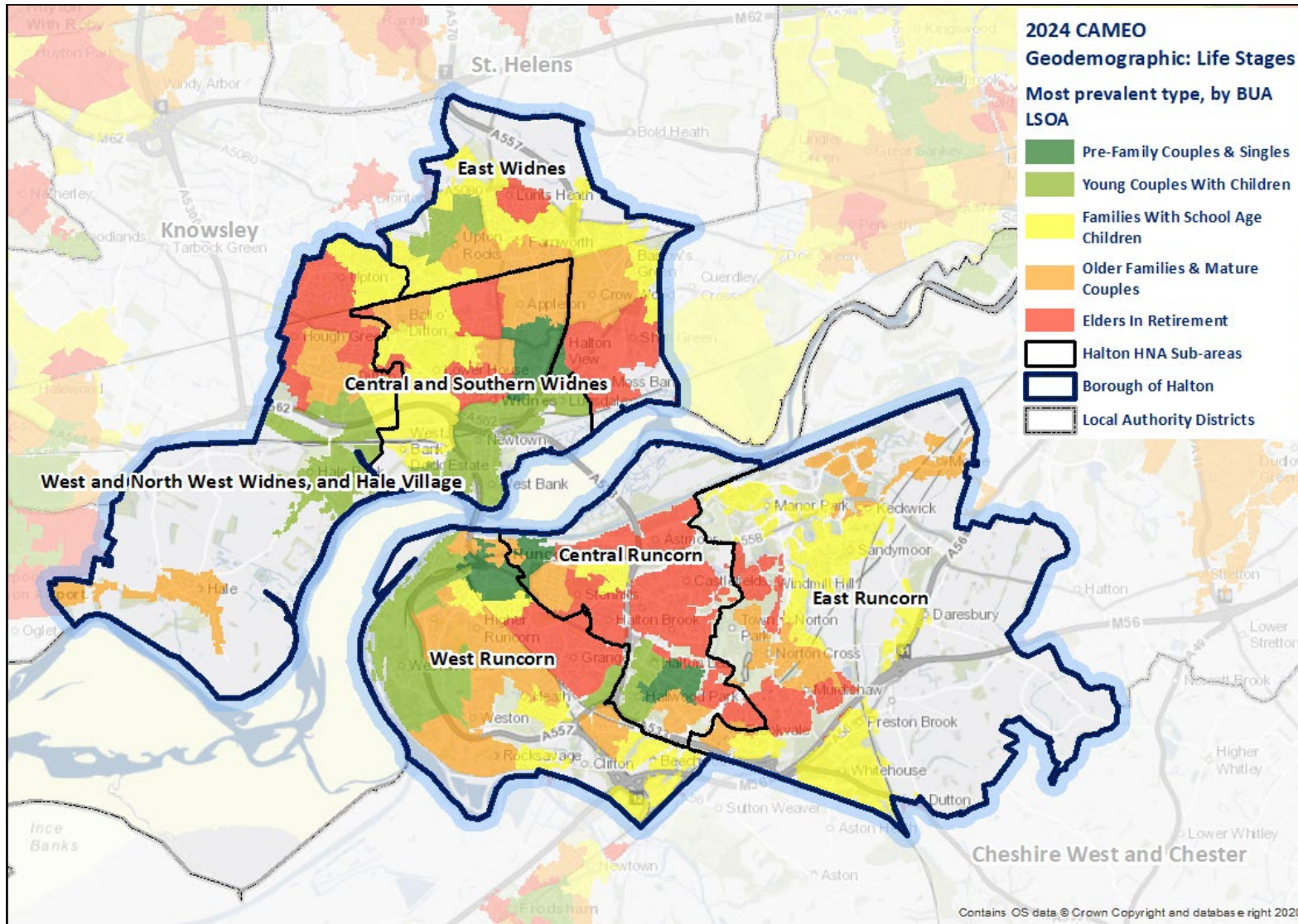
Year and household type	Age of household reference person (HRP)									
	2024	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL
One person	385	1,692	2,449	2,708	3,501	3,487	3,194	1,484	18,901	32.8%
Household with 1 dependent child	586	1,796	2,434	2,053	835	227	67	5	8,003	13.9%
Household with 2 dependent children	181	1,399	2,401	1,305	260	33	16	5	5,600	9.7%
Household with 3 or more dependent children	93	749	1,036	335	60	1	0	0	2,275	3.9%
Other households with two or more adults	307	1,373	1,651	3,878	6,302	5,245	3,479	579	22,813	39.6%
Total	1,552	7,008	9,971	10,279	10,958	8,994	6,757	2,073	57,591	100.0%
2042	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One person	403	1,765	2,304	2,939	3,337	3,734	4,543	2,712	21,738	34.6%
Household with 1 dependent child	607	1,860	2,262	2,264	799	234	91	8	8,125	12.9%
Household with 2 dependent children	194	1,447	2,243	1,451	246	33	22	10	5,646	9.0%
Household with 3 or more dependent children	101	773	967	374	56	1	0	0	2,272	3.6%
Other households with two or more adults	333	1,429	1,550	4,217	6,057	5,615	4,734	1,059	24,994	39.8%
Total	1,637	7,274	9,325	11,246	10,495	9,617	9,390	3,790	62,774	100.0%
Change 2024-2042	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One person	18	73	-145	231	-164	246	1,350	1,228	2,837	54.7%
Household with 1 dependent child	21	64	-172	210	-36	7	23	3	121	2.3%
Household with 2 dependent children	13	48	-158	147	-14	0	5	5	46	0.9%
Household with 3 or more dependent children	8	24	-69	40	-4	0	0	0	-3	-0.1%
Other households with two or more adults	26	56	-101	340	-244	370	1,255	480	2,181	42.1%
Total	85	266	-646	967	-463	624	2,633	1,717	5,183	100.0%

Source: ONS 2018-based household projections (Principal projection)

General household characteristics

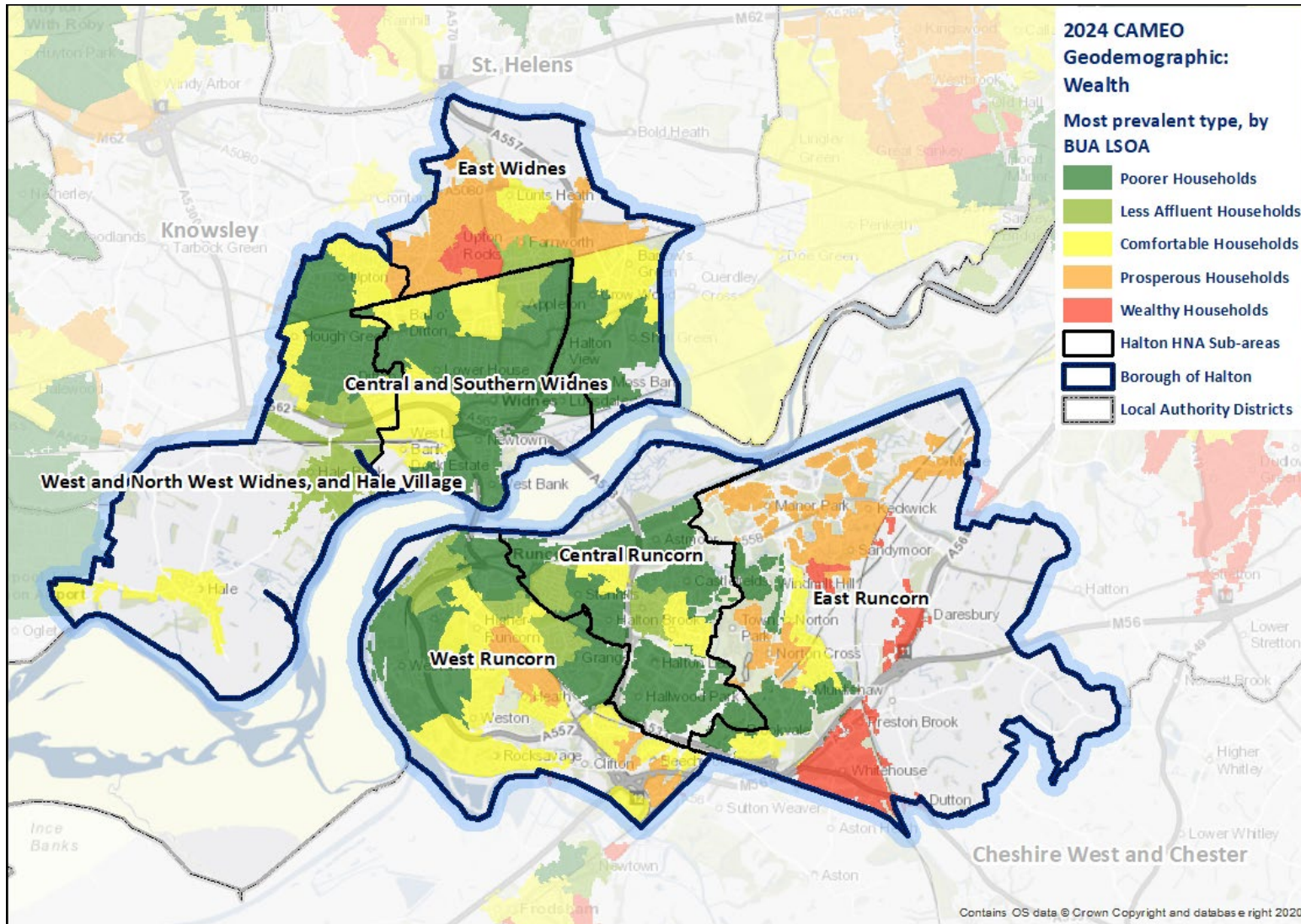
- 2.56 The range of households living in Halton is illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies and indicates clusters of pre family households in Central and Southern Widnes, West Runcorn, and Central Runcorn. Young couples with children extend from the pre family households with East Widnes as an additional sub-area with these households. Families with school age children are spread across the borough and similar to households with older families and mature couples. There are clusters of elders in retirement across all sub-areas. East Runcorn is the only sub-area with families with school age children, older families, and mature couples and elders in retirement.
- 2.57 Map 2.4 considers income groups, broadly illustrating that lower income households are the most dominant household across the borough with the exception of East Widnes. East Widnes and East Runcorn are the only two sub-areas with comfortable, prosperous, and wealthy households.

Map 2.3 Household characteristics: household type by LSOA, 2024



Source: CAMEO UK

Map 2.4 Household characteristics: income type by LSOA, 2024



Source: CAMEO UK

Income data

- 2.58 There are a range of income data sources available to inform this study which are now summarised. 2024 CAMEO income data provide range, quartile, and average data of gross household income by sub-area. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at the borough level. These two sources can provide a realistic estimate of earnings and household income across Halton (Table 2.23).
- 2.59 The 2024 Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are £27,162, median earnings are £36,077, and average earnings are £41,550 across Halton.

Table 2.23 Annual gross household income by sub-area

Sub-area	Annual gross household income											
	<£10k	£10k to <£20k	£20k to <£30k	£30k to <£40k	£40k to <£50k	£50k to <£75k	£75k or more	Unknown	Total	Lower Quartile	Median	Average
Central and Southern Widnes	9.0%	51.8%	24.2%	5.0%	2.6%	1.4%	0.2%	5.7%	100.0%	£15,000	£15,000	£19,402
Central Runcorn	14.6%	54.9%	19.1%	4.3%	1.5%	0.0%	0.3%	5.3%	100.0%	£15,000	£15,000	£17,055
East Runcorn	3.2%	20.3%	12.3%	14.0%	17.9%	20.8%	2.7%	8.8%	100.0%	£15,000	£35,000	£37,944
East Widnes	2.6%	18.1%	20.8%	17.3%	17.3%	21.0%	0.8%	2.0%	100.0%	£25,000	£35,000	£36,460
West and North West Widnes, and Hale Village	5.2%	44.8%	20.4%	16.4%	6.1%	2.0%	0.2%	4.9%	100.0%	£15,000	£15,000	£23,137
West Runcorn	7.4%	39.6%	25.8%	15.1%	7.0%	2.5%	0.0%	2.6%	100.0%	£15,000	£25,000	£23,351
Borough of Halton	6.8%	37.8%	20.8%	12.4%	8.9%	7.9%	0.7%	4.7%	100.0%	£15,000	£25,000	£26,310

Source: CAMEO

Summary

- 2.60 Across Halton, there are an estimated 58,863 dwellings and 55,945 households and 2.4% of dwellings are vacant.
- 2.61 In terms of occupied dwelling stock:
- 68.7% of occupied dwellings are owner-occupied, 7.0% are private rented, and 24.3% are affordable (including social/affordable renting and shared ownership);
 - 78.8% of dwellings are houses (36.7% terraced, 27.0% semi-detached, and 15.1% detached), 12.2% are flats, and 9.0% are bungalows; and
 - 7.3% of dwellings have one bedroom, 23.1% two bedrooms, 57.3% three bedrooms, and 12.3% four or more bedrooms.
- 2.62 Over the 10 years 2014/15 to 2022/2023, 3,851 net new dwellings have been built across Halton. In the past 5 years to 2022/2023, an annual net average of 362 dwellings have been built across the borough.
- 2.63 2018-based projections estimate a population in 2024 of 131,417 and this is projected to increase by 5,653 to 137,071 by 2042, with the largest increases in the 65-74, 75-84, and 85+ age categories. 2018-based ONS household projections suggest a total of 57,591 households (which is higher than the 2021 Census figure) and this is projected to increase by 5,183 (9.0%) to 62,774 by 2042. Largest increases will be one person and other households with two or more adults, and households with a Household Reference Person aged 65 and over.

3. Price, Rents, and Affordability

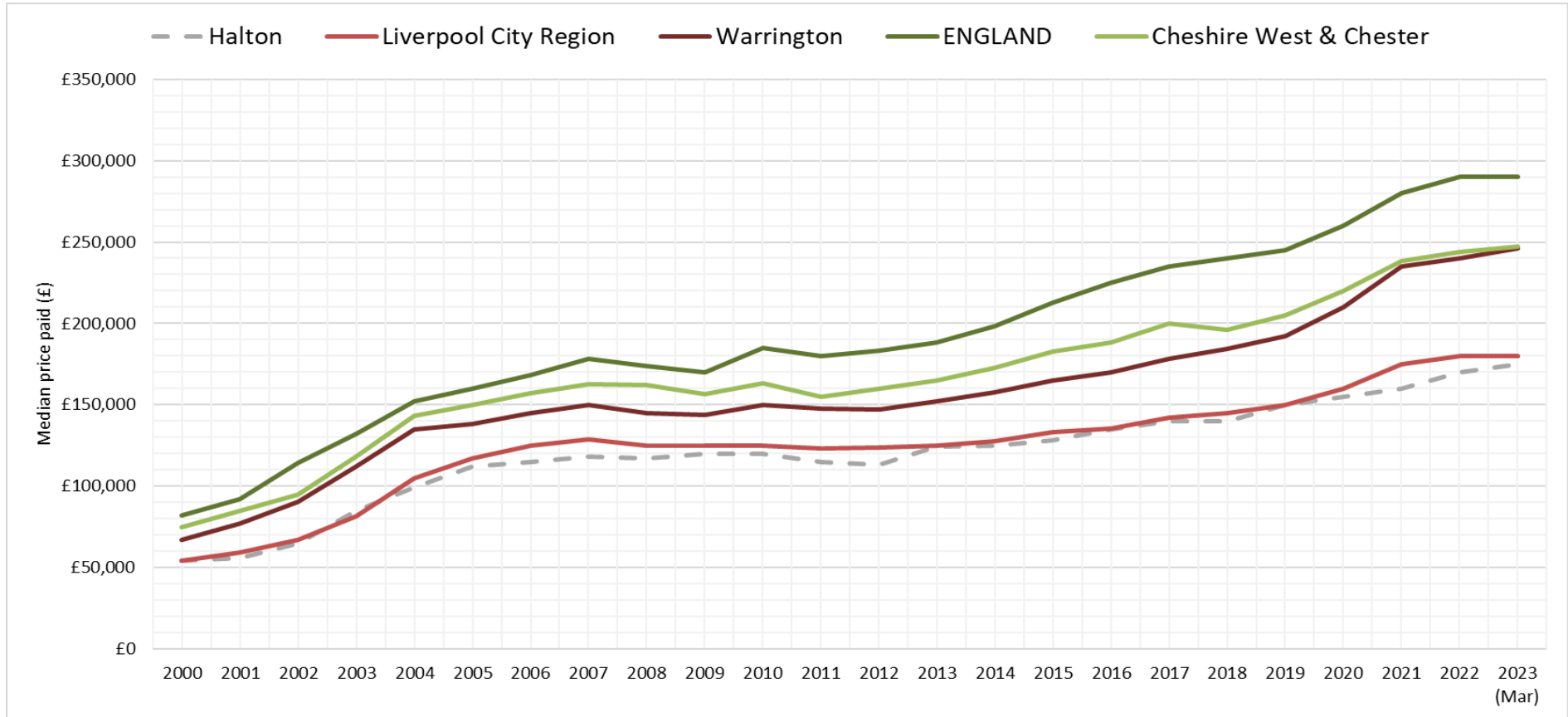
Introduction

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

House price trends

- 3.2 Figure 3.1 shows how house prices in the borough area have changed over the period 2000 to March 2023, based on full-year Land Registry price paid data. This is compared with Liverpool City Region, Warrington, Cheshire West and Chester, and England.
- 3.3 Median house prices in the borough have been broadly in line with Liverpool City Region but lower than those for Warrington, Cheshire West and Chester, and England.
- 3.4 Overall, median prices have increased from £54,000 in the year 2000 to £174,750 in March 2023, an increase of 223.6%. Table 3.1 sets out comparative house price change over this period, which indicates that this rate of growth is lower than that experienced across Liverpool City Region (233.6%), North West (+235.0%), and England as a whole (+253.7%). Lower quartile prices shown in Table 3.2 have increased from £35,000 in 2000 to £125,000 in March 2023, an increase of 257.1%.

Figure 3.1 Median house price trends 2000 to 2023 (March): Halton, Liverpool City Region, Warrington, Cheshire West and Chester, and England



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

Table 3.1 Comparative median house price change 2000-2023 with neighbouring districts, Liverpool City Region, North West, and England

Location	Median price (£) 2000	Median price (£) 2023 (Mar)	% Change 2000-2023
ENGLAND	£82,000	£290,000	253.7%
North West	£49,995	£167,500	235.0%
Liverpool City Region	£53,950	£180,000	233.6%
Halton	£54,000	£174,750	223.6%
Cheshire West & Chester	£75,000	£247,250	229.7%
Knowsley	£52,000	£170,000	226.9%
Liverpool	£47,500	£161,000	238.9%
Sefton	£60,000	£210,000	250.0%
St. Helens	£49,995	£167,500	235.0%
Warrington	£66,950	£246,000	267.4%
Wirral	£56,000	£200,000	257.1%

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

Table 3.2 Comparative lower quartile house price change 2000-2023 with neighbouring districts, Liverpool City Region, North West, and England

Location	LQ price (£) 2000	LQ price (£) 2023 (Mar)	% Change 2000-2023
ENGLAND	£54,000	£190,000	251.9%
North West	£37,000	£140,000	278.4%
Liverpool City Region	£36,000	£130,000	261.1%
Halton	£35,000	£125,000	257.1%
Cheshire West & Chester	£54,475	£170,000	212.1%
Knowsley	£39,725	£129,000	224.7%
Liverpool	£30,163	£120,000	297.8%
Sefton	£45,000	£145,000	222.2%
St. Helens	£35,000	£125,000	257.1%
Warrington	£45,000	£170,000	277.8%
Wirral	£37,700	£140,000	271.4%

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

3.5 Table 3.3 sets out the change in house prices by sub-area over the period 2007 to 2024 (Note: Land Registry ward level analysis is only possible from 2007). During this period, median prices increased by +35.6% overall but varies considerably at sub-area level. The table also sets out the lower quartile data for the same period and shows an overall increase of +22.3% with considerable variation at borough level.

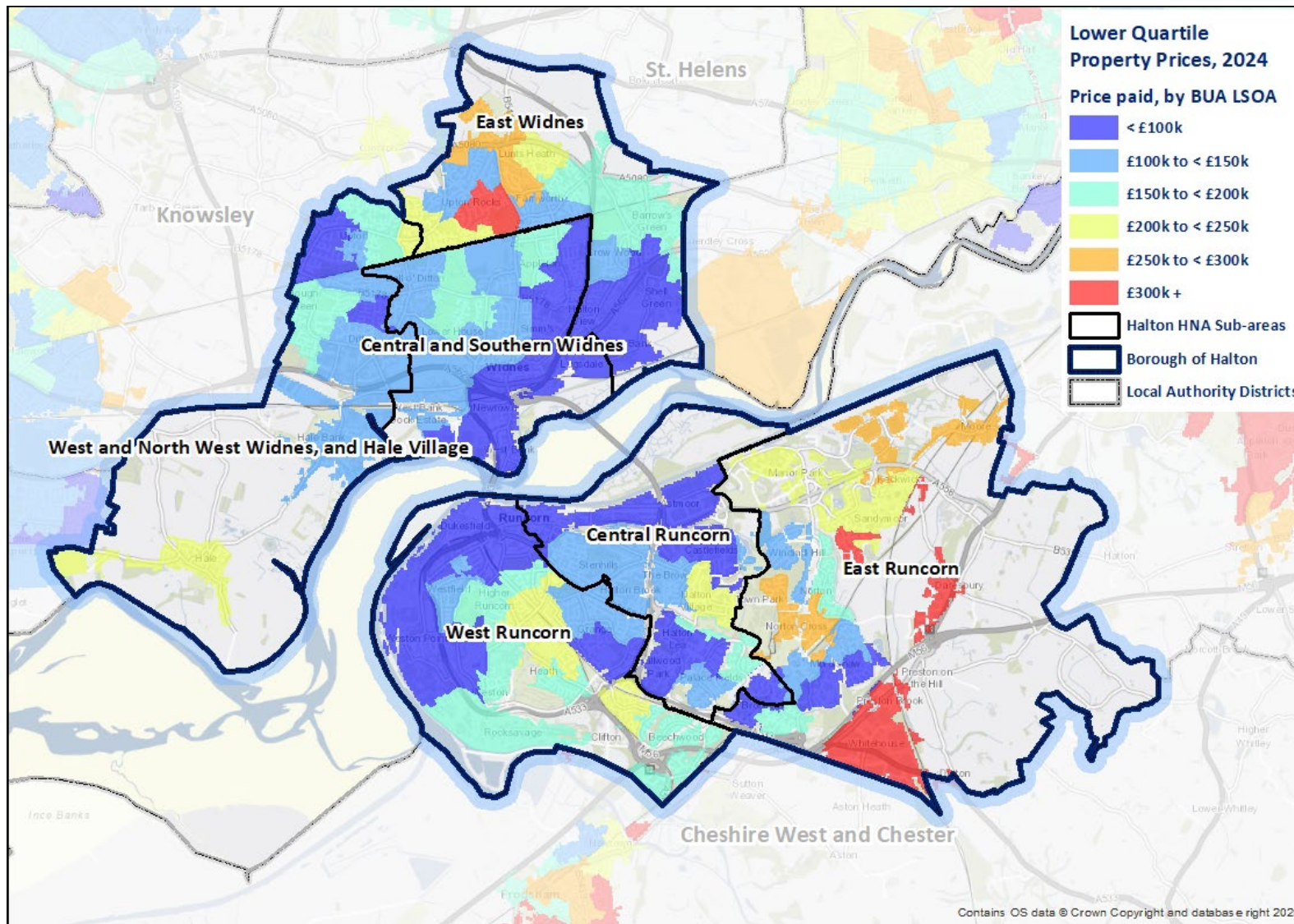
Table 3.3 Comparative lower quartile and median house price change 2007-2024 by sub-area

Sub-area	LQ house price			Median house price		
	2007	2024	% change	2007	2024	% change
Central and Southern Widnes	£84,500	£100,000	18.3%	£98,596	£126,500	28.3%
Central Runcorn	£83,000	£95,000	14.5%	£104,500	£131,250	25.6%
East Runcorn	£100,750	£135,000	34.0%	£150,250	£201,995	34.4%
East Widnes	£116,223	£160,000	37.7%	£146,748	£245,000	67.0%
West and North West Widnes, and Hale Village	£95,000	£120,000	26.3%	£118,000	£160,000	35.6%
West Runcorn	£86,500	£104,000	20.2%	£110,000	£151,000	37.3%
Borough of Halton	£92,000	£112,500	22.3%	£118,000	£160,000	35.6%

Source: 2024 Zoopla Limited

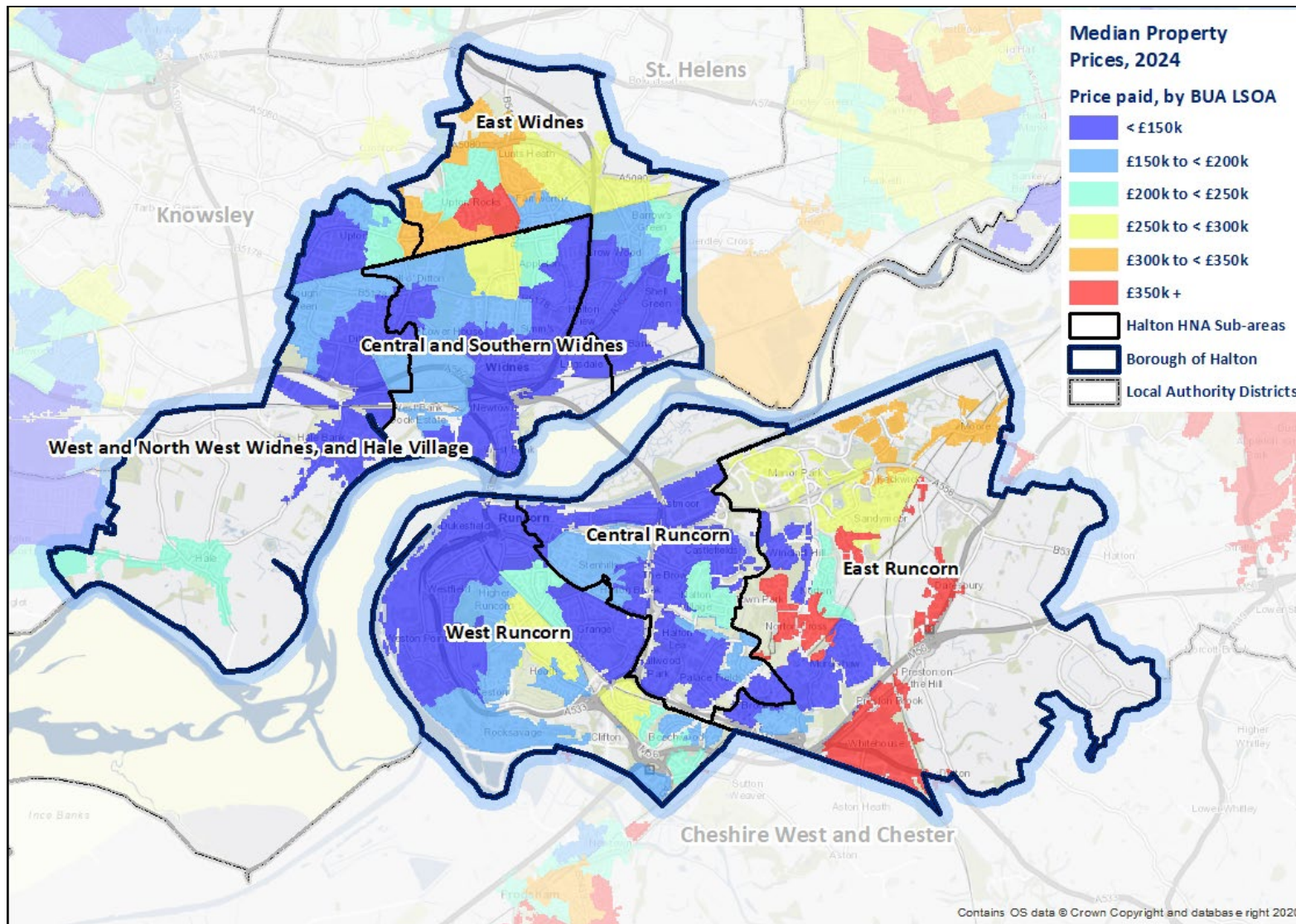
- 3.6 Maps 3.1 and 3.2 provide an illustration of lower quartile and median prices using Lower Super Output Area. The maps show a range of market prices with the lowest prices clustered across the centre of the borough. Property prices generally increase towards the outskirts of the borough with the highest prices in East Widnes and East Runcorn.

Map 3.1 Lower quartile house prices by built up areas with the LSOAs of Halton



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Map 3.2 Median house prices by built up areas with the LSOAs of Halton



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Private renting

- 3.7 Table 3.4 provides an overview of the cost of renting privately across the borough and compares prices with Liverpool City Region, the North West, and England. Over this time, lower quartile rents across Halton have increased by 51.6% and median rents have increased by 59.2%. These increases are below those experienced across the Liverpool City Region, the North West, and England. Table 3.5 summarises 2024 price data by sub-area (note this is a partial year's data and full analysis for regional and national data has not yet been prepared).

Table 3.4 Comparative lower quartile and median rental price 2010-2024

	Lower quartile price by year (£)		
Location	2010	2024	% change 2010-2024
Halton	£446	£676	51.6%
Liverpool City Region	£446	£693	55.4%
North West	£472	£776	64.4%
ENGLAND	£598	£997	66.7%
	Median price by year (£)		
Location	2010	2024	% change 2010-2024
Halton	£498	£793	59.2%
Liverpool City Region	£546	£871	59.5%
North West	£546	£997	82.6%
ENGLAND	£893	£1,573	76.1%

Source: © 2024 Zoopla Limited

Table 3.5 Lower quartile and median rents by sub-area 2024

Sub-area	Lower quartile (£ each month)	Median (£ each month)
Central and Southern Widnes	£594	£750
Central Runcorn	£576	£724
East Runcorn	£797	£849
East Widnes	£750	£897
West and North West Widnes, and Hale Village	£797	£849
West Runcorn	£676	£750
Borough of Halton	£676	£793

- 3.8 The amount that can be claimed for assistance with rental costs is capped to a local allowance that varies by area. The cap is estimated by the VOA and published in the form of a Local Housing Allowance (LHA) rate for a broad market area, (BRMA). Halton is located within the North Cheshire BRMA. Table 3.6 summarises the LHA for the borough BRMA and the variance between lower quartile rents and the LHA.

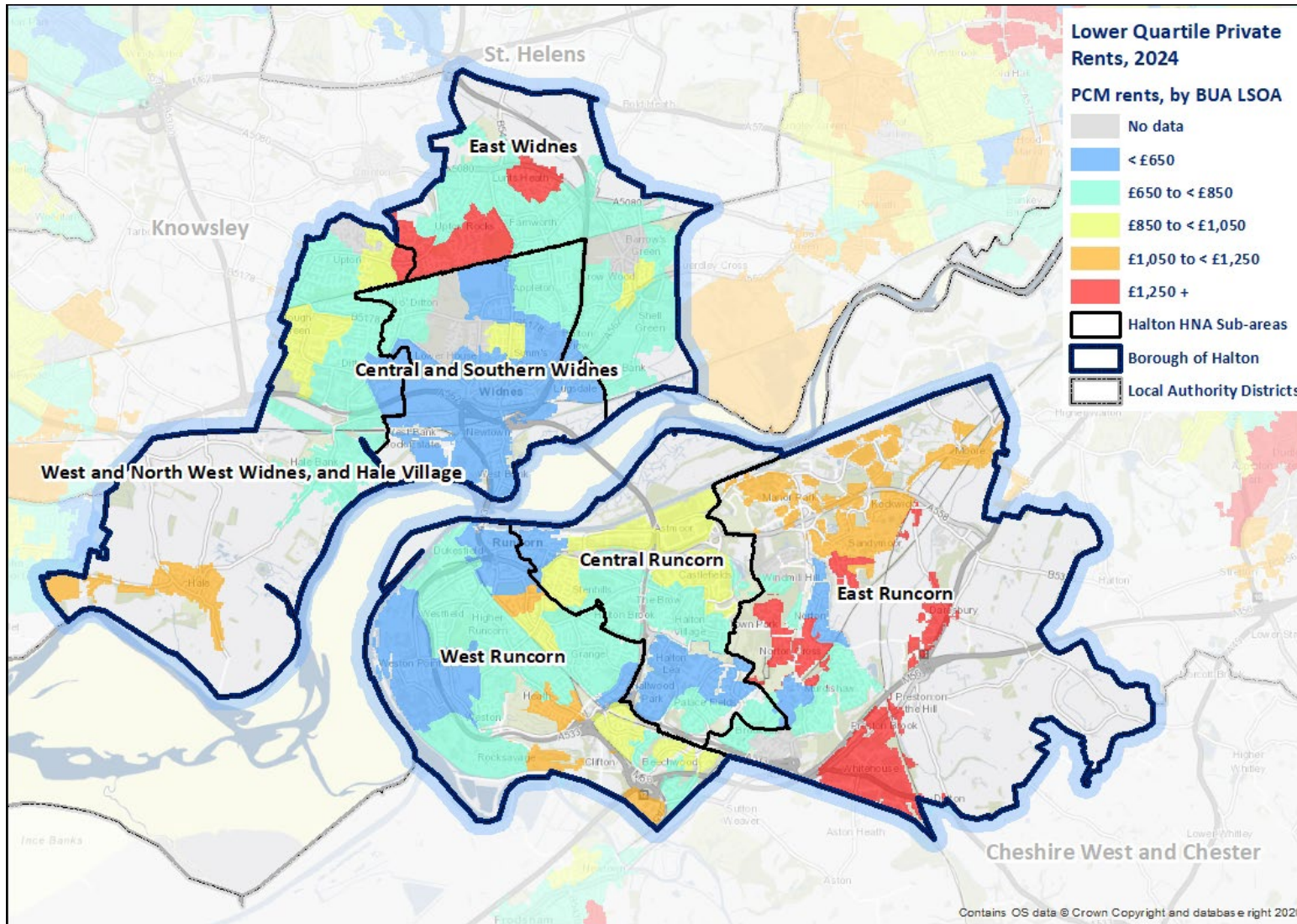
Table 3.6 Broad Rental Market Area Local Housing Allowance Rates (April 2024) – North Cheshire BRMA

No. of bedrooms	Rate per week (£)	Monthly rate	2024 LQ rent	Variance between LQ rent and LHA
Shared accommodation	£66.50	£288	£425	-£137
1 bedroom	£97.81	£424	£451	-£27
2 bedroom	£115.07	£499	£650	-£151
3 bedroom	£136.93	£593	£750	-£157
4 bedroom	£201.37	£873	£956	-£83

Source: © 2024 Zoopla Limited

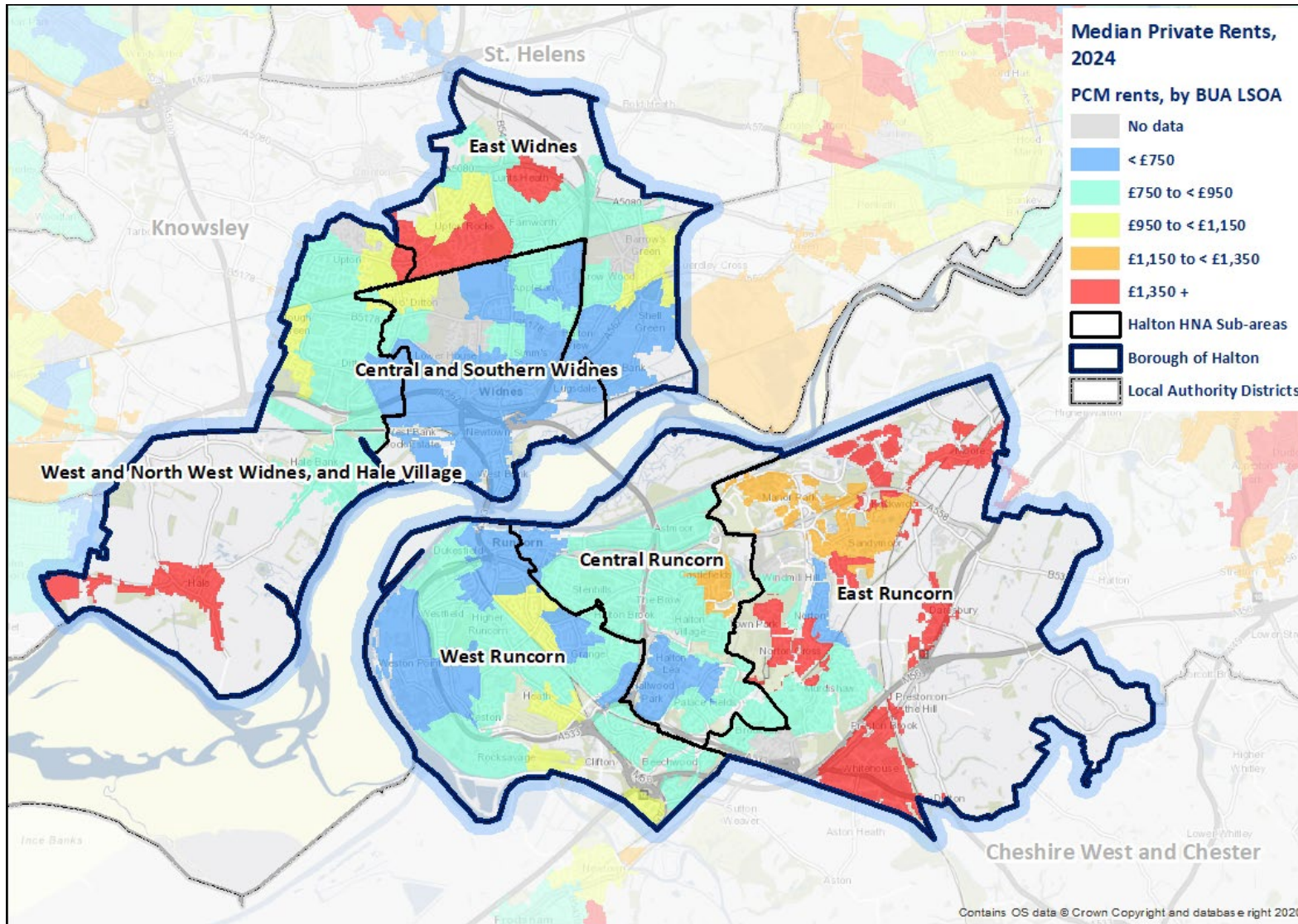
- 3.9 More detailed rental data within built-up areas at a small area level (Lower Super Output Areas) are presented in Map 3.3 (lower quartile) and Map 3.4 (median). This illustrates that rents are generally lower in Central and Southern Widnes, West Runcorn and Central Runcorn. There are small pockets of higher rents in East Widnes, East Runcorn, and West and North West Widnes, and Hale Village sub-areas.
- 3.10 The private rented sector accommodates a proportion of low-income households that are eligible for assistance with rental costs. Map 3.5 illustrates the proportion of households in receipt of housing benefit assistance across the borough. This shows a particularly high concentration in the south of the borough, particularly in West Runcorn and Central Runcorn sub-areas. The data relates to non-passported benefits which means that households are eligible for Housing Benefit irrespective of whether they receive other benefits. Passported benefits are benefits which people are entitled to because of their entitlement to other benefits.

Map 3.3 2024 lower quartile rents across Halton by built up areas within LSOAs



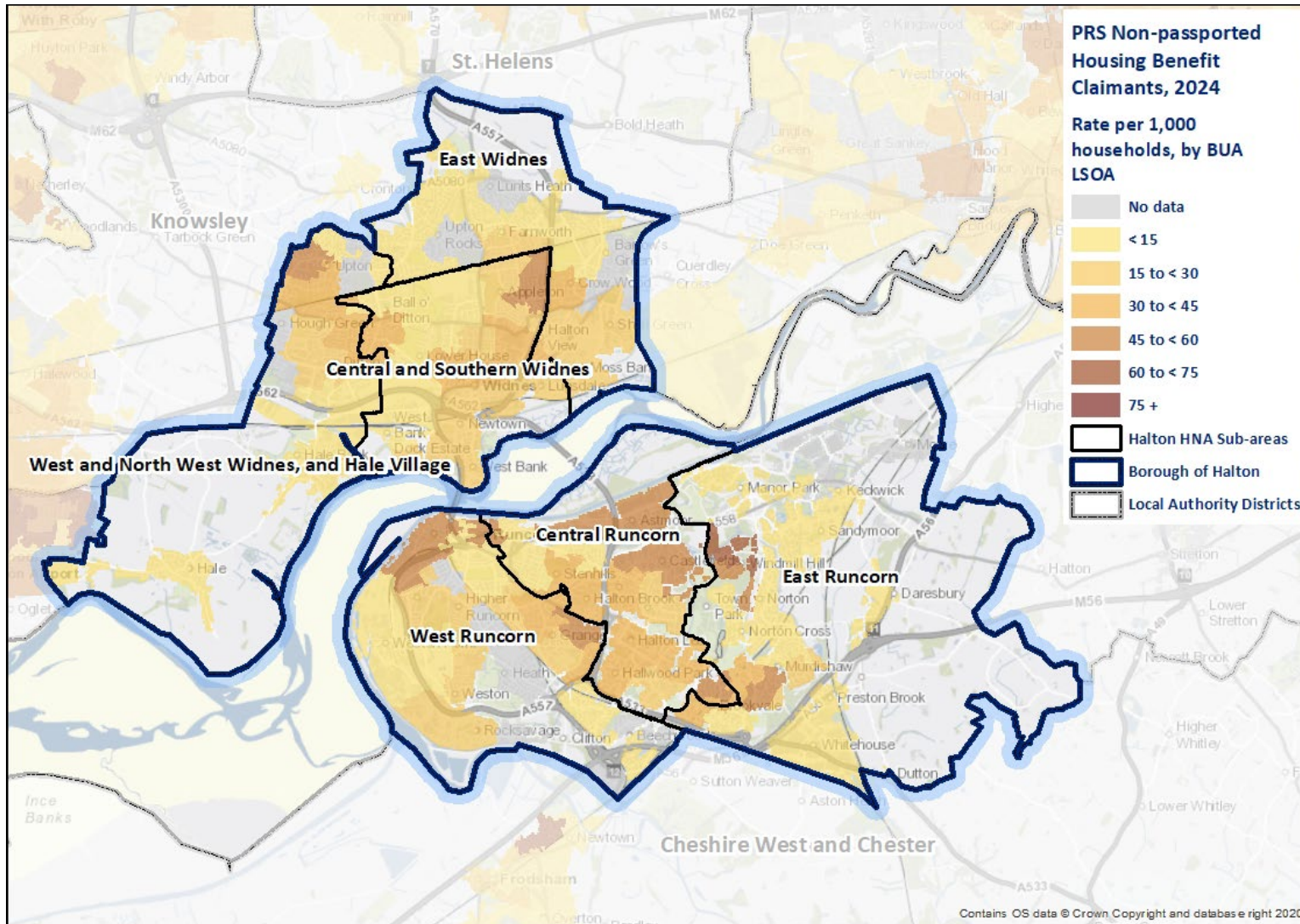
Source: Zoopla Lettings 2024

Map 3.4 2024 median rents across Halton by built up areas within LSOAs



Source: Zoopla Lettings 2024

Map 3.5 Private Rented Sector Non-Passported Housing Benefit Claimants, 2024



Source: 2024 DWP Stat Xplore

Relative affordability

- 3.11 The relative affordability of open market dwellings in Halton is compared with neighbouring local authorities in Tables 3.1 and 3.2. These tables are produced by the MHCLG, based on a ratio of earnings to house prices using Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.
- 3.12 In terms of relative affordability based on median workplace-based ratios, at 4.6x earnings, Halton has a lower ratio than Cheshire West and Chester and ranks lower than its neighbouring authorities (Table 3.7).

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

Locality	2023 Median Workplace-based	2023 Median Residence-based
Halton	4.6	5.0
Cheshire West & Chester	7.4	7.0
Knowsley	5.3	4.9
Liverpool	4.6	4.9
Sefton	6.4	6.2
St. Helens	5.6	5.2
Warrington	7.2	7.3
Wirral	6.7	5.8
North West	6.1	6.1
ENGLAND	8.3	8.3

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

Relative affordability of housing tenure options and defining genuinely affordable housing

- 3.13 The relative cost of alternative housing options across the borough and sub-areas has been considered from two perspectives. Firstly, analysis considers prevailing prices at housing market sub-area level across a range of market and affordable tenures and the incomes required to afford these properties. Secondly, analysis considers what is genuinely affordable to households based on local incomes and assumptions around the proportion of income that should be spent on renting and the multiples of income for buying. The analysis of what is genuinely affordable also considers the incomes of selected key workers and those on minimum and living wages.
- 3.14 The starting point for assessing thresholds for what is affordable and not affordable are as follows:
- For renting, 25% of gross household income is used as the 'tipping point' for affordability, with properties not affordable if more than 25% of income is spent on rent. There is no official guidance on what proportion of income should be used. Former CLG SHMA Practice Guidance (2007) recommended 25% and Shelter suggest using 35% of net income; and

- For buying, affordability is based on a 3.5x gross household income multiple. Former CLG SHMA Practice Guidance (2007) recommended a 3.5x multiple for a household with a single earner and 2.9x for a dual earner.
- 3.15 The former 2007 SHMA guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- 3.16 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered. This is the maximum single or joint household income multiple offered by First Direct July 2020.
- 3.17 Based on this and to reflect the specific pressures experienced in Halton, the principal assumption considered by arc4 with reference to affordability is:
- For buying up to 3.5x gross household income; and
 - For renting up to 25% gross household income.
- 3.18 Table 3.8 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties. The cost of alternative affordable and market tenure options by sub-area is set out in Table 3.9. Table 3.10 shows the gross household income needed to afford the tenure based on the 25% rental and 3.5x income multiples. Table 3.11 considers the impact of deposits on sale price.
- 3.19 This analysis indicates that for open market housing at borough-level, the minimum income required is £32,448 (for lower quartile or entry-level renting) or £28,929 (for lower quartile or entry-level house prices). These amounts do vary by sub-area, for example income requirements for entry-level renting range between £27,648 in Central Runcorn and £38,256 in East Runcorn and West and North West Widnes and Hale Village sub-areas. For entry-level home ownership, income requirements range between £24,429 in Central Runcorn and £41,143 in the East Widnes sub-area.
- 3.20 Figure 3.2 summarises in graphical form the relative affordability of alternative tenures at the borough level, setting out the income and deposit required for different options set against prevailing lower quartile and median earnings. It uses lower quartile and median earnings derived from the ONS Annual Survey of Hours and Earnings for 2024.
- 3.21 This indicates that only social rent and shared ownership are affordable for households with lower quartile earners. For households with median income earners, a broader range of tenure options are available, including affordable rent, open market renting, and discounted home ownership.

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

Tenure	Tenure price assumptions	Affordability assumptions	Data source
Social rent	2024 average prices	25% of income	Regulator of Social Housing Statistical Data Return 2024
Affordable rent	80% of median market rent	25% of income	GLA 2024
Market rent – lower quartile	2024 prices	25% of income	Zoopla 2024
Market rent – median	2024 prices	25% of income	Zoopla 2024
Market sale – lower quartile	2024 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market sale – median	2024 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market sale – average	2024 prices	90% LTV, 3.5x income	Land Registry Price Paid
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required; annual service charge £395, annual rent based on 2.75% of remaining equity.	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%, 5% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity.	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Help to Buy	Total price based on median price. Mortgage based on 75% equity. 20% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%.	70% LTV, 3.5x income	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government <u>First Home</u> tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 30%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 25%	75% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 25%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 20%	80% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 20%	Assumptions applied to Land Registry Price Paid data

Table 3.9 Cost of alternative tenure options by sub-area and Halton

Tenure option	Price / equity requirement (2024)	Sub-area					
		Halton	Central and Southern Widnes	Central Runcorn	East Runcorn	East Widnes	West and North West Widnes, and Hale Village
Social rent (average)	£385	£385	£385	£385	£385	£385	£385
Affordable rent	£634	£600	£579	£679	£718	£679	£600
Market rent – lower quartile	£676	£594	£576	£797	£750	£797	£676
Market rent – median	£793	£750	£724	£849	£897	£849	£750
Market rent – average	£848	£733	£722	£1,017	£1,158	£1,025	£793
Market sale – lower quartile	£112,500	£100,000	£95,000	£135,000	£160,000	£120,000	£104,000
Market sale – median	£160,000	£126,500	£131,250	£201,995	£245,000	£160,000	£151,000
Market sale – average	£191,373	£150,370	£141,310	£241,770	£259,041	£173,857	£171,084
Shared ownership (50%)	£80,000	£63,250	£65,625	£100,998	£122,500	£80,000	£75,500
Shared ownership (25%)	£40,000	£31,625	£32,813	£50,499	£61,250	£40,000	£37,750
Help to Buy	£120,000	£94,875	£98,438	£151,496	£183,750	£120,000	£113,250
Discounted home ownership (30%)	£112,000	£88,550	£91,875	£141,397	£171,500	£112,000	£105,700
Discounted home ownership (25%)	£120,000	£94,875	£98,438	£151,496	£183,750	£120,000	£113,250
Discounted home ownership (20%)	£128,000	£101,200	£105,000	£161,596	£196,000	£128,000	£120,800

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

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

Tenure option	Income required (2024)	Sub-area					
		Halton	Central and Southern Widnes	Central Runcorn	East Runcorn	East Widnes	West and North West Widnes, and Hale Village
Social rent (average)	£18,466	£18,466	£18,466	£18,466	£18,466	£18,466	£18,466
Affordable rent	£30,451	£28,800	£27,802	£32,602	£34,445	£32,602	£28,800
Market rent – lower quartile	£32,448	£28,512	£27,648	£38,256	£36,000	£38,256	£32,448
Market rent – median	£38,064	£36,000	£34,752	£40,752	£43,056	£40,752	£36,000
Market rent – average	£40,704	£35,184	£34,639	£48,810	£55,605	£49,206	£38,052
Market sale – lower quartile	£28,929	£25,714	£24,429	£34,714	£41,143	£30,857	£26,743
Market sale – median	£41,143	£32,529	£33,750	£51,942	£63,000	£41,143	£38,829
Market sale – average	£49,210	£38,667	£36,337	£62,169	£66,611	£44,706	£43,993
Shared ownership (50%)	£30,811	£24,662	£25,534	£38,521	£46,415	£30,811	£29,159
Shared ownership (25%)	£24,926	£20,008	£20,706	£31,090	£37,403	£24,926	£23,605
Help to Buy	£29,714	£23,493	£24,375	£37,513	£45,500	£29,714	£28,043
Discounted home ownership (30%)	£28,800	£22,770	£23,625	£36,359	£44,100	£28,800	£27,180
Discounted home ownership (25%)	£30,857	£24,396	£25,313	£38,956	£47,250	£30,857	£29,121
Discounted home ownership (20%)	£32,914	£26,023	£27,000	£41,553	£50,400	£32,914	£31,063

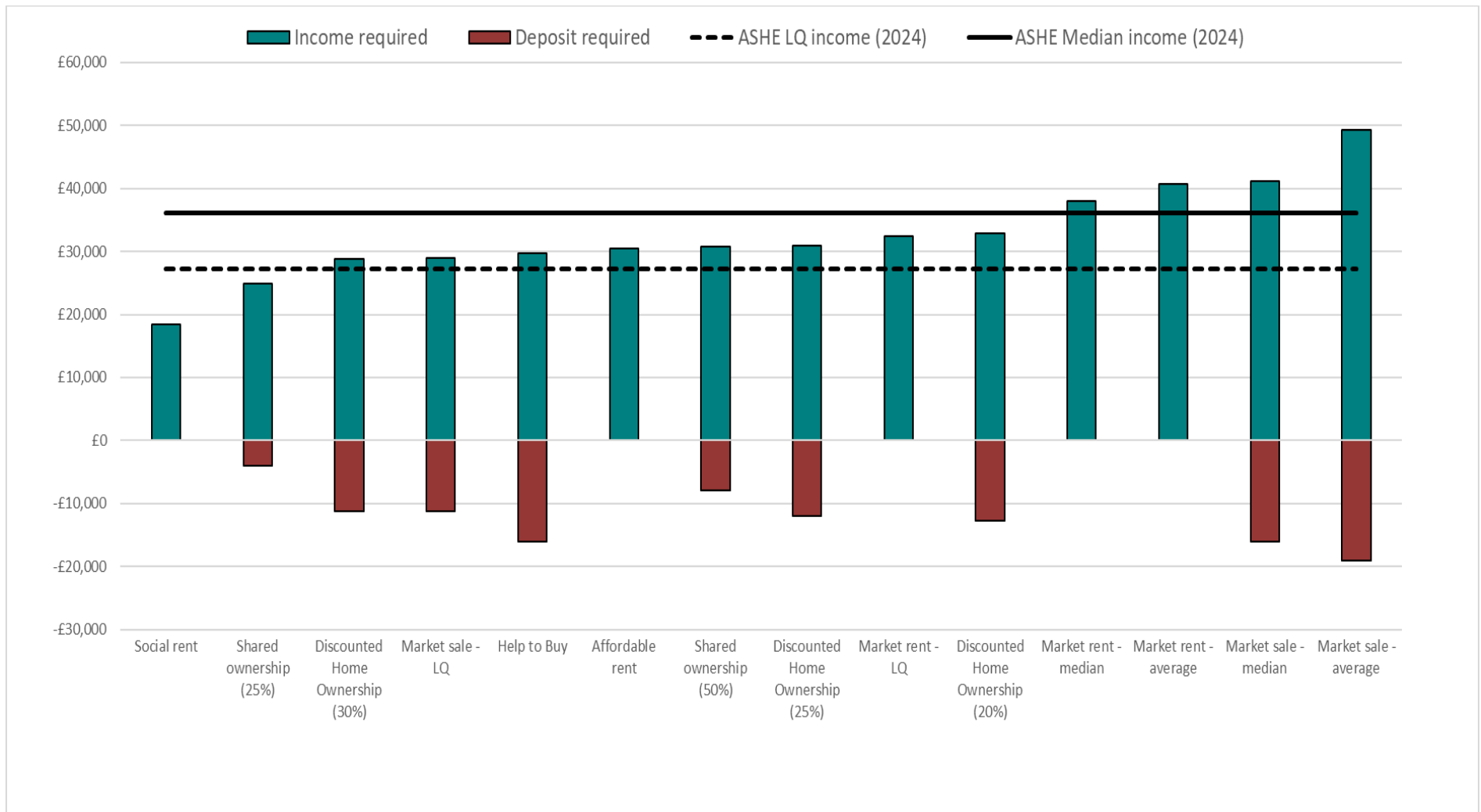
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Table 3.11 Impact of alternative deposits on sale price and income required for open market properties

Market sale price	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	Borough average price
Market sale – lower quartile	£101,250	£90,000	£78,750	£67,500	£112,500
Market sale – median	£144,000	£128,000	£112,000	£96,000	£160,000
Market sale – average	£172,236	£153,098	£133,961	£114,824	£191,373
Household income required (3.5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	
Market sale – lower quartile	£28,929	£25,714	£22,500	£19,286	
Market sale – median	£41,143	£36,571	£32,000	£27,429	
Market sale – average	£49,210	£43,742	£38,275	£32,807	
Household income required (5x multiple)	Deposit 10%	Deposit 20%	Deposit 30%	Deposit 40%	
Market sale – lower quartile	£20,250	£18,000	£15,750	£13,500	
Market sale – median	£28,800	£25,600	£22,400	£19,200	
Market sale – average	£34,447	£30,620	£26,792	£22,965	

Source: Data derived from Land Registry © Crown copyright 2024

Figure 3.2 Borough of Halton household income and housing costs



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

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

What is genuinely affordable housing in the Halton context?

- 3.22 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying. The analysis considers:
- Lower quartile and median household incomes from the 2024 CAMEO data;
 - 2024 entry-level incomes from a range of key worker occupations;
 - Incomes associated with 2024 minimum and living wages (using single, dual income, and 1.5x income measures);
 - The proportion of income a household would need to spend on rent;
 - The extent to which affordable rental options are genuinely affordable to households; and
 - The extent to which households could afford home ownership based on multiples of household income, with up to 4x being affordable.

Genuinely affordable rents

- 3.23 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to current market prices and rents. The analysis helps to establish the extent to which different tenures are affordable and what are genuinely affordable prices and rents based on local incomes.
- 3.24 Table 3.12 focuses on the affordability of market renting and shows the cost of renting a lower quartile and median priced property by sub-area, how this compares with incomes, and what would be genuinely affordable based on local incomes. For example, lower quartile rents are £676 across Halton where the lower quartile income is £2,789. This means that a household is spending 24.2% of income on rent. To be genuinely affordable, that is, costing no more than 25% of gross income, a lower quartile rent would be £697 each month and median rent would be £930 each month. There are affordability issues across East Runcorn, East Widnes, and West and North West Widnes, and Hale Village sub-areas where households on lower quartile incomes are having to spend over 25% of their income on lower quartile rents.

Affordable home ownership options

- 3.25 Table 3.13 focuses on the affordability of home ownership and shows the cost of buying a lower quartile and median-priced property. This shows that prices are not affordable in East Runcorn and East Widnes sub-areas, with property prices above the 3.5x recommended figure. Boroughwide, a property should cost no more than £117,117 to be affordable to households on lower quartile incomes and £156,156 to households on median incomes.

Table 3.12 Affordability of private rents by sub-area

Sub-area	LQ rent and income				Median rent and income			
	Actual LQ rent 2024	2024-25 gross monthly income (1.5 x living wage)	% income required to be spent on LQ rent	What would be an affordable rent based on 25% income	Actual median rent 2024	2024-25 gross monthly income (2 x living wage)	% income required to be spent on median rent	What would be an affordable rent based on 25% income
Central and Southern Widnes	£594	£2,789	21.3	£697	£750	£3,718	20.2	£930
Central Runcorn	£576	£2,789	20.7	£697	£724	£3,718	19.5	£930
East Runcorn	£797	£2,789	28.6	£697	£849	£3,718	22.8	£930
East Widnes	£750	£2,789	26.9	£697	£897	£3,718	24.1	£930
West and North West Widnes, and Hale Village	£797	£2,789	28.6	£697	£849	£3,718	22.8	£930
West Runcorn	£676	£2,789	24.2	£697	£750	£3,718	20.2	£930
Borough of Halton	£676	£2,789	24.2	£697	£793	£3,718	21.3	£930

Sources: CAMEO

Key

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

Table 3.13 Affordability of owner-occupation by sub-area

Sub-area	LQ price and income				Median price and income			
	Actual LQ price 2024	2024-25 gross annual income (1.5 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2024	2024-25 gross annual income (2 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
Central and Southern Widnes	£100,000	£33,462	2.7	£117,117	£126,500	£44,616	2.6	£156,156
Central Runcorn	£95,000	£33,462	2.6	£117,117	£131,250	£44,616	2.6	£156,156
East Runcorn	£135,000	£33,462	3.6	£117,117	£201,995	£44,616	4.1	£156,156
East Widnes	£160,000	£33,462	4.3	£117,117	£245,000	£44,616	4.9	£156,156
West and North West Widnes, and Hale Village	£120,000	£33,462	3.2	£117,117	£160,000	£44,616	3.2	£156,156
West Runcorn	£104,000	£33,462	2.8	£117,117	£151,000	£44,616	3.0	£156,156
Borough of Halton	£112,500	£33,462	3.0	£117,117	£160,000	£44,616	3.2	£156,156

Sources: CAMEO

Key

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

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

- 3.26 The extent to which boroughwide open market rents are affordable to selected key workers and households on minimum and living wages are explored in Table 3.14. Most key workers on entry-level grades are having to spend more than 25% of their income on rent.
- 3.27 Table 3.15 considers the income multiples needed to buy a property based on the incomes of selected key workers and households on minimum/living wages. Analysis assumed that a 10% deposit was available and indicates that multiples in excess of 3.5x were generally needed when buying a property.

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

Income/ Occupation/ Wage	Gross household income 2024 (Annual £)	Gross household income 2024 (Monthly £)	LQ Rent	Median Rent	LQ Rent	Median Rent
Police officer						
Pay Point 2	£31,164	£2,597	26.0	30.5	£676	£793
Pay Point 4	£33,690	£2,808	24.1	28.2	£676	£793
Nurse						
Band 1	£23,614	£1,968	34.4	40.3	£676	£793
Band 3	£24,071	£2,006	33.7	39.5	£676	£793
Band 5	£29,969	£2,497	27.1	31.8	£676	£793
Fire officer						
Trainee	£28,265	£2,355	28.7	33.7	£676	£793
Competent	£37,675	£3,140	21.5	25.3	£676	£793
Teacher						
Unqualified (min)	£21,731	£1,811	37.3	43.8	£676	£793
Main pay range (min)	£31,650	£2,638	25.6	30.1	£676	£793
Minimum/Living Wage						
Age 21 and over						
Single household	£22,308	£1,859	36.4	42.7	£676	£793
1xFull-time, 1xPart-time	£33,462	£2,789	24.2	28.4	£676	£793
Two working adults	£44,616	£3,718	18.2	21.3	£676	£793
Age between 18 and 20						
Single household	£16,770	£1,398	48.4	56.7	£676	£793
1xFull-time, 1xPart-time	£25,155	£2,096	32.2	37.8	£676	£793
Two working adults	£33,540	£2,795	24.2	28.4	£676	£793

Key

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

Table 3.15 Incomes of key workers and households on minimum/living wage and rental affordability

			Property prices							
			LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Help to Buy	Discounted home ownership (30%)	Discounted home ownership (25%)	Discounted home ownership (20%)
Price>>			£112,500	£160,000	£80,000	£40,000	£120,000	£112,000	£120,000	£128,000
Price after deposit/loan>>			£101,250	£144,000	£72,000	£36,000	£104,000	£100,800	£108,000	£115,200
Gross household income 2024 (Annual £)			Ratio of house price to income							
CAMEO UK Household Income	LQ income	£15,000	6.8	9.6	4.8	2.4	6.9	6.7	7.2	7.7
	Median income	£25,000	4.1	5.8	2.9	1.4	4.2	4.0	4.3	4.6
	Average income	£26,310	3.8	5.5	2.7	1.4	4.0	3.8	4.1	4.4
ONS Annual Survey of Hours and Earnings	ASHE LQ	£27,162	3.7	5.3	2.7	1.3	3.8	3.7	4.0	4.2
	ASHE median	£36,077	2.8	4.0	2.0	1.0	2.9	2.8	3.0	3.2
	ASHE average	£41,550	2.4	3.5	1.7	0.9	2.5	2.4	2.6	2.8
Occupation	Wage	Ratio of house price to income								
Police officer										
Pay point 2	£31,164	3.2	4.6	2.3	1.2	3.3	3.2	3.5	3.7	
Pay point 4	£33,690	3.0	4.3	2.1	1.1	3.1	3.0	3.2	3.4	
Nurse										
Band 1	£23,614	4.3	6.1	3.0	1.5	4.4	4.3	4.6	4.9	
Band 3	£24,071	4.2	6.0	3.0	1.5	4.3	4.2	4.5	4.8	
Band 5	£29,969	3.4	4.8	2.4	1.2	3.5	3.4	3.6	3.8	
Fire officer										
Trainee	£28,265	3.6	5.1	2.5	1.3	3.7	3.6	3.8	4.1	
Competent	£37,675	2.7	3.8	1.9	1.0	2.8	2.7	2.9	3.1	
Teacher										
Unqualified (min)	£21,731	4.7	6.6	3.3	1.7	4.8	4.6	5.0	5.3	
Main pay range (min)	£31,650	3.2	4.5	2.3	1.1	3.3	3.2	3.4	3.6	
Minimum/Living Wage										
Single household (21 and over)	£22,308	4.5	6.5	3.2	1.6	4.7	4.5	4.8	5.2	
1xfull-time, 1xpart-time	£33,462	3.0	4.3	2.2	1.1	3.1	3.0	3.2	3.4	
Two working adults	£44,616	2.3	3.2	1.6	0.8	2.3	2.3	2.4	2.6	
Single household (18-20)	£16,770	6.0	8.6	4.3	2.1	6.2	6.0	6.4	6.9	
1xfull-time, 1xpart-time	£25,155	4.0	5.7	2.9	1.4	4.1	4.0	4.3	4.6	
Two working adults	£33,540	3.0	4.3	2.1	1.1	3.1	3.0	3.2	3.4	

Key

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

- 3.28 The evidence of the relative affordability of intermediate products would suggest that affordable home ownership product would help support the housing needs key workers and provide accommodation that would be affordable to them.

Concluding comments

- 3.29 In 2024, lower quartile house prices were £112,500 and median prices were £160,000 across Halton. Prices across the borough were lower than Liverpool City Region, the North West, and England. Lower quartile private rents across Halton in 2024 were £676 and median rents were £793.
- 3.30 The relative affordability of dwellings to buy or rent was explored at borough level. Across Halton, the minimum income required for entry-level/lower quartile renting was around £32,448. For buying an entry-level/lower quartile property, the minimum income required was around £28,929. These calculations assumed that a rent is affordable if no more than 25% of household income is spent on rent and, if buying a property, should cost no more than 3.5x household income.
- 3.31 Analysis considered the affordability of rents and prices at borough level. Overall, households had to spend 24.2% of lower quartile income on a lower quartile rent and 21.3% of median income for median rents. Rents were relatively more affordable in Central and Southern Widnes, Central Runcorn, and West Runcorn sub-areas. Notable affordability pressures are identified in the East Runcorn, East Widnes, and West and North West Widnes, and Hale Village sub-areas, where the proportion of lower quartile income needed for lower quartile rents was generally above 26%.
- 3.32 For open market purchase analysis assumed that a 10% deposit was available. A comparison of lower quartile price to 1.5x living wage resulted in an income multiple of 3x which is within the threshold for affordability. The income multiple is 3.2x for households with two full-time living wage earners. The ratios exceeded 3.5x income in East Runcorn and East Widnes.
- 3.33 Specific analysis of the affordability of renting and buying for key worker incomes and those on minimum/living wages was carried out. Key workers at entry-level grades are generally having to spend more than 25% of their income on rent. The ability to afford lower quartile prices was variable amongst key workers and in general those at entry-level grades were unable to afford lower quartile prices.
- 3.34 Single earners on minimum/living wage have to spend in excess of 35% of their income on lower quartile rents.
- 3.35 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across Halton (Table 3.16). This is based on local incomes and assumes that no more than 25% of income is spent on rent and a household income multiple of 3.5x is applied to local household incomes when testing the affordability of buying. These figures should be considered when considering the extent to which new affordable housing is truly affordable.

Table 3.16 Genuinely affordable rents and purchase prices by sub-area

Sub-area	LQ rents (25% of income)	Median rents (25% of income)	LQ purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
Central and Southern Widnes	£697	£930	£117,117	£156,156
Central Runcorn	£697	£930	£117,117	£156,156
East Runcorn	£697	£930	£117,117	£156,156
East Widnes	£697	£930	£117,117	£156,156
West and North West Widnes, and Hale Village	£697	£930	£117,117	£156,156
West Runcorn	£697	£930	£117,117	£156,156
Borough of Halton	£697	£930	£117,117	£156,156

4. The Needs of Different Groups

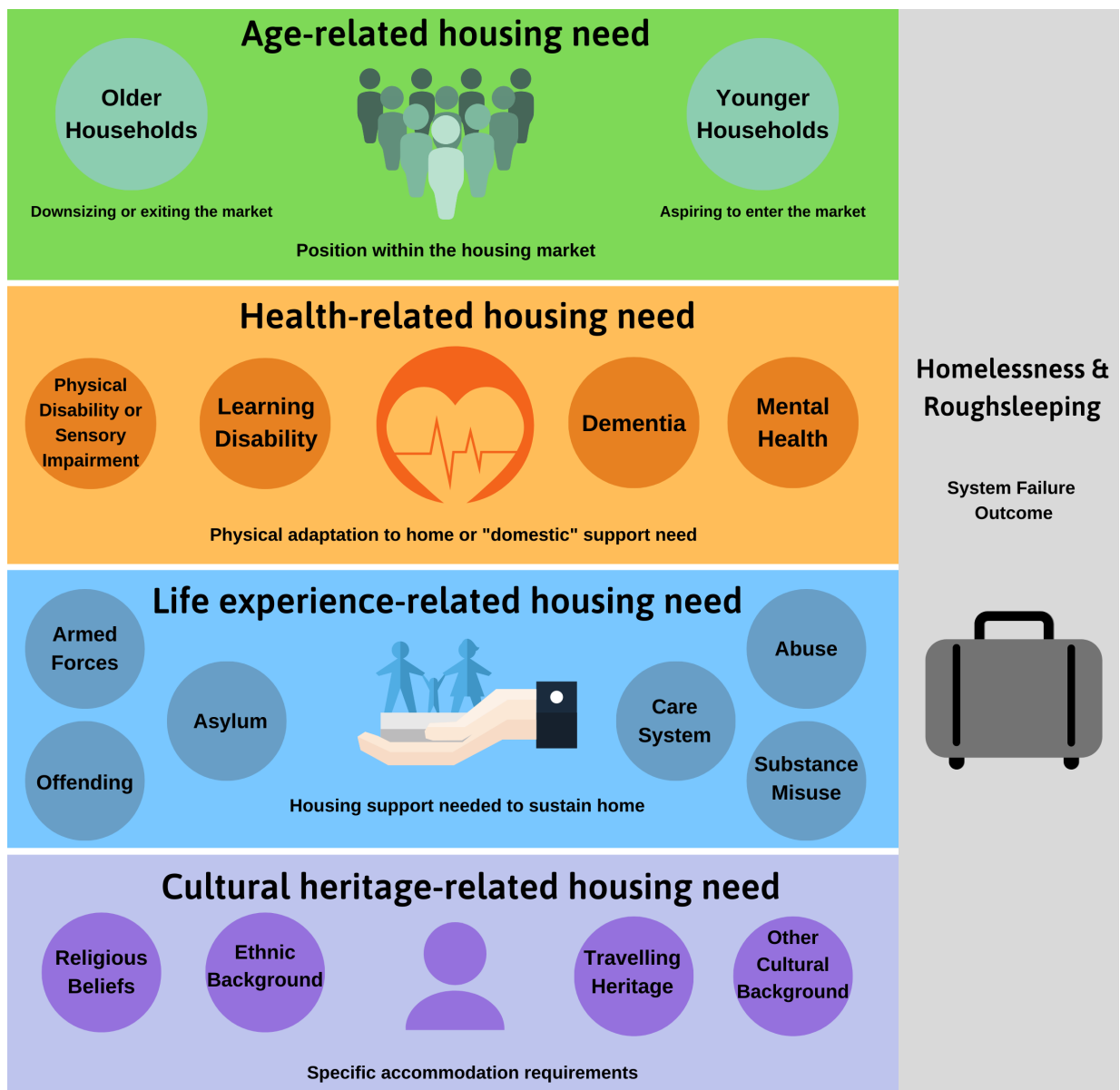
Introduction

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

Housing for people with additional needs

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

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



- 4.3 The evidence base relating to additional needs groups has been established based around these broad principles:
- People with additional needs are generally accommodated in mainstream housing and provided with care and support when needed;
 - Some people will have complex and multiple needs and therefore may fall into several different categories of need;
 - Some people require long-term accommodation to provide support for ongoing needs, and some require short-term supported housing which aims to support people for a period of time before moving on/back into mainstream housing; and
 - Most people with additional needs will not need specialist supported housing but they may need adaptations to their homes and/or care and support provided in other ways.

Age-related housing need

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

Housing for older people

- 4.5 The NPPF Annex 2 defines older people as **'people over or approaching retirement age, including the active, newly retired through to the very frail elderly; and whose housing can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with support and care needs.'**
- 4.6 PPG recommends the following are considered in an assessment of older persons need:
- The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, Extra Care, or housing with care), broken down by type and tenure.
 - The need for care in residential care and nursing homes (C2).
 - The need for co-housing communities.
 - The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.
- 4.7 PPG notes that **'plan-making authorities will need to count housing provided for older people against their housing requirement'** (source: PPG June 2019 Paragraph: 016 Reference ID: 63-016-20190626).

- 4.8 Over the period 2024 to 2042, the number of people aged 65 and over is expected to increase by 25.0% (ONS 2018-based population projections). Similarly, the number of households headed by someone aged 65 or over is expected to increase by 4,973 (27.9%) by 2042 (ONS 2018-based household projections).
- 4.9 The 2024 Household Survey indicates that the majority of older people (67.0%) want to remain in their current home with help and support when needed (Table 4.1). There is also interest in a range of options including buying on the open market, renting from a housing association or the council, sheltered accommodation, co-housing, and renting Extra Care housing.

Table 4.1 Older persons' housing preferences by age group

Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed (e.g. home visits, 'call for help' alarm)	67.1%	62.3%	83.7%	67.0%
Buying a dwelling on the open market	15.4%	10.1%	0.0%	12.6%
Rent a dwelling from a private landlord	3.0%	0.0%	0.0%	1.9%
Rent from housing association	14.8%	13.2%	0.0%	13.1%
Rent from the council	10.8%	6.9%	22.3%	10.6%
Sheltered accommodation – To rent	21.0%	12.9%	22.3%	18.7%
Sheltered accommodation – To buy	14.4%	6.3%	0.0%	10.8%
Sheltered accommodation – Part rent/buy (shared ownership)	4.2%	7.5%	0.0%	4.8%
Extra Care housing – To rent	10.4%	9.4%	22.3%	11.1%
Extra Care housing – To buy	7.9%	8.1%	0.0%	7.3%
Extra Care housing – Part rent/buy (shared ownership)	4.0%	1.0%	0.0%	2.8%
Supported housing for people with learning disabilities and autism	0.7%	0.0%	0.0%	0.5%
Supported housing for mental health conditions	0.0%	1.0%	0.0%	0.3%
Residential nursing/care home	0.5%	8.8%	5.9%	3.4%
Co-housing – your own home in a small community which shares facilities (e.g. laundry) and activities	6.8%	1.8%	5.7%	5.3%
Go to live with children or other relatives/friends	2.7%	7.1%	10.4%	4.6%
Other	1.0%	0.0%	0.0%	0.6%
Base (total households responding)	3,140	1,497	398	5,034

Source: 2024 Household Survey

- 4.10 The 2024 Household Survey indicates 47.1% of older people planning to move would like to move to a property with fewer bedrooms, 44.6% would like to move to a property with the same number of bedrooms, and 8.3% would like a larger property (Table 4.2). The general conclusion is that smaller dwellings are

needed to accommodate older movers but there are households who would require the same or even an increase in the number of bedrooms in their properties.

Table 4.2 Future housing choices of older households (rightsizing)

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	41.1%	47.1%
Staying same	44.4%	44.6%
Upsizing (moving to larger property)	14.4%	8.3%
Total	100.0%	100.0%
Base (households responding)	2,137	2,137

Source: 2024 Household Survey

Future need for specialist older person accommodation and residential care provision

- 4.11 Across Halton, latest data would suggest there are around 1,587 units/bedspaces of specialist older persons accommodation comprising 678 specialist older accommodation units (C3 planning use class), 237 Extra Care (C2 use class), and 672 bedspaces residential care (C2 use class). Map 4.1 and Table 4.3 shows the current number of older persons units of accommodation across the borough using data provided by the Elderly Accommodation Counsel.

Table 4.3 Categories of older person accommodation

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
Age-exclusive housing (C3)	55	<p>EAC definition: Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people and may have communal facilities such as a residents' lounge, guest suite, and shared garden, but do not provide any regular on-site support to residents.</p> <p>PPG definition: This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens but does not include support or care services.</p>
Care homes (C2)	432	<p>EAC definition: A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services. Since April 2002, all homes in England, Scotland, and Wales are known as 'care homes', but are registered to provide different levels of care. A home registered simply as a care home will provide personal care only – help with washing, dressing, and giving medication.</p>

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
		<p>PPG definition: These have individual rooms within a residential building and provide a high level of care, meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.</p>
Care home with nursing (C2)	240	<p>A home registered as a care home with nursing will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.</p>
Enhanced sheltered/close case (C3)	0	<p>Sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme.</p>
Retirement/ sheltered housing (C3)	623	<p>EAC definition: Sheltered housing (S) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors.</p> <p>Retirement housing © means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis. The term sheltered housing is now largely superseded by retirement housing.</p> <p>PPG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room, and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.</p>
Extra Care (EC) housing or housing with care (HC) (C3)	100 (EC) 137 (HC)	<p>EAC definition: Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors, and a legal right to occupy the property. Extra Care Housing is also known as very sheltered housing, assisted living, or simply 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates, and retirement villages.</p>

Category (and planning use category)	Current number of C3 units/ C2 bedspaces	Description
		<p>It is a popular choice among older people because it can sometimes provide an alternative to a care home.</p> <p>PPG definition: This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an on-site care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages – the intention is for residents to benefit from varying levels of care as time progresses.</p> <p>Note Extra Care can also provide accommodation for people with additional needs who are not older people.</p>
Total	1,587	

Source: EAC data 2024

- 4.12 This HNA will help provide evidence of the need for different accommodation options and support needs. Given the ageing of the population, the need for specialist older person accommodation is expected to increase.
- 4.13 Table 4.4 sets out an assessment of need for different types of older persons accommodation based on latest metrics provided by the Housing Learning and Information Exchange (Housing LIN). This establishes:
- A need in 2024 for 759 residential care bedspaces increasing to 1,127 by 2042. This compares to a current supply of 672 bedspaces.
 - A need in 2024 for 525 Extra Care units increasing to 780 by 2042. This compares to a current supply of 237 bedspaces.
 - A need in 2024 for 2,335 C3 specialist older person dwelling units rising to 3,468 by 2042. This compares with a current supply of 678 units.
- 4.14 Based on the analysis of demographic change and the Housing LIN estimates, Table 4.4 sets out the overall need for older persons specialist accommodation by type of provision and tenure to 2042. This indicates a net need for 2,790 additional C3 dwelling units over the period 2024 to 2042 or 155 each year, a need for 543 C2 Extra Care units or 30 each year, and 455 C2 residential care bedspaces or 25 each year. There is a particular need for leasehold sheltered housing, enhanced sheltered, and Extra Care housing for rent and sale. Halton has a good supply of dementia-friendly older persons accommodation through existing provision, with around 472 units of accommodation which are dementia friendly.

- 4.15 One of the key priorities for the council is to support people living independently in their own homes. The HNA evidence suggest that there is also a need to diversify the range of specialist accommodation for older people across Halton.

Table 4.4 Future need for older person accommodation relative to current supply

	Supply	Modelled need	Modelled need	Change		
	2024	2024	2042	2024 to 2042		
	A	B	C	D=C-B	E	
Population 75+	-	11,675	17,342	5,667		
Type of accommodation		2024	2042	Change in need	Total need 2042 E=D+B-A	Annual need = E/19
Conventional sheltered housing to rent	620	700	1,041	340	421	23
Leasehold sheltered housing	58	1,401	2,081	680	2,023	112
Enhanced sheltered housing (divided 50:50 between that for rent and for sale)	0	233	347	113	347	19
Extra Care housing for rent	193	175	260	85	67	4
Extra Care housing for sale	44	350	520	170	476	26
TOTAL C3	678	2,335	3,468	1,133	2,790	155
TOTAL C2 Extra Care	237	525	780	255	543	30
TOTAL C2 residential care	672	759	1,127	368	455	25
GRAND TOTAL	1,587	3,619	5,376	1,757	3,789	210

Source: Housing LIN, 2018-based ONS population projection

Senior cohousing communities

- 4.16 Senior cohousing is specifically mentioned in PPG as a housing option for older people. Senior co-housing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.
- 4.17 This option should be considered by the council as part of a diverse range of accommodation for older people. The 2024 Household Survey identified a total of 381 households interested in co-housing, with interest in a range of dwelling types and sizes. Overall, 14.9% were interested in 1-bedroom dwellings, 39.7% 2-bedroom, and 45.4% 3 or more-bedroom dwellings.

People with dementia and early onset dementia

- 4.18 The PPG makes specific reference to dementia and that **‘there should be a range of housing options and tenures available to people with dementia, including mainstream and specialist housing. Innovative and diverse housing models should be considered where appropriate’** (source: June 2019 PPG Paragraph: 019 Reference ID: 63-019-20190626).
- 4.19 The PPG also outlines the characteristics of dementia-friendly communities:
- Easy to navigate physical environment;
 - Appropriate transport;
 - Communities shaped around the views of people with dementia and their carers;
 - Good orientation and familiarity;
 - Reduction in unnecessary clutter; and
 - Reduction in disorienting visual and auditory stimuli.
- 4.20 2020 POPPI/PANSI data estimates there are 36 people aged 30 to 64 with early onset dementia and 1,566 people aged 65 and over with dementia (Table 4.5). By 2042, the number of people aged 65 and over with dementia is projected to increase by 62.8%, with an increase of 87.9% amongst the 85+ age group. The number with early onset dementia is expected to remain at a similar level.

Table 4.5 People with dementia

Dementia	2024	2042	% Change 2024-2042
Early onset dementia (30-64)	36	35	-2.0%
Dementia (65-74)	338	375	10.8%
Dementia (75-84)	672	1,130	68.2%
Dementia (85 and over)	556	1,045	87.9%
Dementia (total 65+)	1,566	2,550	62.8%

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

- 4.21 The All Party Parliamentary Group (APPG) published a report on Housing and Care for Older People with Dementia in July 2021. [APPG Housing and care for Older People with Dementia](#)
- 4.22 This set out 23 recommendations which included:
- Recognise potential future loneliness and how we can maintain our family connections and wider social networks in the communities we live in before or after diagnosis.
 - Consider whether to move whilst we are able: rightsizing and moving to the right place and environment whilst able to still develop new routes and make new friends.
 - Make preventive changes, incrementally, to the home environment, such as when upgrading property or installing new technology, or where we require additional personal care and support to help us to live independently.
- 4.23 Regarding housing and planning, the report recommended:
- Support increased provision of Extra Care housing/assisted living accommodation and retirement housing that is dementia-ready, with top-sliced grant-aid through Homes England.
 - Strengthen MHCLG guidance to local planning authorities. LPAs should respond to demographic change and the need for more homes designed for older people, including those with dementia, through Local Plans specifying requirements for age-friendly housing.

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

- 4.24 The profile of dwellings occupied by households aged 65 and over by age group, based on the 2024 Household Survey, is summarised in Table 4.6. This shows that the majority (72.1%) live in houses, particularly with 3 or more bedrooms, 18.7% live in bungalows, 8.0% in flats, and 1.3% in other dwelling types.

Table 4.6 Dwellings occupied by households where the HRP is aged 65 and over

Dwelling type and size	65 to 74 (%)	75 to 84 (%)	85+ (%)	Total (%)
1 or 2-bedroom house	11.5%	6.0%	7.2%	10.1%
3-bedroom house	45.8%	45.3%	49.5%	45.8%
4 or more bedroom house	16.7%	15.2%	11.5%	16.2%
1-bedroom bungalow	4.2%	8.9%	6.6%	5.4%
2 or more bedroom bungalow	12.1%	15.0%	25.2%	13.3%
1-bedroom flat	5.0%	2.0%	0.0%	4.1%
2 or more bedroom flat	3.8%	4.9%	0.0%	3.9%
Other	1.0%	2.7%	0.0%	1.3%
Total	100.0%	100.0%	100.0%	100.0%
Base	11,602	3,594	739	15,935

Source: 2024 Household Survey

- 4.25 The provision of appropriate adaptations to existing dwelling stock can help people lead independent lives. PPG also asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people (source: PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220).
- 4.26 Given that the majority of older people want to remain in their own homes with help and support when needed, the 2024 Household Survey provides a useful insight into the proportion of households who need care and support, and the extent which properties are adapted (Table 4.7).
- 4.27 Table 4.7 shows that 10% of all households require care and support to enable them to stay in their home. This is highest amongst 85+ age group and from households living in affordable housing. Of households with a Household Reference Person aged 85 and over, 40.5% require help and support to enable occupiers to stay in their own home.
- 4.28 60.6% of households have sufficient space for a carer to stay overnight if needed – and this increases to over 74.4% across 75 to 84 age group and 78.1% in the 85+ age group. Owner-occupiers were most likely to have space available, and private and social renters were less likely. Around 30.8% of respondents in affordable housing had sufficient space for a carer.
- 4.29 Around 3.6% of all dwellings had been adapted or purpose-built for a person with a long-term illness, health problem, or disability. This was highest amongst affordable housing occupants (10.9%) and lowest amongst owner-occupiers (1.5%). Older people were more likely to live in an adapted home, with 26.3% of households with a HRP aged 85 and over living in adapted homes.

Table 4.7 Adaptations, support needs, and space for carer by tenure and age group

	Is there sufficient space in your home for a carer to stay overnight, if this was needed?	Do you, or any other members of your household, require care or support to enable you/them to stay in this home?	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem, or disability?	Has your current home been adapted or purpose-built for a wheelchair user?
Tenure	Yes (%)	Yes (%)	Yes (%)	Yes (%)
Owner-occupied	71.8%	6.1%	6.8%	1.5%
Private rented	40.9%	7.8%	4.2%	2.4%
Affordable	30.8%	21.5%	22.5%	10.9%
All tenures	60.6%	9.5%	10.0%	3.6%
Age of household reference person	Yes (%)	Yes (%)	Yes (%)	Yes (%)
Under 65	56.8%	7.6%	7.5%	2.5%
65 to 74	72.0%	13.9%	14.5%	6.1%
75 to 84	74.4%	13.3%	17.2%	6.5%
85 and over	78.1%	40.5%	47.6%	26.3%
All age groups	61.2%	9.6%	10.0%	3.8%

Source: 2024 Household Survey

Estimating future need for adaptations and home improvement

- 4.30 The 2024 Household Survey provides evidence of the range of adaptations and home improvements needs based on the age group of the Household Reference Person (Table 4.8).
- 4.31 Better heating, more insulation, renewable energy, and double glazing were most frequently mentioned improvements needed.
- 4.32 Regarding adaptations, these were mainly mentioned by older households and most frequently mentioned were bathroom adaptations, internal and external handrails/grabrails, and kitchen adaptations. The need for adaptations was generally highest amongst the 65-74 and 75+ age group.
- 4.33 These requirements are self-determined by residents responding to the 2024 Household Survey and may not necessarily reflect actual requirements following an independent assessment in the home.

Table 4.8 Adaptations and home improvements required by age group

Adaptation/improvement required	Age group (% of households)			Total
	Under 65	65-74	75+	
Home improvement				
More insulation (loft, wall cavities)	19.8%	17.2%	10.1%	18.5%
Better heating	20.0%	18.6%	11.6%	19.1%
Double glazing	12.5%	11.0%	5.8%	11.6%
Improved ventilation	8.2%	4.9%	4.4%	7.3%
Downstairs WC	4.8%	7.1%	9.5%	5.6%
Renewable energy (e.g. solar panels)	18.4%	15.2%	11.1%	15.6%
Adaptations				
Adaptations to bathroom	8.9%	12.2%	13.3%	9.9%
Adaptations to kitchen	5.3%	10.0%	10.7%	6.7%
External handrails/grab rails	4.9%	12.3%	11.3%	7.0%
Internal handrails/grab rails	5.8%	14.7%	18.6%	8.6%
Stair lift/vertical lift	4.2%	8.0%	7.8%	5.3%
Lever door handles	3.0%	3.3%	1.8%	3.0%
Room for a carer	2.3%	5.7%	5.2%	3.2%
Security measures (e.g. intruder alarm, external lighting or CCTV)	15.6%	14.2%	18.7%	15.6%
Base (all households)	39,977	11,602	4,333	55,912

Source: 2024 Household Survey

- 4.34 Resources for aids and adaptations remain limited, particularly for households in the private sector (owner-occupation or privately rented accommodation). However, the provision of appropriate adaptations is essential to older households in maintaining independent living. Alternative sources of funding, such as equity loans, could be considered to finance remedial measures required by older person households. It should be pointed out that whilst local

authorities will assess anyone's needs, assistance is currently means tested and some older person households will self-fund.

Assistance in the home

- 4.35 The 2024 Household Survey also provides information on a range of practical assistance required from households by age group (Table 4.9). Overall, the highest level of need is for help with repair and maintenance of the home, gardening, cleaning, and help with other practical tasks. For all types of assistance, the level of need increases with age, which includes the need for company/friendship mentioned by 10.0% of people aged 75+. The evidence from Halton is consistent with the findings from similar studies in other local authority areas. The range of support and assistance required should be recognised by the council to support people continuing to live in their own home, particularly amongst older age groups.

Table 4.9 Type of assistance required age group

Type of help needed now or in next 5 years	% households needing help by age group of HRP			
	Under 65	65-74	75+	All
Help with repair and maintenance of home	17.3%	29.8%	38.0%	21.5%
Help with gardening	11.2%	23.1%	26.7%	14.9%
Help with cleaning home	7.8%	22.2%	25.4%	12.1%
Help with other practical tasks	5.9%	19.3%	19.8%	9.8%
Help with personal care	5.1%	12.8%	18.8%	7.8%
Want company/friendship	4.3%	9.8%	10.0%	5.9%
Base (all households)	39,977	11,602	4,333	55,912

Source: 2024 Household Survey

Health-related housing need

- 4.36 A range of sources can be drawn upon to establish the overall scale of disability/support needs across Halton. In summary:
- The 2021 Census reported that across the borough, 78.2% were in good health, and 7.7% were not in good health (particularly across older age groups). Which compares with 17.5% across England. A total of 9,871 residents were in not good health.
 - 22.1% of residents reported that they were disabled, as defined under the Equality Act.
 - 10.7% of residents said their daily activities were limited 'a lot' and 11.4% 'a little' which compares with 7.0% and 9.9% respectively across England. This is mainly associated with older age groups.
 - The ONS Family Resources Survey 2018/19 estimates that around 21% of the population nationally has a disability. Based on the age profile of people with disabilities, for Halton an estimated 28,749 people have a disability (22.1%) in 2024, which is projected to increase to around 32,282 by 2042.

- 4.37 The 2024 Household Survey data considered illness/disability. The survey estimated a total of 34,691 people or 26.4% had an illness/disability which is higher than the national ONS estimate. Table 4.10 shows the number of people stating an illness/disability and the type of illness/disability. The most frequently mentioned illness/disability was a physical/mobility impairment (10.5%), mental health issue (7.6%), hearing impairment (4.3%), autism (3.6%), and older age-related illness or disability (3.5%).

Table 4.10 Number of people stating illness/disability

Illness/disability	Number of people	% of total population
Physical/mobility impairment	13,831	10.5%
Learning disabilities	3,390	2.6%
Autism	4,724	3.6%
Mental health issue	9,926	7.6%
Visual impairment	3,296	2.5%
Hearing impairment	5,654	4.3%
Dementia/Alzheimer's	459	0.3%
Older age-related illness or disability	4,645	3.5%
Other	10,875	8.3%
Total population (ONS, 2018-based projections for 2024)	131,418	
Total number of people with an illness/disability	34,691	26.4%
Households with at least one person with an illness/disability	Number of households	% of households
Total	22,728	40.6%

Source: 2024 Household Survey

Physical disability

- 4.38 POPPI and PANSI (Projecting Older People Population Information/Projecting Adult Needs and Service Information, Oxford Brookes University/Institute of Public Care) provide data on the likely prevalence in 2024 of a range of physical disabilities and how this is expected to change by 2042 (Table 4.11). In 2024, there were an estimated 8,787 people with mobility issues across all age groups which is projected to decrease to 10,414 by 2042, mainly due to an increase in the number of people aged 65 with mobility issues.

Table 4.11 Physical disability prevalence

Disability (age group)	2024	2042	% Change 2024-2042
Impaired mobility (18-64)	4,408	4,353	-1.2%
Mobility (unable to manage at least one activity on own) (65+)	4,379	6,061	38.4%
Moderate or serious personal care disability (18-64)	3,828	3,833	0.1%
Serious visual impairment (18-64)	50	50	0.8%
Moderate or severe visual impairment (65+)	2,201	2,751	25.0%
Severe hearing loss (18-64)	489	485	-0.9%
Severe hearing loss (65+)	1,791	2,596	44.9%
All with mobility issues (impaired mobility 18-64 and mobility 65+)	8,787	10,414	18.5%

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

- 4.39 Regarding visual impairment, the RNIB has produced a document Visibly Better Housing ([click here to view document](#)). This includes recommendations for managing the home environment to reduce the impact of sight impairment and sight loss. Suggestions include appropriate lighting, anti-glare windows to reduce reflections which can be disorientating, and use of lighter fabrics and furnishings.

Learning disability and autism

- 4.40 A learning disability is the label given to a group of conditions present before the age of 18 that affects how an individual communicates and understands information. Autism is a lifelong developmental condition which affects how people communicate with, and relate to, other people and how they interact with the world around them.
- 4.41 The number of people across all age groups with moderate or severe learning disabilities is estimated to be around 498 in 2024, rising to 515 by 2042 (Table 4.12). There is a notable growth in the number of people aged 65 and over with learning disabilities. Around 986 people have autistic spectrum disorders in 2024, and this is expected to increase to 1,041 by 2042.

Table 4.12 Learning disability and autism

Learning disability (age group)	2024	2042	% Change 2024-2042
Total (18-64)	1,854	1,869	0.8%
Total (65+)	539	674	25.0%
Moderate or severe (18-64)	424	427	0.6%
Moderate or severe (65+)	74	88	19.2%
Moderate or severe (all ages)	498	515	3.4%
People with LD living with a parent (18-64)	151	152	0.8%
Downs syndrome (18+)	49	50	1.2%
Challenging behaviour (18-64)	34	34	0.6%
Autistic spectrum disorders (18-64)	744	750	0.9%
Autistic spectrum disorders (65+)	242	290	19.9%
Autistic spectrum disorders (all ages)	986	1,041	5.5%

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

Mental health

- 4.42 Mental health refers to an individual's emotional, psychological, and social well-being. 2023 POPPI/PANSI data estimates there are around 14,450 residents with a common mental health disorder (Table 4.13). Depression amongst people aged 65 or over is expected to increase considerably.

Table 4.13 Mental health prevalence

Mental health 18-64	2024	2042	% change 2024-2042
Common mental disorder	14,540	14,657	0.8%
Borderline personality disorder	1,846	1,861	0.8%
Antisocial personality disorder	2,522	2,542	0.8%
Psychotic disorder	535	539	0.8%
Psychotic disorders (2 or more)	5,508	5,552	0.8%
Older people with depression	2024	2042	% change 2024-2042
Depression 65+	2,211	2,767	25.2%
Severe depression (65+)	687	899	30.9%

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

Accessible and wheelchair standard housing

- 4.43 PPG states that **‘where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 52 of the NPPF). This footnote says ‘Planning policies for housing should make use of the Government’s optional technical standards for accessible and adaptable housing, where this would address an identified need for such properties. Policies may also make use of the nationally described space standard, where the need for an internal space standard can be justified.’**
- 4.44 **To help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:**
- **M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);**
 - **M4(2) Category 2: Accessible and adaptable dwellings; and**
 - **M4(3) Category 3: Wheelchair user dwellings**
- ‘Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors’** (source: PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626)
- 4.45 PPG on Housing: optional technical standards provide further guidance and sets out that planning policies for accessible housing need to be based on evidence of need, viability, and consideration of site-specific factors.
- 4.46 Optional accessibility standards for dwellings were introduced by the government in 2015 to provide a mechanism for improving accessibility of housing for those with additional needs. National standards have been established and contained within Part M Volume 1 of the Building Regulations as set out in Table 4.14. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the ‘Lifetime Homes’ standard.

Table 4.14 Summary of accessible housing standards

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

- 4.47 It should be noted that Part M of the Building Regulations sets a distinction between wheelchair accessible (a home readily useable by a wheelchair user at the point of completion) and wheelchair adaptable dwellings (a home that can be easily adapted to meet the needs of a household including wheelchair users) (source: PPG Paragraph: 009 Reference ID: 56-009-20150327).
- 4.48 In order to establish an appropriate target for M4(3) dwellings, Table 4.15 sets out a series of assumptions regarding wheelchair use from the English Housing Survey and a report by Aspire Housing Association. Applying these assumptions would suggest a target of 5% of newbuild to meet the M4(3)(b) wheelchair accessible standard is required.
- 4.49 According to PPG (source: PPG Paragraph: 009 Reference ID: 56-009-20150327), 'Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling.' This would imply that the onus on wheelchair accessible housing delivery is with the local authority/registered providers, but private developers should also be encouraged to build to M4(3) wheelchair accessible or adaptable homes where appropriate. Any final targets should be set within the context of likely levels of delivery.

Table 4.15 Wheelchair use assumptions and resulting annual need

Assumption	% requirement	Number each year (based on 474 annual net housing need)
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair all the time	0.6%	3
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair either indoors or outdoors	3.0%	14
Halton has 2,161 current users of wheelchairs inside and outside the home based on the 2024 household survey. This equates to 3.9% of households.	3.9%	18
Aspire report on wheelchair accessible housing (*)	10.0%	47
Average of indicators (rounded up)	5%	24

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

4.50 Table 4.16 considers the profile of wheelchair accessible or adaptable dwellings needed by number of bedrooms and age group of the Household Reference Person.

Table 4.16 Wheelchair dwellings needed by age group and number of bedrooms each year

Age group	Number of bedrooms (Table %)			Total
	1	2	3	
Under 65	6.1%	12.7%	44.2%	63.1%
65 and over	7.4%	9.4%	20.1%	36.9%
Total	13.5%	22.2%	64.3%	100.0%

Age group	Number of bedrooms (needed each year by age group)			Total
	1	2	3	
Under 65	1	3	11	15
65 and over	2	2	5	9
Total	3	5	16	24

Source: 2024 Household Survey

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

- 5% of new dwellings are built to M4(3) wheelchair accessible standard (this would imply an average target of around 24 each year); and

- All remaining new dwellings are built to M4(2) accessible and adaptable standards to take account of the ageing demographics of Halton. This will ensure that new dwellings can be occupied and also visited by people needing accessible/adaptable dwellings.

Looked-after children

- 4.52 The government believes that every child should have a loving, secure home close to their communities. To achieve this government priority, it is necessary to ensure that there is an appropriate amount and type of accommodation for looked after children, in the right locations, is planned for and provided. The Department for Education's definition of a looked-after child is: 'A child is looked after by a local authority if they are provided with accommodation for a continuous period of more than 24 hours (section 20 Children Act 1989) or are subject to a care order (defined in section 22(1) Children Act 1989)'. To support the provision of this type of housing, there is an explicit reference to looked after children in paragraph 63 of NPPF, which sets out that the housing needs for different groups in the community should be assessed and reflected in planning policies.
- 4.53 Evidence of need for looked after children and the council's priorities for supporting children in care can be found in the council's Strategy for Children in Care and Care Leavers 2023-2026.
- 4.54 In June 2023 there were 372 children in care, with 65% in foster placements and 35% in other placements. 38% of placements are provided by council in-house carers including connected persons. In addition, there 44 children placed in care outside Halton.
- 4.55 Key objectives of the strategy are to:
- Place children with family members or people they have a connection with.
 - Endeavour to recruit more in-house local carers and provide training and support to them provide high-quality care and build positive relationships with children and their families.
 - Ensure that children have access to stable and safe placements that met their needs, including adoption, high-quality foster care, residential care, or kinship care.

Life experience-related housing need

Domestic abuse

- 4.56 Supporting survivors of domestic abuse with support and accommodation has been identified as a key priority in Halton. It is recommended the council carry out a thorough review of domestic abuse housing needs to ensure the council has an understanding of the true scale and impact of domestic abuse locally. There is a specific need to :
- develop a new 3-4 bed refuge provision for emergency placements, including those with complex needs.

- Provide appropriate accommodation options for older people (60+) fleeing abuse.
- Standardise and strengthen the Sanctuary Scheme offer across housing associations.
- Allow more survivors to remain safely in their homes.

Black and Global Majority population and households

4.57 Around 3.5% of the population in Halton identify as BGM. The distribution of BGM people within the borough is shown in Table 4.17. Residents who identify as BGM are located throughout the borough. The proportions of BGM households range from 2.6% in West and North West Widnes, and Hale Village, and 4.2% in East Runcorn.

Table 4.17 Distribution of BGM households across Halton

Sub-area	BGM population	% of BGM population in each sub-area	% of population in each area who identify as BGM	All people
Central and Southern Widnes	691	15.4%	3.9%	17,700
Central Runcorn	726	16.2%	3.3%	22,219
East Runcorn	780	17.4%	4.2%	18,451
East Widnes	932	20.8%	3.7%	24,898
West and North West Widnes, and Hale Village	555	12.4%	2.6%	21,595
West Runcorn	798	17.8%	3.4%	23,603
Borough of Halton	4,482	100.0%	3.5%	128,466

Source: 2021 Census

- 4.58 The 2024 Household Survey indicates that 96.6% of Household Reference People describe themselves as White British and 3.4% describe themselves as having other ethnicities. The 2021 Census identified that overall 3.5% of the population identify as BGM, with sub-areas ranging from 4.2% of the population in East Runcorn identifying as BGM to 2.6% in West and North West Widnes, and Hale Village.
- 4.59 Based on the 2024 Household Survey, housing information relating to Black and Global Majority (BGM) households includes:
- Around 61.8% are owner-occupiers, 10.2% rent privately, and 28.0% live in affordable housing (social rented or intermediate tenures).
 - 14.5% BGM households were in some form of housing need (compared with 9.8% of all households). Reasons for housing need included major disrepair or unfitness and household does not have resources to make fit the main reason (17.3%), households sharing facilities (15.3%), and mobility/special needs living in unsuitable property (15.3%).

- Of moving BGM households, there were particular aspirations towards larger dwellings (41.6% 4 or more bedroom houses and 16.8% 3-bedroom houses). Expectations were 30.0% 4 or more bedrooms and 25.1% 3-bedroom houses.

Gypsy, Traveller, and Travelling Showperson need

- 4.60 The 2014 Cheshire East, Cheshire West and Chester, Halton and Warrington Gypsy, Traveller and Travelling Showperson Accommodation Assessment identified a need for 12 additional Gypsy and Traveller pitches for the period 2013 to 2028 and no need for Travelling Showperson plots. In 2025, a new Gypsy and Traveller Accommodation Assessment (GTAA) for the period 2025-2045 was jointly commissioned by Cheshire West and Chester Council, Cheshire East Council, Halton Borough Council and Warrington Borough Council. The results will be used as an evidence base for policy development in housing and planning in Halton.

Other groups with particular housing requirements

- 4.61 This chapter concludes with a summary of the other household groups who have particular housing requirements in Halton.

People who rent their homes

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

Self-build and custom housebuilding

- 4.63 The NPPF 2024 sets out that the government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option. A total of 25 households are currently on the council's custom/self-build register.

Student housing need

- 4.64 There are no higher education organisations operating in Halton and no specific need for student accommodation has been identified.

Conclusion

- 4.65 This chapter has considered the needs of different groups in line with the NPPF and requirements of the brief. Key findings are now summarised.
- 4.66 In terms of older people, it is evident that the vast majority of older people wish to stay within their existing homes. For most, this is an informed and appropriate choice where current and future housing needs can be addressed through in situ solutions (including adaptations).
- 4.67 There are currently around 1,587 units of specialist older persons' accommodation comprising 678 specialist older accommodation units (C3

- planning use class), 237 Extra Care (C2 use class), and 672 bedspaces residential care (C2 use class). It is estimated there is a need for 2,690 additional C3 dwelling units over the period 2024 to 2042 or 149 each year, a need for 643 C2 Extra Care units or 36 each year, and 464 C2 residential care bedspaces or 26 each year.
- 4.68 A key conclusion is that there needs to be a broader housing offer for older people across Halton and the HNA has provided evidence of scale and range of dwellings needed.
- 4.69 The HNA does not specify the precise nature of specialist older person dwellings to be built. This is to allow flexibility in delivery and PPG states that 'any single development may contain a range of different types of specialist housing' (source: PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626).
- 4.70 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the population of Halton. Although it is a challenge to quantify the precise accommodation and support requirements, the HNA has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.
- 4.71 It is estimated there are around 28,749 people with a disability across the borough based on ONS disability estimates and is projected to increase to around 32,282 by 2042. Regarding housing for people with disabilities, the 2024 Household Survey suggests around 10.0% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability. 3.8% of households need all facilities (living room, bathroom, kitchen, and bedroom) to be on one floor.
- 4.72 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 5% of new dwellings are built to wheelchair accessible M4(3) standard. All remaining new dwellings are built to M4(2) accessible and adaptable standard, to take account of the ageing demographics of the borough.
- 4.73 Regarding self-build and custom housebuilding, there are 25 households on the council register.

5. Overall Dwelling Type and Mix

Introduction

- 5.1 This chapter considers overall housing need based on the government's standard method and establishes an overall dwelling type, size, and tenure mix for Halton. The detailed analysis underpinning this chapter is presented in Technical Appendix D.

Establishing housing need using the 'standard method'

- 5.2 The 2024 National Planning Policy Framework (NPPF) (Paragraph 62) states 'to determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should be taken into account in establishing the amount of housing to be planned for' (PPG 2024 Paragraph: 001 Reference ID: 2a-001-20241212).
- 5.3 PPG notes that the process should be undertaken separately to assessing land availability, establishing a housing requirement figure, and preparing site allocation policies.
- 5.4 *'The standard method for assessing local housing need uses a formula that incorporates a baseline of local housing stock which is then adjusted upwards to reflect local affordability pressures to identify the minimum number of homes expected to be planned for. The standard method identifies a minimum annual housing need figure, and ensures that plan-making is informed by an unconstrained assessment of the number of homes needed in an area. It does not produce a housing requirement figure'* (PPG Paragraph: 002 Reference ID: 2a-002-20241212).

Step 1: Setting the baseline

- 5.5 *'The baseline is 0.8% of the existing housing stock for the area, and the most recent data published at the time should be used'* (PPG Paragraph 004 Reference ID: 2a-004-20241212).
- 5.6 For Halton, the figure is 0.8% of 59,224 (MHCLG Table 125: dwelling stock estimates by local authority district) or 474.
- 5.7 Housing stock is used as a baseline as it *'provides a stable and predictable baseline that ensure all areas, as a minimum, are contributing a share of the national total that is proportionate to the size of their current housing market'* (PPG Paragraph 005 Reference ID: 2a-005.20241212).

Step 2: An adjustment to take account of affordability

- 5.8 The Step 1 housing stock baseline figure is then adjusted based on affordability of the area using ONS median workplace-based affordability ratios. The mean average affordability ratio over the five most recent years should be used. (PPG Paragraph 004 Reference ID: 2a-004-20241212).
- 5.9 The reason for the affordability adjustment is set out in PPG:

'An affordability adjustment is applied as household growth on its own is insufficient as an indicator of housing demand because:

- Housing stock represents existing patterns of housing and means that all areas contribute to meeting housing needs. The affordability adjustment directs more homes to where they are most needed.*
- people may want to live in an area in which they do not reside currently, for example to be near to work, but be unable to find appropriate accommodation that they can afford.*

5.10 *The affordability adjustment is applied in order to ensure that the standard method for assessing local housing need responds to price signals and is consistent with the policy objective of significantly boosting the supply of homes. The specific adjustment in this guidance is set at a level to ensure that minimum annual housing need starts to address the affordability of homes.'* (PPG Paragraph 006 Reference ID: 2a-006-20241212).

5.11 Table 5.1 sets out the components of the local housing need calculation. This establishes a minimum local housing need of 474 each year.

Table 5.1 Components of the dwelling need calculation for Halton

Step		Description	Number	Calculation	Data source
Step 1	a	Baseline dwelling stock	59,224		2024 MHCLG Table 125
	b	0.8% of baseline dwelling stock	474	a x b	
Step 2	c	Affordability adjustment	4.97		Average 5-year median workplace-based affordability ratios median 2019-2024 (ONS data)
	d	Adjustment factor	1.0		$((5\text{year average affordability ratio})/5) \times 0.95 + 1$
Local Housing Need	e	Annual minimum local housing need	474	b x d	Annual

Affordable housing need

5.12 A detailed analysis of affordable housing need in accordance with PPG is presented in Technical Appendix C. This establishes an overall gross affordable need of 992 and, after taking into account affordable lettings and newbuild, the net shortfall is 141 each year. Modelling assumes this is the shortfall over a 10-year period to align with the standard method calculation. PPG then says that *'The total affordable housing need can then be considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, taking into account the probable percentage of affordable housing to be delivered by eligible market housing led developments. An*

increase in the total housing requirement included in the plan may need to be considered where it could help deliver the required number of affordable homes.' (PPG Paragraph Reference ID: 67-008-20190722 and PPG at Reference ID: 2a-024-20190220). There is no specific requirement to meet this identified affordable need in full.

- 5.13 Analysis would suggest an overall tenure split of 50% social rented, 27% affordable rented, and 23% affordable home ownership across Halton. This split needs to be considered on a site-by-site basis. For instance, there may be some sites which are not of sufficient scale for more than one type of affordable housing to be feasible.
- 5.14 Delivery to help address affordable housing need is expected through the application of existing affordable housing policies, subject to viability. There is clear evidence of affordable housing need which supports a robust affordable housing policy. In order to meet affordable need, the council works closely with housing association and developer partners to deliver a range of new affordable housing products, including affordable rent and discounted home ownership. The council are therefore making positive steps to help address the affordable housing shortfalls across the borough and will continue to keep this under review.
- 5.15 According to the council's dwelling completions data, around 24% of homes built have been affordable over the period 2013/14 to 2023/24.

Dwelling type and mix

- 5.16 Dwelling mix analysis is underpinned by a demographic scenario model which takes into account projected household change to 2042 using 2018-based ONS household projections. To support flexibility in delivery, dwelling type and mix by tenure is presented as a broad range which also considers household aspirations and expectations. Table 5.2 summarises dwelling mix by tenure for the borough. Further details of analysis are presented in Technical Appendix D.

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

Dwelling type/size	Market	Affordable/ social rented	Affordable home ownership	Total
Overall % split>>	75%	19%	6%	100%
1/2-bedroom house	5-10%	20-25%	15-20%	10-15%
3-bedroom house	25-30%	10-15%	25-30%	25-30%
4+ bedroom house	25-30%	10-15%	20-25%	20-25%
1-bedroom flat	0-2%	10-15%	0-2%	2-5%
2+ bedroom flat	2-5%	5-10%	5-10%	2-5%
1/2-bedroom bungalow/level access	10-15%	25-30%	5-10%	15-20%
3+ bedroom bungalow/level access	10-15%	10-15%	15-20%	10-15%
Dwelling type/size	Market	Affordable/ social rented	Affordable home ownership	Total
House	65-70%	40-45%	65-70%	60-65%
Flat	5-10%	15-20%	5-10%	5-10%
Bungalow/level-access	25-30%	35-40%	25-30%	25-30%
Dwelling type/size	Market	Affordable/ social rented	Affordable home ownership	Total
1	2-5%	20-25%	2-5%	5-10%
2	25-30%	40-45%	25-30%	25-30%
3	40-45%	20-25%	40-45%	35-40%
4+	25-30%	10-15%	20-25%	20-25%

Source: 2024 Household Survey

From a local housing need to a housing requirement

- 5.17 The purpose of the HNA is to identify the overall local housing need using the standard method calculation in PPG. The council will then need to determine what is an appropriate housing requirement that can be delivered across the borough. The 474 minimum annual need compares with the current annual Local Plan target of 350 dwellings.

Conclusions

- 5.18 The local housing need for Halton based on the 2024 standard method is 474 dwellings each year.
- 5.19 The HNA has established future household change and the implications this has for dwelling type, size, and tenure mix. This helps the council and its partners make informed decisions on the range and size of dwellings to be built to meet need over the period to 2042.

- 5.20 Given the level of net affordable need (141 homes each year), the Local Plan needs to maintain a robust affordable housing policy setting out targets and tenure split in order to maximise new supply. An affordable policy should therefore continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs.

6. Conclusion: Policy and Strategic Issues

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

Overall housing need

- 6.4 The government's latest standard method calculation identifies a minimum need for 474 dwellings each year across Halton.

Dwelling type, tenure, and mix

- 6.5 The relationship between household change and dwelling type/size and tenure requirements have been fully explored. The evidence will help the council deliver an appropriate range of dwelling stock for residents over the plan period. It is recommended that future planning policy references the broad mixes evidenced in Table 6.1 and is taken into account when determining future applications. The table assumes 80% of new dwellings will be market and 20% affordable.
- 6.6 Regarding affordable need, there is an annual net shortfall of 141 dwellings over the next ten years. A recommended affordable tenure split is 50% social rented, 27% affordable rented, and 23% affordable home ownership across Halton. Delivery of affordable housing is subject to economic viability and the council does not need to plan to meet this number in full but affordable housing delivery should be maximised at every possible opportunity.

Table 6.1 Summary of overall dwelling mix

Dwelling type/size	Market	Affordable/ social rented	Affordable home ownership including First Homes	Total
Overall % split>>	75%	19%	6%	100%
1/2-bedroom house	5-10%	20-25%	15-20%	10-15%
3-bedroom house	25-30%	10-15%	25-30%	25-30%
4+ bedroom house	25-30%	10-15%	20-25%	20-25%
1-bedroom flat	0-2%	10-15%	0-2%	2-5%
2+ bedroom flat	2-5%	5-10%	5-10%	2-5%
1/2-bedroom bungalow/level access	10-15%	25-30%	5-10%	15-20%
3+ bedroom bungalow/level access	10-15%	10-15%	15-20%	10-15%
Dwelling type	Market	Affordable/ social rented	Affordable home ownership	Total
House	65-70%	40-45%	65-70%	60-65%
Flat	5-10%	15-20%	5-10%	5-10%
Bungalow/level-access	25-30%	35-40%	25-30%	25-30%
Number of bedrooms	Market	Affordable/ Social Rented	Affordable home ownership	Total
1	2-5%	20-25%	2-5%	5-10%
2	25-30%	40-45%	25-30%	25-30%
3	40-45%	20-25%	40-45%	35-40%
4+	25-30%	10-15%	20-25%	20-25%

Meeting the needs of older people and those with disabilities

- 6.7 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation.
- 6.8 There are currently around 1,587 units of specialist older persons' accommodation comprising 678 specialist older accommodation units (C3 planning use class), 237 Extra Care (C2 use class), and 672 bedspaces residential care (C2 use class). It is estimated there is a need over the period 2024 to 2042 for:
- 2,790 additional C3 dwelling units or 155 each year;
 - 543 C2 Extra Care units or 30 each year; and
 - 455 C2 residential care bedspaces or 25 each year.

The C3 units should be included in the overall housing figure. Delivery of C2 units would be in addition to this figure.

- 6.9 A key conclusion is that there needs to be a broader housing offer for older people across Halton and this HNA has provided evidence of scale and range of dwellings needed.
- 6.10 A range of information has been assembled from various sources which helps to scope out the likely level of disability across Halton's population.
- 6.11 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 5% of new dwellings are built to M4(3) wheelchair accessible and adaptable standard and all remaining new dwellings are built to M4(2) accessible and adaptable standard to take account of the ageing demographics of Halton.
- 6.12 It is expected that some of this need will be met through the development of C3 accommodation and there is overlap between affordable, specialist older person and M4(3) need. For instance, the development of an older person's level access, wheelchair accessible affordable dwelling would help address three aspects of housing need.
- 6.13 It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.

Final comments

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

Technical Appendix A: Research Methodology

Overall approach

- A.1 A multi-method approach was adopted in order to prepare a robust and credible Housing Needs Assessment for Halton:
- A random sample survey of households across the borough area was undertaken, with 16,530 households in the borough contacted during December and invited to complete a questionnaire. 1,620 questionnaires were returned and used in data analysis. This represents a 9.8% response rate overall and a sample error of +/-2.4% at the borough level and between +/-5.0% and +/-7.3% at sub-area level. Low response rates are expected and the sample errors achieved would be described by ONS as 'Precise' if +/-15% or lower and 'reasonable precise' if between +/-5% to under +/-10%.
 - A survey of key stakeholders including representatives from the council, neighbouring local authorities, housing associations, specialist housing providers, estate agents, adult social care, and developers.
 - Interviews with estate and letting agents operating within the borough.
 - A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data, and MHCLG Statistics.

Table A1 Household survey sample information

Sub-area	Total households sample base (2021 Census)	Sample target for +/- 5%	Households contacted	Actual response	Actual response rate	Actual sample error
West and North West Widnes (inc. Hale Village)	9,419	369	3,263	263	0.081	6.0%
Central and Southern Widnes	7,789	366	2440	177	0.073	7.3%
East Widnes	10,475	370	2469	293	0.119	5.6%
West Runcorn	10,873	371	2473	305	0.123	5.5%
Central Runcorn	9,754	369	2463	215	0.087	6.6%
East Runcorn (inc. Daresbury, Moore and Preston Brook)	7,635	366	3,422	367	0.107	5.0%
TOTAL	55,945	381	16530	1620	0.098	2.4%

Parishes	Total households sample base (2021 Census)	Sample target for +/- 5%	Households contacted	Actual response	Actual response rate	Actual sample error
Hale Village	791	259	812	53	0.065	13.0%
Daresbury	135	100	217	20	0.092	20.2%
Moore	373	189	399	40	0.100	14.6%

Technical Appendix B: Affordable Housing Definitions

Affordable housing definitions

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

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

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

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

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

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

First Homes

In May 2021, Planning Practice Guidance was issued which set out the concept of First Homes and their delivery: (<https://www.gov.uk/guidance/first-homes - first-homes-definition-and-eligibility-requirements>). Key points are:

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

- They must be discounted by a minimum of 30% against market value. After the discount has been applied, the first sale must be at a price no higher than £250,000 outside London.
- They must be sold to people meeting eligibility criteria which includes first-time buyers and household incomes should not exceed £80,000.
- The discount is passed onto each subsequent purchaser.

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

Technical Appendix C: Housing Need Calculations

Introduction

- C.1 Identifying the scale of affordable housing need is a key consideration of planning practice guidance. This is a separate calculation to the overall housing need figure derived using the standard model and set out in PPG paragraphs 18 (Reference ID: 2a-018-20190220) to 24 (Reference ID: 2a-024-20190220). The affordable housing need analysis helps to establish the overall scale of affordable housing need by location, type, size, and tenure and whether the council should plan for more dwellings to help meet the need for affordable housing.
- C.2 PPG states that ‘all households whose needs are not met by the market can be considered in affordable housing need (PPG Paragraph: 018 Reference ID: 2a-018-20190220). PPG then considers how affordable housing need should be calculated:
- ‘Strategic policymakers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).’* (PPG Paragraph: 019 Reference ID: 2a-019-20190220).
- C.3 The PPG focuses on the use of existing (secondary data) but does not preclude the use of primary survey evidence.
- C.4 There are four broad components to the needs assessment method. These have remained relatively unchanged through the different guidance issued by government and focus on:
- Step A. Existing households in need (current unmet gross need).
 - Step B. Future households in need.
 - Step C. Affordable supply.
 - Step D. Annual need for affordable housing.

Affordability assumptions

- C.5 As part of the affordable needs assessment, the extent to which households in need cannot afford open market prices or rents is considered. PPG does not specify what household income should be spent for a property to be affordable although does state the ‘need to identify the minimum household income required to access lower quartile (entry level) market housing’ PPG 2019 Paragraph 021 Reference ID 2a-021-20190220. The last guidance to consider affordable prices/rents was published in the 2007 DCLG Strategic Housing Market Assessments Practice Guidance Version 2 August 2007, which stated that gross household incomes should be used to assess affordability and:
- A household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and

- A household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.
- C.6 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- C.7 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered. This is the maximum single or joint household income multiple offered by First Direct July 2020.
- C.8 Based on this data, the principal assumption considered by arc4 with reference to affordability is:
- For buying up to 3.5x gross household income; and
 - For renting up to 25% gross household income.

Step A: Current unmet gross need

- C.9 PPG Paragraph: 020 Reference ID: 2a-021-20190220 states that ‘strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:
- The number of homeless households;
 - The number of those in priority need who are currently housed in temporary accommodation;
 - The number of households in over-crowded housing;
 - The number of concealed households;
 - The number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and
 - The number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.’
- C.10 PPG notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market. Table C1 sets out the overall scale of current need before affordability of market housing is considered.

Table C1 Current gross unmet need (before affordability testing)

Reason for need	Total in need	Comment	Source
A1 Homeless households	793	Number of households identified as homeless Apr 2024 to Dec 2024	Council
A2 Priority need/temporary accommodation	1,285	Households identified as threatened with homelessness plus households living in temporary accommodation between Apr 2024 and Dec 2024	Council
A3 Overcrowded	1,217	2021 Census data households	2021 Census TS052
A4 Concealed household	574	Census definition refers to couples and lone parents living within another family unit	2021 Census RM009
A5 Existing affordable tenants in need	1,424		2024 Household Survey
A6 Other tenures in need	3,263		2024 Household Survey
A7 Sum of households in A3 to A6 with one or more needs	6,478	Sum of A3 to A6 BOLD figures	
A8 Total in A7 adjusted to remove any double counting	5,242	This is the total number of households with one or more needs	
A9. All households in need (A1+A2+A8)	7,320	Represents 13.1% of all households.	

Note: table subject to rounding

Further Notes to Table C1:

A3. Overcrowding

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

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

A4. Concealed households

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

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

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

A7 and A8. Sum of households

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

Affordability of open market options

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

Table C2 Lower quartile house prices and rents by sub-area

Area	Lower quartile rent 2024	Lower quartile private price 2024
Central and Southern Widnes	£594	£100,000
Central Runcorn	£576	£95,000
East Runcorn	£797	£135,000
East Widnes	£750	£160,000
West and North West Widnes, and Hale Village	£797	£120,000
West Runcorn	£676	£104,000
Borough of Halton	£676	£112,500

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

C.12 Table C3 sets out the proportion of households in need who could not afford open market prices or rents. Where no prices/rents are available, borough average prices/rents have been used. The affordability analysis uses data on ward-level lower quartile prices and rents and assumes that a property is affordable if up to 25% of household income is spent on rent and buying costs up to 3.5x household income.

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

C.14 The affordability of open market options is tested on the remaining households in need (rows A3 to A6 in Table C1) based on the 2024 Household Survey.

- C.15 Analysis concludes that **4,980** households across Halton are in housing need and cannot afford to buy or rent at lower quartile market prices.

Table C3 Affordability of open market housing for households in need

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	2,078	100%	2,078
Sum of households in A3 to A6 with one or more needs	7,320	39.6%	2,902
Total cannot afford to buy or rent			4,980

Step B: Future households in need

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

New household formation

- C.17 The most useful data sources for assessing the level of new household formation are:
- MHCLG/ONS household projections, from which an annual net increase in households can be derived; and
 - The English Housing Survey, from which a national gross household formation rate can be derived and referenced as a data source in the PPG.
- C.18 Based on the requirements of PPG, the gross annual formation rate used in analysis is 855. This is the household formation rate derived from a range of projections set out in Table C4. Through the standard method of calculating need, allowance is made for increasing the level of housing delivery to support household formation through the affordability adjustment.

Table C4 Net and gross household formation 2024-2042

Scenario	Annual household formation	Notes	Source
A. MHCLG 2014-based household projections	165	3,748 NET increase between 2024 and 2039	MHCLG 2014-based household projections
B. ONS 2018-based household projections	288	3,614 NET increase between 2024 and 2042	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2024-2039 (2014-based projections)	840	Gross household formation rate of 1.435%	English Housing Survey 3-year average 2017/18 to 2019/20
D. Average gross household formation rate based on applying national rate to total households over the period 2024-2043 (2018-based projections)	869	Gross household formation rate of 1.439%	English Housing Survey 3-year average 2017/18 to 2019/20
G. Blended rate of gross household formation (C, D)	855		

NOTE: this analysis is based on DCLG 2014-based household projections which run to 2039

New households likely to be in affordable housing need

- C.19 Analysis of the incomes of households who have formed in the past 5 years using the 2024 Household Survey concludes that 39.2% could not afford buying or renting lower quartile (entry level) properties. Based on a gross formation rate of **855**, 335 households are estimated to be in affordable housing need.

Existing households expected to fall into need

- C.20 The 2024 Household Survey identifies 790 households who have fallen into need in the past 5 years and require affordable housing or 158 each year.

Total newly arising affordable housing need (gross per year)

- C.21 Total newly arising need is therefore 494 each year as summarised in Table C5.

Table C5 Total annual newly-arising affordable housing need

A. Number of newly-forming households		855
B. Proportion unable to afford market housing	39.2%	335
C. Existing households falling into need		158
Total newly arising affordable need (B+C)		494

Step C: Affordable housing supply

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

Table C6 Affordable housing supply

Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	RP lettings data over most recent 4-year period	Annual average of 660 general needs affordable dwellings have been let 2020/21 to 2023/24.
Suitable surplus stock (vacant properties)	MHCLG vacant dwelling statistics	139 vacant affordable (council and housing association excluding not available for letting) dwellings reported as vacant in 2023 or 1.0% of total affordable stock. This is below the transactional rate of around 2% to allow movement in stock so no suitable surplus stock available.
The committed supply of new net affordable homes at the point of assessment (number and size)	Council data	Total of 849 affordable dwellings have been completed between 2019/20 to 2023/24, or an annual average of 170 over the 5-year period. Annual figure is used in supply calculation as proxy for committed supply.
Supply of affordable home ownership through resale	English Housing Survey Table FA4131	EHS indicates 5.9% of owner-occupiers with a mortgage moved to their accommodation in the past year. This is used as a basis for estimating the number of resales of affordable home ownership products at 5% each year. Based on 433 dwellings, there are an estimated 22 resales each year.
Units taken out of management	Local authority data	None identified.
Total annual supply	Calculation	660 lettings + 0 vacant + 170 newbuild + 22 AHO resales – 0 units taken out of management = 851 each year

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

C.23 Overall, the model assumes a total annual affordable housing stock supply of **851** dwellings.

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

C.24 Table C7 summarises the total annual need for affordable housing across Halton which establishes a gross annual need of 992 and after taking into account supply, a net need of 141 affordable dwellings each year. This assumes a clearance of gross unmet need over 10 years to align with the standard method. Table C7 also considers how the scale of need varies according to the length of time to clear the current gross unmet need. Table C8 presents the data for individual sub-areas.

Table C7 Gross and net annual affordable need

				Alternative assumptions regarding backlog clearance		
Scenario	Factor	Number	Data source/ assumption	5-year clearance	15-year clearance	19-year clearance
A1	Current gross unmet need (before affordability test)	7,320	Table C1 row A9	7,320	7,320	7,320
A2	Current gross unmet need (after affordability test)	4,980	Table C3	4,980	4,980	4,980
A3	Current gross unmet need (after affordability test and pipeline supply)	4,980		4,980	4,980	4,980
A4	Annualised need	498	Assume unmet need is cleared over a 10-year period to reflect the standard method 10-year time period	996	332	277
B	Newly-arising annual need	494	Table C5	494	494	494
TGN	Total gross need	992	A3+B	1,490	826	770
C	Affordable annual housing supply	851	Table C6	851	851	851
	Total annual net need	141	TGN – C	639	-25	-81

Notes: Table subject to rounding errors

Table C8 Gross and net annual affordable need by sub-area

CODE	Factor	Data source/ assumption	BOROUGH OF HALTON	Central and Southern Widnes	Central Runcorn	East Runcorn	East Widnes	West and North West Widnes, and Hale Village	West Runcorn
A1	Current gross unmet need (before affordability test)	Table C1 row A9	7,320	805	1,419	1,134	873	1,334	1,755
A2	Current gross unmet need (after affordability test) and housing register information	Table C3	4,980	587	946	760	694	1,011	983
A3	Current gross unmet need (after affordability test and pipeline supply)		4,980	587	946	760	694	1,011	983
A4	Annualised need	Assume unmet need is cleared over a 10-year period	498	59	95	76	69	101	98
B	Newly-arising annual need	Table C5	494	91	98	68	69	95	72
TGN	Total gross need	A3+B	992	150	193	144	139	196	170
C	Affordable annual housing supply	Table C6	851	134	234	129	59	168	126
	Total annual net need	TGN – C	141	16	-42	14	80	28	44

C.25 According to the latest available Local Authority Housing Statistics data, there are 2,709 households on the housing register for (Table C9) and an overall average of 3,836 over the past 4 years 2020/21 to 2023/24

Table C9 Households on the housing register and bedrooms required

Year	Total households on the housing waiting list	How many bedrooms did these households require?			
		1 bedroom	2 bedroom	3 bedroom	4 or more bedroom
2023/24	2,709	1,341	887	352	129
2022/23	4,233	2,270	1,244	560	159
2021/22	4,154	2,164	1,297	544	149
2020/21	4,249	2,233	1,323	566	127
Average (4 yr)	3,836	2,002	1,188	506	141
Average (4yr) %	100.0%	52.2%	31.0%	13.2%	3.7%

Source: MHCLG Local Authority Housing Statistics (LAHS)

C.26 Table C10 summarises affordable need by number of bedrooms, based on 2024 Household Survey data. This indicates a broader range of need.

Table C10 Affordable need by number of bedrooms by sub-area

Sub-area	Number of bedrooms					Base (annual gross need)	Base (annual net need)
	1	2	3	4 or more	Total		
Central and Southern Widnes	14.0%	21.4%	48.2%	16.4%	100.0%	150	16
Central Runcorn	15.3%	36.8%	24.4%	23.5%	100.0%	193	-42
East Runcorn	15.1%	40.7%	28.4%	15.8%	100.0%	144	14
East Widnes	14.3%	23.0%	43.5%	19.2%	100.0%	139	80
West and North West Widnes, and Hale Village	20.7%	58.8%	14.4%	6.1%	100.0%	196	28
West Runcorn	16.8%	38.7%	39.4%	5.1%	100.0%	170	44
Borough of Halton	21.0%	39.6%	27.1%	12.3%	100.0%	992	141

Source: 2024 Household Survey

First Homes

C.27 First Homes are described at Appendix B.

C.28 Table C11 considers the price of First Homes using different discounts based on median prices across the borough. Table C12 shows that based on median prices, the First Home product at borough level is within the £250,000 threshold. The First Home discount should be consistent across a local authority area. Based on house price data for Halton as a whole, First Homes could be delivered at a 40% discount and be affordable to households on median incomes. This assumes that the First Home price is a discount to the overall median price in the borough.

Table C11 First Home prices by borough

Tenure option	Price (2024) Halton Borough	
Market price (median) 2024	£160,000	
Discount to median price		
	30%	£112,000
	40%	£96,000
	50%	£80,000
Note: To be eligible as a First Home, the maximum price after discount is £250,000		
Income required (10% deposit and 3.5x household income)		
Discount to median price		
	30%	£28,800
	40%	£24,686
	50%	£20,571
Income required (10% deposit and 4.5x household income)		
Discount to median price		
Median		
	30%	£22,400
	40%	£19,200
	50%	£16,000
Actual household income (2024 CAMEO)		
Median		£25,000
Comparison between household income and income required for a First Home (Less than 1 or 1 is affordable (green) ; greater than 1 is not affordable (red))		
Income required (10% deposit and 3.5x household income)		
Discount to median price		
	30%	1.2
	40%	1.0
	50%	0.8
Income required (10% deposit and 4.5x household income)		
Discount to median price		
	30%	0.9
	40%	0.8
	50%	0.6

Tenure mix

- C.29 Analysis needs to consider the range of affordable tenures as set out in Annex 2 of the NPPF that may be appropriate for existing households in need and newly-forming households.
- C.30 For need arising from homeless households and those in temporary accommodation, it is assumed they all require social rented accommodation. For newly-forming households and existing households in need, a split between affordable rented and affordable home ownership should be considered.

However, there is insufficient household income and savings data available from the housing register to complete this analysis. Therefore, CAMEO household income data has been used to establish the proportions of households who could afford social rent, affordable rent, and affordable home ownership.

- C.31 Table C12 summarises the overall tenure split between affordable rented options (social and affordable rent) and affordable home ownership solutions (including shared ownership, discounted for sale, First Homes, and other tenures as set out in Annex 2 of the NPPF).

Table C12 Affordable tenure split

Sub-area	Social rented (%)	Affordable rented (%)	Affordable home ownership (%)	Total
Central and Southern Widnes	49.9%	24.7%	25.4%	100.0%
Central Runcorn	37.7%	31.2%	31.2%	100.0%
East Runcorn	50.0%	30.2%	19.8%	100.0%
East Widnes	66.8%	23.0%	10.2%	100.0%
West and North West Widnes, and Hale Village	46.9%	26.6%	26.6%	100.0%
West Runcorn	48.9%	25.6%	25.6%	100.0%
BOROUGH OF HALTON	50.0%	27.0%	23.0%	100.0%

- C.32 Analysis would suggest an overall tenure split of 50% social rented, 27% affordable rented, and 23% affordable home ownership across Halton. In calculating the tenure mix, analysis has considered the tenure preferences and incomes of existing and newly-forming households. It also recognises the increased emphasis on delivering social rented affordable dwellings as part of new affordable housing supply.

C.33 The 2024 Household Survey has provided information on the number of bedrooms needed by households in affordable need and dwelling type aspirations and expectations. This is shown in Table C13 and indicates a broad range of affordable dwellings are needed.

Table C13 Affordable dwelling mix by sub-area, number of bedrooms, and dwelling type

Dwelling type/size	Sub-area						
	Central and Southern Widnes	Central Runcorn	East Runcorn	East Widnes	West and North West Widnes, and Hale Village	West Runcorn	Borough of Halton
1/2-bedroom house	13.1%	16.5%	13.8%	15.0%	40.9%	15.7%	19.4%
3-bedroom house	48.2%	8.6%	19.5%	18.8%	8.2%	16.8%	15.0%
4+ bedroom house	16.4%	23.5%	15.8%	19.2%	6.1%	5.1%	12.3%
1-bedroom flat	8.4%	8.5%	8.7%	8.2%	9.6%	9.7%	10.9%
2-bedroom flat	5.4%	12.8%	2.6%	0.0%	0.0%	6.5%	5.8%
3+ bedroom flat	0.0%	0.0%	0.0%	8.4%	1.9%	0.8%	1.0%
1/2-bedroom level-access	8.5%	14.3%	30.6%	14.0%	29.0%	23.5%	24.5%
3+ bedroom level-access	0.0%	15.8%	8.9%	16.3%	4.3%	21.8%	11.1%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Annual need (gross)	150	193	144	139	196	170	992
Annual need (net)	16	-42	14	80	28	44	141

Comparison of current housing stock and current/future needs

- C.34 PPG states that 'strategic policy-making authorities will need to look at the current stock of houses of different sizes and assess whether these match current and future need (PPG Paragraph 023 Reference ID: 2a-023-20190220). Table C14 sets out this comparison with 2024 Household Survey information. Although there is need for all sizes of affordable housing, analysis would suggest there is a particular shortfall of 2 and 4 or more bedroom dwellings.

Table C14 Comparison between current affordable supply and annual gross affordable need

Number of bedrooms	Current supply estimate	%	Annual gross need %	Variance %
1-bedroom	3,126	21.8%	21.0%	0.8%
2-bedroom	4,261	29.7%	39.6%	-9.9%
3-bedroom	6,233	43.4%	27.1%	16.4%
4 or more bedroom	736	5.1%	12.3%	-7.2%
Total	14,355	100.0%	100.0%	

Source: 2024 Household Survey

Technical Appendix D: Dwelling Mix and Modelling

Introduction

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

Starting points

- D.2 There are four main data sources which underpin the analysis:
- Household projections;
 - Dwelling stock information;
 - Data identifying the relationships between households and dwellings derived from the 2024 Household Survey; and
 - Data derived from affordable housing need analysis.

Household projections

- D.3 These are used to establish the number of households by Household Reference Persons (HRP) and household type using the 2018-based data, and how this is expected to change over the period 2024 to 2042.
- D.4 The change in the number of households over this period can be established and, assuming that the dwelling needs of these households do not change significantly over the plan period, the potential impact on type and number of bedrooms of future dwellings can be determined.

Relationship between households and dwellings

- D.5 The relationship between the age of Household Reference Person, household type, and dwellings occupied by type and size can be derived from the 2024 Household Survey.
- D.6 The data available is summarised in Table D1. For each age group, the proportion of Household Reference Persons (HRPs) by household type living in different type/size and size of dwelling has been estimated.
- D.7 The 2024 Household Survey also provides data on household aspirations and what households would expect to move to. This data can also be broken down by HRP age group and household type.
- D.8 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:
- The current relationship between HRP/household type and dwelling type/size and this remains constant over the plan period (demographic baseline);
 - Household aspirations by HRP/household type (aspirations); and

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

Table D1 Age groups, household type, and dwelling types used

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

Applying the data at authority level

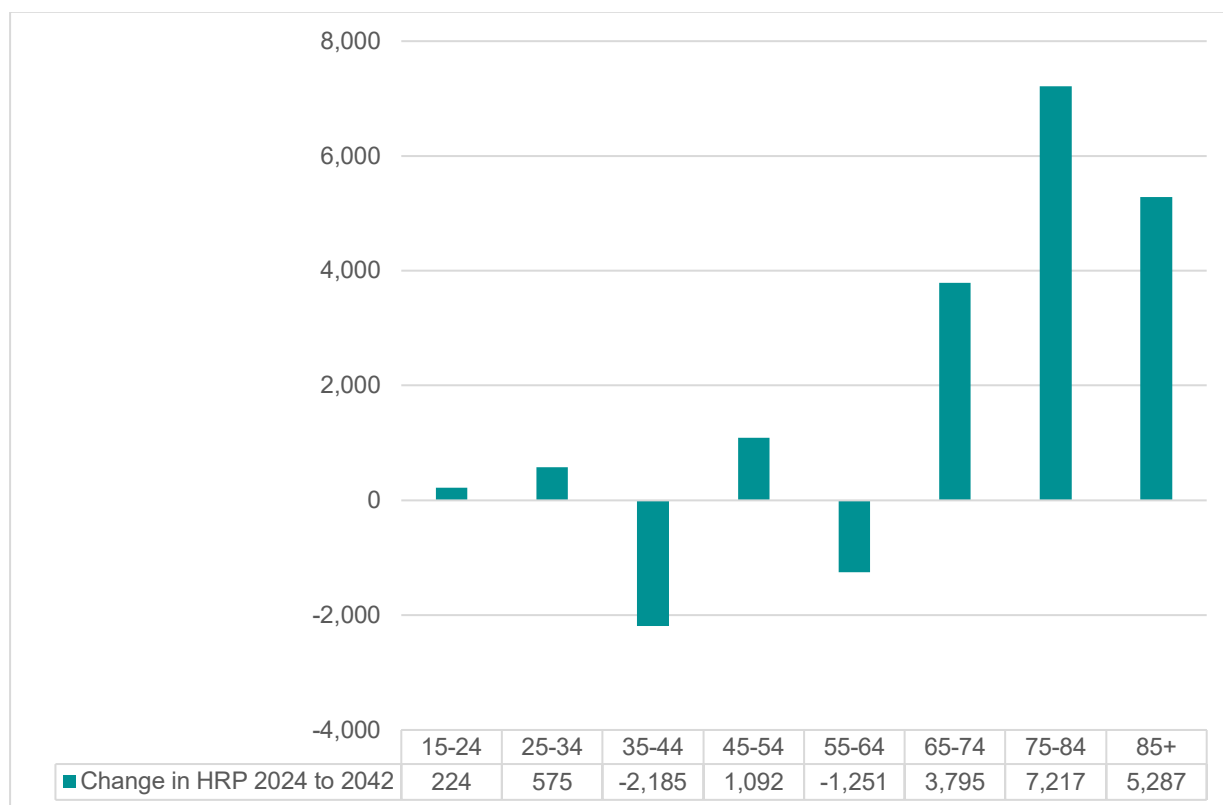
- D.9 Applying the data at authority level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.
- D.10 Table D2 presents the baseline demographic data for Halton. The total number of households is expected to increase by 14,754 over the period 2024-2042 using 2018-based ONS household projections. Growth is mainly expected across older age cohorts. Figure D1 illustrates how the number of households by HRP age is expected to change over the period 2024-2042.

Table D2 Change in number of households by age group and household type 2024 to 2042

2024	One person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	385	586	181	93	307	1,552
25-34	1,692	1,796	1,399	749	1,373	7,008
35-44	2,449	2,434	2,401	1,036	1,651	9,971
45-54	2,708	2,053	1,305	335	3,878	10,279
55-64	3,501	835	260	60	6,302	10,958
65-74	3,487	227	33	1	5,245	8,994
75-84	3,194	67	16	0	3,479	6,757
85+	1,484	5	5	0	579	2,073
TOTAL	18,901	8,003	5,600	2,275	22,813	57,591
2042	One person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	403	607	194	101	333	1,637
25-34	1,765	1,860	1,447	773	1,429	7,274
35-44	2,304	2,262	2,243	967	1,550	9,325
45-54	2,939	2,264	1,451	374	4,217	11,246
55-64	3,337	799	246	56	6,057	10,495
65-74	3,734	234	33	1	5,615	9,617
75-84	4,543	91	22	0	4,734	9,390
85+	2,712	8	10	0	1,059	3,790
TOTAL	21,738	8,125	5,646	2,272	24,994	62,774
Change 2024-2042	One person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	53	48	32	13	78	224
25-34	125	152	99	52	147	575
35-44	-515	-533	-512	-239	-385	-2,185
45-54	268	228	239	115	242	1,092
55-64	-371	-171	-78	-32	-599	-1,251
65-74	1,325	42	9	3	2,416	3,795
75-84	3,174	45	9	5	3,983	7,217
85+	3,349	59	1	5	1,874	5,287
TOTAL	7,408	-131	-201	-78	7,756	14,754

Source: ONS 2018-based household projections

Figure D1 Change in HRP age groups 2024-2042



Source: 2018-based ONS household projections

D.11 Table D3 applies 2024 Household Survey data on dwelling occupancy to the demographic profile in 2042. The two right hand columns indicate the likely profile of demand for dwelling types and sizes and how this translates to an overall percentage dwelling requirement.

Table D3 Impact of change in households by age group on dwellings occupied by 2042

Dwelling type and size	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1-bedroom bungalow/level access	55	38	33	175	244	439	961	310	2,254	3.6%
1-bedroom flat	261	47	393	553	384	527	263	189	2,618	4.2%
1-bedroom house	19	94	50	96	263	68	161	0	749	1.2%
1-bedroom other	176	10	21	14	15	69	74	0	377	0.6%
2-bedroom bungalow/level access	14	77	36	85	475	458	541	250	1,935	3.1%
2-bedroom flat	244	903	459	310	459	379	518	344	3,615	5.8%
2-bedroom house	135	1,252	1,555	1,581	1,142	1,147	483	133	7,428	11.8%
2-bedroom other	135	77	39	25	34	35	42	0	387	0.6%
3-bedroom house	371	3,830	4,822	5,452	4,361	4,228	3,980	1,816	28,861	46.0%
3 or more bedroom bungalow/level access	24	32	184	261	350	695	858	478	2,883	4.6%
3 or more bedroom flat	28	73	116	100	72	66	146	56	656	1.0%
3 or more bedroom other	57	7	14	34	39	21	114	0	287	0.5%
4 or more bedroom house	119	834	1,604	2,561	2,656	1,488	1,251	213	10,725	17.1%
Total	1,637	7,274	9,325	11,246	10,495	9,617	9,390	3,790	62,774	100.0%
Number of bedrooms	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1	511	188	496	838	906	1,102	1,458	499	5,999	9.6%
2	528	2,308	2,089	2,000	2,111	2,018	1,583	728	13,364	21.3%
3	480	3,943	5,137	5,846	4,823	5,009	5,098	2,350	32,686	52.1%
4 or more	119	834	1,604	2,561	2,656	1,488	1,251	213	10,725	17.1%
Total	1,637	7,274	9,325	11,246	10,495	9,617	9,390	3,790	62,774	100.0%

Note: totals by age group may vary slightly due to rounding errors; Source: ONS 2018-based household projections and 2024 household survey

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

Table D4 Dwelling type and size outcomes under aspiration and expectation scenarios

Dwelling type and size	Demographic	Aspirations	Expectations	BLEND	Current Stock
1/2-bedroom house	13.0%	10.5%	14.3%	13.4%	13.4%
3-bedroom house	46.0%	22.6%	28.2%	53.2%	53.2%
4 or more bedroom house	17.1%	26.2%	18.2%	12.2%	12.2%
1-bedroom flat	4.2%	0.7%	3.5%	5.4%	5.4%
2 or more bedroom flat	6.8%	3.8%	6.6%	6.8%	6.8%
1/2-bedroom bungalow/level-access	7.9%	21.3%	19.9%	5.2%	5.2%
3 or more bedroom bungalow/level-access	5.0%	15.0%	9.3%	3.8%	3.8%
Dwelling type	Demographic	Aspirations	Expectations	BLEND	
House	76.1%	59.2%	60.7%	65.3%	
Flat	11.0%	4.5%	10.1%	8.5%	
Bungalow/level access	12.9%	36.3%	29.2%	26.1%	
Number of bedrooms	Demographic	Aspirations	Expectations	BLEND	
1	9.6%	4.4%	7.5%	7.1%	
2	21.3%	31.4%	35.5%	29.4%	
3	52.1%	38.0%	38.9%	43.0%	
4	17.1%	26.2%	18.2%	20.5%	

Overall dwelling mix by tenure

- D.13 Table D5 summarises dwelling type/size mix based on the demographic scenario relating to the period 2024 to 2042. This analysis assumes a minimum 20% affordable housing target and an affordable tenure split of around 80% rented and 20% affordable home ownership. The analysis factors in the dwelling type/size analysis carried out as part of the affordable housing needs calculation and the dwelling type/size choices of households considering affordable home ownership solutions based on the range of dwellings currently available.
- D.14 The analysis can be revised if annual targets and affordable housing delivery targets are updated.

Table D5 Summary of overall dwelling mix by tenure

Dwelling type/size	Market	Affordable/ social rented	Affordable home ownership	Total
Overall % split>>	75%	19%	6%	100%
1/2-bedroom house	5-10%	20-25%	15-20%	10-15%
3-bedroom house	25-30%	10-15%	25-30%	25-30%
4+ bedroom house	25-30%	10-15%	20-25%	20-25%
1-bedroom flat	0-2%	10-15%	0-2%	2-5%
2+ bedroom flat	2-5%	5-10%	5-10%	2-5%
1/2-bedroom bungalow/level access	10-15%	25-30%	5-10%	15-20%
3+ bedroom bungalow/level access	10-15%	10-15%	15-20%	10-15%
Dwelling type	Market	Affordable/ social rented	Affordable home ownership	Total
House	65-70%	40-45%	65-70%	60-65%
Flat	5-10%	15-20%	5-10%	5-10%
Bungalow/level-access	25-30%	35-40%	25-30%	25-30%
Number of bedrooms	Market	Affordable/ social rented	Affordable home ownership	Total
1	2-5%	20-25%	2-5%	5-10%
2	25-30%	40-45%	25-30%	25-30%
3	40-45%	20-25%	40-45%	35-40%
4+	25-30%	10-15%	20-25%	20-25%

Overall dwelling mix by sub-area

- D.15 Further analysis considers the range of dwellings by sub-area and tenure. This is based on the need for affordable/social rented dwellings, the need for affordable home ownership, and open market need. This takes account of the dwelling type aspirations and expectations of households, and the number of bedrooms needed.
- D.16 Table D6 summarises the overall dwelling mix by tenure and sub-area. Market mix is based on underlying demographics of the borough blended with the expectations of existing and newly forming households planning on moving in the general market. Affordable mix is based on the housing register and household survey evidence and includes a specific consideration of the needs

of households who are homeless or living in temporary accommodation. Affordable home ownership mix is based on household survey evidence. It is important that both planners and developers maintain a flexible approach to what is built within Halton, but this evidence helps to determine the relative priorities of development in particular sub-areas.

Table D6 Dwelling mix by number of bedrooms and sub-area

Neighbourhood Area	Tenure	Dwelling type and size						
		1 and 2-bedroom house	3-bedroom house	4 or more bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more bedroom bungalow/level-access
Central and Southern Widnes	Open market	5-10%	35-40%	35-40%	2-5%	0-2%	10-15%	2-5%
	Social/affordable rented	10-15%	25-30%	10-15%	10-15%	2-5%	30-35%	0-2%
	Affordable home ownership	10-15%	55-60%	15-20%	5-10%	5-10%	0-2%	0-2%
Central Runcorn	Open market	10-15%	25-30%	20-25%	0-2%	10-15%	10-15%	10-15%
	Social/affordable rented	15-20%	5-10%	15-20%	10-15%	10-15%	15-20%	15-20%
	Affordable home ownership	10-15%	15-20%	30-35%	0-2%	10-15%	10-15%	15-20%
East Runcorn	Open market	5-10%	25-30%	25-30%	0-2%	2-5%	10-15%	15-20%
	Social/affordable rented	15-20%	15-20%	10-15%	10-15%	2-5%	30-35%	5-10%
	Affordable home ownership	5-10%	25-30%	25-30%	0-2%	0-2%	10-15%	15-20%
East Widnes	Open market	10-15%	30-35%	20-25%	0-2%	2-5%	5-10%	15-20%
	Social/affordable rented	10-15%	15-20%	15-20%	5-10%	5-10%	10-15%	15-20%
	Affordable home ownership	10-15%	15-20%	25-30%	0-2%	5-10%	15-20%	10-15%
West and North West Widnes, and Hale Village	Open market	10-15%	15-20%	20-25%	2-5%	0-2%	30-35%	10-15%
	Social/affordable rented	35-40%	5-10%	2-5%	10-15%	0-2%	35-40%	2-5%
	Affordable home ownership	45-50%	10-15%	5-10%	0-2%	5-10%	10-15%	5-10%
West Runcorn	Open market	10-15%	30-35%	20-25%	0-2%	2-5%	10-15%	15-20%
	Social/affordable rented	15-20%	10-15%	0-2%	10-15%	5-10%	25-30%	15-20%
	Affordable home ownership	10-15%	20-25%	15-20%	0-2%	2-5%	5-10%	40-45%
Halton Borough	Open market	5-10%	25-30%	25-30%	0-2%	2-5%	10-15%	10-15%
	Social/affordable rented	20-25%	10-15%	10-15%	10-15%	5-10%	25-30%	10-15%
	Affordable home ownership	15-20%	25-30%	20-25%	0-2%	5-10%	5-10%	15-20%

Source: 2024 Household Survey

Technical Appendix E: Stakeholder review

Introduction

- E.1 arc4 contacted a range of stakeholders to obtain feedback on the housing needs of people living in Halton. The findings from 12 achieved responses are summarised in this appendix. Note that these views are the views of stakeholders and not necessarily the view of arc4 or the council.

All stakeholders

Strengths of Halton's housing market

- E.2 Halton is a popular place to live for those working in commuter cities to move to due to good transport links, a variety of housing and communities, and affordable prices.
- E.3 Stakeholders identified positive net migration, being part of the broader Liverpool City Region (LCR), and a collegiate local authority approach as strengths.
- E.4 New builds on land around the old town part of Runcorn, for instance Halton Road, Picow Farm Road is a strength.
- E.5 Halton has some key partnerships with a number of registered social landlords (RSL), which is definitely a strength. They have provided a number of affordable housing schemes to support people on lower incomes getting into the housing market.
- E.6 There is a future housing strategy for autistic adults and adults with a learning disability, which is great to see and can provide some clearer direction to commissioners, developers, and providers.
- E.7 Halton has some good examples of supported living accommodation at Ashley Green where there are 4 interlinked bungalows which is a great way of sharing staff across properties. This helps to reduce the costs of care packages and help when urgent cover is required. This also means waking nights can be shared which is a massive saving. Ashley Green gives the tenants their own front door which enables the tenants to be close to their friends.
- E.8 The Halton boundary with St Helens is with the southerly wards of Bold and a small section of Rainhill. There are a number of greenfield sites in this location.

Weaknesses of Halton's housing market/supply

- E.9 There are plenty of family homes available but less starter homes. The number of core services do not seem to match the number of houses and population. For example, it is difficult to get a doctor's appointment and register with an NHS dentist, families do not always get into their school of choice, and public transport does not cover the whole of the area.
- E.10 There are not enough houses. There are some empty properties that could help the issue but the process to get them back into operation is long winded and very onerous.

- E.11 The poor state of some of the private rentals with no recourse to have them improved is a weakness.
- E.12 The difficulty in the housing market at present is the significantly higher build and financial costs of production.
- E.13 Stakeholders also identified land availability and affordability, mix of tenures and property sizes, and availability of construction labour as areas of weakness in the housing market.
- E.14 A high number of families entering into Early Help services or Social Care living in Private Rentals are known to be experiencing both damp and mould that is causing health issues. Stakeholders questioned what is happening to improve this and hold landlords to account.
- E.15 The lack of and cost of supply of Specialist Support Housing is blocking the ability to increase capacity to support some of the most vulnerable people away from hospitals. Unlocking the costs between the LA, NHS, and housing will see significant cost saving across the local system.
- E.16 The strategy between Local Authority (LA), RSLs and children's residential providers could be more joined up/ambitious for children.
- E.17 Halton supported living services are in urgent care of additional accommodation. The borough has an aging population so there is a need for an influx of bungalows. Some properties are spread out and are not on bus routes making it difficult to staff and for tenants to access the local community.

Gaps in the supply of types of housing in Halton

- E.18 Affordable home ownership especially for first-time buyers, and affordable rented properties are both gaps in the Halton housing market.
- E.19 Opportunities are needed for first-time buyers and adults still living with parents who are required to build a substantial deposit.
- E.20 There is a gap in social rented housing in general and particularly general needs one bedroom properties in some areas such as Castlefields and Brookvale but this could include other areas as well.
- E.21 There is a lack of accommodation for young people in the borough (foyer-type supported accommodation or accommodation for young people leaving care) and this ties in with the lack of one bedrooled general needs accommodation.
- E.22 Specialist Supported Housing is a gap in the housing market.
- E.23 Based on local feedback from key stakeholders, it would appear that there remains key gaps in housing provision for autistic adults and adults with learning disabilities, especially for some adults that have complex needs and as a result may display behaviours deemed challenging. There also appears to be a lack of good quality housing for young people as they enter into adulthood. It would be positive if these can be addressed together, so that young people with a variety of care and support needs stay close to home within their local community, as opposed to being moved out of area and away from those people that are important to them.

- E.24 Massive shortages which stops services like ours (Halton Supported Housing Network) being able to provide support to people who need it.
- E.25 Stakeholders listed a lack of single person accommodation, insufficient mother and baby supported accommodation, insufficient supported accommodation for those with additional needs, and limited housing options for those in rent arrears with RSL's to move on from.
- E.26 There is insufficient domestic abuse (DA) emergency accommodation and a total lack of specialist DA accommodation for those who cannot be placed in the emergency accommodation i.e. complex needs, offending history.
- E.27 High quality Children's Residential Homes run by not-for-profit providers is a gap.
- E.28 There are gaps in housing for some adults with disabilities in Halton.

Setting future housing standards

- E.29 It is important to understand the customer needs, emerging trends/patterns, future needs and anticipating requirements of demographic need to be able to set future housing standards.
- E.30 There needs to be careful consideration of current housing stock and what it can provide.
- E.31 It is important to ensure housing standards are in line with legal, national requirements.
- E.32 LA development guidelines in neighbouring boroughs should be checked.
- E.33 The infrastructure needs to go hand in hand with public transport, schools, healthcare, green spaces, and some social activity which all need to be considered. There also needs to be careful consideration of community resources and accessible transport links.
- E.34 Ensuring there are communal facilities for communities to grow within new builds will help to keep Halton residents spending within the borough, and improve the economy, rather than living in Halton and going out of the borough for shopping/leisure.
- E.35 Stakeholders suggested "designing out crime" from the onset.
- E.36 There needs to be consideration of the green agenda.
- E.37 More single accommodation options that are not simply flats or apartments are needed, and larger family accommodation (5+ bedrooms) would be desirable.
- E.38 There needs to be an adequate supply of accessible housing available.
- E.39 Specialist housing needs to ensure that housing benefit can cover the actual costs of the accommodation. The ceiling on exempt housing, especially for adults with complex needs, behaviours of concerns, and the housing needs to be robust enough to meet needs and manage risk.
- E.40 Accessibility should be considered first. Bungalow-type accommodation is needed for older people/people with poor mobility. More ground floor properties made for disabled access, something like the over 50s with communal areas for

contact with friends, community access, and friendly where staffing costs could be shared would work well.

- E.41 With the increase in homelessness, small affordable properties are necessary.
- E.42 Building the right homes to bring people out of hospital back into local communities and ensuring community resources are available.
- E.43 Safe, welcoming communities for children in the care system. High quality homes in various shapes and sizes for children leaving care, delivered by range of providers.

Priority locations in Halton for housing development

- E.44 Waterfront areas of both Runcorn/Widnes as part of neighbourhood renewal were suggested as priority locations.
- E.45 The Old Town Runcorn would attract some inward investment.
- E.46 Runcorn is a priority location for what was the CLT development programme.
- E.47 The toll bridges, for bringing in solutions from out of borough or support into the borough as this is currently both a cost and geographical barrier.
- E.48 There is plenty of land available to build the properties but there does not seem to be the uptake from housing associations to fund this.

Registered Providers of social housing

Broad overview of the affordable stock in Halton

- E.49 The stock held by Plus Dane Housing is mainly general needs with a small number of other tenure types – freehold/leasehold, shared ownership, and supported.
- E.50 Tenure number of homes as a percentage: Shared Equity (2) - 0.2%, Supported (22) - 2.5%, Leasehold (23) - 2.5%, Freehold (26) - 3.0%, Shared Ownership (39) - 4.5%, General Needs (746) - 87.0%, Total – 858.
- E.51 The 744 general needs stock is split between houses, flats, and bungalows:
- E.52 Type number of homes as a percentage: bungalows (66) - 8.8%, flats (208) 28.0%, houses (470) 63.1%, total (744).
- E.53 Only 8 of the 208 flats are one bedroom, creating a serious bottleneck for people who need to downsize due to factors such as the Under-Occupancy Charge.
- E.54 Torus currently have a very low stock in the Halton area. They have 54 homes and are also on site (Daresbury) and in conversation with developers to acquire additional units across a couple of sites.

Main concerns about existing and future affordable and specialist housing providers

- E.55 Inflationary pressures on developing such housing has far outstripped housing benefit, meaning quality and appropriateness of the environments is now way out of kilter with public expectations and even care and health regulation.
- E.56 There is not enough affordable and specialist housing. As people age, they lose mobility, which means they could be stuck sleeping in a living room for months waiting for ground floor accommodation. This has a massive impact on other tenants as some properties have steps and stairs which makes it impossible to get in or out of.
- E.57 There is a lack of accommodation for young people in the borough (foyer-type supported accommodation or accommodation for young people leaving care) and this ties in with the lack of one bedroomed general needs accommodation. In addition, there is a limited provision for older people in terms of bungalows.
- E.58 Torus is currently in conversation with a number of developers regarding acquiring units at Daresbury, Hale Gate Road, and Sandymoor.

Demand for affordable housing products such as shared ownership and discounted for sale

- E.59 Plus Dane Housing are experiencing high demand for all affordable tenures including affordable/social rent and shared ownership.
- E.60 Rented supported living is also in demand according to Halton Supported Housing Network (HSHN)
- E.61 Torus have sold shared ownership on two developments within Halton in the last 18 months. The first being Beamish Place, Sandymoor where the average open market value was £269,375 for a three-bedroom house. The average first tranche sales on this development were 43% against the eight shared ownership sales units. The second development is at Bridgewater View, Daresbury, where Torus committed to delivering 58 shared ownership sales. The average open market sales value on this development is £335,040. Torus have legally completed on 34 of the 58 units with an average first tranche sale of 29%. A lower first tranche sale is to be expected on higher values units due to eligible purchasers' affordability and longer-term sustainability. Torus are currently considering additional smaller units on the next phase of this development.
- E.62 With regards to the customer profiling in this location the average age is 35 with an average income of £36,641 and average savings of £32,576. This includes a small proportion of purchasers who have utilised their savings to secure their first tranche sale. With regards to previous LA area 27% applied from within Halton, a further 13% were from Warrington, with 13% from Cheshire West and Chester, and other purchasers relocated from Lancashire and Hampshire. Looking at previous tenures, 93% of purchasers were first-time buyers and the remaining 7% were from relationship breakdowns.

Improving the provision of affordable housing for rent and sale

- E.63 More rented supported living is needed.
- E.64 The development of the Plus Dane Housing proposed site with Halton and Cityheart at Foundry Lane has seen some exemplary joint working to access grant funding from Homes England and the Liverpool City Region Combined Authority (LCRCA). This has meant that they have been able to apply for Homes England grant funding as part of a strategic approach. However, access to grant funding for any other developments is on hold pending the announcement of the new grant funding round. This is impacting on all RP's ability to progress development sites.
- E.65 Sites, especially council owned sites, should look to consider the immediate demand of the area they are being developed in. This should help to alleviate local pressures and add to the affordable housing provision in the borough.

Significant housing developments proposed in the Halton area

- E.66 Plus Dane Housing are proposing the development of the Foundry Lane site in partnership with Halton and Cityheart. It will provide 63 new homes in phase 1 split 34 social/affordable rent and 29 shared ownership.
- E.67 Torus are currently in conversation with a number of developers regarding acquiring units at Daresbury, Hale Gate Road, and Sandymoor.
- E.68 1st Enable had significant housing developments proposed in the Halton area, but this has just fallen through due to it taking too long to get an agreement and soaring costs. This is having a huge cost and negative impact on individual users which could break down causing significant increased costs on one or other parts of the health and social care 'system'.

Delivering Build to Rent in the future

- E.69 Plus Dane Housing do not have any current plans for Build to Rent (BTR) in Halton but generally do consider the inclusion of BTR in new scheme developments dependent on demand and viability.

Positive/attractive about Halton as a place to develop/deliver new homes

- E.70 Halton is at the centre of major transport networks (M56 and the main line services to Liverpool, Manchester, Birmingham, and London).
- E.71 Professionals care and are supportive but not backed up by a national/local strategy which helps the sharp end of the system which is coping on delivering the efficiency but is now in real risk of breaking down due to recent budget pressures.
- E.72 More resources need to be put into building very expensive hospital type accommodation as opposed to community-based placements. This is completely opposite to what the governments stated aims are (even though taxation policy in the care sector is causing movement in exactly the opposite direction and is happening now despite multiple warnings).

- E.73 Strong market for intermediate tenures (as long as properties are appropriate for the area).

Current or future plans to provide housing to meet specialist needs

- E.74 Plus Dane Housing are working with a charity looking to develop two small children's homes in Halton, in conjunction with Halton Borough Council. They are also discussing the possibility of developing a young person's foyer in the borough with move on accommodation with the council.
- E.75 Torus do not have any current plans to build any specialist housing in the borough, but this could change if the right site was presented to them.

Willingness to provide homes to meet older person needs or those with specialist needs

- E.76 1st Enable are willing to provide homes to meet older person needs or those with specialist needs through their development and funding partners, it is just completely out of sync with the reality of costs.
- E.77 Plus Dane Housing are also willing to provide these home.
- E.78 Torus would be for older people if the need is there. They would want to see what additional funding would be available for people with additional needs.

Willingness to provide housing to meet children in care/care leavers needs

- E.79 1st Enable thought it may be possible to provide housing to meet children in care/care leavers needs if working with partners.
- E.80 Plus Dane Housing stated a willingness to provide housing to meet these needs.
- E.81 Torus would like to provide such housing, however, they would not want to manage such schemes. Torus would look to enter into a lease arrangement with the LA who would need to manage the schemes.

Priorities for investment within existing stock

- E.82 There are literally hundreds of millions of pounds (if not billions) that is ready to be invested into the care system but cannot be deployed currently under the expectations of cost. The more that is a factor the more it will eventually cost the local 'system'.
- E.83 Torus are expecting notable investment requirement from 2030 onwards because of the time that has passed since stock transfer works were completed. As an example, from 2030, in excess of 2500 properties per year will require a new kitchen for the next 10 years. This investment will be aligned with their carbon zero commitments to 2030 and 2050. The volume of investment required has meant a more strategic approach to retrofit and how they utilise data collected and funding opportunities to support their commitment to greener homes.

- E.84 Retrofit on Castlefields was suggested by Plus Dane Housing.

Planning or interested in providing Extra Care accommodation in Halton

- E.85 1st Enable thought this was a possibility.
- E.86 Plus Dane Housing are not currently planning to provide Extra Care accommodation in Halton.
- E.87 This is something that Torus would likely consider if the right site was to be presented to them, and if the LA are committed to funding and commissioning care and support on site.

Current provision or planning to deliver Extra Care housing in Halton

- E.88 All of Plus Dane Housing's Extra Care sites incorporate communal spaces within the building including a resident's lounge, dining, catering kitchen, buggy store, accessible bathroom, and guest room. They will always ensure adequate storage within individual apartments and access to well designed, accessible outside space including sensory planting.
- E.89 Torus would look to provide a bistro and hair salon within an Extra Care setting. Other facilities in addition to services would include an internal scooter room/ bike storage, green space, additional parking, laundry room, and a guest room.

Current provision or planning to deliver sheltered housing in Halton

- E.90 Plus Dane Housing are not currently considering this provision.
- E.91 Torus stated that this would depend on funding arrangements for caretaking and cover.

Properties with an EPC rating less than C

- E.92 The current EPC ratings for the Halton stock for Plus Dane Housing is as follows: EPC rating number of homes and percentage: A (92 plus) - 7 - 0.81%, B (81-91) - 66 - 7.6%, C (69-80) - 469 - 54.6%, D (55-68) - 222 - 25.8%, E (39-54) - 5 - 0.58%, N/A - 89 - 10.3%, Total 858.
- E.93 In Halton, virtually all Torus stock is new which means it performs above the standard. Torus are already part of the LCR Consortium for Wave 3 Social Housing Warm Homes Plan. In their bid, they submitted proposals for more than 2000 properties to receive warm homes funding and bring these properties to EPC C and above.

Survey of EPC rating of properties

- E.94 Plus Dane Housing reported that all of their properties have an EPC rating survey.
- E.95 Torus recently undertook a stock condition survey, this means that over 31,000 properties have a full complement of stock condition and energy data recorded on Torus systems. However, this also means that circa 3000 properties have

energy data but may not have a full EPC for them. Torus have been using Sava intelligent energy software to process and manage their energy data, the data quality indicator for the data they hold currently stands at 95.3%.

Improving rented properties through retrofitting grants from the government or energy companies in the last 5 years

- E.96 c.1,500 for Plus Dane Housing.
- E.97 Torus reported that approximately 1000 properties have received grants over the last few years, with a small amount of European Regional Development Fund (ERDF) funded properties.

Developers/House Builders

Main challenges facing the delivery of new homes in Halton

- E.98 Although no developers/house builders commented, 1st Enable mentioned the expectations of LA's and NHS with regards to how much things cost.

Type and size of housing in the greatest demand

- E.99 Although no developers/house builders commented, 1st Enable reported that 1-bedroom properties with staff accommodation in the learning disability (LD) and complex autism sector are in the greatest demand.

Significant housing development proposed in the Halton area

- E.100 1st Enable did have a significant housing development proposed in the Halton area. It was specialist high acuity supported living with substantial gardens and staff space, but this has now been shelved by the developer due to challenges getting agreements in place to fund the project.

Typical customers looking for new homes

- E.101 Typical customers for 1st Enable are people with LD, Autistic Spectrum Disorder (ASD), and Personality Disorder etc.

Customers looking for sale or rent

- E.102 Generally, rent for 1st Enable customers.

Demand for build to rent products

- E.103 Yes, 1st Enable believe so from conversations with commissioners and social workers. They would be looking to develop alongside housing partners.

Suggestions to help to deliver new homes across Halton

- E.104 1st Enable suggested the need to combine buying power with the health system and LA budgets to deliver new homes across Halton.

Barriers or challenges to accelerating house building in Halton

- E.105 Old commissioning models that will not work anymore were suggested as a barrier/challenge to accelerating house building in Halton by 1st Enable.

Positive/attractive about Halton as a place to develop/deliver new homes

- E.106 1st Enable identified access to good staff and demand for use as positives about Halton as a place to develop/deliver new homes.

Current or future plans to provide housing to meet specialist needs

- E.107 1st Enable have plans with their partners or other RPs to meet specialist needs, if they can get previously identified challenges resolved.

Confidence in the future construction workforce being in place with projected housing development growth

- E.108 1st Enable are relatively confident, although costs constraints on the sector is making life very difficult.

Construction workforce gaps locally that are not being met by local training providers/colleges

- E.109 No response from stakeholders.

Modern methods of construction

- E.110 1st Enable commented that providing modern methods of construction meet 20th century demands, efficient models are always welcome to all stakeholders.

Percentage of overall planned or completed housing in Halton

- E.111 1st Enable have 100% 1 and 2-bedroom homes — usually in small cluster flat settings.

Plans to build sheltered or Extra Care housing in Halton in the next five year

- E.112 No response from stakeholders.

New homes (new build) warranties

- E.113 No response from stakeholders.

Developer or leasehold properties and building more or less properties in Halton in the next 5 year

- E.114 No response from stakeholders.

Use of restrictive covenants in developments

E.115 No response from stakeholders.

Applying biodiversity net gain (BNG) through offsite agreements in future rather than applying BNG onsite

E.116 No response from stakeholders.

Specialist Housing Providers

Age related need

This relates to older people, younger people with support needs, and care leavers.

- E.117 1st Enable commented that it is difficult to manage future requirements. Development is in a reactive culture (which can lead to higher costs as demand always outstrips supply). They can see the local demand as they work with Halton Council and Merseycare NHS Trust which is relatively high.
- E.118 There are not enough high quality, local homes for local children in the care system. We Are Juno CIC are working with the LA, and RSL Plus Dane Housing, to try and open ethical homes in the area. Their first will be in Runcorn.
- E.119 Most of Halton's children in residential care are currently living outside of the borough.
- E.120 Transforming plc are aware from discussions across the country that there is a shortage of supported living for younger people and care leavers. This has also been advised by colleagues in Halton Adult Social Care.

Health related need

This relates to physical disability, learning disability, autism, mental health, and dementia.

- E.121 1st Enable commented that it is too expensive relative to local government expectations to get appropriate models into planning/development, but they do have evidence of specific accommodation and/or support needs for these health-related needs groups.
- E.122 Transforming plc report a need for good quality specially adapted accommodation for autistic adults, and adults with LD and mental health. They are working with Halton Borough Council to be able to provide accommodation that can be adapted to meet the needs and risks for the person. Co-operation and additional funding streams are usually required to be able to provide cost effective solutions. Co-operations from DFG for grants need to be timely assessed and provided.

Life-experience related need

This relates to Armed Forces Veterans.

E.123 A comprehensive response was received from the Royal British Legion. The Legion is the largest welfare provider in the Armed Forces charity sector and helps veterans, serving personnel and families. Support includes financial, respite and recovery, lifelong care and independent living. The Legion have set out a range of recommendations for the Council regarding current and veteran armed forces communities:

- We recommend that Halton Council review the implications of the Covenant Duty in the drafting of its Housing Strategy, and provide evidence that due regard has been paid to the Armed Forces Covenant.
- Halton Council should ensure that all residents approaching housing services, and all other statutory services relating to welfare or support, are asked a question that will identify members of the Armed Forces community.
- Halton Council should regularly review staff training processes to ensure that all relevant staff are aware of the housing policies specific to the Armed Forces community.
- We recommend that Halton Council should consider setting aside housing stock specifically for ex-Service personnel and their families and explore partnership opportunities with Stoll's Veteran Nomination Scheme.
- We recommend that the Halton homelessness service should be aware of and linked into other tailored services available to veterans, including health and care support provided by the local Integrated Care System, Op Fortitude and Op Courage, and identified vulnerable veterans should be referred into those services where appropriate. A commitment to provide this tailored advice should be added to the Action Plan.
- Halton Council should engage with national organisations, such as RBL and Op Fortitude. These organisations should be included within pathways of housing support when creating tailored housing plans to meet the needs of members of the Armed Forces community facing multiple or complex problems.
- We recommend that Halton Council be participant to carrying out and publishing the results of a mechanism, CHAIN or other, that records the number of ex-Service personnel sleeping rough in the local authority area.
- In line with national regulations, Halton Council should ensure that all veterans, being exempted from local connection requirements, are allowed access to homelessness and housing support regardless of the time elapsed since they left Service.
- We recommend that the guidance is clear that local connection is exempt for divorced or separated spouses or partners of Service personnel who are separating, regardless of whether they are in Service accommodation or other accommodation.

Halton Borough Council Officers, with housing responsibilities

Main challenges facing the local authority in supporting the delivery of new homes

- E.124 Stakeholders identified money and lack of properties as the main challenges in supporting the delivery of new homes.

Main challenges with existing housing stock

- E.125 The main challenges with existing housing stock are older properties and not enough stock.

Addressing challenges

- E.126 Money is needed to begin to address the challenges.
- E.127 Good relationships with the current landlords are needed to improve the stock.
- E.128 Working with RSL's and private housing developers to build to specifications to meet needs.

Cross boundary issues facing Halton housing market area

- E.129 No response from stakeholders.

Significant housing development proposed in the Halton area

- E.130 No response from stakeholders.

Views on how the council works across departments and with its partners to deliver housing priorities

- E.131 On the whole, the council works well across departments and with its partners to deliver housing priorities.

Neighbouring or Combined Authority/Homes England

Significant housing development proposed near to the boundary with Halton

- E.132 St Helens Borough Council borders Halton in the south, with the wards of Bold and part of Rainhill. In Bold, there are two greenfield sites included in the St Helens Local Plan. Bold Forest Garden Village is a site of 132.8h with an overall capacity for 2988 units of housing. The development trajectory is that 270 units of housing would be developed between 2030-2034, and a further 300 between 2035-2040. Under the Local Plan, 30% of this would be affordable housing. Gartons Lane (WA9 4RA) is a site of 21.67h and has planning approval for 514 homes, 155 affordable (30%), and 359 market. First homes could be completed in 2026 with development continuing over subsequent years.

- E.133 Warrington Borough Council has allocated the former Fiddlers Ferry Power Station on the boundary with Halton for employment and residential development.

Cross boundary issues between Halton and your authority area

- E.134 The St Helens Borough Council Housing team are not aware of any specific cross boundary issues. They have also consulted colleagues in Planning Policy and no issues have been brought to their attention.
- E.135 Warrington Borough Council has worked closely with Halton Borough Council and is shaping the allocation policy and then the Development Framework for the Fiddlers Ferry allocation. Warrington is committed to working with Halton to ensure impacts on Halton's transport and social infrastructure are appropriately mitigated as the development comes forward.

Significant infrastructure developments near to the boundary with the Halton area

- E.136 St Helens Borough Council reported the development of Gartons Lane and Bold Forest Garden Village (BFGV) will necessarily involve infrastructure to create new highway connections. The BFGV is still at an early stage of planning so final decisions about, for example, an additional school have not yet been made.
- E.137 Warrington Borough Council reported that there are a number of infrastructure improvements that will come forward as part of the Fiddlers Ferry development. The council is also working with Halton and wider partners across the north west in respect of the Northern Powerhouse Rail and the proposed Hynet pipeline.

Significant regeneration projects proposed near to the boundary with the Halton area

- E.138 Regeneration projects in the borough of St Helens are centred on the town centres of St Helens (which is anticipated to deliver significant numbers of additional housing units in the long term) and on Earlestown which is not close to the boundary.
- E.139 There are a number of other brownfield sites in St Helens closer to the boundary which stand to be developed for housing but may be subject to accessing brownfield land funding. Most are smaller sites but one on Chester Lane, Bold has a capacity for around 250 homes.
- E.140 There is regeneration linked to the Fiddlers Ferry development in Warrington.

Proposals to develop or extend accommodation-based special care facilities for adult social care or young people that would impact on the Halton area

- E.141 The Adult Social Care Commissioning Team in St Helens has recently produced a new Housing with Care Strategy and will be looking to develop additional Extra Care Housing in St Helens. However, locations are not yet

decided and locations near the Halton boundary are not likely to be priority areas. An existing Extra Care scheme at Thatto Heath around 4 miles from the border currently has vacant apartments for market and shared ownership sale.

E.142 Warrington is looking to meet its own need in this regard.

All stakeholders — Summary section

Improving the housing market

- E.143 Starting with a strategy is a great step forward; understanding what options are available that increase housing stock locally is fundamental. Being creative and innovative is a must do and barriers must be reduced to achieve the intended outcome. It is important to understand how all sectors can help including public, private, and explore grant options available to drive the plan and achieve success.
- E.144 There needs to be a long-term funding offer as part of a broader masterplan including housing, education, and the economy. There needs to be a joined-up plan with skills development.
- E.145 It is important that the solution of supply and demand should not be ignored.
- E.146 Many more land sites suitable for residential development should be made available. Early engagement with housing providers is needed to meet specific needs.
- E.147 Empty properties could be brought back into use and there is a need to create more small houses.
- E.148 More homes are needed for first-time buyers and affordable properties to rent however, this has to go hand in hand with infrastructure.
- E.149 More engagement with the private landlord sector is needed and support for them to provide housing.
- E.150 Stakeholders must ensure all local land opportunities as maximised. Refurbishment of old properties, building on brown land, ensuring planning is future facing are all positive suggestions to improve the housing market.
- E.151 Stakeholders also identified the need to prioritise some stock/funds to achieve housing for local adults in need, subsidise developments, and apportion grants to more SME's.
- E.152 More interlinked houses should be built. Compatibility should be assessed to ensure the right people are living together which would reduce care costs and the amount of voids and people waiting for a property.
- E.153 A closer collaboration between the not-for-profit sector and the LA would help to improve the housing market.

Key priorities for your organisation

- E.154 Halton Borough Council identified more properties and improving housing stock as the main priority areas.

- E.155 There is a need to support domestic abuse victims to have emergency housing accommodation, rather than being sent outside the borough or put in hotels. Equally, where vulnerable families face eviction, the support pathway needs to be improved across multi-disciplinary teams who can prevent rather than respond.
- E.156 Ensuring that the council is compliant with the requirements of the Domestic Abuse Accommodation Duty is a key area.
- E.157 1st Enable would like to prioritise housing and funding solutions so they can continue to deliver real cost savings to both the health and social care sectors. Delivering training outside of traditional teaching models e.g. colleges, universities etc. to tackle NEETS and getting disabled and other people into paid work. Some training needs to be de-regulated away from Ofsted to grow innovation in this area.
- E.158 Transforming plc would like to continue to engage with Halton Borough Council/ASC to bring good quality accommodation for adults with disabilities in Halton. This is a key area of strategic need.
- E.159 Halton Supported Housing Network would like to prioritise having suitable properties for adults with learning and physical difficulties and those who need large staff teams.
- E.160 Plus Dane Housing are prioritising decent, safe and warm homes. They would like to see a balanced investment in new and existing homes with partnerships working to place make.
- E.161 We Are Juno CIC would like to support the council to open more high quality, not for profit care homes that improve outcomes for children in Halton.
- E.162 It will be important for Halton to work closely with neighbouring authorities through the Duty to Cooperate to ensure that each borough is able to meet its own housing needs.

Technical Appendix F: Estate Agent Review

Introduction

- F.1 Seven estate agents from across Halton Borough were contacted to gain a comprehensive understanding of the local property market. All managed both sales and lettings with two of the agents interviewed covering the whole borough. Of the remaining five, two covered Widnes and Hale Village and three covered Runcorn, Daresbury, Moor, and Preston Brook/Preston on the Hill/Dutton. This gave us a well-rounded and representative sample.
- F.2 Despite differences in property prices across Halton all participating agents reported observing similar market trends, highlighting consistent patterns in market activity and customer behaviour throughout the area. This suggests that broader market forces are shaping the local property market. Because of this, the agent responses are presented as a whole representation across the borough rather than specific areas, to avoid repetition, with the few exceptions noted.

Market overview

- F.3 The housing market in Halton Borough presents a mixed picture, with high demand in both the sales and rental sectors, but significant challenges in terms of property supply and affordability.
- F.4 The rental market is described as exceptionally busy, with around fifty enquiries per property and tenants taking whatever they can find. One agent noted that even properties in poor condition are being let due to the severe shortage. Rental prices have risen sharply, for example, a two-bedroom terrace in Widnes town centre that used to rent for £550pcm now commands at least £750pcm. Landlords are increasingly exiting the market, citing difficulties in managing tenants and diminishing returns. This exodus is exacerbating the supply crisis. The calibre of tenants has also become a concern, with agents in Runcorn reporting a high number of applicants with pets or bad credit histories, making it harder to secure suitable renters despite overwhelming demand.
- F.5 The sales market is similarly fast paced. Properties priced at £350,000 and below are described as “flying out,” with buyers rushing to complete sales before potential stamp duty changes. Agents have noted a significant uptick in activity, with the market busier than expected and plenty of offers being made. However, supply remains an issue, with a lack of valuations over the Christmas period and poor weather contributing to the slowdown. Despite this, there are many buyers waiting, and properties sell quickly once listed.

Gaps in the housing market

- F.6 Agents across the borough consistently highlighted significant gaps in the supply of housing, particularly in the affordable sector. There is a pronounced shortage of both affordable homes for sale and properties available for rent. This is contributing to heightened competition for available homes, driving up prices, and limiting options for lower and middle-income families.

- F.7 Specialist housing for older people also faces challenges. While there are plenty of sheltered housing schemes in Halton, agents noted that they are difficult to access, with long waiting lists being a common issue. For example, in Widnes, there is high demand for apartments at the Naughton Fields development for the over-55s.
- F.8 Agents describe council housing as notably absent in the area, further exacerbating the issue of affordable housing availability. Bungalows, which are often preferred by older residents and those with mobility issues, are described as sporadic and insufficient to meet demand.
- F.9 Regarding types of property and location the only thing highlighted was three to four-bedroom properties within the Wade Deacon school catchment area for between £300,000-£400,000 are in short supply.
- F.10 While one agent observed that there is a good mix of property types, most agents agreed that there are gaps across all housing categories, from family homes to specialised properties for older residents. The general consensus is that demand exists for a wide variety of property types, but supply continues to fall short.

Improvements to the housing market

- F.11 To revitalise Halton's housing market, agents proposed several measures. Lowering interest rates emerged as a key recommendation, as current high rates are discouraging people from moving, with many opting to stay put instead.
- F.12 Another crucial area of concern is the private rental sector. Agents suggested making it more desirable to be a landlord rather than implementing punitive measures that discourage property investment. With many landlords exiting the market, incentives to retain or attract new landlords could help stabilise rental availability.
- F.13 There is also an issue with elderly residents occupying larger three and four-bedroom homes because of a lack of suitable downsizing options. Developing attractive, age-appropriate housing solutions could free up substantial housing stock for families and alleviate supply pressures.
- F.14 More affordable housing is seen as an essential part of any solution. Introducing additional financial products to assist first-time buyers would also help people take their first steps onto the property ladder. These combined steps would address current blockages in both the rental and sales markets.

Future Housing Standards

- F.15 When planning future housing developments in Halton, agents suggested several key factors which should be prioritised to ensure new properties meet the needs of residents.
- F.16 One recurring concern among agents is room size. New two-bedroom properties are often criticised for being too small, with inadequate bedroom dimensions, and insufficient storage space. These issues significantly impact

liveability, and agents emphasise the importance of designing homes with decent-sized rooms and ample storage solutions.

- F.17 Outdoor space is another crucial consideration. Providing gardens or green areas is seen as essential for maintaining a good quality of life.
- F.18 Accessibility should also be prioritised, ensuring that homes are designed to accommodate people with mobility needs.
- F.19 Finally, infrastructure must be addressed alongside the development of new housing. There are concerns about whether local amenities, including schools, GP surgeries, dental practices, and shops, will keep pace with new residential developments.

Priority locations for housing development

- F.20 When asked about priority locations for housing development, agents highlighted a few key areas of activity they were aware of.
- F.21 In Widnes, agents noted that new developments are widespread, with construction taking place across various parts of the town. However, this has led to significant traffic congestion, with one agent describing it as “a joke.” Concerns were raised that “any bit of green space they can get, they have taken,” sparking worries about environmental preservation and adequate infrastructure planning.
- F.22 In Runcorn, redevelopment efforts are focused on the town centre. Agents mentioned that Churchill Mansions and Brunswick House are being demolished to make way for revitalisation projects. Additionally, new retirement apartments for the over-55s are being built in the Old Town, indicating a focus on meeting the housing needs of older residents.

Types of dwellings being built

- F.23 There is a mixed opinion on whether the right types of dwellings are being built in Halton. While there seems to be a good variety of new builds, their pricing is often seen as prohibitive. For instance, an agent in Widnes highlighted new two-bedroom properties being marketed at £330,000, whereas older homes of similar size are around £200,000. This pricing disparity makes new builds less accessible to many buyers.
- F.24 There is also concern about the lack of affordable housing in the area, with one agent pointing out that there don't appear to be many new apartments being constructed either. Although the range of properties being built appears to be popular, the general consensus is that there are insufficient smaller properties being developed, and those that are being built are often too expensive. This includes both two-bedroom houses and apartments, which are in high demand but not adequately supplied in new developments.

Rent to Buy

- F.25 There is a consensus among agents that 'Rent to Buy' products would be beneficial and are definitely needed in Halton. Any scheme that helps people

build up a deposit while renting is seen as a positive step towards addressing the challenges faced by those trying to get onto the property ladder.

- F.26 However, there is scepticism about how affordable such schemes could be in the current economic climate, given rising living costs and high property prices. Despite these concerns, agents agree that any initiative to support prospective homeowners would be well-received and helpful in improving accessibility to home ownership.

Build to Rent market

- F.27 Agents across Halton are not aware of any active 'build to rent' developments in the area.

Conveyancing chains

- F.28 The sales market in Halton appears to be running smoothly, with most transactions typically completing within twelve to sixteen weeks. Agents have noted that council searches are quick and efficient, which helps to keep the process moving without unnecessary delays. Even probate times, which have previously been a cause for concern, are reported to have improved. Overall, there are no significant issues causing blockages in conveyancing chains at present.

Most popular dwelling types and areas

Sales market

- F.29 Across the whole borough agents agreed that two-bedroom terraced homes are among the most sought-after, likely due to a shortage of suitable properties for first-time buyers.
- F.30 In Widnes, three-bedroom semi-detached homes within the sought-after Wade Deacon School catchment area are particularly popular. Buyers are also keen on three-bedroom townhouses and semi-detached properties priced between £150,000 and £300,000. School catchment areas are the key driving factor for location preferences in this area.
- F.31 In Runcorn, two and three-bedroom terrace properties in the Old Town, typically priced between £110,000 and £130,000, are highly sought after. However, preferences are subjective; one agent mentioned that Castlefields and Palacefields are popular, while another suggested that Palacefields is less desirable.
- F.32 Ex-council stock across Runcorn remains consistently popular, with properties priced below £180,000 in high demand. Also, one agent highlighted the Sandymoor and Norton as areas that attract interest for their strong sense of community.

Rental market

- F.33 In Halton's rental market, demand is exceptionally high, making it difficult to pinpoint specific property types as the most popular, as tenants are increasingly

desperate and willing to take what they can get. The intense demand is illustrated by examples such as a one-bedroom flat in Runcorn advertised at £640pcm, which received fifty enquiries, and a two-bedroom apartment in Widnes listed at £700pcm, which attracted thirty enquiries.

- F.34 Agents agreed however that in Widnes, three-bedroom townhouses and semi-detached homes priced between £850 and £1,200 per month are particularly sought after. Whilst in Runcorn, two and three-bedroom terraced properties in the Old Town are among the most popular, typically letting for around £700pcm.
- F.35 The widespread demand across the borough underscores the ongoing shortage of rental properties, making almost all property types highly desirable.

Least Popular Dwelling Types and Areas

Sales market

- F.36 Across Halton, apartments consistently take longer to sell due to the deterrent of service charges, which many buyers are keen to avoid.
- F.37 In Widnes, properties priced above £350,000 tend to struggle in the market. Many potential buyers simply cannot afford the mortgage repayments or heating costs for larger homes. New build estates not situated within desirable school catchment areas, such as those with maintenance charges like Nazareth House Lane, are slower to sell.
- F.38 While older terraced housing was traditionally less popular and typically snapped up by landlords, the current lack of properties on the market and a decline in landlord purchases have opened up these homes to a broader range of buyers.
- F.39 In Runcorn, higher-end properties priced above £300,000 take longer to sell. However, no specific area stands out as being particularly unpopular. Areas that might be seen as less desirable have historically still been attractive to landlords, sustaining demand across the borough. However, given the reduction in buy-to-let investors, this dynamic could be about to change.

Rental market

- F.40 In Halton's rental market, the severe shortage of available properties makes it difficult to identify any particular property type or area as the least popular.
- F.41 In Widnes, even properties in the £1,500 to £3,000pcm range, which were once difficult to let, are now being rented due to high demand. Houses in Multiple Occupation (HMOs) take slightly longer to let, but this is primarily because landlords need to find tenants who are a good fit for the property and existing housemates.
- F.42 In Runcorn, more expensive properties priced above £1,200pcm are less in demand. Despite this, the overall scarcity of rental properties means that even higher-end homes are finding tenants, albeit at a slightly slower pace than more affordable options.